

Proof of Problem - Group 1

Roman Bromidge, Talhah Nesar, Joseph Luntadila

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1 Identification of Problems

1.1 Initial Hypothesis

The student housing market grew by 2.9% in 2017 and is worth between £4-5B (Cushmanwakefield.com, 2018). With Bristol having a total student population of 55,000 (Bristol City Council, 2018) and growing the “studentification” (Mulhearn and Franco, 2018) of the city and its economy has had a big impact on the way the city works. Our initial hypothesis for this project was: a market exists for an innovation which would improve the student experience of searching for, viewing and living in private rented accommodation. This innovation would address a pain point that is sufficiently problematic that a viable business could be established to solve the problem.

1.2 Assumptions

Our initial assumptions about the problems were as follows:

- Students feel pressured into choosing a property which may not best suit them when living there.
- Maintenance problems in student properties take a long time to fix which has a negative impact on quality of life.
- Students do not know what they should be looking for in a student property.
- The property viewing experience is time consuming and disruptive to students’ schedules.
- The process of searching for, viewing and finally signing for private rented accommodation is rushed and overly stressful for students.

1.3 Methodology

In order to test whether or not our assumptions and hypothesis were true, we utilised the following methods:

- Desk Research: to get an idea of the overall problem, we performed broad research into the market for student rented accommodation in both Bristol and the UK as a whole.
- Interviews: to identify and gain insights into specific problems faced by various stakeholders within the student housing market.

- Questionnaire: to gather supporting evidence for our insights from interviews we surveyed a large number of students.
- Auto-ethnographic Study: to understand the thought process of a potential tenant we participated in their house viewing.
- Personas: to synthesise our research into archetypal users we could innovate around; we compiled different insights into user personas.
- Journey Maps: for each persona, we constructed a journey map to discover the potential pain points of their experience.
- 5 Whys: to find the root causes of problems faced by stakeholders in this market segment.
- Causal Loop Diagram: to identify the causal relationships between different factors in the experience of student renting.

1.4 Outcomes

After conducting our research utilising the above methods, we have determined that there are main three recurring problems, for which we believe there is a viable market for a solution. In the next section, we will demonstrate how we validated or discredited our assumptions and arrived at these problems.

- Students do not know enough about the house they are signing for to make an informed decision about whether or not to choose the property to live in.
- There are recurring maintenance issues in student properties which are prolonged and not fixed in a timely manner.
- Students are not aware of their legal rights and what they are entitled to in their tenancy contracts.

2 Analysis of Problems

2.1 Signing without sufficient knowledge

2.1.1 Causes

Information which is crucial to making an informed decision (Gruenfeld et al., 1996) is not usually asked about nor considered by students; from our questionnaire and interviews we discovered two issues relative to students’ lack of knowledge when it comes to renting. 1) Students

have no idea what to ask the landlord/letting agent when they are viewing and considering the property apart from the superficial questions (e.g. are the bills included in the rent?). 2) Because they do not ask for the maintenance history of the property, students do not receive vital information about how the property is to live in. Our interviews showed that almost 60% of the sampled students reported finding 3-5 problems when they move in in the property. The most common problems are, house repairs (e.g. mould) and broken appliances (radiator) (n-direct, n.d.). This exemplifies the shallow understanding/knowledge these students had prior to committing to the property.

The next main cause is that the perceived pressure to acquire somewhere to live encourages students to act rashly without considering the full package of what they are signing for. According to Rightmove guide," the process can be overwhelming, confusing and even scary at a times" (Rightmove, n.d). We found from surveying students that almost 50% of the sample spent 10 minutes or less looking at properties and that 55% of students looked at 2 properties or less. In order to assess whether this pressure was an accurate assessment of the market conditions or at imagined we conducted follow up interviews with students, Bristol SU Lettings and a landlord. Our analysis of these interviews showed that although there is definitely a highly competitive student housing market, exacerbated by local government restricting supply of available housing (Ashcroft,2017), much of the pressure to find a house is imagined because most students want a very specific house that is located very close to the university campus.

