

Common issues and how to overcome them:

A Guide for Private Tenants







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An introduction to common issues

From time to time, all tenants living in the private rented sector can have issues either with their home, their landlord or letting agent or their neighbours. Unfortunately private tenants from diverse backgrounds are more likely to experience specific tenancy related issues because of who they are.

We've put this short guide together to look at some common issues experienced by tenants from certain groups. Not all issues raised will be directly related to discrimination. Also, a lot of the issues mentioned may be experienced by tenants who do not belong to a certain group. We have also put together a larger guide with information on discrimination and how to challenge it. We encourage you to take the advice provided but also encourage you to contact the support services listed and that of course, includes getting in touch with us here at Open Doors.

Open Doors is a two year Big Lottery funded project working with landlords and tenants in the private rented sector in a bid to reduce discrimination and mistreatment. We currently operate in Cardiff, Vale of Glamorgan and Merthyr Tydfil.

Open Doors Project

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Common issues for LGBT+ people

Hate crime and incidents are a common issue for people in the LGBT community and can often happen in near the home. Many people choose not to report this instances out of fear of making the situation worse or even losing their home.

To help change that we have put together some common issues and what to do if you are experiencing them.

Neighbour Harassment and Hate Crime

"My neighbours have been making my life hell over the past month or so. We recently had a falling out over loud noise and ever since, they have been throwing rubbish in to my front garden and shouting abuse at me and calling me names because I am trans. I want to leave but my tenancy doesn't end for another 6 months, what can I do?"

Sam, a trans* tenant

Hostile and/or violent incidents because of your transgender identity are known as transphobic hate incidents. Something can be classed as a hate incident if you believe it was carried out because of hostility or prejudice towards you as a person. Hate incidents can happen anywhere but they can be particularly frightening when they happen near your home or in your home. Hate incidents which constitute a criminal offence, are classed as hate crimes. Sam feels that he has been targeted for abuse specifically because of his transgender identity. If you are in a similar position to Sam then this is what you can do:

- Report the incident to the police and tell them that you feel targeted specifically because of who you are. Depending on the urgency, call 101 or 999.
- 2. If you are unsure as to whether the incident is not serious enough for police intervention, it is still best to report it especially if you are being repeatedly targeted by the same group of people. This will provide the police with a better understanding of what is happening to you.
- 3. Speak to your landlord or local authority to see if they can take action under their anti-social behaviour powers. Some useful information can be found here. Alternatively, you can call your local authority for support,

Direct Discrimination

"My wife and I were looking for a place to rent because we were experiencing some issues with our landlord at the time. We viewed a lovely two bed-flat in an area that was quite new to us. When we asked the agent about the local area, we were told not to apply for the property because the area was 'a normal family friendly place' and having a lesbian couple living in the area may upset the neighbours. My wife and I were deeply hurt by this and felt very unwelcome. The letting agent didn't seem to understand what they had done wrong."

Lizzie, an LGBT tenant

If this happens to you then you can do the following:

 Initially raise an informal complaint with the landlord or letting agency. Try and speak with your landlord or letting agency if you feel you have been discriminated against. Explain your reasons as to why you feel that you have been treated worse or unfairly.

- 2. If you cannot resolve the issue informally then you may need to raise a formal complaint. This usually requires a letter detailing your concerns to be sent to the landlord or letting agency. Generally you must ensure that you put the following information in the letter.
 - · Date of incident(s).
 - Describe what happened and its impact on you. Think about why, where and how. Be specific and clear.
 - Explain the steps you have taken (in detail) to try and resolve the problem informally.
 - Explain what you would like to happen next such as an apology, a change in policy etc.
 - Keep a copy of the letter and get a receipt of postage where possible.
- **3.** If you are still not satisfied with the response then you may be able to make a legal claim however it is always advisable to seek advice before going down this path.

Try contacting Citizens Advice for more support.

Useful Organisations

Llamau is the leading charity in Wales supporting the most vulnerable young people and women in order to prevent homelessness.

