

An aerial photograph of Greater Manchester, showing a dense urban landscape with numerous buildings, streets, and green spaces. The River Manchester is visible in the lower left corner. The sky is blue with scattered white clouds.

Shelter

Fair ☐
Housing ☐
Futures ☐

Making Greater Manchester's
private rented sector work for all



Mapping the Patch & Tenants Voice Programme Market Research Report

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Greater Manchester's Private Rented Sector

- Continuously expanding, demand surpasses offer, competitive for tenants, profitable for landlords

Experiences that tenants with vulnerabilities have in the PRS

- Compete for properties from a disadvantaged position
- Feel time pressured because of the fast paced nature of PRS and anxious they won't find a property that suits their situation
- Feel they have limited control or choice over the properties they move into and settle for less than they would want to due to a power imbalance between themselves and landlords / agents
- Live with worry and anxiety that something bad would happen, either PRS related (rent increases or short term notice) or a situational change in their lives (job loss, rent arrears, managing benefits),
- Main issues and challenges in the PRS: insecure tenancies, poor living conditions, maintenance and repairs, being in receipt of, and managing benefits, and living with the stigma that comes with it
- Low awareness of information or support systems in place

Behaviours of landlords that have a direct impact on tenants' experiences

- Many come to the PRS with unrealistic expectations or a lack of knowledge, which makes them unprepared to deal with challenges along the way, while others simply don't care
- Low awareness of information or support systems in place
- Focus on mitigating two main perceived risks – rent arrears (not being paid on time) or damage to property
- Consider the ideal tenant to be a working professional because anticipate they will pay the rent on time and will respect the property, so they will actively look for them and disregard others
- Overall perception that high-risk tenants are those in receipt of benefits – they will fall into rent arrears and won't be invested in the property, so landlords actively avoid them when they can
- A bad story / experience can go a long way and will make a strong impact on their willingness to rent to certain types of tenants



What do Tenants want?

(Often the same things!)

- **A home (not just a house)** where they can feel safe and secure, in a good area, with a good, attentive and communicative landlord that would keep them in the property long term
- More **control** and **choice** when renting a property, not having to settle for poor quality accommodation or rogue landlords
- More / improved **regulation** for landlords and letting agents
- A fairer **process** that encompasses all involved - tenants, landlords and letting agents, to **eliminate the rogues** (including 'bad tenants', who they believe contribute to the stigma)

What do Landlords want?

- **A good tenant**, who will pay rent on time, respect the property, turn it into **a home (not just a house)** and stay long term
- More **support and regulation** when dealing with issues and challenges caused by 'bad tenants', mainly rent arrears and damages to property
- More **regulation** of landlords and letting agents to **eliminate the rogues**
- More **information and support** as they enter and navigate PRS



Change

What should the Test and Learn Grants Programme focus on?

Test and Learn Grants Programme Initiatives (1)

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Make the renting journey more human, personal, communicative and empathetic

- Develop platforms where landlords and tenants can get in touch:
 - Landlords can register their interest in renting to priority tenants
 - Tenants can register their interest in renting out a property that suits their needs or situation
- Show the value of communication between landlords / letting agents and tenants for both those involved and the upkeep of the property – share the success stories of them working together at all stages of the journey
- Beyond reference and background checks, allow tenants to write letters of intent and share their story and why they want to rent a property

Measures that would make the PRS further regulated, but fair for all involved

- Rolling selective licencing across the boroughs where this is feasible; make the paperwork more streamlined and transparent and insist on the benefits for all involved
- Emphasising the benefits of long-term tenancies for both tenants and landlords
- Develop local social letting agencies that can further protect both priority tenants and landlords and bring them together
- Identify ways of holding rogues accountable – whether they are landlords, letting agents or tenants

Empowering and supporting tenants and raising awareness of the existing services available

- Information campaigns on their rights and responsibilities as tenants
- Enable local councils or social letting agencies to provide bond and rent deposit schemes for priority tenants, as well as act as their guarantors or offer further support in case of rent arrears (this will not only support tenants, but reassure landlords too!)
- Provide easily accessible platforms where they can file complaints and report on their landlords for not fulfilling their responsibilities

Test and Learn Grants Programme Initiatives (2)

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Educating landlords, helping to manage their expectations and filter out those unprepared or unwilling to deal with issues along the way

- Streamlined and easy to digest information on their rights and responsibilities as landlords
- Bring positive and negative stories top of mind to help them understand the consequences of delivering or not on their responsibilities as landlords
- Consider digital initiatives that make it easy for them to get involved and educated

Breaking the stigma around the priority category of tenants, but particularly on those in receipt of benefits

- Audio-visual campaigns that will show landlords face to face with priority tenants, bring their stories to the surface and help break stereotypes
- Share success stories and case studies of landlords and priority tenants working together
- Share best practices of landlords who have rented to priority tenants and ensure there is a platform where they can further communicate about this
- Appeal to the emotional side of landlords and highlight the emotional benefits of renting to those most in need and making a difference for their areas

Further support for existing initiatives and share best practices at a regional level

- Further training or knowledge sharing sessions
- Consider awarding further initiatives that would address both landlords and tenants, changing behaviours and easing social pain

INTRODUCTION



Research aim and objectives



The key research aim is to:

“have an informed understanding of the private rented sector in Greater Manchester to enable the Partnership Board to prioritise the issues that should be addressed by the Test and Learn Grants Programme.”

Mapping the Patch

- To be aware of the PRS initiatives that currently exist in Greater Manchester, including those that may have ended due to a lack of funding
- Gain a better understanding of how vulnerable people engage with and live in the PRS in GM
- Provide knowledge of the rental market in GM to enable discussions at a local and national level to effect change
- Help prioritise the issues / barriers that the Test and Learn Grants Programme should address
- Improve understanding of Greater Manchester's landlords to help develop effective change in the sector
- Collate evidence of the barriers that vulnerable tenants face in the private rented sector
- Identify the gaps in the research and understand the evidence that is most important for developing interventions and initiatives in GM for low-income private renters

Tenants Voice Programme

- To hear directly from tenants who are experiencing issues to help prioritise the activities of the Test and Learn Grants Programme
- To establish a core group of tenants with personal insight into the challenges and barriers of living in the PRS

Research methodology



The research was conducted from January 21st to February 22nd 2019, and we spoke with 80 people in total across four target audiences:

Tenants

We engaged with 23 tenants in total, all from the priority categories identified in the report *Vulnerability amongst Low-Income Households in the Private Rented Sector in England* (David Rhodes, Julie Rugg, 2018):

- 2 focus groups with 15 tenants
- 6 phone depth interviews
- 2 face to face depth interviews

Landlords

We engaged with 41 landlords in total:

- 3 focus groups with 18 accidental landlords
- 17 phone depth interviews with professional landlords
- 6 face to face interviews with professional landlords

Housing Officers

We engaged with 12 housing officers in total:

- 2 group phone depth interviews
- 8 individual phone depth interviews
- We also conducted **1 phone depth interview** with Paul Dennett as Portfolio Holder for Housing, Planning and Homelessness

Letting agents

We engaged with 3 letting agents in total:

- 1 phone depth interview with 1 medium sized letting agency covering City of Manchester and Bury
- 2 phone depth interviews with small sized letting agencies covering Bury

Detailed profiling criteria follows...

Defining the tenants with vulnerabilities

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In their 2018 report *Vulnerability amongst Low-Income Households in the Private Rented Sector in England*, David Rhodes and Julie Rugg defined those vulnerable in the PRS as households at greater risk of harm for reasons that include, and in some instances combine, economic status and income, age, health and household demographic characteristics. The report considers households to be vulnerable in the PRS if they fall into one of the six vulnerable categories and experience at least one of the three measurable harms.

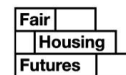
PRS vulnerability characteristics

- **Households with dependent children:** primarily with younger families (a child or children under 5 years old). Households with pre-primary school aged children have higher costs in terms of childcare.
- **Disability and long-term sickness:** Physical and mental health problems which cause the tenant or a member of the household to be unable to work. Definitions from the Equality Act should be considered.
- **Older age:** Older households are often reliant on a fixed pension income and may struggle to cover any shortfall in housing benefit for rental costs. Poor property conditions can also carry severe health consequences and risks such as trips or falls associated with disrepair.
- **Households in receipt of means tested benefits:** Increased risk of homelessness due to reliance on benefits to cover rent payments, essential outgoings and the shortfall in rent and council tax.
- **Low-income, non-means tested benefit or tax credit dependent:** Individuals cycling between work and welfare. There is increased risk of rent arrears and debt due to delays in Universal Credit and low income/zero-hour contracts. This group has the same risks as the previous group with an added risk of debt.
- **Recent migrants:** PRS is the most accessible type of tenure for migrants but includes obstacles including; language barriers, inability to provide deposits, references and/or guarantors and the risk of renting poor quality PRS accommodation with overcrowding and unsanitary conditions also being a factor.

Quantifying harms

- **Not meeting the bedroom standard** i.e. overcrowding
- **Property standards** – the quality of properties and the lack of options for lower income households
- **After Housing Costs (AHC) poverty** – the biggest problem for vulnerable households

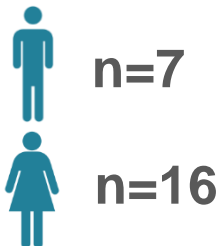
Profile of the tenants we spoke with



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Gender

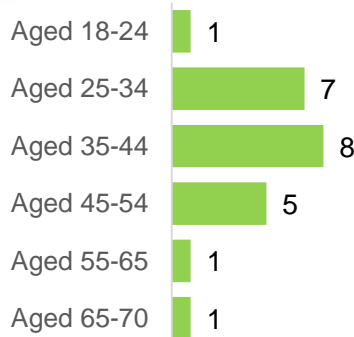


Types of benefits received*

*Most tenants received multiple types of benefit

Tax Credits: n=14
 Universal Credit: n=9
 Housing Benefit: n=7
 Disability Living Allowance: n=6
 Income-related ESA: n=4
 Council Tax Support: n=3
 Pension Credit: n=2
 Income-based Jobseeker's Allowance: n=1

Age



Categories of focus

Dependent children: n=15
 Disabilities/long-term illness: n=7
 Recent migrants: n=3

All tenants received some kind of benefit.

Quantifying harms*

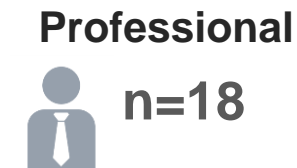
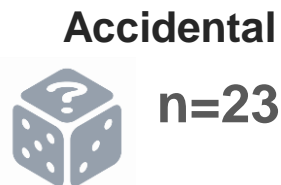
Overcrowding: n=5
 Property in unliveable condition: n=3
 Little money left for essentials due to cost of rent: n=13
 Property in need of repair: n=6
 Property unsuitable for disability/condition: n=2

*Most tenants had multiple quantifying harms

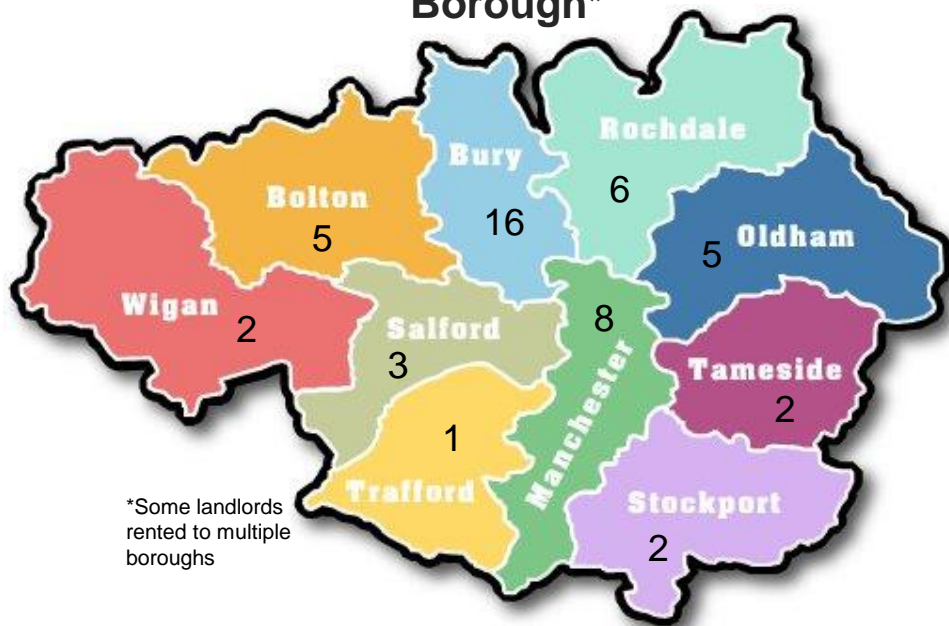
Ethnicity

White/British n=13
 Black British n=2
 Mixed Race n=2
 Arab n=1
 Asian British n=2
 White European n=3

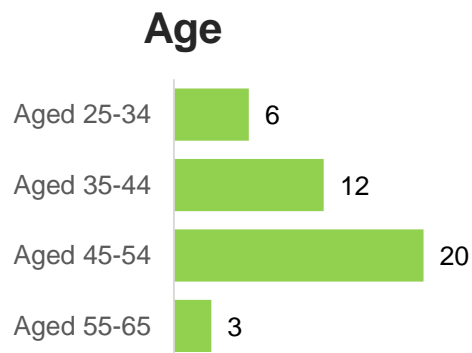
Profile of the landlords we spoke with



Borough*



*Some landlords
rented to multiple
boroughs



**Renting to tenants
experiencing
vulnerabilities**

Have rented: 29
Haven't rented: 12

Ethnicity

White/British n=28
White/American n= 1
Black British n=1
British Asian n=1

Landlords – a very diverse housing stock

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Number of properties rented:

- All Accidental Landlords rent out between 1 and 2 properties (averaging at 1 overall). Those with 2 properties tend to rent in central Manchester, Bury and Rochdale.
- Professional Landlords have a more varied level of ownership – renting out between 1 and 10 properties. (averaging at 4 overall). Those with multiple properties tended to have them in central Manchester (ranging from 4-6 properties) with some also owning multiple properties in Bury, Oldham, Rochdale and Bolton.

Types of properties rented:

- Accidental Landlords have more often than not inherited property from loved ones: these are often terraced or semi-detached, but some inherit apartments too. Those who increase their portfolio tend to rent out another similar property to their initial one.
- Professional Landlords mainly rent out terraced properties – which are popular in all boroughs - however, apartments are particularly commonplace in central Manchester. Those who rent more than one type of property tend to rent terraced and semi-detached properties, or terraced properties and apartments.

Profile of the Housing Officers we spoke with

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The Housing Officers were either part of the GM Private Sector Group, Housing Standards, Housing Options Service or were Strategic Housing Leads. They had different job titles and responsibilities within their departments. The view from the Local Authorities outlined in this report is shaped by this variety in their profiles.

Bolton – Housing Standards

We spoke to one housing officer from Bolton Council. Her title is Special Projects Officer, but she is an Environmental Health Officer based in Housing Standards – a team made up of Environmental Health Officers and Technical Officers and Support Staff.

Wigan – GM Private Sector Group

We spoke to two housing officers from Wigan Council. One works in enforcement and the other works in strategic housing.

Salford – GM Private Sector Group

We spoke to two housing officers from Salford Council. One is the Lead Practitioner and the other manages a team of officers who deal with empty properties.

Trafford – Housing Options Service

We spoke to one housing officer from Trafford Council.



Rochdale – Housing Standards

We spoke to one housing officer from Rochdale Council. Her work is based around the Environmental Health Officer's function.

Oldham – GM Private Sector Group

We spoke to one housing officer from Oldham Council. They work as assistant environmental health manager working in neighbourhood enforcement.

Tameside – Strategic Housing Lead

We spoke to one housing officer from Tameside Council who chose to remain anonymous.


Stockport – Strategic Housing Lead

We spoke to two housing officers from Stockport Council. One is Strategic Housing Lead whilst the other works in managing enforcement.

Manchester – GM Private Sector Group

We spoke to two housing officers from Manchester City Council. One worked in housing compliance and enforcement and the other worked in the rogue landlord team.

OVERALL VIEWS OF GREATER MANCHESTER'S PRS

An aerial photograph of Greater Manchester city center, showing a dense urban landscape with numerous buildings, streets, and a railway line running through the middle. The image is used as a background for the text overlay.