A study looking into student housing in Trondheim, Norway found that there was an increased level of satisfaction in students living closer to the main campus/city centre (Thomsen and Eikemo, 2010). This implies that students prefer properties close to the campus and so demand is much higher, which is corroborated by the fact we found location to be the 2nd most important factor for the students we surveyed. However, SU Lettings said that if students were willing to cast their eyes further from the campus to surrounding areas, there is a large number of suitable houses. This gives rise to the insight that much of the pressure driving people to sign for houses quickly is unnecessary and is a failure of perspective on the students' part who want to live by the campus. Additionally, though properties are available throughout the year, the busiest months are November to February (Manchester-studenthomes.com, 2018). This shows that students all attempt to get their homes at the same time, thus driving high demand and competition in these months, encouraging students to act fast and perhaps hastily. This information validates our initial assumption that the process of searching for, viewing and finally signing for private rented accommodation is rushed and overly stressful for students.

Another cause of students signing without the sufficient knowledge is that many landlords and agencies push students to sign quickly. This may be due to the fact that 62% of landlords own only a single property (Council of Mortgage Lenders, 2016) and, out of fear that their property turns vacant, which is one of the top 4 fears of landlords (Mata, 2017), they encourage students to sign

quickly so they can confirm the property and relax. This is often via provoking competition between multiple student groups who view the property simultaneously. Unfortunately, from the student's perspective, this leads to feeling pressured to sign for a property they may have only seen earlier in the day. SU Lettings found that students feel the process is overly rushed because of competition (Phipps, 2015) which supports our claim of competition causing rushed signing procedures. Therefore, we have validated our assumption that students feel pressured into choosing a property which may not suit them best when living there. The unfortunate downside of this tactic is that 75% of students we surveyed reported not knowing really what they are signing for and without any real knowledge of what it will be like to live in that house in the year to come.

2.1.2 Scale

We found that lack of information is correlated with the speed of the acquisition process. 90% of our sample of students reported spending less than 5 hours looking for houses, while 75% spent only 20 minutes or less viewing the property. 55% of our sample reported that they viewed only 2 properties or less when looking for a house. This clearly shows that students spend very little time finding somewhere to live. Our next question was why this was the case. This discredits our initial assumption that the property viewing experience is time consuming, however when we conducted interviews and performed the auto-ethnographic study we did find that the experience was disruptive to existing schedules.

A follow up questionnaire reveals that 60% of students go through this process quickly because of the competitive nature of the market. They are afraid they might lose the property they liked because of the competition. 80% of the interviewed sample also reported that ensuring they have a place to live in the next year to be more important than the quality of the property when viewing it. Supporting this is the fact that checklists compiled by Lettings Agencies about the sorts of things that modern students look for contain mostly superficial furniture items (Hamilton Fraser, 2018) rather than the house being solid, mould free and easy to heat. Unfortunately, given market trends showing 2.9% growth in 2017 (Cushman-wakefield.com, 2018) this rushed nature of the process, though it introduces a knowledge gap, will likely worsen as it is influenced heavily by overall market forces which are unlikely to change in the near future. When we constructed our causal loop diagram for the demand for rented housing we found two major contributors, namely council policy and increasing student numbers, to be large factors which are very difficult to alter.

2.1.3 Impact

To determine whether or not this problem is sufficiently painful that students would be willing to pay for it to be solved we asked how much they would pay to find out more about the maintenance history of the property and previous issues. We found that approximately 80% of our sample were willing to pay at least £1 for this information.

They also expressed willingness to pay between £1-5 for information on the landlord and property from current and previous tenants to give them an idea of what it would be like to live there. Our interview revealed that some landlords are willing to provide this information freely if were they asked. The problem is that students do not ask for this information because they do not know to ask for it.

Students often regret their poor decision when the property does not live up to their expectations. A national survey revealed that 1 in 3 student think that their property was poor value for money (Butler, 2018), ie they are paying more than they feel they ought to for the quality of life they have living there. Similarly, our survey found that 50% of students rated their property viewing experience negatively. The fact that students rated their viewing experience so poorly implies that this is a major pain point for which there may be a valuable solution. Looking round a property is very different to living in it, and insufficient knowledge about the property becomes a major problem for students after they move in and find the property to be far different to how they imagined it. Most contracts binds students for a fixed term (Shelter, 2014), suggesting that even if a student decided to change the accommodation they would still have to pay for the previous contract and the landlord is not legally obliged to find another tenant (Shelter, 2014).

