

What are London's renters thinking?

Views and experiences from private renters
answering my Big Renters Survey



A briefing by Sian Berry
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October 2016

What are London renters thinking?

More and more people are finding themselves privately renting for the long term, not just as a temporary option while they are young. Families, couples and older people are an increasing proportion of the 2.3 million people privately renting in London today and many of them are very unhappy with their situation.¹

I have rented privately ever since arriving in London nearly 20 years ago. In July 2016, I launched an online 'Big Renters Survey' to ask other private renters in London about the problems they have experienced and how they think they could be better represented.

The panel of respondents was self-selecting, but the results show that very few people live through the private rented sector in London unscathed: almost everyone had experienced not one but several serious problems.

The cost of renting is clearly a growing crisis. Difficult rent increases were the most common problem reported by renters in the past three years – overtaking problems with getting deposits back, which is the most common problem in the longer term. Worryingly, one in five people answering my survey had been made homeless or had to stay on friends' sofas after losing their home.

For repairs and maintenance, three out of four respondents had experienced problems with getting repairs done, and two out of three told me that they had worried about complaining or asking for repairs for fear of eviction or rent rises. Damp, mould and cold and draughty homes had been problems for more than half of renters.

I also asked people to rate their most recent letting agent. Just one in five renters described their experience as 'good' and three out of ten as 'bad'.

When asked about potential help from a renters' organisation, the most important services were judged to be investigating bad landlords and agents and help with claiming back rents. Guides to renters' rights and individual advice were also ranked as very important.

Significantly, nearly six out of ten renters said they would be prepared to pay a small fee to join a London-wide organisation that helped them in these ways.

Further research is needed into these problems and potential solutions, including better regulation of the private rented sector. However the Mayor of London can act to help improve things.



"We moved out of London completely, but we didn't want to. With children you need some sort of security of tenure, and there is no practical way of achieving this under the current tenancy laws."

"We need laws that help renters make rented accommodation their home, and not always an insecure, unsatisfactory temporary stopgap to buying. I will never be able to afford to buy, so I face living like a student in depressing accommodation possibly forever."

My recommendations:

Better engagement with renters

Including seed funding a London-wide organisation to carry out research and investigations and provide a voice for renters in dealings with City Hall and councils.

More help and information for renters

Provided by the GLA, with a central information source and links to existing groups and council schemes.

Better regulation and support for landlords

With support at the London level to ensure consistent council enforcement, training and licensing.

Enhanced regulation of the sector nationally

With continued pressure from the Mayor, Assembly and London's borough councils for powers to be devolved to London.

London's housing crisis will need many different initiatives and actions to solve, but the results of this survey make clear that leaving the private rented sector in its current state is not an option. London must do much more to support, empower and listen to the millions of private renters currently living in our city.

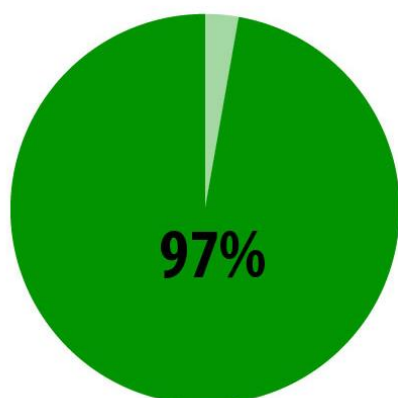
Participation in the survey

The survey was conducted via an online 'typeform' interface launched on 12 July 2016. In total by 17 September, when the results for this report were collated, 1,530 people had taken part.

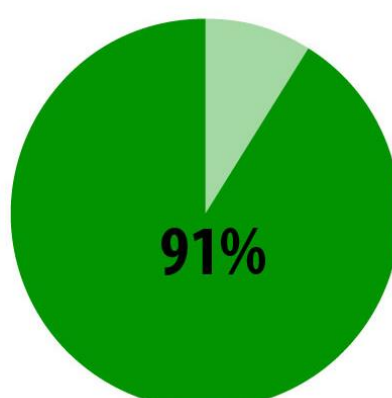
Current private renters in London made up 78 per cent of the respondents; 13 per cent had rented in London in the past three years and eight per cent longer ago.

