Student housing options and experiences of homelessness in Scotland: a report by the Cross-Party Group on Housing

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All errors and omissions remain the responsibility of the authors.

Foreword by Graham Simpson MSP

The Scottish Government declared a housing emergency in May of this year. While this is a crisis that affects people across Scotland, the students who study at our colleges and universities can often be overlooked.

Last year, the Cross-Party Group on Housing was attended by representatives from the Edinburgh Student Housing Co-operative (ESHC). They put their views on student housing and homelessness in Scotland to the Housing Minister, Paul McLennan. Like many of our members, I was very interested in what they had to say and met with them subsequently. I also met with Slurp, another Edinburgh-based student housing advocacy group.

The CPG met again in February at the Crisis headquarters for a timely discussion about homelessness. Once again, the experience of students was highlighted by representatives from Slurp and ESHC.

A short-life working group was subsequently formed to examine this topic in more detail. This report builds on these discussions and the expertise of the short-life working group. It considers the current shortage of student housing in Scotland, where gaps in our knowledge of the student housing market are, and the different forms of student housing that are available to students in Scotland.

We have come up with a set of recommendations for the Government that are clear and challenging. These include the need for a collaborative approach to student housing, more robust data on student accommodation, and the integration of student housing into local housing strategies. We are also calling for city-wide one stop shops to guide students in making informed housing choices. Overall, there is insufficient suitable and affordable accommodation for students in Scotland and the Scottish Government must take more action to address this.

Can I thank everyone who gave evidence to the short life working group and at our CPG meetings. Their expertise and insight has been invaluable. Special thanks also to our secretariat, Gareth James, who has pulled together this report. As with previous reports, we will send this to the Government for a response.

Graham Simpson MSP, Convenor

Foreword by Ashley Campbell

The housing sector is complex and requires careful balancing of a wide range of different needs and aspirations. Student housing need is an area that can often be overlooked by a sector that is facing so many other pressures, with homelessness at the highest levels since records began, private rents soaring in some of our cities, and the declaration of a national housing emergency earlier this year. We may take it for granted that students have the means to take care of themselves or consider that transient living is just part of the student experience.

But representations to the Cross-Party Group on Housing, and contributions to this report, have helped to highlight the precarious situation that far too many students find themselves in. Hidden homelessness is a real issue for many who may not know where to turn for advice or may just put up with what they have to in order to get through their education.

The issue of student housing can be contentious as developers compete for prized land and local residents may feel pushed out due to lack of affordable housing supply. The challenge for government, local authorities and universities is to work together more proactively to ensure that everyone can access a home to meet their needs and that students can find their place within existing communities.

In bringing together representatives from student organisations, the social and private housing sectors, third sector, private developers, local authorities and higher education, we have sought to take a balanced view of the student housing situation in cities across Scotland. This report does not present all the answers but seeks to prompt discussion on how we can work towards them.

Ashley Campbell, Chair of the Short Life Working Group

Executive Summary

Student homelessness in Scotland

There is a shortage of student housing in Scotland. This is due to rising student numbers and an imbalance between supply and demand. Rising higher education (HE) costs and a lack of affordable housing options contribute to student housing insecurity and homelessness.

Increased participation in HE has worsened these pressures. International students face additional challenges such as guarantor requirements and a lack of family support. PBSA developments are often high-end and can price out students with limited economic resources.

The inflow of students in certain areas can lead to tension with residents, negative societal perceptions, and policies that marginalise student renters. Other structural issues include limited tenancy lengths, unaffordable rents, and discrimination against students by landlords.

Many students may be engaged in hidden homelessness behaviours like sofa-surfing due to stigma and inadequate support. This makes it difficult to gauge the extent of the issue.

Current situation in Scotland

Aberdeen

- Total students in 2022/23: 31,285 (24,355 full-time, 6930 part-time). 13,030 full-time students commuted; 11,325 needed rental accommodation.
- PBSA supply in 2022/23: 8,129 bedspaces. Indicating a slight oversupply based on a student-to-bedspace ratio (STB) of 1.5, which assumes some students will continue to opt for HMO PRS. New PBSA developments may further increase oversupply.
- 35% of full-time students were owner-occupiers in 2022/23, different from Dundee, Edinburgh, and Glasgow.

Dundee

- 22,200 students in 2022/23, with 14,060 seeking rental accommodation.
- PBSA supply: 3,289 bedspaces, suggesting a shortfall of 6,084 bedspace, based on a STB of 1.5.
- New developments are beginning to ease pressures, but more is needed and affordability remains a concern.

Edinburgh

- 73,045 students in 2022/23, with a shortfall of 13,852 bedspaces.
- Growing opposition to PBSA developments due to prioritisation over affordable housing. Many students are forced to work long hours, impacting well-being.
- Glasgow
- 90,030 students in 2022/23, with a shortfall of 6,093 bedspaces.
- 31% of students live with parents or guardians.
- Some improvements and pipeline should plug gap, but affordability and demand for PBSA still challenge the market.

Highlands and Islands

- UHI manages 420 bedspaces but struggles with low occupancy, except in Fort William and Dornoch.
- Challenges in student recruitment due to housing issues and high cost of living.
- Youth outmigration and recruitment issues threaten the sustainability of higher education in the region.

Knowledge gaps

There is insufficient data on student demographics and their housing needs. There is uncertainty in projecting student numbers, especially due to the volatile international student market. This creates challenges for universities and local authorities when it comes to planning for student accommodation.

There are significant gaps in reporting and monitoring student homelessness in Scotland. Students are often underrepresented in homelessness statistics, complicating efforts to provide support.

Ambiguity exists around who is responsible for addressing student homelessness. There is a lack of coordination between universities, local authorities and other providers regarding student housing.

There is incomplete data on student housing market trends, especially regarding landlord behaviour, vacancy rates, and the impact of regulatory changes. The scale at which landlords may be shifting from student lets to other uses is as yet unclear.

There are data gaps in relation to **rent levels, student incomes,** and the **specific needs** of different student groups. There is also limited data on the **quality** of student housing. Overall, there is insufficient understanding of student housing choices which can affect housing decisions.

Forms of student housing

PBSA

Comprised of university-maintained halls and private PBSA. The former offers support, community and proximity to

campus but may leave students vulnerable during summer breaks. The latter offers modern amenities but tends to be expensive.

PRS and HMOs

Provide flexible and independent living options but vary in quality. Issues like short tenancies, unresponsive landlords and exploitation are common. HMOs may contribute to community tensions.

Social landlords

Social housing offers affordability and security but is in limited supply. Challenges include competing housing needs, funding constraints and location. Successful examples include Jim Stephen House and Derwent Students, both in Glasgow.

Cooperative housing models

Student housing cooperatives such as the Edinburgh Student Housing Cooperative offer affordable, democratic and community-driven living. Replicating this model faces challenges in funding and policy support.

Conclusions and recommendations

Addressing student housing insecurity and homelessness requires a joined-up approach between universities, councils, housing providers, students, local communities and the Scottish Government.

There is need for comprehensive and robust data on student accommodation, including market trends, affordability, and HMO provision, to understand imbalances and guide decisions. Analysis of demographic, economic and behavioural factors influencing student housing choices will improve understanding of market shifts in sectors like PBSA and HMOs.

Student housing must be integrated into local housing strategies, as developments like PBSA impact cities and communities and affect the wider housing system. A systems thinking approach is key to addressing student housing insecurity and homelessness in Scotland. This requires analysing the student accommodation market in relation to its broader impacts on local housing systems, communities, and stock opportunities.

Non-profit, city-wide one stop shops for students should be established to guide them to the most appropriate housing option.

We have done our best to establish an accurate picture on student housing across Scotland but these is a lack of robust data which should be address by the Scottish Government and councils. This would help them to set priorities to ensure that students are properly catered for. The supply of student housing must be increased and must be made more affordable.

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1. Introduction

Student housing comprises, broadly, students living with parents or already in their own established home commutable to their Higher Education Institution (HEI); students living in University halls; students living in purpose-built student accommodation (PBSA), sometimes in nominated spaces agreed with their HEI; and the remainder, sometimes the largest group, are housed in the private rented sector (PRS), normally in houses of multiple occupation (HMOs). A smaller niche provision comes from student co-operative housing.

Recent trends suggest, as a generality (one we will explore) that PBSA at the upper end of resident cost is the major investment area of the above – a form of build-to-rent and attractive to institutional investment, it is also controversial as a form of land use particularly in high housing need tight housing markets such as in and around Edinburgh. At the same time, there is considerable anecdotal evidence and expert suggestions that the HMO rental market for students is shrinking and shifting towards tenants in full-time employment.

This belies a wider structural planning problem – universities know pretty accurately how many students take their courses, they plan with some precise knowledge of available beds in student halls and PBSA numbers, but have no more than informed guesswork about PRS available supply to the student market. This is not helped by housing strategy bodies, local authorities, not including student numbers in their housing needs and demand assessments i.e. not making student housing a salient issue in housing planning and capacity.

These structural planning questions came to a head in the autumn of 2022 when a number of Scottish cities and towns, primarily Glasgow, found that there was a shortage of accommodation and a crisis of student homelessness. While this was not repeated in 2023, when new demand fell back, there is no reason to think that this imbalance will not recur in the future.

Ensuring that student provision is right numerically and in terms of quality and affordability is a necessary condition for a functioning Higher Education (HE) system anywhere, and definitely is in Scotland. It is also the right thing to do in terms of supporting and helping students study and contribute to their cities and towns (and perhaps remain to work and live there). Students and their housing are essential components of modern hosing systems and need to work much better both for the student body but also for local housing systems.

This report will present a review of evidence (Chapter 2) concerning the proximate causes of the underlying imbalance in affordable student accommodation and numbers. It highlights significant gaps in knowledge regarding the factors that drive housing insecurity and homelessness among students in Scotland.

Chapter 3 complements the evidence review by exploring the recent and current situation in four of Scotland's main university cities and the Highlands and Islands. This analysis reveals a varied picture, reflecting distinct regional trends shaped by different levels of demand, supply constraints, quality of accommodation, and affordability.

Chapter 4 summarises data and knowledge gaps, particularly in relation to student population projects, experiences of homelessness, and understanding student housing market dynamics.

Chapter 5 presents the relative strengths and weaknesses of different student housing options and explores some potential alternative models, including examples of social landlords operating in the student housing market and the co-operative model which has been successful in Edinburgh. This chapter concludes with a reminder that student accommodation is a sub-system of a wider housing system and it is important therefore to plan student accommodation as part of wider needs and requirements.

Chapters 6 offers some concluding thoughts and observations, while Chapter 7 outlines a number of recommendations for consideration by Higher Education Institutions, local authorities, and the Scottish Government.

2. Evidence Review

There is a substantial evidence gap concerning the proximate causes of the underlying imbalance in affordable student accommodation and numbers. Alan McCaskell carried out a systematic review of existing literature in his PhD thesis, some of which is condensed and reworked below, alongside further discussion of CaCHE-related research in this area.

2.1 Affordability drivers: cost / scarcity / increasing student numbers

There is an underlying student housing shortage in Scotland, evident in crises reported at Scottish universities in recent years (Geraghty, 2022; Manion and Chafer, 2022; Percival, 2022; Ward, 2022). The growth in demand for student accommodation, bolstered by continued recruitment of high numbers of international students, has intensified housing issues in university towns and cities. While the extensive shortages of the last two years have not been as dramatic in 2024, the inherent imbalance between the slow increases in capacity, primarily through purpose-built student accommodation (PBSA) supply of new and refurbished developments, is at odds with the volatile, uncertain and unstable numbers of students and the annual planning cycle for postgraduate students. This is now exacerbated by the growth of English Universities facing financial difficulties in the wake of all UK universities facing challenges arising from lower than anticipated international student numbers (Boyle and Gibb, 2023).

Discussion around what structural factors may be interacting to cause housing precarity among students is insubstantial and the most significant gap evident across existing literature. Prior studies do acknowledge that the increasing cost of higher education (HE), housing, and the cost of living have driven cases of housing insecurity and homelessness, but this is mentioned rarely and, among those authors who do mention it, in a very rudimentary manner.