They can be contacted on **029 2023 9585**

Stonewall Cymru campaigns for the equality of lesbian, gay, bisexual and trans people across Britain.

They can be contacted on **08000 50 20 20** or **cymru@stonewallcymru.org.uk**

Victim Support provide free and confidential advice to anyone affected by crime.

They can be contacted on **0300 303 0161** or you can make a request for support on their website.



Common issues for disabled people

Living in suitable accommodation is fundamental to our wellbeing and our ability to live independently. To ensure that disabled people do not face barriers when living in the private rented sector, landlords and letting agents have a duty under the Equality Act to provide **reasonable adjustments** wherever possible. If your landlord or letting agency does not comply with this duty then this could be classed as a form of discrimination.

We have put together some common issues faced by disabled people living in the private rented sector and advice on how to overcome them.

What can I ask for as a disabled tenant?

"I'm a private tenant living with my partner in a ground floor flat managed by a private management company. My partner has been informed that he is eligible for a specialised car to help him travel as he has severe mobility issues. We've been informed that the car is large and would need a specialised disabled car parking bay and unfortunately we only have small parking bays outside our flat. What can we do?"

Lesley, a private tenant.

If you are experiencing a similar issue then you can do the following:

Depending on whether private parking is available, you may be able to as for a disabled car parking space to be made for you and your partner. If there is only street parking available then you may be able to request a space from the local authority.

If you would like to make a request and live in:

Cardiff, click here.

Vale of Glamorgan, click here.

Merthyr Tydfil currently have no provision for disabled parking bays outside a person's residence but they still may be able to help. For more information, click **here**.

As part of the Equality Act, landlords and letting agencies must comply with their duty to make reasonable adjustments. This means that if someone asks for an adjustment to be made, then the landlord or agency must consider it and provide it, if it is deemed reasonable. If you make a request and the landlord or agency refuse, then they must provide a lawful reason for their refusal.

What types of things should my landlord or letting agency consider?

When considering a request for a reasonable adjustment there are many things that your landlord or agency must consider.

These include:

- Your impairment and how you are affected by your current living situation or particular clauses in a tenancy agreement
- Whether your request is the most reasonable and whether alternative options can be found
- What kind of tenancy you have
- How much work would be involved and who would pay

For further information on reasonable adjustments click **here**.

Who covers costs for reasonable adjustments?

"I've approached my landlord with a request to fit in a walk in shower as opposed to a bath as I struggle getting in and out of the bath due to my health conditions. My landlord agreed initially, until I told him that I couldn't afford to do it myself and that he would need to pay for it. Now he tells me that I can only install a walk in shower if I can pay for it myself. What can I do?"

Sometimes landlords and agents are unaware that there are grants available

for them to use in order to make a home more accessible for disabled tenants. There are schemes available that can support both you and your landlord if adaptations need to be made.

In Wales, there is a grant called the **Disabled Facilities Grant (DFG)** which can used to help you towards the costs of adapting your home so that you are able to continue to live there. This grant is available to homeowners, landlords, and tenants providing that there is someone living in the property who is disabled and the property is their main residence. The amount you get will be dependent on the work needed. It is a good idea to speak with your local authority about this.

In this particular case, it is likely that it would not be considered reasonable for the landlord to make this particular adaptation and pay for it. Even if the costs would be covered and the adaptation would be arranged by you, they would have the right to refuse consent if they have a good enough reason to do so (for example, making structural or major changes to the property). If you think that a landlord should not have refused consent to an adaptation, you can ask the county court to determine this.

If you approach your landlord for adaptations in your home and they are worried about the costs then ask whether they would consider applying for the Disabled Facilities Grant.

Can a landlord or letting agency change a policy or practice?

"I have found a lovely place to rent and I am really excited to be a tenant. I've never lived independently before so I am really happy but want to make sure I am aware of my responsibilities and what I am agreeing to. I have been given a tenancy agreement to sign but I cannot read it because of my dyslexia. What can I do?"