It was expected with a self-selecting sample that renters experiencing problems would be more likely to take part – indeed, just three per cent of people responding to the survey had experienced no problems at all. However, almost all respondents reported more than one problem, and 91 per cent reported four or more of the serious problems in the survey.

Participants with more than one renting problem:



Participants with four or more renting problems:



Distribution of respondents

The areas mostly highly represented in the responses to my survey are also the most common areas in which private renters live.

The most frequent postcode areas for respondents to live were: N16 (Hackney), E17 (Waltham Forest), E1 (Tower Hamlets), N4 (Haringey), E9 (Hackney), SE15 (Southwark), N1 (Islington), SW19 (Merton), E14 (Tower Hamlets) and E3 (Tower Hamlets).

Parts of south and west London and areas of outer London were underrepresented compared with the distribution of private renters noted in the 2011 Census.

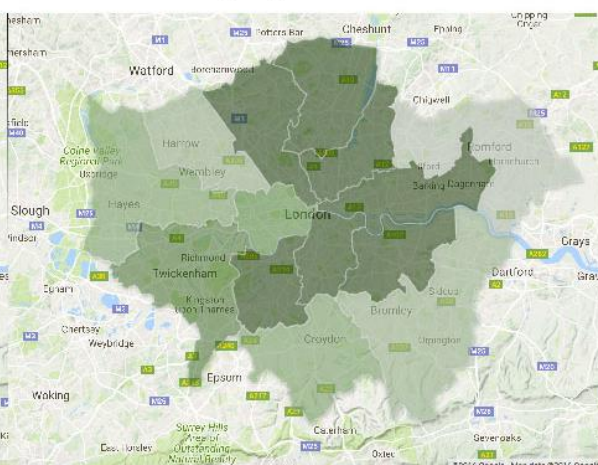
Figure 1: Participation in different areas of London - GLA constituencies



Distribution of private renters across London



Distribution of survey respondents



Proportion telling us their stories

The survey consisted mainly of multiple choice questions and took just three minutes to complete, but respondents also had the option to write additional text to tell me more about their experiences.

An extraordinary 68 per cent of respondents took the time to give me more information, revealing how distressing renters have found some of their experiences. The average time taken by renters to complete the survey, including typing in their stories, was over eight minutes on mobile devices and over ten minutes on a desktop computer.

Experience: forced out at a difficult time

“The landlord wanted to sell the flat and we were asked to leave before our contract had ended. It was a really difficult time for my partner and I as her mum had just died after a short illness. We fought tooth and nail to stay as we wanted to grieve not find another flat and move house. Sadly my landlord wasn't interested in our personal situation and we were forced out and had to rush to find a flat that was more expensive and smaller.”

Martin, Streatham SW16

Problems faced by London's private renters

The survey results are able to show the relative frequency of different renting issues. Significantly, three quarters of respondents report problems while renting with **repairs and maintenance not being done**, and two thirds have **worried about complaining** or asking for repairs for fear of being evicted or facing rent rises.

The prevalence of **damp** problems and **poorly insulated or heated homes** was also very high, with more than half of respondents reporting these issues.

For cost and contract problems renters have ever experienced, the most common was **getting deposits back**, with more than half of respondents reporting this, followed by **a rent rise they struggled to afford**.