2.2 Recurring maintenance issues

2.2.1 Causes

Utilising the 5 Whys method, we analysed the causal factors leading to recurring maintenance problems that are not fixed sufficiently fast. The first is a factor also shared by other problems we have discovered, namely that students do not know nor ask about underlying maintenance issues even if the landlord would happily provide them. The landlord that we interviewed said that he has never been asked for the maintenance history for any of his properties. Our auto-ethnographic study of a property viewing experience corroborates this; the student subject, as well as us, were unsure about the types of questions we ought to be asking. In this case we were also shown around by the current tenant, meaning that the information would likely not be available even if we had asked them as they do not have a comprehensive view of the maintenance history. Having this information may bring about an awareness of previous problems and so, as students are less likely to move into properties with lots of known maintenance issues, difficulties where things break and take a long time to be fixed could be avoided altogether.

Ultimately, landlords and lettings agencies are running a business, and fixing things, especially large and important aspects of the house, becomes expensive very quickly and eats into the profitability of the venture. With a large number of people investing in the student housing market as a way to ensure consistent and growing profits (Thompson, 2018), these stakeholders may not put much effort into timely or effective repair of problems in student properties. Equally, with 55% of students we interviewed reporting that their relationship with their landlord as unsatisfactory, it can be inferred that the rela-

tionship between the two parties is part of this problem. Only 1 in 3 tenants trust their landlord (Millman, 2017), and when something goes wrong, this stresses the relationship, likely worsening it and making the problem worse for next time. With landlords being often unfairly demonised (Ward, 2015), and having their own opinions on what constitutes issues given they have to pay to fix problems, it is not surprising that there are difficulties in the relationship which can exacerbate underlying problems.

Financial reasons may also contribute to why problems are left unfixed for so long. The UK's Maintenance Loan average comes to being £138.85/wk, this coupled with the UK's National rent average being £130.59/wk leads to minimal money being leftover at the end of each week according to National Student Accommodation Survey (Butler, 2018). This acts as a deterrent for students to raise household issues with the landlords as individuals may end up having to pay up more out of their own pockets than they can actually afford. Thus problems get worse and worse until they have to call the landlord, likely making the time period for fixing longer and more costly and difficult.

Finally, one of our insights from interviewing landlords and lettings agencies was that they prefer to get in known contractors based on previous experience. Finding a trusted contractor is difficult and good ones are rare (Portico, 2016). Landlords will be blamed if a contractor they employ to fix something botches the job, and so they will act cautiously, and slowly, to ensure they have the right person to fix the problem. As such repairs may take longer than if they had simply chosen a random handyman that they found online because these contractors might not be free for a few days because they need to book in a slot into their busy schedule as they are their own business and will be working for many clients.

2.2.2 Scale

Interviews with a landlord, SU Lettings revealed that almost all students never asked for legal information and maintenance history, even if it would be available to them if they had asked. The landlord we interviewed said that he would be willing to provide maintenance history to any interested students free of charge. Legislatively speaking, Section 11 of the 1985 Landlord and Tenant Act holds landlords directly responsible for keeping the state of the property satisfactory (Jones, 2018) and so a lot of the responsibility falls on the landlord. If they feel that students are not paying sufficient care when choosing a property or are being irresponsible and damaging things they are likely to be less willing to sort the problem quickly to encourage students to be more careful, as ultimately they will be burdened with the cost of fixing things which break.

We found that students only focus on superficial aspects of the house during the viewing such as if the house is clean or if the furniture comes with the property. When we surveyed students about what are the most important factors they take into account when selecting a property, none mentioned maintenance history. Price, location and people were the most significant according to our survey. Bristol SU housing report also found the same (Phipps, 2015). They do not ask maintenance history because they

do not know if they are entitled to ask for it. This implies that students are less concerned with quality of the property itself when making their value judgment about whether they would like to live in the property.