The private rented sector in Greater Manchester is seen as continuously expanding, with demand surpassing offer. With limited options of social housing, more low-income earners, families and migrants are seen navigating towards PRS, contributing to the increasing demand and having to compete for insecure tenancies in properties that are often unaffordable or kept in poor condition.

Local authorities have various measures in place to regulate PRS and support tenants experiencing issues and challenges, but limited funding and staff can limit the impact these initiatives have in each borough.

Impressions of the PRS in Greater Manchester

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Whilst the sector is seen as thriving and necessary, some are being exploited as a result of this.



- Housing Officers agree that the private rented sector is a valuable resource for young professionals and students, but its buoyancy is causing issues for low earners and vulnerable people.
- Whilst many landlords operate legally, some are exploiting vulnerable tenants in the knowledge that they are often struggling to find somewhere affordable to live, and will therefore put up with malpractice and poor quality living spaces.

"I think it's thriving, there's a lot of money to be made, someone is making plenty of money."

Manchester City Council

"It's a valuable resource. For lots of people and increasingly more and more people, it is the only option available to them in terms of housing, so it plays a valuable role across the city."

Salford

"We do have some very, very poor landlords with very poor properties and we have that rogue element of landlords, those criminal landlords, who do exploit the most vulnerable in society. We have a really mixed private rented sector and it is growing and it's growing quickly."

Salford

"At the real lower end and this is especially on the Manchester Tameside border you have a private rented sector which blurs into criminality and money-laundering and human trafficking but we just don't have the data."

Tameside



***“The housing market has become a vehicle for
Global capitalism...
Consecutive Governments and housing policy
has been pushing and pushing the private rented
sector as the only option for many people.”***

City Mayor of Salford, Paul Dennett

Views on housing sector – Social Housing

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It is universally agreed across Housing Officers that there is a serious shortage of social housing, which has led to pressure being placed on the PRS to provide for tenants who would traditionally have been supported by the state.



"We just don't have the social housing that we need, I think we've got 500 live applications at the moment. We've got about 22,000 people in 22,000 properties in social housing and it means at the real lower end it's just forcing more and more people into the private rented sector."

Tameside

"Because there's been such demand for council properties and supplies have reduced over the last few years, the private rented sector has spilled into the social rented sector, you know, with the kind of clients you're picking up. But unfortunately you've not got that same level of support by the private rented sector as you would, you know, in council housing."

Wigan

"The social sector has gone down and the private rented sector has gone up, and there's a massive waiting list for social housing, but you're competing with migrant communities."

Rochdale

"We haven't got enough social housing to meet the needs of certain vulnerabilities, people end up in the private rented sector. If they're currently in the private rented sector and become ill, whether mental health or disability, we still have the challenge that's there's not enough properties available for them, even if we make the referrals to the appropriate agencies."

Salford

- Many commented on the general shortage of social housing in their borough, and the pressure this is placing on the PRS.
- Some mentioned the lack of support and security for tenants in the PRS versus tenants in social housing.
- One housing officer mentioned the difficulty tenants face if they become vulnerable whilst living in the PRS.

Views on the housing sector – High and unaffordable rents

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Because of the pressure placed on the PRS from the lack of social housing, and the overall buoyancy of the housing market in Greater Manchester, landlords are able to charge high rents in the knowledge that they will be able to secure a tenant.



- Some housing officers commented on the high cost of rent for poor quality accommodation in traditionally undesirable areas.
- Some mentioned the difficulty of saving for a deposit whilst renting and other barriers to obtaining a mortgage which result in individuals spending more on housing due to the comparatively high cost of rent compared to a monthly mortgage payment for a similar property.

"I've done areas like Moss Side, they're all relatively poor areas, but I'm quite shocked, to be honest, at how much rent is being charged for these properties, and they're just basic two up two down terraces, they're nothing fancy, and they're getting charged £850-£900 a month rent, which I just find crazy."

Manchester City Council

"What doesn't work well is the price of rental accommodation, for a two up, two down - you could easily get a mortgage for what they are charging in rent but people can't get a mortgage because they are on a lower income or zero hours contract."

Bolton

"We've got a housing shortage and that's led to people being exploited. People are trying to get cheap accommodation and because of that, they're living in sub-standard accommodation."

Manchester City Council

"We often have to go outside of the borough to give customers the right advice of what is affordable to them, managing their expectations. Just over the border from Trafford you have Eccles, Salford, Wythenshawe - where the rents are cheaper. We are the highest in GM so a lot of our advice is 'look around GM because you will find a lot cheaper than here'."

Trafford

Views on housing sector – Quality of Housing

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Housing Officers are seeing many landlords providing poor quality housing stock, in the knowledge that there will always be tenants who will accept their property due to the need to find affordable housing.



"We did do something called a housing need assessment last year and one of the markers was looking at the dwelling stock and seeing how much of that dwelling stock we thought would fail the decent homes criteria... 1 in 4 of them probably failed decent homes criteria like for thermal comfort, for modern facilities, for security."

Tameside

"It's not a property that you'd take pride in; is a property that you survive in, it's a property you live in, then that has a knock-on effect on the area."

Manchester City Council

"We know the condition of our stock in Rochdale. We know where we need to be providing funding for healthy home. We know there's a problem with damp and mould, and there's a correlation with respiratory health in Rochdale."

Rochdale

"I think unfortunately there's very few disabled-adapted houses on the private rented market, so I think they may struggle. Quite a lot of the cheaper housing stock is very difficult to adapt. It wasn't designed for the elderly, it wasn't designed for people with disabilities. It's quite difficult to adapt and most landlords probably wouldn't want to adapt their housing to that."

Manchester City Council

- Most housing officers spoke about the poor quality of older terraced housing in their borough, and the unsuitability of this housing for modern lifestyles.
- One housing officer discussed how unsuitable the older housing stock is for those with physical disabilities in particular.
- Some housing officers mentioned the detrimental effect that poor quality housing has on the surrounding area and community.

Views on housing sector – Landlords

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When thinking about issues facing landlords, many housing officers mentioned the issue of housing benefit being paid directly to the tenant, together with dealing with repairs and finding and securing reliable tenants.



"We had a Landlord Forum in July, we've had a Landlord Working Group and the delay with Universal Credit and tenants not paying is their main issue. Its very personal to them, because it's impacting on their pocket. When it starts doing that, that's when you start getting landlords thinking twice around staying in the sector."

Wigan

"A lot of landlords feel aggrieved at doing any repairs, they will do the cheapest repairs they can find, they don't see it as investment they see it just as getting rent in."

Bolton

- The consensus amongst housing officers was that the biggest issue facing many landlords is their tenant going into arrears, particularly though the delay in payment of Universal Credit.
- One housing officer mentioned the 'gamble' of finding reliable tenants, particularly in areas with low rent.
- The cost of repairs was also mentioned, with this being linked to impacting the overall quality of the property.

"Landlords are very concerned that their tenants won't pass the rent on and won't know what element of the payment is the rent."

Salford

"Trying to ensure that you get a reliable tenant can be quite difficult. It's causing some landlords to skip the tenancy reference checks and procedures, particularly in the northern boroughs where rents are a bit lower. Some tenants are immigrants and don't have a renting history, so landlords are gambling on them a little bit. At the cheaper end of the market, obviously quite a lot of people have either poor credit or poor references and the challenge then is trying to find a decent tenant who will look after the property, who will maintain the property, who will pay rent in fact."

Manchester City Council



“It can be really difficult for tenants to get by and be resilient in a world which just isn’t designed to help people who are vulnerable. I think some landlords are in a position where they’re like “I’m not a social worker, I’m not a mental health worker, what am I doing?” I think that’s the major issue for landlords.”

Tameside Housing Officer

Views on Tenants with Vulnerabilities – Universal Credit

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Housing Officers from affluent Stockport and Trafford both stated that tenants on Universal Credit would struggle to find housing in their boroughs. Housing Officers from other boroughs mentioned affordability related to benefits caps and animosity from landlords towards tenants on Universal Credit.

"It's either landlords are saying, "We're either going to pull out of the market or we're not going to let our properties to people who are on Universal Credit." And that's a tough one really because Universal Credit, when it's finally rolled out, there's going to be more people who are in work on Universal Credit than are actually out of work. So there might be an issue then around a whole world of people who not be getting picked up."

Wigan

"If you are receiving benefits you will struggle to get private rent in Trafford. First you will struggle to get a landlord to actually take you and then you couldn't afford to take it anyway because of the cap, the LHA rate and the rents landlords charge."

Trafford

"I'd say with universal credit coming in and caps to housing benefit and the bedroom standard that has had an impact, people just not being able to afford the housing that they want, people living in houses that are overcrowded because they can't afford to move on."

Manchester City Council

"We've had more and more landlords who are less willing to take people who are on benefits. And, to be honest, in Stockport they can pick and choose. A bunch of people are prepared to pay to live in the private rented sector, and the rates are always going to be high. It's a changed market, they're constantly looking for professional lets. That means that those who are on benefits have very limited choice."

Stockport

Views on Tenants with Vulnerabilities – Migrants

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A range of issues were mentioned when discussing migrants in the PRS, including possible language barriers, overcrowding, and accountability of migrant landlords.



"These are probably some of the people who can end up maybe in some of the poorer condition properties and probably may not know how to complain or they may not want to complain, or depending what the landlord's like, there might be a language barrier. They might just be grateful for what they've got and they don't want to be ungrateful. But certainly we've seen that in parts of the borough."

Wigan

"Sometimes, you get the comment they don't want to rent to Eastern Europeans, and we tell them that's not acceptable for them to say that."

Oldham

"In Bolton it's a particular group of people with language difficulties, they don't understand that if there is an issue with your house, go back to your landlord or speak to the Council, in general it's the Roma community... I don't know what they have come from in terms of quality and condition - maybe it's not great."

Bolton

"Because of the conditions they've come from, particularly the Roma community, the overcrowding and property standards are quite poor because they will accept anything. Quite often they're damaging the properties themselves. It's not to say it's a rogue landlord."

Rochdale

"The private rented sector in areas of Ashton for example St Peters particularly has a lot of overcrowding. I mean these are just anecdotal stories now from friends. There's quite a lot of exploitation. The repairs aren't great because a lot of the landlords are absentees. They buy the property and then they go back to Pakistan so there's a whole other level of accountability and engagement which means that tenants' rights and all those issues we've already described with recent migrants are magnified."

Tameside

Views on Tenants with Vulnerabilities – Families

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When discussing families in the PRS, Housing Officers were quick to initiate a discussion around tenancy terms and the instability this causes, affecting children's education and wellbeing.

"I think if ever there was a moral call to do something more about the private rented sector it's the fact that we've got so many children growing up with unstable tenancies. It's about life chances and if a mother is so stressed out about the cost of rent and whether or not they'll be moved onto other accommodation or what are they going to do with the landlord it's a very vulnerable situation."

Tameside

"But there's an issue where, you know, you've got children and you want to try and put down roots and it's a lot more difficult when you're just being maybe handed a six month tenancy."

Wigan



"Families can't afford to get into owner occupation. They're being forced into long term occupation in the private rented sector. And it's impossible to plan family life or put roots down if you don't know whether you're going to be in that property from one month to the next."

Stockport

"If you're trying to raise a family and lay down some roots and you don't know whether that landlord is just going to change his mind after six months... I think there is talk at the moment of trying to increase that to a minimum of three-year tenancies, but I don't know if that's going to come in or not."

Manchester City Centre

Mapping the PRS – Existing Measures

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Local authorities have various measures in place to address these various issues and challenges in PRS.

Bolton:

- Bond Schemes

Wigan:

- Strategy Forum
- Attempting to create supportive infrastructure for landlords and tenants

Salford:

- Renovating empty homes
- Selective Licensing
- HMO Advice
- Information Service – Housing Choice



Rochdale:

- Landlord Accreditation Scheme
- Bond Scheme

Oldham:

- Selective Licensing
- Tenancy Relations

Tameside:

- Bond Scheme
- Attempting to create supportive infrastructure for landlords and tenants

Trafford:

- Rogue Landlord Project
- Redevelopment of deprived areas
- Bond Scheme
- Training for staff to help them communicate with tenants

Manchester:

- Rogue Landlord Project
- Redevelopment of deprived areas
- Bond Scheme
- Training for staff to help them communicate with tenants

Stockport:

- Social Letting
- Educating Landlords and Tenants

The measures outlined on this slide are based on the interviews conducted with the 12 Housing Officers as part of this research and are shaped by their knowledge of the existing initiatives in their boroughs. They are in no way intended to encompass all the PRS measures currently existing in Greater Manchester. 27

Existing Measures in Local Authorities – The Detail (1)

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Bolton:

- Bond Schemes:

"That's an issue for a number of people who drift from one accommodation to another, who have got themselves in rent arrears and don't have any back-up, so they go to our bond board, we have a bond board or bond guarantee scheme across Bury, Bolton and Rochdale."

"The scheme in Bolton helps things but we only have a certain amount of funding."

Wigan:

- Strategy Forum:

"We're developing a strategy forum which has got a number of strands, talking about landlord engagement, looking at landlord incentive schemes, tenants, supporting engagement."

- Bond Scheme:

"If tenants go through the private rented sector and the landlord wants a deposit, that bond can help cover that. It's like a paper guarantee to the landlord that if a tenant causes any damage and they leave they can claim up to a month's rent."

Salford:

- Renovating empty homes
- Selective Licensing
- HMO Advice

"That's a service what we charge for. What we're trying to encourage is investors who want to purchase in Salford, to make contact with us and to have formal advice from an officer on how to ensure that they are compliant with all the necessary regulations."

- Information Service – Housing Choice

"A service available to elderly and vulnerable clients and also families on low income with young children. If they've got housing issues within the private sector or need to move, they can get in contact."

Stockport:

- Social Letting

"They manage private rental properties and that gives the ability to try and put people in there that are on our housing register."

- Educating Landlords and Tenants

"We've tried to improve the information that's available on our web pages for tenants and landlords so that they've got everything that they need, by coming to us."

Existing Measures in Local Authorities – The Detail (2)

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Manchester:

- Redevelopment of deprived areas:

"There have been schemes across Manchester over the last few decades. Hulme has been redeveloped into a student-ish area. Other areas of Manchester that before the council cuts there were some redevelopment schemes, face-lifting schemes, but they've gone by the wayside now. Moving forward, they'll be a push towards building more social housing."

- Training for staff to help them communicate with tenants:

"The council staff are receiving training on universal credit to try and address those issues so that we have those conversations with people, with tenants."

Tameside:

- Attempting to create supportive infrastructure for landlords and tenants:

"A lot of the things that have been going on over the past year have been informal so it's not putting more money behind any programmes. It's about partnership building and trying to develop relationships between landlords and tenants and charities so if there is a problem with the tenancy you're signposted to that first and it's more of a negotiation rather than a strict get out."

Rochdale:

- Landlord Accreditation Scheme

"We have the landlord accreditation scheme that's been going about 18 years. There was quite a lot of funding to do that."

"We've got many tools for enforcement. We can deal with all the issues, but just dealing with the enforcement in silos doesn't work because they move on somewhere else, or that property comes back in again, and you're never tackling the root of the problem."

Oldham:

- Tenancy Relations

"What we've been doing with the landlords is Universal Credit we pulled together a support pack on Universal Credit. We've got contact details for about 900 landlords and letting agents so we've circulated that round, we had a Landlord Forum where we had the DWP."

Trafford:

- Landlord Forum:

"We have tried landlord forums, I don't know what to do, we have to keep trying, it sounds negative, but they don't tend to need us – there are not high voids, the private landlords don't struggle for people."



“The private sector is growing rapidly and there just isn't enough of us to deal with the number of cases that we're getting through. You constantly have a backlog, there are people there that you can help, but you can't help them straight away.”