Figure 2: Most common problems – repairs

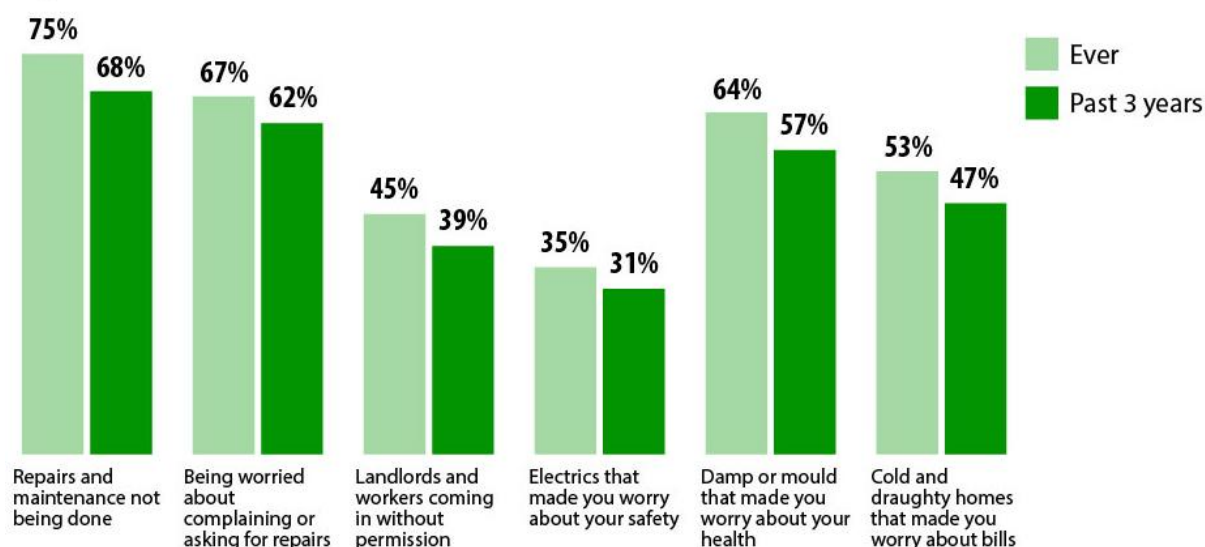
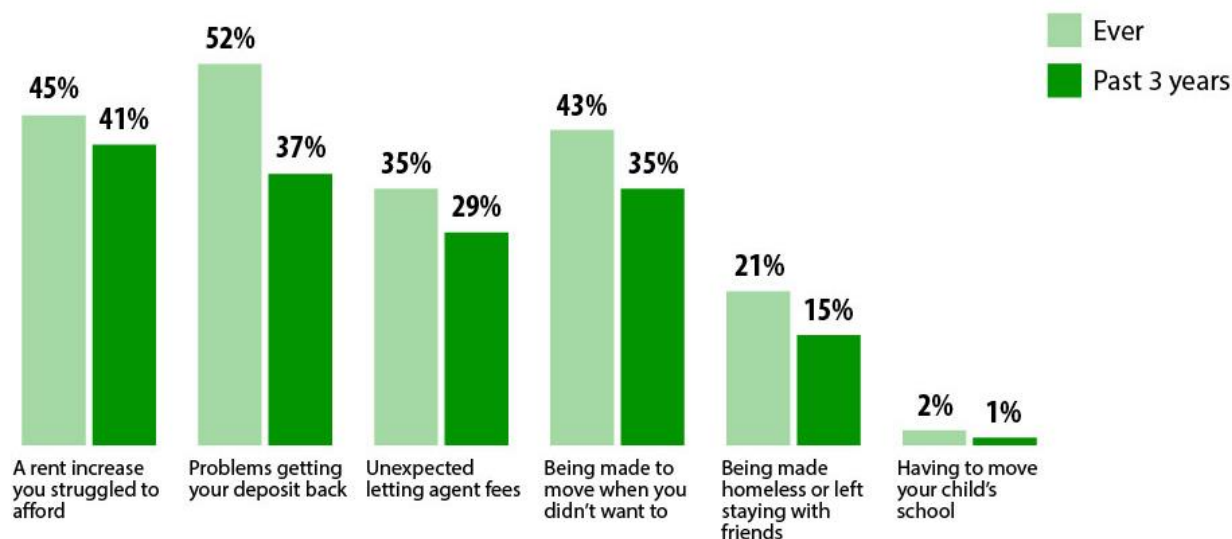


Figure 3: Most common problems – costs and contracts



There was some variation across GLA constituencies, although results could not be compared with statistical significance. Overall, the area reporting the most problems was Brent and Harrow, where people reported an average of 2.4 issues with costs and contracts and 3.8 issues with repairs and maintenance. The constituencies with the least problems on average were Bromley and Bexley and Havering and Redbridge.

Common themes: repairs and maintenance

Damp and mould problems were reported by 64 per cent of people, with a further 14 per cent writing about these experiences in additional comments.

Experience: Living with damp

"Both of the last two houses I lived in had big damp problems in the bedrooms and bathrooms. Both times the agent's solution was to redecorate - essentially concealing the problem and not solving it. The first one took a long time to sort out. The second one was sorted quickly but the problem returned within the two years I stayed there."