Moya et al. (2022) acknowledge that the nature of their data creates little 'leverage' to estimate causal determinants of housing insecurity. Maurer (2017: 51) states that the cause of homelessness 'looks different for each of the people experiencing it', but that 'students who have a goal or dream in mind will stop at nothing to achieve it' owing to a 'strong resiliency and the ability to thrive in a negative situation.' The focus on resilience among students obfuscates the issue and puts the onus on students themselves to resolve their housing issues. It is also a rather weak theoretical framework to underpin research.

Similarly, Bowers and O'Neill (2019) critique existing studies for being largely descriptive: lacking discussion of causes and consequences of housing insecurity and homelessness. Wilking et al. (2022) is the single US study which seeks to determine what factors explain housing insecurity and homelessness in university settings. The researchers' survey findings suggest that income, race/ethnicity, awareness of services and being impacted by a natural disaster, all significantly impact housing insecurity and homelessness among students (ibid). Analysis of these findings, albeit brief, recognises that students who are 'under-resourced financially' or from 'underrepresented communities' are even more likely to struggle with unstable housing, attributed to a shortage of resources, landlord discrimination, and scarcity of affordable housing options (ibid: 12).

There exists a handful of studies researching HE housing insecurity and homelessness in the UK—Bland (2018), Mulrenan et al. (2018; 2020), Costa et al. (2020), Gibb et al. (2022), and Hurst (2022)—all of which touch upon causation.

In researching relationships between students and families they are estranged from, Bland (2018) finds instances of housing insecurity and homelessness. Bland's (2018) study draws on survey data of HE students across the UK (n=564) and finds that a third of participants had experienced homelessness prior to entry. The study also finds that several students experienced homelessness following entry, particularly around the summer period as their tenancies in university halls ended and they struggled to find affordable accommodation elsewhere (Bland, 2018). Bland (2018: 82) describes the student experience as one that is 'full of struggle', linking this to the scarcity of suitable and affordable accommodation and estranged students' lack of material support from their families, forcing them to maintain peer networks to help navigate housing difficulty.

Costa et al. (2020) also find instances of homelessness in similar research on estranged students at two Scottish universities (n=21). Participants in the study described their experience of homelessness as resulting from financial hardship and struggles to access rent guarantorship, owing to a lack of family support—with one participant recounting an experience similar to Bland's (2018) findings: facing homelessness at the end of term as both their tenancy and student loan ended, with the expectation embedded that they return home to their families until next term. Costa et al. (2020: 121) attribute the participants' experiences of housing difficulty to their lack of economic and social capital, describing their economic struggle as being 'compounded by limited meaningful social ties that could provide support.'

Mulrenan et al. (2018; 2020), citing Fitzpatrick (2005), argue that the causes of homelessness are both structural and personal, with recognition that policies on widening participation have resulted in students from disadvantaged backgrounds increasingly being recruited to UK universities. The authors also stress that successive UK government policies have reduced the amount of social housing, which they point to as increasing instances of homelessness and the growth of poor quality and insecure housing in the private rented sector (PRS) (Mulrenan at al., 2018). Themes generated through analysis of participant interview data (n=16) in both papers fit comfortably with those generated in US research on the

impacts of homelessness: diminished emotional wellbeing, impacts on degree performance, and limited engagement with peers and in wider university life (Mulrenan et al., 2018; 2020). While this study does consider causation, this does not stem from primary data, with questioning tailored to understand why students remained at university despite difficult housing experiences. The interview questions asked of participants involved in this research do not explicitly ask what structural factors may have contributed to HE housing precarity, however, participants' responses and the structure of the interview itself help reveal these.

Similarly, Hurst (2022) argues that government pressure to widen admissions to applicants from disadvantaged backgrounds is contributing to homelessness among HE students. Hurst (2022: 11) gauges what the institutional response should be to experiences of homelessness within their student body, presenting the case that universities have a 'civic duty above and beyond their core objectives to relieve and prevent homelessness' considering their 'dominant' role in their respective communities and economies. The onus is feasibly on universities themselves, as Hurst's argument goes, because their presence tends to increase the cost of housing surrounding it and puts pressures on housing availability which contributes to rates of homelessness (Hurst, 2022). While not suggesting that student populations are 'directly linked' to homelessness, Hurst (2022: 27) does demonstrate that—because of the housing pressures they exacerbate—homelessness is a 'common feature of many university towns and cities.'

Gibb, et al (2022) undertook research on the PBSA sector in Scotland focusing on three markets: Glasgow, Edinburgh and St Andrews, drawing on both interviews with students in PBSA and elite sector interviews. The research concluded that:

- Student accommodation is a complex system interweaving higher education and local housing systems. The impact of student housing on local housing systems is often controversial especially where wider affordability problems and shortages exist, as well as in terms of affecting the rents paid by students. PBSA investment and wider student housing demand and supply therefore needs to be a core part of local housing needs assessments and spatial strategies.
- There is considerable variety of quality and affordability across the main forms of provision: student houses in multiple occupation (HMOs), student halls and PBSA. This variety is also reflected in the variety of experiences students have in student accommodation. There is only limited information on student affordability with little micro data on student incomes (which is itself highly variable and seasonal) and where too much focus is placed on ideal measures such as housing costs relative to a theoretical maximum of student income support.
- There is an evident gap in the market in terms of investment mostly focused on high cost renting and high income, often international students. The PBSA system seems to be unable to deliver more affordable mid-range properties and in a context of a shrinking HMO sector this is one example of a growing structural imbalance.

2.2 Widening access

Scottish universities are increasingly reliant on international student fees to help cover increasing teaching costs of home students (IFS, 2024). Funding per student per year of study has fallen 19% in real terms since 2013-14, with the number of spaces for Scottish home students being controlled by the Scottish Government, and—while students from elsewhere in the UK are charged tuition fees to study in Scotland—international students are charged significantly more, with no cap on numbers, meaning international student fees essentially subsidise the teaching of home students (IFS, 2024).

The experience of housing insecurity and homelessness among students has arguably intensified as a result of widening participation in HE and changes to the housing market resulting from the continuous inflow of students, including those non-traditional and disadvantaged (Hurst, 2018; Mulrenan et al., 2018; 2020).

Despite the changes stemming from studentification, students' housing experiences remain broadly similar: they are still expected to share living spaces, to be mobile, to adapt to any property available to them (regardless of state of repair), and still concentrate in 'studentified' areas. The expansion of HE in the UK has outpaced the availability of suitable, quality, and affordable accommodation for students (Unipol, 2021; Wilking et al., 2022), meaning university towns and cities have limited capacity to ensure housing welfare for university students. Limitations in university provision of housing for increasing numbers of students has meant a spillover of students into the PRS (Hubbard, 2009; Smith and Hubbard, 2014; Holton, 2018; Savills, 2019) where HMOs have transformed housing surrounding universities, displacing other renters. As the spillover of students into PRS HMO was, however, inadequate at addressing housing shortages, PBSA now proliferates the student housing market (Hale and Evans, 2019; Cushman and Wakefield, 2022), which has helped ease shortages but has not eliminated them. The concern with PBSA is its movement upmarket, with luxury student living becoming a norm in new developments (Hubbard, 2009), pricing out students without substantial economic capital and—because these students are renting from a specialist—a division has been created in rights between students living in different housing types (Gibb et al., 2022).

2.3 Housing barriers

The established structure of student housing is described as itself being a barrier to access for students interviewed (by McAskell), manifest in two ways: limited tenancy lengths and emphasis on single person households. While certain institutions offer a contract extension over the summer, this is not universal and has been established as a source of anxiety for students (Bland, 2018; Costa et al., 2020; Gibb et al., 2022). The lack of flexibility for most university-owned and private PBSA to accommodate a greater diversity of households has not been thoroughly explored in existing research, but suggests it contributes to housing insecurity among students as it encourages and, at times, necessitates overreliance on the

PRS to find accommodation.

Insecurity can also be observed in private-renting, however, with some landlords hesitant to rent to students (see Appendix A), and others critical of the guarantor system which seemed to disadvantage international students in particular—acknowledged elsewhere as a housing barrier (Bland, 2018). Negative portrayals of students, in context of their displacing effects on urban areas, dates to the HMO boom in the 1990s (Hubbard, 2008; Smith and Hubbard, 2014; Oliver, 2018; Beech, 2018). This can be contextualised in wider discussion on landlord disputes in the PRS, recognising students' tendency for shared living, a great deal of mobility, and adaptability (Ford et al., 2002; Hubbard, 2008; Duke-Williams, 2009; Whyte, 2019). These features of students' housing journeys may lead them to low-cost, lower-quality housing where it can be difficult to challenge landlords to improve the condition of properties (Walsh, 2021). This may also lead to shorter tenancies where there is less likelihood to enforce repairs, meaning the occupation of properties with damp, condensation, and mould (Goodman and Dryson, 2014; Morris and Genovese, 2018). Literature is insubstantial on this—although some grey literature can be found (Collins, 2017; Otter, 2017; Bennett, 2019; Hurst, 2019)—but exploitative conduct towards international students has been flagged in research from Australia (Farbenblum et al., 2019; Farbenblum and Berg, 2021). There is further scope, therefore, to explore instances of exploitation of households accessing housing who lack adequate knowledge around tenancies in the PRS.

Existing research shows sofa-surfing to be the most common homelessness behaviour among students (Lightfoot, 2016; Bland, 2018; Farbenblum and Berg, 2021). It is feasible therefore that a significant proportion of those exhibiting hidden homelessness behaviours such as sofa surfing could be student households. This has basis, considering recent polls have indicated that the rate of homelessness is around 12% of HE students (NUS, 2023), and that applications for homelessness assistance, rates of households living in temporary accommodation, and rates of rough sleeping are all higher in local authority areas with universities (HEPI, 2023).

Box 1: Glasgow Research from Autumn 2022

Qualitative research carried out by CaCHE and the Road to Home homelessness initiative (Gibb, et al, 2024) establishes both the experiences of (largely international) students caught up in the student homelessness crisis in Glasgow in the autumn of 2022, but also what they and professionals working with them during that period did to articulate solutions.

Students still came to Glasgow despite warnings about shortages and did so because they had invested so much capital in coming to the city to study and visa requirements meant that they could not arrive sufficiently early to have a choice in the market (deferring was not an option) but also because they had little prior guidance or knowledge about local accommodation conditions.

Students without a home had to sofa surf, stay in expensive Air BnB or hotels; some were put up in emergency accommodation provided by the University. This affected study and mental health. It also necessitated pitching into a seller's rental market and in some cases being exploited by fraud and other criminal behaviour.

Students caught up in this crisis also were met in some cases with anti-student sentiment; international students struggled with guarantor requirements; and some had families with them—one interviewee was pregnant and forced to change GP as they moved from one temporary solution to another.

Suggested solutions included working with the city to allow more supply of student housing (largely PBSA) but to insist on a wider offer in terms of more affordable supply. This also raises issues about the spatial location of such property and connectivity around the city. Would students choose to live any material distance from the campus? Many people suggested the need for a city-wide housing market intelligence hub working with incoming students and providing objective disinterested support and alternative forms of accommodation. They also suggested practical support in the form of a revised and enhanced guarantor programme run by the University, recognising student housing as a key part of the city housing and development strategy, and seeking to plan for future student numbers in a sustainable way that fits available accommodation and that this works on a cross-University city wide level.

2.4 Studentification and the 'othering' of student renters

Widening access and the creation of the 'new' universities in the 1990s has transformed the housing market for HE students in the UK by creating massive demand for term-time housing. Cities responded by recommodifying existing housing stock surrounding universities (Hubbard, 2008) and developing new PBSA in urban areas (Hale and Evans, 2019). While the proliferation of HMO and PBSA since the 1990s has eased pressure on university housing stock—which is invariably

limited (Smith and Hubbard, 2014)—this has resulted in inadvertent impacts, principally, steep rent rises (Whyte, 2019).

