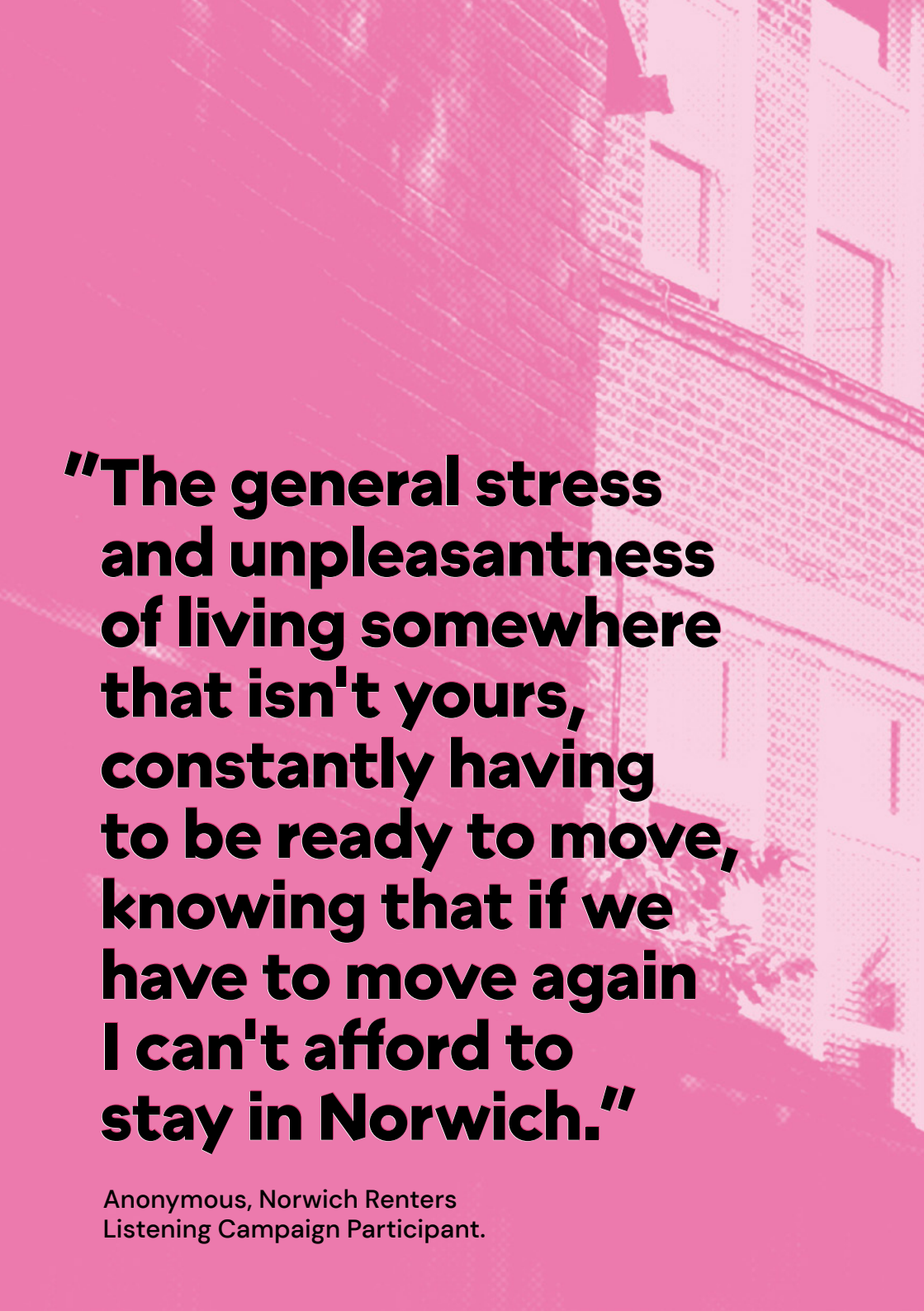


TIME TO LISTEN UP!



**NORWICH
RENTERS
COLLECTIVE**

NORWICH RENTERS LISTENING CAMPAIGN
Key findings and themes



**"The general stress
and unpleasantness
of living somewhere
that isn't yours,
constantly having
to be ready to move,
knowing that if we
have to move again
I can't afford to
stay in Norwich."**

Anonymous, Norwich Renters
Listening Campaign Participant.

Between November 2021 and April 2022 the Norwich Renters Collective, supported by Shelter Norfolk, reached out to private renters across Norwich to capture the real experiences of renters whose voices are often missing from decision making spaces and bring them together to launch a campaign to tackle the housing issues they face.

We brought together community groups, religious groups, charities, trade unions and Shelter's supporter base and recruited a leadership team with a variety of experiences navigating the private rental sector (PRS) and who are keen to deliver change in their community.

The listening campaign helped us to reach out to a wide variety of renters and bring them into the campaign, to broaden our understanding of their experiences, capture stories, and help determine which local issues we would focus our campaigning on going forwards. This report captures those experiences.

Our leadership team have formed a group with their own identity: 'Norwich Renters Collective'. Supported by Shelter, the collective aims to organise and mobilise support to win change for renters.