Lori, Islington N1



We asked about concerns with **electrics in the home** and, overall, 35 per cent had experienced this problem. Given the high risk of injury from electrical faults if they cause fires and shocks, this is a very worrying result.

In the written comments, stories about electrical safety problems and neglect by landlords were relatively common. Eight per cent of respondents who gave more information wrote about electrical issues, compared with four per cent for gas. This is to be expected, since gas safety has a much more rigorous set of regulations for landlords than electrical safety.

Experience: Living in unsafe conditions:

The shower in the upstairs bathroom leaked into the kitchen, onto and via the electrics, often making the lights cut out. I called the landlord so often, but he said if I called again he would sue us for having too many people in the home. We had friends living with us for a long time because they were made homeless by a bad landlord. Life in London is hard."

Vie, Brent

Another strong theme was that of poor quality repairs and unprofessional workers, often brought in by well-meaning but incompetent amateur landlords. My survey asked specifically about uncompleted repairs and maintenance and being worried about complaining, both of which a large majority of renters had experienced.

Additional comments quite frequently described landlords and agents responding to requests for repairs with implicit or explicit threats to increase rents or even evict tenants. This is despite these kinds of 'retaliatory evictions' being illegal since 2015.²

Experience: An amateur landlord

"In my last flat my landlord randomly added bits to the contract every year often by mistake, things like 'cannot cook on the premises'. He would remove them when they were pointed out but it just showed how little he knew what he was doing."

Renter, N4

The right of a tenant to enjoy their home privately, and for landlords and tradespeople not to enter without 24 hours' notice, is established in a law that has been on the books since 1985 and is one of the first things a landlord should know about how they should behave when renting out a home.³ However, nearly half of my survey's respondents reported this happening at some point, with 39 per cent reporting this during the past three years.

Experience: Letting agents don't take issues seriously

"I have had to live with rodents, damp and mould, leaking, a bathroom that had fallen in, garden flooding, plaster coming off the walls and exposing the brick work, and serious structural issues, despite repeatedly requesting repairs. I have found that letting agents respond better to the threat of complaints than to a polite request to fix issues that are having adverse effects on my wellbeing, and you have to repeatedly contact them to encourage action."

Matt, Brixton SW9

London's private rented sector has the lowest energy efficiency of all the housing stock types in the city,⁴ so it is not surprising that over half of renters said they had worried about paying the bills due to cold and draughty homes.

Common themes: costs and contracts

For the 'ever' time period, the most common problem was 'getting your deposit back' but when asked about the past three years, the most common problem was 'a rent increase you struggled to afford'. The difference was significant and a contrast with repairs and maintenance, where the most common problem was the same for both the longer and shorter term.

This may demonstrate both improvements in deposit management thanks to new compulsory deposit schemes and the increased pressure renters feel now from the cost of renting.

Experience: The rent increases were ridiculous

"I was living in a two bedroom flat with a friend in Zone 6 near our work – on top of high council tax, I was paying 50 per cent of my income in rent, and every year it was in the contract that the agency could raise our rent ten per cent. The landlady wanted to keep us, but it was in HER contract that if the agency could find somebody to pay 15 per cent more than we were paying, we weren't allowed to stay. We paid a 10 per cent increase the first year, but then had to move because we couldn't keep doing it."

Stephanie, Wandsworth SW16

For current renters, I asked if they were willing to share their **rent costs and take-home pay**. The results were close to recent London statistics,⁵ showing again that the respondents to my survey represent a good cross-section of renters.

The average take-home pay per month among those who provided this information was £1,991 and the average monthly rent was £905.

Experience: I lost my savings to Airbnb

"I moved back to London and I was offered a new part-time job as a researcher at a university. I couldn't get my own studio apartment because none of the agencies would accept my salary so I rented a room as a lodger. About ten days after moving in, the landlady told me I had to move out – and she wanted me out immediately. I was not able to find another place immediately and had to move into expensive Airbnbs. During this time I spent more than I was earning on rent and depleted my savings. This one only one of multiple terrible experiences with landlords in London. I have now moved out of London entirely, and when I need to go into work my commute takes four hours a day."

Joanna, formerly Southwark SE5

The average proportion of take-home pay spent on rent was 46 per cent. This figure did not fall below the generally accepted definition of 'affordability' (35 per cent) in any GLA constituency,

as shown in Table 1 below. The lowest average rent reported was £710, in Havering and Redbridge.