Transformations of university towns and cities, resulting from continuous inflow of students, is described as a process of studentification—the social, cultural, economic, and physical transformations of university towns and cities (Smith, 2002; 2008). Discourse around studentification primarily concerned HMOs in the early 2000s (Smith, 2004; 2008; Hubbard, 2008; 2009), with increasing focus on PBSA in the 2010s (Kenna, 2011; Smith and Hubbard, 2014), and a growing emphasis now on the impact of housing insecurity and homelessness on HE students (Mulrenan et al., 2018; 2020; Reynolds, 2020).

Studentification is, typically, positive for the economy, with students' spending contributing to the local economy (Allinson, 2006; Sage et al., 2013). The changes resulting from studentification, however, are more commonly associated with neighbourhood disturbances, with the concentration of students in certain areas and subsequent displacement of non-students creating tension between 'town and gown' (Smith, 2005; Revington et al., 2020).

Hubbard (2008: 324) describes students as occupying a 'highly ambivalent place in social and spatial hierarchies', wherein they are often uninterested in, or excluded from, mainstream spaces of leisure and community life. This absence of connection to the local community can exacerbate tensions with other locals, resulting in the 'othering' of students (Hubbard, 2008). Opposition to the development of PBSA is frequently driven by concerns over the 'culture' of student populations, particularly on antisocial behaviour exhibited by some students, and on the 'deterioration' of the environment resulting from the concentration of students in particular areas (Hubbard, 2008; 2009; Sage et al., 2013; Smith and Hubbard, 2014). Hubbard's critical Loughborough case study uncovered 'exclusionary discourses' around students, with residents suggesting boundaries be constructed between the university and town to curtail what they perceived to be students' negative impacts on the local environment (Hubbard, 2008). The language of residents in Hubbard's (2008) study projected fears of 'dirt, pollution, and deviance'—language 'more usually associated with xenophobic and racist discourse.' This profoundly negative understanding of students' relationship to the urban environment persists, however, with opposition to studentification in the university town of St Andrews more recently being described as 'akin to social cleansing' by Conservative councillor Linda Holt (Oliver, 2018).

Media portrayal of students appears to be stuck in time in many ways, associated with negative impacts on urban areas: alcoholism, drug misuse, refuse buildup, and noise pollution (Smith and Holt, 2007). Yet there is relatively little discussion on the quality of housing students can access and the wellbeing of students in these spaces. While it is apparent that households consisting of young cohorts, living alone for the first time, often for short periods, might 'disrupt' in myriad ways (Hubbard, 2009), it is important to recognise that negative perceptions of students may prevent students from engaging with the wider community and may cause a backlash towards them.

The toxicity towards student-renters has led to unfortunate conclusions in different locales. Once again, in the university town of St Andrews, the uptake of new HMOs was frozen for the foreseeable future by Fife Council to stem the flow of properties to students. What the council failed to consider, however, is that it may lead to students spreading themselves thinly across even more houses for general occupancy. Ushering in bans to appease residents upset at the acquisition of properties by students does nothing to remedy the shortage of affordable housing, but is an example of a reactionary policy which, arguably, discriminates against students and does nothing to bolster housing numbers for the families it is designed to benefit. The housing 'crisis' in St Andrews has intensified, it is argued, because of the HMO ban (Flett, 2023). All of this suggests that studentification—and negative reactions and responses to it—have created a "bogeyman" out of student-renters. Discourse around student renters and of space being given over to house them is concerning because a lack of compassion towards this group might make it difficult for people to take their housing difficulty seriously.

2.5 Stigma

Hidden homelessness, frequently driven by the stigma surrounding housing insecurity and homelessness, makes it difficult to gauge the scale of housing issues among university students. Hidden living arrangements may limit researchers' understanding of the diversity of ways in which students experience housing difficulty. Students experiencing homelessness further complicates matters as they are frequently mobile and not always visible to homelessness services.

Alan McCaskell, in his PhD thesis and forthcoming research, explores the (mis-)perceptions of frontline staff towards HE students and finds some evidence to suggest that these views may feed into practice when supporting students and understanding their candidacy for homelessness services. A lack of understanding over students right to access statutory housing and homelessness services, coupled with the strain of housing shortages and lengthy stays in temporary accommodation, raises questions as to how, and to what extent, students would be supported through the homelessness assessment process.

2.6 Summary

This evidence review has identified significant gaps in knowledge regarding the factors that drive housing insecurity and homelessness among students, particularly in Scotland. Existing literature points to an imbalance between the expansion of student accommodation and growing demand fuelled by increasing student numbers, from both home and international student markets. Studies suggest that students' housing challenges are exacerbated by structural issues such as rising HE costs, inadequate and unaffordable housing, and discriminatory landlord practices, but they often lack thorough analysis of causative factors. There is also evidence

to suggest that widening participation in HE has intensified housing pressures, leading to a significant increase in PBSA developments, which typically cater for the higher end of the market and are therefore unaffordable for many students. The phenomenon of studentification has led to negative societal perceptions and policy responses, further marginalising students in the housing market. Finally, the stigma surrounding student homelessness and the inadequacy of institutional support systems contributes to the invisibility of the issue, thus hindering effective intervention. In the next section, we look at the current situation in four of Scotland's main university cities – Aberdeen, Dundee, Edinburgh and Glasgow - and the Highlands and Islands.

3. Current Situation in Scotland

In this section, we focus on four of Scotland's university cities—Aberdeen, Dundee, Edinburgh and Glasgow. We use Higher Education Statistics Authority (HESA) and StudentCrowd data to provide a quantitative sense of the demand for and supply of PBSA; and we draw on the discussions from our working group meetings, written responses from Scottish universities and local authorities, local media coverage, and a focus group with students in Edinburgh to provide a qualitative sense of the housing challenges faced in each city. We also include a short note on the situation in Highlands and Islands.

While far from presenting a complete picture, these short summaries complement the preceding evidence review by highlighting some of the most recent challenges in different parts of Scotland. The section concludes with some reflections on the current academic year and future projections.

3.1 Aberdeen

In 2022/23, there were 31,285 students enrolled at The University of Aberdeen and Robert Gordon University, combined; comprising 24,355 full-time and 6,930 part-time students (HESA, 2024a). The latest HESA data (released on 29 August 2024) for term-time accommodation suggests that 13,030 full-time students were commuting to campus in 2022/23 (i.e. 4,415 were living with a parent or guardian and 8,615 lived in their own residence) (HESA, 2024b). This suggests that there were 11,325 students looking to rent accommodation (either in PBSA or in the PRS) in Aberdeen in that same year (i.e. the demand pool; see Table 1 in Section 3.6).

Data obtained from StudentCrowd suggest that the total PBSA supply in Aberdeen in 2022/23 was 8,129 bedspaces. This figure (and subsequent PBSA figures for other cities) includes private PBSA and university-maintained halls. (Table 1 includes a breakdown for each type of provider). Using the market norm student-to-bed (STB) ratio of 1.5 students to 1 bedspace (see Savills, 2024) and applying this only to the demand pool rather than all full-time students (we assume that demand for PBSA among part-time students is minimal), then it appears that Aberdeen had a small oversupply of PBSA in 2022/23.

There has been a small increase in the supply of private PBSA in the city in recent years, driven, it seems, by student numbers and a shift in preferences towards private, self-contained, en-suite accommodation (Young, 2024). This preference for en-suite accommodation was also noted in work undertaken by The University of Aberdeen on re-imagining their campuses, which also showed that students prefer accommodation to be located close to or on campus. Recent PBSA developments include the conversion of the Travel Lodge on Justice Mill Lane and the Hilton Garden Inn. Several other plans have been approved by Aberdeen City Council in the past year, including proposals to transform a derelict site on John Street and a vacant building on Union Street (Hendry, 2023). New developments (see Table 2) will add to the oversupply assuming no dramatic increase in student numbers.

Some recently proposed PBSA developments have faced opposition, including from the University of Aberdeen and student bodies (Hendry, 2024). While the University acknowledges the challenges faced by individuals, including international students bringing families with them to the UK prior to the change in immigration regulations, it has also expressed concerns about proposals to convert existing buildings into student accommodation, citing the absence of market assessments as required by planning regulation. The University's objections were also based on declining international student numbers, which they say has exacerbated an oversupply of PBSA in the city. Our analysis appears to support this conclusion. A local student body has also expressed concerns about high-end PBSA amid the ongoing cost-of-living crisis, emphasising instead the need for more affordable housing options for students (Young, 2024).

It is important therefore to note that market conditions in Aberdeen do not necessarily reflect those in the central belt. A large proportion of Aberdeen's student population appear to be owner-occupiers: 35% of full-time students in 2022/23 compared to 4% in Dundee, 6% in Edinburgh and 17% in Glasgow. The prevalence of owner-occupation among Aberdeen's student population also appears not to have changed much since 2014/15, while the numbers living in the PRS appear to have shrunk and those living with a parent or guardian have increased, as a percentage of the total student population, over the same period (see Boyle and Gibb, 2023: 12). The situation appears therefore to be very different to that of Dundee, Edinburgh and Glasgow.

3.2 Dundee

Dundee experienced significant housing pressures during 2022 and 2023, partly due to an increase in student numbers. The University of Dundee faced criticism for its handling of the situation at the time because it struggled to accommodate incoming students (Clark, 2022). The situation led to temporary measures, including the booking of private accommodations and hotels by the University. The pressure on housing may have been further exacerbated by students from the University of St Andrews being housed in Dundee due to affordability issues in Fife (Fitzpatrick, 2022), although this may also be in part due to the HMO freeze mentioned in the previous chapter.

There were 22,200 students enrolled at the universities of Dundee and Abertay in 2022/23, comprising 17,950 full-time and 4,250 part-time students (HESA, 2024a). HESA term-time accommodation data suggest that 3,890 full-time students were commuting to campus in 2022/23 (HESA, 2024b). This leaves a demand pool of 14,060 full-time students looking to rent accommodation in Dundee in 2022/23.

StudentCrowd data suggest that the total PBSA supply

in Dundee was 3,289 bedspaces spread across a number of private providers. Neither The University of Dundee nor Abertay University owns or manages its own student accommodation. The University of Dundee has a special purpose vehicle called Dundee Student Villages Ltd which provides around 1,600 bedspaces as a joint venture between the University, Bank of Scotland and Sanctuary Students; and Abertay University sold all of its remaining halls in the last couple of years and now has arrangements with private providers. The figures we have obtained suggest a shortfall, in 2022/23, of 6,084 PBSA bedspaces in Dundee (see Table 1 for the calculations).

Several planning applications for new student accommodation have been approved by the local authority in the past year, including, most recently, a development of 98 studio apartments on Douglas Street and a £20m development of 152 new flats built on the site of a former factory nearby (Scottish Housing News, 14 February 2024).

Qualitative evidence submitted to our working group suggests that the immediate pressures experienced in 2022/23 appear to have eased since, due in part to new PBSA developments supported by Dundee City Council coming online, as well as the stabilisation of student numbers and Home Office-imposed limitations on dependents for international students which has led to a fall in international student numbers. Participants told us that the Council and University now meet regularly to consider issues around student housing demand and new development proposals to ensure a more joined-up approach to meeting student housing need. However, the current pipeline of new developments (see Table 2) appears insufficient to close the gap between supply and demand, and affordability remains a key issue for students.

We did not speak to students in Dundee, but the University of Dundee told us that the main issues raised by students include the rising cost of PBSA and private rented accommodation, and concerns about private landlords not being responsive to maintenance requests. There have also been reports of specific, although small-scale, issues where international entrant students have experienced scams when arranging accommodation before arrival through social media or informal contacts. A representative of Unite Students confirmed that this is also happening in other cities. The University of Dundee said that it provides support to students affected and warns current and prospective students of how to avoid scams.

3.3 Edinburgh

On 2 November 2023, the City of Edinburgh Council declared a housing emergency due to the acute nature of the homelessness crisis. At that time, there were over 5,500 households living in temporary accommodation. The shortage of social rented homes coupled with increasing pressure on the private rented market has exacerbated the housing crisis. Edinburgh also has the highest house prices and rents in Scotland.