Salford Housing Officer

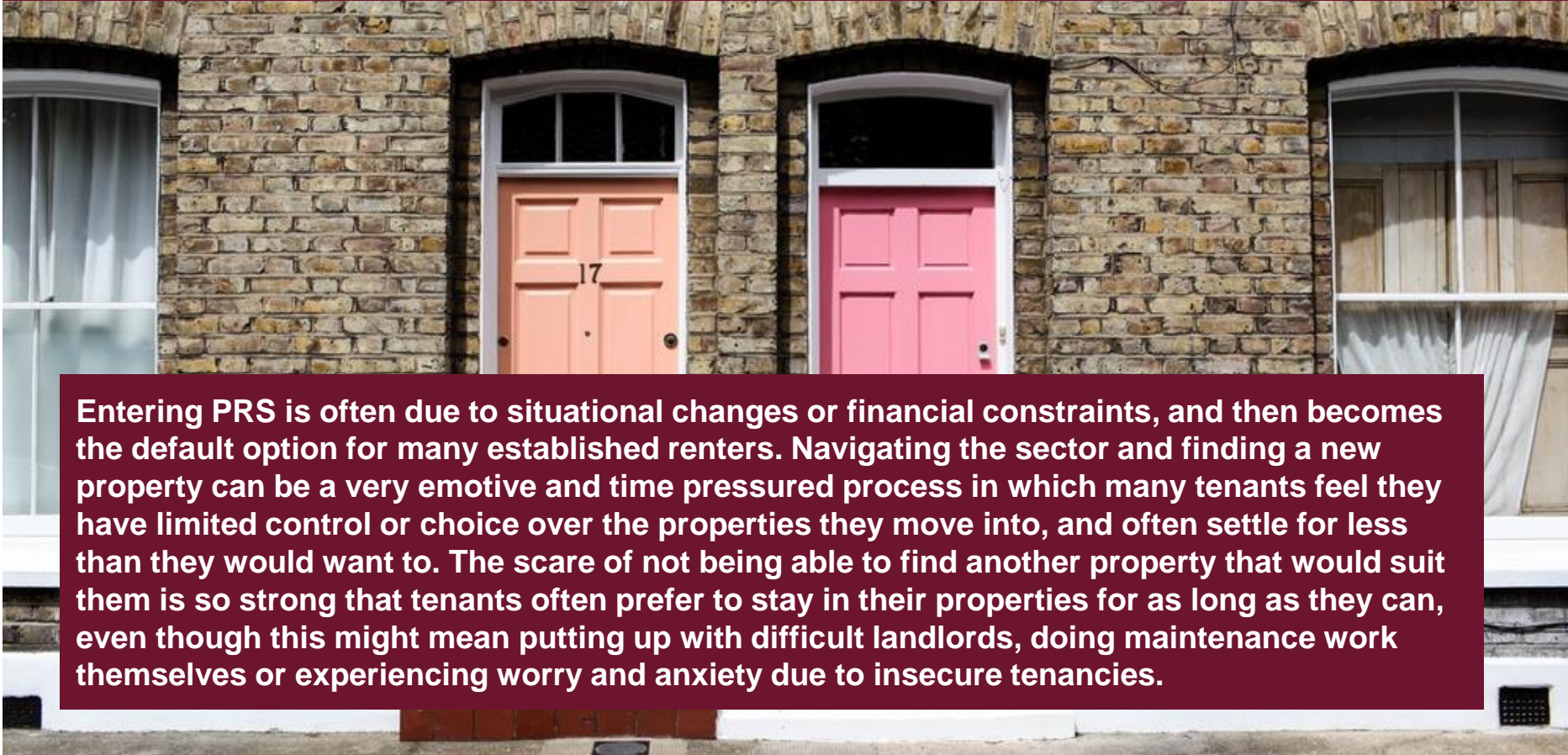


So how is PRS experienced by Greater Manchester's tenants with vulnerabilities?

GREATER MANCHESTER'S TENANTS WITH VULNERABILITIES



JOURNEYS THROUGH PRS



Entering PRS is often due to situational changes or financial constraints, and then becomes the default option for many established renters. Navigating the sector and finding a new property can be a very emotive and time pressured process in which many tenants feel they have limited control or choice over the properties they move into, and often settle for less than they would want to. The scare of not being able to find another property that would suit them is so strong that tenants often prefer to stay in their properties for as long as they can, even though this might mean putting up with difficult landlords, doing maintenance work themselves or experiencing worry and anxiety due to insecure tenancies.

Journeys to the PRS – Newcomers

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Newcomers to the PRS had begun renting due to a situational change in their lives, such as relationship breakdowns or a change in their financial situations, but there are also instances of those moving out of social housing because of unliveable conditions of the property.



- Many of those who are relatively new to the PRS are living in privately rented accommodation due to a **situational change in their life**. Often, these changes are **unexpected or fast-moving**, such as the end of a relationship or a job loss leading them to no longer being able to afford their mortgage.
- One tenant had **begrudgingly moved out of social housing** into the PRS due to the time taken to fix mould/damp issues which were detrimental to hers and her child's health (she suffered with ME and her daughter with asthma).

"I had a mortgage that was an interest only mortgage, when I took that mortgage they said endowment policies would cover it but then there was a massive problem. All the endowment policies crashed. Where could I find that amount of money? It was impossible. I knew it was coming. In a couple of years the mortgage would be up, and the endowments were complete rubbish."

Tenant

"I didn't want to come out of council housing because of how hard it is to get one and how good the rents are, but I was hoping I could get back into work and one day I am hoping I will and I didn't want a massive rent to pay but unfortunately that didn't happen. But there was no chance of another council house because there was a two year wait and they said the only way they could keep me in my flat was by re-doing the whole thing and it would be too expensive."

Tenant

"I broke up with my partner and that's why I moved into rented, so before it was his property."

Tenant

Journeys through PRS – Established Renters

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Many of the tenants we spoke with have been living in the private rented sector for most of their lives. While they didn't actively decide to live in the PRS initially, many find they have no other choice due to their financial situation, and PRS becomes the default option when they have to or want to change property.



"My mum's always said, I wish we could give you the money to build up a deposit, but it is what it is. Until I'm able to save, it's just going to be rent."

Tenant

"I'd just had my first child, so we needed a bit more room and a garden space as well."

Tenant

"I was in another one for 5 years. He decided he wanted to sell it. To be fair to him he gave us first refusal and we were going to buy it but unfortunately he came back to the table with a stupid figure, more than the house was worth. He was trying to pull a fast one really."

Tenant

"I moved basically so I could be closer to my daughter's primary school because traffic was a nightmare from my old place."

Tenant

"I rented a house, and then I had to move because my landlord wanted to move back in last year, so I had to find somewhere to live."

Tenant

- Whilst established renters have lived in the PRS for their whole lives, many have lived in more than one property, with some moving more often than others.
- **Many move property due to a situational change** in their life that they plan, such as wanting to rent in an area where they want their children to go to school.
- For others, moving house can be due to the nature of the private rented sector, such as their **previous landlord handing them notice**.

Finding a Property

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Having to find a property is an emotive process, and many tenants generally experience a sense of panic and worry caused by the buoyancy of the PRS, so they feel that they have to act fast. As they quickly try to find a new house, less consideration is put into their choice of property.



- Due to the fast-paced nature in which most tenants have to find housing, there is often a **lack of time to research, plan and prioritise**, which often results in them moving into properties that they wouldn't have necessarily chosen.
- There is also an overall feeling from tenants in the PRS that their **choice is limited**, due to the ever-increasing demand in the sector, making them have to fight against the 'competition'.

"There aren't many properties to rent in the first place. It's like a little fight. You don't see it really but there are so many people who go for one particular house so really you don't have much of a choice."

Tenant

"They wanted to separate us. My partner would have had to go into a women and children's thing, and I'd have to go into one where I wouldn't be guaranteed every night. The money we had saved, we'll just get online and try and find something."

Tenant

*"The landlord was a rogue landlord. I read a lot about him online before I moved in but I **didn't have a choice**. When I moved here, I was 3 weeks living in my friend's box room so when I was offered this property, I just took it knowing what I knew."*

Tenant

"The country is in crisis. You've only got to walk yards and there's people sleeping in doorways. It's enough to scare you to death because it's not like you can get out of your place and be in somewhere the next day."

Tenant



“One of the reasons that in the private rented sector we all feel a bit boxed in is that there’s a very high demand, so there are so many people trying to get these properties, the rents are high and it’s difficult to get hold of anything.”

Tenant



“There are a lot of people fighting for the same houses and if you have Mr ‘X’ who is in a decent job and decent credit rating they will go for him rather than the person on benefits. It doesn’t matter about any systems of referencing, it all boils down to the landlord’s decision.”

Letting Agent



“If there’s no council properties and there’s only private landlords, there can be 500 charities around. There’s no housing. It’s as simple as that.”

Tenant

Type of Property (1)

Fair	
Housing	
Futures	

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The rush to find a new property, combined with financial constraints, can lead to tenants living in poor quality properties. For some it is like entering the unknown and not being aware of issues with the property or the landlord, while for others it is the lack of choice suitable for their situation that makes them settle for a property they wouldn't normally go for.



- Tenants we spoke with live in a range of properties, with most either living in **new-build flats** or **older terraced housing**.
- Some moved into their property **knowing it was of low quality** because they didn't have either the time or money to find an alternative.
- Others moved in thinking their property was of high quality but **found issues with the property after moving in**.

"It's scary not knowing the property. You know the property but you've not been in it. What they're going to come out and say to you about the rent going up every year and about the damp and the repairs and going into a cold house? You're happy but you're not really. It's very hard sometimes, especially if you've got children."

Tenant

"It was just what we needed, small enough so I could keep it tidy and clean, big enough for all of our things and the area was exactly what I was looking for. But it was masking a lot of problems."

Tenant

"I was bloody freezing when I moved in. It was really cold. When I moved in the first time no-one had been living in the house for a year. She'd just had a damp-proof course put in. She told me all this before. I moved in and it was Baltic."

Tenant

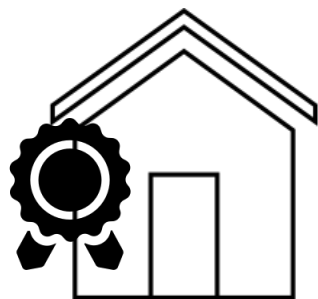
Type of Property (2)

Fair	
Housing	
Futures	

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When they are not pressed to find a property and have more time to spend on finding a house, the process becomes less stressful or filled with negative emotions, and tenants feel they make more informed decisions and can actually decide on the type of property they want to move into. In hindsight, those who have had to decide quickly due to time pressures also appreciate that more time and investment in the process would have enabled them to get better properties.



"It found me really. I've always been looking, and my friend's mum lives on the next street down, and she said there's a house up for rent. I was partial to the name of the street as well. I got in touch with the landlord and said is it available."

Tenant

"I wasn't actually looking to move right then. But because somebody had told me, it was like, you know what, let's just go and see and decide from there. I'm glad I did."

Tenant

"We were just in the looking process and once this come up, well, not when it come up, once a friend told us about it and he got onto the landlord and we got a look then straight away. It was the first one we'd come across and we were quite happy with it."

Tenant

Finding a Property

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There is a variety of channels that the tenants we spoke with used to find their properties, and the more informal channels like social media or word of mouth have proved to be more successful than going via more standard channels like letting agencies.



Word of mouth

"I knew of the area and I knew that they were newer properties. So, when I'd been searching one of the neighbours across the way had said look, I think someone is moving out of that property, you need to find out who the landlord is. I actually posted a note through to the current tenants, and just asked them to forward it on to the landlord for me. Then he got in touch and I came to see it and that's it."

Tenant

"We initially looked on Rightmove, but this house came about through a friend who knew of something going in this area and that's the initial way we found out about this property."

Tenant



Post Office

"I found mine on the Post Office noticeboard. I took a number off that and phoned them and the lady came out to see us. It was great."

Tenant



Facebook

"My landlord gave me notice and I went to the council. I applied with different housing associations, and when I only had weeks to go I was in tears. What do I do? I didn't find the council or housing associations very helpful, and I ended up on my Facebook 'does anybody know of any houses going to rent. Good tenant. I've been there eight years. I need something.'"

Tenant

Moving and Settling in (1)

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We carried out a creative task in the focus groups so that tenants could characterise what they were feeling when they were moving and settling into their current property, so we asked them to select the characters that best matched their feelings.



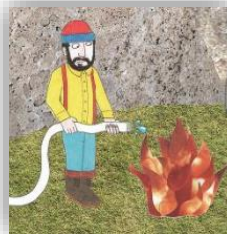
"There's no heating down there so cold comes up through the floor but she's put some insulation in between the joists. That's it. Not covered it. Literally just put the insulation between the joists. I now have a flood in my back garden because the drain is blocked so she's sorting that out at the moment but there's just problem after problem after problem."

Tenant



"Apart from the 75 pages of application forms and 200 forms of ID. What did you do in March of 1997 and where have you lived your entire life? It's a massive load of work that should be a lot easier. Then obviously it's just the amount of money you've got to put up between application fees, deposits, first month's rent, moving in fees and all that kind of stuff."

Tenant



"It just felt like you were constantly putting out battles with the letting agency really. Everything seemed to be a massive drama with them. It didn't matter what you did. Nothing seemed to be right by them. We just felt like we were constantly fighting fires to get into the property."

Tenant

- Some tenants went through **negative emotions** when moving into their properties, such as **stress, uncertainty**, and in some cases, **physical discomfort**. These all tended to centre around a **lack of communication** and/or action from landlords/letting agencies to rectify any 'teething problems.'
- The amount of **administration/paperwork** required was also highlighted as a stressor, as well as the **amount of money** required up front for deposits and other moving-related fees.

Moving and Settling in (2)

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Futures	

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Once they get into their properties and any maintenance or administrative issues are sorted, the positive emotions emerge, followed by a general feeling of relief.



"I was thinking I'm on cloud nine. I felt really happy and positive...because it was good for me and near my work, it made my life easier.."

Tenant



"I put three. I put that woman dangling upside down because I didn't want to move. It was only because I had to, and then the woman in the tent because I thought I'm going to end up homeless if I can't find somewhere to live, and then the phew because I was grateful and relieved I found somewhere."

Tenant



"A sigh of relief because I needed to get out of my parents. You can't live with your parents forever."

Tenant

- The feeling of **relief** was mentioned multiple times by tenants. This manifested in different ways, however. Some relief was **positive, feeling free and independent in their new home**, whereas some relief came **after a difficult period/transition moving on, or from an expectation that things could have gone wrong**.
- An overall lack of control over their own situations often leads to layers of conflicting feelings.

Staying in the Same Property

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For many of the tenants we spoke with, once they settled in their new property and started making it their home, they preferred to stay there long term. Even if for some this means putting up with maintenance, repairs or rent increases, this can be seen as less stressful than having to find another property and move again. Some tenants find ways of navigating this, dealing with repairs themselves or negotiating with their landlords, while for others the emotive process is carried through, with feelings of being stuck, having no control, or anxious because of an insecure tenancy. Added to this is the fact that most of them are on rolling contracts rather than long-term tenancies signed with their landlords (only 1 person had this).



"I've been in mine for 2 years now and previous to that I was in another one for 5 years."

Tenant

"I've been here 4 and a half years."

Tenant

"There are so many people going for one property they know they can just take you out and will have eight people clambering for that property the next day because everyone wants it."

Tenant

"I don't have a lease. Well, it was a lease, but I've been here so long I don't have a lease now. It's a rolling contract, but that is horrifically stressful."

Tenant

"First, it was five years, but then what I said in the first five years, I said we might end up buying our own house, and he was dead nice and said it doesn't matter. Just give me a month's notice. I wanted it longer because I didn't want him to kick me out a year later."

Tenant

"I have it for 6 years...at first they were looking at 12/18 months and then I just said, look I at least want to be here until she's 18 and then let me stay here at least that length of time. So, it is signed, but there is a clause in it I think that says, should they want to sell."

Tenant

Staying in the PRS?

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In an ideal world, most tenants would like to own their properties due to financial reasons (cheaper than paying rent), security, stability and having a 'forever home'. If that weren't possible and they had a choice, tenants are more polarised when it comes to staying in the PRS or moving into social housing.

Advantages of staying in the PRS:

- Living in properties or areas they couldn't afford to buy
- Moving away from the stigma of tenants on benefits living in social housing

Concerns about staying in the PRS:

- Stressful experience due to competition, lack of choice, entering the unknown
- Insecurity of tenancy
- Getting a deposit
- Finding a landlord that would rent to them

Advantages of social housing:

- Affordability
- Security and stability
- Better fit for their situation

Concerns about social housing:

- Long waiting times
- State of the properties
- Embodying a stigma

"I'd rather be on social or Council than private rent because the rent is more affordable and I know people who have got a Council house in Altrincham and it's so much more affordable and so much cheaper than my property. It's the security as well. With them you know they're not going to take it out from under you. It's there as long as you want it."

