



Arts  
Students'  
Union

# PRIVATE RENTERS REPORT

2023

UAL students living in the private  
rental sector

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## BACKGROUND

In 2020, Arts Students' Union conducted research exploring UAL students' experiences of their accommodation while studying during lockdown. We were provided with a snapshot into the conditions many students inhabit, and the impact their living conditions have on their studies.

Since 2020, students continue to raise the living conditions of their accommodation as a factor affecting their attainment and ability to perform to the best of their ability while at university. While UAL conduct their own satisfaction surveys in UAL halls of residence, many students rent privately from a range of other providers, and as such there is a need for research into the experiences of those students.

**The purpose of this research is to focus specifically on the experience of UAL students who are living in homes provided by the private rental sector, outside of UAL halls. This may be through landlords or property agencies, through halls of residence managed by private companies, lodging in rooms in homes, through property guardianship schemes, renting from their local authority in social housing, or through co-operative housing. We have set out to explore the breadth of private accommodation available to students while studying at UAL, and the challenges students face while navigating the private rental sector.**

Secure and liveable student accommodation is regularly cited as one of the key most important issues to students in England; 27% of student renters selected "tenancies without fixed terms which would allow tenants to stay for as long as they need" as their top priority in an NUS poll in 2014. Living in an accommodation that is stable and feels like 'home' for the duration of their studies is a rare reality for all too many students.

Tolerating poor conditions in housing is common amongst students, who fear reprisals from landlords in the form of rent rises if they highlight issues with their accommodation. This is even more acutely felt while studying at a London institution, where rents are already significantly higher than the national average. Living in poor quality accommodation can have significant and long-term negative effects on students' health and wellbeing, as well as their ability to study and achieve.

**This research seeks to shine a light on the conditions students at UAL are living amongst and generate discussion about how both the university and the Students' Union can support students who are balancing the priorities of their studies with a high cost yet low-quality rental market.**

While the private rental market in London is a beast far bigger than both UAL and Arts Students' Union, with problems that require powers far beyond both to resolve, **we as partners have a responsibility to our students and members to support their studies in any way we can.** Doing our utmost to ensure they have accommodation that enables them to achieve academically to the best of their ability is something we all must take ownership of.

## METHODOLOGY

The research for this report was conducted via an electronic survey, accessible to all current UAL students. The survey was composed as a series of Likert scale questions, rank choice questions, and open text comments. It asked students about their experiences of renting in London as students at UAL, as well as collecting demographic data.

UAL Accommodation Services contributed questions to the survey design, making this a co-production project between Arts SU and UAL.

The survey was open from 5th May 2023 until 31st July 2023.

The average temperature for the period in which this survey was open was 15.2 degrees centigrade. This is important context for questions pertaining to heating and insulation in accommodation.

It was promoted through the Students' Union communication channels, such as social media, weekly email newsletters and the course rep system. It was also promoted collaboratively with the UAL Accommodation Services, and through course teams.

The survey received 337 responses and has an accurate sample across all UAL colleges. The results of this survey are accurate at a 95% confidence level and a margin of error of 5%, in line with standard social research practice. As the survey was open at the end of the academic year, when many students are focused on end of year projects, this is a good response rate.

## FINDINGS

The findings of our research are presented below, broken down by topic. The data includes both quantitative and qualitative findings. The recommendations we make at the end of this report are based on the narrative found within the findings in this report.

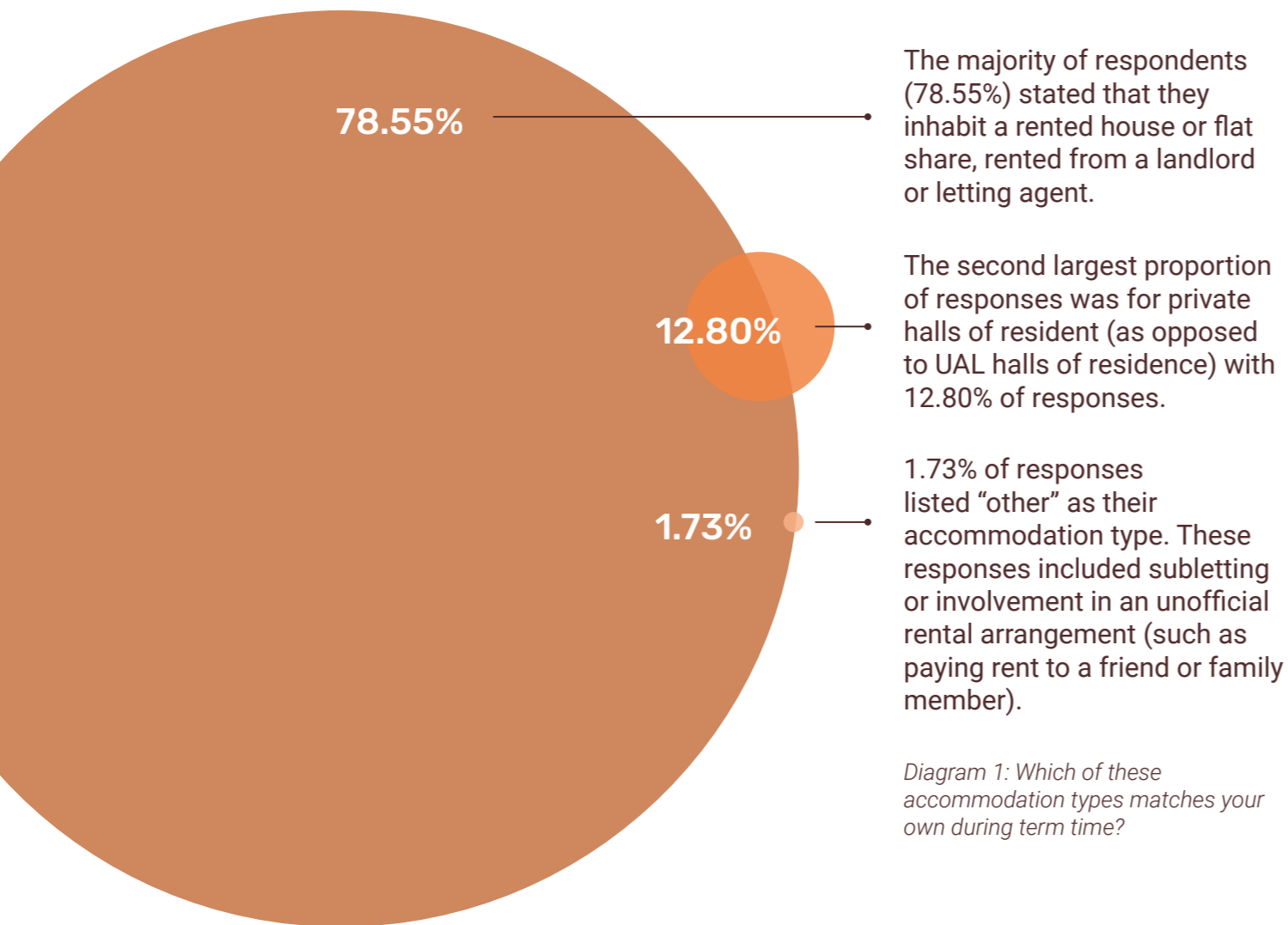
- ACCOMMODATION TYPES
- CHOOSING A PROPERTY
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- SUPPORT SERVICES
- HOUSEMATES
- NEIGHBOURS



## ACCOMMODATION TYPES

The first section of questions respondents were asked pertain to the current accommodation they rent while studying at UAL during term time.

Respondents were first asked to state the type of accommodation they inhabit during term time.



QUESTION: Which of these accommodation types matches your own during term time?

ANSWER CHOICES	RESPONSES (%)
Rented house / flat share (e.g. rented from a private landlord or letting agent)	78.55
Student accommodation managed by a private provider, such as Unite or Sanctuary Students (e.g. non-UAL halls of residence)	12.80
Renting a room in a private home (e.g. living as a lodger)	4.84
Rented social housing (e.g. rented from a local authority or housing association)	1.38
Renting through a property guardianship scheme (such as Dot Dot Dot)	0.35
Renting through a co-operative housing scheme	0.35
Other (please specify)	1.73

Table 1: Which of these accommodation types matches your own during term time?

Respondents were asked to list providers they have used to source their accommodation; this could include property agencies, private halls providers, websites, or community groups.

The most frequently cited provider for sourcing accommodation is Rightmove (21.81% of responses, when alternate spellings are combined), followed by Spareroom (16.37%, when alternate spellings are combined) and Zoopla (14.54%, when alternate spellings are combined). Other significant providers mentioned include OpenRent (8%, when alternate spellings are combined), Foxtons property agency (2.91%) and SLS Properties (1.82%).

The word cloud diagram below visualises the responses in terms of frequency, which the most frequent responses occupying a larger space in the diagram.

**QUESTION:** Can you provide the name of the provider you use / have used in the past, so we can better understand who students at UAL are using.



Diagram 2: Word Cloud - Most frequent cited provider for sourcing accommodation

Respondents were also asked, if they live in London, which borough they live in during term time.

**THE THREE MOST POPULAR BOROUGHS FOR RESPONDENTS ARE:**

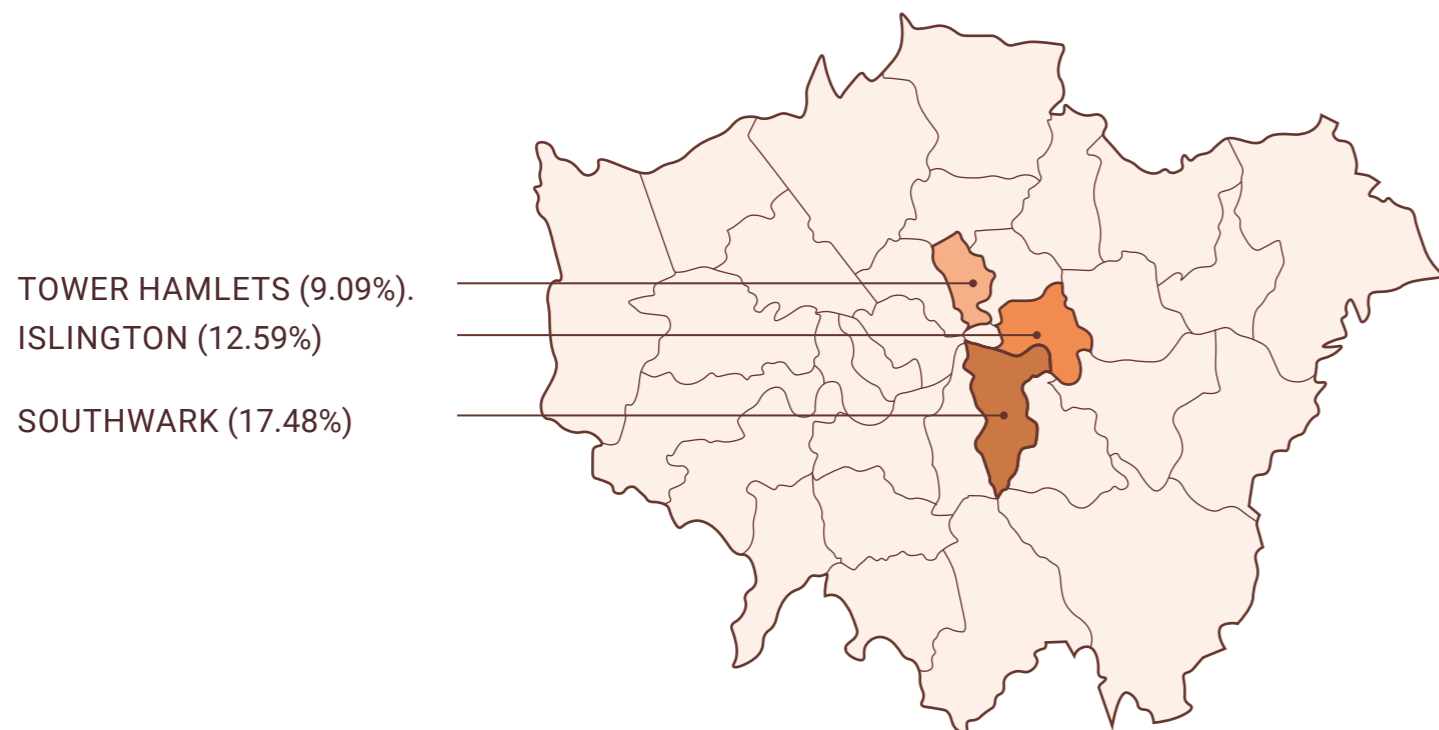


Diagram 3: Top 3 most popular boroughs for respondents

London College of Communication's campus is situated in the borough of Southwark, making it popular for students who study there. Islington is close to both of Central Saint Martins' campuses, Kings Cross and Archway. Tower Hamlets is near to London College of Fashion's former East London campuses, at Curtain Road, Golden Lane and Mare Street. It also borders the new London College of Fashion campus in Stratford.

**QUESTION:** If you live in London, which borough do you live in during term time?

ANSWER CHOICES	RESPONSES (%)	ANSWER CHOICES	RESPONSES (%)
Southwark	17.48	Ealing	2.80
Islington	12.59	Waltham Forest	2.10
Tower Hamlets	9.09	Newham	1.40
Lambeth	8.39	Barnet	1.40
Camden	7.34	Merton	1.40
Haringey	5.59	Wandsworth	1.40
Hackney	5.24	Outside of London	1.40
Hammersmith and Fulham	4.55	Brent	1.05
Lewisham	4.55	Enfield	1.05
City of Westminster	3.85	Other	2.80
The City of London	3.50		

Table 2 provides the breakdowns of all responses by borough. Some answers have been combined into 'other' as the response frequencies were too small for those boroughs to be significant.

Table 2: If you live in London, which borough do you live in during term time?

## CHOOSING A PROPERTY

Respondents were asked questions about how they selected the property they are currently renting, and the process they undertook in determining whether the property is right for them.

First respondents were asked whether they had viewed their property before securing it.

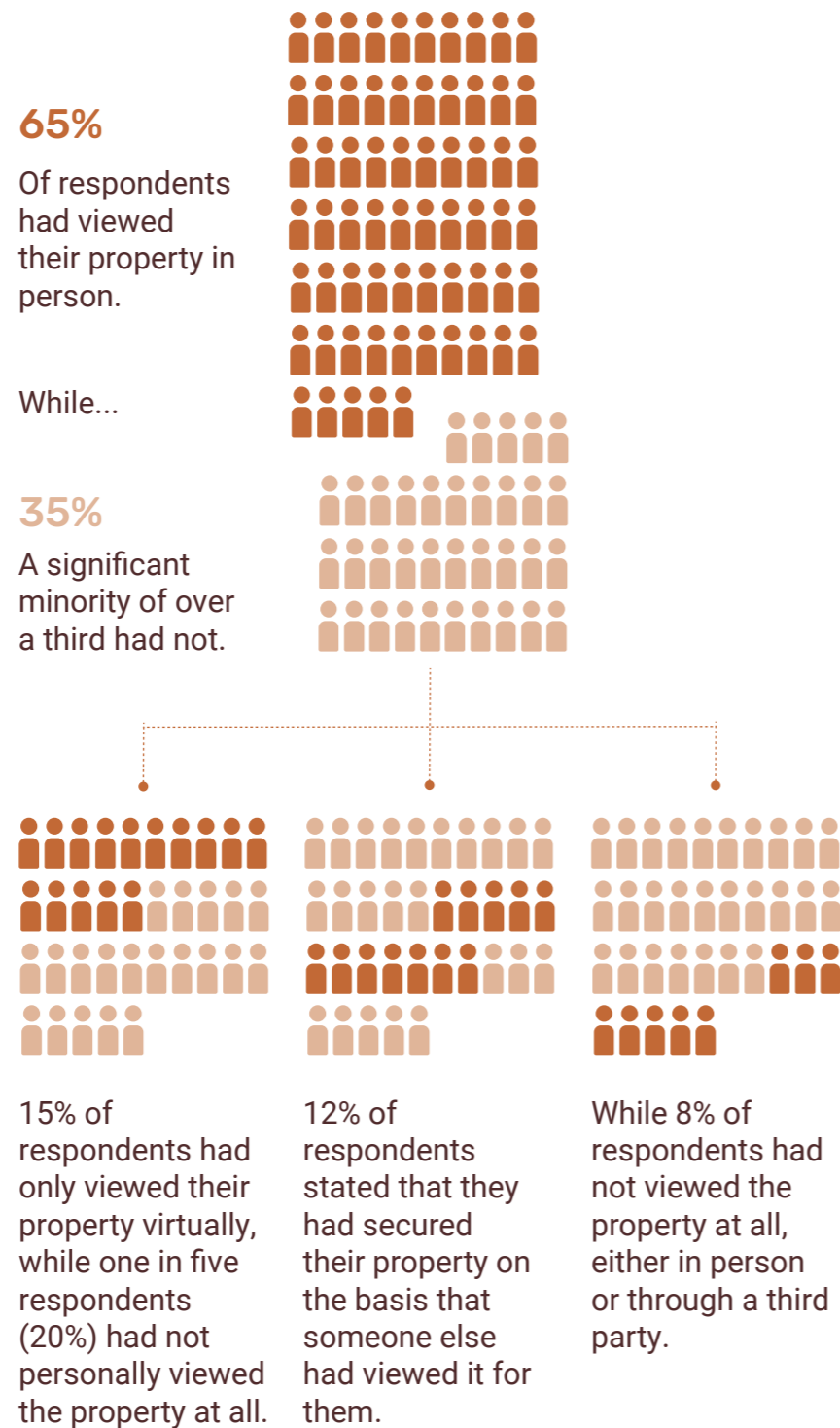


Diagram 4: Did you view your chosen property before securing it?