These pressures are felt acutely by students. In June 2023, the City of Edinburgh Council passed a motion titled 'Student Homelessness Crisis', in which it recognised the scale of housing insecurity and homelessness among students in Edinburgh, as demonstrated in research undertaken by Slurp (see Box 2). Their analysis of 1,350 survey responses suggests that up to 16% of Edinburgh's student population experienced homelessness at the start of semester 1 in 2023/24 as they struggled to find suitable accommodation (Slurp, 2023). NUS Scotland research found that 12% of students in Scotland experienced homelessness during their studies, which is higher than the rate of homelessness among the general Scottish population (NUS, 2024).

There were 73,045 students enrolled at Edinburgh's four universities (Edinburgh, Edinburgh Napier, Heriot-Watt and Queen Margaret) in 2022/23: 63,640 full-time and 9,405 part-time students (HESA, 2024a). Of the full-time cohort, there were 11,125 students who could be described as commuters in 2022/23 (HESA, 2024b), leaving a demand pool of 52,515 students looking for rented accommodation. In that same year, there were estimated to be 21,158 bedspaces available to students (StudentCrowd), comprising 9,426 privately provided bedspaces and 11,732 bedspaces in university-maintained halls. These figures suggest a shortfall of 13,852 PBSA bedspaces in Edinburgh in 2022/23 (again, assuming a STB ratio of 1.5).

The demand for student accommodation in Edinburgh has led to a significant increase in PBSA developments, but there still appear to be acute shortages (see pipeline estimates in Table 2). There has also been strong local opposition to the expansion of PBSA in Edinburgh, including recently from the Convenor of the Planning Committee (Leask and Kendix, 2024), and from local residents, too, principally channelled through organisations like Living Rent and the Cockburn Association, who feel that PBSA development in Edinburgh is being prioritised above much-needed affordable and social housing (see e.g. McGrory, 2024; Turvill, 2024). Our discussions also highlighted the high costs associated with new student accommodation, often situated far from campuses, which pose further challenges for students, many of whom are unable to afford these options.

A much larger proportion of the student population in Edinburgh is housed in the PRS compared to that in Aberdeen or Dundee (Boyle and Gibb, 2023: 10). Focus group participants cited a number of challenges in finding suitable accommodation in the PRS in Edinburgh, including: poor quality properties and landlords who are unresponsive to maintenance and repairs requests; an undersupply of HMOs forcing some students to pretend to be in a relationship in order to access non-HMO properties; precarious HMO tenancies where tenancy agreements are renewed and rents increased when one student moves out; and affordability challenges, which force full-time students to work longer hours in order to cover rent and other costs.

NUS Scotland data show that 60% of all students in Scotland work part-time alongside their studies, and that 72% of those work more than the recommended 10 hours a week. About one quarter of all students in Scotland work at least 20

hours per week or more, leaving less time for studying and socialising and negatively impacting on health and wellbeing (NUS, 2024: 26). It is worth noting that international students are not permitted to work more than 20 hours, which makes them more vulnerable to affordability challenges.

Overall, focus group participants described an increasingly competitive market with higher rental prices compared to 10 years ago. As a result, the University of Edinburgh advises students to start searching for accommodation from February ahead of the start of the academic year in September. Students told us that housing insecurity is the main issue raised by students visiting the Advice Place (run by Edinburgh University Students' Association) alongside mental health concerns triggered by precarious housing arrangements or the threat or experience of homelessness.

Box 2: The role of Slurp in highlighting housing insecurity and student homelessness in Edinburgh

Slurp: Students for Action on Homelessness is a student organisation that advocates for housing justice and provides voluntary cooking services to homelessness charities in Edinburgh. Since May 2021, Slurp has conducted research and policy development regarding student homelessness and related student housing issues. Slurp conducts an annual survey of student homelessness in Edinburgh, collecting quantitative data on housing status and qualitative testimonies regarding students' housing difficulties.

In October 2022, Slurp's survey of eight hundred University of Edinburgh students found that 1 in 5 participants did not have their name on a tenancy agreement in the first week of term. This excluded first year students covered by the University's housing guarantee and those already living in Edinburgh. Students were sofa surfing, living in temporary hotel or Airbnb-style accommodation, and commuting long-distances from other cities. Homeless students were forced to come to Edinburgh because the University retained in-person attendance requirements.

Slurp raised concerns over the University of Edinburgh's response to the crisis. They highlighted that the University had not prepared sufficient emergency accommodation, with bunk-bed style options provided to just twenty-four students. Failure to provide emergency accommodation saw some homeless students pointed towards deferring their studies. Local politicians expressed their concerns to the University's Senior Leadership team, with letters from Ian Murray MP, Sarah Boyack MSP, Foysol Choudhury MSP, and Miles Briggs MSP.

Slurp works on a national and local level to elevate the profile of student housing issues and to produce policy reform. In June 2023, the City of Edinburgh Council passed a motion proposed on behalf of Slurp titled 'Student Homelessness Crisis'. The motion recognised the scale of the crisis measured by Slurp, called for greater coordination between councils and HEIs, and recognised the need for creative solutions like expanding cooperative student housing. Slurp has advised at recent Edinburgh housing crisis summits, for the Government's PBSA report implementation, and at meetings with Government officials and the Housing Minister.

Responding to a shortage of research, Slurp has sought to frame the core policy failings that produce housing problems for students in Scotland. Their research highlights three key issues, that: 1) data on student homelessness is not routinely collected by HEIs and prominent homelessness surveys actively omit students from their samples; 2) neither local authorities nor HEIs are willing to provide emergency accommodation to students, producing a responsibility gap when students become homeless; and 3) local authorities and HEIs fail to proactively plan for student housing need, with student numbers increased regardless of whether affordable housing exists for them in the area.

Slurp's proposals for addressing these failings include: a) introducing a question on housing status during the annual mandatory matriculation process; b) for HEIs and local authorities to collaboratively match student numbers to available housing stock; and c) for universities to adopt Emergency Accommodation Guarantees pledging temporary accommodation for any student presenting as homeless.

Slurp works alongside allied groups including the Edinburgh Student Housing Cooperative, the Edinburgh University Students' Association and Living Rent. The Edinburgh Student Housing Cooperative has in recent years conducted important research and advocacy regarding the benefits of expanding student housing cooperatives and the local and national barriers to doing so. In August 2024, a City of Edinburgh Council motion reaffirmed the Council's commitment to cooperative housing and commissioned a report exploring what help can be offered to expand the Edinburgh Student Housing Cooperative.

3.4 Glasgow

Glasgow declared a housing emergency in late 2023, due to severe challenges in providing both temporary and permanent accommodation for homeless people amid rising demand for affordable housing. Our working group discussions highlighted the impact of the cost-of-living crisis, the lack of housing supply across all tenures, and the UK Government's decision to introduce a streamlined asylum process as factors contributing towards an increase in homelessness demand in Glasgow, both within domestic and refugee populations.

Since 2014/15, Glasgow has also experienced a significant rise in student numbers, leading to increased demand for rental accommodation. In 2022/23, there were 90,030 students enrolled at Glasgow's universities (Glasgow, Strathclyde, Glasgow Caledonian, Glasgow School of Art and the Royal Conservatoire), comprising 76,145 full-time and 13,885 part-time students (HESA, 2024a). Of the 2022/23 full-time cohort, 36,740 could be described as commuters – 23,720 of whom lived with a parent or guardian and 13,020 lived in their own residence (HESA, 2024b). The proportion of the student population in Glasgow living with a parent or guardian in that year was much higher (31%) than in Aberdeen or Dundee (both 18%) or Edinburgh (11%) (see Table 1). Living "at home" with a parent or guardian also appears to have increased in importance as a housing choice for students attending Glasgow's universities, at least since 2014/15 (Boyle and Gibb, 2023: 11).

From the data we obtained for this research, we therefore estimate that some 39,405 full-time students were looking for rented accommodation in Glasgow in 2022/23. StudentCrowd data suggests that there were 20,177 bedspaces (16,479 private PBSA and 3,698 university-maintained bedspaces) available to students during that year. These figures suggest a shortfall of 6,093 PBSA bedspaces in Glasgow in 2022/23, again assuming a 1.5 STB ratio which already accounts for a proportion of students who will continue to opt for HMO properties in the PRS for various reasons (some of which we note in section 5.3).

In 2022, the University of Glasgow faced criticism for its handling of the accommodation shortage which saw it remove the accommodation guarantees for incoming first year students (Chafer, 2022). While many of the immediate pressures faced in 2022 appear to have eased, structural imbalances remain (Gibb et al. 2024), and there is evidence to suggest that some students still struggled to find suitable, affordable accommodation at the start of the 2023/24 academic year (Gallagher, 2023). Demand for student accommodation has driven investment in PBSA developments across the city, including some controversial plans to demolish or convert historic buildings such as the ABC building on Sauchiehall Street. Other recent PBSA developments include an 800-bed development by Unite Students and a 262-bed building by Alumno (PBSA News, 2024). The City's pipeline of approved PBSA development (see Table 2) appears to be enough to ease the pressure, but as in other places, the suitability and affordability of housing delivered remains an important question.

3.5 Highlands and Islands

The Highlands and Islands faces significant housing challenges, albeit different in many ways to those faced in other parts of Scotland. A recent Highlands and Islands Enterprise (HIE, 2023) survey found that 17% of business owners assist in providing staff with accommodation. High costs for public service provision and increasing dependency ratios exacerbate these challenges, with projections indicating that 31% of the population will be aged 65 or older by 2043, compared to 25% in Scotland and 24% in the UK (ibid).

The University of Highlands and Islands (UHI), which gained university status in 2011, initially had limited student accommodation. It now manages 420 bedspaces in Dornoch (40), Elgin (40), Fort William (40) and Inverness (300). Our working group discussions revealed that UHI struggles to fill some of this accommodation. According to one informant, the Inverness and Elgin accommodations have never operated at full capacity, whereas Fort William and Dornoch do fill up due to the unique courses on offer in these areas (i.e. outdoor adventure training courses in Fort William and golfing courses in Dornoch). The Elgin accommodation is partially let to the NHS.

The UHI student population also differs from the other universities, particularly in the central belt. UHI has a large mature student population, most if not all of whom will live in their own homes. The Highlands and Islands, more generally, also has a problem with youth outmigration for education and employment. The struggle for UHI, therefore, is more about attracting people to the courses they offer than it is about student housing insecurity or homelessness, although a shortage of student accommodation is still a problem in places like Fort William.

Overall, housing challenges hinder the region's ability to retain and attract working age individuals. Addressing these issues in places like Fort William will be crucial for UHI's expansion of student and staff recruitment. The cost-of-living crisis also exacerbates difficulties for students in finding

suitable accommodation, diverting focus from their studies and welfare. If these issues are not resolved, UHI and other regional institutions (e.g. Heriot Watt's International Centre for Island Technology) will struggle to maintain student numbers and retain teaching and research staff, which will negatively impact the sustainability of further and higher education in the region.

3.6 Summary

The situation in Scotland's main university cities presents a varied picture, reflecting distinct regional trends shaped by different levels of demand, supply constraints, quality of accommodation, and affordability.

In Aberdeen, there was a small oversupply of PBSA in 2022/23. Once recently completed PBSA development and those in the pipeline are taken into account, the market appears saturated, although it is worth noting that there is a lot of older student housing stock of poorer quality in Aberdeen, so it may well be that newer, better quality schemes would still attract demand.

Dundee on the other hand is an underserved market in need of affordable student housing options. Of the four cities we looked at, Dundee had by far the biggest shortfall in bedspaces relative to the size of the demand pool in 2022/23, and the pipeline of new supply does not go far enough to plugging the gap.

In Edinburgh there appear to be acute shortages and significant levels of housing insecurity. Qualitative evidence gathered for this report also suggests growing concerns around affordability and homelessness among students.

There are almost 5,000 new bedspaces that have been granted planning permission in the past two years, but with growing opposition to new PBSA developments in the city and the apparent contraction of the HMO market, there remain significant imbalances in the Edinburgh market. In Glasgow, the pipeline of new developments seems set to ease pressures but affordability remains a key issue.