Tenant

"I was really lucky considering I was on maternity leave that they did accept me because I really thought I wouldn't be just with the amount I earnt and the rent in the area. It was really difficult."

Tenant

"For me, it would be a nightmare because I'm old. If you're old, what chance have you got?"

Tenant

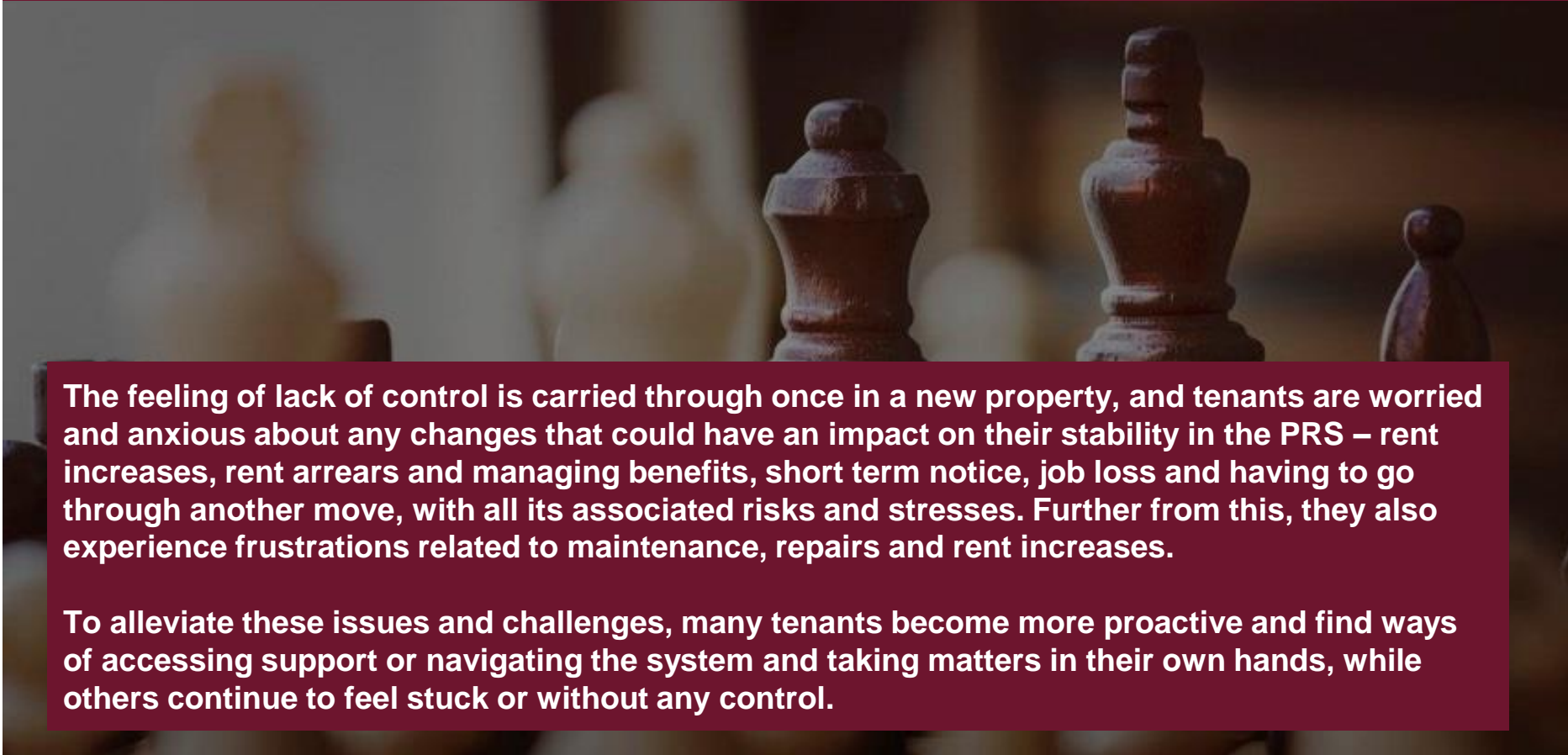
"I'd go social housing if I knew I had a chance, but there's no chance."

Tenant

"Maybe I'm a little bit snobbish, I don't know...I'd just rather privately rent rather than live in a Council house. It's the stigma attached to it. Single parent, claiming benefits, living on a Council estate..."

Tenant

ISSUES AND CHALLENGES



The feeling of lack of control is carried through once in a new property, and tenants are worried and anxious about any changes that could have an impact on their stability in the PRS – rent increases, rent arrears and managing benefits, short term notice, job loss and having to go through another move, with all its associated risks and stresses. Further from this, they also experience frustrations related to maintenance, repairs and rent increases.

To alleviate these issues and challenges, many tenants become more proactive and find ways of accessing support or navigating the system and taking matters in their own hands, while others continue to feel stuck or without any control.

Tenants' worries living in the PRS

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There is an overarching sense that tenants feel their landlords have all the control, which leaves them feeling anxious, powerless and worried. Their worries are caused mainly by PRS related issues (unreliable landlord, insecure tenancies, condition of the property), but also by potential situational changes that might impact their stability (job loss, rent arrears).

Main re-occurring worries:

- Being kicked out or having to find somewhere new on short notice
- Instability of short-term or rolling contracts
- Rent increasing
- Maintenance issues / repairs
- Landlord never helping
- Having to fix home issues themselves
- Poor living conditions e.g. cold, damp
- Losing their deposit
- Losing their job
- Not being able to pay rent or being kicked out in case of arrears
- Area they live in (schools, crime, anti-social behaviour).



"I worry about my long-term security, volatility from my landlord, paying my rent and losing my deposit."
Tenant

"Having to move again."
Tenant

"That the rug will be pulled from me at any moment and they will leave me high and dry."
Tenant

"I worry about the area the kids are growing up in – and the state of the property, with the damp."
Tenant

"Living in a private property, I know that they can put me out. And so I worry about ending up homeless."
Tenant

"I worry that my renting fee will increase and be higher than my income."
Tenant

"I worry about not being able to provide for the kids, and my landlady kicking us out."
Tenant

"My rent goes up every year. Jobs I do myself such as painting and the carpets, general upkeep, as the landlord never helps."
Tenant



“It’s a one-way street as far as I’m concerned. They’re holding all the cards. They’ve got a lot of power. They can call the shots.”

Tenant

Rent Increases

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Futures	

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A major worry and frustration amongst the tenants we spoke with is their rent going up and not being able to pay for it or falling in arrears. In many cases, this was caused by landlords having to do repairs or maintenance work in the property. Because of this, tenants prefer not to ask their landlords for repairs and will take on both the physical and financial burden of doing this themselves, often without informing the landlord.



"We feel trapped really because I know my rent is reasonable for the area I live in so it's difficult because I do worry about pushing it. It's a big job that needs doing. It's going to cost them a lot of money. I'm trying to get them to do it. It needs doing. It's not manageable not having that repair done but then it's what will happen if they agree to do that work. I feel trapped by it."

Tenant

"Every time I ask my landlord for repairs he puts the rent up, every time. He does it cockily as well."

Tenant

"I would go to my dad because whenever I approached him for something that needed doing, he'd put my rent up after he'd done a repair."

Tenant

"They never informed they put the rent up every year and I don't get more universal credit so every year my rent's going to go up and eventually I'll have to move out and find somewhere else so it's quite upsetting really like it chokes me up a bit."

Tenant

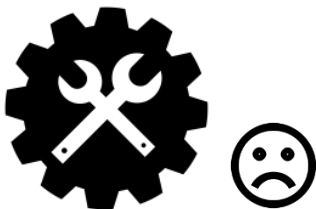
Repairs & Maintenance

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When they do ask their landlords for repairs and maintenance work, many tenants experience further frustrations, with the works taking too long to complete, not being done to a standard or not being done at all. Some tenants take matters into their own hands, while others are left with properties in disrepair.



- Many have experienced landlords who are hard to get in contact with, or make them wait a long time for the repair to be completed.
- Some have issues that have never been repaired, or have to pay for the repair themselves.
- Some commented on the link between the overall quality of a property and the attitude of the landlord – where landlords aren't willing to do repairs and maintenance, the overall standard of the property is lower.

"We'd phone up and we'd go down and they'd say they were going to do it but they didn't do it. They expect to take your money though."

Tenant

"About 2 months ago the top of my window fell out. I've still now got half a window. I've got it boarded up. I'm still waiting for a new window."

Tenant

"It's in better nick than the old house. I was doing the repairs because my landlord wasn't wanting to do repairs. This one is warmer, more secure. It's got an alarm. It's nearer to where I need to be, but this landlord I've got now, if I approach him, he's really understanding and reasonable."

Tenant

"Most people you talk to, they go to the landlord and most landlords won't get involved or it will take months. You have to fight them to get it, so rather than go through that it's easier to ask my mate. The landlord doesn't know anything, so he's not going to start putting my rent up and charging me some money for someone he's had to get in. It's not worth it."

Tenant

Accessing support (1)

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When experiencing issues with repairs and maintenance, some tenants go to their local councils for help, but many are not aware that this is an avenue they can explore and we found that awareness of support services available was generally low amongst the tenants we spoke with.



*"Why wouldn't you come and sort out **that there's mice in the house?** All it was is the wall needed to be sealed outside. I had to get environmental health round. I phoned the council and got somebody to come round, and they laid traps and they said where they were coming from, and the wall needed sealing up, so I sent the report to the landlord and letting agency, and said I've been told to show you this, and I've been advised if you don't sort it out within a certain timescale that they're going to get in contact with you, so it was sorted out then, but it shouldn't have to be that you're threatening people to try and get something done.. "*

Tenant

*"I had **Housing Standards** in last week actually because the house still wasn't heating up. It's still cold 3 months down the line. It was quite cold and they were quite good actually. Very good. They inspected everything in the house... They were really good and good for giving me advice. She said she would ring me again this week to see if the stuff was fixed."*

Tenant

Accessing support (2)

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This is further supported by Housing Officers, who attributed many of the ongoing issues in the PRS to a lack of knowledge and confidence amongst tenants, with vulnerable tenants too scared to broach issues because they are uninformed about their rights and the support available to them.

"Tenants are very reluctant to phone the local authority if they've got problems, for fear of eviction, and that of course is particularly true at the bottom of the market... those operating at the lower end of the market haven't got the choice of options, and they're all worried to death that, if they report to the local authority, they're going to get a Section 21 termination next time round."

Housing Officer, Stockport

"I think it's tenant rights and I think that's a wider point that tenants across Greater Manchester don't really know their rights like what they should be asking of a landlord, what they can ask, what they can't ask, what the landlord needs to put them in that house under law."

Housing Officer, Tameside



"I think a lot of them (issues in the PRS), we're already dealing with. I know there are bond schemes. There is a lot of support out there for tenants, it's just them being able to access it and knowing it's available."

Housing Officer, Manchester City Council

Relationship with Letting Agent

Fair	
Housing	
Futures	

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private rented sector work for all



When a letting agent is involved, many tenants are frustrated by having to pay costly fees and see them as further barriers in the process of getting into a property or having maintenance issues sorted. This adds to the general feeling of mistrust and lack of control that many tenants feel while living in the PRS.



"It just felt like you were constantly putting out battles with the letting agency really. Everything seemed to be a massive drama with them. It didn't matter what you did. Nothing seemed to be right by them. We just felt like we were constantly fighting fires to get into the property."

Tenant

"I've had issues with getting the right information through the management companies, the agencies. They're taking forever to process applications."

Tenant

"When I renew my contract the letting agency charge a fee again so every year I have a letting fee as well not just when I moved in and they never informed me of this before I moved in."

Tenant

"The landlord is an anonymous person. I mean it's on the contract and everything like that but everything is done through the letting agent."

Tenant

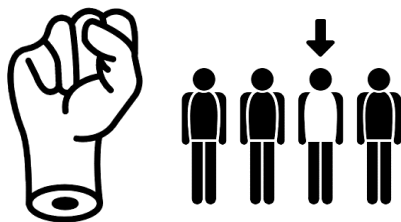
Managing benefits – Tenacity and stigmatisation

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Futures	

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For many of those who receive benefits, there is an attitude of 'getting along' with their situation and not wanting to make a fuss. The knowledge of a general stigma often stops them from looking to other sources for help or advice, and, over time, this results in a 'chin up' attitude.



"Some people are genuinely not happy about being on benefits, but they have to be because of their health. It is not easy, and I do feel a bit more compassion would help but I don't think that is going to change."

Tenant

"The stigma is that it's people who can't be bothered working who get all these benefits, but it's not the case. It's people whose situations change, and it's unfortunate. Things happen. People get ill. If people had more experience and knew people's history of why they were in these situations, it would be different, but we live in a society where people are quite deceitful."

Tenant

"I didn't have a choice. My house was in a terrible state, and I had to spend a few weeks and do it up myself, even though it was rented. You could paint or do whatever, but if you can't afford to say no... I was lucky because I was on benefits at the time. Private landlords don't like people on benefits."

Tenant

"The basic problem is that they are dealing with liars, they are dealing with fakers, they are dealing with these people day in and day out and they know who these people are but when they get someone who is genuinely after help they have spent so much time rolling their eyes and dealing with all this that they treat you like you are all the same and it made me feel personally like I was just being fobbed off."

Tenant

"I think there's a class issue. You feel looked down upon. I just feel like I'm beneath people, but everyone has different circumstances. Yeah, but apart from that, there's no point dwelling on it, you've just gotta get on with it. It is how it is."

Tenant

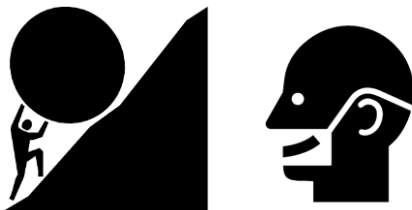
Managing benefits – Self-preservation

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Due to the stigmatisation of being on benefits, some tenants are more proactive in navigating the system to ensure their status doesn't jeopardise their chances of living within the PRS...



- Past experiences of being stigmatised by landlords or an expectation of being stigmatised led one tenant to evade informing their prospective landlord of their status and insist they were working full-time.
- Another tenant offered extra money up front just to secure a place to live, due to perceiving themselves as being 'everything a landlord doesn't want.'

*"I was ringing round looking for places. I didn't tell a lie, but **because of the way they reacted** because I get help because I'm on my own, I get help towards my rent and Working Tax Credits, **and if you tell them that straight off it's a no straightaway**, so I'm thinking I work. I get the money paid into my account. My thing to them when I was looking was like 'Yeah, I work fulltime and the rent's coming from me.' For eight years I've paid my rent on time. I've always paid my rent. To get my foot in the door to get a viewing, I was having to tell fibs."*

Tenant

*"I knew **there was no chance of me getting a house the normal way**. I had no references, nothing, so I offered to pay a couple of thousand in advance because I was on benefits, everything a landlord doesn't want, so he was happy with that. he gave me the money back at the end when I kept paying regularly. I reckon that was my only way to get in somewhere."*

Tenant

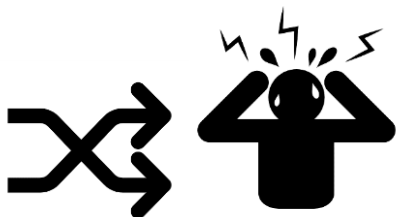
Managing benefits - Changes in circumstance

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Futures	

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Those who have a sudden change of circumstances (such as redundancy) or those who reach crisis point (such as living in temporary accommodation) find it much harder to be tenacious and 'get along' with things...



- One tenant interviewed was living in temporary accommodation after becoming homeless. Another had been made redundant while living in a PRS property.
- These sudden changes or extreme circumstances results in a sense of lack of control, and reliance on others, which can be both stressful and demeaning.

"The fact that I'm currently out of work, it's quite tough and difficult to maintain living here. I got made redundant, so I got a pay out of money, not a massive amount, which has seen me through part of my rent, and then I've been on benefits to pay the rest, so it's difficult because I haven't been somebody who's been out of work before, so it's not something I've ever looked at."

