



Ipsos MORI  
Social Research Institute

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# Private Renters' Customer Journeys

Report for *Which?*





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# 1. Background and methodology

## 1.1 Policy context

There has been significant growth in the size of the private rental sector (PRS) across the UK over the course of the last decade. In 2011/12 the PRS became the second largest tenure type in England (after owner-occupation) and data from the English Housing Survey (EHS) states that as of 2016/17 the PRS accounts for around 4.7 million (20%) of households in England. Similar trends have also been seen elsewhere in UK. In Scotland, the PRS has grown from being 5% of the market in 1999 to 15% in 2016 (an estimated increase of 250,000 households<sup>1</sup>) and the number of privately rented dwelling in Wales more than doubled between 2000/01 and 2014/15, and now accounts for 15% of dwelling stock<sup>2</sup>. The demographic profile of people in PRS has also undergone change. The sector has seen a significant growth in private renting among families, with the number of households with dependent children in the private rented sector in England increasing by close to a million households between 2006/07 and 2016/17<sup>3</sup>. Private renting has consequently become, less commonly, a phase in the life course, and, more frequently, a **permanent state**: from 2014-15 the number of private renters reporting they expected to buy a property at some point in the future had fallen by 4%<sup>4</sup>.

The implications of this are a diversification of households within the sector. Increasingly, it is the PRS, rather than the social rented sector, in which the **most vulnerable in society**, such as those discharged from prison, refugees and asylum seekers, and domestic abuse survivors are living<sup>5</sup>. The PRS also houses a **growing proportion of millennials** who are unable to buy a home<sup>6</sup> – including those with relatively high incomes but insufficient assets to secure a mortgage. Ensuring the PRS delivers for consumers is therefore important to a **wide cross-section of society**.

The drivers behind common issues faced by those in the PRS is deeply rooted within the housing market, and as such, are daunting for both individual consumers and policy-makers to address. Consumers **lack access to comprehensive market information** due to a highly-fragmented marketplace of diverse landlords, 'accidental' and 'professional', and intermediaries<sup>7</sup>: among them rental websites and letting agents. The challenges of accessing information are compounded by **poor consumer knowledge and awareness of their rights, patchy regulation** and the **conditions of specific housing markets**, especially in heated markets. Here, consumers may face very little choice, particularly if on a low income<sup>8</sup> or for those with needs. Further, **poor quality homes** are a feature of the sector, with nearly a third of private rentals failing the government Decent Homes Standard.<sup>9</sup>

Given this context, the PRS of today is an indisputably challenging marketplace for even the most informed consumer.

<sup>1</sup> <http://www.gov.scot/Resource/0052/00525075.pdf>, p44

<sup>2</sup> [https://consultations.gov.wales/sites/default/files/consultation\\_doc\\_files/170721\\_consultation\\_feeschargedtotenants\\_en\\_1.pdf](https://consultations.gov.wales/sites/default/files/consultation_doc_files/170721_consultation_feeschargedtotenants_en_1.pdf), p2

<sup>3</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/675942/2016-17\\_EHS\\_Headline\\_Report.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/675942/2016-17_EHS_Headline_Report.pdf)

<sup>4</sup> <https://www.theguardian.com/housing-network/2016/feb/25/families-renting-2016-english-housing-survey>

<sup>5</sup> <https://futureoflondon.org.uk/2015/08/20/vulnerable-communities-in-the-private-rented-sector/>

<sup>6</sup> <http://www.resolutionfoundation.org/publications/making-rented-house-home-housing-solutions-generation-rent/>

<sup>7</sup> <http://www.resolutionfoundation.org/publications/renting-dark/>

<sup>8</sup> <https://competitionandmarkets.blog.gov.uk/2015/03/13/private-rented-housing-problems-for-tenants-on-a-low-income/>

<sup>9</sup> Ibid

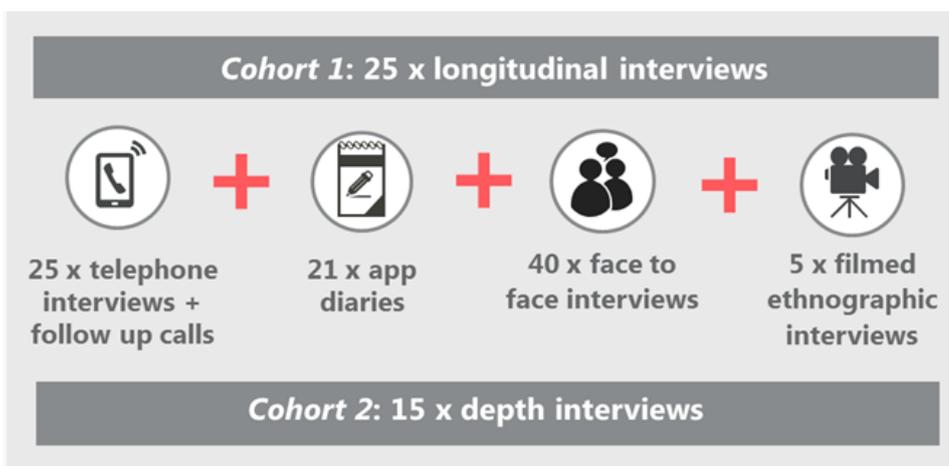
## 1.2 Research objectives

The primary aim of this research study was to **fully understand the journey, needs and detriment experienced by a diverse range of private renters**. This addresses gaps in existing research evidence, notably around renters' experiences of searching for a home. In addition, the research set out to understand some aspects of the behavioural determinants of renters' decision-making. It also set out to understand some aspects of renters' attitudes to landlords and letting agents – key actors in all transactions when renting – in the context of how their attitudes shaped their behaviour and choices.

The research findings will provide insight to support Which?'s ongoing work on the PRS and understand the common issues facing consumers in this sector, with a view to identify and address areas that are not delivering.

## 1.3 Research methodology

The research methodology has been designed to collect detailed data about experiences in the PRS journey among those 'looking for a new private let' (designated as Cohort 1 in the study) and 'those who have been in their current rented property for at least six months' (designated as Cohort 2) in order to build a complete picture of the journey of private renters across the UK.



The overall approach is summarised in the diagram to the left. In order to capture the most recent and relevant experiences, *longitudinal research* (incorporating telephone interviews, diary work and face-to-face interviews) was conducted with participants in Cohort 1, who were in the process of looking for a private let.

We conducted a single depth interview with those already living in the PRS (Cohort 2). A small number of short teledepths were used to *follow up cases of interest* across the whole sample, and, in a final phase, we conducted five filmed interviews with *key illustrative cases* from the sample.

In total 25 in depth telephone interviews, 21 diaries, 40 face-to-face interviews, 5 follow-up short teledepths and 5 filmed interviews were conducted. Fieldwork took place from October 2017 – February 2018.

## 1.4 Sampling

The sampling aimed to capture a diverse range of renters within the PRS in terms of income and household composition, and focused on urban areas across the four nations. The following quotas were therefore included as *primary sampling criteria*:

- A mix of consumers looking to move (Cohort 1) and already renting (Cohort 2);
- A range of **household structures** broadly reflecting the relevant composition across the private rented sector, to include quotas on:
  - individual adults sharing a private rental with other adults who are not related to them (e.g. house shares)<sup>10</sup>;
  - households in which no children under 18 are resident (these are likely to be single people and couples, but may include older couples sharing with an adult child); and
  - households in which children under 18 are residents, ("families").
- A range of **geographical locations**, to include **diverse types of housing markets**.

The sample achieved is outlined in the table overleaf.

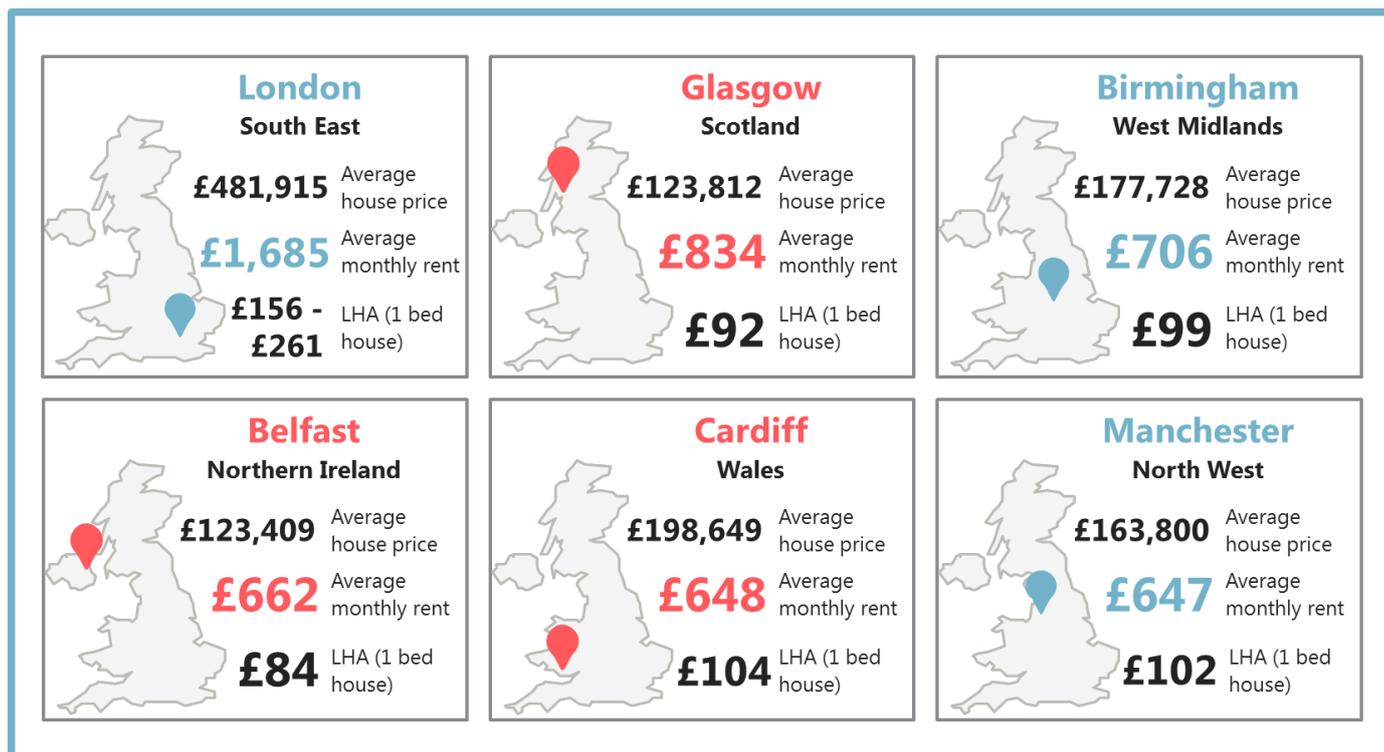
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<sup>10</sup> These individuals may hold joint or individual tenancies:

[https://england.shelter.org.uk/housing\\_advice/private\\_renting/tenancy\\_agreements\\_in\\_shared\\_homes](https://england.shelter.org.uk/housing_advice/private_renting/tenancy_agreements_in_shared_homes)

		<b>Cohort 1: Looking to move Longitudinal interview</b>	<b>Cohort 2: already moved Depth interviews</b>	<b>Total</b>
<b>London</b>		2 x sharing	1 x sharing	<b>20 x England</b>
		1 x couples/ single	1 x couples/ single	
		1 x family	1 x family	
<b>Birmingham</b>		1 x sharing	1 x sharing	
		1 x couples/ single	1 x couples/ single	
		2 x family	1 x family	
<b>Manchester</b>		1 x sharing		
		1 x couples/ single	1 x couple/ single	
		2 x families	1 x family	
<b>Cardiff</b>		1 x sharing		
		1 x couple/ single	1 x couple/ single	
		2 x families	1 x family	
<b>Glasgow</b>		1 x sharing	1 x sharing	<b>8 x Scotland</b>
		2 x couples/ single	1 x couple/ single	
		2 x families	1 x family	
<b>Belfast</b>		3 x couples/ single	1 x couple/ single	<b>6 x NI</b>
		1 x family	1 x family	
<b>Total</b>		9 x sharing	3 x sharing	12 x sharing
		6 x couples/ single	6 x couples/ single	12 x couples/ single
		10 x families	6 x families	16 x families
<b>Overall Total</b>		<b>25 x longitudinal case study interviews</b>	<b>15 x face-to-face in depth interviews</b>	<b>40 interviews</b>

With regard to the sampling of geographical locations, it is important to draw attention to the fact that the sample does not include rural or coastal markets – or indeed a number of other types within an immensely complex picture within the UK. The rationale behind this was based in the scale and speed of the study - but the selected locations nonetheless incorporated considerable diversity.



Sampling also incorporated the following *secondary sampling criteria*.

- A mix of ranges of household income (or individual income for those sharing a home) – minimum quotas were set on participants earning under £20k, earning between £21-30k, and earning over 31k. A number of households in receipt of Local Housing Allowance were included.
- A mix of ages, to include minimum quotas on those aged 18-29, 30-49 and 50 +.

Importantly, given the growing role of letting agents, the sample included a mix of participants who have dealt directly with landlords and those dealing with intermediaries.

## 1.5 Fieldwork, data management and analysis

Fieldwork, consisting of telephone and face-to-face depth interviews, app diaries and filmed ethnographic interviews, was conducted between 18th September 2017 and 21st February 2018. Telephone and face-to-face interviews were all conducted by expert qualitative interviewers. The app diaries were moderated remotely by Ipsos MORI researchers. Research materials are included in the Appendix to this report.

All depth interviews were recorded with the consent of participants, with detailed notes taken by interviewers from recordings, and a selection transcribed. The app diaries generated automatic transcripts, incorporating visual data. The ethnographic interviews were captured entirely on video by our expert filmmaker.

In relation to data management and analysis, the qualitative CAQDAS<sup>11</sup> software tool, NVivo 10 was used to ensure data was managed effectively and analysed fully. At the data management stage, all the raw data generated was reviewed, sorted and labelled ('coded') within a thematic framework – a series of key headings and sub-headings relating to relevant issues in the research. The development of the thematic framework was complemented by

<sup>11</sup> Computer Aided Qualitative Data Analysis

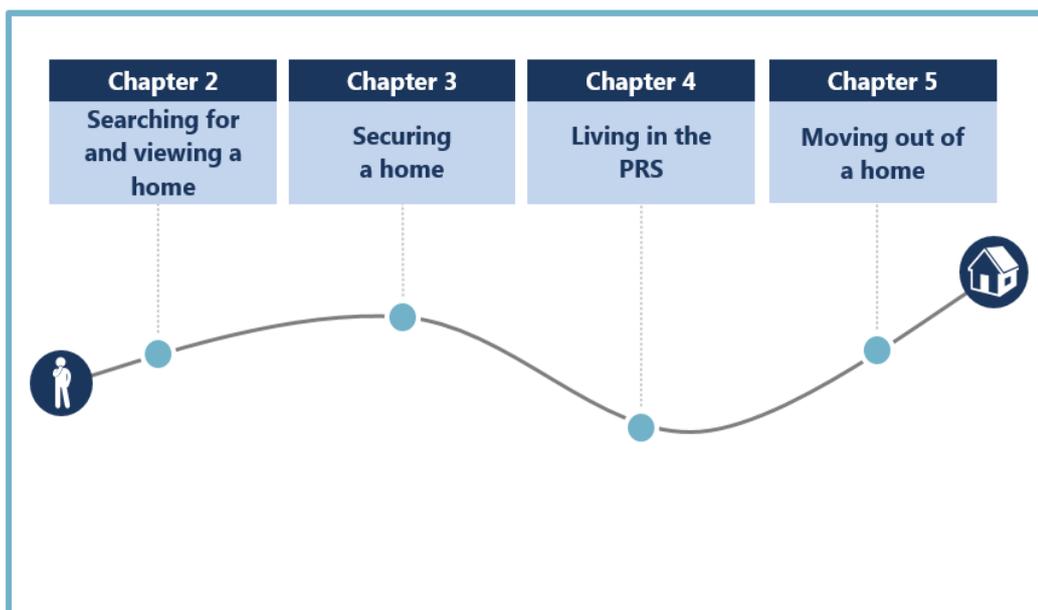
ongoing team discussions in which emerging insights were shared among researchers. Data analysis consisted of interrogation and synthesis of the coded data supported by team discussions – an iterative approach which ensures that analysis has been rigorous and comprehensive.

## 1.6 Presentation of findings

Drawing on the systematic and comprehensive approach to data management outlined earlier in this chapter, the findings in this report present the widest possible range of experiences, views and responses from participating private renters.

The report is presented in five chapters:

- Chapter 2: Searching for and viewing a home
- Chapter 3: Securing a home
- Chapter 4: Living in the PRS
- Chapter 5: Moving out of a home.



Evidence in these chapters is provided in the form of verbatim comments, pen portraits and customer journeys which present illustrative customer experiences and 'pain points' at four stages (see example above). Throughout the report, we use the terms "tenants" and "renters" interchangeably to describe the experiences of the private renters participating in the research.

Findings reflect the perceptions of research participants; the data has not been triangulated with views of other agents involved in the relevant transactions to evaluate the factual content of statements, and rather aims to present a personal perspective on the issues described.

Participants' comments, case illustrations and customer journeys have been anonymised throughout to protect the identities. Quotations have been attributed providing information on key characteristics of renters (*household type and location*) and on *which strand of research the data was generated from*.

## 2. Searching for and viewing homes

Having decided to look for a new privately rented home, the search began through two main routes: online, including specialist property websites, and via letting agents. Online property searches comprised of websites such as Rightmove, Gumtree or SpareRoom where preferences such as location, budget and bedrooms can be tailored. Searching with a letting agent was sometimes assumed to mean having access to a portfolio of properties not always advertised online and gave a 'human' touch to the searching process through conversations to discuss what a tenant was looking for.

Once a potential tenant found a property that they considered met their criteria, they arranged a viewing. Unless tenants approached a landlord directly about a property – either through an online search on websites such as Gumtree or SpareRoom or via a personal connection and word of mouth – viewings were arranged via a letting agent. This could take place as an individual viewing, with a letting agent or landlord showing the tenant around the property on their own, or as a group viewing, with other potential tenants.

During individual viewings, tenants could ask the landlord or letting agent questions about the property, inspect its likeness to the advert and query any information regarding housing conditions and health and safety. Group viewings were often structured differently, as tenants viewed the property alongside other interested parties, with less guidance from a letting agent as they moved between rooms. This style of viewing was commonly used in Northern Ireland.

The process of searching for properties and undertaking viewings tended to take place simultaneously, with prospective tenants continuing to search and view homes until they found something that they considered met their needs. This gave renters a feel for the market in their preferred location and often led to tenants making trade-offs in their search criteria for example around the location or size of property being sought.

This chapter covers:

- The triggers to searching for a new home
- Conducting the search
- Experiences of viewings
- Experiences of the market.

## Common problems encountered by renters while searching for and viewing a home

The search for a new privately rented property can be a stressful and time consuming process for potential tenants with a number of issues encountered along the way. Common problems included:

- **Limited awareness of the safety or general fitness of a potential home.** Tenants were not always assured of how safe a property was, either due to the landlord or letting agent not providing required information, or due to tenants not knowing what questions to ask to confirm the property met the required standards (e.g. having a working smoke alarm). Tenants described trusting landlords and letting agents to inform them of what to look for or assumed that the safety of the home had already been checked if it was on the rental market.
- **Lack of information about the property at the point of searching** with tenants not being informed about key details such as property accessibility, the length of tenancy available, the cost of bills and other criteria relevant to meet tenants' individual needs. This could lead to tenants wasting their time pursuing properties that were inappropriate for their requirements or not being able to take an informed decision about its suitability.
- **Pressure from letting agents or landlords to rent a property** led tenants to feel rushed to decide on their future home. This included tenants being persuaded that many other people were looking at a property either through conversations with a letting agent or landlord, or through the experience of viewing a property with other renters at a group viewing.
- **Poor practices by letting agents** including evidence of poor customer service such as showing tenants unsuitable homes, unpreparedness for viewings or not being able to provide detailed information about the home. Again, this led to tenants wasting time or lacking the information needed to make an informed decision about the property.
- **A lack of choice** as tenants were unable to find a home that met their requirements. While affordability was a constraint frequently experienced by renters, they were also limited by finding properties of the right size or with the right number of rooms, in a preferred location, or because tenants' themselves did not meet the rental criteria for example because they receive housing benefits or had accessibility requirements. This led tenants to compromise on their requirements or spend longer searching for a property to find what they were looking for.
- **Inaccurate or missing information on adverts** including photos that did not reflect the home, incorrect information about the cost of the rent and the deposit or restrictions on the tenancy such as restrictions on tenants receiving housing benefit or owning pets. This resulted in tenants wasting their time viewing properties that were unsuitable or being misled as to the cost of, or the amenities that come with, a property.

