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Abstract

This report on 'Exploring Landlords' Relationships' with Young Renters' examines some of the relationship and communication problems between landlords and young renters in London. This qualitative study is adjoined to a much larger project carried out by Toynbee Hall, using a range of Participatory Action Research (PAR) methods, aimed at understanding how renting can be made better for young people in London. This report presents five key themes following questions which were formulated by working with Toynbee Hall: How research participants 'became' landlords; if they had any 'training' or experience in becoming landlords; what their relationship was like with estate agents; what their relationship was like with tenants; how communication took place with tenants; how they dealt with things like rent (deciding what to charge).

Research Team

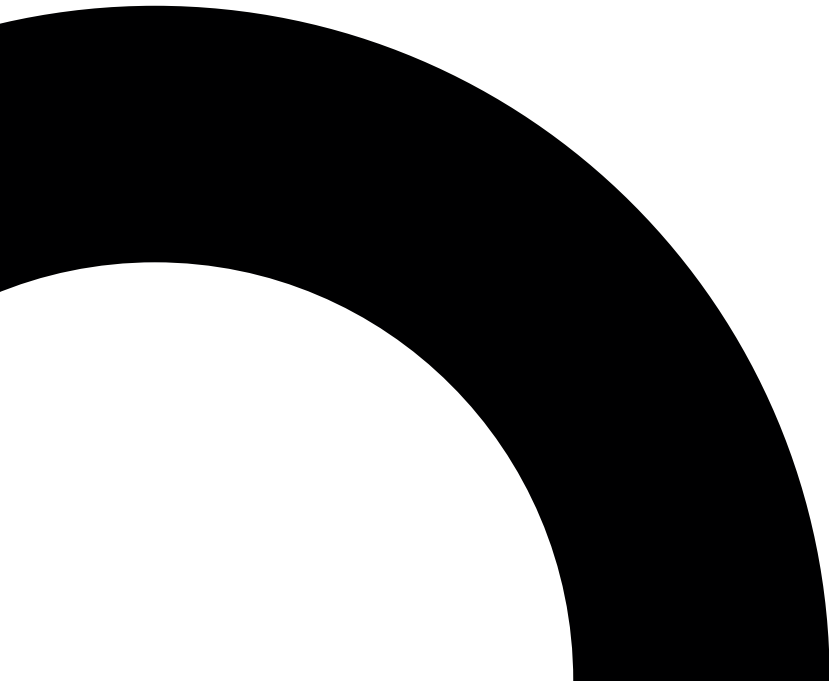
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We would like to convey our sincere gratitude to the research participants who gave up their time to speak frankly about their thoughts on renting out properties to young people in London.



Contents

Introduction.....	4
Research	
Methodology.....	5
Interview Schedule.....	6
Key Findings.....	8
Becoming a Landlord: How did you become a landlord.....	8
Landlord Experience: Did you take any preparation to become a landlord?.....	9
Working with a Letting Agency: What's your relationship like with agents?.....	10
Relationship with Tenants: What's your relationship like with your tenants?.....	12
Rent and Repair: How do you decide how much to charge?.....	14
Summary.....	16
References.....	17

Introduction

The Solent University Sociology Research Group conducted the 'Exploring Landlords' Relationships' with Young Renters' study in order to examine some of the relationship and communication problems between landlords and young renters in London. This qualitative study is adjoined to a much larger project carried out by Toynbee Hall, using a range of Participatory Action Research (PAR) methods, aimed at understanding how renting can be made better for young people in London.

Key Research Questions

Using qualitative data, this primary research explores the communication and relationships between landlords and young renters living in London. We aimed to answer the following key research questions:

1. What makes someone want to be a landlord?
(e.g. interview question: Why did you decide to become a landlord?)
2. What kind of training or preparation do landlords take, if any?
(e.g. interview question: Did you take any preparation to become a landlord?)
3. What kind of relationships do landlords build with estate agents?
(e.g. interview question: What is your relationship like with estate agents?)
4. What kind of relationships do landlords build with tenants?
(e.g. interview question: How would you describe your relationship with your tenants?)
5. How do landlords decide on how much rent to charge?
(e.g. interview question: How do you decide what rent to charge a tenant?)