It is also worth noting here that student numbers are cyclical and, according to StudentCrowd, they are expected to increase over the next couple of years before plateauing. City planners and developers should therefore be cautious of market saturation and give serious consideration to the ease with which newly approved PBSA can undergo change of use and be converted to alternative uses should demand for student accommodation fall again in future.

In terms of interpreting the shortfall numbers in Table 1, it is best to think of the options such people face – the HMO sector, any pipeline PBSA which comes on stream in time for the relevant academic year (and meets underserved students' requirements e.g. affordability), or, a decision where it makes sense to return to the family home. Our uncertainty on how this plays out reflects the little detail we have on the HMO sector and the unknown speed with which the pipeline PBSA becomes suitable for the coming academic year. The likelihood is that in most cases HMOs will dominate this element of demand.

Table 1: Specified student accommodation need and demand estimates, Scotland 2022/23

		Aberdeen	Dundee	Edinburgh	Glasgow
Demand (student numbers)[1]	Total FT students	24,355	17,950	63,640	76,145
	Less living with parent/guardian	4,415	3,155	7,030	23,720
	Less living in own residence	8,615	735	4,095	13,020
	Estimated demand pool	**11,325**	**14,060**	**52,515**	**39,405**
Supply (bedspaces)[2]	Private PBSA	4,994	3,289	9,426	16,479
	University-maintained PBSA	3,135	0	11,732	3,698
	Total PBSA supply	**8,129**	**3,289**	**21,158**	**20,177**
Shortfall[3]	Student to bed ratio (all FT students)	3.00	5.46	3.01	3.77
	Shortfall (to get to 1.5 STB ratio - all FT students)	8,108	8,687	21,269	30,586
	Student to bed ratio (demand pool only)	1.39	4.27	2.48	1.95
	Shortfall (to get to 1.5 STB ratio - demand pool only)	**-579**	**6,084**	**13,852**	**6,093**

Notes: (1) HESA 2022/23; (2) 2022/23 figures provided by StudentCrowd based on live maintain database of all UK PBSA. Private includes PBSA directly let privately and those contracted to universities. University includes halls and PBSA directly let by universities. Total combines these figures; (3) a ratio of 1.5 students to 1 available bed is the accepted standard measure as this allows for those who opt for an HMO or other private rented options outside of the PBSA remit, however, as the volume of

available HMOs has reduced over the last few cycles it would be pertinent to consider how this ratio might need to be adjusted in the coming cycles if the trend for HMOs exiting the market continues. Currently a ratio of 1.5:1 broadly still works.

Table 2: Post-2022/23 PBSA development and pipeline

	New supply (bedspaces) since 22/23	Pipeline		
		Schemes with planning permission	Bedspaces within these schemes	Bedspaces due to be operational in the next 2 years
Aberdeen	+130	6	2,848	1,958
Dundee	+213	8	1,707	1,163
Edinburgh	+542	30	4,834	4,159
Glasgow	+99	28	7,057	4,846

Source: StudentCrowd

4. Summary of Data and Knowledge Gaps

In the previous two sections, we have drawn on existing literature, media reports, and observations from members of our working group to explore what we know about student housing and homelessness in Scotland and elsewhere. In this section, we shift the focus to consider and summarise where we think the data and knowledge gaps exist in Scotland. Some of these have also been identified in the evidence review (above). These include, but are not limited to, student population projections; data on student homelessness; accountability gaps; lack of robust housing market data (particularly in relation to the PRS); affordability, accessibility and quality metrics; and students' housing options. We address each of these in turn.

4.1 Student population projections

Our working group highlighted the data gap that exists in accurately projecting student numbers, particularly due to the volatile nature of the international student market. The reliance of universities on international students to balance financial deficits, against a backdrop of unpredictable UK immigration policies, has created substantial uncertainty. This unpredictability makes it challenging for universities and local authorities to plan and allocate student accommodation effectively. The absence of reliable data on how student demographics—such as the proportion of students bringing families or the varying affordability needs—further complicates these projections. The result is that universities have significantly increased student intake in recent decades without the certainty that local housing stock can absorb these extra pressures. Many universities guarantee halls accommodation to first year undergraduates and other subsections of the student population, but there is no other mechanism for intake to be limited by housing supply.

4.2 Data on student homelessness

A significant data gap exists in the reporting and monitoring of student homelessness in Scotland. Students (even if they do present as homeless to a local authority) are often not recorded as students by traditional homelessness monitoring systems such as the Homelessness Monitor (HL1 and PREVENT reports), leading to an underreporting of the issue. Universities are also not mandated to collect this information. Students who experience hidden homelessness—such as sofa surfing or staying in temporary accommodation—might not therefore be captured in official data. This exclusion not only leaves the scale of student homelessness largely unknown but also affects the quality and quantity of support services available to students. While some national surveys, such as those conducted by NUS Scotland, and local surveys by the likes of Slurp in Edinburgh, provide valuable insights, they are often limited by small sample sizes and inconsistent participation rates. Without robust, systematic data collection, it is difficult to know the extent of the problem as well as to develop targeted interventions or to assess the effectiveness of existing support mechanisms.

4.3 Coordination and accountability

Our discussions pointed to a lack of coordination between universities, local authorities, and other stakeholders in managing student housing needs, and a notable gap in the understanding of where responsibility lies, particularly in cases of homelessness. Currently, there is no clear mechanism to hold universities or local authorities accountable when students become homeless. This ambiguity complicates efforts to match student numbers with available accommodation and raises questions about the duty of care that universities and local authorities owe to students. The students we spoke to express their concerns that first-year housing guarantees could be used, for example, as a means of dividing the student population into two separate categories: those who are and those who are not the responsibility of the university.

4.4 Understanding student housing market dynamics

Another gap in knowledge pertains to the dynamics of the student housing market, particularly in relation to HMO properties in the PRS and PBSA. CaCHE and Rettie & Co. are among those who have undertaken work in recent years to try to plug some of these gaps (see e.g. Gibb et al. 2022; Boyle and Gibb, 2023). However, there remains a noted lack of data on vacancy rates, real rent levels, and the impact of regulatory changes on landlord behaviour.

The introduction of the Private Residential Tenancy (PRT) regime and subsequent regulatory changes have significantly impacted the PRS, particularly in terms of landlord behaviour and the availability of student housing. However, there is insufficient data to fully understand the extent of these changes. For example, while anecdotal evidence suggests that many landlords have shifted away from student lets towards short-term holiday rentals, the exact scale of this shift and its impact on the availability of student housing remain unclear.

This lack of data impedes the ability to accurately assess supply and demand trends or evaluate the long-term effects of these policy changes on housing availability and affordability for students, which is crucial for designing effective housing market interventions. As part of this project, we have taken a step towards plugging the gap in knowledge about landlord behaviour by conducting a survey of private landlords in Scotland, facilitated by the Scottish Association of Landlords. Survey responses were analysed by Rettie & Co. and can be found in Appendix A.

4.5 Affordability and accessibility

Affordability is a central concern for students, yet there is a significant gap in standardised data on rent levels, student incomes, and affordability metrics. Additionally, there is a gap in data on the specific housing needs of different student groups, such as students from low-income backgrounds, international students, students with families, and those with specific accessibility requirements. Without these data, it is difficult to accurately assess housing need and demand or develop housing policies and strategies that adequately address the diverse needs of the student population.

4.6 Quality comparisons

There is limited data comparing the quality, condition, and performance of student accommodation, making it difficult for students to balance affordability with quality. Social housing is generally better regulated, leading to higher quality, but the quality of private rentals and PBSA may be unclear to potential tenants, especially international students. While students generally report satisfaction with PBSA, issues like inadequate amenities, poor sound insulation, and outdated buildings can lead to dissatisfaction. The Rent Better project in Scotland , which studies the private rental sector, indicates that while most tenants are satisfied, those with lower incomes are more likely to be dissatisfied (Evans et al., 2022). Tenant satisfaction often depends on the tenant-landlord relationship, which can be harder for students who move frequently. The research also notes that many tenants lack knowledge about their tenancy rights and may hesitate to raise concerns with landlords due to fear of eviction.

4.7 Housing options and choice

There is insufficient understanding of the housing choices students make and the reasons behind them. It's unclear whether students choose accommodation that meets their needs or if their choices are limited by availability and lack of knowledge, particularly for international students. Some international students face exploitation with high upfront costs or arrive expecting ample housing options only to find few available properties.

Participants in our meetings suggested that different housing options should be considered for student populations, in particular homes provided by social landlords. While students are not excluded from applying for social housing, lack of supply means that even those with a local connection are unlikely to be allocated a home. The option of mid-market rent (MMR) or a similar product let below market rates was also discussed, but eligibility criteria often exclude students due to employment and income requirements.

Pressures created by private landlords exiting the market while the provision of new PBSA continues to move upmarket have created affordability issues pointing to a need for more mid and lower-range PBSA. Edinburgh Student Housing Co-op took part in the working group and advised that their accommodation is significantly oversubscribed due to the lack of other affordable options in Edinburgh.

The clear message is that students need a wider range of housing options, particularly more affordable tenures, and this is not currently being provided by the market. We explore further the strengths and weaknesses of different student housing options in the next section.

4.8 Summary

In this section, we have identified some significant data and knowledge gaps in understanding student housing in Scotland, particularly concerning student population projections, experiences of homelessness, and understanding housing market dynamics. The lack of robust data has implications for student housing policies and outcomes. Without accurate projections, universities and local authorities struggle to allocate resources effectively, leading to potential shortages or mismatches in housing availability. Inadequate data on homelessness and housing market trends impairs the ability to develop or assess the impact of targeted interventions or regulatory changes. The absence of clear accountability mechanisms for student housing needs also undermines coordinated efforts to address these challenges, leaving students, especially those from vulnerable groups, at a significant disadvantage. The interaction between student housing demand and other housing needs—such as those of refugees or key workers—is also not well documented, leading to a fragmented understanding of the housing system.

5. The Strengths and Weaknesses of the Main Forms of Student Housing

In this section, we explore the relative strengths and weaknesses of the different housing options. In doing so, we look in more detail at alternatives to PBSA and the PRS, including the potential for the provision of student accommodation by social housing providers and the co-operative housing model.

5.1 Purpose Built Student Accommodation (PBSA)

PBSA can be subdivided into two main categories: university-maintained bedspaces (primarily in halls of residence) and private provider PBSA.

University halls of residence offer significant advantages, particularly for first-year and international students. Their proximity to campus reduces commuting time and costs, while the structured environment, complete with support services, can help some students transition into university life. University halls also help to foster a sense of community, which can enhance the overall social experience for students. A further strength is that there is a degree of accountability and representation that is absent from PBSA. Elected student representatives have formal routes to raise quality and affordability issues to the University leadership. However, the insecurity of the standard tenancy tied to the academic year may leave some students vulnerable to homelessness during summer breaks, as they might struggle during that time to find alternative accommodation. This is especially true for those students for whom returning home or living with a parent or guardian is simply not possible. Moreover, despite being provided by universities, student halls can still be an expensive option for students, particularly in high-demand areas.

Private PBSA is known for offering modern amenities and higher quality living standards, perhaps, than other student accommodation options, including halls. These private developments also are often accompanied by better security features compared to private rental options. Typically located in student-centric areas, private PBSA can be convenient for accessing campus and local services. However, these advantages come at a high cost. Private PBSA, especially newer luxury developments, are often more expensive than other housing options, making them inaccessible to many students, particularly those from lower-income backgrounds. This affordability gap can therefore create a division among students based on financial means, potentially leading to a segregated student community.