## 2.1 Triggers to searching for a new home

Potential tenants described three key triggers resulting in their search for a new home:

- a) **Landlord decisions:** including decisions to increase the rent on the property at the end of a tenancy agreement, or wanting to sell the property. The amount of notice that tenants were given of the intention to sell a property impacted on their confidence and ability to effectively search for a new home: those given more time felt better-placed to find a suitable new home.
- b) **Life stage transitions:** including tenants' desires to move out from a parental home, move in with partners, or find a property that suited the needs of growing or shrinking families. The desire to accommodate the changing needs of resident or non-resident children were typically behind parents' decisions to move home.
- c) **Needing a change of location:** including to live closer to work, moving away from an area disliked by tenants, or to move to an area that met their personal needs for service provision, such as being closer to a school.



***"I'm sleeping on a sofa bed in the living room when he visits so I've been looking to get a two-bedroom flat for a while." Cohort 1, single, Cardiff***

Saj has been living in a one-bedroom flat for the last four years. He has a twelve-year-old son who comes and stays with him at least twice a week. When his son comes to visit, Saj sleeps on the sofa in their living room as there is not enough space for two beds in the flat. He is looking for a new rental property with two bedrooms so they can both have their own room. Besides the lack of bedroom space, he's been very happy with the property.

Saj has been looking for a two-bed flat for several months but has been unable to find anything that suits him, within his budget and in the same area. He's keen to remain in the same location to be close to the city centre and his son but is finding it difficult to find somewhere that is good value for money.

The triggers for deciding to look for a new privately rented home impacted on tenants' experiences of the searching process – notably whether they had chosen to move out of their property or had that choice imposed on them. Those tenants who chose to vacate their previous property reported they felt more confident in their search, and better placed to take their time to find the property they wanted. Tenants who were forced to leave their property felt rushed and anxious about their search, often feeling emotionally or financially unprepared for what lies ahead as described further in chapter five. The searching process was an emotive topic for some renters, commonly using language such as 'overwhelmed', 'disappointed', 'frantic' and 'challenging' when describing their experiences. Confidence was often easily knocked with any setbacks damaging their faith that the search would be successful. In such cases, they were concerned that they lacked control of their own search.

***"I was feeling quite positive, but with the no show on Wednesday I'm reminded of how difficult and stressful property searching is. I know it's only one blip, but I'm worried that this is a sign of things to come. It's frustrating because it feels as though agencies have all the control."*** Cohort 1, shared, London

Those with very recent past experience of searching in the PRS appeared to be more confident than those who have not searched before or had not done so in a long time. They seemed more resilient to the pressures that searching for a rental property can bring, and confident in accessing the market. These tenants used words such as 'fun', 'enlightening' and 'exciting' to describe their search for a rental property.

***"Feeling good even though the marketplace doesn't seem that buoyant. Decent two-bed flats are being snapped up and don't last too long on the market."*** Cohort 1, single, Cardiff

***"I know nice flats come up all the time, so confident will get something we want."*** Cohort 1, shared, London

However, past experience did not always lead to a greater understanding of the search process. One tenant described how he was initially confident about finding a new home in the area he was already living in due to past experience of searching for properties there. But he did not have prior experience of looking for a one bedroom flat, previously having looked for shared homes. He described how this meant he was over-optimistic about how easy it would be to find the new property, and felt rushed during his search to the point that he asked his current landlord whether it would be possible to extend his lease for an extra month.

## 2.2 Conducting the search

As outlined at the beginning of this chapter, tenants primarily search for properties through online websites or letting agents, frequently using a combination of approaches during their search. The convenience of searching online, for example accessing websites during lunch breaks, on the commute or in the evenings when letting agents are closed, meant almost all the renters we spoke to had looked online. Using a letting agent complemented this browsing activity, providing a face to face service with access to properties that renters may not otherwise be able to view. Using a combination of approaches was not uncommon. Tenants had experience of going direct to letting agents to discuss their property requirements, as well as going on viewings with letting agents of properties found online.



### Online searches

The use of specialist property websites such as Rightmove and PropertyPal was widespread amongst renters searching for a new property and was often the first port of call for someone beginning their search. The primary benefit of these tools was believed to be the ability to search across a wider net of properties than a single letting agent would be able to, meaning tenants did not have to register with multiple agencies, as well as the ability to individually tailor the search criteria to only show suitable properties, something seen as a way of saving time.

***“You’re not having to go through the same process with each letting agent, you’re able to search across the letting agents for exactly what you want which makes it a lot easier.” Cohort 1, family, Birmingham***

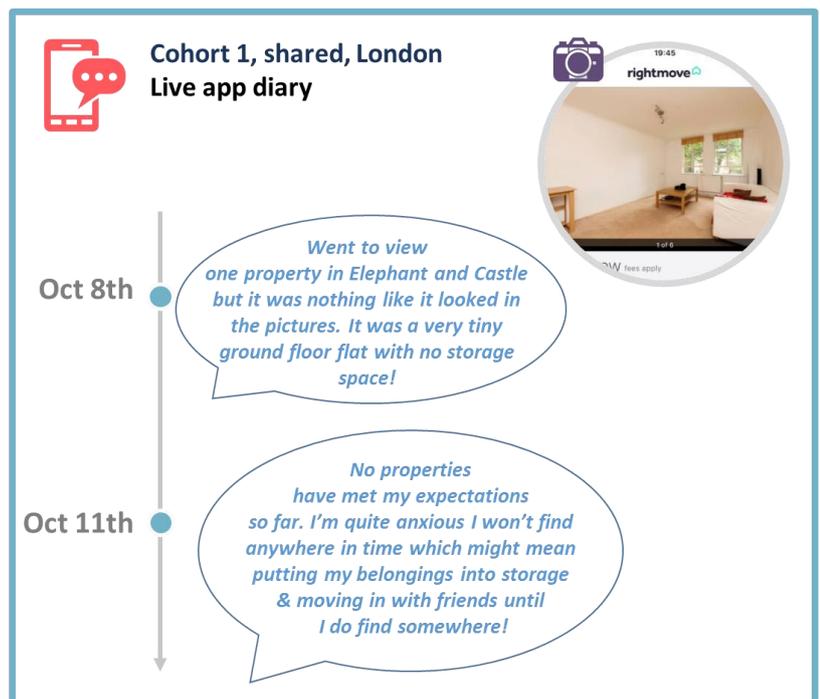
There was widespread praise of the ability to narrow the search by criteria, including price, location, and amenities. However, renters on housing benefit or those with a health condition found it more challenging to tailor the search criteria to their needs, for example specifying whether a landlord will accept someone on housing benefits. It was also felt that by monitoring the properties added to sites, tenants would be able to catch new properties as soon as they were added to the market, enabling them to express an interest immediately.

Other websites used by renters included Gumtree and SpareRoom that connect potential tenants directly to a landlord advertising their property. These sites were felt to be more informal and the properties on them were regarded as cheaper than those found elsewhere. Tenants particularly liked the flexibility that these websites gave when searching, combined with the ability to contact the person advertising the room directly, without the need for a letting agent, some tenants also preferred using these sites due to a mistrust of letting agencies or desire to avoid administration fees as described below.

However, when searching online tenants expressed concerns about a lack of information or the accuracy of the information provided on websites, for example about the deposit, rental price or the photos included. This became apparent when viewing a property and the terms were different to those proposed on the website or the property did not match the photos that had been displayed. One tenant described how this made her journeys to view flats a *“waste of time”* and that the marketing was *“misleading”* (Cohort 1, couple, London). Again, this was a particular concern for renters with health needs who struggled to judge the space and dimensions of a home from the photos or find out whether a property was wheelchair accessible. This meant they often wasted time in viewing a property before realising it was unsuitable. The propensity for such websites to leave properties on their pages that were no longer on the market was also frustrating for renters, again wasting their time by attempting to contact a landlord or letting agent.

***“It’s really disappointing. You go on to Propertypal and see a great house. When you phone up it may have gone a week ago. . . Like, it’s still on the website. Why don’t they just take it down instead of making people think it’s still available.” Cohort 1, family, Belfast***

Generally, renters felt a need to interpret the information presented on the adverts shown online to assess the quality of the flat. But there were some features that tenants thought could mitigate this. They particularly saw the benefit of including the floor plans of properties, including a map of the local area, and detailed descriptions and photos. Another suggestion was that videos of properties could be uploaded to websites.



***"You need to try and read between the lines and have a look for yourself."*** Cohort 1, family, Manchester

Using more "informal" websites such as Gumtree and SpareRoom exacerbated concerns about the accuracy of adverts, with tenants feeling that these websites lacked a degree of quality control beyond the photos, and were not as trustworthy as other sources of rental properties including specialised websites. Without the assumed quality assurance provided by a letting agent, these websites made tenants feel vulnerable and raised concerns about who would be accountable for maintenance and redress should things go wrong. Tenants within this group also felt that they would not be as secure in their rights when looking at properties on these websites, in comparison to those found through a letting agent.

***"When I look at properties on Gumtree I think why are they not on Rightmove. At least with an agent I would have the insurance the boiler is covered...because I have never rented before I want to use the proper channel and not go down that line, just to cover myself."*** Cohort 1, single, Glasgow

Renters were also concerned about the frequency in which they did not receive replies from websites describing how it was far more difficult getting in touch with individuals from a website than it was going directly through letting agents who they may be dealing with face to face or with a named contact. This led to tenants wasting time following up on a property that turned out not to fit their needs and chasing for answers.

## Using letting agents

Renters used high street letting agents to search for properties, dropping into agents in the area they were looking for a home, calling them over the phone to inquire about what is available, or registering with letting agents having viewed a property they found online that was being let by the agency.

Those more experienced with the PRS tended to take a more sceptical approach to the services provided by letting agents regarding them as a "necessary evil". These tenants imagined that letting agents often acted as gatekeepers to the best properties, but were reluctant to use them due to an expectation of higher fees and a perception that letting agents did not act in the best interests of a prospective tenant. In some cases, this led tenants to rely on online property searches that connected them directly to landlords and did not involve letting agents. However, there was also a feeling amongst some renters that without access to the assumed wider market provided by agencies they would not be able to find a suitable property.

***"I had a really bad experience with letting agents when I was a student and never trusted them since. Though, the way things are panning out I'm beginning to think I might need to give them another go to actually get to see something that is still on the market."*** Cohort 1, couple, Belfast

In contrast, those with less, or less recent, experience of renting a new home regarded letting agents as there to help them through the rental journey. This group tended to place greater trust in letting agents in comparison to more experienced renters and assumed they would get advice and support from someone they imagined was a trained professional describing how: *"using a letting agent gives you peace of mind."* Cohort 1, single, Glasgow. Speaking to a letting agent could help tenants to work out their priorities for a new home, gain a sense of what is available on the market, and receive advice on the questions to ask at viewings or how to tailor their search. This more personal service was something that attracted renters looking to meet someone face to face to discuss their needs. This increased tenants' confidence in their search and reassured them about the process, particularly in competitive housing markets.

However, some renters held concerns about the motivations of letting agents, feeling that they prioritised their own interests, rather than renters' interests during their search for properties. In some cases, this manifested as letting agents showing unsuitable homes that did not match the search criteria of a prospective tenant, or lacking customer focus as demonstrated by an absence of proactively helping renters with their search. Tenants spoke of a wish that letting agents would be actively searching for properties for them, particularly given the fees that they would eventually have to pay to move in to the property, described in chapter three.

***"Letting agencies can afford to be lazy because of the state of the market at the minute. The work is coming to them and they don't have to put in any effort for people like me."*** Cohort 1, single, Belfast

### Word of mouth and other approaches

The use of word of mouth as a primary search tool was limited amongst the renters we spoke to. This was generally used as an approach by those seeking a single room in a property or looking to avoid going through a letting agent. Approaches included asking if friends, family or colleagues had seen a property for rent in their local area, or talking to their current landlord about their other rental properties. This could take place through face to face conversations, or online, for example through connections on social media "sharing" adverts or information about a rental property. For some it was an option of last resort once they had looked through other sources or where they were looking to avoid properties that needed guarantors and other 'red-tape' like credit checks.

***"It [the search] is disappointing. I'm trying a more direct approach. I have emailed friends and emailed colleagues at work asking if they know anyone with a flat to rent. I'll see if this pay dividends."*** Cohort 1, single, Cardiff

One tenant shared how this was the way that he found his current property. He described himself as a 'talker' who mentioned his property search to a few people who in turn suggested some Facebook pages he should look at where he found his current home. Rarely, renters searched for properties in newspaper adverts or by looking for "for rent" signs on streets in their preferred area, however these approaches were never used as the only searching method.

## 2.3 Experiences of viewings

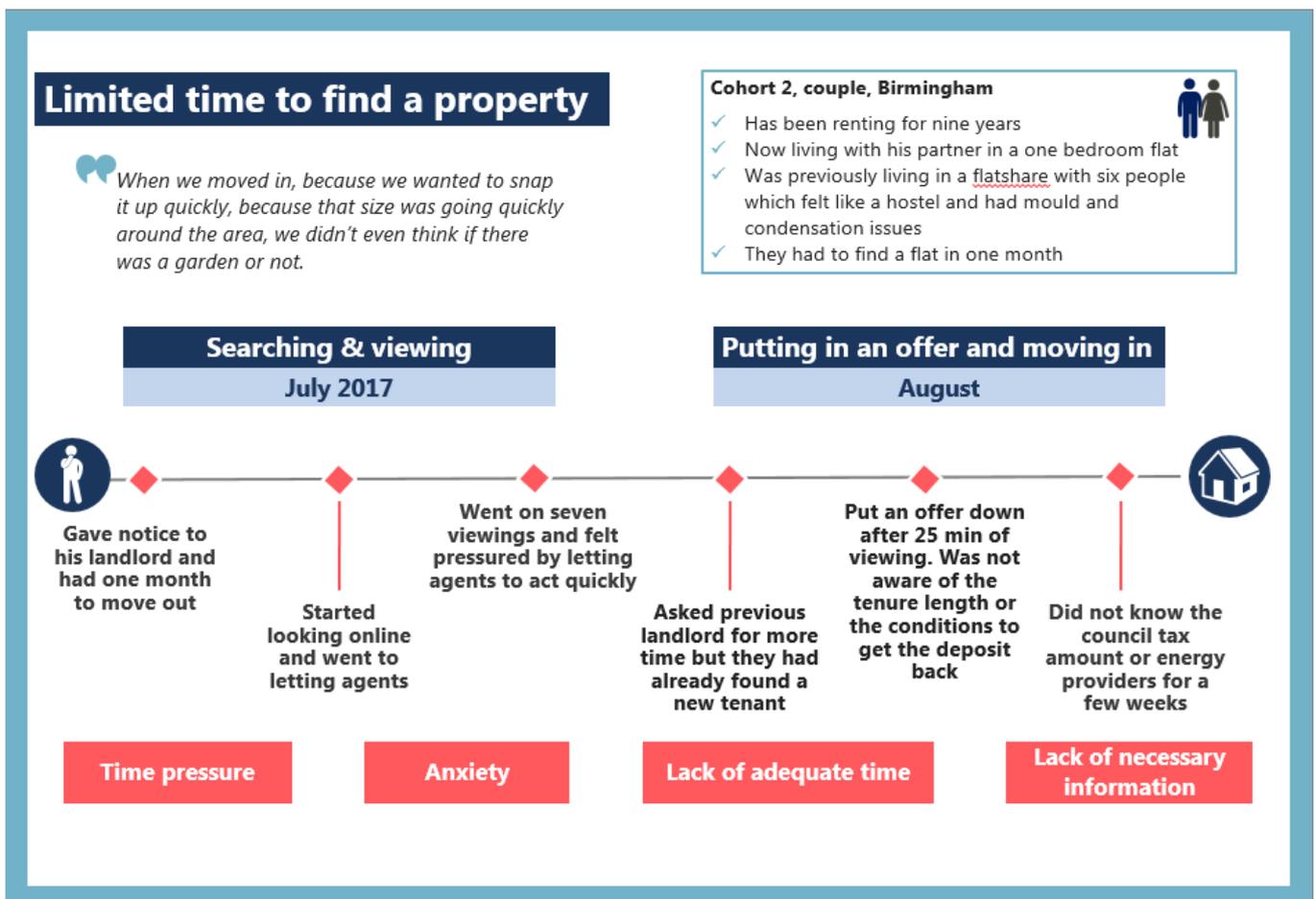
The viewing process was often seen to exacerbate negative expectations of the PRS where they already existed. It was felt that individual letting agents and the use of open viewings encouraged the feeling of a competitive rental market. In addition to preventing tenants from getting their questions fully answered, these practices meant tenants also reported feeling anxious to get an offer in for properties quickly, often without going on other viewings, fully considering the property's suitability for their needs or fully assessing the market. There was a widely-cited belief that 'if I like something, someone else will'. Some rental markets – such as Belfast and London – were particularly 'hot' in that properties were added and removed from the market quickly, but conversations with renters also highlighted the role that letting agents and landlords have in underpinning these expectations.

***"Biggest challenge is finding a suitable house. Anything suitable is usually snapped up very quickly so you don't really have time to assess the house properly."*** Cohort 1, family, Belfast

Renters commonly discussed concerns about the timing of viewings, describing how the restricted opening hours of letting agents prevented them from viewing properties for example in the evening. The inability to view properties around existing commitments left tenants describing themselves as 'frustrated' and gave them a perception that they were missing out on properties that they could rent but were being viewed by others during the working day. For example, one tenant described how she was only able to view properties on weekends, resulting in her having to wait for up to five days and therefore missing out on a property. On occasion, this led tenants to take time off work to view properties. In contrast, those who could manage to search around their existing commitments were more confident about the viewing process.

### Preparing for viewings

Renters generally perceived themselves to be well prepared for viewings, with many having a list of questions they wanted to ask about the property. These questions were generally focussed on any fees (letting or maintenance) they would be charged, whether the property is gas or electric, how much bills for electricity and water came to, aspects of the condition of the flat, and what the neighbours were like. Those new to the market recognised their inexperience in this process, sometimes seeking advice from family and friends or trusting a letting agent to tell them what they needed to know.



As described in chapter four, tenants relied on their initial impressions of a home at a viewing to assess the safety and quality standards of a property. However, when probed on the specific questions they asked at viewings, renters mentioned that they did not ask or even consider asking about safety requirements. It was cited by some that health and safety was regulated, with smoke alarms being a legal requirement for instance, and they believed that the letting

agents would check these things before advertising the property. Others were simply unaware of the types of questions they should be asking about the safety of the home. In some cases, this resulted in tenants living in poor quality homes or properties without appliances they would have liked, as discussed further in chapter four.

***"I don't know the right questions to ask, a bit of naivety I guess." Cohort 1, couple, Birmingham***

While less prevalent, some renters did ask questions about safety. One tenant mentioned that they would check smoke alarms, but did not know to ask about carbon monoxide or gas safety checks. Others asked when the boiler or electrics had last been tested.

### Obtaining information at viewings

In general, renters felt they were mainly able to get their questions answered while viewing properties. However, renters had experience of letting agents deliberately answering questions in a vague manner, rushing viewings, and not preparing fully thus preventing them from receiving all the information sought. Tenants also felt that viewings run by letting agents were often quick and uninformative. For example, tenants cited examples where they felt they did not have a chance to look around a property in full and ask questions. Tenants related this to a desire by the letting agent to finish the viewing quickly to try and pressure the tenant to rent the property.

***"I feel some of these estate agents are quite pushy... [I want to say] 'hold on mate, I want to come back at night time and see what it's like for parking'." Cohort 1, family, Glasgow***

Beyond getting their questions answered by letting agents, tenants also spoke about the impact that a lack of professionalism among some agents can have on their search such as forgetting keys or not turning up to viewings. This can set tenants expectations of their search from generally optimistic to feeling negative about it, particularly if tenants had had to fit the viewing around other aspects of their lives such as work or family commitments.