QUESTION: Did you view your chosen property before securing it?

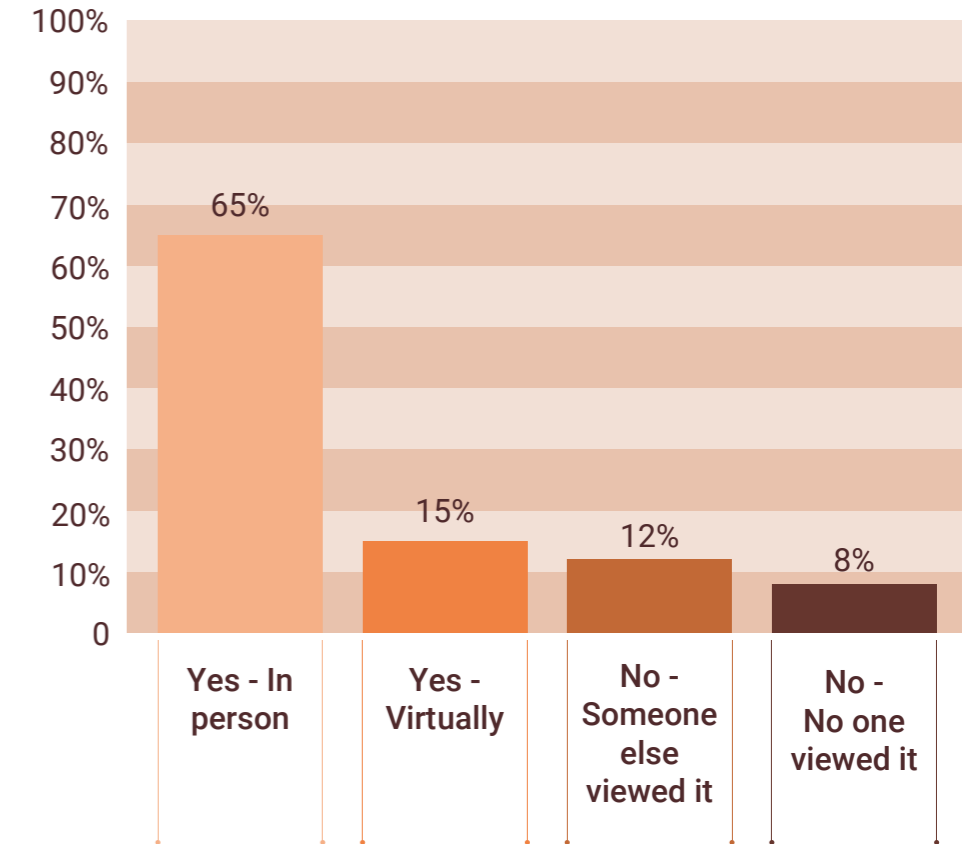
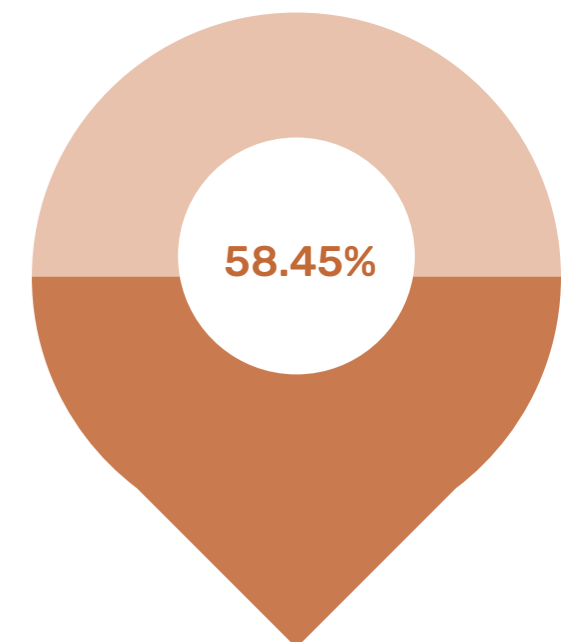


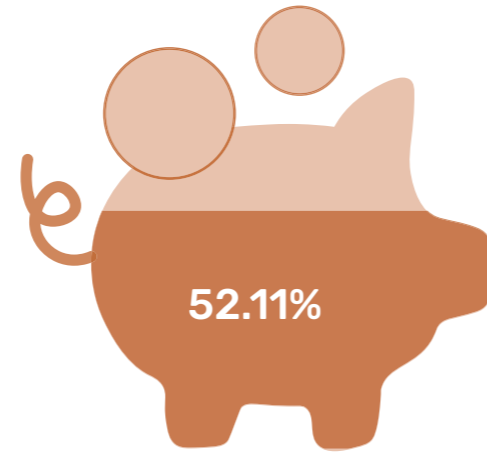
Diagram 5: Did you view your chosen property before securing it?

Respondents were asked what are the main factors that influenced their decision on choosing their current property.

The most frequently cited single factor for respondents was "the location was convenient to get to university", with almost 60% of respondents (58.45%) selecting this option.



Closely following convenience of location in **priority to respondents is affordability**, with over half (52.11%) of respondents selecting “it was more affordable”.



The third most frequently cited **factor influencing respondents’ decision on where to live is the size of the property**, with just under a third (32.39%) of respondents selecting “it was the property size I wanted / needed”.

This response could be interpreted in several ways, with respondents either prioritising property size based on the number of rooms required for the number of housemates, or on the physical space within the property to undertake their practice.

Over a fifth of respondents troublingly stated that the main **factor influencing their decision on where to live is that they did not have a choice**, with 22.89% of respondents selecting the option “there was no option available to me”.

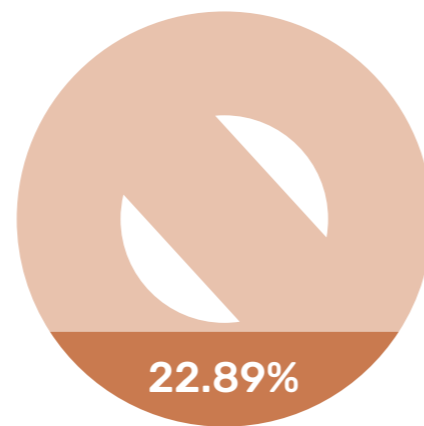


Table 3 provides the breakdown of all responses provided in order of response frequency.

**QUESTION: If you live in London, which borough do you live in during term time?**

ANSWER CHOICES	RESPONSES (%)
The location was convenient to get to university	58.45
It was more affordable	52.11
It was the property size I wanted/needed	32.39
It was the easiest option	25.70
There was no other option available to me	22.89
I wanted to live with friends	22.18
Other (please specify)	11.97
The location was convenient to get to my place of work	9.86
I wanted/needed to be close to friends	3.87
I wanted to be able to meet other students	2.46
I wanted/needed to be close to family	2.11
I have caring responsibilities	0.35
I am dependent on my carers	0.35
I wasn't aware of other options	0.00

Table 3: What were the main factors that influenced your decision on where to live?



Respondents were asked to rate on a scale of one (strongly disagree) to give (strongly agree) the following statements about their rented property:

- My accommodation feels like home
- I made the right choice in deciding where to live
- My accommodation has adequate space to study in
- My accommodation has adequate space to live in
- My accommodation is in good condition
- My accommodation represents good value for money

Most respondents feel that their rented property feels like home, with over a quarter (28%) strongly agreeing with the statement, and 31% agreeing. However, for a significant minority of respondents their property does not feel like home. 12% of respondents strongly disagreed with the statement (the statement with the largest proportion of respondents strongly disagreeing) while 13% disagreed. 16% expressed a neutral or mixed opinion.

A large majority of respondents feel that they made the right choice in deciding where to live, with nearly a third (32%) strongly agreeing with the statement, and over a third (35%) agreeing. Only 5% of respondents strongly disagreed, while 9% disagreed. However, a fifth of respondents (20%) expressed a neutral or mixed opinion.

Fewer respondents were affirmative that their accommodation provides them with adequate space to study in; while 27% of respondents strongly agree, and just under a quarter (24%) agree, a large minority of respondents are less enthusiastic. A quarter (25%) of respondents express a neutral or mixed view of the statement, while 15% disagree, and 9% strongly disagree.

Similarly, respondents were more divided on the issue of whether their property is in good condition. While 18% of respondents strongly agreed their property is in good condition, and nearly a third (32%) agreed, under a quarter (24%) expressed a neutral or mixed opinion. 15% of respondents disagreed with the statement, while 7% strongly disagreed.

Respondents were least positive in their responses to the statement that their accommodation represents good value for money. 17% of respondents disagreed with the statement, and 7% strongly disagreed. 31% of respondents expressed a neutral or mixed opinion.

QUESTION: On a scale of 1 (strongly disagree) to 5 (strongly agree), to what extent do you agree with the following statements?

The diagram below shows a breakdown of all responses.

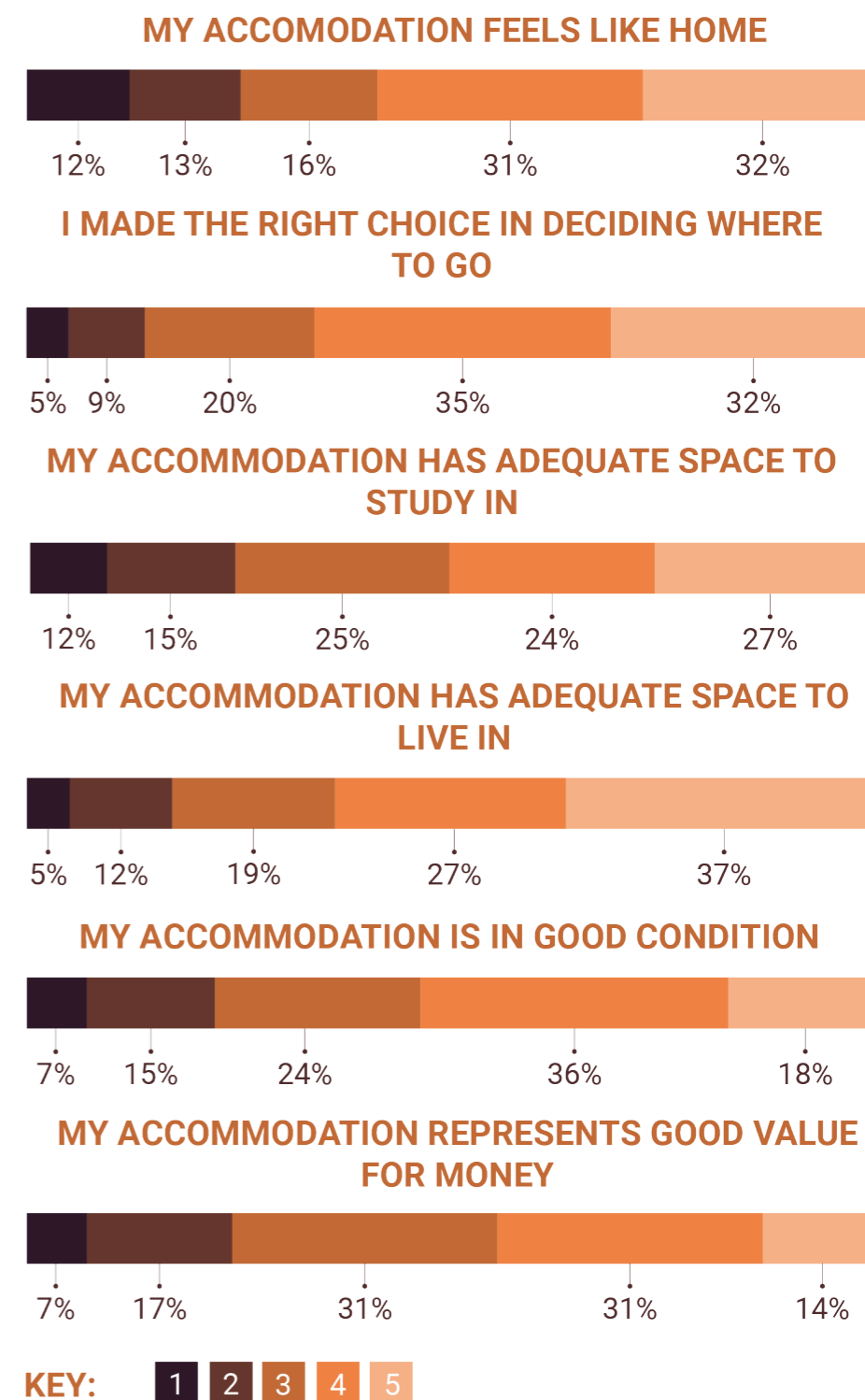


Diagram 7: On a scale of 1 (strongly disagree) to 5 (strongly agree), to what extent do you agree with the following statements?

## STUDYING AT HOME

During the lockdown period of the Covid-19 pandemic, many students were forced to create work from their rented accommodation, as studios and workshops became unavailable. Although normal service has resumed, and studio and workshop access has been restored, an increasing number of students are opting to create work from home. The living space remains a learning space for many students, a phenomenon that precedes the lockdown period, with the reality being that many students are forced to create work from home. As such it is important to understand how a student's living environment may be impacting on their ability to study and create.

**Respondents were asked to choose from a range of difficulties or challenges they could face while studying from home.** The most frequently selected option by most respondents is the issue of needing to use the same room for work and sleep (60.28%). Lack of demarcated living and workspaces can impact on sleeping patterns, anxiety, and a sense of control over one's life.

A related issue is the second most frequently selected option, with 43.97% of respondents indicating that their accommodation has a shortage of suitable work surfaces, for example, tables or desks.

The third most frequently selected issue (36.88% of respondents) is there not being enough space in the home. A 2020 study by the London School of Economics found on average that young people working and studying from home in London have around 11 feet x 10 feet (10.4m<sup>2</sup>) of personal space to live in.

Only 4.61% of respondents stated that their accommodation did not present any difficulties or challenges while studying from home.

**QUESTION: While renting in London as a student, has your living situation presented any difficulties or challenges when studying from home?**

ANSWER CHOICES	RESPONSES (%)
Needing to use the same room for work and sleep	60.28
Shortage of suitable work surfaces (tables, desks)	43.97
Not enough space in the home	36.88
Too many distractions at home	35.82
Inadequate Wi-Fi	31.91
Noise	30.85
Lack of technical resources for your practice	28.72
Lack of privacy (e.g. for video calls)	26.24
Interpersonal conflicts with housemates	23.05
Incompatiable daily routines/working hours with housemats	14.89
Other (please specify)	5.32
None/Not applicable	4.61

Table 4: While renting in London as a student, has your living situation presented any difficulties or challenges when studying from home?

## HOUSING COSTS

The next set of questions respondents were asked about pertain to the costs of their accommodation.

**Respondents were first asked to approximate what proportion of their monthly income they spend on housing costs. For the purposes of this research, "housing costs" is defined as rent and bills.**

42% of respondents (the highest frequency of responses) stated that "almost all" of their monthly income goes towards meeting their housing costs. 22% of respondents state three quarters of their monthly income is spent on housing costs, while a further 22% cited half. Only 4% of respondents state that up to a quarter of their monthly income is spent on housing costs, while 11% state they do not spend anything on housing costs (inferring that these costs are paid by someone else, for example, family or loved ones).

Diagram 8, below, provides a breakdown of responses.

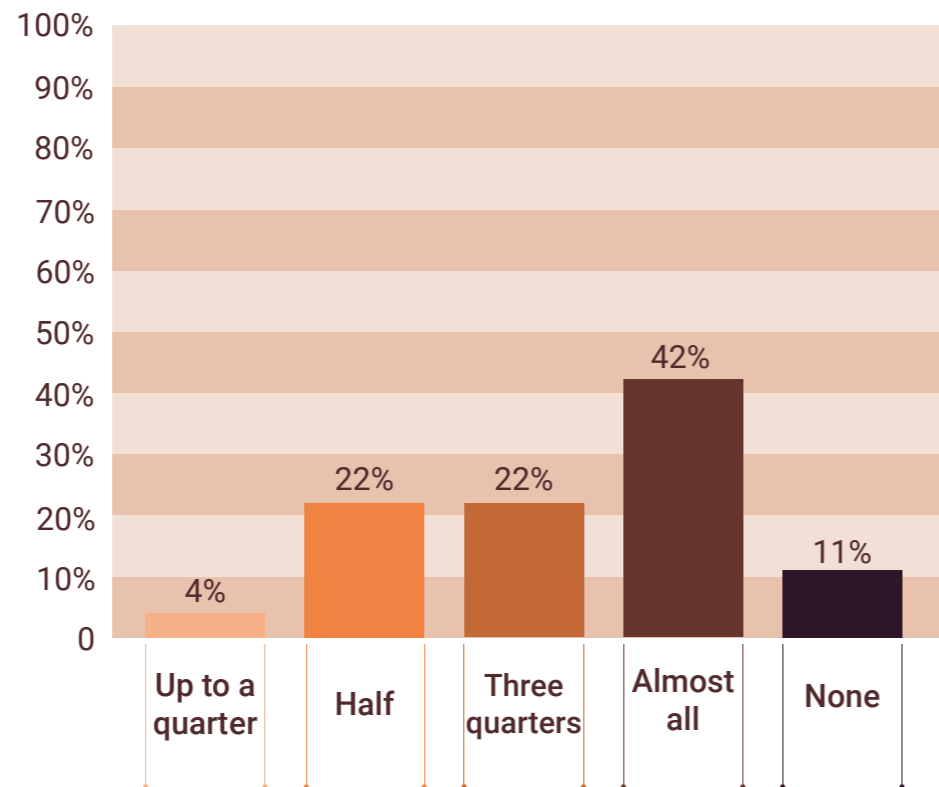


Diagram 8: Thinking about your monthly income, approximately what proportion of it do you spend on housing costs?