Research Methodology

Our research team conducted a series of qualitative interviews with London-based landlords. The Landlords were recruited from a larger project conducted by Toynbee Hall and had attended several landlord and tenant events, offering an opportunity to bring together both young renters and landlords, so that problems and renting issues could be discussed. Using these events as a springboard for finding our research participants, Toynbee Hall permitted us access to work collaboratively on the project, which gave us the chance to interview the landlords firsthand. There were six landlords (four male and two female) who were contacted, with one of the ten landlords interviewed on two occasions, using the second occasion as a 'follow-up' to ask questions about themes discussed in the initial interview.

The report includes excerpts from the interviews with the six research participants (pseudonyms used): Sarah, Paul, Dave, Jannelle, Naz, and Bob. These research participants were each interviewed by one of our six interviewers from Solent Sociology research team: Eleanor, Aroosa, Abdul, Keearna, Fhamela, and Joe. All researchers were studying on the Sociology BA undergraduate program and carried out the interviews to a high standard with full transcripts produced.

Interview Style and Questions

Due to ongoing restrictions of the Covid-19 pandemic the interviews were carried out online. Despite the 'faceless context of the internet' and lack of 'social cues' from being bodily-present (James and Busher, 2009: 3), researchers were able to develop good rapport with research participants throughout the interviewing process. The interviews used a *semi-structured* format (questions below), allowing for questions to be followed up with probes, and interesting themes or issues to be interrogated further during the interview. The open style also allowed for a more comfortable and informal interaction, so that the research participant could talk freely about the issues they thought were most important, or relevant to the project.

Questions were formulated by working with Toynbee Hall – these were key issues/ questions they had wanted to ask from doing their larger project with young renters. Key points they wished to know more about included: How research participants 'became' landlords; if they had any 'training' or experience in becoming landlords; what their relationship was like with estate agents; what their relationship was like with tenants; how communication took place

Interview Schedule - Sections

The following interview schedule was designed by researchers (Sociology BA students) from Solent University. The questions were grouped into seven 'sections' of the interview, including 'opening' the interview and 'closing' it, as follows:

- Opening Questions
- Being a Landlord
- Landlord Experience
- Working with Letting Agents
- Relationships with Tenants
- Rents and Repairs
- Closing Questions

Interview Schedule - Questions

The next page shows the key interview questions the research team had planned prior to interviews taking place. The interview schedule was much more of a guide, than a firm structure, with many researchers 'going with the flow' of the interview conversation, rather than just merely asking each of the questions. As with all good qualitative interviewing, the research team added probing questions of their own, where necessary.

Sections/ Themes	Questions
<p>Opening Questions</p> <p>(Warming Up and Building Rapport)</p>	<p>How are you? Thank you for your time.</p> <p>I'm just going to explain about the purposes of this research and why I'm involved.</p> <p>Just so you are aware, this research will be recorded and transcribed and your name will remain confidential in my transcript. However, at any time, let me know if you want me to stop recording.</p>
<p>Becoming a Landlord</p> <p>(links to Research Q1)</p>	<p>How long have you been a landlord? Why did you decide to become a landlord?</p> <p>Tell me about your property/properties?</p>
<p>Landlord Experience</p> <p>(links to Research Q2)</p>	<p>Did you take any preparation to become a landlord?</p> <p>Do you find it easy to understand your responsibilities as a landlord?</p> <p>How would you like to receive help to understand your rights?</p>
<p>Working with a Letting Agency</p> <p>(links to Research Q3)</p>	<p>Do you use a letting agent to manage the property? What is your relationship with them like?</p> <p>What are the pros and cons of working with a letting agent?</p>
<p>Relationship with Tenants</p> <p>(links to Research Q4)</p>	<p>How would you describe your relationship with your tenants?</p> <p>Have you had any particularly negative or positive experiences with tenants?</p> <p>What could improve the relationship?</p>
<p>Rent and Repairs</p> <p>(links to Research Q5)</p>	<p>How do you decide what rent to charge a tenant?</p> <p>What are the consequences if tenants don't pay?</p> <p>Have you ever evicted a tenant, thought about evicting a tenant, and how long would it take to do that?</p> <p>How do you decide how quickly to enact repairs on the property?</p> <p>Do you find tenants respect your property? (look after it etc)</p> <p>Can you give me examples of tenants 'wrecking' or damaging your property?</p>
<p>Closing Questions</p> <p>Ending the Interview</p>	<p>Thank you so much for participating in this interview.</p> <p>If you have any questions about how this research will be used in the future just let me know.</p>