Renters felt that landlords were better placed to answer questions about a property, finding their presence at viewings helpful and seeing this as an opportunity to build a positive relationship with the person they would be renting from. However, on occasion tenants found the presence of landlords off-putting as they felt that if they asked questions they may be seen as challenging the owner of the property or they would not be preferred when it came to the owner accepting offers. This led to some renters feeling unable to ask questions, or push for more detail on questions they asked. Likewise, tenants – particularly young people – described fears of being judged at viewings, leading them to dress or speak in a certain way to give the "right impression".

***"As soon as you come in, they judge you. . . that is why I need to put a blazer on." Cohort 1, family, London***

### Handling open viewings

Open viewings or group viewings also constrained tenants from asking questions by reducing the time they could spend with the letting agent showing the property. Tenants mentioned that in some properties they viewed, one or two other prospective tenants would monopolise the time of the agent, meaning they did not get a chance to ask many questions themselves. Renters also felt concerned about revealing their interest when viewing properties in groups. This meant they didn't want to ask questions about the property in case they either notified others of their interest, or they pointed something out that others had not seen. This fed into a wider concern about open viewings, in that they encouraged competition between prospective tenants and fed into an expectation that properties would

be taken off the market quickly, pushing them into putting an offer on the property without having all their questions answered, or having a chance to fully assess the home as described in chapter three. This was seen to be an issue across tenants, and specifically amongst tenants viewing in Belfast where group viewings were more common.



***“You’re not getting time to take a good look or even a second look at a house. They come on the market and are gone, just like that.” Cohort 1, family, Belfast***

Renting all her adult life, Carol had moved from property to property five times over the course of seven years. Two of these instances came down to the landlord selling the property whilst her and her family still lived in it. She rushed the process when moving into her current home and it was not her first choice, but she was driven by a need to secure housing. Subsequently, she realised the size of the property was inadequate for her family and began the searching process all over again. Her journey looking for a new home was a laborious process, particularly due to the inundation of Northern Ireland’s rental market with competitive tenants, but few properties.

The time she had to judge a property’s suitability was limited, as popular homes had offers placed immediately. For Carol, this often meant that viewings were easy to book, as she felt letting agents tended to overinflate tenants’ interest to exacerbate the competitive nature of the market. She discovered that open viewings were commonplace with some letting agencies, which she remained sceptical about and regarded them as a tool to influence people’s behaviour by encouraging tenants to act quicker than their counterparts. The viewings held were very quiet without much deliberation; questions were rarely raised in public in fear of information being revealed which could be used to another tenant’s benefit.

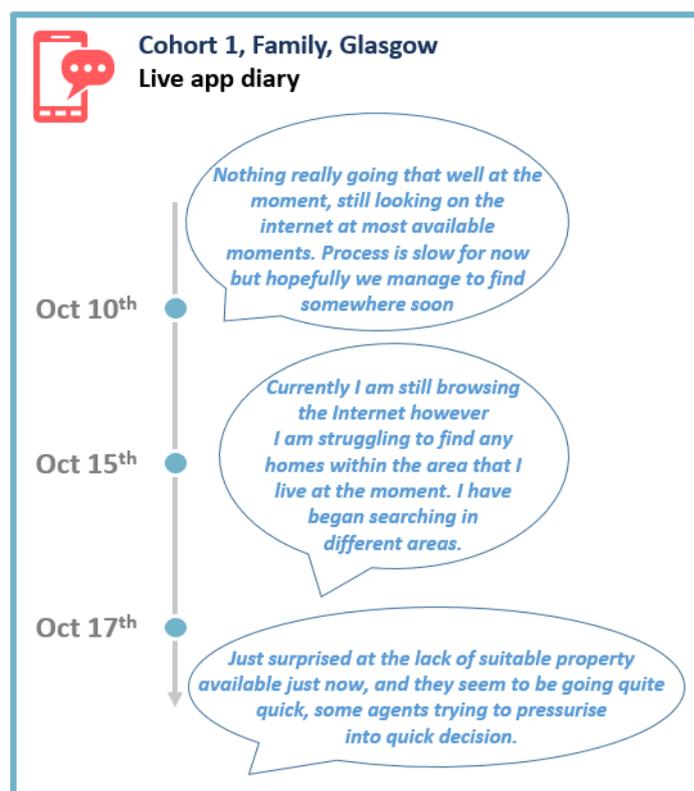
## Negotiating at viewings

For a few renters, viewings also represented an opportunity to negotiate prices and terms with the landlord or letting agent showing them around the property before making an offer. This was uncommon, though and, as discussed, there was a general feeling that viewings were often rushed by letting agents. There was a little evidence that tenants also felt unable to negotiate at this point because they wanted to build a positive relationship with the landlord or letting agent, to get priority if they were to put in an offer.

## 2.4 Experiences of the rental market

The searching and viewing process gave renters a feel for the state of the market in their preferred location, in some cases altering their expectations as to what they may be able to find. Across all four regions of the UK, renters described feeling constrained in their choices by the properties available on the market, with a general feeling amongst renters that the number of properties was limited or that demand outstripped supply. Renters commonly described feeling constrained by several factors including:

- The number of properties available during a searching window.** Where tenants were under pressure to move within a limited timeframe, they described finding it difficult to see what they were looking for as the properties available at that point in time did not meet their precise criteria and they were unable to wait and see whether more suitable homes would become available.
- The length of time properties were on the market.** As mentioned above, there was a widespread perception that properties were only available on the market for a short length of time, leading to a scramble to get in touch with the landlord or letting agent to view them and potentially make an offer. This added pressure on tenants to act quickly, constraining their ability to compare and choose from a wider selection of properties. For example, in the customer journey on page 16, the tenants decided on the home twenty-five minutes after viewing the property.



- The inability to find a property with suitable features.** Tenants' described being constrained by requirements such as location, budget and number of rooms. There was widespread experience of not being able to find a suitable property resulting in tenants making trade-offs to find a home. This was felt by some renters to be exacerbated by a feeling that they had special requirements for example, around the location of a property, the number of rooms or the type of house they were searching for. However, in many cases these requirements merely fitted with their household situation with families typically more attached to the area they live as this is where their children go to school.
- The personal circumstances of tenants** including their financial status and health also constrained their search. Tenants described feeling that they had limited options as they did not meet the rental criteria of the properties available. For example, because they were receiving housing benefits, had accessibility requirements or kept pets.



***"I'm being too specific and I think that's my downfall at the minute."*** Cohort 1, family, Birmingham

David works as an electrician and currently lives in a house that he owns. He is looking to rent privately as a temporary measure while he and his partner save for a deposit for a bigger mortgage. They need a larger house so that they can accommodate a growing family and the property needs to be: within the same location as his current home so that his children can remain in the catchment area of their local school, have four bedrooms, be within his price range, and for the property to feel like a home.

After searching for around a month he hadn't found anything that he liked. He described this situation as 'stressful' and 'frustrating' and says that he is beginning to get 'drained' by the process. He has also found the process of searching for a property, and moving out from where he knows, something that makes him feel anxious and vulnerable. When talking about his search he felt that he was potentially being too prescriptive in the properties he wanted to view and described himself as "too picky."

Despite these negative perceptions of the search he remains confident he will find a suitable property. Unlike other searchers he is secure in the property that he is currently living in as he owns it. This means that he can properly assess the market and take his time with the search. At the time of speaking he hadn't been on any viewings and was content to wait until the right property appeared.

### Compromising on an "acceptable" home

Tenants were clear that the market often necessitated them to trade-off one aspect that they were looking for, for another. It is possible that a lack of choice in the market drove renters to feel that they have very particular needs, and ultimately led them to compromise on aspects they would have otherwise preferred. A key driver in these decisions was affordability. Tenants described immediately cutting out properties from their search that were out of their budget, and were often unwilling to increase their budget despite the attraction of the property. In some cases, this meant changing the primary location of a search after experiencing the high cost of properties in an area or compromising on the size or storage capacity of a property. Trading off space to stay within budget was frequently described, with outdoor space often being the 'nice to have' that tenants were willing to give up to live in an affordable property.

Location was of primary concern for many tenants, predominantly those with families. In particular, families with children in local schools were reluctant to move away from an area as described in the pen portrait above. Tenants did not want to cause upheavals in their children's education or increase the travel time it took to get to school.

***"I like the area we are living in and my daughter is settled in school and has wee friends so I don't want to move out of this area."*** Cohort 1, family, Belfast

Tenants without children tended to be more willing to compromise on location if they could find a property close enough to the required transport links. For example, one tenant described searching for homes along the train line to ensure he could easily access his place of work.

### Altering the length of search

As well as making trade-offs in their search criteria, potential tenants also described spending longer on their search to find something appropriate for their needs. Those secure in their existing property, such as those living in a parental property, may search for up to a year to find what they are looking for. Likewise, those with specific requirements that they feel they cannot compromise on – such as additional bedrooms for children, in a property that is close to a school, and is within their budget – searched for a prolonged period of time (over eight weeks in some cases).

Those without the time pressure to move by a certain date described feeling confident that they would find a property meeting their criteria, while recognising that it could take some time. But this could also be a stressful experience for renters motivated to move as their current property was no longer fit for purpose. Tenants described the impact not

being able to find a suitable property had on their wellbeing, including feelings of hopelessness with the search and the anxiety caused by searching for properties every day without finding a suitable one to view. In response, tenants occasionally withdrew from the searching process to take a break.

***"Not been searching for the past 3 or 4 weeks. I feel kind of worn out."*** Cohort 1, family, Glasgow

The added pressure caused by placing a time limit on the search process by giving notice meant tenants reported feeling reluctant to tell their current landlord about their search as described in chapter five. Tenants were concerned that by giving notice this would trigger the countdown of moving out of the property adding pressure to find somewhere new.

***"I haven't told him I'm looking around. I have a really good relationship with him and I wouldn't want to jeopardise that. I'd be afraid he'd start looking for someone else and maybe ask us to move."*** Cohort 1, family, Belfast

However, for tenants that had given, or been given their notice, withdrawing from the market or taking their time to search for properties was not an option, circumstances described further in chapter five. In these cases, renters could put an offer down within weeks or even days of beginning their search by compromising on certain aspects as discussed previously.

### Inability to find something suitable

Occasionally, prospective tenants described their inability to find anything suitable within the PRS due to their personal circumstances. Those in receipt of housing benefit reported this as a specific issue constraining their search. Tenants perceived that housing benefit may be an issue for certain landlords and letting agents, but struggled to use online tools to tailor their search to these criteria. One tenant described how the whole searching process had been stressful, as he was unable to find a property in the rental market that would accept housing benefit claimants, apart from those linked to housing associations.

***"There's not a lot of choice . . . the search gets smaller and smaller and lots don't take 'social' so you're lucky if you get one choice."*** Cohort 1, single, Belfast

In some cases, this resulted in the local authority finding temporary accommodation in the PRS for a tenant, or providing the tenant with support in securing a rental property for example by offering to pay the rent directly to a landlord. However, this gave renters very little choice in their home.



***"It is further away than I would have liked it to be as my kids have now to take six buses a day to go to school and to work when we were literally 20 min away."*** Cohort 1, family, Cardiff

Jenny had lived in her previous property for ten years with her three children. She eventually left because her landlord's property was repossessed, so she went to the council for advice. She was already on the council's list for housing as she received housing benefits but had always been unsuccessful getting accommodation from them. Due to the restricted time that she had to move, the council said they would help her.

But soon after, she was told by the council that they had no suitable properties for her, and although classed as homeless, she would not receive homeless status until the bailiffs were at her door. The precarious nature of her situation began to manifest. The council told her the only other solution would be to start looking for a private property. However, as she received housing benefit, it meant she was limited in which properties would accept her as a tenant, preventing letting agents from showing her certain properties or finding out after a viewing that they would not accept rent being paid through housing benefit. Many properties she was looking at also required guarantors, which made her situation more difficult as both her parents were retired.

After seeing 25 properties in about a month she finally found a house that did not require a guarantor and accepted tenants on housing benefits but her limited finances meant that the council had to step in and assist by paying for her deposit and first month's rent. The council also offered to pay her housing benefit directly to the landlord, something she felt was "*another winning sell*" that helped her secure the home.

### 3. Securing a home

Once a prospective tenant had decided on a property following a viewing, their next step was to make an offer to secure the home. The amount of time tenants had to deliberate over their decision and seek advice varied, but it was not uncommon among the participants interviewed to express an interest in a property soon after a viewing. This was typically done verbally, with a tenant expressing their interest directly to the landlord/letting agent showing the property, or via email or over the phone a few days later. In Belfast, tenants were often required to provide a "CV" that would be handed to the landlord to help them decide on a future tenant. At this stage, there was no guarantee that prospective tenants would be accepted for a property, yet it was commonplace to put down non-refundable holding deposits just to be considered.

Having made an offer, renters dealing with letting agents were required to provide personal information, complete various forms and submit to reference checks. Tenants were frequently charged for these administrative processes, and in some cases, were also required to put down a holding fee for the property to be taken off the market. These types of checks and fees were less frequently experienced by tenants dealing directly with landlords. This was also the time where tenants could review the rental contract and had the option to negotiate the rent or other clauses of the tenancy agreement, if they felt they had cause to. However, comprehension of the terms of a contract was often low and tenants relied on advice from letting agents and landlords, as well as family and friends, to understand what they were agreeing to. Whether dealing with landlords or letting agents, tenants were expected to give a deposit equivalent to between one month and six weeks rent.

In this chapter, we will cover renters' views on:

- the process of putting in an offer on a new property
- agreeing a contract
- resources and support to secure a home.

#### Common problems encountered by renters while securing a home

The process of securing a home involves complicated legal processes, waiting for references to be checked, and multiple fees and deposits. Common problems encountered at this stage included:

- **"Panic buying"** where renters put an offer down on a property very soon after viewing it. For example, paying a deposit or expressing an interest in a home while on, or shortly after, a viewing. This limited the opportunity of tenants to consider or compare the property, or seek advice and could result in tenants putting down an offer on an unsuitable home or signing up to unsuitable terms.
- **The high cost and burden of administrative processes**, with renters not knowing what specific service they were being charged for or feeling that the costs were disproportionate. Although tenants expected to be charged administrative fees by letting agents, they described feeling constrained and disappointed at the level of fees but felt unable to switch to a different letting agent having chosen a specific property. In some cases, the cost and administrative burden associated with moving home persuaded tenants to

stay in their current property or move to a home managed by the same landlord or letting agent to avoid further paperwork. Younger people and those on low incomes also faced challenges finding guarantors to enable them to secure a property.

- **The length of time taken for reference checks** to be completed caused anxiety and stress for renters due to the uncertainty caused by not knowing whether they had somewhere to live. In one case, reference checks took six weeks to be completed, putting the tenant in limbo.
- **Renters not reading a contract** either due to time pressure or because they were under the impression that contracts tended to be standard and any notable anomalies would be pointed out. In some cases, tenants believed they had little choice but to sign the contract as presented if they wanted to secure the home.
- **Low confidence to negotiate a contract**, with tenants feeling unable to question certain terms due to fears they will lose a property. This meant some tenants were compromising on their rental contracts including on the cost of rent or the length of tenancy as they did not want to risk asking for a better deal, believing that the state of the market meant a landlord could easily find another tenant.
- **Limited understanding of what to expect** at this stage, including what to provide as part of reference checks, what to look for or question in a contract and what letting agents and landlords should provide after a contract has been signed. This limited awareness meant tenants relied on advice from family and friends, and previous experience to inform their behaviour and expectations when signing a contract, as well as trusting that letting agents and landlords would point out anything of note.

### 3.1 Putting in an offer

Many of those interviewed made decisions to put down an offer on a property soon after viewing it, leaving little time to consider their options or seek advice. At this point, they were faced with various fees, reference checks and deposits.

#### Speed of decision making

As discussed in the last chapter, renters widely felt the state of the market necessitated them to act quickly to secure the home of their choice. Letting agents and landlords also influenced renters' perceptions in this regard, encouraging them to act fast to secure a home or highlighting the extent of demand for a property. For example, one tenant was told by a letting agent that the reason their search had so far been unsuccessful was because they were leaving it too long before making an offer on a property. Another tenant was told by a landlord on the viewing that someone was coming from out of town to view the house the next day. She felt that if someone was coming to view the property from outside the area they would be certain to express an interest so she walked back into the house and paid the deposit.

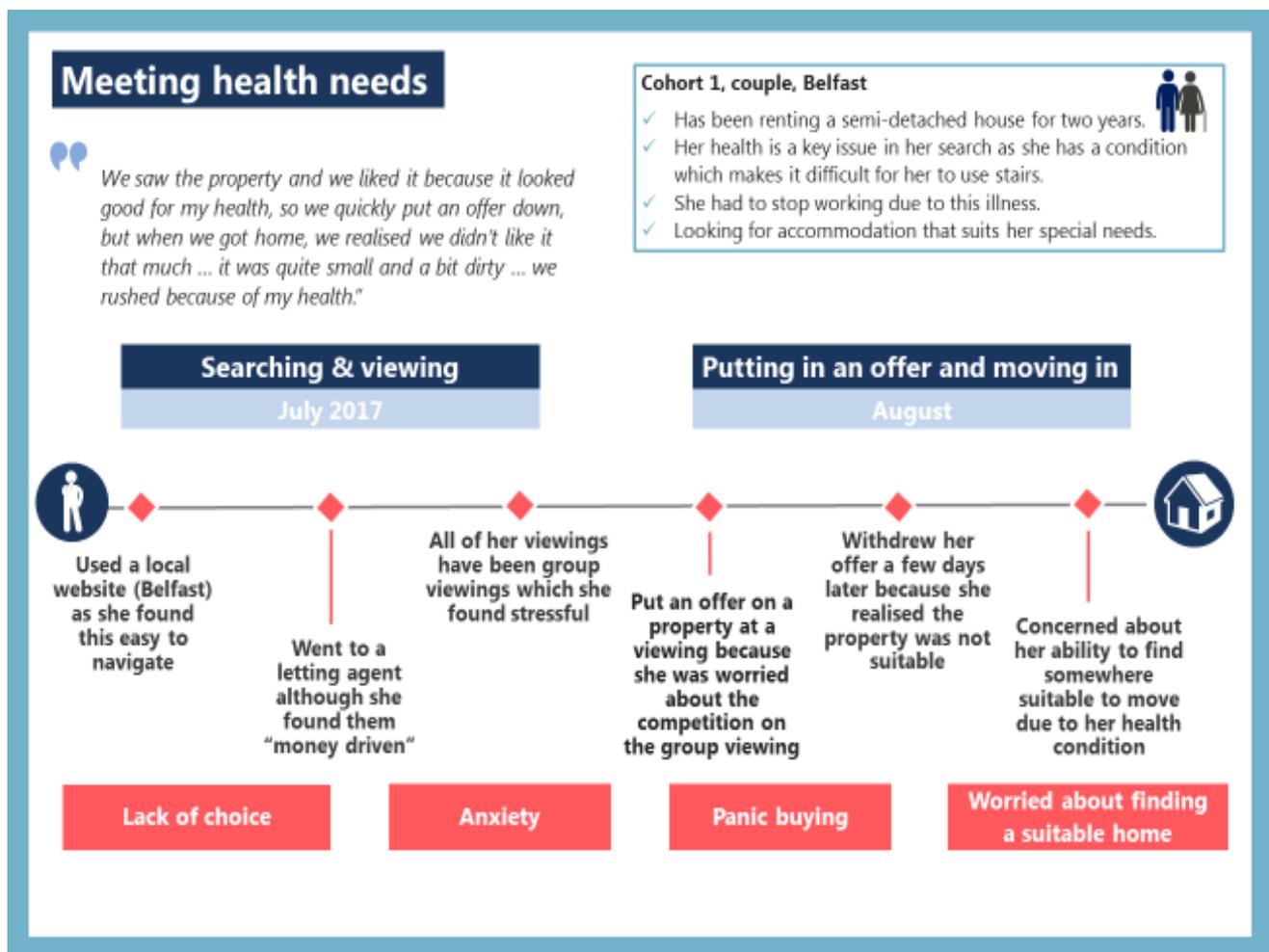
***"I thought if someone was coming the next day they'll take it. I had a feeling I could live there, I walked back in and sorted out the deposit."*** Cohort 1, single, Cardiff

In this way, prospective tenants described expressing an interest in a property while on viewings and putting down deposits immediately after they had seen a home. This was exacerbated at group viewings, where renters could see others completing and handing forms to letting agents in real-time, making them feel as though they needed to “get in first”.