**Respondents were also asked specifically how much they contribute financially to monthly rent or mortgage payments, excluding bills.**

The breakdowns can be seen below.

**QUESTION: How much do you contribute to monthly rent or mortgage payments (excluding bills)?**

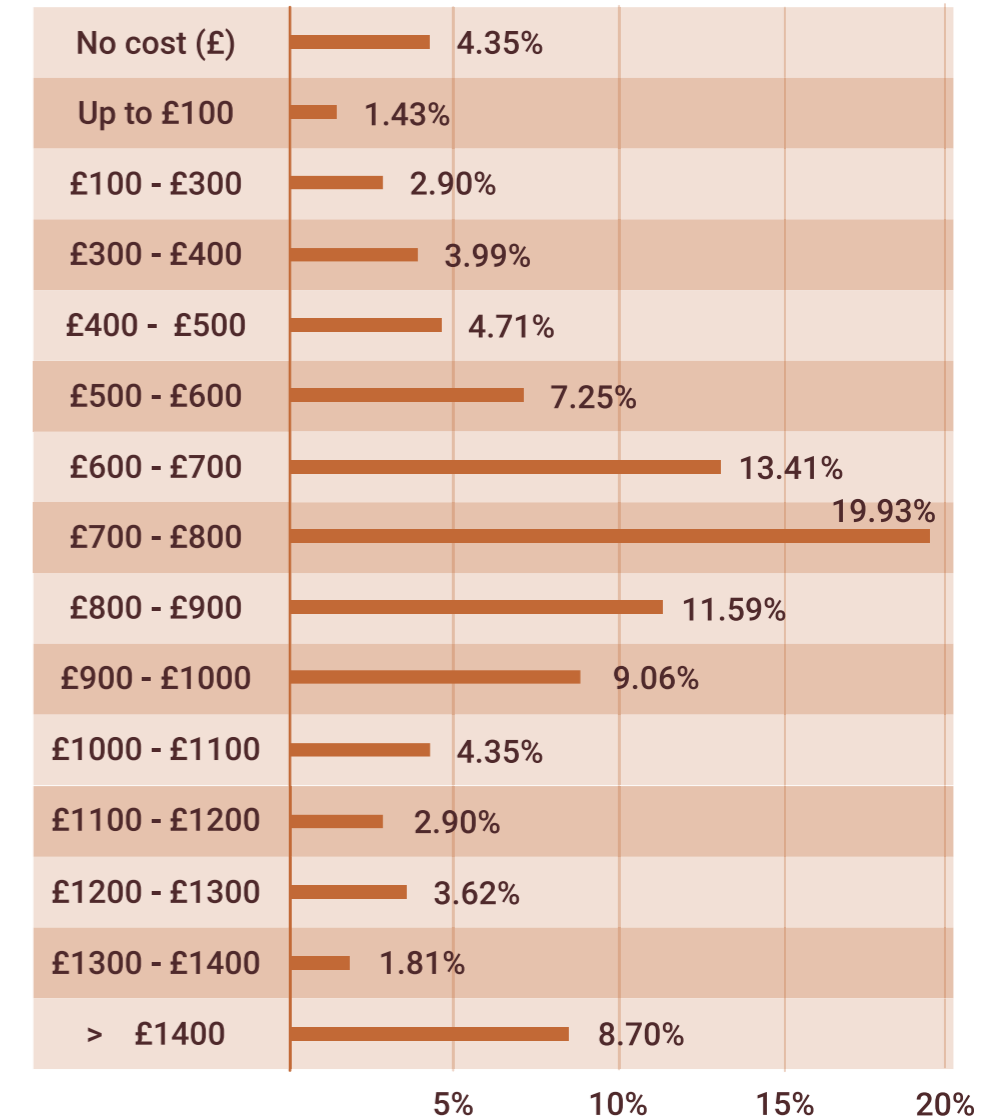


Diagram 9: How much do you contribute to monthly rent or mortgage payments (excluding bills)?

44.93% of respondents individually contribute in the range of £600 to £900 to monthly rent or mortgage payments. 30.44% of respondents individually contribute in the range between £900 to over £1400 per month.

These are significant amounts of money when mindful that bills are for most students a supplementary cost in addition to these figures. The full breakdown can be found on Table 5.

**QUESTION: How much do you contribute to monthly rent or mortgage payments (excluding bills)?**

ANSWER CHOICES	RESPONSES (%)
No cost (£)	4.35
Up to £100	1.45
£100 to £300	2.90
£300 to £400	3.99
£400 to £500	4.71
£500 to £600	7.25
£600 to £700	13.41
£700 to £800	19.93
£800 to £900	11.59
£900 to £1000	9.06
£1000 to £1100	4.35
£1100 to £1200	2.90
£1200 to £1300	3.62
£1300 to £1400	1.81
More than £1400	8.70

Table 5: How much do you contribute to monthly rent or mortgage payments (excluding bills)?

When broken down by accommodation type, on average respondents are paying the highest rents in private halls of residence, with the median amount of rent respondents are paying being between £800 to £900 per month.

Respondents are paying the least rent in social housing and property guardianships, with the median rent being between £500 to £600 per month.

Lodging in a private room tends to be slightly cheaper on average (median rent of £600 to £700 per month) than renting from a landlord or property agency (median rent of £700 to £800).

PROVIDER TYPE	MEDIAN RESPONSE
Rented from a landlord or property agency	£700 - £800 per month
Private halls of residence	£800 - £900 per month
Renting a room in a private home	£600 - £700 per month
Social housing	£500 - £600 per month
Property guardianship	£500 - £600 per month
Other	£800 - £900 per month

Table 6: Provider Types

Respondents were asked through which means they pay their rent and bills, to better understand the source of their money. The two most frequently cited sources of income for respondents are their student loan (46.92% of respondents) and money given by loved ones, such as friend, family or their partner (46.21% of respondents).

Personal savings (43.32% of respondents) are also a significant source of income for respondents to pay rent. This indicates that for many students at UAL, receiving the financial support from family and friends, as well as having the ability to save money is the bedrock of how they are able to survive while at university.

It is also worth noting that for a large number of respondents, engaging in paid work is crucial for how they can afford their rent and bills. 39.35% of respondents stated that they pay their rent and bills from their wage and salary.

**Troublingly, a significant minority (22.75%) of students depend on debt to pay their rent and bills.** 9.75% of respondents state they have borrowed money from loved ones (friends, family or their partner) to pay their rent and bills, while 9.03% of respondents are reliant on a bank overdraft. A further 2.89% of respondents pay their rent with use of a credit card, and 1.08% have borrowed money from a bank.

**In some positive news, only 0.36% of respondents have depended on a pay-day loan to pay their rent.**

**QUESTION: Which of the following do you use to pay your rent and bills?**

ANSWER CHOICES	RESPONSES (%)
Personal savings	43.32
Student loan	46.93
Money given by friends / family / partner	46.21
Money borrowed from friends / family / partner	9.75
Bank overdraft	9.03
Wage or Salary	39.35
Pay-day loan	0.36
Money borrowed from a bank	1.08
Financial support from UAL	9.03
Social Security Benefits (e.g. Housing Benefit)	1.44
Scholarship	2.89
Credit card	2.89

Table 7: Which of the following do you use to pay your rent and bills?

**Finally, respondents were asked whether any of their bills were included within the cost of their rent (indicating they do not need to pay them in addition to rent).**

Over half (56% of respondents) stated no bills are included in the cost of their rent.

**QUESTION: Are any of the following bills included within your rent (i.e. you don't have to pay for them separately)?**

ANSWER CHOICES	RESPONSES (%)
None of the above	56.00
Water	35.27
Internet	33.09
Electricity	29.45
Gas	26.18
Council Tax	18.55
TV License	9.82
Insurance	8.36
Other (please specify)	2.55

Table 8: Are any of the following bills included within your rent (i.e. you don't have to pay for them separately)?



## MISSED RENT PAYMENTS

Respondents were asked questions about whether they have missed rental payments or been unable to pay their rent while studying in London at UAL.

Although the majority of respondents had not missed a rent payment or been unable to pay their rent, a fifth (20%) of respondents had.

**QUESTION: When renting in London as a student, have you ever missed a rent payment or been unable to pay your rent?**

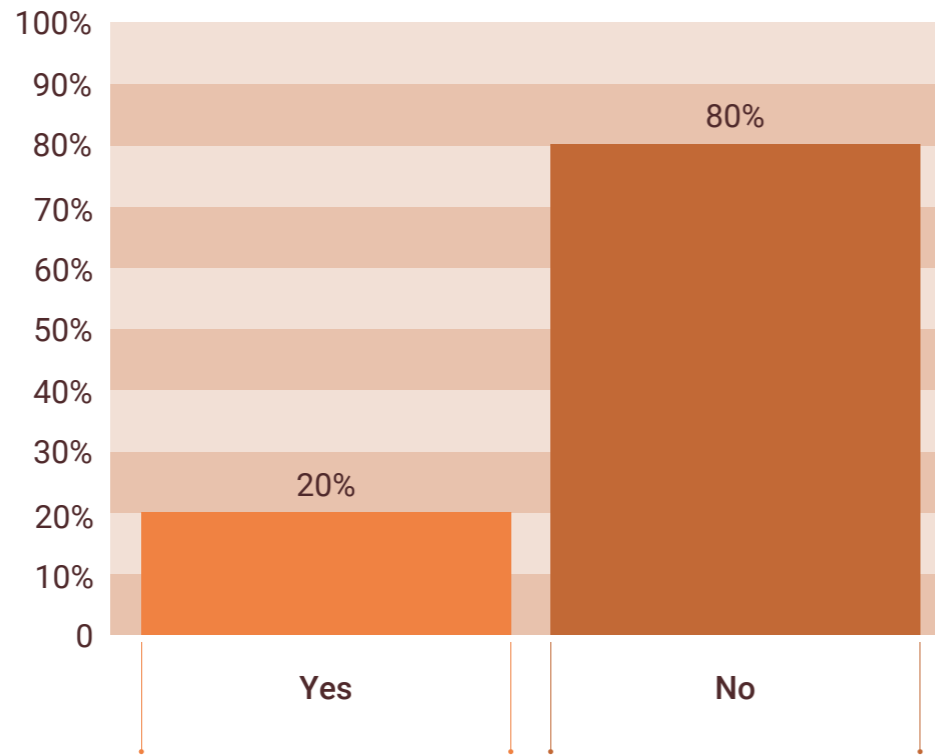


Diagram 10: When renting in London as a student, have you ever missed a rent payment or been unable to pay your rent?

Those respondents who had missed a rental payment, or been unable to pay their rent provided open text comments describing how they resolved the situation, and any challenges they faced in doing so.

**QUESTION: If yes to the previous question, how did you resolve this situation?**

Some respondents were fortunate that they were able to negotiate extensions on their payment deadlines until they were able to afford the rent.

However, these extensions may come with other consequences, such as taking on more shifts at their part-time job and sacrificing their studies until the debt could be paid.

“I requested a later pay date in the month so I could work for the money needed. This meant I had to skip university classes.”

- LCC Home student renting in a private house or flat

“Asked my landlady if she could give me a couple days until my wage for the month came through.”

-- LCF International student living in a private home as a lodger

Other respondents were forced to borrow money from friends or loved ones to fill the gap, potentially making their longer-term financial prospects more difficult as they are required to pay back their loan as well as the next month’s rent.

“I requested a later pay date in the month so I could work for the money needed. This meant I had to skip university classes.”

- LCC Home student renting in a private house or flat

“Asked my landlady if she could give me a couple days until my wage for the month came through.”

-- LCF International student living in a private home as a lodger

Other respondents described how their inability to pay to rent may be of another's making, such as administrative errors or unscrupulous landlords exploiting student fears of eviction to demand early payments, as can be seen in the example below.

"I pay rent four monthly and the agent requested a payment a month early and told me I was late to pay rent. I tried to contact him about it and he did not respond. I ended up paying the rent early because I didn't want to risk it negatively impacting my credit score."

- CSM Home student renting in a private house or flat

These examples demonstrate that missed rental payments can have an impact on UAL students' ability to study, through additional stress, or being required to engage in paid work which takes time away from their studies.

## SECURING ACCOMMODATION

The next section of questions asked respondents about how they undertook securing their accommodation, strategies they employed to be successfully selected as tenants, as well as any strategies they found did not work.

Respondents were first asked how long on average they were searching for accommodation before they successfully secured their room or property. Over a quarter of respondents (28%) searched more than 6 weeks for a property before they were successful, while over a fifth (21%) searched between 3 to 4 weeks. Only 2% of respondents were searching for less than a week.

**QUESTION: How long (on average) did you search until you secured a room/property?**

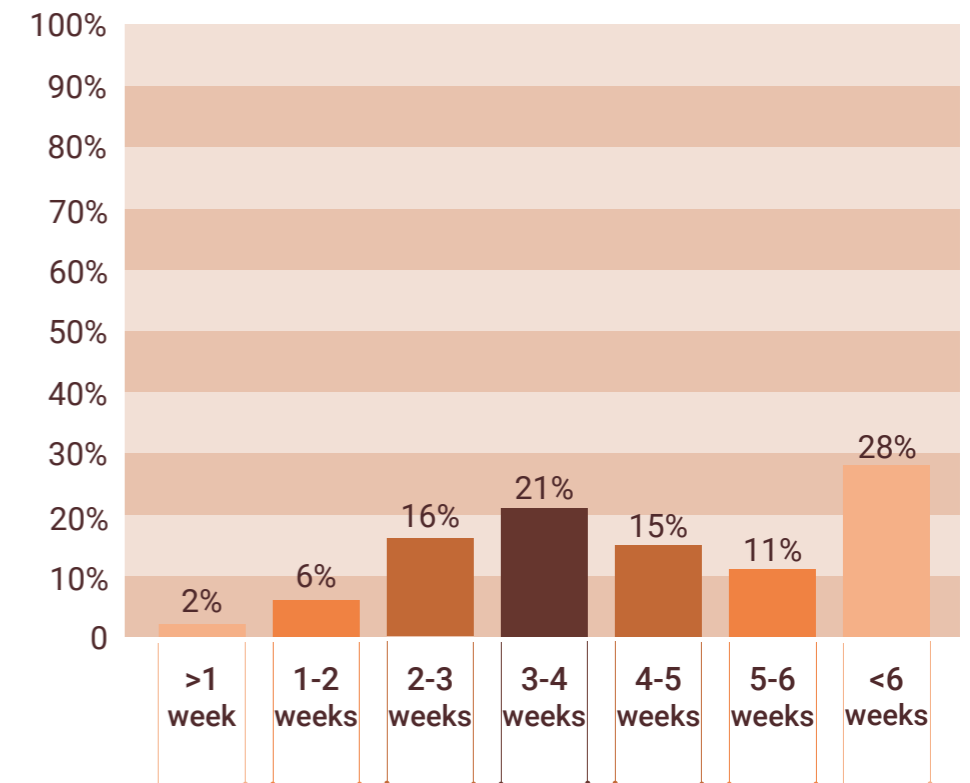


Diagram 11: How long (on average) did you search until you secured a room/property?

**Respondents were also asked whether they had been required to increase their planned budget to secure their room or property.**

Increasingly landlords and property agencies across London are engaging in "bidding wars", with prospective tenants being asked to increase their rental offer to successfully secure the accommodation against rival bids.

A majority (58%) of respondents stated they had needed to increase their planned budget to secure their room or property. This may be due to the aforementioned “bidding wars” which are becoming increasingly common, or it may be because of the respondent underestimating how expensive their desired property may be. Regardless, it indicates that for a majority of respondents, they have needed to spend more money than they had planned (or perhaps can afford) to secure accommodation in London.