Tenant

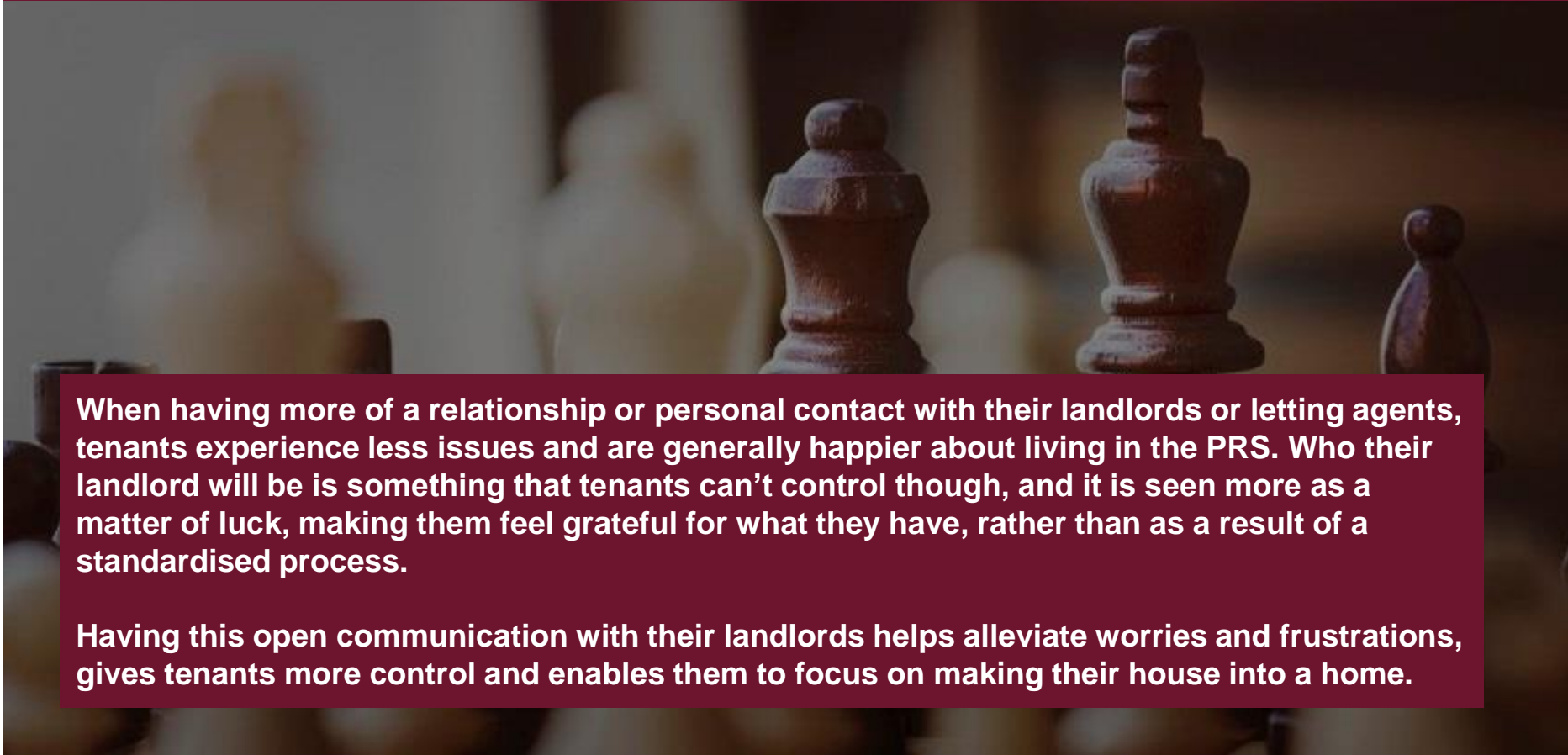
"I'm doing stuff that I really shouldn't be doing like housing benefits forms that's not my job to do that."

Tenant

"And currently, because my benefit hasn't been sorted I'm not even on the list for social housing."

Tenant

POSITIVE EXPERIENCES



When having more of a relationship or personal contact with their landlords or letting agents, tenants experience less issues and are generally happier about living in the PRS. Who their landlord will be is something that tenants can't control though, and it is seen more as a matter of luck, making them feel grateful for what they have, rather than as a result of a standardised process.

Having this open communication with their landlords helps alleviate worries and frustrations, gives tenants more control and enables them to focus on making their house into a home.



“I feel very lucky to have the landlord I do now because it can be a very risky business as a tenant to get a landlord who’s fair because they come across as nice as pie, and you think you’re dealing with a professional outlet, and then they won’t fix anything.”

Tenant

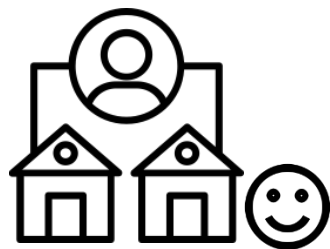
Relationship / personal contact with Landlord (1)

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Tenants are generally more satisfied about living in the PRS when they feel they can communicate openly with their landlords and explain the situations they are in – this can help across their entire journey, from the beginning of the process when tenants can explain their situation upfront (Universal Credit, in receipt of benefits, having a child with a disability), to living in the properties and getting repairs done, avoiding arrears, dealing with situational changes (job loss and receiving benefits) and ultimately turning the property into a long term home.



"I'm an honest and open person, so whenever I've had an issue I don't think it's ... it's never been much of a surprise to them. I've kept in contact via email and said 'this is where I'm up to' and I've even gone as far as to say I've got interviews today, just because I want to keep my house."

Tenant

"My current landlord is brilliant. I can't complain about her at all. Anything I need to get fixed she's straight onto."

Tenant

"I've been lucky. I've not had any really bad landlords, but I think I know what I'm looking for down the line. I think if I was starting out now, you're very wary. Wary of costs, what are they going to pay for, what you get covered and then a lot of references, how far they search in to your background."

Tenant

"I say it's good in the respect that he gave me a chance. He saw my note, he's took pity on us and that's it. I've not really needed to... he doesn't know the ins and outs. We're not best friends, but I know that if anything goes wrong I can ring him."

Tenant

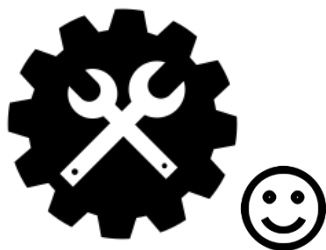
Repairs & Maintenance

Fair	
Housing	
Futures	

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private rented sector work for all



When tenants find it easy to communicate with their landlord or letting agent, that's when repairs and maintenance become less of an issue too.



- Some have good working relationships with their landlords, and can depend on them to provide repairs when needed.
- Those whose properties are managed by agents and feel they can communicate easily with them are relatively positive about their experience with repairs and maintenance.
- Others commented on their landlords competence in having all the necessary safety checks done on time.

"My landlord is brilliant. At the minute, he's great. He's done the gas thing, the electricity thing, and he does it every year, so I don't have any problems."

Tenant


"With the estate agents, I've had a few where I've waited maybe a week or so, when I had the water leak, they were out pretty much the next day. So, I've been quite lucky in that respect."

Tenant

"With this property, I've always spoken to the landlord and if there's any issues, he comes out. He's a handyman. He'd ask how it's happened, if there's any cause by the kids or us or whatnot, he's quite straight forward and personable, so yeah, I'm quite happy with my situation."

Tenant

WHAT DO TENANTS WANT?



If they could change something in the PRS, tenants would choose measures that would give them more safety and security, alleviate their worries (long term leases, rent freezes, longer notice periods) and give them more control over their situation (open communication with their landlords and holding landlords accountable). Beyond this, they also believe it's necessary to understand where landlords are coming from and address their challenges too, especially when dealing with 'bad tenants' can lead to missed opportunities for the good ones.

If these worries are out of the way, tenants can focus more on the things that matter for them – making their house into a home and thriving in their lives.

What makes a house feel like a home

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Making Greater Manchester's
private rented sector work for all



Tenants want to feel safe and secure in their homes. Making a house a home can be a very personal journey, which differs from tenant to tenant, but three main components can be found at the heart of it – the house itself, the landlord and the area.



Three main components:

- A clean, running home – appliances working and up-to-standard, clean, decorated.
- Good, communicative relationship with their landlord – affable, trusting, responsive.
- Surrounding area – safe, less crime, good schools, transport links etc.

"It's the little things. It's the people that live round you. It's the support you get. It's support people take for granted."

Tenant

"I like my home. I like how it looks. It takes a long time to build a home and get a place the way you want it, so my home is that."

Tenant

"A nice landlord because my landlord is belting. He is, and I'm dead chuffed I've got a decent landlord. It makes a massive difference."

Tenant

"Public transport. Trains, buses and trams."

Tenant

"Affordable, safe and secure. Everything working. A garden or back yard. Appliances up to standard. A nice neighbourhood, with schools and shops quite local "

Tenant

"Allowed to decorate and put my own stamp on the place."

Tenant

"Sparkling, bubbly community."

Tenant

"Secure, but secure not knowing the rug will be pulled, as well as safe."

Tenant

"You want to feel safe."

Tenant

"A house big enough for my family. Repairs done quickly. Nice area. Nice parks. Good schools. Good neighbours. Approachable landlord."

Tenant

What stops a house feeling like a home

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If any of the three main components aren't met, this compromises tenants' house feeling like their home, and as a consequence, their overall happiness and wellbeing is jeopardised. The word 'insecure' was chosen multiple times when talking about this...



High rent and not having money left at the end of the month also contributes to the house feeling less of a home, as there is anxiety around having to leave.

"Rent being too high and not having enough money left at the end of the month."
Tenant

"Somebody who doesn't keep the upkeep of the property outside and inside repair-wise. You don't want somebody with a hole in his roof and he won't fix it."
Tenant

Three main components:

- Physical issues within the home – maintenance e.g. appliances not being fixed, old/tired décor.
- Poor or terse communication with landlord – lack of compromise, not acknowledging issues, not making checks. Tenants therefore feel at a loss of control, and that their home isn't theirs.
- Surrounding area– issues with neighbours, crime, delapidated surroundings.

"Rent increases."
Tenant

"Leaks/damp/general disrepair"
Tenant

"An unapproachable landlord."
Tenant

"Maintenance problems not being solved."
Tenant

"There's a lot of teenagers hanging round, and drug problems, and also round here, if you look, at least seven/eight streets, the houses are 120 years old, and it's like are they going to be knocked down and rebuilt."
Tenant

"If it's not healthy, happy and safe, it's not gonna be a nice household, is it?"
Tenant

"Noisy neighbours."
Tenant

If there was one thing tenants would change...

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private rented sector work for all



When asked about the main changes they would like to see in the PRS, the main themes emerging throughout focused on having better communication with their landlord and feeling safe and secure in their own home, thus eliminating their main worries and general feeling of lack of control.

Suggestions of change:

- Better, fairer and more open communication from landlords
- Longer term leases
- Lowering of bills
- Rent freezes
- Landlord fixing ongoing issues
- Longer notice periods
- More overall security
- Easy and quick access to council houses



*"More notice from
the landlord to find
a new property.
More security."*
Tenant

*"A longer term
contract."*
Tenant

*"Have a council
house. Less stress!"*
Tenant

*"Keep rent the
same when you're
moved in or be told
in advance if there
will be an increase."*
Tenant

*"A more level
playing field
between landlord
and tenant."*
Tenant

*"To fix an
ongoing issue I
have with water.
To modernise
the property."*
Tenant

*"Be on the same
side with the
landlord regarding
little repairs."*
Tenant

*"Be on the same side with my
landlord regarding repairs."*
Tenant

Making it a regulated and fair process

Fair	
Housing	
Futures	

Making Greater Manchester's
private rented sector work for all



Tenants also consider it important to **regulate landlords** and have them more involved in the process, making sure the properties are rented and kept to a certain standard, and **holding them accountable** when this is not the case. Beyond this, having a **fairer system where both landlords and tenants are protected** is also seen as important – for example, landlords could be incentivised, but in return should offer secure tenancies and value their good tenants by not increasing the rents or sorting out maintenance issues quickly.

"if there was only one thing you could do it would probably be setting up some system where landlords have to be licensed."

Tenant

"There should be some maintenance or decoration or wear and tear that's checked every 2 years or every 3 years so it's a decent standard considering how much the rent is."

Tenant

"I'd have it fair for the landlord and the tenant. What does it mean? You'd have a secure lease, they'd have to have a valid reason to get you out of the house, and for the landlord, this guy was saying about they've been trashed before. Can they sue the person between them. Can they block him getting another house?."

Tenant

"Legislation, the rights of tenants and the duties of landlords to make it a fairer kind of fair. They have to do something in return for you paying the rent on time like upkeep of property."

Tenant

"Make more rules for landlords. Make very clear guidelines to protect tenants more."

Tenant

"Give incentives to landlords for keeping it to a good standard. At the end of the day if people are renting privately they're not going to go for social housing so maybe the government could offer something."

Tenant

"Value good tenants because if you've got a good tenant why put the rent up if you want to keep them for another year."

Tenant

More Support for Tenants

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Housing	
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Making Greater Manchester's
private rented sector work for all



Housing Officers also believe that bond or rent deposit schemes, permanent long term tenancies and changes to Universal Credit will help alleviate tenants' worries and anxieties and allow them to focus more on thriving in their homes.

Bond/rent deposit schemes

"Bond scheme, where we help people get deposits together, because that can be a barrier to people trying to move on and get better accommodation."

Housing Officer, Manchester City Council

"It unlocks housing supply for certain people, but it's about having the support to maintain that tenancy."

Housing Officer, Rochdale

Permanent/long term tenancies

"Offering longer tenancies. Maybe in particular, say, single parent families who have children. Offering them a longer tenancy so that they know that they've got some sort of security for the children being school."

Housing Officer, Salford

"I would try to work out a system whereby people could stay longer in their properties because I think if you get people staying longer you get more communities, stable communities."

Housing Officer, Bolton

Changes to Universal Credit

"I'm not dead au fait with the housing benefit, but I do believe it's always paid in debit, it's never in credit, and that puts a lot of landlords off from taking people on benefit. They say 'I don't want you, because I know I'm not going to get paid for six weeks, it could be eight weeks.' Some landlords just can't afford that."

Housing Officer, Manchester City Council



Tenants also believe that a more personal approach to renting, where their stories can shine through, will have a stronger impact on their potential landlords...



“To hear people’s stories makes a big difference. To know somebody is genuine is different to somebody applying for something and you never see their face. It’s very formal, and it could help with being a bit more informal.”

Tenant



“Meetings between landlords who have properties or multiple properties available, and potential tenants who are in difficult situations.”

Tenant

“Housing Tinder. If your landlord doesn't like a tenant, it's a no go. Whatever the tenant's need is, be it if you need a certain type of housing, or if you're elderly, if you've got a family, there's a landlord to suit, like a tenancy marriage.”