Key Findings

The key findings of this study are presented below. They are presented in order of the questions which were asked (see previous pages), revolving around key research questions identified as important to the overall study. Each finding that follows in this report has an overview of key findings followed by examination of the data from the interviews.

(1) Becoming a Landlord – How did you become a landlord?

Overview

- Many research participants became landlords 'by chance' or 'accidentally'
- They often became landlords to resolve financial problems/ issues

The research participants in this study became landlords for a wide range of reasons, but they were nearly all linked to financial reasons, in one way or another.

Overview of Research Participants: No. of properties and how they became landlords

<i>Name (pseudonym) and age of research participant</i>	<i>Number of properties let out to young renters and others</i>	<i>Background: how they became landlords</i>
Sarah, aged 36	2 houses (multiple rooms) in Greater London	Sarah was a 'single-mother' and first rented out a room to support her and her daughter.
Paul, aged 60	6 different types of properties in various parts of London	Paul began renting out rooms where he lived (in the 1990s) because he could not afford to live on his own.
Dave, 50	12 different types of property (some shared ownership with others) in various parts of London	Dave bought a house with a friend in 1981 and couldn't afford to pay for all the bills and mortgage so rented out the rooms.
Naz,	1 flat in Tower Hamlets, London	Naz only bought his flat to resolve childcare issues – he had planned for a childminder to live upstairs.
Jannelle, aged 37	1 (one-bed) flat in Shoreditch, London	Jannelle rented out her home to pay for the rent in her new property – her and husband moved to another city for work.
Bob, 38	1 (one-bed) flat in Hackney, London	Bob got a new job in Wales and rented out his London property to two people to pay the mortgage.

(2) Landlord Experience – Did you take any preparation to become a landlord?

Overview

- Landlords said that most ‘preparation’ or ‘training’ came from practical experience
- They point to key experiences which gave them ‘training’ or ‘prep’
- Landlords are often quite personally attached to properties (they once lived there or intend for them or family members to live there in future)

Several of the research participants said that they had become landlords by accident, or chance. For example, Jannelle, who has a one-bedroom flat in London, says that becoming a landlord happened ‘quite organically’:

[Landlord Jannelle]: You know, I didn’t decide to become a landlord, but it just happened that way because we had to leave London for work reasons, so it was just an option which become available at the time. So, it happened quite organically instead of you know, kind of setting ourselves’ a goal of becoming landlords.

A chance opportunity also presented itself to Sarah, who began her journey as a landlord when she was ‘struggling for money’, deciding to rent out one of her rooms to financially support her and her daughter. She says this is where she got her ‘training’ to be a landlord:

[Interviewer]: Did you take any preparations to become a landlord?

[Landlord Sarah]: Actually, previously I was a live-in landlord. So I was in the house whilst renting out the rooms, so when I was struggling for money; I had a 3 bedroom house and it was just me and my daughter so I rented out one of the rooms to a lady. I think that probably where I got my ‘training’ as a landlord because I had to prepare a contract, I interviewed several people because I wanted to make sure it was the right person living with me and my daughter, and she stayed with me for about 18 months, so I think I got practice from that in terms of what needed to be in place.