Table 1: Variation in affordability and problems with cost of renting across London

GLA constituency	Average percentage of take-home pay spent on rent	Average monthly rent level reported in this area	Per cent reporting problems with affording rent increases (past three years)
Barnet and Camden	47%	£980	47%
Bexley and Bromley	38%	£988	39%
Brent and Harrow	54%	£791	46%
City and East	44%	£817	38%
Croydon and Sutton	44%	£959	48%
Ealing and Hillingdon	44%	£882	22%
Enfield and Haringey	42%	£814	40%
Greenwich and Lewisham	48%	£839	35%
Havering and Redbridge	45%	£710	38%
Lambeth and Southwark	41%	£746	32%
Merton and Wandsworth	65%	£1414	32%
North East	43%	£838	41%
South West	44%	£1029	31%
West Central	41%	£869	33%
London average	46%	£905	37%

I also asked about **being made homeless or having to stay with friends**. One in five people reported this problem in the past, with 13 per cent experiencing temporary homelessness in the past three years.

This is a very worrying finding. While many people are lucky to be able to stay with friends for short periods, the ability to afford a spare room is increasingly uncommon among private renters. I also received a number of stories involving overcrowding due to friends having to stay on sofas.

Experience: temporary homelessness

“I just wanted to make a comment on the ‘hidden homeless’. I have experienced this for very short periods of time between homes, and although I was fortunate with storage and a friend's place to sleep, it was highly stressful at the time not knowing where I was going to live next.”

Renter, SE15

Letting agents

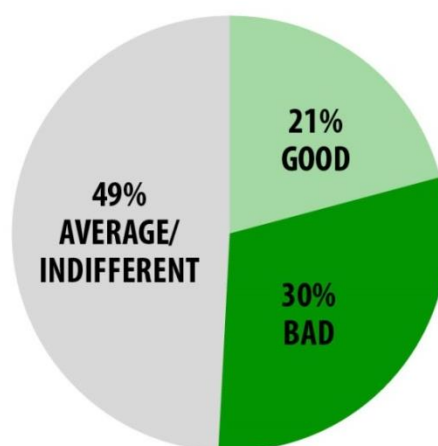
I asked renters to rate the experience they had with their last letting agent.

Most reported an average or indifferent experience but significantly more reported a bad experience (30 per cent) than a good experience (21 per cent).

Common themes within written comments on letting agents were:

- Agents being hard to get hold of
- Poor information and unexpected costs
- Unreasonable pressure to sign up in haste

Figure 4: Verdict on most recent letting agents



Experience: Losing a holding deposit

"I went to view a nice property and paid an upfront 'holding' fee of £250. Days later we were told that this was now for a different property which, I discovered when viewing, didn't suit us at all. They continued to mess us around. After calling Citizens Advice and Shelter, we decided not to take the flat, losing the £250 deposit. The whole experience was horribly stressful, time-consuming and has made me seriously worried about moving again."

Clifford, Stockwell SW9



In some cases incorrect information was given about the terms of lettings, which renters only discovered later, and some renters reported both landlords and tenants being put under pressure to accept rent increases which would not have been asked for if the landlord alone had been making the decision.

Organising renters

What is needed from a renters' organisation?

As part of the survey, I put forward the idea of a London-wide renters' organisation and asked people to judge the importance of different activities such an organisation could do.