5.2 Private Rented Sector and Houses in Multiple Occupation

On the one hand, the PRS and HMOs provide students with more flexible tenancy arrangements and a wider range of location choices compared to PBSA, which may allow for more affordable housing options further from campus. HMOs also offer students greater independence, with fewer rules governing their living arrangements compared to university-maintained halls, for example. These observations are also reflected in responses to Slurp's surveys of students in Edinburgh. On the other hand, however, the quality of HMOs can vary widely, with some properties being poorly maintained. Students in HMOs may also face challenges such as short tenancies, unresponsive landlords, and potential exploitation, particularly for international students who may be less familiar with local tenancy laws and regulation. For example, students who participated in our Edinburgh focus group described situations where private landlords renew tenancy agreements and increase rents every time one student moves out of a HMO property. HMOs can also contribute to "studentification" (see section 2.4), which may lead to tensions between students and long-term residents in the surrounding community. This latter point also applies to PBSA developments.

5.3 The potential role of social landlords

Social housing provides a more affordable option compared to private rented accommodation and could potentially alleviate some of the pressures on students. It also tends to offer more security of tenure compared to the PRS or PBSA. However, there is a limited stock of social housing which is already in high demand, and there may well be a lack of understanding among social housing providers about the rights and needs of students.

For these reasons, social landlords in Scotland have a limited role in providing accommodation for students but there are some examples of successful developments. Historically, Link Housing Association provided student accommodation in Bridge of Allan and Stirling using government subsidy, which is no longer possible, but there may be other models to consider. While discussing how the role of social landlords could be expanded in future, participants in our working group meetings suggested exploring the viability of providing mid-market rent housing for students. However, they also raised some issues which would need to be addressed, including:

- Competing housing needs – with homelessness at the highest levels since records began and the Scottish Government declaring a housing emergency, can social landlords justify directing scarce resources towards student populations when arguably there are others in greater need?
- Funding – can student housing be delivered without

Scottish Government grant and without being cross subsidised by other tenants?

- Location – there has traditionally been a clear preference for student housing to be delivered near HE campuses and many social landlords will not be ideally located to deliver this. However, remote learning and better transport links could provide opportunities for students to live further away.
- Organisational priorities and opportunities – social landlords are facing several significant challenges including cuts to the Affordable Housing Supply Programme budget, inflationary costs and new standards for accessibility and energy efficiency. Individual organisations will need to consider whether the provision of student accommodation may suit their business model and if so, whether the right opportunities exist.

The working group identified two current examples of social landlords directly involved in providing student accommodation: Jim Stephen House, which is managed by Water Row Company on behalf of Govan Housing Association, and Derwent Students, which manages 10 properties across the UK, including one in Glasgow, on behalf of Places for People.

5.4.1 Jim Stephen House

The Water Row Company is a subsidiary of Govan Housing Association. The Company delivers various services including the management of the Association's residential leases, including student accommodation at Jim Stephen House. The property at Jim Stephen House was previously a sheltered accommodation facility. However, following the removal of the care provision and a subsequent options appraisal, the facility closed in 2021. This provided Govan Housing Association with the opportunity to review the potential future use of the property and it was determined to be an ideal opportunity to facilitate student housing.

Given the size, layout and common areas within the building, along with the challenges faced by education providers in delivering student housing, the facility at Jim Stephen House was recognised as being entirely fit for purpose for this function. Govan Housing Association was also keen to deliver student accommodation knowing the potential benefits that this could bring in terms of contributing towards the regeneration of the area.

Refurbishing the property following its closure was a joint venture between the Association and the University of Glasgow. The facility now provides 11 bedrooms all with en-suite bathrooms and multiple common spaces and outdoor space. With excellent transport links including the subway just a few minutes' walk away, as well as the opportunity to integrate with the local community of Govan, Jim Stephen House is an attractive option for students. Water Row Company told us that local residents have also welcomed the students into the area.

The partnership with the University is a lease agreement which has been extended following the success of the initial year. Water Row Company told us that the Association would be delighted to have the opportunity to deliver similar projects and provide further student accommodation in the future, citing the success of the existing partnership with the University of Glasgow

5.4.2 Derwent Students

Derwent Living started as a social landlord operating in the North of England in the 1960s. By the early 2000s, as PBSA began to take off, Derwent moved into the sector as a management company for student accommodation providing everything from allocations to facilities management and maintenance. Two subsidiaries were created – Derwent Students and Derwent Facilities.

By the time Places for People acquired Derwent Living in 2017, the student management side of the business had dwindled but, realising the potential to provide social value in this area, Places for People is providing the focus needed for Derwent Students to expand again.

Derwent Students does not own any property, it manages 10 developments across the UK with one development in Glasgow providing accommodation for 174 students. As a management company, Derwent Students has little influence over rents charged which are largely driven by the market, the quality of individual developments and contracts set by the property owners. However, existing within the umbrella of a social housing organisation provides scope to ensure that motivations are not solely profit driven and that value is added for students in other ways, including, for example:

- High quality, professional management services focused on customer service
- Online sessions offered on wellbeing and career development
- Links to other parts of the business that can provide investment/support
- Promoting food security
- Creating communities

5.4 Co-operative housing models

Housing co-operatives are not a new idea (see e.g. Clapham and Kintrea, 1995). In short, a housing co-operative can be defined as a community of individuals who collectively manage and oversee the housing in which they live. Each member of the co-operative has an equal voice in making decisions, ensuring that no one person profits at the expense of others. All members are encouraged to participate actively in maintaining and managing housing, with rent levels typically set to cover the actual costs of managing the property. There are several different co-operative housing models in operation across Europe and the Americas. These are summarised in Table 3 below. We have also included in Appendix B some more information on a cooperative scheme catering for students in Switzerland.

Table 3: Cooperative Housing Models

Model	Features	Common in...
Non-Profit Rental	• Affordable housing (rent is about 30-35% of income) • Shares and deposits are returned when a member moves out. • Mixed income encourages a diverse community • Active participation • Security of tenure • Community	Germany, Switzerland, Canada
Ownership (Equity)	• Access to equity • A shareholder with exclusive use of housing unit • Corporation owns the property • Collective ownership of common spaces • Long-term affordability is not guaranteed • Pro-rata share of operating and maintenance costs • At cost housing	Sweden, Norway, USA
Limited Equity	• Restricted price of shares bought and sold • An affordable option for generations • It may be restricted to low or moderate incomes • Active participation • Community	USA
Mutual Aid	• Solidarity and self-help • Principle of housing as a human right • Democratic participation • Self-managed and self-built • Cooperative is the owner • Facilitates access to adequate housing	Uruguay and spreading throughout South and Central America

Mutual Home Ownership	• A housing society managed by residents that ensures permanent affordability • Each member is a leaseholder and has democratic control • Members pay an equity share to the cooperative and retain equity in the scheme • Members pay monthly fee set at around 35% of net income that pays the mortgage and operating costs • As members leave, existing members can by more equity shares, and as people's income levels change their equity share commitments can also change • If someone leaves sooner than three years, then they will not be entitled to increases in the value of their equity shares • The housing society keeps a set percentage of any increase in equity to ensure the sustainability of the project	England
Right of Use	• Consists of collective ownership of a building or complex by the housing co-op • Members have the right to occupy a particular unit by mutual agreement but do not hold exclusive ownership • The co-op builds the building and becomes its owner • The land may belong to the co-op or be granted to it privately or ceded by the municipality at a symbolic price and for a limited amount of time • Co-op members gain access to decent housing at an affordable price • This system avoids speculation and soaring rental prices	

Source: https://www.housinginternational.coop/sdgs-2/cooperative-housing-models

These models tend to be more affordable than other housing options since the properties are typically managed by students themselves, thus reducing overhead costs. The collective approach to decision making can also be empowering and helps to foster a strong community spirit among residents. However, co-operative housing options are clearly more limited than other options.

Student housing co-operatives are however being created in university towns and cities across the UK, with the help of an umbrella organisation called Student Co-operative Homes (SCH). In the UK, there are at least four established student housing co-operatives in operation – in Birmingham, Edinburgh, Brighton and Sheffield – and several other active co-operatives looking for properties in Norwich, Nottingham and Glasgow. Below, we provide an account of how the Edinburgh Student Housing Cooperative (ESHC) operates, drawing on a written submission from its members.

5.5.1 Edinburgh Student Housing Co-operative (ESHC)

The Edinburgh Student Housing Co-operative (ESHC), founded in 2014, is a fully mutual housing cooperative operating two buildings in central Edinburgh, originally managed by Edinburgh Napier University. These buildings comprise 24 cluster flats, totalling 106 bedrooms. Open to all full-time and part-time students in Edinburgh, membership requires purchasing a £1 share, which grants students tenancy and directorship until they cease being students or rescind their membership.

Leasing its buildings from Places for People Scotland, ESHC handles all interior operations and maintenance. ESHC now employs a democratic, consensus-based decision-making process to ensure inclusivity. Members are assigned roles aligned with their skills and needs and are organised into seven working groups: Places, Maintenance, Participation, Membership, Communication and Outreach, Finance, and Welfare.

A unique feature is the co-operative's basement, transformed from a disused car park into a multi-purpose venue for artistic, musical and community activities. This renovation project, led by members, provided practical skills and garnered an award for sustainable design, with some participants later pursuing careers in construction and project management. ESHC is also a founding member of SCH, which supports and connects student co-ops with investors.

The ESHC distinguishes itself from other forms of student housing through its non-profit member-focused model, which ensures affordable rents determined democratically based on operational budgets and lease costs. By avoiding staff employment and relying on residents' labour, overheads are significantly reduced. ESHC also offers training and support to empower members in their roles and provides a Rent Reductions scheme for tenants experiencing financial difficulties. The cooperative appears to foster a strong sense of community, allowing free expression, pet ownership, and skill development in areas such as maintenance, management, and public speaking. Consensus-based decision-making also

enhances residents' satisfaction and retention, while annual member turnover brings fresh ideas and energy. ESHC's community-first values integrate members into the local community, supported by a comprehensive knowledge-sharing Wiki and alumni network.

Replicating the student cooperative housing model elsewhere in Scotland, according to ESHC, will require significant policy changes to enhance funding, legitimacy and support for such projects. While there is some funding available to new housing co-operatives due to community fundraising efforts, it is difficult to compete with institutional investors on the open market. An example is the experience of Glasgow Student Housing Co-op, who have been looking unsuccessfully for a suitable property since 2017, despite financial investment from SCH and Scotmid Co-operative.

5.5 Summary

It is important to think about student accommodation as a sub-system of a wider housing system. In housing, it is normal to focus on the stock of units and new supply/demolition/conversion flows as well. Arguably we focus too much on flows and not on the dominant numerically existing stock. So it is with student housing, too. Student halls are assets that will need to have a future life to accommodate demand. New supply will take time to replace older less fit for purpose properties and there will be trade-offs between renewal and redevelopment. Similarly, while PBSA is the lead investment sector and its stock of bedspaces is rapidly growing – it will not change the ongoing need for considerable PRS HMO and perhaps mid-market rent property too. Correspondingly, thinking of policy reform in the student accommodation sector and its tightness as a market in many locations, one should be wary about pursuing new interventions that might trigger supplier exit from the existing sector or stall new investment. This is once again why it is so important to plan a city or town's HE student accommodation as part of the wider housing systems needs and requirements.

6. Discussion and Conclusion

6.1 Summary

Recent trends suggest that PBSA at the upper end of resident cost is the major investment area of student housing. It is also controversial as a form of land use particularly in tight housing markets such as in and around Edinburgh. At the same time, there is considerable anecdotal evidence and expert suggestions that the HMO rental market for students is shrinking and shifting towards tenants in full-time employment.

This belies a wider structural planning problem – universities know accurately how many students take their courses, they plan with some precise knowledge of available beds in student halls and PBSA numbers but have no more than informed guesswork about PRS available supply to the student market. This is not helped by housing strategy bodies, local authorities, not including student numbers in their housing needs and demand assessments i.e. not making student housing a salient issue in housing planning and capacity.

These structural planning questions came to a head in the autumn of 2022 Scottish cities and towns, primarily Glasgow, found that there was a shortage of accommodation and a crisis of student homelessness. While this was not repeated in 2023, there is no reason to think that this imbalance will not recur in the future.

Ensuring that student provision is right numerically and in terms of quality and affordability is a necessary condition for a functioning HE system anywhere, and certainly so in Scotland. It is also the right thing to do in terms of supporting and helping students' study and contribute to their cities and towns (and perhaps remain to work and live there after graduation). Students and their housing are essential components of modern housing systems and need to work much better both for the student body but also for local housing systems.