Tenant



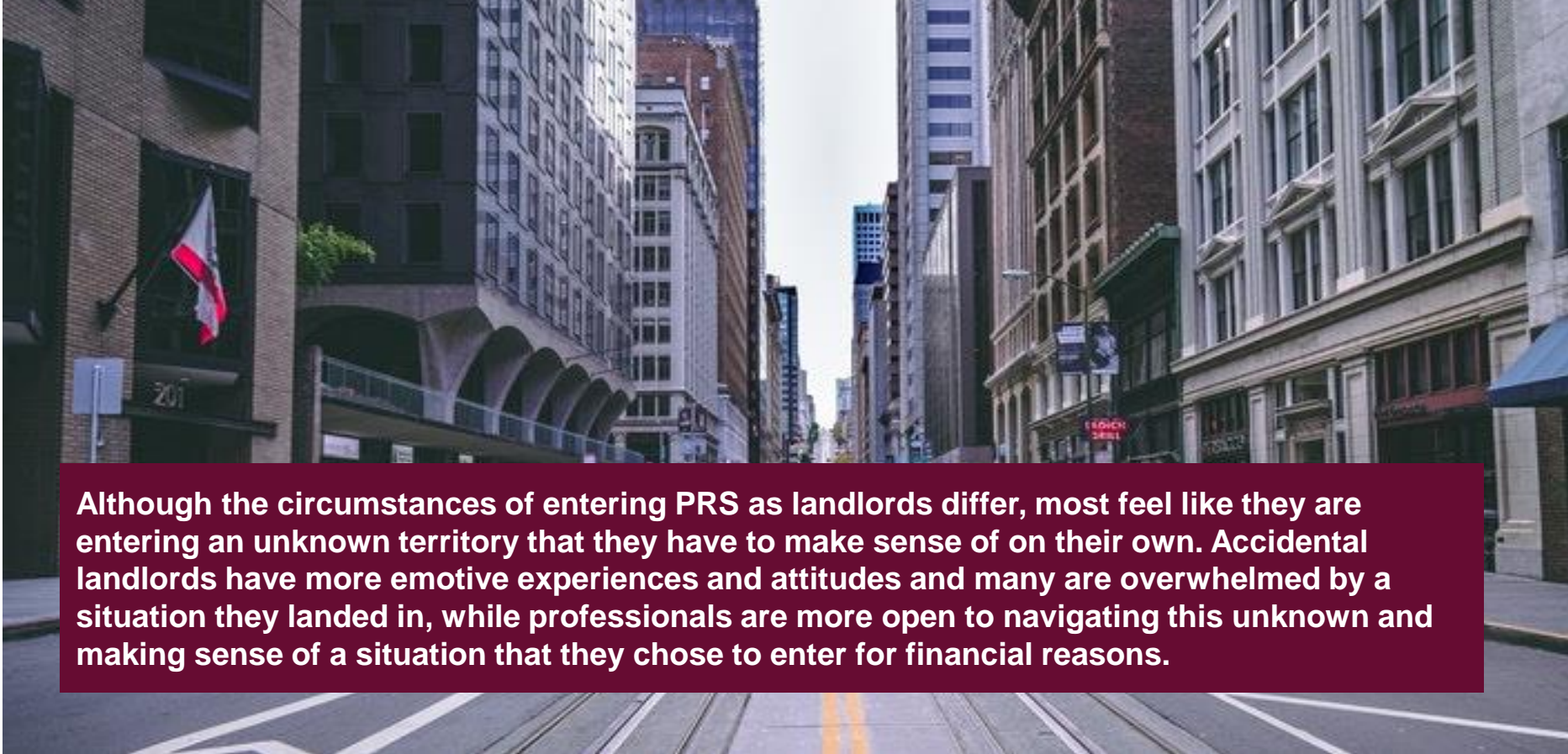
Ultimately though, initiatives are needed to bring down the perceived power imbalance between tenants and landlords.

For this to happen, a closer look at Greater Manchester's landlords is needed, with targeted solutions aimed at changing landlords' perceptions and behaviours to ultimately reduce the worries and anxieties that priority tenants live with in the PRS, allowing them to thrive in their homes...

GREATER MANCHESTER'S LANDLORDS



LANDLORDS' JOURNEY INTO PRS



Although the circumstances of entering PRS as landlords differ, most feel like they are entering an unknown territory that they have to make sense of on their own. Accidental landlords have more emotive experiences and attitudes and many are overwhelmed by a situation they landed in, while professionals are more open to navigating this unknown and making sense of a situation that they chose to enter for financial reasons.

Becoming an Accidental Landlord

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Housing	
Futures	

Making Greater Manchester's
private rented sector work for all



Accidental landlords don't set out to enter the Private Rented Sector, it is a situation that they find themselves in and have to manage. Although the decision to rent is driven by financial reasons (short-term cashflow, long term investment), they are also emotionally invested in the process.

Accidental Landlords:

- Have, on average, 1 or 2 properties they inherited or were left with because they moved in with their partners. Some also inherited 4 properties or more from relatives who were professional landlords themselves.
- Decide to rent their properties to make a **long-term financial investment**, or because **short-term it is quicker and more convenient** to ensure cash-flow. Some can't sell because their properties are in negative equity.
- Have an **emotional attachment** to their properties, especially if they've lived there themselves, investing emotionally and financially, and go through a **gradual process of letting go**

*"Just an investment, to keep
hold of it for the future!"*
Accidental Landlord

*"I couldn't afford to have it
empty to sell it."*
Accidental Landlord

*"I had done loads of the work myself with my dad so it was like my
place...I was quite protective of it so I was really worried about
renting it out to somebody and about finding the right person...I
wanted to make sure it was somebody who looked after the
property the way that I did."*
Accidental Landlord

*"I was tempted to go down constantly and knock
on the door with some stupid excuse, just to
make sure everything is alright."*
Accidental Landlord

Becoming a Professional Landlord

Fair	
Housing	
Futures	

Making Greater Manchester's
private rented sector work for all



Professional Landlords actively decide to enter PRS because of a perceived financial opportunity, and most develop diverse portfolios. Although less emotionally attached compared to accidentals, the more involved they are in acquiring and developing their stock, the more invested they will be as landlords.

Professional Landlords:

- Have more **diverse portfolios**: ranging from 2 or 3 up to 15 properties, in more than one borough and of different types, which gives them access to a wider pool of tenants.
- Some start small (1 or 2 properties) and gradually grow their portfolio, while others decide to stop when they get to a manageable number.
- Are drawn to property as a good avenue for making a long-term **financial investment** and generating an additional and steady income.
- Depending on the condition of their stock, some fully refurbish to a high standard, while others are only doing cosmetics.
- Most of the landlords we spoke with had other business interests and were doing this on the side.

*"We had some equity and we **wanted to invest** some savings so we decided to buy a house because we were looking long term, so we'd always have some income every month coming back from the house."*

Professional Landlord

"So on the first one I actually did it that way, that it needed work, and that's what I was looking for. Property number two needed less work and property number three needed no work whatsoever."

Professional Landlord

*"We have **one flat and two houses**...one is a semi, which is four bedrooms, and one is detached, which is also four bedrooms. They're in **Bury, Salford and Bolton**."*

Professional Landlord

"The standard of houses that we were producing was very high for what we were charging and the tenants that we got there were really grateful for the houses...it's like a mutual respect, they see that we're respectful landlords so they respect the house, which is amazing."

Professional Landlord

Entering the unknown

Fair	
Housing	
Futures	

Making Greater Manchester's
private rented sector work for all



For many landlords, renting out their properties feels like entering the unknown and either don't know what to expect or expect the worst. Accidental landlords navigate this in a very emotive way, while professionals are more emotionally prepared to take this on.

Accidental landlords

- More likely to have an **emotive approach** and associate renting out a property with feelings of **worry** and **anxiety**.
- They have a constant expectation that **something will go wrong**, further shaped by what they hear in the media or from friends and family – **a bad story can go a long way**, and can influence their attitude and expectations.

Professional landlords

- Have a less emotive approach – either go in with **an open mind** or **have more realistic expectations** of treating the process as a business. This makes them more prepared along the way.
- There are also those who think they are in for an easy ride. When facing issues, they are more frustrated and find it all more challenging to manage.

"I think it's quite scary when you first do it, and you're responsible for somebody being in that property and everything that happens with it."
Accidental Landlord

"I've had no bad experiences but there is that anxiety and worry of what could happen."
Accidental Landlord

"We had absolutely no idea what we were doing, it was literally just to give it a go and see if it worked, a trial and error thing."
Professional Landlord

"I thought nothing's going to be easy, but with hard work, a good eye and perseverance I thought it would bring fruits into fruition."
Professional Landlord

"Touch wood, I've been lucky so far."
Accidental Landlord

"I thought, being naïve, you hear stories of people making a fortune in property. I'd never made a penny. I thought it would be great, own a few properties, rent them out, life is easy. But it doesn't quite work out that way."
Professional Landlord

Navigating the unknown (1)

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Making Greater Manchester's
private rented sector work for all



In order to navigate the unknown and learn what they have to do, landlords access different sources of information. This starts at the beginning of their journey and turns into a continuous learning process. Many turn to letting agencies as the main source of information and support. Amongst those who don't, accidentals turn to friends, family or colleagues, while professionals also go to more official sources of information.



Letting agency

"I didn't know if you left it unfurnished everything had to be fire-tested...that's why we got an agent, just to take the hassle out and make sure everything was right."

Accidental Landlord

"It was more the estate agents because they're pretty much on top of all the legislation...they went around and did a safety check before anybody moved in and that was really important."

Professional Landlord



Word of mouth

Friends, family, colleagues

"I did it myself, no help from the agent, a really good mate of mine works in housing so he gave me the basics."

Accidental Landlord

"I've got friends who run businesses and they know all the ins and outs."

Accidental Landlord



Official sources

Solicitors, accountants,
mortgage consultants, NLA

"I joined the National Landlords Association to get as much information as I could. We've got a family friend who's a solicitor. He's a property lawyer. I also have an accountant."

Professional Landlord

Navigating the unknown (2)

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Housing	
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Making Greater Manchester's
private rented sector work for all



When accessing the various sources of information, landlords are frustrated by 'information overload' and a lack of clarity. They believe more streamlined and easy to digest checklists and materials will help decrease the pressure they feel by being responsible for somebody else's situation, and ensure that their properties are to a certain standard before being rented out. The more familiar landlords become with the process, the more the emotive attitude (accidentals) and frustrations (professionals) turn into a practical approach.



Information overload (lack of clarity)

"There's things on the internet but they're quite confusing about where you stand as a landlord."

Professional Landlord

*"There is no place where you get total peace of mind from everything, you are kind of **semi winging** it, semi off the advice of the agents, semi going off the advice from other people."*

Accidental Landlord



Limited support (low awareness of existing support)

"It would be nice to have more support groups because you're literally going in the dark, just to make sure that you are doing everything right and making sure that it is as it should be."

Professional Landlord

"It would be a really good idea to have something like an agency that you could take advice from that does purely look after landlords' rights."

Professional Landlord



Information and experience bring peace of mind

*"**Some of the anxiety left** and it became more of a practical thing because my mortgage was being paid off and it then becomes a sum of money."*

Accidental Landlord

*"It's a bit of a minefield and **the cost of getting it wrong is quite serious**, but **once you're up and running** and you think you've got everything, all the necessary steps, **it gets easier**."*

Professional Landlord



How do Local Authorities think this should be addressed?

Educating Landlords

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Making Greater Manchester's
private rented sector work for all



Some Housing Officers felt that local authorities could do more to educate and train landlords, particularly accidental landlords. However, some highlighted the difficulty in getting landlords to participate in optional measures such as this.

"Where landlords bought property on the basis that it is going to make them money or be their pension fund, they are not necessarily bad guys but they are unaware of what they are getting into and get their fingers burned. There is a lot of people out there who have had their fingers burned."

Bolton

"It's a lack of education and a lack of responsibility. They don't know what they're supposed to be doing because they don't see themselves as landlords."

Oldham

"In my previous roles, landlord forums were not very well attended. The majority of the time, they're just attended by a couple of very enthusiastic landlords. I've found them to have very little effect in the past."

Manchester City Council



"One of the biggest problems we have with the landlords is actually ignorance of the landlord, in terms of what they can and can't do. Most of the landlords we've got are one-man bands with a couple of properties, it's the entry market that is driving people buying those... so, it's conversations like 'no, you can't switch the water off because they haven't paid the bills.' A lot of it is ignorance."

Stockport

"Potentially we're looking at doing some training for the more inexperienced landlords out there. And so if they're new to the sector and don't fully understand what the requirements are and more just how to not be the rogue model but just more out of naivety."

Wigan

"Now when it comes to, I say it this way, 'Rogue Landlord' they are never going to go a Landlord Association because they are not bothered – the only thing to do with those types of people is to drive them out of the rental market by prosecuting them and making it not financially viable for them to keep these properties."

Bolton



Selective Licensing

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Selective licensing is already in action in some boroughs (Salford and Oldham) and is heavily praised. Other boroughs are very aware of it but some (Wigan and Tameside) are sceptical of its usability in their borough, whilst others would like to see some variation of it.

"We've been able to introduce licensing and chase local landlords in that area and ensure that they are licensed and for those that aren't licensed we've taken very quick appropriate action against them. We've done a lot of work in terms of educating landlords via licensing, through accreditation and through our landlord forum to really let private landlords know across Salford that we will not accept sub-standard across the city."

Salford

"We don't have a particularly bad ward where that particular area is the one you can target. It's much more dispersed throughout the borough so asking the Secretary of State to impose selective licensing on 20% of the area of Tameside would be a bit difficult."

Tameside



"I did go down to Newham in London last year, and they have just licenced everything, and it does seem to be working for them. If they do get complaints from tenants over a property they can just get onto the landlord."

Manchester City Centre

"I think Wigan's selective licensing criteria, there's got to be a minimum of 20% private rented in the area. In Wigan we've not got really big concentrations, because Wigan's quite a big borough, it's the second largest I think in GM, we've got a lot of green spaces within the borough, the stock is spread right across."

Wigan



"There is nothing you can do, apart from through the licencing regime, about individual property condition, looking at the mix of housing in an area. What you end up with is, for want of a better term, ghettos, with poor quality accommodation. It drives out the owner-occupiers and that area goes down the pan. I could take you to area after area across GM, not particularly in Stockport, where that sort of thing happens. We need to look at better regulation over that, we're looking at whether we can make it a change of planning use to go to private rented. You have to be able to justify that."

Stockport

Holding Letting Agents Accountable

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Some housing officers would like to see rogue letting agents held more accountable, stating that this middle man can often cause issues for both the landlord and the tenant. All discussed the ban on letting fees with positivity.

"The bad letting agents will claim the landlord is not giving them the money or authorisation to carry out works, and then they'll tell the landlord that the tenant is not giving them access to be able to carry out the works, so there's a middle person that doesn't need to be there."

Oldham

"It'll be interesting to see once it actually passes through parliament around actually, you know, because if there will be any impact from that, I think only time will tell on that. But like I say, we met a letting agent yesterday who sort of like made reference to the fees potentially going and how it would impact on them and how then they might, they're going to pass that cost on in another way."

Manchester City Council

"I think more the smaller ones, they're running from a shop and some of them are well dodgy. I had one yesterday, I wrote to them back in December, when I'd first got a complaint. The tenant comes back to me and they've still not sorted it, the electricity is tripping out. [I went out to the company and] the shutters were down, no-one was answering the phone, no-one has responded to the emails. I think it's pretty poor, because if you've got an emergency you need to be able to get hold of somebody."

Manchester City Centre



Further recommendations...

Areas of intervention:

- Journey to becoming a landlord
- Early stages of being a landlord

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Potential solutions:

- Providing landlords with streamlined and easy to digest information upfront
- Raising awareness of existing support and information and making it accessible
- Train landlords and letting agents, share best and worst practices and show consequences
- Consider rolling out selective licencing where possible, in a streamlined way that focuses on the benefits to landlords, tenants and area

Direct impact:

- Managing landlords' overall expectations
- Enabling landlords to be more prepared
 - Supporting accidentals who don't have another option but to rent
 - Informing professionals of what they are getting themselves into
- Landlords know what they have to do and what can happen if they don't do it
- Properties rented out are to a certain standard

Indirect impact:

- Tenants with vulnerabilities living in better properties
- Ameliorating feelings of worry and anxiety that tenants with vulnerabilities feel



“People need to be educated that while you think it’s a fantastic return, because this is what the papers and tabloids are telling you, the reality isn’t. You are absolutely investing in someone’s life, not in stocks and shares or something that doesn’t matter.”

Professional Landlord



“You need to regulate the landlords as well to make sure that there is a checklist they have to adhere to when renting out a property...there should be a certain standard a property has to be in before they can rent out.”


Professional Landlord



“To be fair I think it should be more heavily regulated from the maintenance point of view. We have as an agency an initial inspection within the first six months and then we do periodic inspections every 12 months and that is photographs of interior and exterior of properties and we have to send that through to landlords to prove that we are managing the property well and I don’t see why that couldn’t be done by landlords as a requirement from the council as well.”

Letting Agent

MITIGATING RISKS



There is a perceived risk involved in renting out a property. Accidental landlords have the expectation that something bad will happen, making them want to avoid navigating potentially stressful situations, while professional landlords want to make sure their business is managed efficiently and kept risk free. As a consequence of this, the strategies that landlords adopt when renting out properties are focused on mitigating these perceived risks through working with letting agencies, having a strict process of selecting tenants, favouring long term ones (if they are good), as well as putting maintenance and communication plans in place.

Working with a letting agency

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Landlords go through a trade-off exercise when deciding to use a letting agency or not, and it all depends on whether they want to pay a financial cost in exchange of a stress free experience, or an emotional cost in exchange of more control when putting their properties on the rental market and finding the right tenants.