Sarah seized the opportunity to rent one of her rooms so her and her daughter could be ‘better off’ financially. It was a viable option to raise her income and standard of living despite having to have a ‘stranger’ come live with her. Other landlords said they got into the ‘landlord business’ accidentally. For example, Naz explicitly says he is an ‘accidental landlord’:

[Landlord Naz]: I’m an accidental landlord [...] We’ve lived here for 20 years. We have two kids and when they were very young, my wife and I were both working and needed some help at home [...] We couldn’t accommodate this help in our own home, there just wasn’t an additional bedroom to put them in, so I bought another flat in the building that we lived in. The intention was we had a lady who was like a housekeeper for us who had been with us for a very long time, super nice lady, very reliable and we were going to offer her a job. So, she would have lived in the flat, rent free, with her boyfriend and would look after the children when we couldn’t. That was going to be the arrangement.

The childcare situation for Naz and his wife eventually changed, but he bought the flat regardless, renting it out over the last 12 years. Like most of the landlords interviewed in this research, Naz had not set out or planned to become a landlord.

(3) Working with a Letting Agency – What is your relationship like with letting agents?

Overview

- Many research participants enjoyed being ‘hands on’ and meeting tenants themselves
- The estate agents often find tenants who ‘look good on paper’
- Some landlords simply do not ‘have time’ for agents
- Landlords have different motivations to agents

Several of the Landlords we interviewed preferred to recruit tenants themselves and did not use a letting agent. For example, Paul, a 60-year-old landlord who had been renting out his properties in London for around thirty years (since 1990) prefers to recruit his own tenants, rather than use agents, as he explains:

[Landlord Paul] If you do it yourself we find that you become very *hands on* and you meet the tenants straight away and you know what they are like and you *get a feel for them*, where as with an agent you get a lot of things like paper references and it *doesn't always give you the full story*, you know we have had people who have been difficulties in the past and they might have a CCJ against them, which is a county court judgement people get if they don't pay their debts or something, which would rule them out with an agent or you know people with pets, we often take people with pets where as an agent might put a blanket ban on that, so we can consider what the pet is ourselves and make a decision based on that. *So, I just do not really have a lot of time for agents.* (lines: 67-75, my own emphasis added)

Paul says that he prefers to be ‘hands on’ by recruiting his own tenants and ‘get a feel for them’ (see emphasis added in extract above), so he knows the kind of people who will live inside his properties. Interestingly, this close relationship he likes to develop with his tenants stands in stark contrast to the paper records compiled by the estate agent, ‘which doesn’t always give you the full story’. Paul finds that agents ‘never really have the landlord’s best interests at heart so we normally do all of the work ourselves’.

Other landlords in this study preferred not to use an agent. Naz explains why he does not use an agent:

[Landlord Naz]: I don't use an agent. I did for my very first tenant and I realised what a mistake that was. Having that intermediary, that lack of contact with a tenant, just causes more difficulty. The next tenant I got I found myself and subsequently, every tenant after that I've found myself because there's a direct connection between the tenant and the landlord, there tends to be a good understanding. My tenants are allowed to feel, and I hope it continues this way, but they feel that if there is anything at all which are unsure of what they believe is going to be an issue are happy to give me a call and I'm happy to work with him to get it resolved. It's a good relationship and I hope to maintain it in that way as long as I possibly can.

Naz sees the estate agent as an ‘intermediary’, a middleman that ‘causes more difficulty’, he much prefers having direct communication with his tenants.

Another Landlord, Dave, explains that Landlords have very different motivations to letting agents:

[Landlord Dave] A letting agent just wants to get it let as soon as possible. Doesn't really care to great extent on the sort of...um... the clients they put in. Whereas if I do it all myself, I meet the client at the property, I show them round, I get a feeling for them. So I prefer it if I do it like that, but if the market- like recently the market has been very poor so I used a letting agent to, err, promote the property and, err, got a tenant- got three tenants for a house like that.