***“When we got there, there was someone that viewed it before and they were still sat in the car park, so at that point, we liked it anyway and just put the deposit down before we left the flat because we knew they’d see us leaving.” Cohort 2, couple, Birmingham***

This pressure to act fast limited the time tenants had to discuss a property, look at other options or seek advice. One tenant with specific requirements for a bungalow due to a health condition described how she decided to put in an offer while at a viewing after seeing other renters completing forms. Later in the evening, she started to discuss the home in more detail with her partner and agreed it was not suitable for her needs. Reflecting on this experience, she felt they *“panicked”* (Cohort 1, couple, Belfast) on the viewing as they were worried about losing a home that seemed suitable on paper without having a chance to fully consider what the property was like in reality. The tenants’ customer journey is summarised below.

However, taking too long to consider the options and trade-offs between properties can also result in missing out on a preferred home. Properties were often taken off the market within days of a viewing. One tenant noted how he discussed his interest in a property during a viewing but wanted his partner to see the place before making a final decision. When they returned for a second viewing, they were told the house had gone.



## Fees and deposits

Having decided on a property, renters were faced with several fees and deposit charges including:

1. **Holding deposits:** paid to letting agents to take a property off the market while checks are carried out before signing a tenancy contract.
2. **Administration charges:** for various processes including for letting agents to carry out reference checks and finalise the tenancy contract. Tenants had experience of this including fees to fill in forms, photocopy documents or send emails.
3. **Security deposits:** paid by tenants at the start of a tenancy and held for its duration. The deposit is returned to tenants after they leave a home minus any deductions that may be made by the landlord.

There was a widespread expectation that renters would be charged administration fees if renting a property via a letting agent in all areas apart from Scotland where letting agency fees have been banned. Indeed, it was surprising for one renter in England to find out that he was not being charged agency fees. These expectations were based on tenants' previous experiences of private renting, or having been informed of fees by letting agents prior to putting in an offer, although the cost of fees varied between different agencies. As outlined in the last chapter, some tenants did not find out about the cost of fees until they were on a viewing as the adverts for the property failed to include this information. One tenant described how he asked friends and family about their experience of letting agent fees to get a sense of how much they were being charged in order to mediate his expectations:

***"I feel like it's a grey area – you just don't know what you're getting. They don't tell you at the right point in time and you can find them spiralling – signing on fees, referencing fees, generic £100 each. Suddenly you have £400 fees and you don't know where they're going to."*** Cohort 1, shared, Manchester

Tenants were also aware that they would be required to pay a security deposit when renting from landlords and letting agents, with one month to six weeks rent regarded as a reasonable sum. However, renters were not always sure where their security deposit was being held or how it would be returned to them as described in chapter five. Knowing their deposit had been placed in a third-party scheme reassured tenants who, despite it being a legal requirement, saw this as something that added credibility to the landlord or letting agent.

***"I made sure we were in the Tenancy Deposit Scheme because I know a couple of people who have been burnt by [not doing] that. So, that was something already on my radar and before I spoke to them, they had already sent that [scheme] over so that made me feel like they were above board."*** Cohort 2, shared, Birmingham

While renters widely understood the purpose of security deposits, they were less clear on what basis administrative charges were made, particularly where a letting agent was not managing the property. There was a widespread feeling that fees were too high for the level of service being provided, but tenants felt they had little choice to go elsewhere having chosen a property being let by a specific agent. This limited their ability to switch to a different agency without losing out on their preferred home.

***"They're charging you £70 to send an email...but you don't have a choice."*** Cohort 1, family, Manchester

While almost all the renters we spoke to had experience of security deposits and administrative fees, particularly where renting via a letting agent, experiences of holding deposits were less common. In some cases, holding deposits

provided added security to tenants, making them more confident they would get the property they wanted, but others were left out of pocket when the property went to another tenant. This was the case for several renters in Belfast, where they were required to pay a non-refundable holding deposit while the CVs of potential tenants were passed to a landlord who then decided on who to rent the property to. This vetting process meant potential renters could pay hundreds of pounds in fees without securing a home, a process that was frustrating and seen as unfair by tenants. Renters were not always clear on the terms of a holding deposit or how it would be returned.

***“I’ve had situations where I’ve paid my holding deposit, which is non-refundable and not got the house. . . they are deciding whether to let me rent a house on the basis of a piece of paper. They haven’t even met me and are deciding if I’m fit or not to live there.” Cohort 1, single, Belfast***

The high costs of fees and deposits charged to secure a property caused financial and emotional distress for tenants at a time when they already had to deal with the logistical challenges of moving home. The pressures of this process are described further in chapter five.

## Reference checks

Renters had diverse experiences of being asked for information from letting agents and landlords as part of their reference checking procedures. Renters were asked for wage slips, banking details, CVs, photo identification and references from previous landlords. This can be a stressful time for prospective renters as they wait to find out whether they have been accepted for a property while putting their existing search on hold. There were instances of this process taking up to six weeks, leaving tenants in a state of uncertainty about whether they would have a home to live in. For young people or those on low incomes, finding a guarantor who earns a high enough salary can be an additional barrier at this stage. In these cases, tenants often relied on family members to act as guarantors or avoided properties that necessitated a guarantor during the searching stage.

***“There has to be a better way to do the whole process of vetting and doing administrative stuff. We were left for what seemed like days not knowing if we had somewhere to live or not. It was very stressful.” Cohort 2, couple, Glasgow***

The high transaction costs associated with reference checks and finalising a contract could be off-putting to renters, with tenants describing how they decided to stick with their current landlord rather than going through the full searching process again. For example, one tenant started searching for a new flat but found there was so much red tape at other letting agencies that they decided to move into a different property owned by their current landlord to speed up the process. This can result in tenants making compromises on their home or limiting their choice by not searching for a property that better meets their needs due to concerns about the administrative process.

## 3.2 Agreeing a contract

Renters described how they do not always read or understand their rental contract, predominantly relying on advice from family and friends or assuming letting agents would advise them if anything unusual or of note was contained within the contract. One tenant, living in the PRS was unsure whether she had even signed a contract, and therefore did not have access to it or know the terms. More experienced renters tended to feel confident about understanding their contract, recognising “standard” terms and conditions. Where tenants had read their contract, some had

experience of negotiating the terms such as agreeing changes to the rental cost, quality of the property, decor, fixtures and fittings or the appliances available.

## Reading a contract

The length and language of contracts can be overwhelming or confusing for renters, taking the form of long, legal documents. As a result, tenants often rely on third parties including letting agents, family or friends to provide advice and explain the contract, particularly where a friend or family member has legal knowledge or experience of the housing sector. Some renters described how letting agents explained each section of a contract before they signed it, putting phrases into layman's terms. In this way, a few tenants relied on letting agencies to ensure contracts were legal and appropriate, believing they were *"in safe hands"* (Cohort 2, shared, Birmingham). A similar situation played out with some landlords, particularly in cases where tenants already had a relationship with the landlord, trusting that they would treat them fairly and discount anything agreed in the contract if it disadvantaged the tenant. In this way, renters did not always read their tenancy contracts in full, trusting the assumed professionalism of letting agents and landlords or relying on housemates and personal connections to do this on their behalf.

Those with prior experience of renting multiple properties in the PRS described feeling more confident understanding rental contracts, perceiving they knew what to look for and recognising "standard" contractual terms. Tenants in these cases were more likely to read a contract or spend longer doing so, and felt they would not need any support at this stage in their rental journey. One tenant described spending an hour and a half reading the contract in detail, even highlighting spelling mistakes, but this was not a typical occurrence.



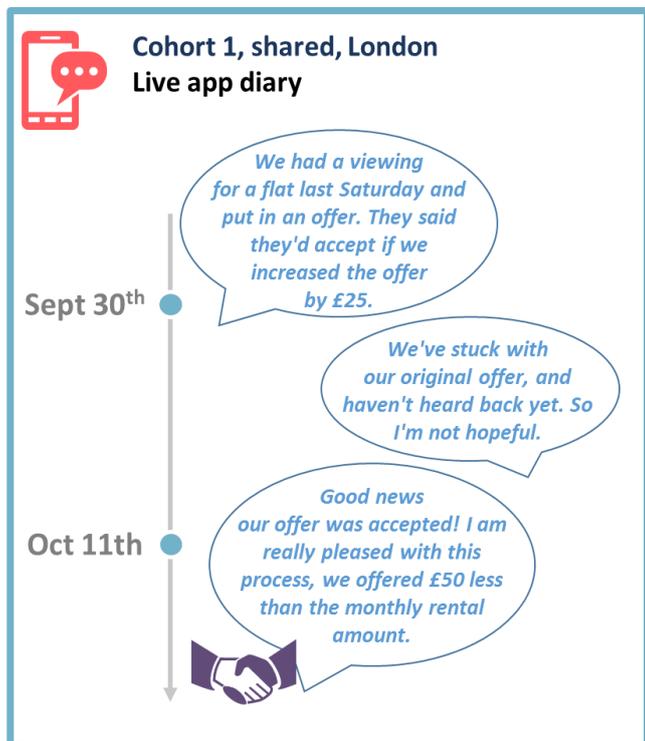
***"I have to make sure my finances are enough to take on the place."* Cohort 2, family, Manchester**

Candice works part-time and is entitled to housing benefits. The price of rent was a key factor in deciding on her privately rented home.

Although she felt she understood the legal process and she read the contract in full before signing, she wanted to check the contract with the council including whether they felt the price of rent was fair as this could affect her housing benefit and thus her ability to afford the home. She knew they would be able to help her as she deals with them in regards to her benefits and was aware they give advice on properties. She specifically asked the council about the affordability of the rent on the property, finding it reassuring to check their views on the price before agreeing the contract.

As she needs to let the council know about any changes of address, she finds this the most straightforward way of seeking advice as she has to contact them anyway if she intends to move. She is also aware of a local Citizens Advice that her friends have used when facing problems with landlords but this is not something she has experience of.

## Negotiating a contract



Where tenants did enter into negotiations these tended to focus around the cost of rent, but we also found examples of renters negotiating improvements to a property, access to a garage and the frequency of rental payments. Fewer tenants negotiated on the length of their tenancy, either feeling satisfied with the current length or not feeling confident to ask for a longer tenancy in the expectation that a landlord could find another tenant satisfied with the tenancy length. In this way, tenants described a lack of control over their tenure length, feeling little choice but to accept a year-long tenancy even when they would have preferred a longer length. In one case where a tenant did negotiate with good references from a previous landlord and by offering to care for the garden and self-furnishing the property, they agreed a two-year contract with a six-month break clause. Long-term tenants often also assumed that contracts were rolling and would be renewed automatically without seeing any paperwork. While not all renters negotiated on their contract, those that did described having the confidence to do so based on:

- 1. Advice from family and friends:** particularly where tenants had family or friends with relevant experience, such as friends working as estate agents. For example, one tenant put an offer on a property on the condition that a carpet was put on the floor, the bathroom lino was replaced and they provided a new fridge. This was something the tenant felt encouraged to do as they had a friend living in the same block so knew how the letting agent was likely to respond based on their previous experience.

*“Without that prior knowledge, I probably would have been more inclined to walk away rather than say ‘will you do all these things and then we’ll move in’ because . . . I don’t necessarily feel that confident about questioning what you could ask for. . . But here we knew it was worth asking and we knew what some of the other flats looked like.” Cohort 2, shared, London*

- 2. Information provided at the searching stage:** was used as a baseline for what to expect from a property. There were instances where this information did not match, such as where an initial advert displayed inaccurate information about the cost of rent or the amenities of the property - giving tenants increased confidence to ask for changes and in negotiating the terms. For example, one tenant described how a property was advertised with access to a garage but the renters were informed by the landlord that this was not included when on the viewing. They described feeling able to negotiate based on the advert as this was what they had been expecting to see at viewing and was an important part of what had attracted them to the property in the first place. In the end, they came to an agreement that both the landlord and tenants could use the garage space.

***"We felt able to negotiate...we were paying a decent amount for rent and it said it [the garage] was included. The landlord said it wasn't included but we didn't want to pay any extra for it, we wanted it for our bikes and camping equipment."*** Cohort 2, couple, Cardiff

**3. Essential requirements for a property:** where tenants needed certain changes for the property to meet their criteria. For example, negotiating the cost of rent as they could not afford the home at a higher price or talking to the landlord about keeping pets.

The personality and experience of renters also contributed to the likelihood they would negotiate a contract, with tenants who did negotiate describing how they often tried to barter when buying big ticket items or enjoyed trying to negotiate to get a better deal. These tenants tended to be older, with more experience of moving in the PRS.

***"I've always negotiated on price and normally there is a bit of wriggle room."*** Cohort 1, Shared, Manchester



***"It's going to cost us a fortune, I can't do that."*** Cohort 2, family, Cardiff

Sarah described how she went to view a property that was advertised as £900 a month with one month's rent, but upon viewing, the landlady requested £1,100 plus six weeks' rent as a deposit. Although the letting agent changed the property price online once they spotted the error, Sarah had evidence of the lower offer saved on her phone. She showed it to the landlady and told her she could not afford any more than the initial price. The landlady spoke to her husband about the situation and subsequently agreed the rent at £900 with six weeks' rent as a security deposit.

As the property was required for a family, the tenant invited the landlady to meet her husband and children, and see how she kept her current house to show how they would take care of the home. They both agreed they could move in after seeing how both families positively interacted, reassuring Sarah they would get along and persuading the landlords they would be good tenants.

The landlady also decided to take the property off the letting agent, saving Sarah an additional £400 in fees.

Not all interviewees negotiated their contract as they lacked the confidence or understanding of how to do so, felt they might lose the property, or believed the price and contractual terms were already fair. One tenant described how her own "insecurities" stopped her from negotiating on the tenancy length, while another felt she would prefer to negotiate with a letting agent rather than a landlord as the negotiation could undermine her relationship with the landlord.

***"Not the best start before you've moved in...I'd feel uncomfortable to negotiate if you've got to see them, seems cheeky, the price is clearly what they want."*** Cohort 1, single, Cardiff

The perception of a "sellers' market" described in chapter two, limited renters' confidence to negotiate as they did not see why a landlord would agree to a lower price of rent or additional work on the property if they could find another tenant willing to pay. Some tenants that attempted to negotiate were unsuccessful for this reason.

***“We first looked at this apartment in June but it was above our budget. We tried to get them to come down in price but they wouldn’t budge, so we just left it and went looking for something else. However, after a while looking we realised this was worth the extra money.” Cohort 2, couple, Belfast***

Where the price seemed fair, renters didn’t feel the need to negotiate. This perception was based on comparisons with similar properties on the market, experiences of viewing other properties, or tenants’ impressions of the quality of the home. In some cases, this preference for a property resulted in tenants failing to read their contract in full and not seeing the value in querying or negotiating the terms for fear of losing the home. Where tenants were under pressure to find a new home, this could be particularly acute as they were prepared to accept any contractual conditions to secure somewhere to live.

***“You are going to sign it regardless of what you read in it.” Cohort 2, couple, Glasgow***

### 3.3 Resources and support to secure a home

As observed above, renters widely relied on advice from family and friends and personal experience to put in an offer, and to understand and agree a rental contract. Tenants did not always read their contract in full, relying instead on the goodwill of landlords and letting agents or trusting they would be able to sort out any problems that may occur in the future rather than worrying about the contract when nothing may go wrong. Paradoxically, this stage of a renters’ journey was one of the most complicated and an area where demands for support and technical information were frequently made. Renters had widespread experience of being asked for different documents by different agencies as part of reference checks, were unclear on the levels of fees they should expect, or what to look for in a rental contract. The diversity in routes to securing a home created confusion and meant tenants were often unclear on what they were obliged to provide to letting agents or what they should be checking before signing a legal document.

Upon signing a contract, renters also described receiving diverse and inconsistent materials and information about their home. One tenant was given a formal pack of documents from their letting agent containing a copy of the contract, a list of items in the flat and information about bacteria in the water supply as they were living in an older building. Another was sent copies of the contract, gas safety certificate and the Government’s “How to Rent” guide via email. Renters did not always recall the information they were provided at this point, they often had not read the materials in full or found them useful, preferring to speak to family and friends.

Although most landlords (or letting agents acting on a landlords’ behalf) in England are required to provide a copy of “How to Rent: the checklist for renting in England” issued by the government, most renters were unaware of this guide or did not recall reading a copy.<sup>12</sup> However, tenants did suggest that a guide outlining the rights and responsibilities of tenants was something they would like to see, explaining that it would be useful to show what was and was not acceptable during renting. Renters across the UK felt guidance should be provided by letting agents for example in the agency offices or linked to online, and that it should be made available before signing a contract. Even when tenants had previously seen the guide, they relied on the advice of their friends and family, and their experience as renters, more than on formal guidance.

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<sup>12</sup> A landlord cannot serve a Section 21 eviction notice if they have failed to comply with this requirement and provided tenants with a copy of the guide.

## 4. Living in the PRS

Renting in the PRS provides flexibility, allowing tenants to move when their situation changes, or when they decide to live elsewhere. This is something valued by tenants that don't want to "settle down" or want to try living in a place or with a person on a temporary basis – often views held by young people or those without families. Few saw themselves remaining in the same house on a long-term basis, especially those in flat-sharing situations, so the flexibility of six or twelve month tenancies was an attractive feature.

However, this flexibility can adversely affect renters who are seeking greater stability in their home, frequently something sought after by tenants with children. Often this group of tenants felt more "rooted" to a specific area: primarily because this is where their children attended school or where they had relationships with neighbours and the wider community.

We spoke to a range of tenants from those renting for the first time to those who had lived in the PRS for over a decade. While younger renters typically felt they would want to leave the PRS to buy a home when they started a family, older renters described how this had not been possible for them because of affordability constraints, in some cases caused by their inability to save while renting. In this way, the impact of private renting on the ability of tenants to save was a significant downside to their experiences of living in the PRS.

In this chapter, we will cover renters' experiences of:

- decency and quality of homes
- awareness of tenants' rights
- relationships with landlords and letting agents.

### Common problems encountered by renters while living in the PRS

While the majority of time spent living in the PRS was relatively stress free, it involves liaising with landlords or letting agents when problems arise. Common problems encountered at this stage included:

- **Living in low quality homes with existing safety issues** that can affect tenants' health and wellbeing. Tenants described living in properties with inadequate heating, damp and mould making householders unwell, or in insecure homes that affected their mental wellbeing. In some cases, tenants accepted poor conditions due to low expectations of the PRS or the short length of time they expected to remain in a property.
- **Difficulties getting repairs or maintenance carried out in full.** This was sometimes due to problems getting in touch with landlords, confusion over the responsibilities between letting agents and landlords, or landlords failing to make adequate changes. Difficulties getting repairs completed was often a frustrating and stressful process for renters who had to repeatedly chase landlords and letting agents to act, sometimes in cases where faults were causing significant health and safety concerns.

- **Limited awareness of rights and safety standards**, as well as a reluctance to notify landlords about necessary repairs due to fears of rent increases, resulted in tenants accepting poor quality living standards or carrying out their own repairs. Tenants were often unaware of the right questions to ask about the safety of a home or what landlords and letting agents should provide to demonstrate this (e.g. gas safety certificates).
- **Financial costs and burden of tenants' carrying out their own repairs**. Tenants were occasionally asked to carry out their own renovations by landlords, or decided to carry out repairs due to the delays in landlords and letting agents solving a problem. Renters had to do this in their own time, and the cost of repairs were not always refunded by a letting agent or landlord.
- **Invasions of privacy**, when landlords entered a property without asking for permission in advance. Some tenants were unaware of their rights around this issue.
- **Difficulties communicating with letting agents and landlords** in particular, with regard to any maintenance concerns as described above. This could lead to anxiety about who to contact when things go wrong or concerns that it would be difficult to give notice when a tenant decided to leave the property.

## 4.1 Decency and quality of homes

Tenants were generally satisfied with the quality standards of their home, emphasising storage space, the quality and modern nature of the fixtures and fittings, space in the property in general, and access to shops and transport links. As in the searching stage, renters placed significant value on the location of their home and were prepared to pay more to access high quality properties in the right location. Renters' expectations were mediated by how long they saw themselves remaining in the same place, with those seeing a rental as short term or a stepping stone to purchasing a property more likely to see their home as meeting their current needs.