**QUESTION: Did you need to increase your planned budget to secure your property / room?**

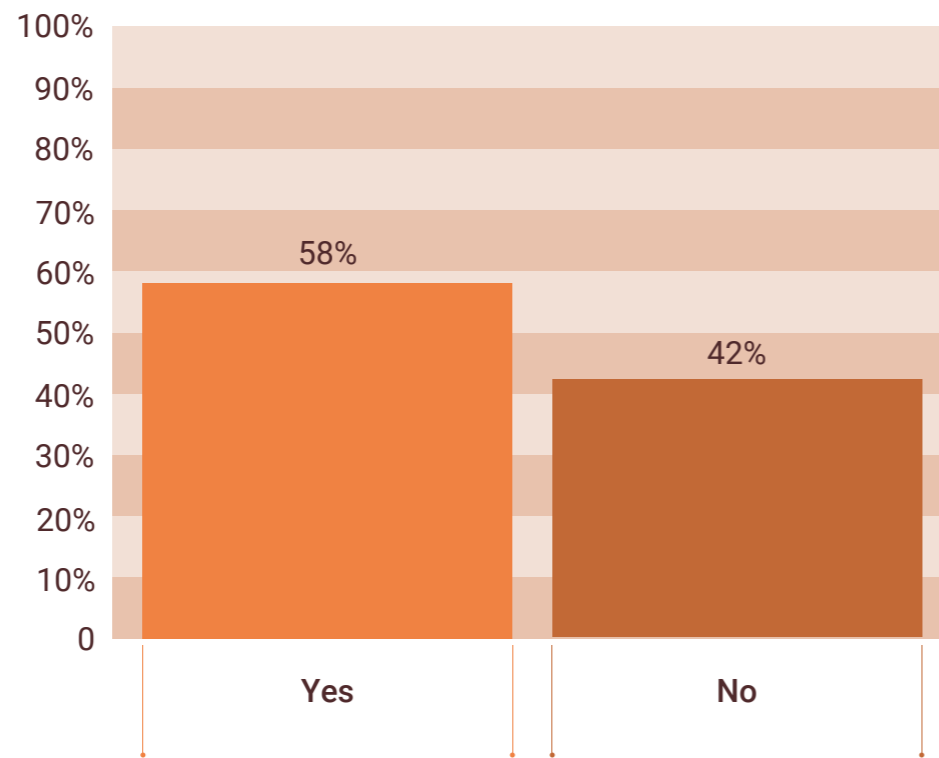


Diagram 12: Did you need to increase your planned budget to secure your property / room?

**Respondents were also asked to describe what strategies they had used in order to secure their rental accommodation.**

They provided open text comments describing these strategies.

**QUESTION: What strategies did you use in order to secure your property / room?**

Several respondents described how they started their property search early and made immediate offers to ensure bids were in before rival prospective tenants. While this may help to secure a tenancy, immediate offers before potential issues with the property can be identified may lead to problems further into the tenancy.

“Began searching for houses 6+ months before we needed to move in and offered immediately after viewing.”

- Camberwell Home student renting in a private house or flat

“I staked out the property websites every hour of the day and called immediately about new listings. Immediately upon viewing, I offered way over asking price and offered to pay 6 months’ rent upfront with multiple guarantors.”

- LCC Home student renting in a private house or flat

International student respondents described how they were dependent on trusted third parties in London to view and source properties for them when they were in their home country, as they were unable to view the properties themselves. While this is an effective strategy for students who have contacts in the UK already, this is not an option available to all international students.

“Had British friends/future roommates viewing in person, checking websites daily.”

- LCF International student renting in a private house or flat

Other respondents described how they felt it is necessary to portray themselves as the 'perfect tenant'; impeccable references, possessing good sources of income and behaving well during viewings is the strategy they felt worked.

This is evidence of the high level of emotional labour many students engage in to secure properties, with the perception that anything less than 'perfect' is a detriment to their chances of securing the property.

"Ensuring that everyone in the property had a good job and clear income. Being especially friendly put together at viewings. Being the only student in the house as landlords didn't want to rent to students."

- LCF Home student renting in a private house or flat

Finally, respondents described how having the ability to offer several months' rent upfront is a big asset to any students seeking to secure a tenancy. While this may be possible for some wealthier students, having several months rent available to pay in advance is not possible for the vast majority of students, and it is worrisome if this tactic becomes a norm required by landlords and property agencies.

"Offered 3 months rent up front and wrote cover letters to try and persuade in case of multiple similar offers."

- Wimbledon Home student renting in a private house or flat

**Conversely, respondents were asked about any strategies they had attempted to employ to secure rented accommodation, but had not been successful.**

**QUESTION: Were there any strategies you used to try to secure a property / room that did not work?**

Multiple respondents described how "bidding wars" instigated by property agents between rival prospective tenants made it extremely difficult to secure desirable properties, even when able to increase the offer initially suggested.

The following example describes the war of attrition in bids that students can become engaged in, which ultimately has the effect of driving rents to even more exorbitant amounts. They also describe the mental anguish such practices can lead to, when trying to find accommodation and being constantly outbid.

"Before securing the property we live in now, my friends and I were having really bad luck. No matter how quickly we replied to ads or how well we presented ourselves at viewings, we didn't have a chance without engaging in the bidding wars agents were encouraging. We started over-offering on cheaper rentals because of the 'bidding war' situation, and even then were always out-bid. In one instance, the advertised rent of a flat in Stratford was £1900 per calendar month, and we offered £2300 as our most competitive offer (the uppermost end of our budget). We were outbid by a group who offered £2500 per calendar month for the two-year contract. This was obviously incredibly demoralising!"

- CSM Home student renting in a private house or flat

Another respondent described how the power of the tenant is greatly diminished in comparison to the power landlords hold, and therefore attempts to renegotiate rent prices can be doomed.

“I tried to negotiate but ultimately just accepted to pay the increased rate that the landlord requested.”  
- Camberwell International student renting in a private house or flat

Finally, a further respondent described how their attempt to negotiate a break-clause in their contract was unsuccessful, due to the length of tenancy the landlord desired. Break clauses provide students with security that if they need to leave university, they will not be stuck in a tenancy they no longer need; landlords refusing them is a very worrying phenomenon.

“A break clause. The property is processed for more than a year to stay.”  
- LCF International student renting in a private house or flat

Respondents were asked if any of the following factors acted as a barrier to securing a desired rented accommodation:

- None of the above
- Need for UK-based homeowner to act as a guarantor
- Earning threshold of your UK-based homeowner acting as guarantor
- Need for references
- Large advance rent payment
- Large deposit
- Other (please specify)

QUESTION: Did any of these factors act as a barrier to you securing a desired property / room? Please check all that apply.

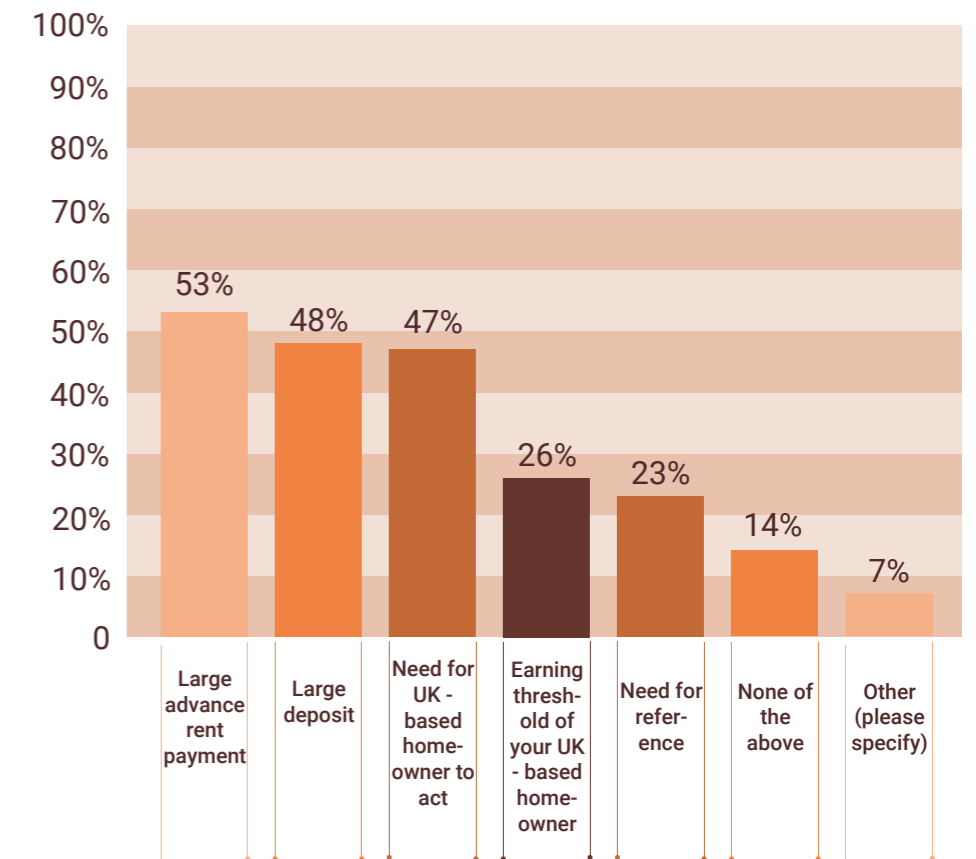


Diagram 13: Did any of these factors act as a barrier to you securing a desired property / room? Please check all that apply.

Over half (53%) stated that the requirement for a large advance rent payment had acted as a barrier to them securing a desired property, while almost half (48%) had been prevented from securing a desired accommodation by a large deposit requirement.



The credentials of respondents' guarantors have also acted as a barrier for a great number of students. Just under half (47%) of respondents stated that the need for a UK-based homeowner to act as a guarantor (and not possessing one) had prevented them securing a property, while over a quarter (26%) responded that their UK-based guarantor not meeting the earning threshold had also acted as a barrier.

**Finally, respondents were asked to state what the biggest difficulty they had faced when searching for a rental property.**

They provided open text comments to describe the difficulties they have faced.

Below are the testimonies of respondents about the biggest difficulties they have faced in securing rental properties in London. Most pertain to the fierce competition across London for affordable yet good quality housing available to students.

They also include examples of the difficulties international students face in securing an appropriate housing guarantor, difficulties posed by visa restrictions and affordability of housing, and the challenges of trying to find good quality accommodation while not being present in London to view the properties.

"The market is big but there are so many people searching for housing that when you view a house you need to place an offer instantly and it needs to be at least 100 over asking price which is a lot, mainly for a single bed in London. I realised this is only a thing in London."

- Chelsea International student renting in a private house or flat

**QUESTION: What was the biggest difficulty you faced when searching for a rental property?**

"Finding a guarantor. Or getting to the final stage and then my guarantor not passing checks meaning I could no longer live in the house I found with friends and had to look by myself."

- LCC Home student renting in a private house or flat

"Too many people are looking. It is so competitive and stressful. I've been looking for a month and I'm worried I won't find a place. What will I do if my accommodation contract is over but I don't have a place to live? Will I have to move into a hotel? It really is insane, I've never experienced this while looking for housing."

- CSM International student renting in a private halls of residence

"Searching from out the country was very difficult as it was hard to organise someone to view the property."

- LCF International student renting in a private house or flat

"The lack of available options and the enormous competition. So often properties would be recently listed online but would actually already have been let, so what was available was constantly unclear. Needing an enormous amount of time to view places, especially difficult when moving from overseas as I did."

- LCF International student renting in a private house or flat

“The length. My course is 15-month long, so it doesn’t fit to stay in the same student accommodation for entire period. I am still searching for a place to stay for the rest of my period of 3 months.”

- *LCC International student renting in a private halls of residence*

“As an international student, I am granted a visa only if I’m able to afford the marginal rent and living costs as mentioned on the UK gov website. When I planned my funds accordingly, the inflation situation had unexpected rent hikes. Working around it was unprecedented. The financial strain is mentally taxing. If I found a cheaper accommodation, transport took a toll. If I found one closer to uni, I could not find a place to fit my planned budget.”

- *LCC International student renting in a private halls of residence*

“I can’t find the place to live in the area that I feel safe. I only can find the place which is rough all the time and I can’t go home late because of that even though sometimes I want to study at uni late at night.”

- *CSM International student renting in a private house or flat*

“Price was a 90% of the problem. And connected to that, because I didn’t have a UK guarantor the amount of money for the initial deposit they asked for was insane.”

- *Camberwell International student renting in a private house or flat*

“Competition and the housing crisis. I was unable to secure a place until I was in the country and had to seek a temporary accommodation for the initial few months. It’s also mentally and physically very exhausting to be ready to drop everything and travel to a viewing immediately. Landlords and agents also often put a lot of pressure on you to put down payments, documents and sign contracts immediately without any thinking time or space. It also can end up in a bidding war and you may end up losing a property. In my case, I had no more than 10 mins to view a property and then put an offer on it, the agent wasn’t 100% clear on the entire offer she was sending, and I wasn’t aware that my rental contract was a fixed term one that didn’t include a break clause. That caused me a lot of anxiety as she said that what made the landlord attracted to us as tenants was the fact that we were okay with a 2-year lock in period (which we weren’t). Eventually after a lot of negotiating and the possibility that we were going to lose the property we made peace with the situation. I also had asked the agent to show me only furnished properties, and she didn’t tell us that the property was only part furnished until after the holding deposit was paid, most of the furnishings were very cheap and flimsy furniture (the agent stated that it would be high quality which was a lie) so we had to end up buying and replacing a lot of things.”

- *LCC International student renting in a private house or flat*

## CONTRACTS, DEPOSITS & UNEXPECTED FEES

This section concerns the process through which respondents signed their contract, the deposit they paid to secure their accommodation, as well as any unexpected fees they were required to pay.

Respondents were first asked whether they had felt pressured into signing their contract on their current rented property. A majority (63%) of respondents did not feel pressured into signing their contract, however a significant minority did, from multiple sources. Almost a fifth (17%) stated they felt pressured to sign their contract by a landlord, property agent or accommodation provider. 5% felt pressured to sign their contract by friends, and another 5% felt pressured by their family.

9% of respondents stated they felt pressured by other forces. Examples respondents provided included feeling pressured to sign their contract by the threat of having nowhere else to live, and the imminent start of term without having accommodation up to that point.

**QUESTION: Did you feel pressured into signing your contract?**

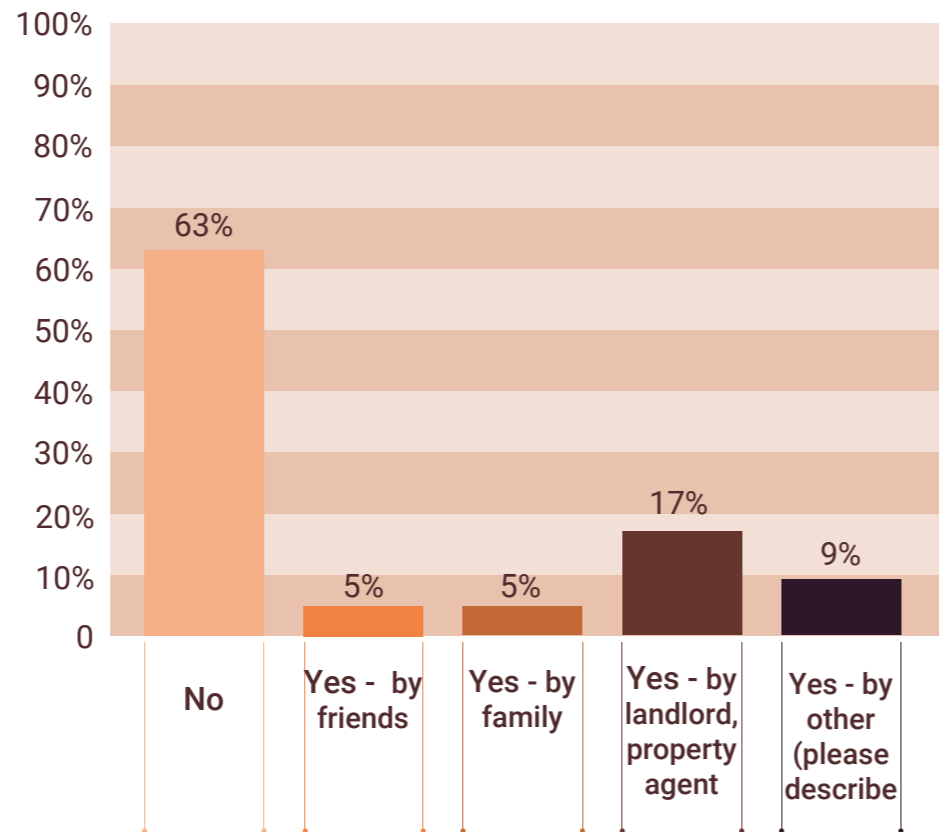


Diagram 14: Did you feel pressured into signing your contract?

Respondents were asked whether their deposits are held in a deposit protection scheme.

55% of respondents stated they are, while 35% stated they are unsure. Only 10% of respondents stated their deposits are not held in a deposit protection scheme.