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INTRODUCTION

The Private Rental Sector currently makes up 22% of Norwich's housing stock. According to Home.co.uk the average advertised rent for properties in Norwich in August 2022 was over £1300 with the median rent at £1200. The average rent for a one bedroom property was in excess of £800 per month, while the average rent for a room is almost £700 per month.

The Private Rented Sector has been identified as a priority area of work by Shelter Norfolk. Shelter Norfolk's Advice Support and Guidance and Legal Team deal with a wealth of problems from private renters that consistently arise from issues such as challenging section 21s, inaction on damp and disrepair issues, and deposit disputes.

"...THE AVERAGE ADVERTISED RENT FOR PROPERTIES IN NORWICH IN AUGUST 2022 WAS OVER £1300..."

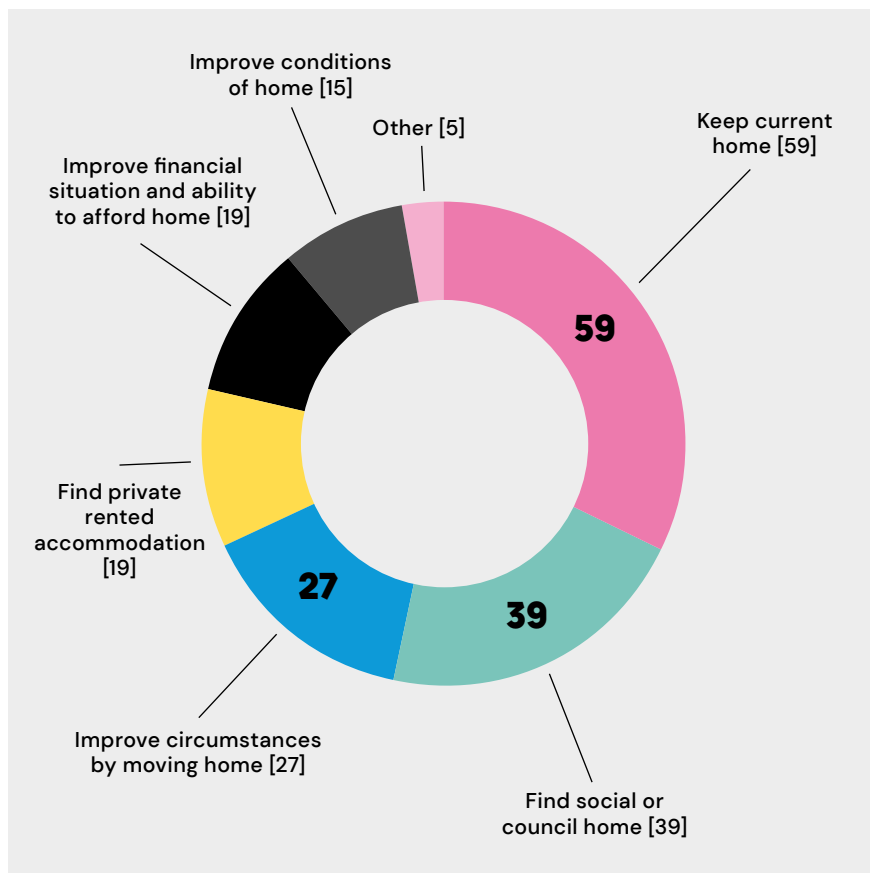


Out of the 778 clients helped by Shelter Norfolk in July 2021 to July 2022, 230 are recorded as having a PRS tenancy.

Of these PRS tenancy clients the most popular goals discussed with Shelter Norwich were:

1. Keeping their current home.
2. Finding social or council housing.
3. Improving their circumstance by moving home.

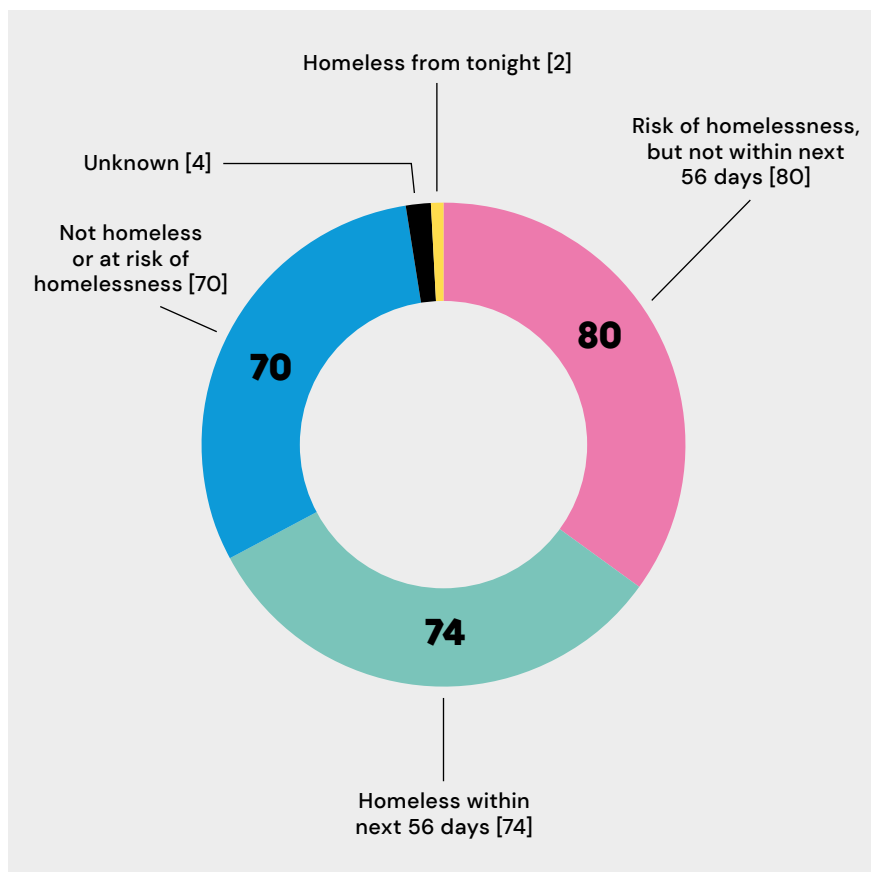
Most common goals discussed with Shelter Norfolk by PRS tenancy clients:



“ISSUES WITH CANCELLING OR NOT PROVIDING A CONTRACT AT THE LAST MINUTE LEFT A NUMBER OF PARTICIPANTS HOMELESS...”

Over two thirds of the renters helped by Shelter were in some way, at risk of homelessness.

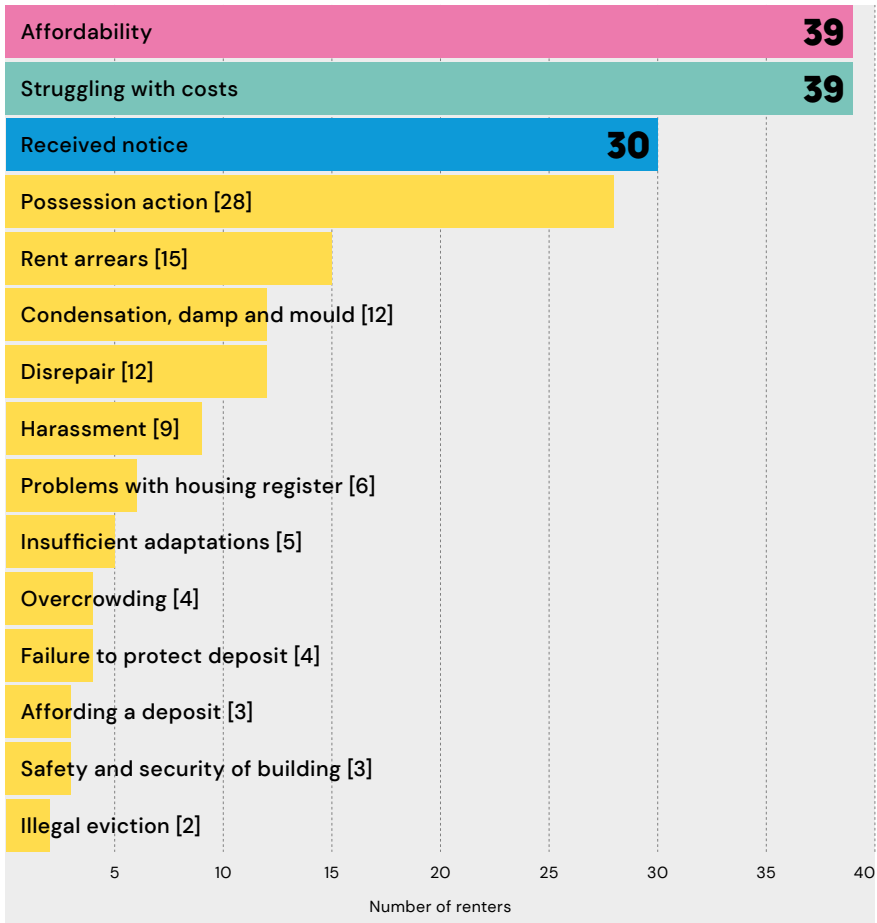
Shelter Norfolk PRS tenancy clients at risk of homelessness:



Where Shelter have information on the types of issues renters are experiencing, the top three most commonly recorded issues are: affordability, struggling with costs, or they have received notice of eviction.

“...THE COST OF PRIVATE RENTING INCREASED BY 9% IN 2021...”

Types of issues renters are experiencing recorded by Shelter Norfolk:



OUR APPROACH

This report is a snapshot of the personal experiences and stories of just some of the renters of Norwich, and paints a picture of the ways in which our private rented sector is failing people in our city.

The stories uncovered by the Norwich Renters Collective Leadership team echo their own experiences of renting: of being priced out of the city, poor treatment of migrant workers and students, racism, pet bans, income discrimination, no access to council housing, landlords increasing rent, disrepair, rights issues and issues of unsuitable or overcrowded houses.

