

# Ann Leslie: The unintended consequences of government's eviction policy proposals

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LAR Housing Trust chief executive **Ann Leslie** gives her thoughts on the ongoing debate surrounding evictions.

Nobody will argue that protecting vulnerable tenants is the wrong thing to do. As a matter of course we, along with the vast majority of landlords in both the social and private sectors, would seek to work with tenants to help them in times of financial difficulty.

However, David Bookbinder of the Glasgow and West of Scotland Forum of Housing Associations ([Scottish Housing News 18 Aug](#)) and the SFHA ([Scottish Housing News 20 Aug](#)) present compelling cases against extending a Scottish Government blanket ban on evictions.



Ann Leslie

I have a great deal of sympathy for their views that anti-social tenants and deliberate non-payers - as distinct from those who can't pay - should benefit from this level of protection. Some will be riding the wave of help that should only be available to those who actually need it.

Ask any debt charity or credit union and they will talk about helping people build financial resilience and that is vitally important in these troubled times. What we must guard against, specifically to protect the most vulnerable, is creating a system that by its nature encourages significant amount of debt to be built up, without challenge. The costs for this will ultimately land on the very tenants we need to protect since all this policy does is roll the problem down the park. It does not cancel tenant debt nor does it keep landlords financially whole. As the old adage goes, there's a big difference between good, sound reasons and reasons that sound good.

Landlords must be able to tackle anti-social tenants who make life a misery for their neighbours and equally they must also be able to manage their own financial positions by addressing those who simply refuse to pay. That will not in any way diminish their role in helping and protecting those affected by the current pandemic. Removing the legal ability to do so, particularly when the Scottish Government and local authorities have been so proactive in providing financial support directly to those tenants who need it (rather than want it) seems unjust. The ramifications for business and for pension funds - as well as for social housing providers - could be significant.

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Being a charity which provides mid-market rent homes, LAR straddles the social and private sectors and I would hesitate to make as categorical a distinction as David makes between social and private landlords. The problems of rent arrears and anti-social behaviour are faced by both sectors and, from my experience, the will to help tenants is also prevalent in both sectors.

There are undoubtedly lessons to be learned across business and society from the current situation. Politicians and local councillors generally are driven by a desire to “do the right thing”. But they must be wary of creating unintended consequences when they make these decisions.

As the Scottish economic historian, Niall Ferguson, put it: “The law of unintended consequences is the only real law of history.”

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