Tenants assessed the quality of the fixtures in a home while looking around during viewings. As described in chapter two, viewings were often short, limiting the time renters had to test out appliances or assess the quality of a home beyond initial appearances. There was also a limited awareness of what the quality standards of a home should be, and perceptions of a property were often based on previous experiences. For example, a tenant leaving a property with a "studenty" feel was satisfied with a new property that "looked better". In some cases, landlords or letting agents reassured tenants on viewings that further renovations or appliances would be added to the home, but on moving in, renters found that these alterations had not been made in full. For example, one tenant viewed a property while the bathroom was being redeveloped, only to find the bathroom in the same half-finished state on moving in. Those who were happy with the standards of their previous property were expecting at least the same in terms of décor and the quality of appliances. But there was no mention of additional checks to ensure the quality of the home other than having a look around at the viewing.

***"Because it is a new place everything was listed and guiltily I'm not very thorough with things like that (checking the safety of a property). But I felt like it was definitely going to be better than the situation I'm in now where nothing was working."*** Cohort 1, shared, Manchester

In addition to the location and quality of fixtures and fittings in a home, renters emphasised the significance of the size and space of a property including having sufficient space for cooking, eating, sleeping, washing and, depending on the type of household, space for children to play, study or work. Space was particularly important for those living with children either full time or part time, with some parents sleeping on the sofa when their children visit or sharing rooms.

However, changes to personal or household circumstances resulted in properties becoming unsuitable for tenants, requiring renovations to a property. Renters described adding in hand rails and shower rails to make rooms accessible for someone with a disability, or painting their living room, sometimes at their own cost. Landlords and letting agents were not always willing to allow tenants to make these changes or asked them to pay for it.

***“They’re getting things done, but slowly. They’re getting there but some of the things I’ve done myself because it’s a lot quicker... and hassle free. I don’t need to phone him and say when’s this getting done . . . I’ll just do it myself.” Cohort 1, family, Glasgow***

As outlined in chapter two, this reluctance to “cause hassle” could result in pushing renters to search for a new home rather than renovating their current property or asking their landlord to do so.

## Repairs and maintenance

Renters experienced a range of maintenance issues from problematic blinds to faulty fire alarms and boarded windows that did not close properly. Expectations about general maintenance were low, and many renters expected to encounter similar maintenance issues whilst living in the PRS. As described in chapter two, many tenants were unaware of the safety checks that should be carried out on a privately rented home and rarely asked questions about this while on viewings, although tenants did describe instances of asking landlords to replace faulty smoke alarms.

Poor standards of maintenance had a significant impact on tenants, aggravating existing health conditions and leading to anxiety about the security of a property. For example, one tenant described how the damp and mould found in her home exacerbated her six-year-old daughter’s chronic chest condition and meant they often shared a bed due to the cold. Another tenant living on the ground floor had one of his window smashed and had to live without a window for two weeks (as described in the pen portrait below).

### Hazards and faults experienced by private renters

#### Plumbing

- Over-flowing toilet
- Burst pipe
- Cracked drainpipe
- Water coming through the floorboards

#### Furniture & appliances

- Faulty washing machine
- Broken furniture e.g. three legged coffee table
- Broken seal around the oven
- Faulty smoke alarms

#### Structural problems

- Tiles falling off the roof
- Damaged floor tiles

#### Central heating

- Broken boiler
- Problems heating the property

#### Vermin

- Mice infestations
- Cockroaches

- Damp and mould



***“One time I had kids that smashed up my window and then run by. I did not have a window for about two weeks.” Cohort 2, single, Glasgow***

Mike has been living in his flat in Glasgow for the last three years. He has been renting since the age of 18 and is now 26. He lives on the ground floor and one day a group of kids broke his window. He called the police and then his landlord the day after who was not very surprised that something like this had happened. His landlord was understanding about the situation and had a friend come around straight away to help Mike board up the window with wood. However, it then took the landlord around two weeks to replace the window, leaving Mike feeling vulnerable and insecure without a solid window on the ground floor.

This experience also resulted in Mike asking the landlord for curtains soon after the window was fixed because he appreciated the privacy provided by having his window boarded up.

In response to low quality conditions and the need for repairs, renters responded in one of several ways:

- **Tenants contacted their landlord or letting agent to ask for repairs to be made.** Tenants' satisfaction with this approach relied on the responsiveness of the landlord or letting agent and the quality of repairs completed. Renters in some instances waited months for repairs to be carried out, only to find that issues were not properly resolved. For example, one tenant living in a larger property described facing difficulties with keeping the home warm. The landlord provided them with electric heaters, but these were insufficient to heat the whole flat.
- **Tenants carried out repairs themselves** either because they felt it would be quicker to sort the problem out directly rather than waiting for a landlord or because they wanted to complete the repairs to a certain standard. In some cases, tenants asked permission from a landlord or letting agent to make the repairs but this did not always happen particularly where issues were perceived as minor, such as changing a shower head or where the landlord or letting agent was unresponsive. In addition to spending the time and effort to complete the repairs themselves, renters sometimes bore the cost of these repairs.
- **Tenants accepted living in the property in a poor condition** as the repairs were regarded as minor, because of previous experience not being able to contact a landlord or letting agent, low awareness of their rights or for fear of rent increases. Tenants perceived that there was a trade-off to be made between getting a repair done but risking an increase in rent, and adapting to the situation to keep their rent at the same level or keeping relations trouble free.

***“It's not like it's urgent, it's not important really because we can wash up [although the dishwasher is broken] . . . if you say that to him, I don't want him to turn around and say he's going to put our rent up.” Cohort 1, single, London***

The extent to which tenants were carrying out major repairs or alterations on their own without seeking permission from a landlord or letting agent, illustrated how renters were not always aware of their contractual responsibilities as tenants. They seemed unaware that their contract potentially prohibited them from making alterations to the property, preferring to do additional work themselves to make the home into their own. These tenants tended to see themselves staying in the property for the longer-term, and wanted to personalise it or improve it in their own taste.

In some cases, tenants reported landlords being able to sell the property at an increased value due to their renovations.



***"I had done a lot of work to both houses. Totally redecorated and put new wooden floors in as well as the garden. I actually added value to the house and obviously, they've seen this and thought they'd cash in on my investment." Cohort 1, Family, Belfast***

Charlotte had redecorated her house in which she had been living for the past five years. She had painted, replaced the carpets and the handles on the window. She paid for all this herself and only asked permission from her landlord to replace the window handles.

Twice in the past, previous landlords had sold their property because the works she had done had increased their value. However, she continues to renovate and redecorate because she wants her house to be designed in her taste and feel like home for her and her kids.

She was interested in long-term tenancies because she wanted her children to be able to settle in school and not have to change when she had to move. She was disappointed when one of her previous homes was sold because her landlord had assured her that she was looking for a long-term tenant and she had only been living there for three years when the landlord decided to sell.

## 4.2 Awareness of tenants' rights and duties

Tenants were widely unaware of their rights or where to seek advice if they faced difficulties while living in a privately rented home. Our interview was often the first time renters had thought about their rights and many had not considered the extent to which support may be available to address issues such as property maintenance. As outlined above, tenants were prepared to live in poor conditions or accept unresponsive landlords as they were unaware of any alternative options available to them.

***"Given I'm a long-term renter I should have thought about that more ... I don't really know what my rights are as a tenant." Cohort 2, couple, London***

There was some evidence of renters searching for advice. Young people tended to look on Google or for online forums where people had described similar experiences, while older renters tended to go to organisations they were familiar with such as Citizens Advice or their local authority housing team. More frequently, tenants asked for informal advice from family and friends. One tenant who was aware of his rights and the required safety standards requested a gas safety check and certificate from his landlord after moving in. As his landlord was unresponsive, he contacted the council to alert them and ask for help. Although it took some time for the issue to be resolved, his landlord did get fined £500 and had to provide the gas safety certificate, albeit after several months. This was one of the few examples we found of tenants taking steps to enforce their rights. Although renters were not actively seeking guidance there was an appetite for more information on tenants' rights. However, as described in chapter three, tenants were not always reading material they had access to such as the "How to Rent" guidance available in England and had low levels of awareness of existing opportunities for redress.

***“There doesn't seem to be an organisation that you can go to like OfCom, or OfGem or the financial ombudsman you're confident in that. It would be good to know what my rights are and what I could get. . . it's not common knowledge.” Cohort 1, single, Cardiff***

### 4.3 Relationships with landlords and letting agents

The relationship between a tenant and a landlord or letting agent, and the nature of the relationship between a landlord and a letting agent that has been contracted to manage his or her property, shaped their overarching experience of living in the PRS. As in the searching stage, tenants had preferences as to whether they wanted to rent directly from a landlord or via a letting agent, often based on their previous rental experiences.

#### Responsiveness to communication

Tenants frequently reported difficulties getting in touch with landlords and letting agents while living in the PRS. The nature of many individual landlords not necessarily living near the rental property, could make it challenging for renters attempting to make contact about damages, repairs or other contractual matters. Tenants described how calls, voicemails and text messages were ignored by landlords causing stress and inconvenience as tenants had to repeatedly chase up on communications. This was particularly true in cases of low level repairs, with renters reporting that landlords were more responsive to emergencies such as a flood in the flat that could severely damage the property.

However, tenants also saw benefits to infrequent communication with their landlord, giving them greater independence and ownership of their home. Limited communication meant that the cost of rent did not go up each year for some tenants who were prepared to carry out repairs themselves to avoid the rent increases that might occur by getting back in touch with a landlord as described above. In these cases, tenants were reluctant to reach out to their landlord, preferring to make do with their current situation even if this meant paying for repairs if landlords did not refund the cost.

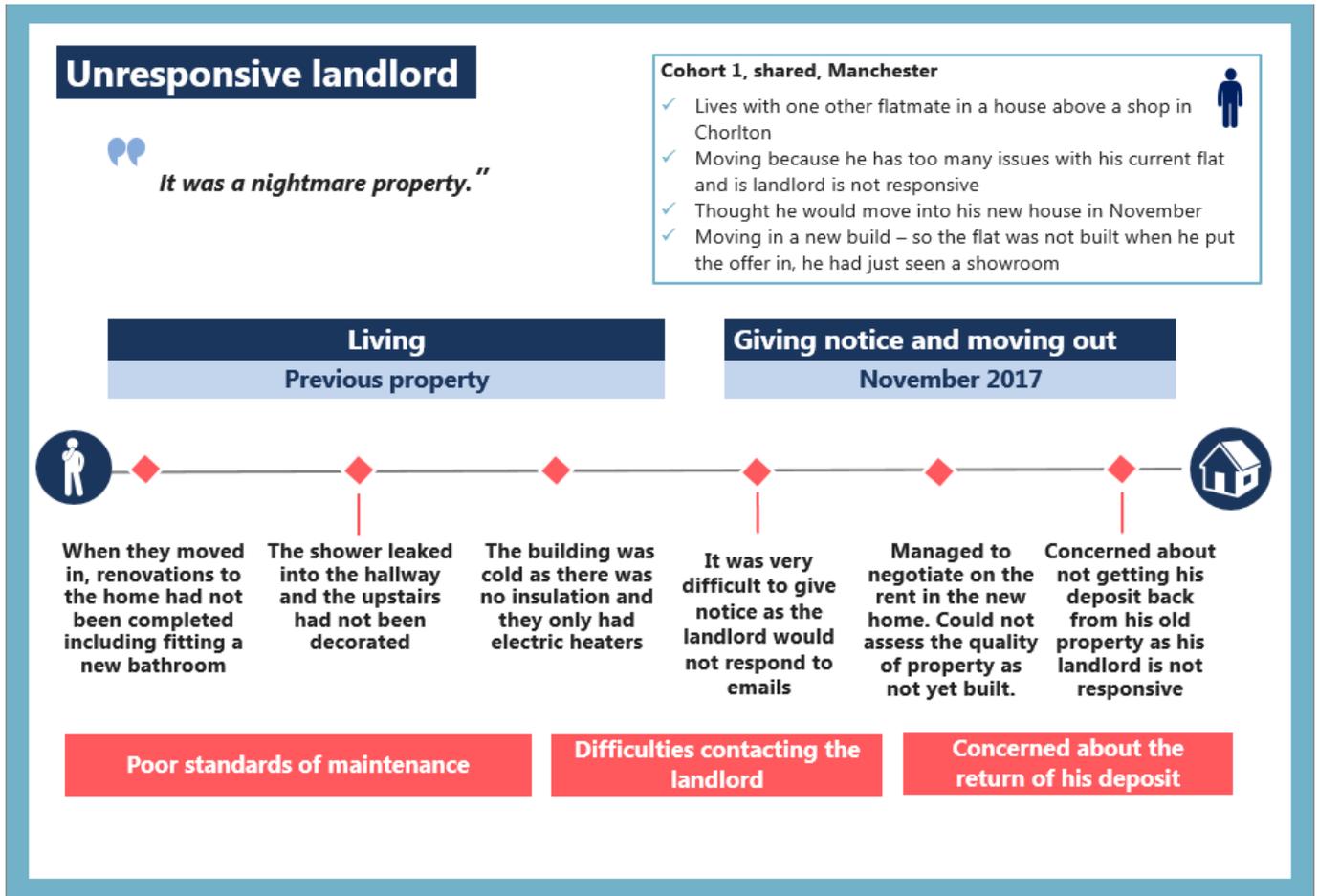


***“It was the middle of the winter and I told him there is no way you're leaving my daughter to freeze. I had to lose it with him to get it sorted.” Cohort 2, single, Birmingham***

James has lived in his privately rented home for the last ten years. He especially likes the large garden where he has a studio that he uses to teach exercise classes from. He thinks the rent, which hasn't increased since he moved in, is reasonable and he doesn't think he could get a similar sized property with a garden elsewhere.

He struggles to get in touch with the landlord to arrange repairs. For example, one winter his boiler broke and it took a long time for James to make contact with the landlord who did not respond to his messages. James ended up losing his temper with the landlord before he eventually replaced the boiler.

James has also carried out repairs himself with the help of family and friends. On one occasion the tiles on the roof fell off. He let his landlord know about the damage but the landlord failed to do anything meaning that James eventually fixed the tiles with the help of a friend. His brother, who is a builder, has also helped to fit an isolation tap on the toilet as it was overflowing, and is replacing the kitchen. James has decided not to mention this to his landlord, believing that he will struggle to get in touch with him even if he tried.



The high street presence of letting agents reassured tenants, perceiving they would be able to reach someone in the agency office if they needed to and had a third-party intermediary to go to if anything went wrong with the home.

***"I felt that they were hands on enough that if I had a problem, I know where their office is, I could go around to the office and I felt that they would listen, they felt thorough."*** Cohort 1, shared, Manchester

But this also meant there could be delays in getting a problem solved due to the time it takes for a letting agent to communicate with a landlord, because of miscommunication between the two or confusion from the tenant around who holds responsibility for repairs. In some cases, tenants reported having to communicate directly with their landlord despite the property being managed by the letting agent. For example, one tenant described how her key got broken in a lock. She called the letting agent managing the property (as the landlord lived outside of the UK) who suggested using a different entrance to the home. Although this allowed the tenant to enter the property, she wanted to fix the lock due to security concerns so went directly to a handyman on the landlord's recommendation. Several weeks later the letting agent called back to ask whether the problem had been resolved without having taken any action themselves to rectify the situation.

### Building a personal relationship

While dealing directly with a landlord meant they were sometimes unresponsive, tenants also had experience of building personal relationships with their landlord, dealing with the same person over several years. For example, one tenant described how her landlord brought presents for her children and reduced the rent each Christmas as a gesture of good will to thank her for being a good tenant.



***"We started off on £650 and he [the landlord] gradually lowered the rent because we're good tenants: £50 the first year and £50 the second year. He knew that we were trying to save for our deposit. I am absolutely devastated that he is going, to be honest with you."*** Cohort 1, family, Glasgow

Julie lives in a three-bed house with her son (four years of age) and her husband. Her husband had another son from a previous marriage who comes and stays with them sometimes. She loves her current home where she has lived for four years.

They have had a great relationship with their landlord who has even lowered the rent by £100 a month since they moved in as he felt they were such "good" tenants and were taking care of the house. While he is selling the property to retire in Spain next year, he told them about his intentions a year in advance and reassured them that he would not sell before they had found alternative accommodation that they like. He even fitted a new kitchen a few months ago to help sell the property. Instead of waiting to install the kitchen until they moved, he wanted the family to enjoy it while they still live in the home.

Another tenant emphasised how the personal connection their landlord had with their property meant they wanted to take good care of it and went above and beyond their expectations of maintaining the home.

***"I think this was the landlord's family home at one point and I do know that his brother lived here previously. He has a connection with the house and is keen to keep it in good order and we're benefitting from that."***  
Cohort 1, couple, Belfast

However, tenants also described instances where landlords entered the property unannounced, invading their privacy and making them feel uncomfortable. This reinforced the notion that the home they were living in was not their own. For example, one tenant described how her landlord's sister entered her flat while she was not there to pick up some post, something the tenant had experienced in previous private rentals. While, the tenant addressed this immediately with her landlord who agreed that it would not happen again, she was unhappy about the experience which she perceived as a violation of her privacy.

When dealing directly with landlords, tenants seemingly relied more on the nature of their personal interactions with a landlord – trusting them to act in their best interests or consult them on decisions about their home – than on the formal contractual arrangement in place; this had both positive and negative results. Tenants trusted their landlord would let them know about any changes to the terms of their contract and were unconcerned about it not being formally renewed.

***"We send the money every month but we have never been sent an official renewal or anything like that"***  
Cohort 1, shared, London

In comparison, where the relationship was with a letting agent it tended to be more procedural. For example, tenants dealing with letting agents were more likely to receive communications about renewing a rental contract each year.

## 5. Moving out

Having decided to move out of a privately rented home, tenants had to give notice to their current landlord or letting agent, usually one month in advance. Tenants also had experience of being given notice, where a landlord wanted to stop renting out the property, for example if they wanted to sell the home. This triggered the start of the searching process for some tenants as described in chapter two.

On the tenant leaving the property, landlords and letting agents carried out inspections to assess the condition of the home and determine whether the full security deposit would be returned to the tenant. Tenants had experiences of receiving deductions for minor changes, cleaning fees and administrative charges but these were rarely challenged by renters who accepted that some deductions were likely to be made irrespective of the standard of the property.

Due to the timeframe between putting an offer down on a property and moving out, tenants frequently had money from two deposits out of their bank account at the same time. Discrepancies between contract end and start dates meant tenants had to stay with friends and family between moving, or pay for rent at two properties at the same time. Along with the other fees and deposits described throughout this report, this made the months around moving home financially difficult for many tenants.

In this chapter, we will cover renters' experiences of:

- giving notice
- returning deposits and deductions made
- financial costs of moving.

### Common problems encountered by renters while moving out of a home in the PRS

Moving out of a privately rented home can be a stressful and financially challenging time as tenants handle the administrative tasks involved in leaving a home while simultaneously beginning the process of searching and securing a new property. Common problems encountered at this stage included:

- **Stress and anxiety caused by short notice periods adding pressure to find a home within a limited timeframe.** This can encourage renters to put off giving their notice for fear of being unable to find a new home. Being given notice by a landlord can also be a surprise for tenants unaware of their landlord's intentions, adding pressure to find a new home within a potentially short notice period.
- **A lack of clarity or awareness about the rental contract requirements and the terms for giving notice.** In some cases, this meant tenants were unable to move out of a property when they expected and/or had to pay rent on two properties simultaneously for a period. This could lead to tenants facing financial pressures and cause stress and anxiety.
- **Deductions being taken from deposits, delays to deposits being returned and failure to receive deposits back** left tenants out of pocket. Tenants widely experienced a time lag between paying a deposit

on a new property and receiving a deposit back from a previous property. In addition, there were instances where tenants had difficulties getting their deposits returned in full or at all. The financial distress caused by the costs associated with moving home caused anxiety and stress for tenants who could struggle to pay.

- **Unexpected or unfair deposit deductions** also added financial pressure and anxiety to tenants who were widely unaware of how to challenge deductions they regarded as unreasonable or seek redress.
- **The financial costs of moving home** that can lead to financial and emotional stress for tenants around the months of their move. In some cases, this resulted in tenants moving in with friends and family to save on the cost of additional rent, or borrowing money to cover the time between paying and receiving a deposit back.