Rehanna, a private tenant

If a condition you have prevents you from accessing and understanding information provided by your landlord or letting agent then you have the right to ask for a reasonable adjustment. Reasonable adjustments usually fall in to two categories:

- 1. Changing a policy or practice
- 2. Providing extra aids, adaptations or services

It is your right to ask for a reasonable adjustment at any stage of the tenancy including the pre-tenancy stage. Your request must be considered by the landlord or agent and if you are refused then the reason for refusal must be lawful and explained to you in full.

In this situation, if you were to ask the landlord or letting agent for an audio form of the tenancy agreement then that should be deemed reasonable. This may also be necessary if you prefer to have the tenancy in another language such as Welsh.

Useful Organisations:

Advocacy Matters provide independent advocacy for adults with learning disabilities and/or autism spectrum conditions. They can be contacted on **029 20 233 733** or by email at info@advocacymatterswales.co.uk

Disability Advice Project provide advice and information to disabled people, their family and carers. They can be contacted on **O1633 485 865** or by email at **info@dapwales.org.uk**.

Disabled Facilities Grant can help to cover the costs of adapting your home. To apply you must contact your local council or visit their **website**.

Scope are a disability equality charity that provide practical advice and emotional support to anyone that requires help. They can be contacted on **0808 800 3333** or by email at **helpline@scope.org.uk**.

Common issues for people with mental health problems

Having a 'home' is more than just having a roof over our head. Having somewhere to call home is essential to living a healthy and well balanced life for everyone. For those of us with a mental health condition, a home is vital to our recovery and staying well. We have put together some common issues that are faced by tenants with mental health conditions and some suggested advice to help you overcome them.

Poor property conditions having a negative impact on mental health?

"The heating system in my property has been broken for the last two months. I told my landlord who said that he would fix it straightaway but I haven't heard from him for a few weeks. Every time I call him, it goes to voicemail. I have even tried sending a letter but nothing works.

The stress of the situation has triggered my panic attacks and now I feel stuck and don't know what to do. I cannot afford to fix the problem myself"

Sometimes the condition of your home can impact on your mental health. If you rent a home from a landlord or letting agency then it is usually their responsibility to carry out major works and maintenance whilst you are living at the property. Things like damp and mould, drainage, structural repairs and problems with a heating system should be taken care of by your landlord or letting agency. It is important that you inform your landlord or agent as soon as you identify that there is a problem. This allows them to make arrangements for the repairs to be carried out.

There are certain standards that all tenants can expect when living in a privately rented home. For instance, your landlord has a duty to ensure that the property you live in is safe and free from health hazards. They must also make sure that all gas and electrical equipment is safe and maintained and that the property meets the fire safety requirements.

If your property does not meet these conditions then you can make a complaint to the Environmental Health team.

If your landlord or agent is not responding in a timely way then you can get support from organisations such as Shelter Cymru and Citizens Advice, (see Useful Contacts).

Hospitalisation

"I've recently had a mental health crisis and have been hospitalised. I'm unsure of when I'll be well enough to go home. I'm worried about telling my landlord but we have a home inspection booked in a couple of days and I've already said I'll be there. I'm worried that if I tell them I've been hospitalised then it might be the last straw and they may try and get me out of the property. I don't know what to do."

When we're experiencing a mental health crisis, the best place for us may be in hospital. If you rent from a private landlord or letting agent then you may need to make them aware of your absence from the property, if it is for a prolonged period of time.

Sometimes, if tenants are away from the property for a prolonged period of time, the landlord may think that the property has been abandoned. Telling your landlord may reassure them that you have not abandoned your home, you may also want to check your tenancy agreement as it might have conditions on the amount of time you can leave your property vacant.

If you are claiming benefits then it is also important to inform both DWP as they may overpay you which may cause you financial issues when you get out of hospital. It is also important that you tell your local council. If you are too unwell to do this then, you could ask a healthcare professional like a nurse or a doctor and in some circumstances, wards may have benefit advisers that routinely visit to support patients. They may be able to help you tell your landlord, DWP and the local authority.

If you are worried about your landlord's reaction to you being hospitalised then seek local support and remember that it is unlawful to be treated unfairly because of your mental health condition. If you are treated unfairly by your landlord because of your mental health condition then it can be argued as discrimination and this is something that you are protected from under the Equality Act, 2010.