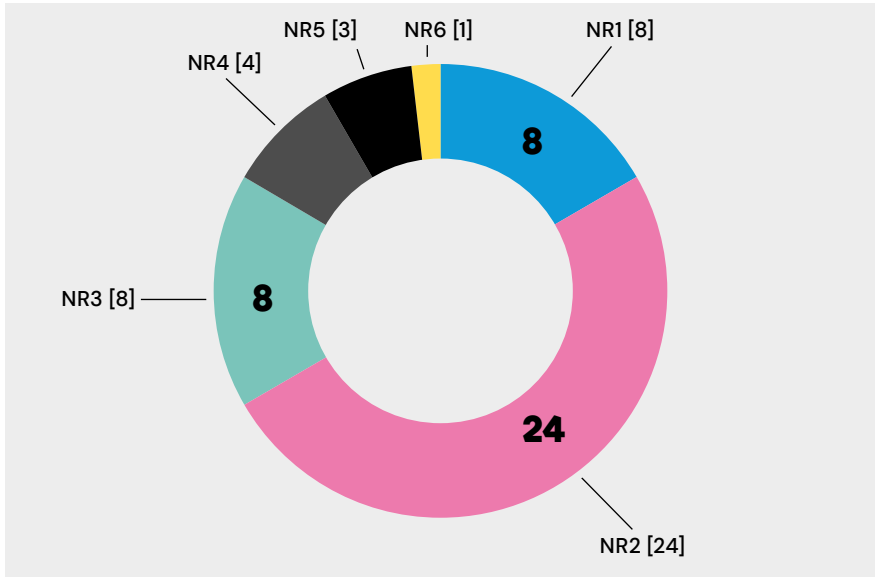
Using this knowledge we designed a listening campaign to expand our evidence and deepen understanding of these issues and their impacts.

The leadership team took part in an interview training workshop at one of our regular meetings and were tasked with getting three renters they knew each to take part in the interviews. If people were not available for an in person, phone or zoom interview, we asked them to complete an online survey instead. Shelter's registered supporters in Norwich were also invited to submit their experiences of renting to the listening campaign.

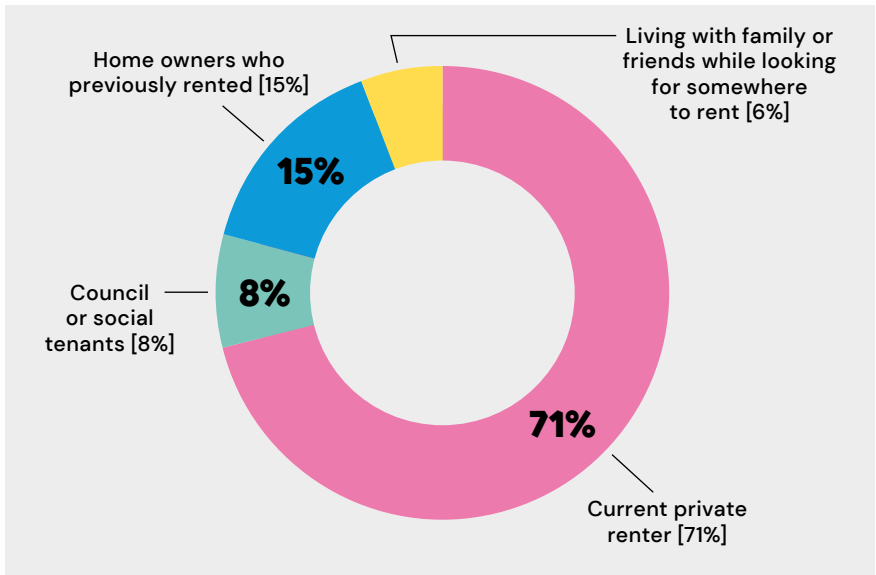
In total we completed 20 in person or phone interviews, received 25 survey responses and three responses to the email to registered supporters, spoken to between November 2021 and March 2022.



Postcode of Norwich Renters Listening Campaign participants:



Housing status of Norwich Renters Listening Campaign participants:



KEY FINDINGS AND THEMES

1. THE COST OF RENTING

Almost all responses said that renting was increasingly too expensive and were aggrieved at having to pay so much for such poor quality housing and bad experiences with landlords and letting agents.

2. THE STANDARD OF PRIVATE RENTAL HOUSING IN NORWICH IS EXTREMELY POOR OVERALL

Very few reported living in good quality houses and most cited multiple issues of damp, mould, infestations, overcrowding, broken utilities or heating and plumbing.

3. RENTERS' EXPERIENCE OF LANDLORDS AND LETTING AGENTS' CONDUCT IS GENERALLY NEGATIVE AND VERY INCONSISTENT

Renters have characterised it as a 'lucky dip'. Predominantly renters feel negatively about their experiences with landlords and agents, and feel dismissed when reporting issues and giving instances of bad practice.

4. INCOME DISCRIMINATION IS A BARRIER TO HOUSING

Participants highlighted the discriminatory practice based on their income, lack of access to guarantors and existing debt making it difficult to afford to find somewhere to live in an increasingly difficult rental market.

5. WELLBEING AND MENTAL HEALTH

One of the main takeaways from the listening campaign is that renting has had a detrimental impact on the wellbeing and mental health of the renters we spoke to, with almost all surveyed reflecting that renting has had a negative impact on them.