## 5.1 Giving notice

Renters reported that the process of giving notice was generally smooth, with most understanding the steps they needed to take. Tenants who had recently moved or were actively searching tended to have a better understanding of the length of their notice period and the process required than renters who had been living in a property for some time. Tenants less certain about the details of their notice period often couldn't state how long it was for and were unaware of the terms of the contract, having relied on family or friends to understand the contract as described in chapter three. In some cases, tenants only realised the full extent of the terms of their contract when they tried to give notice and found it was not as they expected.



***"I had never read the lease and when this happened I went and looked it up. They were right and I just had to accept it as I'd signed it."*** Cohort 2, Couple, Belfast

Euan described how he started searching for new homes as his lease was due to expire at the end of the month. He believed this would be the natural termination of the rental agreement, so put down a deposit at another property.

After speaking to the letting agent, Euan was informed this was not how his contract ended. Instead, he was to give a month's notice as written in the contract, meaning the required notice extended into the next month. Only after realising this did he properly inspect his lease agreement and see the one month notice clause. This meant he had to pay for an additional week of rent, despite moving into a new home.

Euan did not seek advice as he believed the written clause in the contract legally stipulated the conditions, at which point he was helpless to challenge the terms. However, he is now meticulous about reading a rental contract.

Tenants were concerned that once they had given their notice, they would only have a limited amount of time to find a new property, adding pressure to their search as described in chapter two. While this was regarded as a risk, tenants traded this off against the fact that they could move into a new property more quickly by handing in their notice in the early stages of a search. Having a good relationship with a landlord helped to ease this process, with landlords providing greater flexibility over the notice period. Occasionally, landlords let tenants remain in a property until they

had found a new place to live, only then starting to advertise the home for future renters, or agreeing on a rolling contract while a tenant searched for a new home.

***"She's relaxed about it because she knows she'll be able to rent it again really quickly. I can just assume that's why she is the way she is with me."*** Cohort 1, single, Belfast

In contrast, tenants with unresponsive landlords worried they would find it difficult to give their notice or agree an official leaving date. Landlords also varied in the amount of notice they gave tenants – ranging from over a year in advance to six weeks or a month as a contract came to an end. As described in chapter two, this can come as a surprise for some tenants adding stress and anxiety to the process of searching for a new home as they were unprepared for having to move. This can be particularly difficult for tenants who expected to remain in their home long-term.

## 5.2 Returning deposits and deductions

Renters were confident about receiving their deposit back once they had moved out of the property, and deposits were commonly returned within a week of a tenant's moving out date. However, there was widespread uncertainty about what landlords can deduct from a security deposit and where to look for information on how to challenge or prepare for this. As such, tenants stated that definitions on what constitutes 'wear and tear' and what is damage would be helpful. This was particularly the case for tenants who did not know where their deposit was being held.

Tenants described a variety of instances and reasons for which deductions were made from their deposit. One tenant who was a first-time renter had signed a form from her landlord agreeing for him to take some money off her deposit because the cleaning had not been done to his standards. She later thought this was unfair and went to her sister who told her that it was illegal. She sought advice from a housing association but they were not able to help resulting in her losing the money. Another tenant described being charged £150 from her deposit after changing a blind that was in a poor state of repair. She felt disappointed and frustrated by this as she felt she lacked control over the situation:

***"I said 'I'll even put the scabby curtains back up if you give me back my deposit', and they said no. They look for anything and try to keep as much of your deposit as possible."*** Cohort 1, family, Glasgow

While there was mistrust of letting agents and landlords during this stage of the process, tenants were prepared to accept having a proportion of their deposit taken without challenging the assumptions for the deduction if they got the rest of the deposit back. Tenants often expected this to happen and felt it wasn't worth disputing the charges, or getting into an argument during an already stressful process of moving homes even where they felt the deduction was unreasonable.

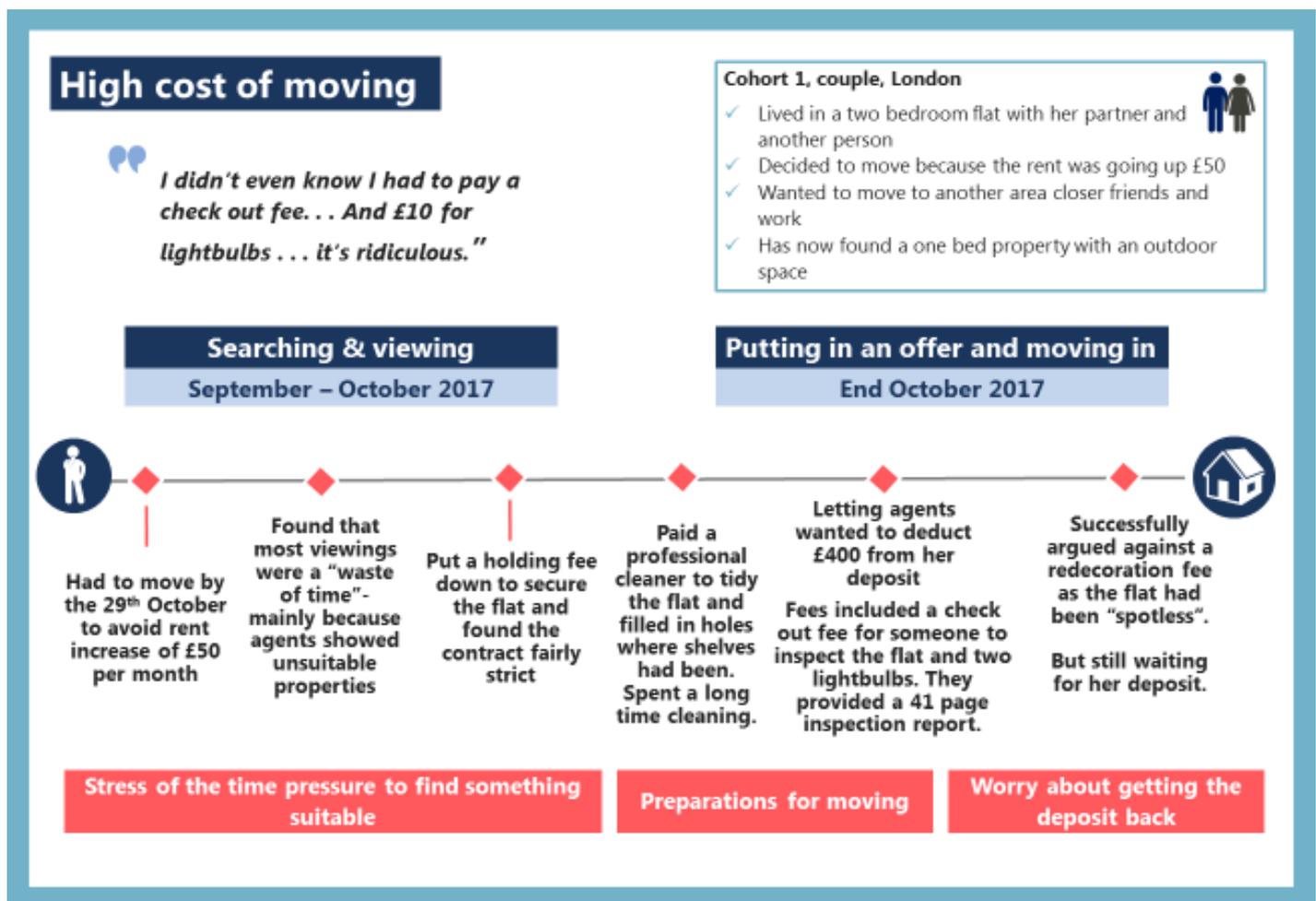
***"They said that we had done things which I think we hadn't done. But I'm not one to get into an argument about things like that – life's too short."*** Cohort 2, family, London

Tenants commonly did not challenge charges, although there were some examples where they were successful in doing so. For example, one tenant was charged £100 as an "oven cleaning fee" on top of an £80 check out fee. The tenant disputed the deduction and the "oven cleaning fee" was removed although they were still required to pay the check-out fee. In some cases, where tenants struggled to get in touch with their landlord to give notice, tenants were concerned that they would never receive their deposit back and did not know how to seek redress, despite it being

placed in a deposit protection scheme. During interviews, renters did not mention redress schemes or describe having experience of using schemes to get their deposit returned.

*"I'm not expecting to get it back at all. . . I know it's in a deposit protection scheme but I don't know how that works . . . we'll try but I don't hold any hope really."* Cohort 1, shared, Manchester

Tenants also reported the financial difficulty of waiting for one deposit to come back, while also paying for another one upfront, particularly if they were unsure about receiving the original deposit back in full. This led to tenants having to borrow money from parents or other sources and caused emotional and financial distress as renters had to try to get the deposit back while they organised their move.



### 5.3 Financial costs of moving

The months around moving home became almost prohibitively expensive for some tenants with financial costs incurred at this stage including:

- **Administrative fees from letting agents.** As described in chapter three, the fees charged by letting agents to finalise a tenancy contract and secure a home were often a significant expense for tenants.
- **Deductions from deposits and waiting for a deposit to be returned** while having to pay for the deposit on a new property meant tenants faced having the funds from two deposits being out of their account at the same time as described above.

- **Paying double rent.** Tenants had experience of paying for two properties at the same time when they were unable to sequence their moving out and in dates perfectly. This occurred when they felt the need to start their contract with their new property before they moved out of their previous property, either because they found a home they liked sooner than expected or because they had been unclear on the process for handing in their notice as described above.
- **The costs of moving belongings** from one property to another including paying for removal vans or transport between properties also added expense to the process. In addition to the financial burden, this process was often stressful for tenants and occasionally meant taking time off work to organise and oversee the move. In some cases, where tenants had not aligned their moving out and in dates, renters had to move in with family and friends while they waited for their new home to become available. This meant facing the financial and time costs of moving belongings twice.

The financial costs of moving resulted in tenants borrowing money from family or minimising other expenses to cover the costs, and had the impact of increasing the pressure on renters' search to ensure they found a property that they wanted to remain in to avoid having to search again.

***"It was really hard on the month of Christmas to raise an additional £900. They should have something in place to help people in my position. Even if they spread it over a few months at the start it wouldn't be such a shock."*** Cohort 2, family, Belfast

## 6. Conclusions

The summary boxes in each chapter of this report highlight the range of common issues along the customer journey for participants in this study. Whilst some of the tenants reported positive experiences of the rental sector there was a wide degree of variance. When taken together, the evidence points to some key problems that can happen across the many varied 'customer journeys' which underpin tenants' experiences of private renting. These problems can be summarised as:

- Financial loss or hardship caused by a variety of factors to do with both the way the private renting market operates and due to some tenants opting to be out of pocket rather than cause 'hassle' with their landlord or letting agent
- Stress and frustration caused by various pressures of looking for private lets where there is limited choice and not enough time to make the best decisions
- Anxiety from living in unsuitable properties or where maintenance and other issues are not adequately dealt with or take a long time to be resolved
- Lack of information, low awareness of support and consumer rights and ways to get redress, suggesting that tenants are not as in control or as empowered as they might feel when acting as consumers in other markets.

There was a tendency for tenants to have very **limited awareness of the relevant issues at all points of the journey** – not only in identifying the fitness or safety of a potential home when searching for somewhere to live, but in knowing what to expect from the process of securing a home, moving out of a property, and their contractual rights more broadly. Further, they **rarely seek out information from sources beyond friends and family** to address these gaps in knowledge and very few have experience of seeking formal redress when things go wrong. Rather such gaps are filled largely through the accumulation of experience, reliance on letting agents and landlords to act in the tenant's interest or anecdotal evidence from family and friends. From this evidence, it suggests that tenants in the PRS are often poorly-equipped consumers – contributing to a power imbalance which frequently favours landlords and letting agents.

The **diversity and complexity of the marketplace** presents further challenges for tenants, compounded by the **inconsistent standards to which lets were advertised**, the differences in professional standards of letting services and the **intense competition** in many parts of the market. These factors combined to create a sense among many tenants of lacking consumer power when attempting to search for and secure a home. Access to housing – is a primary human need and social good – and yet there was a strong sense from participants, drawing on their experiences, that **the market was strongly skewed in the favour of landlords, to the detriment of tenants**. This could lead to a sense of powerlessness in some cases and in more extreme ones, led to serious problems for renters, ranging from finding themselves beholden to expensive administrative processes and deposits, feeling unable to negotiate on terms of contracts, and 'panic-buying' (or rather renting) homes under pressure. The unequal nature of the market from many renters' perspectives also led in some cases to poor experiences whilst living in the PRS – with renters feeling unable to challenge landlords and letting agents over issues relating to the quality of their homes, bearing the burden of repairs themselves or accepting low standards as being the norm. In addition, there was clear evidence of renters bearing other financial burdens, such as unreturned deposits and moving costs.

The study did find that in a few exceptional cases, renters were not stressed by their search for their new private let, largely as they were not under pressure to find what they wanted in a hurry. Additionally, on rare occasions, tenants

had the confidence to question terms or negotiate better conditions. But these were few and far between among our 40 cases.

Given the diversity of the PRS, the evidence from this research has limitations which could be addressed in further studies. Such directions for social research following on from this study could be:

- Research to find the scale of the problems identified.
- Research to explore the decision-making factors in choosing and securing a home – potentially using a behavioural framework to ensure a comprehensive approach to understanding motivation.
- Research with landlords and letting agents to understand their practices in depth, and their perceptions of the market.

## 7. APPENDIX

### 1. Telephone interview discussion guide: Cohort 1

1. Introduction	10 mins
<p>THANK PARTICIPANT FOR TAKING PART INTRODUCE SELF, EXPLAIN THAT...</p> <p>Ipsos MORI is working with <i>Which?</i> on a research study which aims to understand the experiences of people looking for, moving into and living in privately rented accommodation.</p> <p>This telephone call will help us understand your current situation and give us the chance to explain your role in the research. <b>The call won't take longer than 45 minutes – is now still a good time?</b></p> <p><b>CHECK OK.</b></p> <p>To give you a bit of background, Ipsos MORI is an independent research organisation and we want to hear what you have to say about your experiences of searching for privately rented accommodation. In this first call, we've got a few questions about why you want to move and what you are looking for in a new private rental. This will help us understand the background of your search.</p> <p>After this call, we'd like you to complete a diary as you search for a new home, and then we'd like to come and visit you to conduct a face to face interview in about a month's time. You can complete the diary either through an app on your phone or on paper – I can tell you more about this a bit later in the call.</p> <p>We will need your help for up to a month in total while you are looking for a new home. We'll make sure you know exactly what you need to do, and we can be flexible as we know this may be a busy time for you. <b>You will be given £100 for participating in the research as a thank you for your help.</b></p> <p>I also want to assure you that all the information we collect will be confidential and that it won't be possible to identify any individual in the report.</p> <p><b>Do you have any questions about the research? Can I check that you are happy to participate?</b></p> <p>Thank you. GET PERMISSION TO DIGITALLY RECORD – TRANSCRIBE FOR ANALYSIS, NO DETAILED ATTRIBUTION.</p>	<ul style="list-style-type: none"> <li>• Orientates the interviewee, gets them prepared to take part in the interview</li> <li>• Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)</li> <li>• Warms up interviewee and provides context for subsequent analysis</li> <li>• Guides line of questioning in relation to role of interviewee</li> </ul>
2. Background and context	5 mins
<p><b>So, to begin with can you tell me a bit more about your current living situation...</b></p> <p>Are you currently <u>living</u> in privately rented accommodation?</p>	<ul style="list-style-type: none"> <li>• Get to know participants' living situation</li> </ul>

<p><b>If so</b>, for how long? Are you renting directly from a landlord or via a letting agent?</p> <p><b>If not</b>, have you rented privately in the past? What kind of accommodation are you currently living in? Do you live with any other people? <i>Confirm what kind of household they live in (shared/single, family, friends, other?)</i></p>	
<p><b>3. Previous experience of the PRS</b></p>	<p><b>5 min</b></p>
<p><i>Only ask if the participant has previous or current experience of the PRS.</i> How have you found living in privately rented accommodation?</p> <ul style="list-style-type: none"> <li>• What has gone well?</li> <li>• What kind of difficulties have you experienced, if any?</li> </ul> <p>How has the property met, or not met, your initial expectations? In what ways/how did it fall short?</p> <p>What has been your experience of the landlord or letting agent?</p>	<ul style="list-style-type: none"> <li>• Explore any previous experience of renting privately.</li> </ul>
<p><b>4. Reasons for moving/ moving process</b></p>	<p><b>10 min</b></p>
<p><b>Thinking about your motivations. . .</b> Can you tell me a bit about why you're looking to move? <i>Note: it is important to be sensitive here as the context may be delicate.</i> Why are you looking in the private rental market?</p> <ul style="list-style-type: none"> <li>• Did you consider looking for other kinds of property? E.g. purchasing a house, social housing.</li> </ul> <p>If living in PRS: Have you given notice to your current landlord/letting agent? Or did they give you notice?</p> <ul style="list-style-type: none"> <li>• How did you find this experience?</li> </ul>	<ul style="list-style-type: none"> <li>• Explore the motivations for the planned move</li> </ul>
<p><b>5. Searching for a property</b></p>	<p><b>10 mins</b></p>
<p><b>Now I would like to talk briefly about your plans for searching for privately rented accommodation...</b> What kind of private rental you are looking for? Have you started looking yet?</p> <p><b>If so, in what ways?</b></p> <ul style="list-style-type: none"> <li>• <i>Probe on whether they are using a letting agent, searching online, word of mouth, other?</i></li> <li>• What has the process been like so far? <ul style="list-style-type: none"> <li>○ What kind of choice is there?</li> <li>○ How easy has it been to get a viewing?</li> <li>○ What kind of difficulties did you experience, if any?</li> </ul> </li> </ul> <p><b>If not, have you thought about where you will look?</b></p> <ul style="list-style-type: none"> <li>• What plans do you have for getting started?</li> <li>• When do you think you will begin?</li> </ul>	<ul style="list-style-type: none"> <li>• Explore the ways they are searching for new accommodation</li> </ul>

- *Probe on whether they think they will use a letting agent, search online, word of mouth, other?*

How confident are you that you will find what you are looking for?

What kind of help or advice have you received to support your search so far?

- In what ways?
- From whom?
- Is there anything else you would like to know that would help you?

How do you feel about the searching process? What hopes or concerns do you have?

Overall, how would you describe how you are feeling right now about the search?