**QUESTION: Is your deposit held in a deposit protection scheme?**

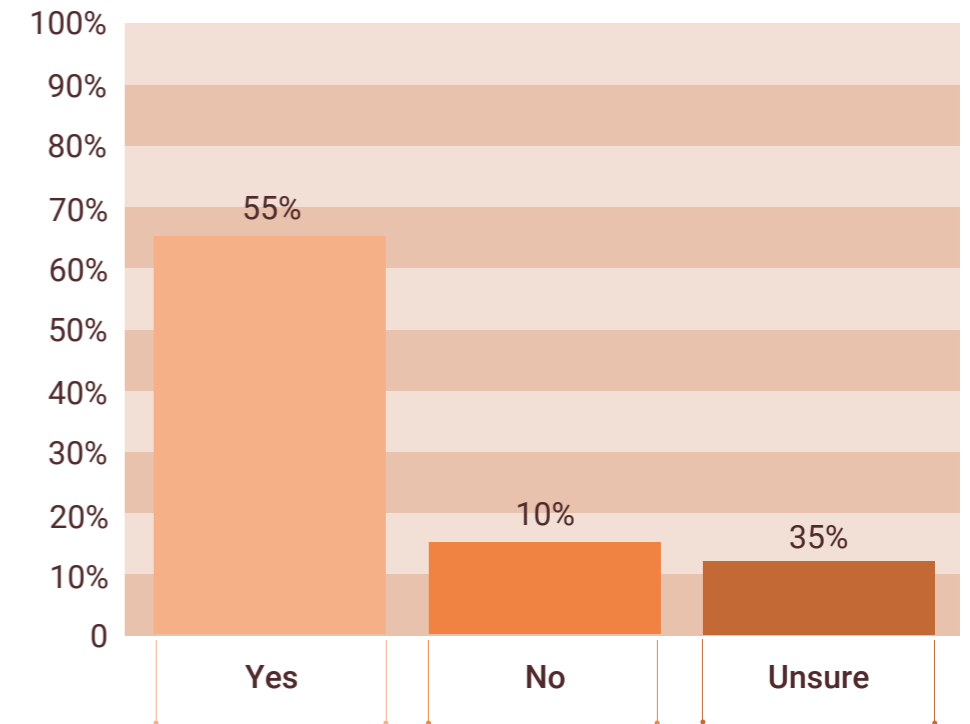


Diagram 15: Is your deposit held in a deposit protection scheme?

Those respondents whose deposits are held in a deposit protection scheme were asked which scheme they are held in. A plurality of respondents (43%) are not sure which scheme their deposit is held in.

The Deposit Protection Service was stated as the most commonly used scheme by respondents (21%), while 8% used the Tenancy Deposit Scheme. 5% utilise MyDeposits and 1% use an insurance-based scheme.

**QUESTION: If yes, do you know which sort of scheme it is held in?**

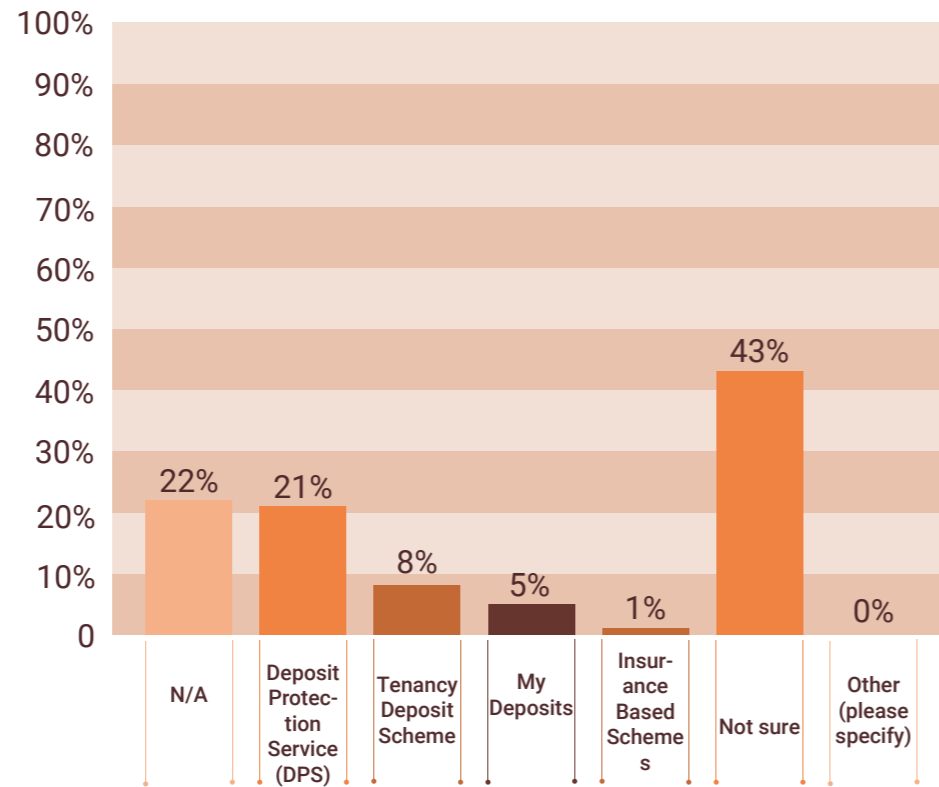


Diagram 16: If yes, do you know which sort of scheme it is held in?

Respondents were asked to describe any unexpected fees they have been charged by their accommodation provider during the course of their tenancy.

**QUESTION: Did you face any additional or unexpected fees in order to secure your property? If so, please provide examples here.**

Testimonies from respondents include examples of non-refundable deposits in order to view properties, transfer fees for joining an existing tenancy arrangement, holding fees for properties and finder's fees by property agents. All of these are examples of the unscrupulous nature of some property providers that exploit the precarity students face when navigating London's rental market.

"Transfer fee and inspection fees for swapping with existing tenant. The estate agent kept upping the fee despite the law stating a cap of £50."

- Camberwell Home student renting in a private house or flat

"People have told me they had to put in a non-refundable deposit just to see certain places. There are also fees posted on Zoopla that are "subject to change" and "per situation" ... what does that even mean? Once I secure a place, I have to pay more fees on top of deposit, rent and utilities?"

- CSM International student renting in a private halls of residence

"Holding fee (which would have been non-refundable if we did not pass guarantor referencing) which was additional but expected."

- Camberwell Home student renting in a private house or flat

"Yes, finder's fee. The agent scammed us."

- LCF International student renting in a private house or flat

## GUARANTORS

Access to appropriate housing guarantors is a significant issue for students at UAL, and students have campaigned for several years for UAL to step in and act as a guarantor for students who do not have one. Finding a suitable guarantor can be a challenge for a range of students, including international students, students leaving care, students that are estranged from their families (including LGBT+ students), and students on low incomes.

**This section concerns student access to guarantors, and respondents' views on the creation of a UAL guarantor scheme.**

Respondents were first asked if they were required to provide a UK-based homeowner to act as a guarantor for them to secure their accommodation. 58% of respondents stated they were, while just over a third (34%) did not.

**QUESTION: Were you asked to provide a UK-based homeowner as a guarantor to secure your accommodation?**

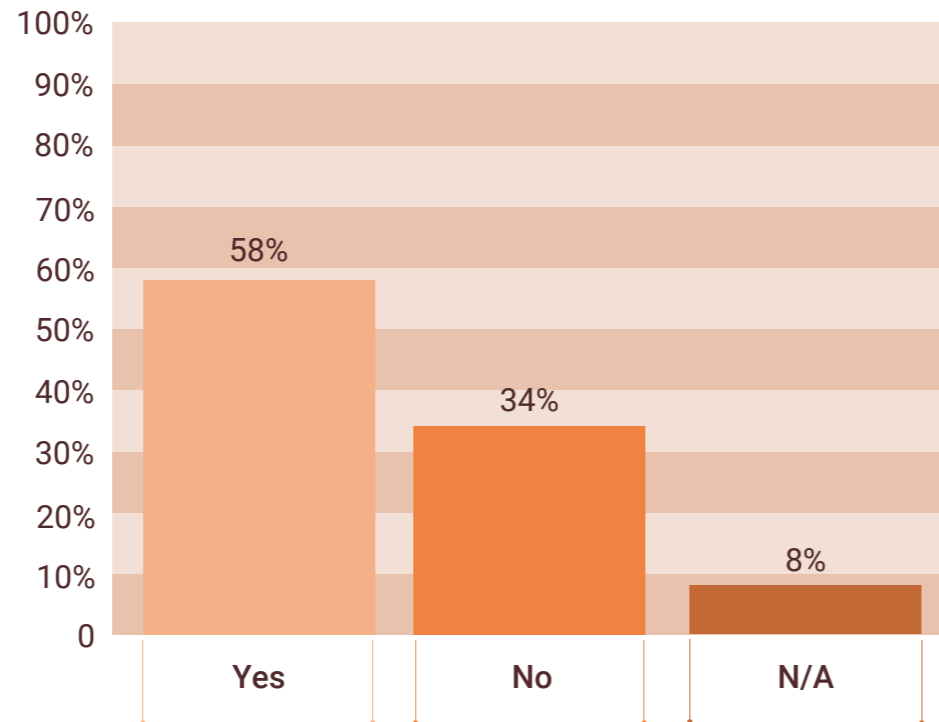


Diagram 17: Were you asked to provide a UK-based homeowner as a guarantor to secure your accommodation?

Of those respondents who were required to provide a UK-based homeowner to act as a housing guarantor, almost a quarter (24%) were not able to meet this requirement. When broken down by student status, this rises to over a third (34%) of international student respondents who were not able to meet this requirement.

**QUESTION: If yes, were you able to meet this requirement?**

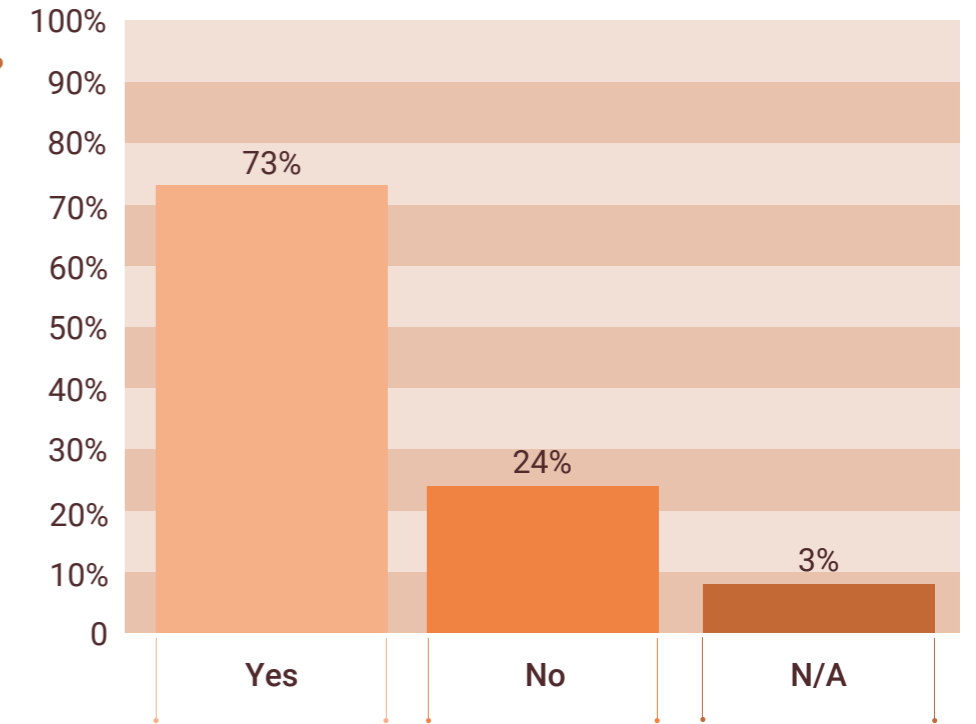


Diagram 18: If yes, were you able to meet this requirement?

Those respondents who could not secure an appropriate guarantor were asked whether they were required to pay rent in advance in lieu of a guarantor, and the amount they were required if so. The testimonies below provide an insight into the extremely large amounts of money students are required to pay in advance if they do not have access to a guarantor.

**QUESTION: Were you required to pay rent in advance in place of a guarantor and if so, how much?**

“6 months upfront £5800 (not including deposit) and then another 6-month Instalment two months later. I could not pay this so had to find somewhere new.”

- LCC Home student renting in a private house or flat

“No; I talked about it with my landlord and we decided to use rentguarantor.com”

- CCI International student living in a private home as a lodger



“One property that I almost secured required me to pay the whole tenancy upfront when my guarantor failed the referencing check.”

- LCF International student renting in a private house or flat

“The whole tenancy up front.”

- LCF Home student renting in a private house or flat

These respondents were also asked about any difficulties they have in securing these large amounts of money to pay up front. The testimonies can be read below.

**QUESTION: Did you encounter any difficulties in securing the money to pay these additional costs? If so, what difficulties did you encounter?**

Difficulties include the timing of access to student finance, being required to borrow money from family and friends, and challenges with paying such a large sum of money from an international bank account. Some respondents also stated that they simply had not been able to manage to secure the requisite amount of money and depended on friends with guarantors to cover their liability.

“Student finance coming mid-September, although saving from the last instalment it is still not enough. Having to pay first month’s rent and deposit while still renting previous accommodation is not doable.”

- Camberwell Home student renting in a private house or flat

“Paying such a large amount with an international account.”

- Chelsea International student renting in a private house or flat

“I had to loan them from family and friends because I am from low-income country.”

- CSM International student renting in a private house or flat

“I didn’t manage it. I was lucky enough to be moving in with a friend whose guarantor was able to cover myself as well.”

- LCF Home student renting in a private house or flat

Those respondents who were able to secure the required money to pay in advance in lieu of a guarantor were asked to state where they were able to source the money from. The overwhelming majority of respondents (65%) depended on financial support from friends, while almost a fifth (18%) paid for it through private debt, such as credit cards and bank loans.

**QUESTION: How did you secure the money in order to pay these upfront costs?**

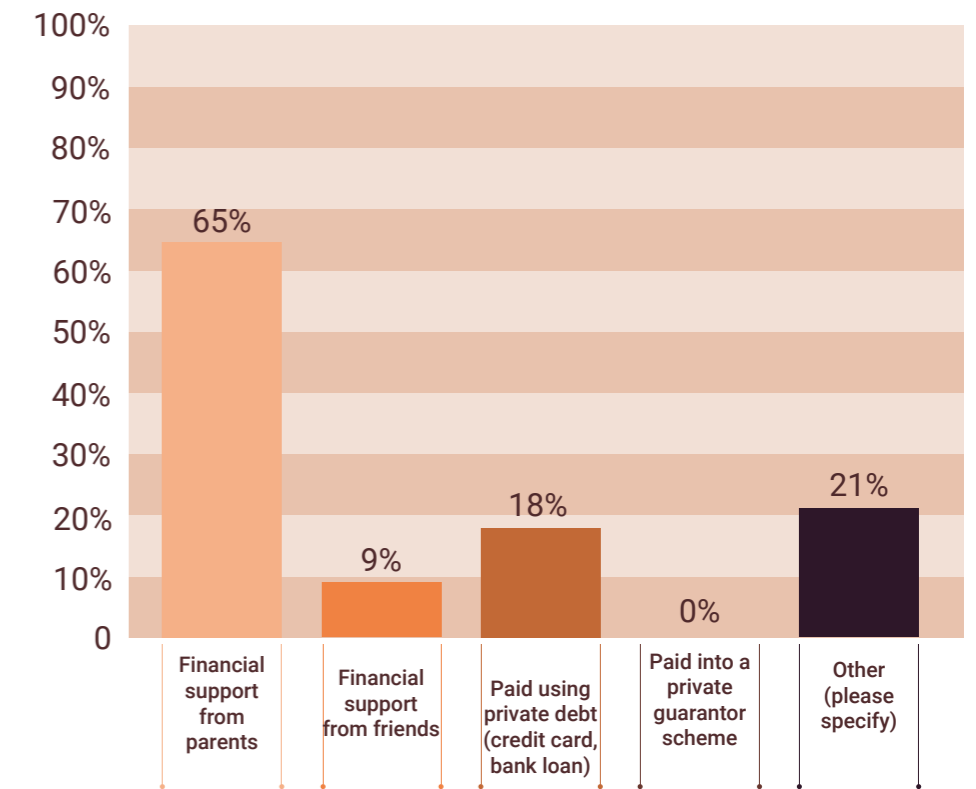


Diagram 19: How did you secure the money in order to pay these upfront costs?

All respondents were provided with the following context about housing guarantors in the form of a statement:

“A rent guarantor is someone who agrees to pay your rent if you don’t pay it, for example a parent or close relative. Many landlords request you have a UK-based homeowner to act as your guarantor as a condition of renting their property.

Some universities act as a rent guarantor for their students if they do not have access to a UK-based homeowner to act as a guarantor. UAL does not currently offer a guarantor scheme.

Not having access to a UK-based guarantor has a significant financial impact on several groups of students, including international students, as well as vulnerable student groups, such as care leavers. Often if someone does not have a guarantor, they can be asked to pay a significant amount of rent (for example, six months) upfront to secure the property.

In developing the case for UAL to offer a guarantor scheme, there is an acknowledgement that this would involve a significant financial undertaking for the university, and as such the most vulnerable students may need to be prioritised at first.”

After reading this statement, all respondents were asked whether they would support in principle giving priority for a guarantor scheme sponsored by UAL to those students who need it most. 88% of respondents agreed with this position, with only 13% disagreeing.