One landlord, Jannelle, has a one-bedroom flat in London which she rents out to students. Having been a renter in London herself, Jannelle prefers not to use an agent, though would consider doing so if she had more properties to rent. She sees no use in using a letting agency and believes it can save costs:

[Landlord Jannelle] ...I think they can sometimes get away with extra charges that you don't totally understand why you're paying them, that's my experience as a renter when I used to rent in London so I suppose that in my head that's there, I don't really want to do that with somebody who's renting my property I'd rather just do it myself, minimise the costs; for me and for the tenant as well because if you do it through an agency you probably have to charge them more because as a landlord you have to pay the agency to do lots of things, it keeps things a bit more realistic in price, probably fairer. And as I said because I've only got one property, it's manageable for me; if I had lots then maybe an agency would be the best thing but with my situation, doing it directly is actually the best option at the moment.

With one property, Jannelle finds it manageable to recruit her own tenants and look after them and the property but would consider using an agent if she had more properties. She says that doing it this way can minimise costs.

Not all landlords have had a bad experience of working with estate agents. For one of her properties, Sarah uses a Guaranteed Renter Scheme (GRS). When asked about her use of letting agents, Sarah responded:

[Landlord Sarah]: they are brilliant. They pay on time. They communicate excellently. They don't take any fees from me as it a guaranteed renter scheme from the council, they also ensure that the house is in the same condition as you left it. Their brilliant. I'd be really happy to use them again in any instance.

For landlords in this study, the preference to use an estate agent often depended upon the circumstances, such as how many properties one owned, if they had time to manage the tenancy themselves etc.

(4) Key Findings: Relationship with Tenants – How do you describe your relationship with tenants?

Overview

- Many research participants describe a 'close relationship' with tenants
- They reported treating tenants as they would like to be treated themselves
- The relationship is often a financial one – with landlord 'spending' key to maintaining the healthy relationship with tenants
- Landlords often give the 'benefit of the doubt' and routinely pay for things that need fixing or refurbishment

Naz has just one property. He has never wanted to be a 'commercial landlord' because he believes it is wrong and pushes up rent. He describes his 'philosophy' as treating tenants in the way he would like to be treated himself:

[Landlord Naz]: I found it quite easy in that my philosophy as a landlord is that I treat my tenants in the same way that I would want to be treated. It's worked well with me over the past 12 years in that I'm very accessible, very responsive to my tenants, nothing gets left for more than 24 hours, often far less than that and that's how I'd like to be treated. I've never had an unhappy tenant thank God, touch wood. That's my philosophy

Naz is not the only landlord who is responsive to tenants. Bob sends his tenants gifts at Christmas and other key dates as a goodwill gesture, as he explains:

You know, this relationship with my tenants is important. Um, and they appreciate it. mean, we sent a hamper and I'm talking about, um, a bottle of champagne, I'm talking like, what's it called Laurent Perrier champagne, I can never pronounce it, the French name it's 40 quid a bottle. Uh, and we bought them at, uh, a pink Prosecco. We bought them all sorts. It was all from M&S, so Marks and Spencers, truffles and chocolates, um, and, we sent it to them over Christmas, uh, because one, they're really good tenants, but two, we want to look after them because they're living in our, in, in my, I guess my home, my, my flat, um, I don't know if other landlords do that. I doubt most landlords do, you know, the type of people who work with estate agents do that. But that's what we did because you know it's, for us, it's personal.

Buying gifts is one way of maintaining good relationships, but it also makes good business sense, as the tenants are ultimately paying a considerable sum to the landlord so keeping them happy is beneficial. Sarah says that she dreads receiving a message from her tenants, because it inevitably involves spending money, part of which helps maintain a healthy relationship:

[Landlord Sarah]: when I get a message from my tenants, I always get the feeling that it's never going to be anything good, it's going to be me spending more money,

but overall, its ok because I feel I have a good enough relationship with all of them, so in that regard its fine.

Sarah has a good relationship with her tenants, though sometimes this relationship can be strained by damages caused to her properties, as she explains:

[Landlord Sarah]: On the property where the radiator came off the wall; I felt like a radiator doesn't just fall of the wall. this was a new radiator as well as I had just had it put in. I felt like someone must have done something silly like sat on it or somehow pulled it off but I just had to fix it. I couldn't prove it and to tell the truth I couldn't be bothered for the hassle, but overall they were looking after the property and I thought, £100 for a quiet life is worth it.