Useful Organisations

Gofal provide a range of services to help people with mental health problems, supporting their independence and recovery. They can be contacted on **O1656 647 722** or **enquiries@gofal.org.uk**.

Mind Cymru provide advice and support to empower anyone with a mental health problem. They can be contacted on **0300 123 3393** or text **86463**. Alternatively you can email info@mind.org.uk.

If you require specialist mental health support then it may be worthwhile visiting **this page for more information**. Mental health services are free on the NHS but you will need your GP to refer you to a specialist. If you are having a mental health crisis contact your GP to arrange an emergency appointment.

You may also want to speak with **Samaritans Cymru** on **111 123 who are available 24 hours a day, every day.**

Common issues for people claiming benefits

No DSS

"I've been trying to find a suitable place to rent for a while now but I'm struggling to find anything. Hardly any landlords and letting agents will rent to people on benefits. I am a single mum and can only work part time as I'm the primary caregiver for my children. I rely on my benefits to help me live but the landlords and lettings agencies I have been speaking to don't seem to care."

Fatima, a single mother looking for a private rented property.

The majority of single parents on benefits are women meaning that any blanket bans on renting to tenants in receipt of benefits will have a worse effect on women than men. This could be argued as indirect sex discrimination.

Earlier this year, a working single mum was refused from renting a property because she got housing benefit to help pay her rent. She took the letting agent to court, and won an out of court settlement of £2000, after arguing that the ban on benefits indirectly discriminated against women, who are more likely to be benefit claimants.

Read more on the story here.

It is very common for rental properties to be advertised as 'No DSS'. This is where the landlord or letting agency of the property will not accept tenants who are in receipt of benefits. A 'blanket ban' on refusing to rent out to people on benefits can be argued as a form of indirect discrimination.

If you are faced with a similar situation then here are some practical suggestions that may help.

1. Do you know why the landlord is refusing to let out to people on benefits?

If you are faced with this situation then it might be worthwhile speaking with the landlord or letting agency to find out why they do not accept tenants on benefits. Sometimes landlords or letting agencies may have valid reasons for not allowing tenants on benefits rent their properties. There are some mortgage and insurance policies that prohibit landlords letting their properties to people on benefits.

If you do not feel confident enough or do not wish to speak with the landlord or letting agency directly then you can arrange for a support worker to do this on your behalf. **2.** Can you reassure the landlord that you are a 'good tenant'?

Sometimes landlords and letting agents may be nervous about renting properties to people on benefits, even if they do not have any insurance or mortgage restrictions preventing them to do so. They may be fearful that you will be unable to make rent payments.

Although in an ideal world, you should not have to do this, the following may reassure your landlord or letting agent.

• Do you have good references from previous landlords? This may reassure the new landlord/letting agent to

rent the property to you as you have experience of successful tenancies in the past.

- Can you afford the property you wish to rent? It's important for landlords and letting agents to be confident that any prospective tenants that they may have will be able to cover the financial costs of the property. Think of the ways in which you can show a prospective landlord that you will be able to afford the property.
- Do you have a guarantor? Landlords and letting agents may be willing to rent a property to you if you can show that you have a guarantor.

Useful Organisations

Citizens Advice offer free, independent, confidential and impartial advice to everyone.

They can be contacted on **0345 404 0506.** Alternatively, why not visit your local Citizens Advice office? Find your local office **here**.

Shelter Cymru provide free, independent and expert housing advice across Wales.

They can be contacted on **0345 075 5005**. Alternatively you can fill out a form **online**.

Common issues for Black, Asian, and Minority Ethnic groups (BAME) groups

People from BAME communities are more likely to be living in the private rented sector than any other form of housing. Therefore specific tenancy related issues in the private rented sector are more likely to impact people from these communities as opposed to other groups.

We have put some common problems experienced by BAME groups in the private rented sector and suggestions on how to overcome them. Some of these experiences are not specific to ethnic minority groups.