**QUESTION: With this information in mind, would you in principle support giving priority for a guarantor scheme to those students who need it most?**

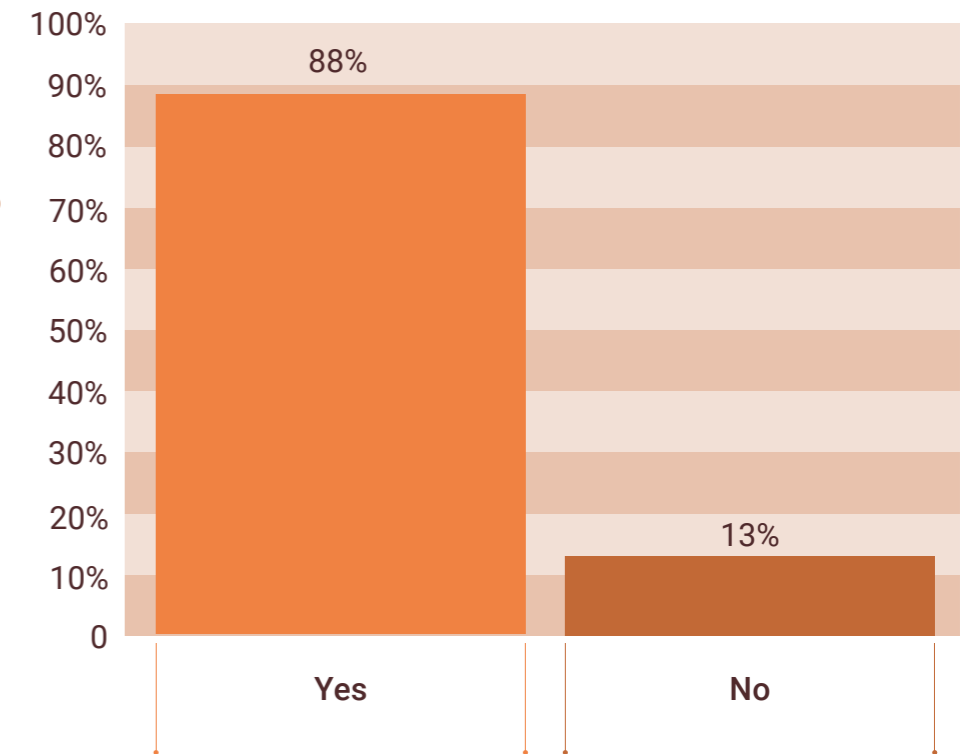


Diagram 20: With this information in mind, would you in principle support giving priority for a guarantor scheme to those students who need it most?

It is clear there is a desire from students for UAL to act in favour of vulnerable students without guarantors, as has been demonstrated over the past several years through campaigning and student lobbying. The evidence is clear that it is a great detriment financially to students at UAL who do not have a guarantor, which could greatly affect their studies.

## PROPERTY CONDITIONS

Respondents were asked about the conditions of the properties they live in, and what impact they have on their studies.

They were first asked about common problems that are often associated with properties that are rented to students.

The three most common problems present with the respondents' properties are: mould (43.92%), draughty windows and doors (32.55%), and damp (31.76%).

Other problems respondents reported with their property include condensation (27.84%), slugs, mice or other infestation (21.96%), leaking roof or windows (19.22%), electrical safety hazards, such as exposed wiring or faulty appliances (11.76%), and gas safety hazards, such as leaking gas or a faulty boiler (3.53%).

29.41% of respondents reported no problems with their current property. When broken down by provider, the proportion of respondents reporting no problems with their property were highest in private halls of residence (41%), and lowest in private rental properties (17%).

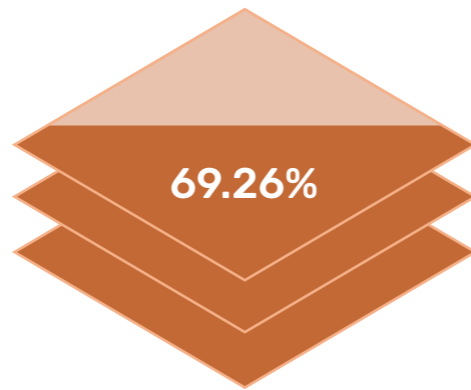
**QUESTION: In your current accommodation, are any of the following issues present?**

ANSWER CHOICES	RESPONSES (%)
Mould	43.92
Draughty windows/doors	32.55
Damp	31.76
None of these	29.41
Condensation	27.84
Slugs/mice or other infestation	21.96
Leaking roof/windows	19.22
Lack of heating	14.51
Electricity safety hazards (e.g. exposed wiring, faulty appliances)	11.76
Lack of hot water	7.06
Gas safety hazards (e.g. leaking gas, faulty boiler)	3.53

Table 9: In your current accommodation, are any of the following issues present?

Respondents were asked what measures they have taken to stay warm, while avoiding the costs associated with turning on or turning up the heating.

Many respondents reported needing to wear additional clothes in order to stay warm in their houses. **69.26% of respondents have worn more than one layer of clothes to bed.** 40.47% of respondents have worn outdoor wear (for example, a hat, scarf, coat or gloves) while in their home.



Other responses include:

**39.69%**



Staying longer in university or college buildings, such as the library or in classrooms, to stay warm.

**23.74%**



Choosing to socialise rather than staying at home.

**17.51%**



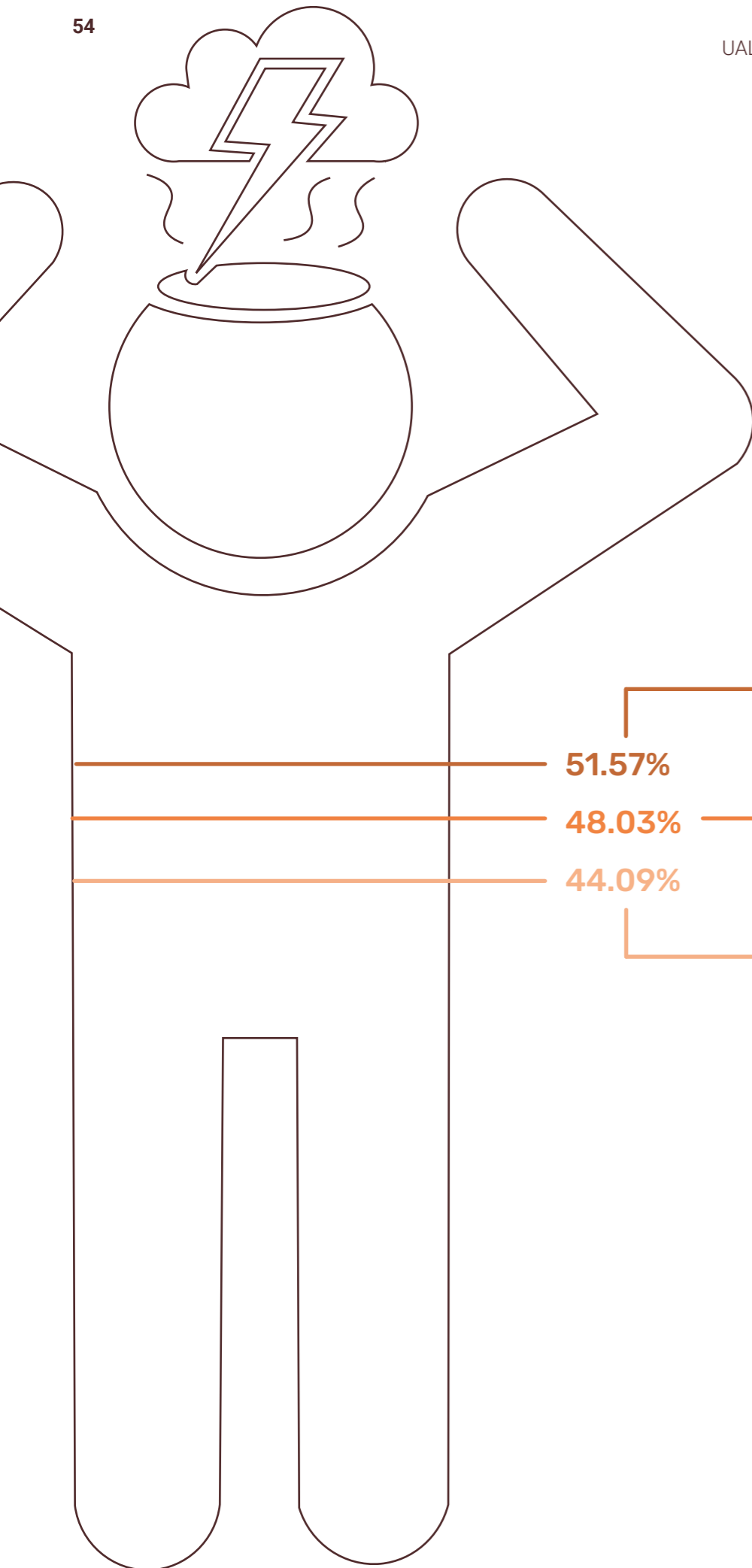
Staying elsewhere to stay warm, such as with parents, friends or a partner

**Only 18.68%** of respondents reported that they did not need to take any extra measures to stay warm in their house.

**QUESTION:** Which of the following actions, if any, have you taken to stay warm while in your current accommodation instead of turning on/up the heating despite being cold?

ANSWER CHOICES	RESPONSES (%)
Worn more than one layer of clothes to bed	69.26
Worn outdoor wear (e.g. hat, scarf, coat, gloves) in your home	40.47
Stayed longer in university/college buildings (e.g. library, classrooms, lecture theatres)	39.69
Chosen to go out to socialise rather than stay at home	23.74
None/Not applicable	18.68
Stayed elsewhere (e.g. with parents, relatives, partner, friends)	17.51
Other (please specify)	6.23

Table 10: Which of the following actions, if any, have you taken to stay warm while in your current accommodation instead of turning on/up the heating despite being cold?



Respondents were also asked about the impact the condition of their accommodation has had on their health and well-being.

Respondents reported three main impacts the condition of their accommodation had on health and well-being:

Negatively affecting their mental health, such as depression, stress and anxiety

Negatively affecting their ability to study, for example affecting their concentration levels or needing to work from bed

Negatively affecting their budgeting, such as needing to choose between energy costs and other spending, or accumulating debt

It is highly concerning that over half of respondents (51.57%) report that the condition of their accommodation has negatively impacted on their mental health. **There is a crisis of mental health amongst students, and poor quality and unsafe accommodation is major contributing factor.**

QUESTION: What negative impact, if any, has your living situation had on your wellbeing?

ANSWER CHOICES	RESPONSES (%)
Mental health, (e.g. depression, stress and anxiety)	51.57
Affecting ability to studt (e.g. concentration levels, needing to work in bed)	48.03
Budgeting issues (e.g. choice between energy costs and other spending, accumulation of debt)	44.09
Difficulty sleeping and associated tiredness	40.94
Don't invite friends or family to my house	31.50
Discomfort in everyday life (e.g. getting dressed, getting out of bed)	28.74
Difficulty maintaining belongings (e.g. drying clothes, damage from mould)	28.74
Developed or excaberated physical illness (e.g. respiratory illness, colds)	25.98
Financial support from UAL	22.44
None/Not applicable	12.60
Unable to complete university assignments	7.09
Other (please specify)	2.76

Table 11: What negative impact, if any, has your living situation had on your wellbeing?



**QUESTION: What negative impact, if any, has your housing situation had on your studies?**

Respondents were asked in open text comments to provide examples of the ways in which their accommodation has negatively impacted on their studies. Examples include mould negatively exacerbating a respondent's asthma, cold living conditions affecting respondents' mental health, and inadequate space to live and study in.

"My current flat's boiler was leaking when I moved in, and it took about 20 days to fix it during Christmas, in this period I have no hot water, and the landlord even turned the water off for about two days. The landlord was also very rude and offered many unreasonable requests, such as asking me to move furniture just for viewing and accusing me breaking the contract because I did not accept several viewing requests when I have inconvenience situation. Her behaviour largely affected my mental health, and stressed me out, I cannot really concentrate on my studies."

- LCF International student renting in a private house or flat

"My situation is quite particular, because my flat has been on sale for months. Is going to be sold soon, and I have been stressed thinking about where to move. This has been affecting my sleeps routine and my school time."

- CSM Home student renting in a private house or flat

"Messy flatmates have dominated the living space with their stuff which has meant I'm condensed into my bedroom to live work and hang out with people. Used to work from home in the living room but don't want to anymore."

- Camberwell Home student renting in a private house or flat

"I don't think my housing situation is entirely bad but the house does have mould which for me being asthmatic is extremely unhealthy so I have seen a decline in my health throughout the time living here."

- CSM International student renting in a private house or flat

"I have a box room which barely fits my stuff, and so studying is really difficult as the shared spaces we have are noisy and not big enough. I don't feel like I can study at home very well. Further I work so much overtime to afford rent, so I end up working more than I study."

- LCC Home student renting in a private house or flat

"The lack of space has been a huge issue. I am lucky because I have the biggest room in the house (which I pay extra for) so I have more space to work, but there are 5 of us living together and only a kitchen and no living area."

- LCF International student renting in a private house or flat

"I find it really hard to have a work/ life balance as I am forced to work in my room, this has led to mental health issues."

- CSM Home student living in private halls of residence

“Because the management didn’t let me view the room since apparently they were cleaning it, they showed me the common areas and it was good. I proceeded with booking it. Turns out the room was in horrible state, there had been a drainage issue and the water from the toilet had exploded and seeped in to the floor and the carpet as well as had gone down one month before I moved in, when I found out, I confronted them about this and since I had no other option available at the time I had to stay there, I even spoke to the upper management and they said that the management has addressed the issue by merely replying to my emails and having a look and finding no smell or issues with the water constantly bubbling up- they didn’t bother to provide any other rooms or said everything was fully booked. However after constant contact with them, they gave me another room after 3 months of suffering through the issue. It caused a lot of distress and I had to move during my assignment submission period, and even staying in the room I was constantly stressed and worried that the problem will escalate, and it’ll drain into the carpet and floor again as it already smelt bad and had mould from the water. I was extremely horrified and had developed colds due to the issue but thankfully after so much struggle they gave me another room.”

- LCC International student living in private halls of residence

## PROPERTY COMPLAINTS

Respondents were asked whether they had ever raised complaints about their property to their landlord, property agent or provider, and whether these complaints were dealt with.

88% of respondents stated that they had raised an issue or complaint, while only 13% of respondents had not.

**QUESTION: Have you ever raised an issue or complaint about your property to your landlord / property agent / provider?**

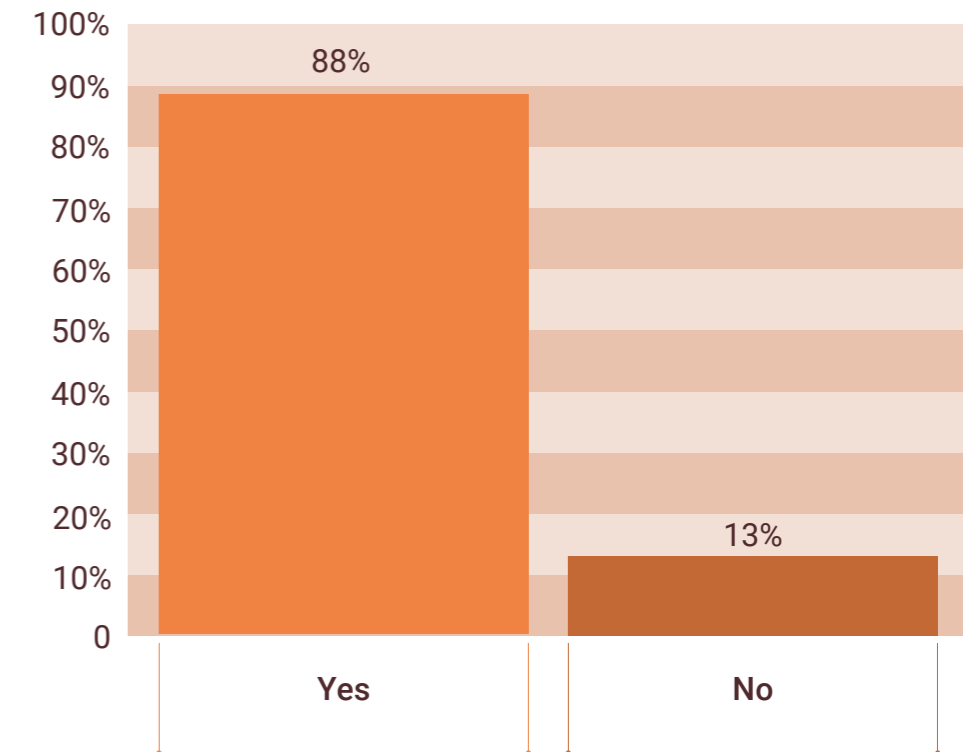


Diagram 21: Have you ever raised an issue or complaint about your property to your landlord / property agent / provider?

Respondents were asked to describe the nature of the issue they raised to their landlord, property agent or accommodation provider. The word cloud (Diagram 20) below provides a visual insight into the range of examples respondents provided.