SECTION 1: THE COST OF RENTING IN A FINE (EXPENSIVE) CITY

There is a large range in how much individuals are paying for rent in Norwich, but what renters consider affordable is dependent on tenants income and financial situation.

The majority of respondents were united in their experience of the difficulties of increasing cost of renting in Norwich making it harder to afford to live here.

The experiences collected in this report are supported by statistical data. HomeLet rental index reported that the cost of private renting increased by 9% in 2021, followed by a further 5% in 2022.

As an impact of this some young professionals shared that they are moving further away from the city or considering this as a way to save money, which will no doubt have impacts across local businesses and opportunities in the city.

“Rent in my current place is £740pm before bills and council tax, and I split that with one other person. Our total rent, bills and council tax is just shy of £1000pm. With the added costs of the fuel and energy going up, renting in Norwich has gone from being expensive to nearly unaffordable enough for a group of us to consider moving out of Norwich completely. We're all young professionals, including a nurse, if Norwich gets any more expensive we will have no choice but to leave the city.”

“Our landlord kept putting the price up year on year until we couldn't afford it anymore.”

Responses explore how this is unmanageable with the rising cost of living, the combination of heating and council tax rising and landlords increasing rent over the years. This is impacting students, young professionals and families across the board, with little to no protection when individuals fall on difficult financial times as the case study below shows:

"After nine years we got into a slightly tricky financial situation (I had lost £10,000 worth of annual income), but were still keeping up with the rent, although slightly behind with payments. We were throwing everything we earned at rent and massive bills. This wasn't good enough for the landlords who issued us with a section 21 just before Christmas 2019, which was accompanied by extremely unpleasant letters addressed to me personally from the joint owner. I felt extremely aggrieved that part of the reason we struggled was due to the huge heating bills, the problems behind which had never been addressed. At the time we were paying £850 a month rent, plus almost £180 in gas and electric. The property was in appalling condition for that money."

"I am paying £730. Its extremely expensive and even as a key worker I don't get paid a lot."

Some respondents shared the frustration at paying such high levels for such poor standard of housing, and expressed they would much prefer to live in council housing, but are not able to access this.

"The price is shockingly high for what you pay for."

"We pay a lot for bad housing. I would rather be in a council house but I don't qualify."

"Overpriced for the standard of our homes."

Non-private renters also reflected on the cost of renting in previous years:

"My council flat (all to myself) is £352 per month, which I find very affordable. Compared to this, my privately rented flat on Boundary that was in far more worse a state was costing me more than £500 pcm."

"I don't rent now, renting on my own meant I needed a second job to support myself to afford it, but I really needed to not be sharing anymore."

While carrying out this listening exercise three members of the Norwich Renters Collective moved back in with parents due to the rising cost of rent and not being able to retain wages or save after paying their rent.

SECTION 2: POOR CONDITIONS: MOULD, SLUGS, LEAKS AND DAMP

A shocking aspect uncovered in the listening campaign was the amount of respondents who flagged very serious issues with the standard of private rental properties in Norwich.

From the worst examples citing infestations of slugs, ants, wasps and cockroaches, to more general issues of mould, damp and leaks in properties, time and again we heard stories of disrepair and inaction to address problems.

When asked about the quality of houses that private renters have experienced, there were a few tenants that felt the amount they had to pay for very poor quality housing was unfair.

“A lot of the issues reported to landlords go unresolved which becomes the norm with private renting. Norwich has a lot of issues with damp. I've never rented a house without this problem.”



“A lot of landlords try to squeeze in as many tenants as possible and turn the communal rooms into extra bedrooms. Usually fixtures are bad and you can tell the property has not been taken care of since the previous tenants.”

“For the price, poor. Rental properties are all the same – especially if they've been let as “student” accommodation – which is essentially just a way for landlords to squeeze more people in and make a greater profit.”

“Every time I need to find a new place to rent it is a struggle. So many properties in Norwich are horrible, carpets are disgusting, there is almost always mould or damp, layout is rubbish for people sharing houses as so much of the time the bathroom requires you to walk through the kitchen.”

A common theme when raising these issues is the response of the landlord or letting agents to these problems being reported. In most cases where issues were flagged, renters said their landlords did not respond or did not resolve the issues appropriately. Several respondents felt their landlord didn't care about the issues they raised.

“My house is damp and covered in black mould – the landlady does nothing about it. Kitchen ceiling fell in due to damp New Year's Day 2021; still not fixed. My front door hasn't locked for two weeks and she's not fixed that either!”



Some renters shared that they had never rented a single property that didn't have disrepair issues and others shared that they felt it was 'a lottery', exacerbated by the "cut throat attitudes of the rental market which requires you to apply for and accept any property you can get to avoid homelessness".

"...REVENGE EVICTIONS WHEN MET WITH COMPLAINTS..."

Even when tenants flag asthmatic health issues there were stories of landlords failing to intervene, generic ventilation advice given in response to extreme mould issues and revenge evictions when met with complaints.

"I'm asthmatic and had damp coming through my walls, and the landlord told me "sort it yourself." After that, he stonewalled me – wouldn't speak to me at all about this. Trying to get something done, I contacted the Council who sent round Environmental Health. They took photos of the damp, then contacted my landlord themselves.