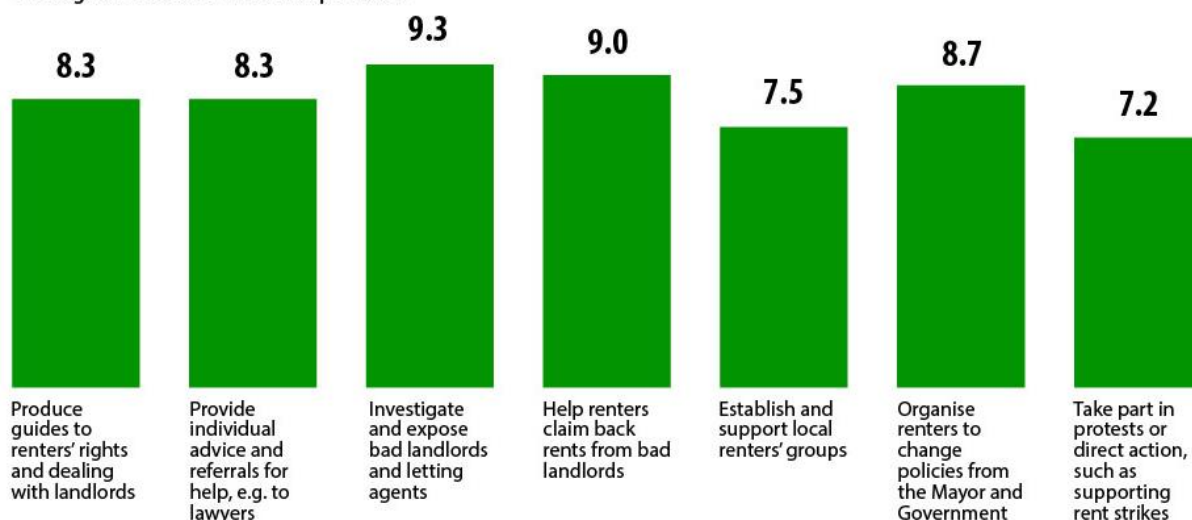
Although all kinds of help and action proposed were ranked highly for importance, the options fell into three groups in terms of popularity:

1. **Action and campaigns**
2. **Information and advice**
3. **Organisation on the ground**

This suggests that a renters' organisation might focus on individual and collective support activities, helping to enforce existing rules, and campaigning for better enforcement and new policies. Direct action and protest was ranked 7.2 out of 10 for importance – still a high rating but less popular than the other options.

Figure 5: A possible renters union – most popular services

Average score out of ten for importance

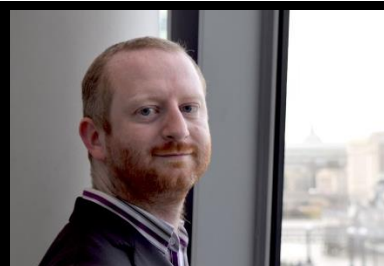


The relative popularity of campaigning to change policies at a London or national level, compared with local action, indicates that renters believe the solutions to their problems lie most with the Mayor and the Government, not necessarily at the local council level.

Experience: Landlords need to be registered

"It would be good to have register of decent landlords because renting in London is just a lottery as to whether I would get a good landlord or not. Other friends I know who moved to London at the same time as me were not so lucky."

Phil, Southwark SE1



What will people do to help themselves?

Finally, I asked what action people would be prepared to take themselves as part of a renters' organisation.

Considering the time and effort involved in doing things like **joining a local group**, this was surprisingly popular, with around half of renters willing to do this. Exactly 50 per cent were willing to do **targeted actions to help expose bad**

letting agents, matching the high popularity of these kinds of investigations as something for a renters' group to organise.

Less popular, though still with a significant minority in favour, was **withholding rents collectively** in response to major problems.

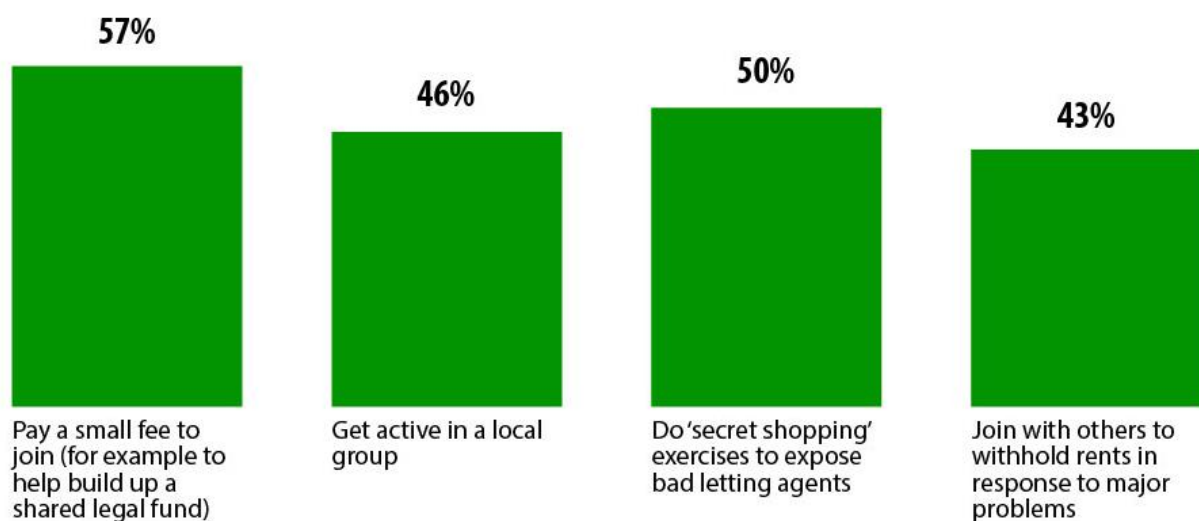
Withholding rent is currently not a legal option for individual renters. Some rent strikes have achieved success in improving conditions where there have been major problems, but this kind of action tends to be restricted to students and other groups with institutional landlords who can be dealt with collectively. However, renters could potentially organise to take action when they deal with common management or letting agents used by their individual landlords.