Maintaining the good relationship with tenants requires attending to issues like damage and repair. Although Sarah felt that the radiator was likely damaged by her tenant, she just had it repaired for a 'quiet life'. This was a common feature of relationships with tenants. Landlords were pragmatic about getting repairs fixed – even when caused by tenants. Dave describes one of his worst tenants who was 'going to be a rock star!':

[Landlord Dave]: We had a chap who was in his early 20's. He had a drum kit in his flat. We never agreed to this in the beginning, but he moved a drum kit in and we never got any complaints from the neighbours, so that was okay. But he was gonna be a rock star! And he trashed the kitchen a bit, he damaged a few drawers and cupboard drawers got pulled off and he left and, I can't remember what we did about the deposit. This was 20 years ago I suppose, but it springs to mind as somebody thought he was gonna be a rock star – I mean maybe he is these days, I have no idea – I can't even, I can't remember his name or what he looks like, but, his thought about being a rock star was to damage things, so, there you go. But anyway, it's just a few kitchen cupboards that we had to put new drawer fronts and doors on, and it was fine. It cost us a few hundred pound, but there you go.

Dave's tenant had wrecked part of the kitchen so several things had to be fixed and replaced. Although this was one of the 'worst' examples Dave provides, most landlords reported having to fix or pay for things which were damaged by their tenants. In another example, Paul describes one situation in which his tenants caused a mess and annoyed the neighbors:

[Landlord Paul]: It's because it was three young lads sharing a flat and they were just doing what lads do and annoying the neighbours and making a mess, I mean nothing you would call criminal. But I am pleasant as a landlord but not if you give my place back as a mess...

Paul was not happy about his property being wrecked. But like other landlords in this study he said that these incidents were not common and most tenants lived respectably in his properties across London.

(5) Rent: How do you know what to charge?

Overview

- Landlords usually charge around 'market rates'
- The market rate is the most important factor in determining rental price
- Landlords prefer to keep someone in the property for longer periods as swapping and changing tenants can be messy and a financial burden
- Landlords empathize with tenants – get repairs done as quickly as they would want

One of the key research findings reported by Landlords in London was how significant the market rate was in determining the rental price as Paul explains:

[Landlord Paul] Normally just if a place becomes vacant well look at the general market, market rates and pitching it somewhere near that. So, we will go onto Gumtree or Open rent or whatever and seeing where the market stands and then normally well put an advert on whatever is the current popular website, it always seems to change and then just see what the response is to that.

However, Dave says that he charges *below* market rate to keep his tenants and avoid a 'void' in tenancies. He explains:

[Landlord Dave]:... I charge a very reasonable, below market-rate rate. Partly because that means that they don't move too often. I could charge more but then they'd be thinking all the time, "ooh, I could get better-" – well they might be thinking – "ooh, I could get better down the road, I'll move, so I'll have a void." ...and all that entails, because normally if you get a void you also have to do a bit of decorating or repairing, cleaning, that sort of thing. Whereas if they stay on because it's such a good deal, then I don't get any voids, which, in the long term, works out better.

Avoiding 'voids' is advantageous for landlords because it means having a secure and constant flow of rental income from the properties they own. Some landlords, like Dave, charge below the market rate to keep tenants for longer. Changing tenants is disruptive and costly, as he explains:

[Landlord Dave]... as a result of moving out, they've (the landlords) now got to go into the flat, check it over, find out if there's any repairs or any redecoration, any replacement of whatever. And then you start letting it, and then you've got to interview tenants, and then – meeting them on sight I mean, by interviewing – but then if that works, and you think, "yeah they're okay," then you have to check their references, then there has to be a degree of trust. And so you take on new tenants and that all takes time, so you might lose rent for a month, and spend, I don't know, quite a few hours down the property, travelling to and from it for interviews, and failed attendances by people who just don't turn up. And then you might have to get the builder in to say, "look," I don't know, "all these doors have twisted, you need to work-repair them and get them sorted." So that all costs money, so actually, a void is...preferably avoided.