They sent their evidence to the landlord, who got angry with me for contacting the council. I said that because he wasn't responding, I had nothing left to do but contact them. As a result, he said that he would be kicking me out, and sent a letter to confirm this. I know that this wouldn't have been a legal eviction, but even so I applied to the council saying that I was under threat of eviction."

"My last place before we bought our own house was awful. End of terrace, the exposed walls just full of mould, if any wardrobe or bed was placed next to it we would get thick black mould. We complained and the agent said we needed to use the washer/dryer and we needed to ventilate, which is impossible in winter months when it's raining.

Our house was so drafty our radiators would be on full blast but still feel cold. My son developed asthma due to the environment and since we have moved it has completely gone."

SECTION 3: CONDUCT: A LANDLORD LOTTERY

The combination of renters stories, whether around damp, deposits, evictions or general communications flags serious inconsistencies for renters and the service provided by landlords and letting agents.

“Bad/terrible/unsympathetic” were used to describe most experiences with landlords. There is an alarming number of issues around heating and leaks not being fixed or delayed and the impact this has on the renters physical health as previously explored.

There appears to be a lack of understanding by landlords of their responsibilities towards renters and inconsistency on how best to approach dealing with issues, with some insisting the renters should get quotes for issues and others being more timely.

**“BAD/TERRIBLE/
UNSYMPATHETIC”
WERE USED TO
DESCRIBE MOST
EXPERIENCES
WITH LANDLORDS.**

“One bathroom was unusable for three months because the landlord wouldn't get anyone round to repair the light or the bath. We were told a contractor was going to come around, when he eventually did we let him in and signed the form he presented us with.

The landlord contacted us and was angry with us, said she wouldn't pay for the contractor and said we shouldn't have let him in and he wasn't the one she booked.”

Issues with cancelling or not providing a contract at last minute left a number of participants homeless or forced to move somewhere unsuitable to ensure they did not become homeless.

"We moved to Norwich in 2012 from Spain, a family of four (two young children plus a dog). We were staying with friends near Cambridge and I was traveling into Norwich nearly every day to try and find a rental property in NR2.

It literally took months before we could find an estate agent/ landlord willing to rent to us. Having no previous UK landlord to give us references, having a dog, having moved from Spain all seemed massive issues.

I felt we were treated as if we were criminals on the run from the Spanish authorities. I had to resort to offering six months in advance to calm estate agents nerves, but on occasion this seemed to make the trust factor even worse.

On one occasion we agreed on a property and I went into the estate agent with deposit money to sign the contract only to be told that the landlord "had changed his mind". It was a hugely stressful time for the whole family."

A 'lack of care and humanity' has been described as the approach towards renters by Norwich landlords and it is clear from many examples given there is a disregard towards renters basic rights, specifically renters rights to privacy and notice.

"Currently in a terrible house with a landlord who has entered into my room and moved furniture, been extremely intrusive and controlling about how/when we clean and where we store furniture."

"They are frequently turning up at the property without proper notice and use the excuse of coming to fix something, when we have asked that they follow the agreement of giving notice they have been rude and found reasons to take up issues with us."

"There have been many times where I have been waiting for responses from landlords and due to delays have ended up having to return to parents or stay with friends."

SECTION 4: INCOME DISCRIMINATION

When exploring issues of discrimination for renters the most frequent issue raised was income discrimination. For a variety of reasons this makes the private renting process extremely difficult, from requiring low income renters to cough up months of rent up front to prove they can afford the rent, to renters finding it impossible to be accepted by landlords.

"We were told that we needed to have a guarantor that had a higher earning job."

"I couldn't rent when I was with my ex-partner. He was undergoing chemotherapy so was at the time on benefits. Nowhere would take us."

"When I rented a previous property they weren't happy with my credit check and references so they made me get a guarantor too, I was lucky my parents were willing to."

"I was made to give references and specify my wage which seems unfair – I have worked with people who don't have family to be their back up and haven't privately rented in the area before so find this a barrier to getting somewhere to live."

"I experienced discrimination when I was in my first job on a lower income."

"It is really difficult to find a place to live and very competitive – by the time you make an offer after viewing a house multiple others have too. I know landlords have chosen me before because I don't have children."

"I'm a single parent of two children. I'm on a low income but I'm able to afford rent/bills. I struggled to find a landlord."

"...COUGH UP MONTHS OF RENT UP FRONT TO PROVE THEY CAN AFFORD THE RENT..."

Renters shared the struggle of finding guarantors, which resulted in it being more difficult to find somewhere to live and having to find finances in the hundreds/ thousands up front for a property.



"When me and my partner were trying to find a property when we first moved back to Norwich, I had a zero hours contract and my partner did not have a job.

Despite having the money to rent the property, the estate agent required us to pay six months' rent up front to prove we had the money, due to my job being zero hours at the time and therefore I didn't have a salary to give them.

This obviously was not ideal as we had to use all our savings to be able to rent the property (we were lucky to have savings as otherwise we obviously would have been stuck). It was pretty difficult to find somewhere that would accept pets and was also cheap enough to be able to afford.