Experience: Locked out over a dispute

"We decided to stop paying the rent till they fix the boiler and we all went to work. Come back from work, a front door key was changed without a warning."

Renter, N17

Figure 6: What would you be prepared to do?



The most significant result in this question was that 57 per cent of respondents said they would be **willing to pay a small fee** to join a renters' organisation.

My recommendations

Information for renters

Better information was given a high priority by the survey. Existing renters groups and councils, particularly those who have set up landlord licensing schemes, already provide some useful guides to renting rights, but none have the capacity or resources to make sure all private renters are aware of them.

Renters also move between boroughs frequently, so a clear, well-promoted London-wide source of information about rights and where to get practical help would be very useful, particularly if it provided links to local resources as well.

This could be developed alongside existing groups and schemes, providing them with a wider platform and the ability to recruit members and supporters. The opportunity exists to do this as part of the Mayor's plan for a London-wide public letting agency.

Experience: Never getting your whole deposit back

"I'm a great tenant: I'm clean; I make things nice; I fix things. But even when I've made a place look better than when I first moved in I nearly never get my deposit back because my landlords' memories seem to be very forgetful."

Renter, NW1

Enforcement and support for landlords

Council enforcement against rogue landlords and letting agents is currently under-resourced and most boroughs do not have the capacity to investigate bad practice actively, but rely on reports from tenants.

Renters groups should be commissioned to carry out 'secret shopping' exercises to check on letting agent practices, and ways to report problems with landlords should be better promoted.

There is an opportunity for the information website suggested above to provide a simple way to report bad practice to boroughs, but this will only work if more resources are also put behind enforcement activity.

Experience: Sending unqualified repair people

"The boiler broke down, the landlord got his 'mate' to fix it but he was not a licensed builder and made the problem worse. We had no heating or hot water for over a month (over Christmas!) and a hole in the wall where the boiler had been. The landlord claimed it was because he wasn't in the country so it wasn't his fault that he couldn't help us. He is still delusional in thinking that he handled this event very well."

Renter, N1

It was striking to see such a large number of stories in the survey about problems with small, amateur landlords. Many of these did not even realise they weren't doing a professional job. Landlords don't just need more enforcement but also need to be better informed, with more support for doing things right.

In Wales, with compulsory licensing comes an obligation for landlords to be trained, with a mandatory Rent Smart Wales course now provided. This kind of training course is also something the Mayor could provide, perhaps working with the Welsh Government to make use of their experience in this area, as well as with borough councils and renters' groups.

Better regulation and new powers

The Mayor is currently seeking more powers over borough landlord licensing schemes. This could make a real difference to both the number of households covered by these schemes and the consistency of the rules applied, as well as the offer available to landlords to help improve their services.

A worryingly large number of electrical problems were described by renters in my survey so I welcome the recent amendments to the Housing and Planning Act 2016 that will introduce electrical safety checks for the private rented sector.⁶

The detail of how the proposed new regulations are implemented is important: checks should be regular and mandatory in a similar way to current checks on gas safety in rented homes.