Harassment based on my race

"I moved in to a rental property that was being advertised by a local letting agent. Everything went fine and I was able to successfully get a tenancy agreement.

The letting agent told me that the property was managed by the landlord and said that the landlord would like to arrange a visit once I had moved in to introduce herself.

When she came to the property she said that she was shocked to learn that I was black and had she known, she would never have allowed me to have the tenancy. Since then, she has called me numerous times to tell me to leave the property.

She calls yelling and screaming at all times of the day and I am now scared and don't know what to do. I

have no money to find somewhere new as it was all spent when I set up this tenancy. What should I do?"

Race is one of the characteristics protected under the Equality Act. This means that you cannot be treated worse because of your race or nationality. If your landlord is creating a hostile and offensive environment for you because of your race then they are harassing you because of who you are and that is unlawful.

Here are some things that you can do:

 If you feel threatened you can report the incidents to the police. This may be classed as a hate incident or if a crime has been committed, then a hate crime if you feel that you have been targeted because of your protected characteristic(s). Call 999 or 101 to report the incident and make sure to make notes and log all incidents so that the police can get a better understanding of the whole situation.

2. If both you and your landlord have signed a tenancy agreement then you are both obliged to stand by the agreement. This means that you cannot be told to leave the property until after the fixed period has passed. This is usually for a period of 6 months but can be longer depending on the terms of your tenancy.

Overcrowding

"I came to the UK as an asylum seeker and was given refugee status a year ago. Since moving out of asylum accommodation. I have found it difficult to find a suitable place to live. A friend put me in touch with a local landlord who is willing to rent out to refugees and they agreed to give me a tenancy in a shared house. Initially, I was very happy but since I have moved in I have realised that there are too many people in the house and not enough rooms. This means that the house is overcrowded. What can I do?"

Overcrowding happens when the number of bedrooms needed for a household exceeds the number of bedrooms available. This means that your home is too small for the numbers of people that are living there. Problems associated with overcrowding can be very serious including negative health and wellbeing.

Some shared houses and flats are classed as a 'House in Multiple Occupation', (HMO). If your home is classed as a HMO then your landlord has extra responsibilities including ensuring the property is in safe condition, electrics are checked every 5 years and that the property is not overcrowded.

If you are a private tenant and your property is overcrowded then you can:

- Speak to your landlord and explain the impact it is having on you. Explain that there are serious issues associated with overcrowding and that the landlord has a responsibility to ensure that people living in the property have access to decent facilities and that the risks associated with fire are reduced. If you are worried about speaking with your landlord then try seeking support from a local charities such as Citizen's Advice.
- 2. You can speak to the environmental health team at your local authority. They may assess your home to see if there are any serious hazards. Depending on the seriousness of the hazards found, they may choose to take action against landlords with dangerous properties.

Property in poor conditions

"I currently live with my husband, 2 children and my husband's mother. We love our area but sometimes we have issues with our landlord. Since we've moved in, we have had serious issues with damp and mould in our kitchen. It's so bad that our food regularly goes off – we are wasting so much money! What can I do?"

Damp and mould is a common issue affecting tenants living in the private rented sector. There are many reasons for this occurring in your home such a leak internally or externally, lack of insulation, ventilation and/or heating.

It can be difficult to try and resolve this issue with your landlord and sometimes, your lifestyle could be making the situation worse.

If you are having issues with trying to resolve the matter with your landlord then it might be a good idea to seek support from local housing charities or your local authority.

Try speaking with Shelter Cymru.

Useful Organisations

Diverse Cymru is a Welsh charity committed to supporting people faced with inequality and discrimination. They can be contacted on **029 2036 8888** or by email at **info@diverse.cymru**.

Race Equality First is a leading Welsh charity working to tackle discrimination and hate crime. They can be contacted on **029 2048 6207** or through their **website**.

Welsh Refugee Council empower asylum seekers and refugees to build new futures in Wales. They can be contacted on **0300 303 3953** or you can fill out a form on their website.

Women Connect First support and empower BAME women and communities in South Wales. They can be contacted on **029 2034 3154** or by email at admin@womenconnectfirst.org.uk.