## 2. App diary discussion guide: Cohort 1

### The app diary – stage topics

*NB: General questions / themes will be displayed in bold at the top, with the prompts displayed in italic below these. There is no need to ask all of the questions, these are intended as guidance on the kinds of topics we would like to discuss and to help ensure consistency across the research. As such, the questions should be used flexibly, responding to participants' comments and circumstances.*

#### STAGE ONE

<p>Stage 1 – respondents starting their search</p> <p><b>Tell us about your search for properties today.</b></p> <ul style="list-style-type: none"> <li>- <i>What search sources did you use?</i></li> <li>- <i>How did you find out about this (word of mouth, online search, etc.)?</i></li> <li>- <i>If using a number: How are you managing all these?</i></li> <li>- <i>What advice have you received, if any?</i></li> <li>- <i>What word(s) would you use to describe the search process?</i></li> <li>- <i>How are you feeling about the search?</i></li> <li>- <i>What have you found useful? Not useful?</i></li> <li>- <i>Are you planning on looking in any other places/ using other sources?</i></li> </ul> <p><b>What, if anything, appeals to you about the properties you've seen? What do you like/dislike?</b></p> <p><b>Do you plan to go and see any of the properties?</b></p> <ul style="list-style-type: none"> <li>- <i>What's getting in the way?</i></li> <li>- <i>What other information do you need, if any, before you can decide?</i></li> <li>- <i>Have you arranged a viewing?</i></li> <li>- <i>Did you talk to the landlord or a letting agent?</i></li> <li>- <i>How easy was it to arrange a viewing?</i></li> </ul>	
	<p><b>How are you finding the search experience so far?</b></p> <ul style="list-style-type: none"> <li>- <i>Have you had enough time to look for properties?</i></li> <li>- <i>Are the search tools available proving useful?</i></li> <li>- <i>Would you describe your feeling towards the experience as stressful, exciting, or otherwise?</i></li> <li>- <i>Do you wish there was any other help available, and if so, what would this be?</i></li> <li>- <i>How do you feel about the process at the moment (capture optimism / pessimism)?</i></li> <li>- <i>Have you faced any challenges?</i></li> </ul>

#### STAGE TWO

<p>Stage 2 – viewing a property</p> <p><b>Tell us about any new viewings you've been on.</b></p> <ul style="list-style-type: none"> <li>- <i>Did you have all the information you would have liked ahead of the viewing?</i></li> <li>- <i>Is there anything else you would have liked to have known?</i></li> </ul> <p><b>What was/were the viewing(s) like?</b></p> <ul style="list-style-type: none"> <li>- <i>Was it a single viewing or group viewing?</i></li> <li>- <i>Did a letting agent or landlord show you around the property? Would you like to have? (if not seen).</i></li> <li>- <i>What kinds of things did they tell you about?</i></li> <li>- <i>What information did they provide?</i></li> </ul>	
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	<ul style="list-style-type: none"> <li>- Did you ask any questions? Was anything unclear?</li> <li>- Is there anything else you would like to know about the property?</li> <li>- Did you meet any existing tenants (e.g. in relation to a house share)?</li> </ul> <p><b>How did the property meet, or not meet, your expectations?</b></p> <ul style="list-style-type: none"> <li>- What was the quality like?</li> <li>- Did you have any concerns e.g. about safety?</li> <li>- Have you had to alter any of your expectations e.g. your budget, the location, etc.?</li> <li>- Do you think you might put in an offer for any of the properties you've seen? Why/why not?</li> </ul> <p><b>If you talked about the tenancy arrangements, what was this like?</b></p> <ul style="list-style-type: none"> <li>- Did this meet what you are looking for (in terms of length for example)?</li> </ul>
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### STAGE THREE

	<p>Stage 3 – respondents putting an offer in</p> <p><b>If you have put in an offer on any of the properties, why did you decide to do this?</b></p> <ul style="list-style-type: none"> <li>- What made you decide? (E.g. location, cost, quality etc.)</li> <li>- Was your offer accepted?</li> <li>- If not, were any reasons given as to why it was rejected? What were these?</li> <li>- What was this process like?</li> </ul>
	<p><b>How did you find the process of putting in an offer?</b></p> <ul style="list-style-type: none"> <li>- How quickly was the turnaround (between you seeing the property and putting an offer in)?</li> <li>- How have you found the estate agent / landlord? E.g. have they been (un)helpful, (un)friendly, informative/not informative?</li> <li>- Did they provide you with any additional information?</li> <li>- Were there any surprises?</li> <li>- Do you feel you understand the legal and contractual elements of the process?</li> <li>- Did you want to change any of the terms (such as length of tenancy?) and if so, did you ask?</li> <li>- Did you know what documents / details you needed?</li> <li>- What information could have been helpful, if any?</li> </ul>
	<p><b>What do you think about the overall cost for the deposit and other expenses?</b></p> <ul style="list-style-type: none"> <li>- Did you think the rental charge on your new property seems fair?</li> <li>- Were they what you expected?</li> <li>- Did you manage to negotiate on the rental price, and if so, do you think the final cost is fair?</li> <li>- Were there any other extra costs that you were unaware of?</li> <li>-</li> </ul>
	<p><b>How are you feeling about the next stage?</b></p> <ul style="list-style-type: none"> <li>- What will the next stages be for you (e.g. sorting out moving date, moving van, etc.)?</li> </ul>

	<ul style="list-style-type: none"> <li>- <i>In what ways have you started to organise the next steps?</i></li> <li>- <i>How are you finding this so far?</i></li> </ul> <p><b>[IF RELEVANT]: How did you find handing in your notice to your current landlord/letting agent, if you have already done this?</b></p> <ul style="list-style-type: none"> <li>- <i>How did you find this process?</i></li> <li>- <i>If not yet, how do you feel about doing this?</i></li> </ul>
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#### STAGE FOUR

	<p>Stage 4 – respondents moving house</p> <p><b>How easy or difficult has the process been, up to this stage?</b></p> <ul style="list-style-type: none"> <li>- <i>How would you describe how your search has gone (prompt for optimistic / pessimistic views)?</i></li> <li>- <i>Upon reflection, what might have you found useful for your search?</i></li> </ul>
	<p><b>IF RESPONDENT IS MOVING FROM ANOTHER RENTAL PROPERTY – How was your previous landlord/letting agent, when you told them that you were moving?</b></p> <ul style="list-style-type: none"> <li>- <i>What was the process like?</i></li> <li>- <i>Was it the same as last time, or did you find this occasion easier / more difficult?</i></li> <li>- <i>Have you received your full deposit back? If not, what basis did they have for not providing the full amount?</i></li> <li>- <i>Did anything unexpected crop up (e.g. landlord may have refused to end the contract at X date, etc.)</i></li> <li>- <i>Have you received any support or advice?</i></li> <li>- <i>Would any other advice have been useful?</i></li> </ul>
	<p><b>How was the process of signing the contract?</b></p> <ul style="list-style-type: none"> <li>- <i>How did the letting agent/landlord make the process feel to you? Probe on easy/difficult</i></li> <li>- <i>Were there any costs that you didn't expect?</i></li> <li>- <i>Were any deposit arrangements made, and if so, what was this like? Were they what you expected?</i></li> <li>- <i>How easy is it to understand the legal and contractual terms?</i></li> <li>- <i>Did you ask any questions? How helpful were the answers?</i></li> <li>- <i>Did anything unexpected crop up (e.g. landlord/letting agent may have refused to end the contract at X date, etc.)?</i></li> <li>- <i>Did you want to change anything and did you ask to?</i></li> <li>- <i>Did you find the process quick, slow or other?</i></li> <li>- <i>Were the letting agents/landlord helpful or unhelpful in the process?</i></li> </ul>
	<p><b>How would you describe the process so far?</b></p> <ul style="list-style-type: none"> <li>- <i>How are you feeling, now that you're moving home?</i></li> <li>- <i>Have you sorted everything needed to move house (e.g. the moving van (if using), moving dates, etc.)?</i></li> <li>- <i>Do you feel like you have received the right amount of information and advice throughout the process?</i></li> <li>- <i>Would you have liked any other guidance or advice?</i></li> </ul>

### 3. Face-to-face depth interview discussion guide: Cohort 1

1. Introductions and background	5 mins
<p>Thank participant for taking part. Introduce self, Ipsos MORI – independent research organisation; gather all opinions; all opinions valid. Interview should last up to 90 minutes.</p> <p><u>Remind participant about the research and topic:</u></p> <ul style="list-style-type: none"> <li>As you know, Ipsos MORI is working with <i>Which?</i> on a research study which aims to understand the experiences of people looking for, moving into and living in privately rented accommodation.</li> <li>Thank you for all the contributions you've made so far through our initial call and the diary of your experiences.</li> <li>The purpose of this face to face discussion is to help us trace the journey you have taken in searching for a new home, what the highs and lows were, and understand the decisions you've taken along the way.</li> <li>We are really interested in what has changed since we last spoke X weeks ago, and we'll try to avoid asking you about things you have already told us</li> </ul> <p><i>Confidentiality</i> – reassure all responses anonymous and that information about individuals will not be passed on to anyone, including back to <i>Which?</i> Feedback may be included in a report that is being published next year, but this will not identify anyone.</p> <p><i>Role of Ipsos MORI</i> – independent research organisation (i.e. independent of government), we adhere to MRS code of conduct, we gather a range of opinions from a range of people: reiterate all opinions valid.</p> <p><i>Withdrawal from the research</i> – Remind participant that they can stop the interview at any time, and are free to withdraw from the research without any consequences.</p> <p><i>Ask for permission to digitally record</i> – these will be transcribed to help with our analysis and then securely deleted after the research project is completed.</p> <p><i>Check this all makes sense to participant and they understand interview content.</i></p> <p>Any questions before we begin?</p>	<p><i>In this section, we ensure that the participant has a full understanding of the research process and is comfortable in participating in the research.</i></p>
2. Background and context	5 mins
<p><b>NOTE TO MODERATOR:</b> Use questions flexibly to guide a gentle warm-up conversation. Talk through some of the key comments/moments from the diary.</p> <p><b>I've read through the entries you shared through the diary app, so I understand a bit about how things have been going over the last few weeks. Are you still searching/going on viewings/moving into a new home [tailor depending on notes from the diary]?</b></p>	<p><i>Here we ask some 'warm-up' questions to ensure that the researcher understands some basics of the participant's current living situation for</i></p>

<p><b>Has anything changed in your living situation since then?</b></p> <ul style="list-style-type: none"> <li>• Have you been on any viewings?</li> <li>• Have you found any properties you like?</li> <li>• Have you signed a contract?</li> <li>• Have you moved into a new property?</li> </ul> <p>What's this been like? When did this happen?</p> <p>[Use this to tailor the end point on Appendix A]</p> <p><b>You mentioned X going well/not so well, how are you feeling about this now [tailor depending on the diary entries]?</b></p> <p><b>You mentioned you had been using websites, letting agents, family/friends [select as appropriate] to search, have you used any other methods?</b></p> <ul style="list-style-type: none"> <li>• What was it like dealing with letting agents/landlords?</li> <li>• What about searching online?</li> <li>• How accurate and helpful – or otherwise – are the adverts?</li> <li>• Which approach to searching do you prefer and why?</li> </ul> <p>Overall, how have you found searching for a privately rented home?</p>	<p><i>context. These questions also build trust and rapport and should refer back to the participant's diary to help build our understanding of their search during the fieldwork period.</i></p>
<p><b>3. Experience of the searching process</b></p>	<p><b>20 mins</b></p>
<p><b>NOTE TO MODERATOR:</b> Work with the participant to establish the key points in their private rental journey using the timeline on appendix A.</p> <p><i>Start with the point they decided to start looking for a new home and move forwards in time to today. Refer to any relevant comments made in the diary.</i></p> <p><b>How long has it been since you <u>first</u> decided to start looking for a privately rented home?</b> [add to timeline]</p> <ul style="list-style-type: none"> <li>• For what reasons, do you think it has taken you X amount of time to search/move?</li> </ul> <p><b>What support or advice were you aware of when you first decided to look?</b></p> <ul style="list-style-type: none"> <li>• How did you become aware of this?</li> <li>• What support or advice did you use? How helpful did you find this?</li> </ul> <p><b>What information, if anything, was missing?</b></p> <p>[If registered with letting agents] <b>In what ways has the letting agent(s) helped your search?</b></p> <ul style="list-style-type: none"> <li>• To what extent have they been suggesting accommodation that meets your needs?</li> <li>• Have they provided any advice or supported you in any other way? If so, what/how?</li> <li>• How do you feel overall about using letting agents to help you find a new home?</li> <li>• To what extent do you trust them to provide the right advice for you and your situation? Why?</li> </ul>	<p><i>This section is designed to start mapping the participant's experiences of searching in the PRS, including any key events and pain points. A visual journey map is used to support the discussion.</i></p> <p><i>In covering these questions, please explore whether participants view agents as more than the keepers of rental lists, to what extent are they seeing them</i></p>

<p>[If using websites letting agents] <b>In what ways has the website been useful?</b></p> <ul style="list-style-type: none"> <li>• To what extent have you been able to find accommodation that meets your needs?</li> <li>• Have you accessed any advice on these sites regarding looking for a home? If so, what/how?</li> <li>• How do you feel overall about using websites to help you find a new home?</li> <li>• To what extent do you trust them to provide the right advice for you and your situation? Why?</li> </ul> <p><b>Have you felt able to ask for viewings?</b></p> <ul style="list-style-type: none"> <li>• If not, why don't they feel able?</li> </ul> <p><b>Please can you talk me through your experiences of searching for somewhere to live? [tailor depending on the diary entries where relevant]</b></p> <ul style="list-style-type: none"> <li>• What kinds of things were you looking for in your home?</li> <li>• Aside from location and price, what else mattered to you?</li> <li>• Why were these things important?</li> <li>• Did you get any advice to help you ensure you were searching for the right things or on what to look for? Why/ why not?</li> <li>• How effective do you think you were at searching for the type of property you wanted?</li> </ul> <p><b>What challenges have you faced in searching for places – if any?</b></p> <ul style="list-style-type: none"> <li>• At what point did this/ these arise? [add point to the timeline]</li> </ul> <p><b>What did you do in response? Probe for specifics</b></p> <ul style="list-style-type: none"> <li>• <u>Did nothing</u> – can you explain why?</li> <li>• <u>Tried to deal with it alone</u> – can you explain why?</li> <li>• Asked for <u>help from family or friends</u></li> <li>• Asked for <u>help from landlord or letting agent</u></li> <li>• Asked for <u>help, advice or information from an independent organisation</u> e.g. charity, Citizen's Advice Service, local authority, lawyer, other.             <ul style="list-style-type: none"> <li>○ Who was this and why did you go to them?</li> </ul> </li> </ul> <p><b>Why did you decide to act in this way?</b></p> <ul style="list-style-type: none"> <li>• What other options did you think you had available to you?</li> </ul> <p><b>Could you describe what happened after you chose to respond in this way?</b></p> <p>[Repeat questions above for each pain point mentioned, working through the timeline in appendix A until you have a full picture of their experiences of searching for their current home.]</p>	<p><i>as advisors because they 'know best' – or simply seeing them as providing a service.</i></p>
<p><b>4. Experience of viewing properties</b></p>	<p><b>15min</b></p>
<p>Using Appendix A, map out any viewings they've been on. This may be covered as they describe the searching process, but ensure we have an understanding of the number/frequency of viewings and any pain points. Refer to any relevant comments made in the diary.</p>	<p>The purpose of this section is to understand their experiences of viewing properties.</p>

**In your diary, you talked about viewing a property/several properties [tailor depending on the diary entries where relevant]. Can you talk me through some of your experiences?**

- How easy or difficult was it to get a viewing?
- Were you able to get your questions answered?
- Were you dealing with landlords or letting agents? What was this like?

**How did you prepare for the viewing?**

- E.g. Did you plan what you wanted to find out from the viewing?
- E.g. Did you think about the questions you wanted to ask in advance?
- Did you get any advice to help you ensure you were checking for the right things or on what to check? Why/ why not?

**Have you been on any other viewings?**

**What information, if anything, was missing at this point?**

Probe on:

- The identity of the landlord
- The anticipated (or actual) cost of bills
- The fees that may be charged by the letting agent
- The likely security of tenure
- The landlord's intention once the term expires

**What challenges have you faced in viewing properties – if any?**

- At what point did this/ these arise? *[add point to the timeline]*

**What did you do in response?** *Probe for specifics*

- Did nothing – can you explain why?
- Tried to deal with it alone – can you explain why?
- Asked for help from family or friends
- Asked for help from landlord or letting agent
- Asked for help, advice or information from an independent organisation e.g. charity, Citizen's Advice Service, local authority, lawyer, other.
  - Who was this and why did you go to them?

**Why did you decide to act in this way?**

- What other options did you think you had available to you?

**Could you describe what happened after you chose to respond in this way?**

**What support or advice were you aware of at this point?**

- How did you become aware of this?

**What support or advice did you use?**

- How helpful did you find this?

*[Repeat questions above for each pain point mentioned, working through the timeline in appendix A until you have a full picture of their experiences of searching for their current home.]*

**5. Putting in an offer**

**15 min**

*These questions will not be relevant if the interviewee is still searching for a property. Refer to any relevant comments made in the diary.*

**Have you put in an offer on any of the properties you've seen? What was this process like? Can you talk me through your experiences?** [add to timeline]

- Has your offer been accepted?
- What did you think of the property at the time?
- Who showed you around?

**How did the property compare to other things you saw?**

- What mattered most to you?
- Is there anything you felt you compromised on or had concerns about but were willing to overlook?
- How much choice did you feel you had?

**Did you take any measures to try and judge the quality of the property before you made an offer?**

- Did you ask for any information about safety? For example, did you see proof of gas and electricity checks?
- Were you aware of the safety requirements in rented properties such as having working smoke alarms fitted?
- Did you try and find out any information about how to judge the quality of the property? If not, why?

**At this point, did you feel like you had all the information you needed about the property?**

**Was anything missing?**

Probe on:

- The identity of the landlord
- The anticipated (or actual) cost of bills
- The fees that may be charged by the letting agent
- The likely security of tenure
- The landlord's intentions once the term expires and whether they wanted to rent the property for longer?

**Have you signed a contract yet? How did you feel about this?** [add to timeline]

- How easy was it to understand the legal process?
- How easy was it to understand the terms of the contract?
- Did the letting agency or landlord help with explaining the terms?
- What, if anything, was unclear?
- Were there any surprises?
- Did you feel that the terms of the were contract fair?
- Were any restrictions placed on tenants? How did you feel about this?
- What kind of deposit arrangements were made?
- Did you seek any advice on ensuring the contract was appropriate and fair? If not, why not?

**Did you receive a "How to rent guide" from your landlord/letting agent at the start of the tenancy?**

*The aim of this section is to elicit as much detail as possible from the participant about their experience of putting in an offer. A visual journey map is used to support the discussion.*

**What did you think about the overall cost for the deposit and any other expenses?**

- Were any fees charged?
- To what extent did they meet your expectations?
- Were there any surprises?
- Did you manage to negotiate on the rental price, and if so, do you think the final cost is fair?

**What do you think of the length of tenancy?**

- Was it what you expected?
- Was it a length of tenancy you were comfortable with?
- IF NOT – did you follow this up at all?
- Do you know if the landlord is open to a longer term?

**Have you faced any difficulties or challenges in agreeing the contract for your new home?**

**What did you do in response?** *Probe for specifics*

- Did nothing – can you explain why?
- Tried to deal with it alone – can you explain why?
- Asked for help from family or friends
- Asked for help from landlord or letting agent
- Asked for help, advice or information from an independent organisation e.g. charity, Citizen's Advice Service, local authority, lawyer, other.
  - Who was this and why did you go to them?

**Why did you decide to act in this way?**

- What other options did you think you had available to you?

**Could you describe what happened after you chose to respond in this way?**

**What support or advice were you aware of at this point?**

- How did you become aware of this?

**What support or advice did you use?**

- How helpful did you find this?

**Were you/ are you aware of your rights as a tenant in relation to this issue?**

- How did you find out about these?
- Did this change anything?

*[Repeat for any other difficulties – covering experiences of signing a contract]*

**Would you be willing to share an anonymised copy of your agreement with us so we can look at the terms?**

**6. Moving out and in**

**10 min**

*These questions will not be relevant if the interviewee is still searching for a property. Refer to any relevant comments made in the diary.*

**How do you feel about moving out of your current/previous home?**

- Have you given notice to your landlord or letting agent? What was this like?
- If not, how do you feel about doing this?

**Do you have any concerns, or suspect there might be any problems with the new property?** How do you think this might play out?

[If they have already moved into the new property] **How was the process of moving in?**

- What kind of problems or uncertainties were there after the contract had been signed?
- How helpful was the letting agent/landlord?

**What difficulties have you faced in moving out of your home so far?**

- What kind of problems or uncertainties are there around the process of leaving and moving out?
- Did you/do you think you will get your deposit back without any problems or delays?

**What did you do in response?** *Probe for specifics*

- Did nothing – can you explain why?
- Tried to deal with it alone – can you explain why?
- Asked for help from family or friends
- Asked for help from landlord or letting agent
- Asked for help, advice or information from an independent organisation e.g. charity, Citizen's Advice Service, local authority, lawyer, other.
  - Who was this and why did you go to them?

**Why did you decide to act in this way?**

- What other options did you think you had available to you?

**Could you describe what happened after you chose to respond in this way?**

**What support or advice were you aware of at this point?**

- How did you become aware of this?

**What support or advice did you use?**

- How helpful did you find this?

**Were you/ are you aware of your rights as a tenant in relation to this issue?**

- How did you find out about these?
- Did this change anything?