Our evidence review identified significant gaps in knowledge regarding the factors that drive housing insecurity and homelessness among students, particularly in Scotland. It points to an imbalance between the expansion of student accommodation and growing demand fuelled by increasing student numbers, from both home and international student markets.

Studies suggest that students' housing challenges are exacerbated by structural issues such as rising HE costs, inadequate and unaffordable housing, and discriminatory landlord practices, but they often lack thorough analysis of causative factors. There is also evidence to suggest that widening participation in HE has intensified housing pressures, leading to a significant increase in PBSA developments, which typically cater for the higher end of the market and are therefore unaffordable for many students. The phenomenon of studentification has led to negative societal perceptions and policy responses, further marginalising students in the housing market. Finally, the stigma surrounding student homelessness and the inadequacy of institutional support systems contributes to the invisibility of the issue, thus hindering effective intervention.

Chapter 3 considers the present picture of student demand and accommodation supply in the largest four cities: Aberdeen, Dundee, Edinburgh and Glasgow. We do not here return to the details of this chapter but point out that there are distinctive challenges which reflect the history, stock and demand for student accommodation in each of the four cities, something also influenced by how the local housing system is performing.

There are also important commonalities relating to the need to plan on an annual basis especially for now more volatile international postgraduate numbers. At the same time there is limited intelligence in each city regarding the scale and appetite of the HMO part of the PRS, which as we have seen is critical to meeting and balancing the level of demand in any one year. It is also the case that the housing planning and strategy requirements all four cities operate within does not include student accommodation sufficiently centrally, if at all.

In the fourth chapter, we identified significant data and knowledge gaps in understanding student housing in Scotland, particularly concerning student population projections, affordability indicators, experiences of homelessness, and understanding housing market dynamics. The lack of robust data has implications for student housing policies and outcomes. Without accurate projections, universities and local authorities struggle to allocate resources effectively, leading to potential shortages or mismatches in housing availability. Inadequate data on homelessness and housing market trends impairs the ability to develop or assess the impact of targeted interventions or regulatory changes. The absence of clear accountability mechanisms for student housing needs also undermines coordinated efforts to address these challenges, leaving students, especially those from vulnerable groups, at a significant disadvantage. The interaction between student housing demand and other housing needs—such as those of refugees or key workers—is also not well documented, leading to a fragmented understanding of the housing system, locally and nationally.

The fifth chapter provides an overview of the strengths and weaknesses of the main models of student provision and should be read alongside the annex to this report - a survey of landlord attitudes to student housing. There is also new material here regarding student co-operatives, as well as looking further into purpose built student accommodation.

6.2 Discussion Points

There are seven points that we can make that pull together the forgoing and help us to look forward and which also

direct us to the recommendations in the final chapter.

First, the partnership and collegiate approach that worked through this piece of research reflects a pluralist approach to student accommodation. What is in the interest going forward of key constituencies engaged with the challenges identified: the HE sector, current and future students, neighbourhoods/ communities where students do or may in the future live; providers (private PBSA, University Halls, the HMO sector, MMR via housing associations, student co-ops and others); and local authorities and the Scottish government (juggling higher education, urban and housing policy demands)?

Second, we need to use facts and evidence to better understand market imbalance, affordability and actual likely PRS HMO provision. Student accommodation as a system is largely a market but one that operates in a wider housing system setting. There needs to be a much more agile and robust assessment of market trends in sub sector as and a whole and therefore a quite different culture regarding evidence, data and indicators. We repeat the need for much more comprehensive data on the HMO student PRS, and on measuring actual experienced affordability particularly regarding student incomes and their seasonality.

Third, student housing needs to be part of housing planning and strategy making. The evidence from Edinburgh and Glasgow is that PBSA planning approvals, new build and refurbishment of existing properties are major factors in the transformation of both cities and impact significantly on local communities and how wider housing systems function (or not). They need to be more prominent and statutory parts of local housing strategies and evidence-gathering for needs and demand assessments.

Fourth, we need to understand what factors explain housing choices by students in different market contexts that lead to growth or decline in sub-sectors like HMOs and PBSA. What are the demographic, economic, amenity, availability and behavioural factors that shift populations into specific types of student housing? This, along with a robust attitude to data and monitoring, will greatly enhance the understanding of how these dynamic markets evolve

Fifth, returning to the 2022 research on PBSA by Gibb et al., we need to assess the feasibility of local market knowledge hubs for the student sector provided by non-profit city-wide bodies to help entrants to cities make better earlier student housing choices. It makes sense to focus on the city itself and not provide these for one local university population and not another.

Sixth, greater student accommodation intelligence should be approached analytically in a systems thinking way asking how do housing markets impact on student development and existing stock opportunities, and how do disruptive actors like PBSA impact on local housing systems, communities and choices?

Finally, what can the Scottish Government and local authorities do to improve the working of this sub-system of the housing system and balance these many competing market and social needs? What new evidence do they need? What are the priorities?

7. Recommendations

Recommendation 1: Higher Education Institutions and local authorities should collaborate to develop more robust systems for collecting and analysing data on student populations, housing needs, and homelessness.

Universities should be responsible for systematically collecting and sharing detailed data on student demographics, including international student enrolment, family accompaniment, and housing status and affordability needs. Universities should also be mandated to monitor and report student homelessness, including hidden homelessness, to ensure comprehensive data collection. This could be done at the point of matriculation and at set points during the academic year. New data sharing protocols may be required to enable the sharing of these data with local authorities.

Local authorities should integrate student homelessness data into existing homelessness monitoring systems, ensuring that students are accurately represented in reports like HL1 and PREVENT. They should collaborate with universities to develop and implement interventions based on these data.

National government bodies (principally Scottish Government but also the UK Home Office) should provide the necessary regulatory framework and funding to support the kind of systematic collection of data recommended above. The Home Office must also do more to ensure that immigration policies are stable and predictable to help universities make more accurate population projections.

Recommendation 2: Higher Education Institutions and local authorities should work together to match student housing numbers to existing housing stock.

Universities, with their data on student numbers and available accommodation in Halls and PBSA, must work closely with local authorities to ensure sustainable planning for future student populations.

Local authorities, in collaboration with universities and housing strategy bodies, should integrate student housing into city-wide housing planning and needs assessments. These assessment should gather comprehensive data on student accommodation, including in the PRS. They should then incorporate student housing demand into local housing strategies, ensuring it is a key factor in the development and transformation of cities.

Recommendation 3: Higher Education Institutions and local authorities should draw up collaborative plans for how homeless students will be processed and housed.

Universities and local authorities must establish clear lines of responsibility for addressing student housing needs, particularly in cases of homelessness. Universities should take primary responsibility for ensuring students, especially first-year undergraduates, are housed, with local authorities providing support where needed.

A formal mechanism should be developed to hold universities accountable for student housing outcomes, including guidance/a pathway showing what should happen if a student is identified as being at risk of becoming homeless. There should also be a requirement for universities to provide emergency accommodation if students become homeless. This may involve utilising vacant rooms in PBSA or other available housing options to ensure no student is left without shelter. International students would also benefit from enhanced guarantor schemes run by their university.

Both parties must collaborate to prevent any division of responsibility that could negatively impact students.

Recommendation 4: Local authorities, with support from Scottish Government, HEIs, and private providers, should establish local housing market intelligence hubs.

Local authorities, in collaboration with all universities within their jurisdiction, should assess the feasibility of establishing city-wide housing market intelligence hubs. These hubs could be operated by non-profit organisations and would provide impartial support and information on alternative accommodation options for incoming students, helping them to make informed housing choices. The hubs should serve the entire student population within a city, rather than focusing on individual universities. The Scottish Government should support local authorities and non-profits by providing the necessary resources to develop and implement these hubs effectively.

Recommendation 5: The Scottish Government and local authorities should work with investors to pilot more affordable mid-range PBSA housing developments to address the current unmet need.

Such an initiative should focus on encouraging creativity in design, mixed-use developments, and cross-subsidisation models; exploring opportunities to develop PBSA on strategic sites further from campus, where land may be more affordable but accessible via good transport links; and, considering a rental income guarantee scheme, similar to the previous Build to Rent (BTR) initiatives underwritten by the Scottish Government, to attract institutional investment. Universities could potentially guarantee rents on vacant rooms.

Recommendation 6: The Scottish Government should explore ways in which it might support local authorities, housing associations and co-operatives to expand the provision of alternative, affordable student accommodation options.

The Scottish Government should consider non-grant support to housing associations already offering student accommodation, helping them to scale up; facilitating knowledge-sharing between housing associations to replicate successful student housing models across Scotland; revising eligibility criteria for mid-market rent (MMR) to include more affordable student housing; and enhancing access to grants or

student housing co-operatives.

Where appropriate, local authorities might also consider supporting housing associations and cooperatives to deliver student housing by, for example, offering first refusal on council-owned properties being disposed of; exploring options for associations and/or co-operatives to manage long-term void council properties in disrepair; investigating development of small "gap sites" on council land, such as redundant outbuildings; and/or acting as a financial guarantor, providing loan funding, or developing lease agreements to assist housing association and/or co-operatives. These options are currently being considered by Edinburgh's Committee on Housing, Homelessness and Fair Work.

Recommendation 7: The Scottish Government should improve regulatory and rights frameworks to enhance student tenancy protections whilst encouraging private landlords to participate in the student rental market.

We should seek a broader debate about options for regulatory and rights changes that reflect the anomaly of different rights for students across the sector depending on their choices e.g. PBSA or PRS. This is difficult because it is critical to the PBSA model and none except for students seems to want to change that. Returning to the 2022 research by Gibb et al., the Scottish Government must find a way to enhance the student's position in non-HMO forms of accommodation in some concrete way without undermining the PBSA business model.

Recommendation 8: The Scottish Government should undertake or commission further research to plug remaining data and knowledge gaps.

We have done our best to establish an accurate picture on student housing across Scotland but these is a lack of robust data which should be address by the Scottish Government and councils. Further research is required to better understand the drivers of student accommodation choices (parental home; halls, PBSA, HMO, etc.). An appraisal of the scalability of alternative models (e.g. co-ops; MMR; student hotels for part-time postgraduates, etc.) and the necessary requirements to make them feasible is also needed;. We need to assess how to bring student accommodation fully within needs assessment and housing strategies across Scotland. And, we need comprehensive analysis of student housing affordability based on costs, much better data on income and disaggregation across student groups and student household types. HEIs should contribute data and resource to these analyses.

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Appendix A: Landlord Survey Review

RESEARCH & CONSULTANCY

UK COLLABORATIVE CENTRE FOR HOUSING EVIDENCE

LANDLORD SURVEY REVIEW

PRIVATE AND CONFIDENTIAL

DATE OF REPORT: 9TH AUGUST 2024

Private & confidential: This document is received and read on the basis it is solely for the use of to whom it is addressed and no liability can be accepted to third parties for the whole or any part of its content. No part of this report may be published without the written consent of Rettie & Co.

KEY RESULTS FROM LANDLORD SURVEY

The UK Collaborative Centre for Housing Evidence (CaCHE) recently conducted a survey focusing on landlord sentiment towards student lets.

CaCHE asked Rettie to analyse the results of this survey. The questions included within the survey cover a broad range of topics including:

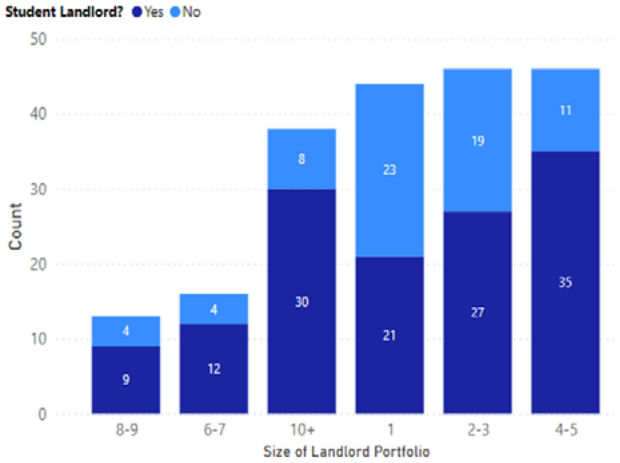
- current student landlords' sentiment about the future;
- non-student landlords' reasons for not entering the market; and
- how former student properties are used today.