22.9% of complaints related to things that had broken in the property, such as plug sockets, windows or utilities. 22.41% of complaints referred to leaks, both water and gas. Equally 22.41% of complaints related to mould in the property. 8.05% of complaints referred to mice infestations.

QUESTION: What was the nature of the issue you raised with your landlord / property agent / provider?

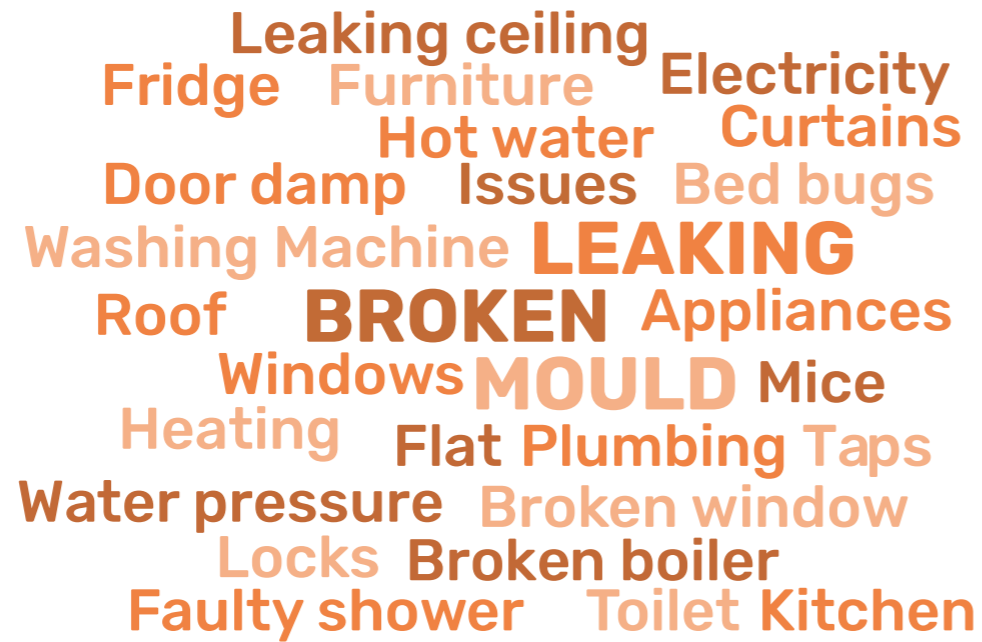


Diagram 22: What was the nature of the issue you raised with your landlord / property agent / provider?

Respondents were asked whether their issue or complaint was resolved by the landlord, property agent or provider in a timely manner. Over half of respondents (55%) stated that their complaint was **not** resolved in a timely manner.

QUESTION: Was the issue resolved in a timely manner?

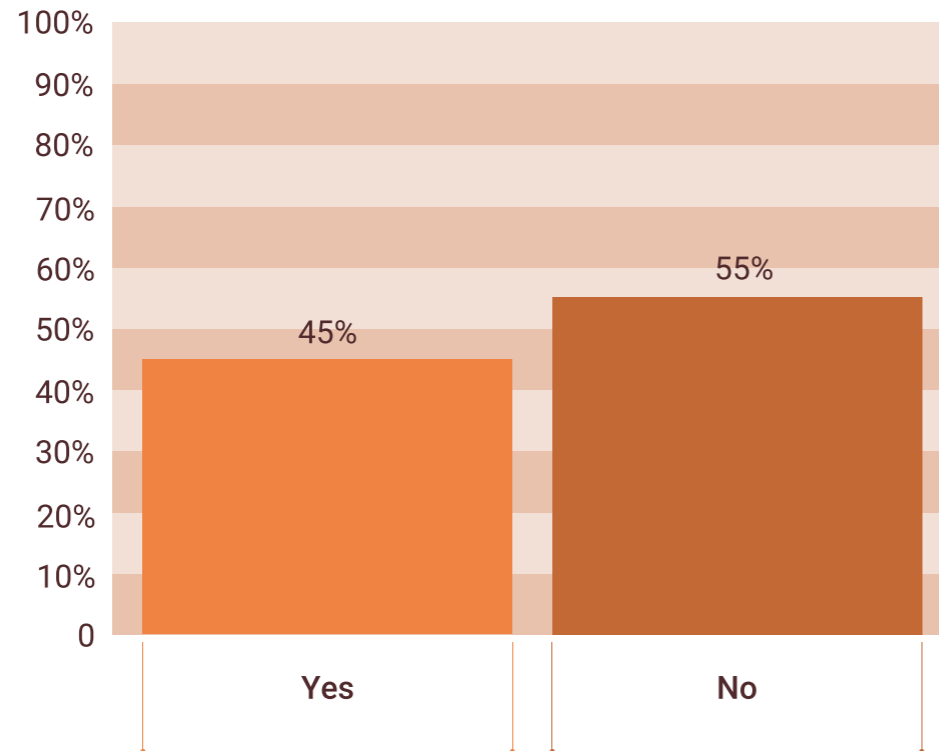


Diagram 23: Was the issue resolved in a timely manner?

Furthermore, respondents were asked whether their issue or complaint was resolved by the landlord, property agent or provider to their satisfaction. 57% of respondents stated that their complaint was not resolved in a satisfactory manner, while a minority (43%) believed that it was.

QUESTION: Was the issue resolved to your satisfaction?

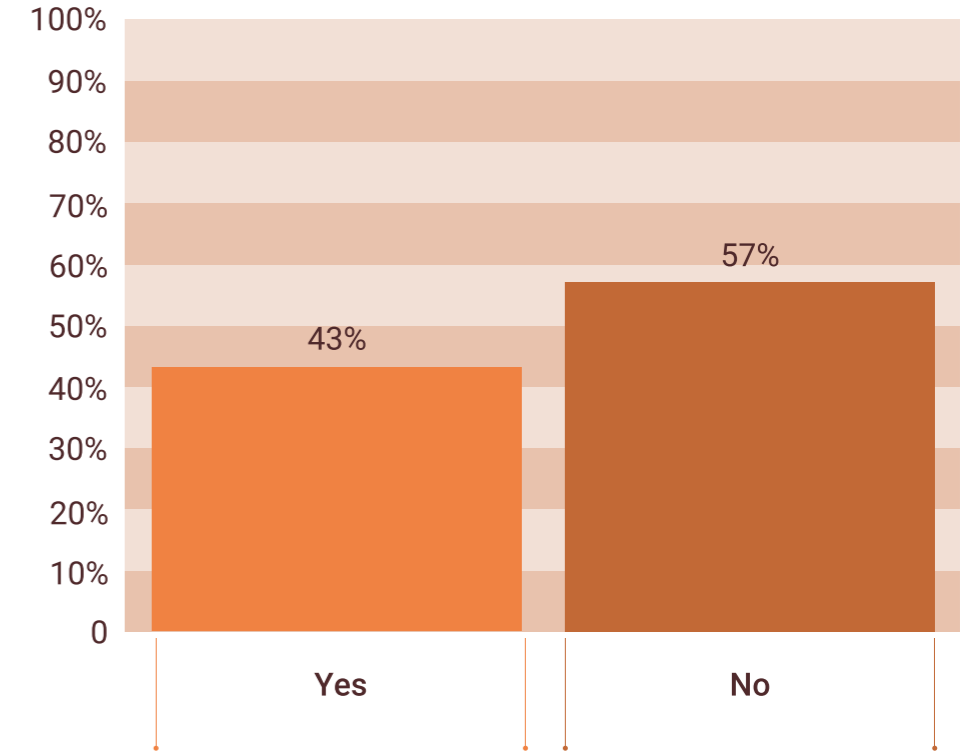


Diagram 24: Was the issue resolved to your satisfaction?

## SUPPORT SERVICES

Respondents were asked about what services they have contacted (if any) if they need support and advice with their living situation.

Respondents were first asked whether they know where to access support if they encountered difficulties while renting in London as a student. Overwhelmingly (76%) of respondents stated they would not know where to access support.

**QUESTION:** Would you know where to access support if you encountered any difficulties renting in London as a student?

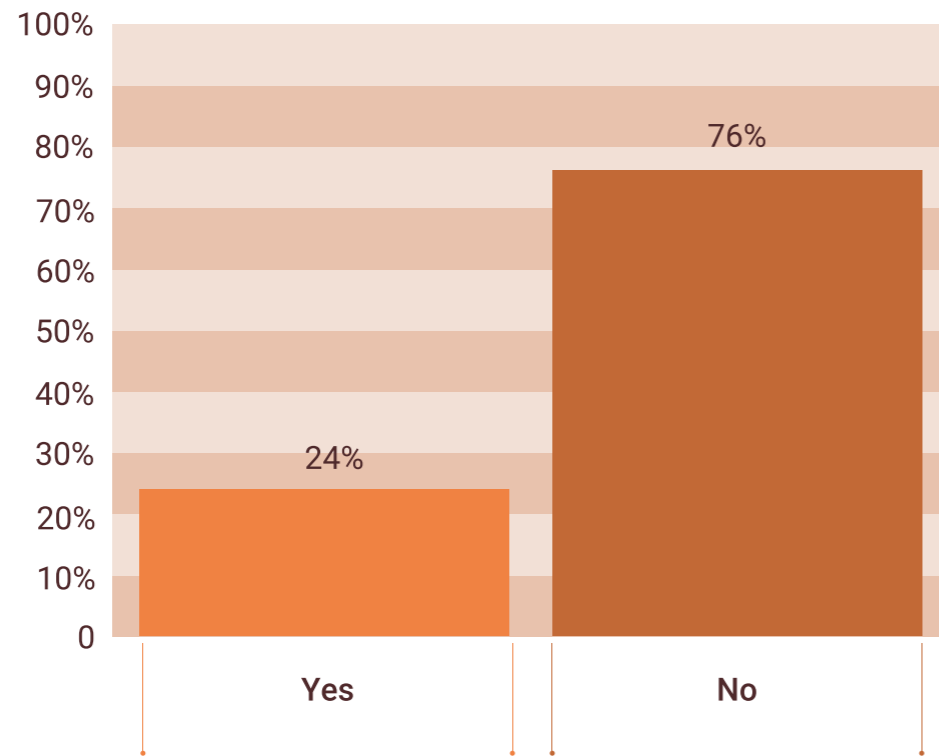


Diagram 25: Would you know where to access support if you encountered any difficulties renting in London as a student?

Respondents were asked about the services they have ever contacted for support why renting in London as a student.

The majority of respondents reported that family and friends who they have turned to for support about housing (53.44% of respondents). This demonstrates that families and support networks play a vital role in helping respondents navigate the housing landscape. For students without access to such networks, they could be at a disadvantage in navigating the rental market in London.

22.67% of respondents had contacted the UAL Accommodation Service, while 6.07% had contacted the Arts SU Advice Service.

Other sources of support include: government websites (12.55%) and Citizens Advice (9.31%). 30.77% of respondents responded "none or not applicable", indicating they have either not sought support or have not needed it.

**QUESTION: Have you used any of these services to get support while renting in London?**

ANSWER CHOICES	RESPONSES (%)
Family/friends	53.44
None/Not Applicable	30.77
UAL Accommodation Service	22.67
Government website	12.55
University of London Housing Service	10.53
Citizens Advice	9.31
Arts Students' Union Advice Service	6.07
A housing charity (e.g. Shelter)	4.05
A tenants' union organisation (e.g. The London Renters Union)	2.83
Legal support (e.g. lawyer)	2.43
Other (please specify)	1.21

Table 12: Have you used any of these services to get support while renting in London?

## HOUSEMATES

Relationships between housemates in rented accommodation can have a significant impact on the well-being of students at UAL. **Respondents were asked about their approach to finding housemates, and how they managed disputes within their shared rental arrangement.**

78% of respondents stated that they currently share their rental property with friends or housemates, while only 22% do not.

**QUESTION: Do you currently share your rental property with friends or housemates?**

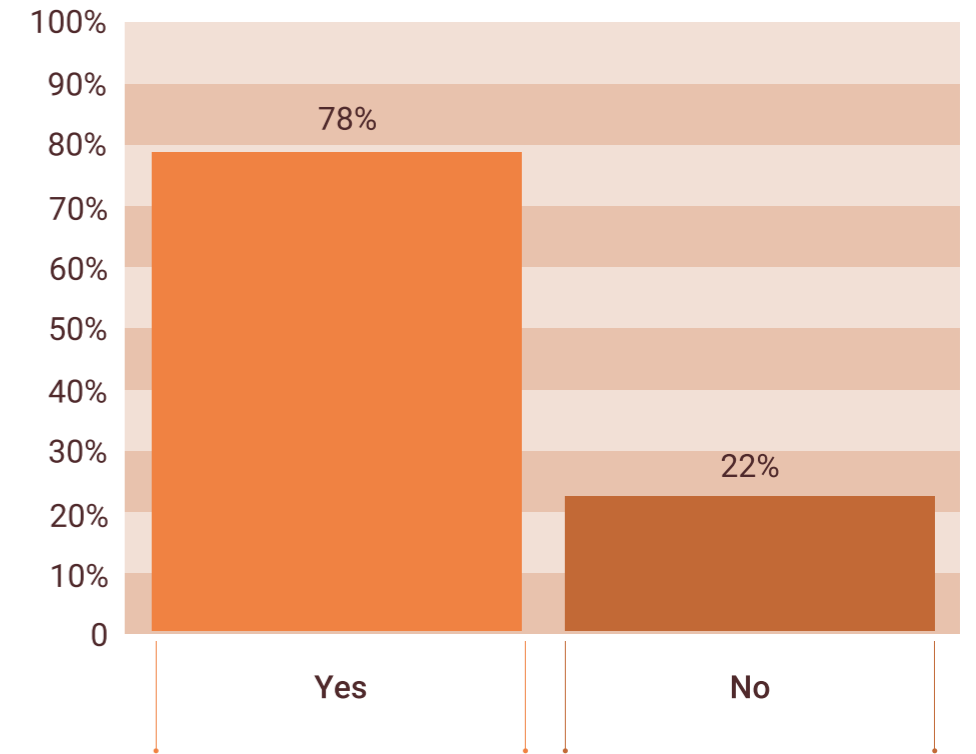


Diagram 26: Do you currently share your rental property with friends or housemates?

Those respondents who live with flatmates were asked how they went about finding others to live with. The testimonies below provide a range of examples.

**QUESTION: How did you go about finding others to live with?**

“Spareroom. Could not move in with friends as I couldn’t find a suitable guarantor for that property.”

- LCC Home living renting in a private house or flat



"I was lucky to have three other long-time friends moving to London at the same time I was moving out of halls."

- *Camberwell Home student renting in a private house or flat*

"In UAL accommodation."

- *LCF International student renting in a private house or flat*

"It was really difficult to find someone who had a guarantor or who could pay upfront. Because of such a small space I was living in before there was a lot of tension between my housemate and I who are also the same course. When I moved out my current flatmate had a lot of issues like alcoholism which I faced by parents growing up, so it has a significant mental effect."

- *LCF Home student renting in a private house or flat*

**Respondents were also asked about any difficulties they faced when sourcing housemates.**

**QUESTION: If applicable, did you encounter any difficulties in finding housemates to share a property with you?**

"We had a changing number of people (fluctuating between 2-6 people). It was hard to find properties that accommodated for more tenants."

- *LCC Home living renting in a private house or flat*

"It was hard to judge if someone I knew through social media (which was the way I used to find my flatmates) would be a suitable flatmate for me because we didn't know each other deeply."

- *CSM International student renting in a private house or flat*

"Yes, many wanted to live in posh areas and had high standards that were out of my budget - like having separate bathrooms."

- *LCC International student renting in a private house or flat*

"Because the London housing market is so last minute, it's always difficult securing a group."

- *Wimbledon Home student renting in a private house or flat*

**Respondents were asked to provide suggestions from their own experience as to what would have made it easier for them to source housemates for their shared rental.**

**QUESTION: Can you provide any suggestions on what would have made it easier for you to find housemates?**

"A portal where you can find all students looking for flatmates."

- *LCF International student subletting in a private house or flat*

“I’m very particular about living conditions (neurodivergent) and my flatmate happens to be as well. Luckily, we met each other through living in the same flat at Highline but maybe some sort of meet-up group for neurodiverse people to meet potential flatmates could help other students?”

- LCC Home student renting in a private house or flat

“Perhaps a dedicated UAL network where people can showcase themselves wanting to find others. I would’ve really liked to find people to live with who were at UAL.”

- LCF International student renting in a private house or flat

“An option to match similar mindset people would be great – introvert / extrovert, morning person / night owl, etc.”

- CSM International student renting in a private halls of residence

“Join a society in first year, or find a property and then find people, there will always be someone else looking too”

- CSM Home student renting in a private house or flat

**QUESTION: Have you ever had a falling out or dispute with your housemates?**

Regulating disputes when renting outside UAL halls of residence largely sit outside formal university structures, however these interpersonal dynamics can have consequences for students’ studies. **Respondents were asked whether they had ever had a falling out or dispute with their housemates.**

56% of respondents stated they had experienced a falling out or dispute with their housemates in the duration of renting while studying at UAL, and 44% of respondents had not.