Other major issues were cold and damp homes, and the Mayor should continue to work towards setting a minimum energy efficiency standard for landlords if he is able to gain devolved powers over landlord licensing. A minimum standard of Energy Performance Certificate Band C was recently recommended by a group of NGOs working under the Warm Deal for London Renters banner.⁴

The cost of renting is clearly a large and growing problem, but the Mayor has indicated that he won't yet be seeking powers to regulate rent rises from the Government. The new London Plan and the development of a 'London Living Rent' standard for a portion of new homes will be able to help reduce costs, but only for a small minority of private renters, leaving out homes that have already been built.

Although politically difficult, controls on the length of tenancies and levels of rent rises could be a practical, stabilising option to address this crisis and were recommended by a majority report of the Assembly's Housing Committee earlier this year.⁷

Costs are already having an impact on where our public sector workers are able to live,⁸ so the issue of rent controls should be revisited and considered for devolved powers in the near future. New models of rent stabilisation are continually being developed in cities around the world and their effects and benefits should be looked at for potential application in London.

Experience: Coming to the end

"My husband and I work for the NHS in London and we are now coming to the stage where we cannot afford to live here or commute in and I believe we will have to move away from our jobs in London in the next 1-2 years."

Renter, SE8

Organising and listening to renters

The appetite for a London-wide renters' organisation is clear from my survey, and the willingness of renters to pay a small fee is very significant, as it means such a group could become self-sustaining once set-up costs are covered. The Mayor should look seriously at providing practical help, such as office space and seed funding, to an independent organisation to represent renters across London.

The Mayor and GLA would benefit from being able to hear the voice of renters in a more structured and regular way from this organisation when developing new policies. It would be particularly helpful while starting up the Mayor's public letting agency, when developing new policies for estate redevelopment and when drafting the new London Plan.

Experience: The need for organisation

"Really pleased to see these kinds of ideas pursued. Lack of organisation and lack of legal rights/understanding are massive hurdles that private renters need to join together on in my opinion."

Renter, SE24

The Mayor's support should also extend to the borough level, for example providing resources to ensure local groups representing renters, such as the Camden Federation of Private Tenants in my own borough, are more widespread and more consistently supported by councils. Existing local groups should be linked to from new information sources for renters so that more people can seek them out.

Whether or not a new organisation is set up, the Mayor and the Assembly should work harder to bring the voice of private renters into their work by talking regularly to the existing renters' groups and bringing them into scrutiny and consultation. Too often, private renters are not considered but we can provide an important but often-overlooked perspective.



What do you think?

My huge thanks go to everyone who has taken part in the survey up to now. I would like to keep hearing your views, so please contact me to share your ideas and solutions. I will also continue to collect views and experiences via the survey – find out more here:

<https://www.london.gov.uk/press-releases/assembly/sian-berry/launch-of-big-renters-survey-for-private-tenants>

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This report sets out my views as an individual Assembly Member and not the agreed view of the entire Assembly

References

1 There are an estimated 950,000 households renting privately in London, home to approximately 2.3 million people at the average occupancy of a London home:

<https://data.london.gov.uk/dataset/housing-tenure-households-borough>

2 Section 33 of the Deregulation Act 2015 outlawed retaliatory evictions:

<http://www.legislation.gov.uk/ukpga/2015/20/section/33/enacted>

3 Landlords must give 24 hours' notice except in emergencies as set out in the Landlord and Tenant Act 1985 (Section 11) <http://www.legislation.gov.uk/ukpga/1985/70/section/11>

4 From the 'Warm Deal for London's Renters' election briefing by the Association for the Conservation of Energy and a group of NGOs: <http://www.ukace.org/wp-content/uploads/2016/04/Energy-efficiency-PRS-briefing-FINAL.pdf>

5 Map of household incomes and rents per borough, 2015: <http://www.sianberry.london/rents-map-london/>

6 Section 122, Housing and Planning Act 2016:

<http://www.legislation.gov.uk/ukpga/2016/22/part/5/crossheading/electrical-safety-standards/enacted>

7 'At Home with Renting: Improving security for London's private renters', London Assembly Housing Committee, March 2016: <https://www.london.gov.uk/about-us/london-assembly/london-assembly-publications/stabilising-private-rented-sector>

8 See more about pressures on public sector workers at: <https://www.london.gov.uk/press-releases/assembly/sian-berry/where-do-our-borough-officers-live> and <http://www.londonchamber.co.uk/DocImages/14535.pdf>