Evidently a lot of people must have this situation as zero hours contracts are widespread, and if you are living paycheck to paycheck, there is no way you have savings to fall back on."

SECTION 5: WELLBEING AND MENTAL HEALTH

Renters told us that renting – and the pitfalls that come with it such as poor conditions, unaffordability, lack of security and poor treatment by landlords and letting agents – is having a serious detrimental impact on their wellbeing and mental health.

Renters flagged that they are afraid of reporting issues due to the fear of landlords serving them section 21s to avoid paying for repairs or dealing with a tenant who raises issues or makes complaints.

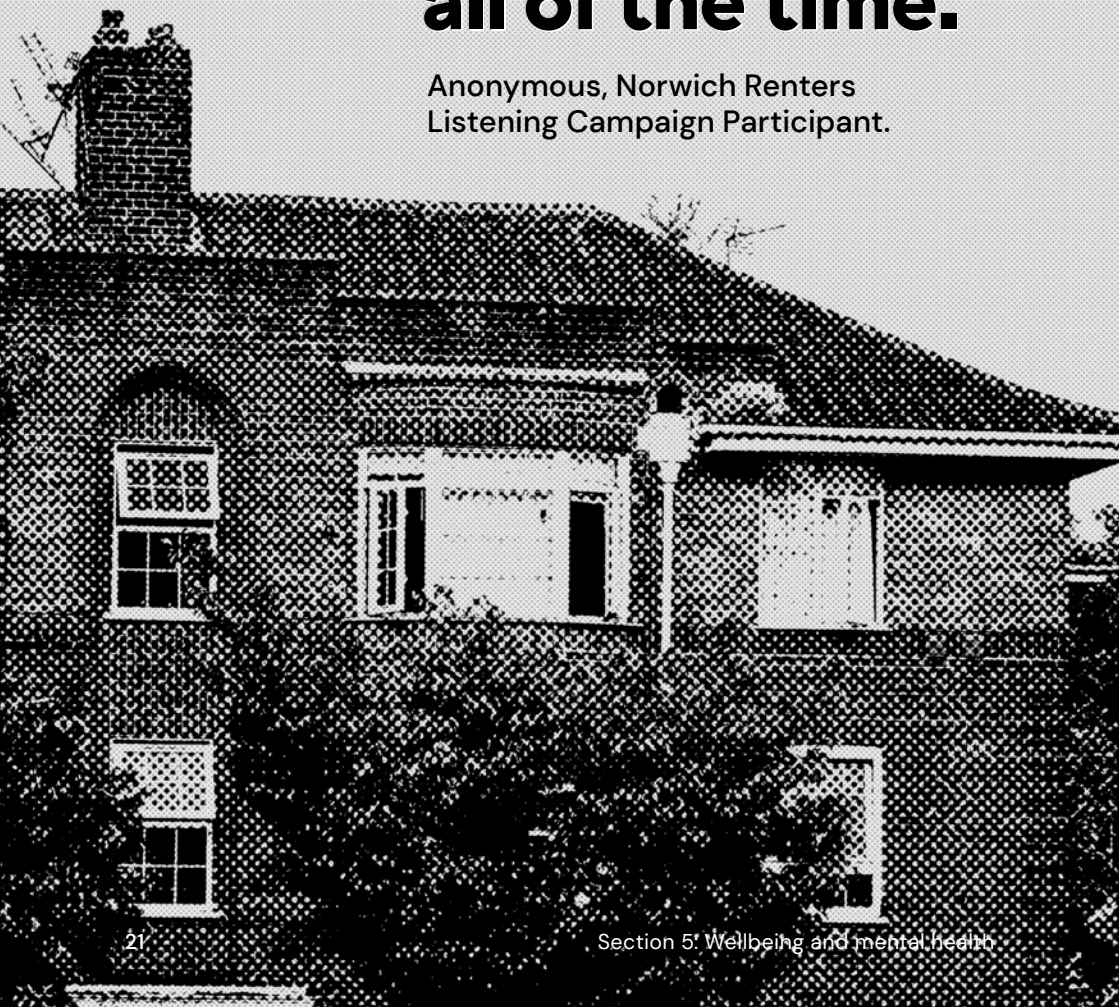
Renters who already struggled with depression and had a poor experience of renting felt that their condition worsened as a result. Multiple respondents talked of avoiding being at home as much as possible because being in their homes detrimentally impacted their health and wellbeing.

It was common for renters to share that they would be much happier and more comfortable being able to rent alone or with fewer people but that this was completely unaffordable in Norwich. For renters with mental health issues such as anxiety, sharing with strangers had a detrimental impact on their health and ability to use communal spaces.

“RENTERS WHO ALREADY STRUGGLED WITH DEPRESSION AND HAD A POOR EXPERIENCE OF RENTING FELT THAT THEIR CONDITION WORSENERD AS A RESULT.”

**"Not feeling like
I have security
has left me
feeling anxious
about renting
all of the time."**

Anonymous, Norwich Renters
Listening Campaign Participant.