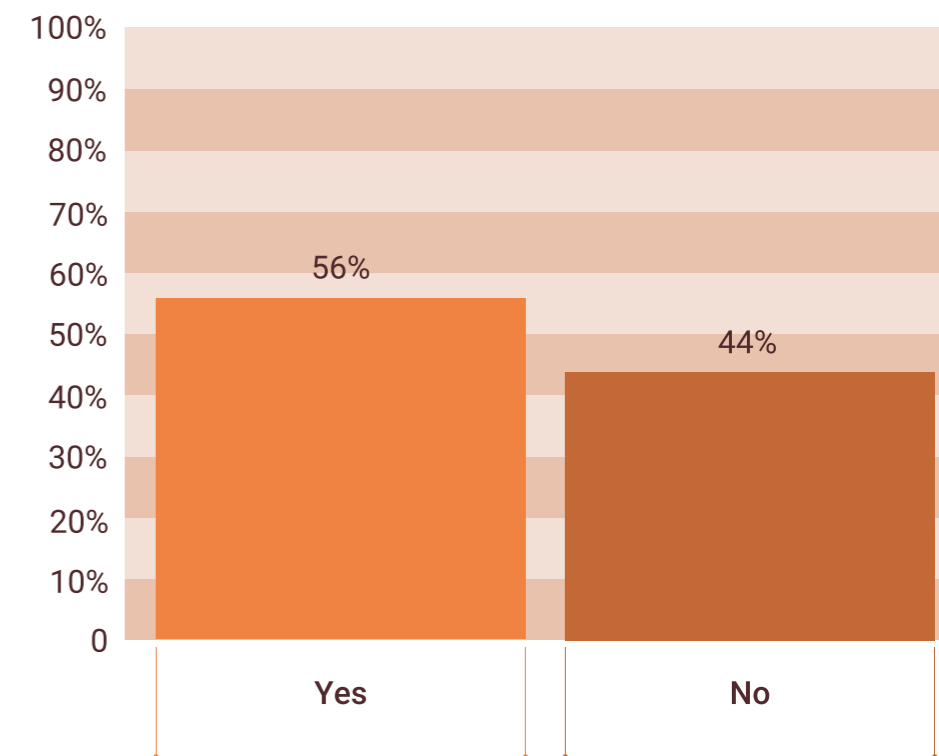


Diagram 27: Have you ever had a falling out or dispute with your housemates?

Respondents were asked to provide examples of the causes of their dispute, as well as how they had managed to resolve the issue (if at all). The testimonies can be read below which provide examples of the issues students face when sharing accommodation with others, and the difficulties in finding resolutions to these disagreements.

**QUESTION: What was the cause of the dispute?**

“Not taking care of public spaces, letting things mould for months, breaking/ stealing equipment, friendship feud.”

- CCI International student renting in a private halls of residence

"Sometimes it's money and resource splitting (shared toiletries and groceries), cleaning rotas etc, but the worst dispute was after a flatmate gave away the flat pet without informing anyone."

- LCC Home student renting in a private house or flat

"Perhaps a dedicated UAL network where people can showcase themselves wanting to find others. I would've really liked to find people to live with who were at UAL."

- LCF International student renting in a private house or flat

"Many reasons, most of the time it was personal. Other times it would be about how messy the house was, how not everyone was not doing enough cleaning, how we'll be splitting the bills etc."

- LCC Home student renting in a private house or flat

"Council tax: as I student I thought I don't need to pay it! Turns out if I rent a flat with two working people, I need to pay equal amount of council tax with no concessions which cast a dispute."

- Camberwell Home student renting in a private house or flat

"Leaving front door open at night, leaving the oven on, washing dishes in cold water, not cleaning up after themselves."

- LCF Home student renting in a private house or flat

**QUESTION: What impact did this falling out or dispute have on you?**

"Anxious to leave room or use the kitchen. Ended up living with 5 other older men, being the only women in the house can be daunting especially when there is tension"

- LCF Home student renting in a private house or flat

"Avoiding being at home, being jumpy etc."

- Wimbledon Home student renting in a private house or flat

"Mental health deteriorated, three of us were forced to move out of our flat as the other flatmate handed in their notice to market room to strangers during lockdown. We had to move to protect our shielding flatmate."

- CSM Home student renting in a private house or flat

**QUESTION: How did you resolve the falling out or dispute?**

"I developed serious mental health issues, eating issues as I was too scared to enter the kitchen, my work fell behind and I wouldn't leave my bedroom which included bulk buying water, so I didn't have to go into the shared space which was just our kitchen."

- CSM Home student renting in a private house or flat

"Cleaning rotas."

- LCC Home student renting in a private house or flat

"We have flat meetings to talk through problems in a safe space."

- Chelsea Home student renting in a private house or flat

"We had to set rules and have multiple discussions."

- LCF Home student renting in a private house or flat

"Just communicate the issues on our WhatsApp group."

- Camberwell International student renting in a property guardianship scheme

**NEIGHBOURS**

Students are often subject to disagreeable neighbours from outside the academic community, who view students as undesirable members of the community due to a reputation for partying and noisy behaviour. While this is not true in the case of the majority of students, who are courteous and respectful neighbours (especially given the threat of eviction presented by insecurities in the rental property market), disputes with neighbours do arise, and it is important to understand how students at UAL navigate these challenges.

When asked whether they had ever had a dispute with a neighbour while studying at UAL, 71% of respondents stated they had not. A quarter (25%) of respondents stated they have had a dispute with non-student neighbours, while 4% have had a dispute with student neighbours (for example, in halls of residence).

**QUESTION: While renting in London as a student, have you ever had a dispute with your neighbours?**

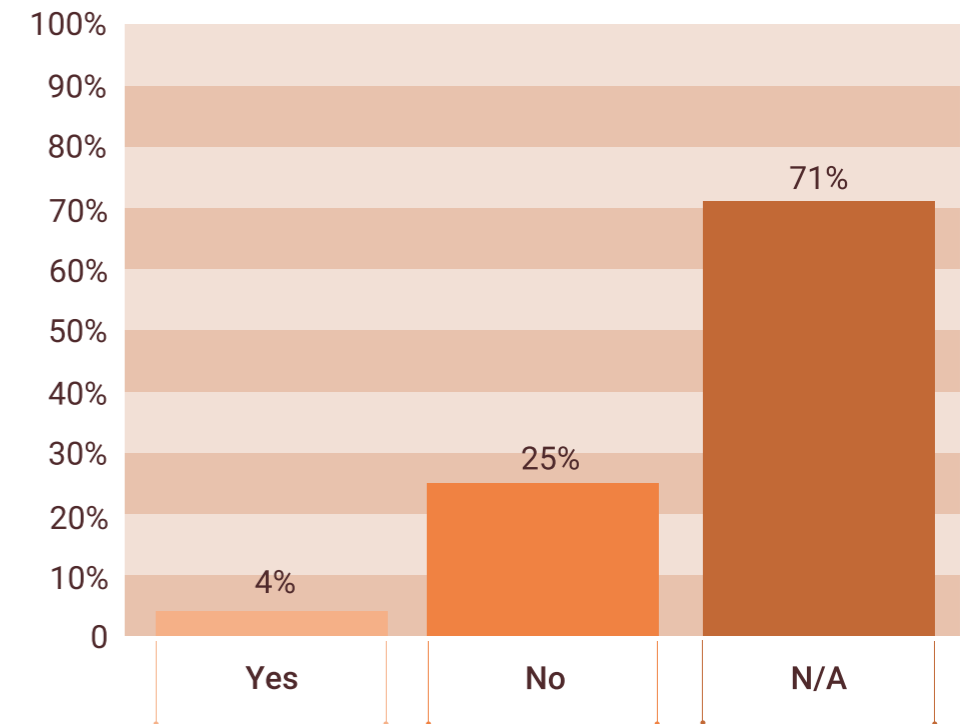


Diagram 28: While renting in London as a student, have you ever had a dispute with your neighbours?

Those respondents who had had a dispute with neighbours were asked to select from a range of options as to the nature of the dispute.

**Almost a quarter (24.69%) stated that noise had been the cause of the dispute, while 10.49% stated waste.**

8.64% selected 'other', which included examples such as messy student neighbours in private halls of residence, smoking and drug use, neighbours disliking respondents hanging out their washing, and mail theft.

**QUESTION: If yes to the previous question, what was the dispute about?**

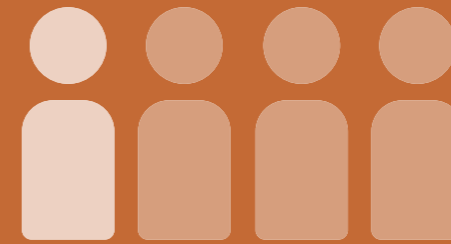
ANSWER CHOICES	RESPONSES (%)
Not applicable	64.20
Noise	24.69
Waste	10.49
Other (please specify)	8.64
Parking	0.62
Property access	0.62

Table 13: If yes to the previous question, what was the dispute about?

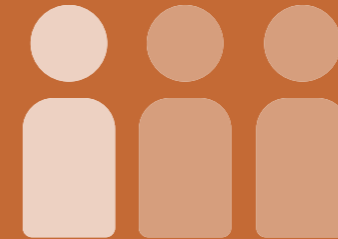
## IMMEDIATE RECOMMENDATIONS

### INTRODUCE A UAL RENT GUARANTOR SCHEME, STARTING FROM THE PRINCIPLE OF SUPPORTING THE MOST VULNERABLE.

Our research has found that around 1 in 4 students who require a UK-based rent guarantor are not able to secure one.



This is even worse for international students, where over 1 in 3 international students (34%) are not able to secure an appropriate rent guarantor.



Students are required to pay an exorbitant amount of money upfront to secure their accommodation when they do not have access to a guarantor. This disproportionately impacts on international students, but also Home students from vulnerable backgrounds, such as care leavers and those estranged from their families.

The **key** recommendation of this report is for UAL to commit to introducing a form of rent guarantor scheme.

88% of respondents support the notion that a scheme should prioritise the most vulnerable as a starting point. As such, a UAL rent guarantor scheme could start by only being open to some students on the basis of need.

For several years, Arts SU research has produced consistent evidence that the introduction of a rent guarantor scheme is the top demand of UAL students in relation to their accommodation issues. The current situation where students are required to pay thousands of pounds if they do not have access to a guarantor is untenable, plunging students and their families into difficult financial situations. UAL and Arts SU must act to support those students in most need.



### INVEST IN AND PROMOTE THE ARTS SU HOUSING ADVICE SERVICE

**The Arts SU Advice Service provides independent and bespoke advice to UAL students about housing contracts.**

This research has shown that too many students do not know how to access professional and impartial housing advice and are reliant on the support of family and friends. Students require dedicated support in the rental market from advocates who can dispense expert advice and lobby on their behalf.

**Providing the Arts SU Housing Advice Service with the resources to create a role for a dedicated Housing Adviser would help meet the demand students have for a student-centred advocate who can support them through their private rental difficulties.**

Ensuring that the service is well-funded and robust will increase the number of students who know their rights in relation to private rentals and decrease the likelihood of exploitation of UAL students by landlords.

### INVESTIGATE DEVELOPING A SERVICE TO SUPPORT STUDENTS SEEKING FLATMATES OF SIMILAR CIRCUMSTANCES FROM WITHIN THE UAL STUDENT POPULATION

Throughout our findings, students report difficulty in finding flatmates that share their specific circumstances, whether that is similar budget, guarantor status, or lifestyle and interests. Creating a platform to source other flatmates from within UAL would meet a demand for students that are seeking flatmates that understand their university experience.

**Developing a bespoke “Find a UAL flatmate” service would also ensure that the platform is regulated by the university, assuring students that it is a regulated and safe service to use.**

International students in particular would value having an opportunity to meet flatmates from UAL online, especially if they are seeking properties in London from their home country.

Creating such a platform would allow international students to partner with potential flatmates that can view properties in London on their behalf, with the security that those flatmates will be fellow students at the same institution.

### RAISE AWARENESS AROUND DEPOSIT SCHEMES

**35%**

35% of respondents to this research are unsure if their deposit is held in a deposit protection scheme

**43%**

While 43% of respondents whose deposits are held in a deposit protection scheme are unsure which type of scheme they are held in.

**This is very worrying**, with many students facing potential risk of lost deposits due to lack of awareness or wilful misinformation by landlords.

**Raising awareness around the use of deposit schemes, which types of deposit schemes are best for students, and how they can protect their deposits is a vital priority.**

This could be achieved through awareness raising comms campaigns developed by UAL, as well as investing in the Arts SU Advice Service to provide dedicated advice and support to students around deposit protection schemes.

### LOBBY CANDIDATES IN THE 2024 LONDON MAYORAL ELECTION TO SUPPORT RENT CONTROLS

UAL can exert considerable political influence, as the largest arts education institution in Europe, and a large student recruiter in London.

The upcoming Mayoral election in 2024 represents an opportunity to put rent controls front and centre of the campaign. Throughout this research, the rising cost of rent has been cited by students as one of the main barriers to accessing good quality housing provision that will allow students to achieve their best work.

**UAL, working in partnership with Arts SU, should organise lobbying events to ensure that all Mayoral candidates commit to supporting rent controls in London to stem the rise in rents.**

While some political parties have already committed to supporting rent controls, such as Labour and the Green Party, working to create a cross-party consensus on this issue will be most effective at persuading the UK government to grant the Mayorality the powers to control rents, and UAL must be part of creating that consensus.

### EXPLORE THE FEASIBILITY OF A WINTER FUEL ALLOWANCE FOR LOW-INCOME STUDENTS

The findings from our research that shows the number of students are living in cold conditions during the winter months.

Continuing to run a communications campaign about what support is available from the university to stay warm, including hardship bursaries, during the winter months will raise awareness about the issue and ensure students are aware that UAL understands the need for students to study in conducive living conditions.

**Ensuring there is a direct reference to fuel poverty in the promotion of the hardship fund and exploring the feasibility of introducing a winter fuel allowance to low-income students would also make sure that students do not need to make a difficult decision between keeping themselves warm, and other areas of essential spending, during the continuing cost of living crisis.**

## LONGER-TERM SOLUTIONS

**The priority of this research is to secure the immediate recommendations listed in the chapter above.** However, it would be remiss of us not to engage in discussion about the longer-term solutions to the issues private renters are facing that UAL should engage in.

Here we present two substantial ideas that could address many of the concerns UAL have around renting in the private sector. We understand they would require significant resource but hope to promote a discussion about how these issues could be addressed through appropriate means in the longer-term.

### EXPLORE THE FEASIBILITY OF CREATING A UAL STUDENT LETTINGS COMPANY

Students face unscrupulous landlords and lettings companies that seek to exploit the precarious situation of renting in London for their benefit. UAL has a responsibility to ensure students have secure housing that will enable them to achieve good grades for the duration of their studies. While UAL cannot singlehandedly resolve the issues in the London rental market, and demand cannot solely be met through more UAL halls of residence, the university can intervene to create a trustworthy rental market partner for students to work with.

Brunel University operate their own student lettings company, Brunel Student Lettings. Through working directly with approved landlords, Brunel Student Lettings keep deposits low (£350 per person), rental instalments are aligned with student loan payments, and the university's lettings company acts as the landlord for their students, dealing with repairs and complaints, ensuring greater accountability to students and protection from unethical landlords in the private rental sector. In return, landlords sign up with Brunel Student Lettings by offering competitive rent levels, guaranteeing the rent will be paid for the duration of the contract, and advertising their properties exclusively to their 12,000 students.

UAL could adapt Brunel's model to ensure there is a stock of UAL-approved private rental properties across London. This would ensure higher quality housing for UAL students, while giving students greater security by dealing with the university as their landlord.

### **SUBSIDISE MEMBERSHIP OF A RENTERS' UNION FOR ALL STUDENTS LIVING IN THE PRIVATE RENTED SECTOR**

Many of the issues students face in the private rental sector sit outside the powers of UAL, and it is up to renters to create the change in the rental market through campaigning and activism. Giving students the tools to organise collectively to change the rental market is one of the most effective ways UAL can support students dealing with unscrupulous landlords and rising rents.

Renters' unions are organisations that work to protect their members from landlord harassment and illegal evictions. They can attend and stop illegal evictions of their members, request repair works on behalf of tenants, and collectively challenge bad practice by property agents, such as charging illegal fees.

ACORN and the London Renters' Union are two examples of renters' unions that UAL could partner with. UAL could subsidise the membership of one of these partner organisations for their students while they are studying and living in the private rented sector.

The problems student renters face cannot be resolved on an individual basis; UAL making collective action financially accessible to their students will positively impact the experience of students renting in London, as well as the private rental sector as a whole.

## **AUTHOR**

### **CALUM SHERWOOD**

Calum Sherwood is the Senior Policy and Research Officer at Arts SU. He has worked in education policy and social research since 2012. Calum studied Politics and Sociology at the University of Bristol and holds an MSc in Social Research from Birkbeck, University of London.

### **ARTS SU POLICY TEAM**

Arts SU is an independent charity who represent and support students at the University of the Arts London. This project was led by the Arts SU Policy Team, who produce high-quality research on academic and social issues that impact on our members.

If you have any questions about the report, contact Calum at [c.sherwood@su.arts.ac.uk](mailto:c.sherwood@su.arts.ac.uk)