Can my local authority help with a housing issue?

Yes!

Your local authority is responsible for a range of services including housing.

Open Doors currently only operates in Cardiff, Vale of Glamorgan and Merthyr Tydfil but we have listed all the local authorities in Wales so that tenants across Wales can benefit from this guide.

B

Blaenau Gwent - 01495 311556. For the Environmental Health Team call this number or email: environmental. health@blaenau-gwent.gov.uk

Bridgend County Borough Council -01656 643643. For the Environmental Health Team call Shared Regulatory Service (SRS) 0300 123 6696

С

Caerphilly County Borough Council -01495 873 552. For the Environmental Health Team - 01443 811379/811403

Carmarthenshire County Council

- 01267 234567. The Environmental Health Team can be contacted via same number

Ceredigion County Council - 01545 57088. The Environmental Health Team can be contacted using this **form** or 01545 572105. Cardiff Council – 029 2087 2087. For the Environmental Health Team call Shared Regulatory Service (SRS) 0300 123 6696

Conwy County Borough Council -01492 574000. Regulatory or housing

enquiries can be made using this number.

D

Denbighshire County Council - 01824 706000. You can also report issues with property conditions **online**.

F

Flintshire County Council - 01352 703777. The Environmental Health Team

can be contacted on 01352 703440.

G

Gwynedd Council - 01766 771000. Gwynedd Council Private Sector Housing Team contact numbers are 01286 682853 / 01758704096 or via email: tai@gwynedd.llyw.cymru Isle of Anglesey Council – 01248 750057. For the Private Housing Enforcement Team 01248 752820 or email: ehealth@ynysmon.gov.uk

Μ

Merthyr Tydfil County Borough Council - 01685 725000. Environmental Protection and Housing Enforcement Team email customer.care@merthyr. gov.uk

Monmouthshire County Council -01639 686868. Information on the Environmental Health Department can be found **here** or by using the number above.

Ν

Neath Port Talbot County Borough

Council - 01633 644644. Environmental Health - 01639 685678

Newport City Council - 01633 656 656. Email environmental.health@newport. gov.uk or contact Newport City Council and ask for the environmental health housing team.

Ρ

Pembrokeshire County Council - 01437 764551. Contact this number and ask for the environmental health team if you would like to report poor property conditions. **Powys County Council** - 01597 826000. Contact this number and ask for the environmental health team if you would like to report poor property conditions.

R

Rhondda Cynon Taf County Borough

Council - 01443 425005. For the Housing Team who can help with standards of the property contact 01443 425777.

S

Swansea Council - 01792 533100 For the Environment Call Centre call 01792 635600 or email evh@swansea.gov.uk

Т

Torfaen County Borough Council -01495 762200. For the Public Health Team contact 01633 647622 email: public.health@torfaen.gov.uk

V

Vale of Glamorgan Council - 01446 700111. For the Environmental Health Team contact the Shared Regulatory Service (SRS) 0300 123 6696

W

Wrexham County Borough Council -01978 292000. Environmental Health and Housing Standards contact 01978 292040 or email: HealthandHousing@ wrexham.gov.uk

Making a referral to Open Doors

Have you met with a private rented sector landlord or tenant who has an issue relating to equality and diversity? This could be:

- a landlord who wants to know what they can and can't say in an advert for their property
- a tenant who thinks they may have been discriminated against but isn't sure what to do
- a landlord who needs some guidance around making adaptations to their property for a disabled tenant
- a landlord who has a tenant who needs some support, but isn't sure where to look for help

.... or any other similar issues You can refer them to Open Doors!



We can offer free guidance, support, advice and training, with the aim of reducing inequality and discrimination in the private rented sector.

You can make a direct referral in any of the following ways:

Direct message our social media accounts:



- Emailing opendoors@taipawb.org
- Calling 07585 405555
- Using the live chat feature on our website www.opendoors.wales
- Writing to us at Open Doors, Units 2-3 Norbury House, Norbury Road, Cardiff, CF5 3AS