SUMMARY OF SAMPLE

The survey contains 204 observations spanning across Scotland's urban centres. 66% of the landlords surveyed let at least one property to students.

The sizes of these portfolios were predominantly relatively small (1-5 properties), but there were also a sizeable number of larger portfolios, exceeding 10 properties.

Figure 1 66% of surveyed landlords let to students



Size of Student Landlord Portfolios

The respondents were heavily based in Scotland's cities (85% of the sample). 32% were based in Edinburgh and another 23% were based in Glasgow.

The PRS is generally a city phenomenon and around one-third of properties are in Glasgow and another third in Edinburgh, therefore the sample is reasonably representative on a geographical basis.

Figure 2 Bulk of the sample is based in Glasgow and Edinburgh

Location of Landlords

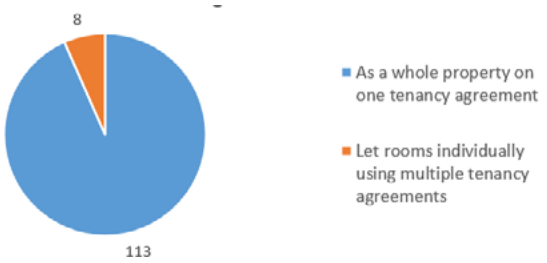
Location	Count
Edinburgh	44
Glasgow	31
Aberdeen	24
St Andrews	11
Stirling	8
Perth	5
Dundee	4
Other	12
Total	139

The overwhelming majority of surveyed landlords who rent to students let their properties under a single tenancy agreement (93%). Only 7% of the sample let rooms individually using multiple tenancy agreements.

This result is as expected. A single tenancy agreement is simpler to set-up and manage and tends to be preferred by landlords.

Figure 3 A single tenancy agreement was the most popular lease structure for student let properties

How Landlords Rent to Students



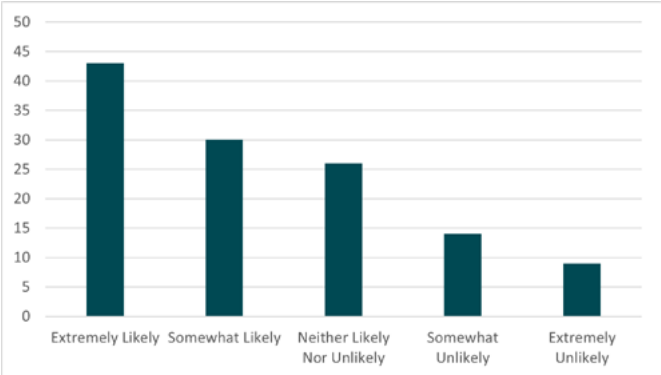
CURRENT STUDENT LANDLORDS

Of the landlords letting to students, most (around 60%) thought that they would be renting to students in the next 2-5 years.

A sizeable proportion of landlords (c.20%) are considering ending their student rentals by believing that it is unlikely that they will be letting to students in the next 2-5 years. Another fifth of respondents are undecided.

Figure 4 Around 20% of landlords letting to students believe that it is unlikely that they will continue in this market in the next 2-5 years

How Likely Are You to Continue to Let to Students in the Next 2-5 Years?



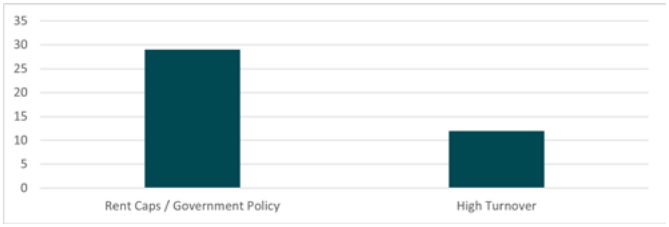
Of the landlords that reported concerns about the viability of their student let properties, the most common issue was the change and uncertainty caused by government policy, particularly rent caps, energy efficiency requirements and HMO licenses. Just under a quarter of those renting to students raised this as a concern.

The other commonly cited concern was the high turnover associated with letting to student tenants is limiting the profitability of their rental properties. Landlords who raised this concern mentioned that their properties would often be vacant during the summer and that the hassle caused by finding new tenants increased the likelihood of leaving the student rental market. Furthermore, landlords reported that maintenance costs have significantly increased and that they needed their properties to let over the year to make them viable investments. Around 10% of student landlords highlighted this particular concern.

These were the only two main concerns mentioned highlighted by a significant proportion of the sample.

Figure 5 Landlords' main concern is around government policy especially rent controls

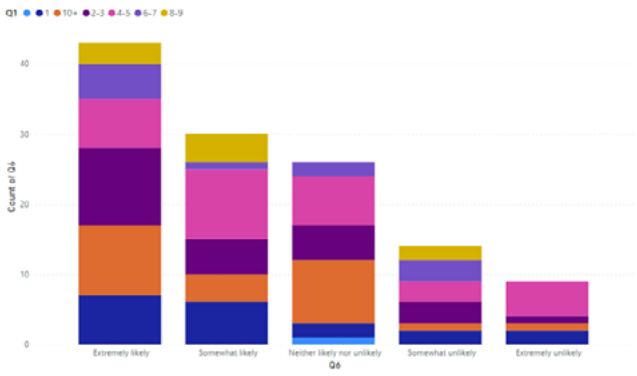
Main Concerns of Student Landlords



After performing cross-tabulation analysis, there does not appear to be any correlation between either portfolio size or location that is driving landlord sentiment. For example, the size of portfolio does not seem to be a determining factor in whether landlords are likely to stay in or leave the sector.

Figure 6 Size of portfolio does not seem to be a factor in determining landlord attitudes to remaining in the sector

How Likely Landlords are to Continue to Let to Students in the Next 2-5 Years by Size of Portfolio



1.3 LANDLORDS THAT RECENTLY LEFT THE SECTOR

69 of the sample (around one-third) do not currently rent to students, with one-third of these having let to students in the past ten years.

The most common reason for leaving the sector was a preference to rent to non-students such as people in full-time work and with stable income and less turnover. Around one-quarter of these former student landlords also had problems with student tenants, including dealing with property damage and anti-social behaviour.

A small number of these landlords cited that student demand had fallen in their area. Unfortunately, there is no locational data for these responses, so it is unclear where these properties are located.

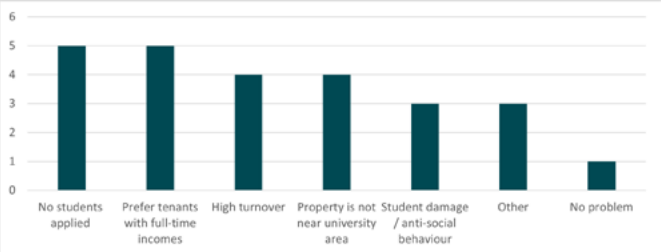
Figure 7 The majority of landlords who do not currently let to students have not done so for the past 10 years

Have You Let to Students in the Past 10 Years?

Yes	No
23	46

Figure 8 The majority of those no longer letting to students cited a preference for letting to other groups as well as problems with previous student tenancies

Landlords' Reasons for Discontinuing Students Lets

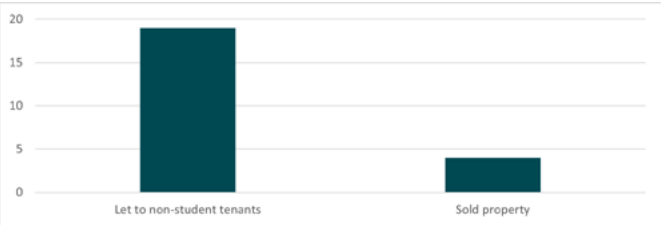


Of the 23 of landlords who had left the student sector, the bulk of these (83%) had remained in the wider private rented sector but were now renting to non-students.

The remainder had sold their rented property(s) and left the private rented sector (PRS) altogether, although these properties may have stayed in the PRS if purchased by another landlord.

Figure 9 Most landlords who had left the student sector remained in the PRS

Status of Former Student Rental Properties



NON-STUDENT LANDLORDS

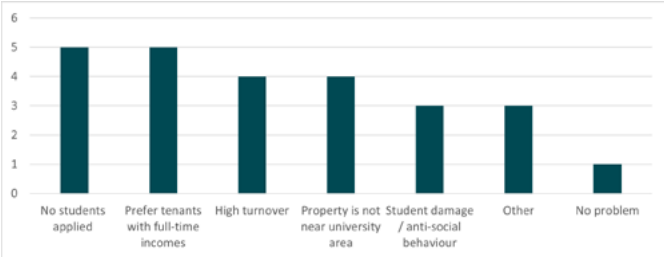
Various reasons were provided as to why non-student landlords (landlords that have not let to students in the last 10 years) choose not to let to students.

A significant proportion of non-student landlords do not actively refuse student tenants, rather they believe that their properties are not suitable due to locational factors and the unfurnished nature of their accommodation.

The most commonly cited reasons for non-student landlords actively refusing students were a lack of income stability and high turnover.

Figure 10 Landlords who have never let to students often prefer full-time working tenants who are less itinerant

Reasons for Non-Student Landlords Not Letting to Students



CONCLUSIONS

The following are the key findings of the dataset, illustrating current, former, and non-student landlords' perspectives on the Scottish student rental market.

- The primary concerns of current student landlords extend beyond the student sector to the entire private rented sector (PRS) due to rent caps and uncertainty in government policy.
- 25% of surveyed student landlords are more likely to leave than stay in the sector.
- Another 25% are undecided, with particular concern around the future direction of government policy towards the rental sector.
- Former student landlords primarily prioritise tenants in full-time jobs who tend to have lower levels of turnover.
- Negative experiences with student tenants have led to a significant proportion of respondents leaving the student sector.
- The majority of former student landlords' properties still operate in the PRS, with very few having been sold.

Appendix B: La Ciguë, Switzerland

The following text is a written submission received from La Ciguë, a student housing cooperative in Switzerland:

La Ciguë was founded in 1986 by students from the University of Geneva syndicate. In Switzerland, seven members are required to form a cooperative, to hold a founding meeting and to draw up articles of association. The cooperative form implies an absence of profit motive. This means that when the cooperative makes a profit, it puts it back into the project.

In 1988, the young cooperative obtained its first building on loan in the form of a contract of trust (it paid no rent to the city, which owned the building). The cooperative already knew that it wanted to perpetuate the model and build its own buildings. For 10 years, while the rental and technical management work was carried out by volunteer residents, the cooperative collected rents from them to build up its own funds. It also gained access to new objects on loan, enabling it to increase its capital.

In Switzerland, a policy of encouraging cooperatives enables them to develop a real estate project with just 5% of their own funds. What's more, La Ciguë generally builds on public land. It does not therefore need to become the owner of the land, but pays an annuity to the state, town or municipality that owns it, and benefits from a usufruct for a renewable period of 90 years.

For many years, La Ciguë has relied on the self-management and voluntary work of its members (reducing operating costs). It has also been able to rely on its mixed offer of "owned" rooms and others located in houses or buildings on loan or temporarily rented (pending demolition or conversion). Owners often prefer to make these available to our cooperative rather than take the risk of squatting. When La Ciguë rents or benefits from a building free of charge, it enters into an agreement with the owner, becomes the main tenant and draws up sublease contracts for students. Negotiating very low rents or even free rent with landlords enables us to generate a higher margin without charging high rents to residents. In this way, the cooperative continues to build up its equity while covering its operating costs (now 9 part-time employees).

La Ciguë receives government subsidies for the buildings it constructs. Our cooperative is also fortunate enough to be recognized as a public utility and appeals for donations to reduce the construction costs of its new buildings. This altogether enables us to achieve a high level of architectural quality while maintaining low rents.