"The general stress and unpleasantness of living somewhere that isn't yours, constantly having to be ready to move, knowing that if we have to move again I can't afford to stay in Norwich – it's a lot."

"I'm anxious about reporting things to landlords. In my first place the landlord let himself in while we were out and cleaned the kitchen and made a point of telling me – the only woman in the house – that he had done so."

"It impacted my mental health really badly in the first place. I never wanted to be at home and didn't have a cooker or washing machine so my self care was quite bad."

"With depression and that, it really made this worse. What really sucked was losing security, and having to live somewhere that actively made your health worse with no one willing to do anything about this. This also made my asthma a lot worse, which still affects me today."

"(Renting) impacted friendships and relationships. I've felt unable to use communal spaces. Damp in the bedroom has worsened (my) chest problems."

"Makes you feel on edge in your own home. Having to take steps to secure your belongings against your landlord."

"I have anxiety about being alone in a house, and I am nervous to rent again."

"In student rents, it got us down. We were spending so much money and being treated as problem causers."

"I was in a permanent state of stress. Everyone told me that buying a house was stressful – it is nothing compared to knowing you are paying £700 a month to worry that you might be kicked out of your (mouldy) home with a newborn baby!"

"After university I had a mental health crisis that lasted about five years. This was in part caused by the rat problem in the house I lived in after I graduated. There is little security (landlords can evict you at short notice), so I have experienced nervous system dis-regulation that has affected my physical health from constant background anxiety around housing provision."

Some responses cover issues of accessibility for disabled people or lack of flexibility by landlords when individuals have access needs or additional requirements either due to a physical or mental health disability.

"I once broke my ankle while living in a shared house. The stairs were very steep and I struggled to get up them. Sleeping on the sofa was not really an option as this was connected to the kitchen. I ended up moving back in with parents for a while and asked the landlord if I could have reduced rent or be let out of the contract and they refused."



"It's a safe place where you can have security from the outside world and truly be yourself. As a mentally ill person, home is especially important to me as a place to manage my illnesses and feel safe."

"I didn't have a permanent home from the age of 9 to 19. Knowing that my child has a secure and permanent home is everything. It is my top priority when it comes to raising children."

"I've always rented and lived in six different rented houses before my sixth birthday. I just wish I had a place that felt like it couldn't be taken away at a landlords whim. Even the homes I've loved the most are always under threat."

WHY IS HOME IMPORTANT TO US?

"It is safety, it is security, it is your own, it's where you should be able to go to feel better to celebrate, to sulk, to relax, to be alone or to invite others in. I often didn't feel that while I was renting. It always felt very temporary, like there was always a change around the corner that I didn't get much say about."

"It is a safe place, somewhere you spend most of your time and somewhere that provides comfort and relaxation to you. Not stress and anxiety about being able to afford your house for another month, or having to choose between food and rent."

"It's where we go to feel comfortable and safe. Everyone should be entitled to a home."

OUR VISION FOR NORWICH

1

Affordable homes for all: an end to unfair rental costs.

Renters who live in Norwich love living here, but the out of control rent prices are pushing people away from living in our city. Renters want to see truly affordable housing developments, controls on private rents, investment in council housing and fairer deposit systems.

2

Rights for renters and accountability of landlords.

Renters want to see drastic improvement in the rights they have and for landlords and letting agents to uphold those rights. Contract breaches, lack of security, privacy and income discrimination is having a clear impact on renters all over the city. Renters want to see greater rights and legal protections such as scrapping section 21, introducing a landlords register to improve accountability and action against landlords who fail to meet their responsibilities to tenants.

3

Housing fit for all.

We discovered a wealth of stories about renters being made to live in unfit housing and suffering health issues as a direct consequence.

Renters want to see action to ensure houses are not permitted to become private rental properties if they do not meet the required standard, for housing to be properly insulated and for mould and damp to be addressed quickly and compassionately.

APPENDIX

We asked renters the following questions:

Q1.

Can you tell us about your general experiences of private renting in Norwich, starting from when you first needed to rent a property to when you were moving out of a property? (Prompt – if good, what made it good, if bad what made it bad) please share as much information as you can.

Q2.

What is your current housing status? How long have you been a renter? (Eg are they currently private renting).

Q3.

Where in the city did you rent? (First part of postcode).

Q4.

Have you had any experiences around accessibility or discrimination of any form as a private renter? How easy/difficult was it to find a place to live?

Q5.

What experiences have you had when dealing with landlords and letting agents? Are there any good or bad examples that you have? Have you been able to get issues resolved?

Q6.

How would you describe the quality of housing you have rented in Norwich? Prompt: thinking about damp and disrepair, noise, overcrowding, fire safety etc.

Q7.

Are you able to tell us how much you pay for rent? Do you have any views about the cost of renting in Norwich?

Q8.

What impact have these experiences had on you, your family, partners or house mates?

Q9.

Why is home important to you?

Q10.

If you could fix one problem for renters in Norwich what would it be and why?



**The Norwich Renters
Collective is organising
Norwich renters to fight
for policy and cultural
change to win universally
affordable, high quality
and secure housing for all.**



  @norwichrenterscollective

Supported by Shelter,
collectively for Norwich.