- **Perceived advantages of using an agency** (in exchange of a financial cost):
 - Ensuring everything is done right before the property is rented
 - Eliminating any risks and stress involved
 - Making the experience hassle free
- **Perceived advantages of not using an agency** (in exchange of an emotional cost – more stress):
 - Having more control over the process (mistrust in agents)
 - No extra financial costs
- Of the landlords who are prepared to pay the financial cost, most decide to work with agencies that are **local to their properties** for convenience and local knowledge of the area.
- Deciding who to use involves a more extensive research process for professionals though, who are looking to develop a **partnership** with their agents.

"I can't be bothered anymore, I don't want to think about it, I don't want it to be my worry, I'd rather it be theirs."

Accidental Landlord

"You think about it should I do it myself, then to do it myself you've got to be there 24/7 if they call you, so it's almost the price you've got to bear."

Professional Landlord

"The issue with the estate agent is the cost...if I get a tradesman to change a lightbulb you have a minimum call-out fee of £40."

Professional Landlord

"The reason I did it myself was for control more than anything else...I've heard reports where they basically just want the rent and will fire anyone in there and that was my big concern."

Accidental Landlord

"Doing a lot of research first of all, speaking to quite a few and going with the agency we got the best feel for."

Professional Landlord

"I've got a really good rapport, I've been with them nine years now and they're brilliant with me."

Professional Landlord

Strict process of selecting tenants

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Landlords want an easy, hassle-free experience that generates a regular and on-time monthly income, ensures the property is undamaged and keeps stress to the minimum. To get as close as possible to this experience, landlords are interested in securing tenants that are low risk and low maintenance.

- **Ideal tenant** considered a **working professional** in full time employment – reassures landlords the **rent is being paid on time** and the **property is taken care of**.
- Tenants are expected to **take ownership** of living in the property, make it their home and not rely on their landlords for everything.
- What makes a good tenant can also be influenced by what landlords hear from others or by negative past experiences. Some are so driven by mitigating risks that they prefer to keep their properties empty rather than risk having a 'bad tenant'
- Selection process can involve **background and reference checks, interviewing tenants, securing a bond** or giving a profile of desired tenants to **letting agents** for finding and vetting them.
- No matter how lengthy or strict they are, landlords do agree that they can't always avoid bad experiences and there is an element of the process left to luck.

"To me the most important thing is that the rent is paid and you look after the property."
Accidental Landlord

"The best tenant is the one you're not hearing from."
Professional Landlord

"We only take professional working people, nobody with children or students, no DSS, nobody over the age of 65. It limits the risk to us because we've had some great tenants, but the bad ones leave such a bad memory, it ruins everything."
Professional Landlord

"It's like the unknown, you're putting trust into this person but you're not sure how the people might pan out."
Accidental Landlord

"To get my first tenant I advertised on Gumtree, did all the rent checks and it came back crystal clear, but it was an absolute nightmare."
Accidental Landlord

Maintenance and communication plans

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Another way of mitigating risks is through taking comprehensive insurance plans and relying on networks of traders or agents that can address maintenance issues. Beyond this, landlords who have some level of involvement in managing their properties (particularly professionals) prefer to have an open communication with their tenants, setting up expectations upfront. This allows them to pick up on any issues before they get too severe.



Insurances and covers

"I've got two extremely expensive British Gas policies to cover everything."

Professional Landlord

"I always take out Rent Guarantee because they will get rid of the tenant."

Professional Landlord



Network of agents or tradesmen

"I know people within those trades if I need to get hold of someone...unless it's Christmas and there's water coming out from everywhere I'm not going to struggle too much."

Accidental Landlord



Communication with tenants

"I prefer to have a good working relationship with the tenant because I prefer them to stay and work with me as it's easier to keep the existing tenant."

Professional Landlord


"I have a very open dialogue."

Professional Landlord

"I like them to feel they can ring me, I prefer to have a relationship."

Accidental Landlord

ISSUES AND CHALLENGES



Despite the various strategies of mitigating risks that landlords set in place at the beginning, many do face issues and challenges once their properties are rented out, and some are better prepared than others to deal with them. These issues centre mainly on damages to the property and maintenance, getting their rent on time and avoiding rent arrears, dealing with tenants or finding the right ones and not having enough information or support when things get complicated.

Very often, the severity of the issues they experience will influence landlords' attitudes towards certain types of tenants and the strategies they adopt for mitigating risks on the long run, which can often mean staying away from certain types of tenants in the future.

Lack of payment and rent arrears

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Getting their rent on time can be a big worry for many landlords, and experiencing rent arrears can add to the level of stress that many are trying so hard to move away from. When landlords have a relationship with their tenants there is a certain level of empathy and understanding towards the situation and an interest to work things out, but when landlords are more removed, they often just want to mitigate risks and evict.

- Having one bad experience with rent arrears can make landlords more cautious when it comes to renting to certain categories of tenants, particularly those in receipt of benefits.
- Although landlords have different experiences and acknowledge that issues with rent arrears have not only been caused by tenants in receipt of benefits, their strategies of mitigating risks will focus on avoiding DSS in most cases.
- **Success stories come from landlords and tenants working together**, communicating and having a common understanding of the situation, which has also been confirmed by the tenants themselves.
- When this relationship doesn't exist or when there is an agent involved, landlords often find out about the situation when it's too late and all they want to do is mitigate the risk and evict the tenants rather than understand their circumstances.

"It's not knowing if I'm going to get the money at the end of the month."
Accidental Landlord

"Because it's DSS and it's a mate I thought she'd be a really good tenant, I trusted her and it's just bitten me, she's been in there 18 months and I've had three months where it's completely missed."
Accidental Landlord

"We tried and worked a way that would work for him because he loves the home, wants to stay there and he just wants to find a way to make it work."
Professional Landlord

"We had a family and they were professional. They didn't pay rent for two months so we went to see the, and they said they were struggling, so we said if you can just pay some money and put them on a payment plan."
Professional Landlord

"She had a mental breakdown and then she went on DSS. I didn't realise and the agent never told me that she was halving the rent that I had been asking for...I take out Rent Guarantee, so we contacted them and tried to evict her...I wanted her out of the property."
Professional Landlord

Damages and unauthorised work

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Having to make changes to their properties when they are not due to wear and tear can be another frustration for landlords, putting them into a stressful or financially difficult situation. For accidentals, who are more emotionally attached to their properties, this can be an emotive as well as financial issue, while for professionals the worries are more focused on the financial implications and the stress of getting the property fixed and ready again.

- If damages are caused by tenants that landlords believe belong to a certain category (i.e. families with young kids), this will influence their attitude when it comes to renting to those categories in the future.
- When properties are damaged, landlords find it easier to make the repairs and put the properties back on the market instead of pursuing tenants in court.
- When landlords are asked by tenants for permission to make improvements to their properties, they are generally happy and don't see this as their responsibility. When damages are done in this process though, this can create issues for landlords.

"I'd freshly decorated before she moved in [with her kids] and now there is drawing all over the wall. This is my house, I paid good money for it and she's just wrecking it."

Accidental Landlord

"We had one instance when the tenant didn't pay for about three months and then just trashed the place and left."

Professional Landlord

"Trying to get that back or chase or try to find them, take them to court, it's a much longer process than just us being able to wipe off the money and rent it back out."

Professional Landlord

"One of my tenants keeps doing work to the property without telling me, or telling me afterwards, and it really is a problem. One time she took the kitchen floor up and it's unsettled the ground and I ended up having to do a kitchen floor."

Accidental Landlord

Limited information and support

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There is an overall belief amongst landlords that they have less rights than their tenants, and that there is less support overall for landlords when dealing with difficult situations. Only a few of those we spoke with were aware of or accessing the support that currently exists, and these tend to be professionals.

"There are more rights towards tenants and I think as a landlord there are situations where sometimes it can be a bit more protracted if there are issues with rental or other problems with the house or the behaviour of tenants."

Professional Landlord

"I have to make sure at all times that it's safe, secure and I'm not breaking any law because if anything goes wrong then I'm in court."

Professional Landlord

"The right information that you need in terms of your rights, like if you've got problems, there should be some sort of landlords advisory service.."

Accidental Landlord

"There are so many support groups out there, there are Facebook groups for landlords, there's Landlord Association and ARLA and various different information sources online. I think now if you want to know anything you would be able to find out."

Professional Landlord

"If I ever have any concerns or queries then I just go straight to the Landlords Association."

Professional Landlord



Landlords mentioned other issues and challenges they are facing, but these took less of a centre stage amongst those we spoke with.

Secondary issues and challenges:

- Unsociable behaviour and noise, with an impact on the surrounding area and neighbours
- Tax changes that discourage landlords from renting
- Gaining access to the property for repairs, checks and inspections
- Not having enough time to sort out issues (mainly for accidentals)
- Frustrations with high-maintenance tenants

"I get loads of hassle with it...I get management all the time ringing me, we've had to go down in the past and bang on the door...you're responsible because it's your place."

Accidental Landlord

"I think you have enough going in your own property, your own lives, I've got five kids, a job, a house of my own."

Accidental Landlord

"Current tenants are the one in Bury, an immigrant family, the first one we got was 'can you come and fit a lock to the bathroom door because our son is of an age where he needs his privacy...and I thought 'why can't you just fit a lock to the bathroom door?'"

Professional Landlord

"Since they've changed the tax regulations it's not really worth it...it probably makes us about £20 a month, and some months it can be a right headache."

Accidental Landlord



How do Local Authorities think this should be addressed?

Educating Tenants & Supporting Landlords

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Some Housing Officers felt that there could be more initiatives to aid and educate tenants. However, some felt it was unfair that there was no way of holding problem tenants accountable for their actions. Beyond this, they also think more support for

"We name and shame most landlords, but tenants who are evicted, who have thousands of pounds of rent arrears and have completely wrecked properties, just move on then to do it again in the next property. I can sympathise sometimes with good landlords who have been on the receiving end of a bad tenant."

Salford

"It's a lack of education and a lack of responsibility. They don't know what they're supposed to be doing because they don't see themselves as landlords."

Oldham

"I want to do more with credit unions so there's some financial resilience being built into people so they're actually tenancy ready. I think that would make the PRS more accessible in a sustainable way because anyone can get some accommodation but a lot of people fail to be able to sustain it."

Tameside

"Also what we're doing is we've got some training sessions for tenants, what we do for the bond scheme and we're looking at developing this. And this is around how to sort of like manage the tenancy on a range of issues, including budgeting. And also looking after the property, and being aware of what their requirements are as a tenant."

Wigan



Further recommendations...



Areas of intervention:

- Landlords' strategies of mitigating perceived risks
- Experiencing rent arrears, damages to property and 'bad tenants'

Potential solutions:

- Encouraging landlords to communicate with and get to know their tenants (where possible)
- Sharing best practices of landlords and tenants working together to solve issues
- Raising awareness of existing support for landlords
- Consider additional support for landlords to mitigate risks (i.e. incentives, emergency funds, insurance)
- Making existing support easily accessible (and potentially not behind pay walls)
- Consider rolling out long-term tenancies

Direct impact:

- Landlords can identify and address issues before they get too severe
- Landlords become better prepared to rent their properties and deal with issues, minimising feelings of worry, anxiety and feeling overwhelmed

Indirect impact

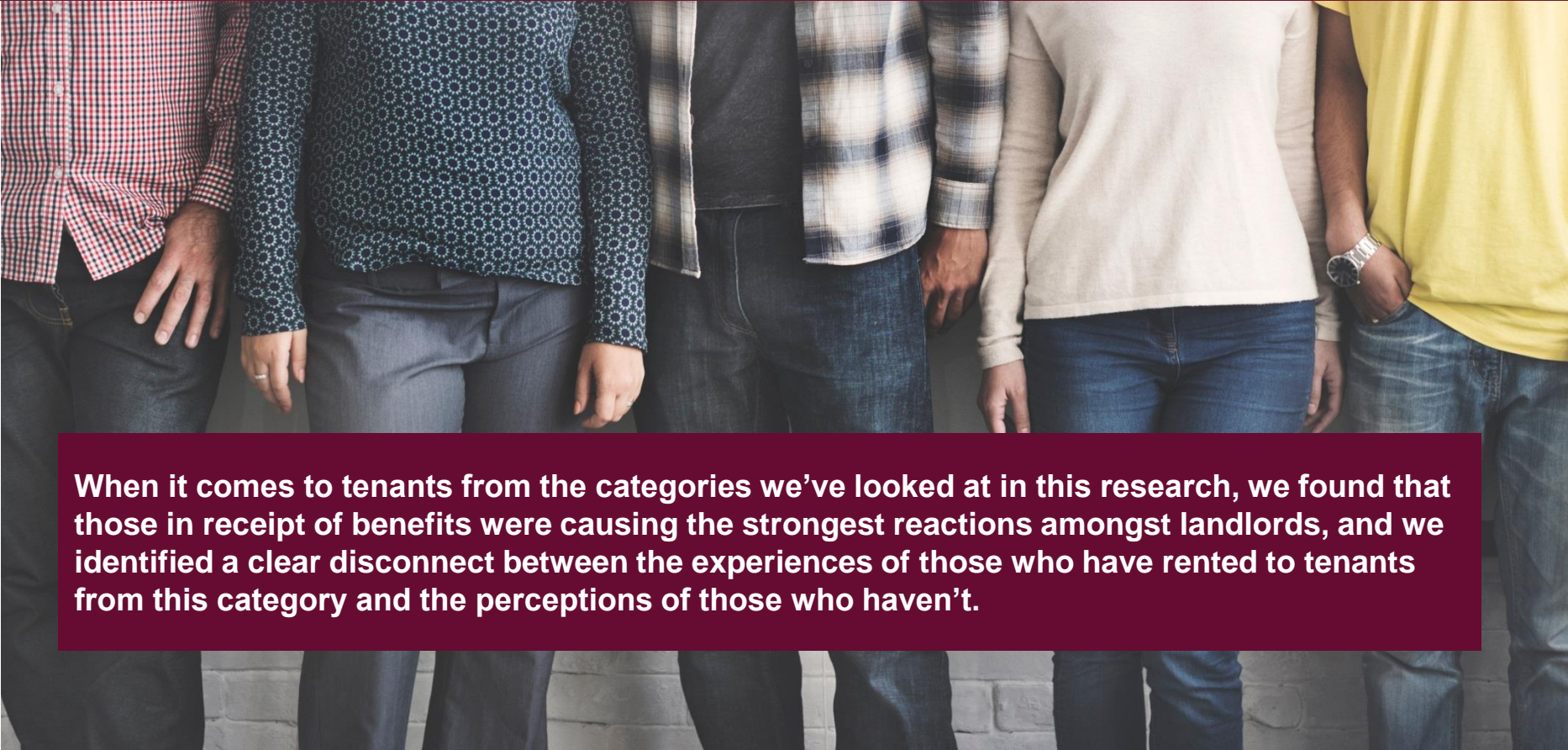
- Minimising feelings of worry and anxiety that tenants feel, enabling them to have more control over the process through transparent communication



“I have got good tenants, I have got bad tenants. I’ve had a property that burnt down that had to be rebuilt, the insurance was a nightmare, accidents of course. I’ve learned to deal with those kinds of situations, it’s part and parcel of what buying property is about.”

Professional Landlord

RENTING TO TENANTS IN RECEIPT OF BENEFITS



When it comes to tenants from the categories we've looked at in this research, we found that those in receipt of benefits were causing the strongest reactions amongst landlords, and we identified a clear disconnect between the experiences of those who have rented to tenants from this category and the perceptions of those who haven't.



The experiences with tenants in receipt of benefits have generally been positive when the expectations from the ideal tenant have been met – rent paid on time, property taken care of, and landlords have taken the time to meet their tenants at the start and have had more of a personal and open relationship with them during their tenancy.

- Landlords renting to this group have generally been **more involved in the selection process**, taking the time to know the applicants and 'getting a feel for the person'. When working with an agent, landlords are reassured if the agent does this too.
- Positive experiences also come from landlords who had more of a **personal contact** with their tenants, looking at their circumstances and trying to understand their situation.
- While some landlords might not be open to renting to this group upfront, they will do so if the **circumstances of their tenants change**, especially if they are happy with their current tenant and want to avoid the stress of another move.
- **Some letting agents can act as barriers** and discourage landlords to rent to this group, while others advise them to rent as a last resort, when they can't fill up their properties otherwise.

"A single girl, she had dependent children, she was on benefits...When I did my rent check it said 'proceed with caution'...she never missed a payment, she was absolutely brilliant, my house is significantly better with her there because she really looked after it."