*[Repeat for any other difficulties – covering experiences of moving out and into the new property]*

*The aim of this section is to understand the participants' experiences of moving out of their previous property and into their new home including any issues surrounding deposits and giving notice.*

7. Reflections on their journey and future plans	15 mins
<p><b>Thinking back over all your experiences of searching (and moving), have we missed any key moments or milestones</b> e.g. where something changed or where you faced a problem? <b>[Refer back to any additional comments not yet explored from the diary]</b> [Referring to the timeline drawn]</p> <ul style="list-style-type: none"> <li>• At which point have you felt most <b>frustrated</b> – if at all?</li> <li>• At which point have you felt most <b>confused</b> – if at all?</li> <li>• At which point have you felt most <b>at ease</b> – if at all?</li> <li>• At what points have you felt most <b>vulnerable</b> – if at all?</li> <li>• At what points have you felt you had <b>limited choices</b>?</li> <li>• At what points did you need <b>more support, information or advice</b>?</li> </ul> <p><b>Overall, to what extent did you feel able to question landlords and agents about what they were offering you?</b></p> <ul style="list-style-type: none"> <li>• With regard to the quality of the home</li> <li>• With regard to the length of tenancy on offer</li> <li>• With regard to the rental cost</li> <li>• Other tenancy conditions</li> </ul> <p><b>To what extent did you feel you knew the right questions to ask?</b></p> <ul style="list-style-type: none"> <li>• Is there anything you would have liked to have known about the property earlier on?</li> <li>• What would have made you consider finding out about these things at an earlier stage?</li> </ul> <p><b>What impact do you think private renting or the cost of renting in the private sector may have on other areas of your life?</b> E.g. on your finances, ability to save, put money towards a pension or access services.</p> <p><b>[If they are already living in the PRS] Do you think renting privately has had an impact on your life thus far? In what ways?</b></p> <ul style="list-style-type: none"> <li>• Has it affected you financially?</li> <li>• Has it affected your ability to save?</li> <li>• Has it affected your ability to put money towards a pension?</li> <li>• Has it affected your ability to access services? E.g. healthcare services</li> <li>• Has it affected your personal relationships? E.g. with family and friends</li> <li>• Has it affected your health?</li> </ul> <p><b>Overall, how do you feel about continuing to rent privately?</b></p> <ul style="list-style-type: none"> <li>• How much longer would you feel comfortable in renting a home for?</li> <li>• Do you think you'll ever be able to live outside the private rented sector (e.g. own a home / be awarded a suitable council or social housing)?</li> <li>• If not – how do you feel about that? And how does it make you feel about living in private rented accommodation?</li> </ul> <p><b>Have these feelings about renting privately influenced how you have gone about searching for a new home or dealing with landlords and letting agents?</b></p>	<p><i>Here, the aim is to review the journey mapped in appendix A to ensure we have captured their experiences in full. We would also like to understand how confident participants were in asking questions during their search.</i></p>

<ul style="list-style-type: none"> <li>• Can you describe what influence they have had? Why has this been the case?</li> <li>• If private renting were to become a long term or permanent choice of tenure for you, how would you go about things differently in the future?</li> </ul>	
<p><b>8. Summing up</b></p>	<p><b>5 mins</b></p>
<p><b>What advice or support would you like to see for private renters in the future?</b> <i>Probe with reference to specific pain points in the customer journey. This could include: FAQs or tips, longer online guides, specific legal advice, 1:1 support, switching tools etc.</i></p> <p><b>Is there anything else you would like to add on your experiences of living in the private rental sector?</b></p> <p><i>Explain next steps: We'd like to carry out some follow-up research with a few of the participants in this study. This will be filmed and take place at the end of November/ start of December. The discussion would be along the same lines as the one we have had but it would be more in-depth – around 2-3 hours long. We would spend some time with you in your local area and/or your home, walking and talking whilst someone films the conversation. However, unlike the transcripts we discussed earlier, the filmed interview will identify you, as your face and voice will be seen/used. There would also be additional incentive for this research.</i></p> <p><b>We would be really happy to give you more information about this as required.</b></p> <p><b>Would you be happy for us in principle to contact you again about the follow-up research?</b></p> <p><i>Gain verbal confirmation from participant if they are happy to be re-contacted about follow-up research.</i></p> <p>CHECK IF ANY QUESTIONS/ QUERIES ABOUT THE RESEARCH. THANK PARTICIPANT, REITERATE CONFIDENTIALITY, RECONTACT AND CLOSE INTERVIEW.</p>	<p><i>This section closes the interview, informs the participant about next steps and ensures they understand about the further stages of research.</i></p> <p><i>WE NEED TO MONITOR THIS AND PARTICIPANT REACTIONS TO BEING IDENTIFIED IN THE FILM.</i></p>

## 4. Face-to-face depth interview discussion guide: Cohort 2

9. Introductions and background	5 mins
<p>Thank participant for taking part. Introduce self, Ipsos MORI – independent research organisation; gather all opinions; all opinions valid. Interview should last up to 90 minutes.</p> <p><u>Introduce research and topic:</u></p> <ul style="list-style-type: none"> <li>Ipsos MORI is working with <i>Which?</i> on a research study which aims to understand the experiences of people looking for, moving into and living in privately rented accommodation.</li> <li>We are interested in hearing about your current experience of living in the private rented sector, as well as any previous experience of searching and moving into your current home. We are keen to understand the decisions you've taken along the way.</li> </ul> <p><i>Confidentiality</i> – reassure all responses anonymous and that information about individuals will not be passed on to anyone, including back to <i>Which?</i> Feedback may be included in a report that is being published next year, but this will not identify anyone.</p> <p><i>Role of Ipsos MORI</i> – independent research organisation (i.e. independent of government), we adhere to MRS code of conduct, we gather a range of opinions from a range of people: reiterate all opinions valid.</p> <p><i>Withdrawal from the research</i> – Remind participant that they can stop the interview at any time, and are free to withdraw from the research without any consequences.</p> <p><i>Ask for permission to digitally record</i> – these will be transcribed to help with our analysis and then securely deleted after the research project is completed.</p> <p><i>Check this all makes sense to participant and they understand interview content.</i></p> <p>Any questions before we begin?</p> <p>When I called to confirm the interview, I mentioned that <i>Which?</i> would like to take a copy of your rental contract to help them understand more about the legal side of renting. Do you have a copy we can share? We will take off your name and address (and your landlord's details) so they will not be able to link the contract back to you.</p>	<p><i>In this section, we ensure that the participant has a full understanding of the research process and is comfortable in participating in the research.</i></p>
10. Background and context	5 mins
<p><b>NOTE TO MODERATOR:</b> Use questions flexibly to guide a gentle warm-up conversation</p> <p><b>To begin with, can you tell me a bit more about your current living situation . . .</b></p>	<p><i>Here we ask some 'warm-up' questions to ensure that the researcher understands some basics of the participant's current</i></p>

<p><b>How long have you been renting your current home?</b></p> <p><b>Do you live with any other people?</b> Confirm what kind of household they live in (shared/single, family, friends, other?)</p> <p><b>How have you found living here?</b></p> <ul style="list-style-type: none"> <li>• What, if anything, do you like about it?</li> <li>• What, if anything, do you dislike about it?</li> </ul> <p><b>Have you rented privately in the past? Can you tell me briefly about this?</b></p>	<p><i>living situation for context. These questions also build trust and rapport.</i></p>
<p><b>11. Experience of living in the PRS</b></p>	<p><b>20 mins</b></p>
<p><b>NOTE TO MODERATOR:</b> Work with the participant to establish the key points in their private rental journey using the timeline on appendix A.</p> <p><i>Start with the point they moved into their current private accommodation and move forwards in time to today.</i></p> <p><b>You mentioned you have been living in your current home for X years/months.</b> [add point to the timeline]</p> <p><b>Would you be able to tell me a bit more about why you decided to move into this particular accommodation?</b> Probe on:</p> <ul style="list-style-type: none"> <li>• Quality of the property <ul style="list-style-type: none"> <li>○ size and space</li> <li>○ amenities (e.g. garden)</li> </ul> </li> <li>• Other residents</li> <li>• Location (including commuting distance for work)</li> <li>• Security of tenure (how long they can stay)</li> <li>• Health and safety considerations (e.g. did the property feel safe, did you have any concerns, were fire alarms installed, evidence of gas certificates etc.)</li> <li>• Relationship with the landlord/letting agent</li> <li>• Terms of the contract</li> <li>• Affordability</li> <li>• Only thing available\little choice</li> <li>• Other factors?</li> </ul> <p><b>What factor, or factors, mattered most at the time?</b></p> <p><b>In what ways has the property met, or not met, your initial expectations?</b></p> <p><b>Has anything changed since you first moved in?</b> <i>E.g. changes to who you are living with, changes to the rental contract/ terms and conditions.</i> [Using appendix A, map key changes onto the timeline]</p> <ul style="list-style-type: none"> <li>• When did this happen?</li> <li>• What did it mean for your living situation?</li> <li>• What was the impact of this change?</li> </ul>	<p><i>This section is designed to start mapping the participant's experiences of living in the PRS, including any key changes, events and pain points. A visual journey map is used to support the discussion.</i></p>

**Would you be able to tell me about any challenges or difficulties you've faced since moving in? Have there been any problems with your home – or with your landlord/ letting agent?**

*[Using Appendix A – map any “pain points” onto the timeline, probing to get as much detail as possible and establishing when each challenge took place.]*

**How long after you moved in did this happen?**

**What did you do in response?** *Probe for specifics*

- Did nothing – can you explain why?
- Tried to deal with it alone – can you explain why?
- Asked for help from family or friends
- Asked for help from landlord or letting agent
- Asked for help, advice or information from an independent organisation e.g. charity, Citizen’s Advice Service, local authority, lawyer, other.
  - Who was this and why did you go to them?

**Why did you decide to act in this way?**

- What other options did you think you had available to you?

**Could you describe what happened after you chose to respond in this way?**

**What support or advice were you aware of at this point?**

- How did you become aware of this?
- What support or advice did you use? How helpful did you find this?

**Were you/ are you aware of your rights as a tenant in relation to this issue?**

- How did you find out about these?
- Did this change anything?

**After this, did you face any other difficulties?**

*[Repeat questions above for each pain point mentioned, working through the timeline in appendix A until you have a full picture of their experiences since moving into their current home.]*

**[IF NOT ALREADY COVERED] At what points have you spoken to your landlord/letting agent? What has this been like?**

<b>12. Experience of the searching process</b>	<b>20 min</b>
<p><i>Using Appendix A, map out the participant’s experiences prior to moving into their current property. If a participant moved into the property a long time ago their recall here may be minimal. If so, collect anything they do recall (e.g. any particular pain points) and focus on their current experiences of living in the PRS/ advice and support.</i></p> <p><b>Going back to before you moved into this property . . .</b></p> <p><b>Can you recall how long it took from starting your search for a new home to moving in?</b> <i>[add point to the timeline]</i></p>	<p><i>The aim of this section is to elicit as much detail as possible from the participant about their previous experience of searching in the PRS including the key decisions made and</i></p>

- What made you decide to start looking for a new home?
- Why did you decide to look in the private rental sector?

**Do you recall how you searched for properties?** *Probe on the following and ask for specific details of sources:*

- Using letting agents
- Searching online
- Word of mouth
- Other

**How was the searching process?**

- What was it like dealing with letting agents/landlords?
- What about searching online?

**What about the viewing process?**

- How easy or difficult was it to get a viewing?
- Can you describe some of your viewings?
- Were you able to get your questions answered at the viewing?
- Were you dealing with landlords or agents? What was this like?

**What information, if anything, was missing at this point?**

Probe on:

- The identity of the landlord
- The anticipated (or actual) cost of bills
- The fees that may be charged by the letting agent
- The likely security of tenure
- The landlord's intention once the term expires

**What challenges did you face in searching for or viewing places – if any?**

- At what point did this/ these arise? *[add point to the timeline]*

**What did you do in response?** *Probe for specifics*

- Did nothing – can you explain why?
- Tried to deal with it alone – can you explain why?
- Asked for help from family or friends
- Asked for help from landlord or letting agent
- Asked for help, advice or information from an independent organisation e.g. charity, Citizen's Advice Service, local authority, lawyer, other.
  - Who was this and why did you go to them?

**Why did you decide to act in this way?**

- What other options did you think you had available to you?

**Could you describe what happened after you chose to respond in this way?**

**What support or advice were you aware of at this point?**

- How did you become aware of this?

**What support or advice did you use?**

- How helpful did you find this?

*pain points. A visual journey map is used to support the discussion.*

*[Repeat questions above for each pain point mentioned, working through the timeline in appendix A until you have a full picture of their experiences of searching for their current home.]*

### 13. Putting in an offer and moving in

20 min

**Do you recall when you first viewed your current property?** *[add point to the timeline]*

- What did you think at the time?
- Who showed you around?

**At what stage did you decide to put in an offer?** *[add point to the timeline]*

**How did the property compare to other things you saw?**

- What mattered most to you?
- Is there anything you felt you compromised on or had concerns about but were willing to overlook?
- How much choice did you feel you had?

**Did you take any measures to try and judge the quality of the property before you made an offer?**

- Did you ask for any information about safety? For example, did you see proof of gas and electricity checks?
- Were you aware of the safety requirements in rented properties such as having working smoke alarms fitted?
- Did you try and find out any information about how to judge the quality of the property? If not, why?

**At this point, did you feel like you had all the information you needed about the property?**

**Was anything missing?**

Probe on:

- The identity of the landlord
- The anticipated (or actual) cost of bills
- The fees that may be charged by the letting agent
- The likely security of tenure
- The landlord's intention once the term expires

**How did you feel about signing the contract?**

- How easy was it to understand the legal process?
- How easy was it to understand the terms of the contract?
- What, if anything, was unclear?
- Were there any surprises?
- Were the terms of the contract fair?
- Were any restrictions placed on tenants? How did you feel about this?
- What kind of deposit arrangements were made?
- Did you seek any advice on ensuring the contract was appropriate and fair? If not, why not?

**Did you receive a "How to rent guide" from your landlord/letting agent at the start of the tenancy?**

*The aim of this section is to elicit as much detail as possible from the participant about their previous experience of putting in an offer and moving into their current property including the key decisions made and pain points. A visual journey map is used to support the discussion.*

**What did you think about the overall cost for the deposit and any other expenses?**

- Were any fees charged?
- To what extent did they meet your expectations?
- Were there any surprises?
- Did you manage to negotiate on the rental price, and if so, do you think the final cost is fair?

**What did you think of the length of tenancy you were offered?**

- Was it what you expected?
- Was it a length of tenancy you were comfortable with?
- IF NOT – did you follow this up at all?

**Before you moved in, did you suspect there might be any problems?** How did these issues play out?

**Did you face any difficulties or challenges in agreeing the contract for your current home?**

**What difficulties were there to do with moving out of your previous home?** *If last home was privately rented, probe for any issues around return of deposit and giving notice. E.g.*

- What kind of problems or uncertainties were there around the process of leaving and moving out?
- Did you get your deposit back without any problems or delays?

*[Ensure you cover both the process of signing the contract and the process of moving in through the questions below, and add key points to appendix A]*

**What did you do in response?** *Probe for specifics*

- Did nothing – can you explain why?
- Tried to deal with it alone – can you explain why?
- Asked for help from family or friends
- Asked for help from landlord or letting agent
- Asked for help, advice or information from an independent organisation e.g. charity, Citizen's Advice Service, local authority, lawyer, other.
  - Who was this and why did you go to them?

**Why did you decide to act in this way?**

- What other options did you think you had available to you?

**Could you describe what happened after you chose to respond in this way?**

**What support or advice were you aware of at this point?**

- How did you become aware of this?

**What support or advice did you use?**

- How helpful did you find this?

<p><b>Were you/ are you aware of your rights as a tenant in relation to this issue?</b></p> <ul style="list-style-type: none"> <li>• How did you find out about these?</li> <li>• Did this change anything?</li> </ul> <p><i>[Repeat for any other difficulties – covering experiences of signing a contract and moving into the new property]</i></p>	
<p><b>14. Reflections on their journey and future plans</b></p>	<p><b>15 mins</b></p>
<p><b>Thinking back over all your experiences of this property, have we missed any key moments or milestones</b> e.g. where something changed or where you faced a problem? <i>[Referring to the timeline drawn]</i></p> <ul style="list-style-type: none"> <li>• At which point have you felt most <b>frustrated</b> – if at all?</li> <li>• At which point have you felt most <b>confused</b> – if at all?</li> <li>• At which point have you felt most <b>at ease</b> – if at all?</li> <li>• At what points have you felt most <b>vulnerable</b> – if at all?</li> <li>• At what points have you felt you had <b>limited choices</b>?</li> <li>• At what points did you need <b>more support, information or advice</b>?</li> </ul> <p><b>Overall, to what extent did you feel able to question landlords and agents about what they were offering you?</b></p> <ul style="list-style-type: none"> <li>• With regard to the quality of the home</li> <li>• With regard to the length of tenancy on offer</li> <li>• With regard to the rental cost</li> <li>• Other tenancy conditions</li> </ul> <p><b>To what extent did you feel you knew the right questions to ask?</b></p> <ul style="list-style-type: none"> <li>• Is there anything you would have liked to have known about the property earlier on?</li> <li>• What would have made you consider finding out about these things at an earlier stage?</li> </ul> <p><b>What impact has private renting had on other areas of your life?</b></p> <ul style="list-style-type: none"> <li>• How has it affected you financially?</li> <li>• How has it affected your ability to save?</li> <li>• How has it affected your ability to put money towards a pension?</li> <li>• How has it affected your ability to access services? E.g. healthcare services</li> <li>• How has it affected your personal relationships? E.g. with family and friends</li> </ul> <p><b>Thinking about your future plans, how long do you think you'll continue renting this property?</b></p> <ul style="list-style-type: none"> <li>• Why might you decide to move?</li> <li>• What kind of property would you be looking for next? <i>[Probe on whether they would be looking for another rental property, or looking to buy a home]</i></li> </ul> <p><b>Overall, how do you feel about continuing to rent privately?</b></p> <ul style="list-style-type: none"> <li>• How much longer would you feel comfortable in renting a home for?</li> </ul>	<p><i>Here, the aim is to review the journey mapped in appendix A to ensure we have captured their experiences in full. If not already covered in much detail, we would also like to return to their thoughts on any advice and support required.</i></p>

<ul style="list-style-type: none"> <li>Do you think you'll ever be able to live outside the private rented sector (e.g. own a home / be awarded a suitable council or social housing)?</li> <li>If not – how do you feel about that? And how does it make you feel about living in private rented accommodation?</li> </ul>	
<b>15. Summing up</b>	<b>5 mins</b>
<p><b>What advice or support would you like to see for private renters in the future?</b> Probe with reference to specific pain points in the customer journey. This could include: FAQs or tips, longer online guides, specific legal advice, 1:1 support, switching tools etc.</p> <p><b>Is there anything else you would like to add on your experiences of living in the private rental sector?</b></p> <p><i>Explain next steps:</i> <b>We'd like to send you a text message or give you a quick call in a few weeks' time to check whether anything has changed in your living situation.</b> If things have changed a lot e.g. you have faced a new difficulty or have decided to move out of your current property, we may want to find a time to speak to you over the phone for up to 45 minutes. <b>Would it be ok for us to contact you again in a few weeks' time to find out if anything has changed?</b> We would be able to offer an extra £20 for taking part.</p> <p><b>We'd also like to carry out some follow-up research with a few of the participants in this study. This will be filmed and take place at the end of November/ start of December. The discussion would be along the same lines as the one we have had but it would be more in-depth – around 2-3 hours long. We would spend some time with you in your local area and/or your home, walking and talking whilst someone films the conversation. However, unlike the transcripts we discussed earlier, the filmed interview will identify you, as your face and voice will be seen/used. There would also be additional incentive for this research.</b></p> <p><b>We would be really happy to give you more information about this as required.</b></p> <p><b>Would you be happy for us in principle to contact you again about the follow-up research?</b></p> <p><i>Gain verbal confirmation from participant if they are happy to be re-contacted about follow-up research.</i></p> <p>CHECK IF ANY QUESTIONS/ QUERIES ABOUT THE RESEARCH. THANK PARTICIPANT, REITERATE CONFIDENTIALITY, RECONTACT AND CLOSE INTERVIEW.</p>	<p><i>This section closes the interview, informs the participant about next steps and ensures they understand about the further stages of research.</i></p> <p><i>WE NEED TO MONITOR THIS AND PARTICIPANT REACTIONS TO BEING IDENTIFIED IN THE FILM.</i></p>

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The Social Research Institute works closely with national governments, local public services and the not-for-profit sector. Its c.200 research staff focus on public service and policy issues. Each has expertise in a particular part of the public sector, ensuring we have a detailed understanding of specific sectors and policy challenges. This, combined with our methods and communications expertise, helps ensure that our research makes a difference for decision makers and communities.