Most landlords gave examples of support they offered tenants in relation to rent. Several said they helped tenants during the Covid-19 pandemic crisis. For example, Dave explained how he reduced rent for one of his tenants suffering from the effects of furlough:

[Landlord Dave]:...I've had a few tenants that haven't been able to pay their rent. Like one person was – she's an ideal example – she earns £20,000 a year, waitressing a very classy restaurant. And then she got furloughed, which meant she was on 80% of her income of her salary, which meant she was on 16,000, 80% of 20,000. But she rang me up and said, "look Dave, I'm furloughed so I'm getting 16,000 but normally I get 20,000 from work, and 10,000 plus tips. So, in fact, I'm on roughly half rent- half salary."... "I can't afford the rent." So, we had a chat about it and in the end, I said how about half rent for, I don't know, until the furlough finishes. So, her rent went down from, round figures, £600 a month to £300 a month. She said, "yeah that's great." And after about four months, she moved. I don't know why she moved, but it was fine. She sent an email or a WhatsApp saying, Dave, I want to move in the next few weeks, is that okay?" So, I said yeah. She was in a house with three others, there were four in the house so she was one of four. So, she moved out and the people in the house found a fourth person to replace her.

Reducing rent is one way in which Dave can maintain a good relationship with his tenants whilst ensuring he still has someone in the property.

One way in which a landlord can maintain good relations with tenants is ensuring repairs are always sought to be carried out quickly. Jannelle is a landlord but also a renter, so whilst she has tenants living in her property, she also has a 'landlady' charging her rent. Jannelle says repairs should be immediate:

[Interviewer]: Okay that makes sense. In terms of repairs within the property, how do you decide how quickly you need to get a repair done?

[Landlord Jannelle]: So I personally think it should be repaired immediately, as soon as you can get it sorted because living in a rented places myself now if there's something not working with the boiler I really expect my landlady to sort things out within a week so the same expectation and we have put this into the contract things should be reported as soon as they become faulty by the tenant and a response is expected within the next 72 hours so for example, after she moved in we had an issue with the boiler where she wasn't getting hot water, immediately called the EDF and we made sure they were there the following day so less than 24 hours that was fixed. Again, you don't want to have that issue in the middle of winter, so personally I think it should be fixed as soon as you can even if it means you have to pay a bit extra or you have to be on the phone for 2 hours talking to the electricity company or you know to get thing sorted, I think it should be as soon as possible.

Jannelle compares her own situation as a renter to judge the expectations she believes is required as a landlord.

Summary

This report presented five key themes following questions which were formulated by working with Toynbee Hall. These themes included: How research participants 'became' landlords; if they had any 'training' or experience in becoming landlords; what their relationship was like with estate agents; what their relationship was like with tenants; how communication took place with tenants; how they dealt with things like rent (deciding what to charge) and repairs (how quickly they acted or how they went about getting things fixed for tenants).

The report shows that landlords largely 'fell into' the business of renting properties. That there was no training to become a landlord, but instead, research participants became landlords by chance and preparation was usually developed from practical experience from renting rooms or houses (some of which they had personal connections with – like previously lived in). The landlords in our study largely rented directly to tenants, as they found estate agents to be 'middlemen', who were only in it for the money and who did not always communicate effectively between renter and landlord. However, some landlords had positive experiences of using agents too. The use of agents was usually impacted by circumstances (e.g. how many properties the landlord owns). Communication with tenants was said to be good with all landlords in this study. But the relationship always involved some commercial or financial aspect. For instance, landlords often found that maintaining good relationships meant cutting rent (e.g. during Covid-19 lockdown and period of furlough) or meant paying for and fixing stuff – even if damages were caused by tenants themselves. Rent was largely dictated by the market with more experienced landlords dropping rent below the market rate, in-order-to avoid 'voids', keeping someone renting at the property for longer periods of time. This was always financially more viable than swapping and changing tenants.

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