Accidental Landlord

"If someone's circumstances changed, if I had a tenant that paid me on a regular basis and their circumstances changed and if that was the only way of doing it."

Professional Landlord

"Track record, if you can look that up and if they've been long-term renters you can literally see what type of tenant they are. Also if you can speak with their previous landlord."

Professional Landlord

"The agents sway you away from doing it, they don't like dealing with it."

Accidental Landlord

"I will be happier to take someone who was on DSS than have a house sat empty with no income coming in whatsoever."

Professional Landlord

Avoiding and dealing with arrears

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Falling into rent arrears is still a worry for many landlords who rent to those in receipt of benefits, but these are alleviated when the rent is paid directly to the landlord or when landlords and tenants work together to identify the best ways of avoiding or managing them.

- Being **paid direct by the council** rather than by the tenant **reassures landlords** that the rent is paid on time and makes them more open to renting to this group.
- When working with agents, some have been advised to apply to the council for this, or to ask their tenants to do this.
- There are various ways in which landlords navigate this, and some are specifically looking for tenants in receipt of multiple benefits and ask them to apply for rent to be paid directly to the landlord.
- We've also found that those with multiple properties tend to have a mix of working professionals and tenants in receipt of benefits, especially if the rent is paid direct, reassuring them of a constant monthly income.

"The council gives it to them and then I get paid the rental, I give them some time but they are pretty good."

Professional Landlord

"I think it's actually better for a landlord because you know you're guaranteed that income every month...I've only had positive experiences."

Professional Landlord

"I try to take them if I think they're going to be on long term benefits and certainly with a couple of children because the benefits seem to work better for people who have got young children...I get a letter to say they have a gambling problem and they're not good with their money and they prefer that their rent goes straight to their landlord."

Professional Landlord

"I don't really want six on benefits and I don't want six private, it wouldn't stop me but in an ideal world I like a bit of both."

Professional Landlord

Perceptions

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When it comes to perceptions, landlords think that those in receipt of benefits will fall into rent arrears and disrespect or damage their properties, the exact opposite of what they expect from the ideal tenant (rent paid on time, property turned into a home). This perception, together with wanting to stay away from potentially stressful situations, prevents many landlords from renting to this category.

"I don't want anyone on benefits or anything like that because you just don't know. Some weeks they might not turn up at that benefits office."

Professional Landlord

"I don't think they'd be able to look after the property to the standard that someone who is working could."

Accidental Landlord

"I'd do the top-up because in my eyes they're going out to work and earning. There are so many people now that are lazy...get everything for free...I'm not helping them."

Professional Landlord

"If there was some massive tax benefit that could always be something you could think about but again, I'd say to myself, do I want the aggravation or the possible aggravation?"

Professional Landlord

"I don't want the responsibility, I'm sorry, to me just looking at these groups I think it's just going to lead to problems further down the line, someone else has to take the responsibility because I don't want this."

Accidental Landlord

Changes in the benefits system

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One of the main perceived risks for landlords is not getting their rent on time, so many think Universal Credit and the changes in the benefits system can increase this risk, while also having consequences for tenants themselves. Hearing about these changes from the media, as well as friends and family can strengthen their desire to mitigate this risk and have a direct impact on their willingness to rent to those in receipt of benefits.



Direct impact on landlords

"The system doesn't favour the landlord because the rent is paid directly to the tenants, and there are some people who can manage that, and there are some people who struggle, and that's when the landlord can suffer."

Accidental Landlord



Word of mouth

"I've heard about people getting their DSS stopped and being in different situations, it's not really a reliable source of income."

Professional Landlord

"My friend works in social housing and says it's the biggest nightmare, he said their rent arrears have virtually quadrupled because people, even if they desperately want to pay, they can't afford to."

Accidental Landlord

Measures to encourage landlords

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There are certain measures that landlords claim would encourage them to rent to tenants in receipt of benefits, and these centre around mitigating the two main risks associated with renting out a property – getting the rent on time and damages to property.

Measures:

- Rent paid direct
- Reference checks
- Recommendations from previous landlords
- Guarantors
- Incentives and bonds that cover landlords in case of damage
- Stricter regulation to protect landlords in case of arrears

"The rent should be paid direct to you."

Professional Landlord

"Really strong references, really strong guarantor."

Professional Landlord

"I would find out why they moved and whether they paid on time previously."

Professional Landlord

"If there was a guarantee of some sort to protect us from any malicious damage or ensure the rent would get paid."

Professional Landlord

"If you want a house for somebody, then pay a landlord 12 months in advance and let the tenant pay you back, rather than us take the risk. It's a way of getting people into a home long term, and people like us accepting it."

Accidental Landlord

"They should give you an incentive as well, like a £2500 bond if your radiators are ripped off and your boiler is nicked."

Accidental Landlord

"There needs to be stricter regulation around it, if they miss the rent you're not having to take them to court because it's you that loses out."

Accidental Landlord



Recommendations...

Areas of intervention:

- Landlords strategies of mitigating risk, including selecting their tenants
- Avoiding / managing rent arrears and dealing with damages to property
- Public discourses around people in receipt of benefits

Potential solutions:

- Share best practices and make the positive stories of landlords and tenants working together take centre stage
- Encourage a strict, but personal process of selecting tenants
- Media campaign to 'break the stigma' around those in receipt of benefits; show that tenants in receipt of benefits can also be ideal tenants.
- Consider rolling out market measures that would encourage landlords to rent to this category (bonds, incentives and regulation in case of damage or arrears)
- Consider ethical letting agencies that could mediate between landlords and tenants
- Start by specifically targeting the 'good landlords' - those who are open to renting to those in receipt of benefits or have had positive experiences
- Capitalise on word of mouth and use the 'good landlords' to share their positive experiences

Impact:

- Counterbalancing the negative discourse around those in receipt of benefits
- More landlords open to rent to this category
- More tenants in receipt of benefits living in the PRS and having positive experiences





“It’s a ridiculous stigma that needs to be broken. I think it’s just purely because they’ve heard the word that if you have a DSS tenant you’re going to ruin your house or they’re going to give you a whole load of grief. I think it’s literally purely stigma.”

Professional Landlord



“You can be on benefits and that doesn’t mean you’re still not a decent person...a lot of it is down to being a decent person and having the respect.”

Accidental Landlord

OTHER VULNERABILITIES



Landlords have more polarising views when it comes to families, and it is really the families in receipt of benefits that landlords are more reluctant to rent to.

The experiences landlords had with recent migrants have generally been positive, but an underlying perception remains that migrants will be problematic tenants.

Tenants living with disabilities or aged over 65 were the ones that the landlords we've spoken to were least likely to have rented to or to do so in the future.

Renting to families

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Landlords have more polarised views when it comes to families. If their expectations from the ideal tenants are met (rent paid on time, respect for the property), the experiences are positive and would make them open to renting to families in the future, but if there is a risk to this, such as rent arrears caused by parents being on benefits, or a bad experience, then landlords become more reluctant.

- Some landlords think families would be more careful and reliable as tenants, wanting to stay in the property for longer
- Other landlords are more concerned about damages to property and think the kids would damage it
- When asked to anonymously write down who landlords would not want to rent their properties to, many accidentals mentioned single mums on benefits.

"If it's a family then they're not going to destroy anything because they're in there with the children as well, so they've got to respect the place like it's their own. I've always found people with children are better payers and more reliable."

Professional Landlord

"My first one was a household with children and at first it was alright...[but then] there was crayon on the wall and everything like that...that's why I moved from this field now and just go with young professionals."

Accidental Landlord

"Because of past problems I would not consider renting to single parents claiming benefits. The reason for this is my worry that they may default on the rent."

Accidental Landlord

Renting to recent migrants

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Similarly, if landlords are reassured that their rent is paid and property is taken care of, they claim to have no issues renting to migrants, and many who have done so have had very positive experiences. However, when there is an association between this group and benefits, landlords are more reluctant.

- When renting to recent migrants, landlords rely on the background checks to make sure they are mitigating risks.
- Communities of migrants can bring further opportunities to landlords, as many properties can get rented through 'word of mouth'.
- Some landlords worry they might have problems communicating with their tenants in English.
- If the perception of a recent migrant is of someone in receipt of benefits, then landlords become more reluctant to rent to them because of the risk of arrears and damage to property.

"[The ideal tenant is] Polish, and I'm not being racist or picking anyone out, they're phenomenal, they clean the house like you can't imagine, they even ask me to leave my shoes at the door when I go around to do a site visit."

Professional Landlord

"It was hard at first because they had different documents and stuff like that, and different checks, but I had no problems with them whatsoever, I didn't have to worry about anything at all."

Accidental Landlord

"I wouldn't be bothered who they are and where they've come from as long as the agents were happy with the background checks and financial evidence."

Professional Landlord

"We came by the first tenant by chance, they were Polish and they had a Polish community, and a lot of the houses went by word of mouth because of the first tenants."

Professional Landlord

Renting to people with disabilities and over 65s

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Most of the landlords we spoke with haven't rented their properties to tenants from these categories mainly because they think their properties are not suitable, and they wouldn't be interested in making changes without extra incentives or support.

- For many landlords, their properties are not suited for people living with disabilities or aged over 65
- There is a perception that those aged over 65 wouldn't live in the PRS
- Making changes to the properties to accommodate these groups is a deterrent for many and would require extra incentives or financial support
- Over 65s seen as posing less of a risk because they would be more house proud, but landlords would have to be reassured that they have the financial means to pay the rent

"It would all depend if they required wheelchair access. Would we have to spend money on having alterations to the property?"

Professional Landlord

"It's quite rare that you come across somebody over 65 that wants to rent, usually they've had a property mortgage free or they go and buy a flat and downsize, they don't rent."

Accidental Landlord

"I don't want to spend the money on that knowing that they might only be in there for a year or two and then I've got to turn it back."

Professional Landlord

"I just think that they tend to have a lot of pride in themselves...they'd probably treat it as their own, as we would."

Professional Landlord



Recommendations...



Areas of intervention:

- Landlords strategies of mitigating risk, including selecting their tenants
- Public discourses around people in receipt of benefits

Potential solutions:

- Sharing best practices and success stories of landlords renting to families in receipt of benefits and recent migrants – show they can be ideal tenants too!
- Raising awareness of the needs of tenants living with disabilities and those aged 65
- Capitalising on the perceived benefits of renting to those aged over 65
- Incentives or financial support for making changes to properties

Impact:

- Counterbalancing the negative discourse around those in receipt of benefits, which will ultimately benefit families and recent migrants too
- More landlords open to renting to these categories
- More tenants from these categories living in the PRS and having positive experiences



Landlords recommendations in summary...

Journey to becoming a landlord and early stages of being a landlord	Strategies of mitigating risks	Dealing with issues (arrears, damages to property, arrears)	Public discourses around those in receipt of benefits
<ul style="list-style-type: none"> • Provide landlords with streamlined and easy to digest information upfront • Raise awareness of existing support and information and making it accessible • Train landlords and letting agents, share best and worst practices and show consequences • Consider rolling out selective licencing where possible, in a streamlined way that focuses on the benefits to landlords, tenants and area 	<p>Selecting Tenants</p> <ul style="list-style-type: none"> • Encourage landlords to communicate with and get to know their tenants (where possible) • Encourage a strict, but personal process of selecting tenants • Start by specifically targeting the 'good landlords' - those who are open to renting to those in receipt of benefits or have had positive experiences • Raise awareness of the needs of tenants living with disabilities and those aged 65 • Capitalise on the perceived benefits of renting to those aged over 65 <p>Market measures</p> <ul style="list-style-type: none"> • Consider rolling out market measures that would encourage landlords to rent to tenants they perceive as high risk (bonds, incentives and regulation in case of damage or arrears) • Consider ethical letting agencies that could mediate between landlords and tenants • Incentives or financial support for making changes to properties • Consider rolling out long-term tenancies 	<ul style="list-style-type: none"> • Share best practices of landlords and tenants working together to solve issues • Raise awareness of existing support for landlords • Consider additional support for landlords to mitigate risks (i.e. incentives, emergency funds, insurance) • Make existing support easily accessible (and potentially not behind pay walls) • Share best practices and make the positive stories of landlords and tenants working together take centre stage 	<ul style="list-style-type: none"> • Capitalise on word of mouth and use the 'good landlords' to share their positive experiences • Share best practices and success stories of landlords renting to families in receipt of benefits and recent migrants – show they can be ideal tenants too! • Media campaign to 'break the stigma' around those in receipt of benefits; show that tenants in receipt of benefits can also be ideal tenants.
<p>impact</p> <ul style="list-style-type: none"> • Managing landlords' overall expectations • Enabling landlords to be more prepared • Landlords know what they have to do and what can happen if they don't do it • Properties rented out are to a certain standard • Tenants with vulnerabilities living in better properties • Ameliorating feelings of worry and anxiety that tenants with vulnerabilities feel 	<ul style="list-style-type: none"> • Counterbalancing the negative discourse around those in receipt of benefits, which will ultimately benefit families and recent migrants too • More landlords open to renting to these categories • More tenants from these categories living in the PRS and having positive experiences • Minimising feelings of worry and anxiety that tenants feel, enabling them to have more control over the process through transparent communication 	<ul style="list-style-type: none"> • Landlords can identify and address issues before they get too severe • Landlords become better prepared to rent their properties and deal with issues, minimising feelings of worry, anxiety and feeling overwhelmed • Minimising feelings of worry and anxiety that tenants feel, enabling them to have more control over the process through transparent communication 	<ul style="list-style-type: none"> • Counterbalancing the negative discourse around those in receipt of benefits, which will ultimately benefit families and recent migrants too • More landlords open to renting to these categories • More tenants from these categories living in the PRS and having positive experiences

APPENDICES



Being a Housing Officer - Highs

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All see their roles as very rewarding, with many touching on the difference in working to make somebody a profit versus working solely to help improve individuals lives and our wider society.



- Many mentioned the rewarding feeling of helping an individual.
- Some also mentioned the knowledge that their removal or enforcement of rogue landlords will indirectly benefit many people long term.
- One housing officer mentioned feeling inspired by the knowledge that there are many people in the public sector who are passionate about making a difference in people's lives.

"When you're making a difference to somebody's life, so you're improving their housing and you're making a difference, but also educating landlords and tenants on their responsibilities, and building communities back up together."

Oldham

"Some of the people I've been in touch with and some of the ideas that people have put forward that they're looking to work towards are really interesting. The potential to actually work on really exciting new ideas which can really change people's lives for the better. That's the really good part."

Tameside

"A family living in disrepair and you get the landlord to take action and make their lives better in terms of doing repairs. Catching rogue landlords, removing them from the private rental sector. We're talking enforcement action of the people who are exploiting vulnerable tenants."

Salford

"It's good when you see a house that has been made safer or that people have moved on to more suitable accommodation, and I also like the idea that...there are a lot of people with mental health issues and we do a lot of signposting and some move on to social housing which has a lot more security."

Bolton

Being a Housing Officer - Lows

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Despite being a rewarding job, Housing Officers openly discussed the pressures of their roles, often stating that they felt they were 'only scratching the surface' of the problems in the PRS.



- Many housing officers spoke about the difficulty in seeing vulnerable people at crisis point.
- Alongside this, most housing officers mentioned the pressure of dealing with tenants in a vulnerable position, but not having the resources to do all they can to help them.
- Some mentioned the frustration of trying to work with unreliable landlords and tenants.

"The difficulties with dealing with certain landlords. Also, problematic tenants, who aren't always reliable. The sector isn't particularly bad in Stockport, we don't have some of the huge problems that they may have in other neighbouring boroughs."

Stockport

"We get a lot of cases where the landlord-tenant relationship has completely broken down... we tend to get those when they're at crisis point really. The tenant's in huge rent arrears, the property's in very, very poor condition and the relationship's broken down completely between landlord and tenant."

Salford

"Pretty much every call for reactive is 'I want a council house'. I say 'I can't do that' and that gets pretty frustrating sometimes."

Manchester City Council

"I've worked for Manchester for 15 years and when I first started here there must have been about 100 people working in housing, and now there's about 15 of us, if that, and we're not all full-time. There's just too much pressure, so you do have to push back on people and say 'sorry, but you've got to sort this out yourself, you need to show that you're doing stuff'. That can be difficult sometimes."

Manchester City Council

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