This problem is sadly quite common and difficult for tenants (Shepperson, 2017) and is exacerbated because students' complaints are ignored by agencies and landlords (Bhardwa, 2017). For example, a national survey of students found that 1 in 4 reported problems are simply never fixed (Butler, 2017). We also found that there are often a large number of problems even on the first day of living in a new property. Our survey and interviews with students reveals that almost 60% of the sample reported between 3 to 5 problems at the time they moved into the property. A survey conducted by Epigram corroborates our findings, they reported that 74.4% of students said that there was mould problem by the time they moved in. 40.3% and 34.4% reported heating and broken/leaking problems respectively (Epigram, 2018). Additionally, our survey also reveals that over 55% of respondents rated their current relationship with their landlord as unsatisfactory. This might be due to the fact 60% of students we surveyed reported that they had had a maintenance issue take more than 4 days to fix.

2.2.3 Impact

Recurring maintenance issues lead to an overall decreased quality of life for affected students. For example, one of the students interviewed had an issue with his window having cracks on the top and sides allowing a significant amount of noise pollution to enter his room, a cause of distress heightened at night. Because of this, his sleeping pattern was constantly disrupted by noise from the outside which lead to more stress during the daytime. After raising this issue and reporting it to the landlord, both disagreed as to whether or not it was an actual problem needing urgent attention as fixing it would be too costly. With 9 out of 10 students reporting that they have had problems with accommodation (Phipps, 2015) this story is not exceptional, rather, it is the norm. This research validates our initial assumption that maintenance problems in student properties take a long time to fix which has a negative impact on quality of life.

From the landlords perspective the main impacts of consistent maintenance problems is worrying that students are being irresponsible and breaking things. The fact that unexpected maintenance problems are the 2nd most important worry landlords have (Mata, 2017) shows that landlords fear big costs associated with breakages and the headache of having to find contractors. The fact that breakages are the landlord's responsibility and that small problems, if ignored, could lead to legal battles. Thus incentivising the landlord to use their trusted handyman. Unfortunately this can take a long time to schedule due to busyness of contractors.

2.3 Legal rights and entitlements

2.3.1 Causes

Once again, a causal factor here is that students do not know that a lot of this information is available to them

for free online. One interesting consideration here is that because each contract is slightly different there is still a lot of uncertainty as to what students are entitled to even if they do attempt to find out by searching the internet.

Similar to our initial problem, we discovered that students rush into signing for a house without always knowing what they are signing for. We found from our survey that 90% of students spend less than 60 minutes sorting out the contract. Legally, students should have 24 hours to review the contract before they sign it [Unipol, n.d.], but this appears to not be happening. This may partly be due to real market pressures, and partly due to influence of lettings agencies eager to get properties confirmed as soon as possible. When we conducted interviews with students we found that a lot of the considerations of what it would be like to live in the property ranked far below other factors such as price and location. This means that when it turns out that living in the property is not what they had imagined they are stuck because they do not really know what they actually signed for. Given that we have found this is an influential factor for each of our main problems our initial assumption that students do not know what they should be looking for in a student property seems powerfully validated.

Finally, the landlords and lettings agencies have a problem where more than 90% students simply do not read any of the information that is provided to them (Cakebread, 2017) even if it is in their best interest to do so. This means that lettings agencies struggle to communicate vital information to students, and so, students in turn do not know relevant information which may help them foster a positive and beneficial relationship with their landlord.

2.3.2 Scale

Our questionnaire and follow up interviews with students yielded that above 60% of them did not fully understand their legal rights and what was contained in their contract when they signed it. Therefore, by not understanding the specific clauses in their contracts there were problems further down the line when issues arose regarding damaged items. With a student market size of 1.7 million (Cushmanwakefield.com, 2018) and growing, students not reading the specific clauses of their contracts is a growing issue. Unscrupulous landlords and agencies can cash in on student incompetence to extract high profits from this growing market. One case study specific to Bristol is of the letting agency Digs who withheld the deposit of a group of students and overcharged them for cleaning costs without any receipts to prove cleaning actually occurred (Wadsworth, 2017). This demonstrates that there are agencies that are likely to take advantage of this knowledge gap. The lack of legal knowledge among students is exemplified by this case as, although students not reading contracts is a wider issue, there are very few occurrences of students challenging, and winning a cases for unfair treatment.

2.3.3 Impact

The effects of legal uncertainty are felt deeply by student tenants, with 60% of those we surveyed stating that they

have had disagreements with the landlord. Though there is information out there, it is often time consuming and stressful to find, particularly if the student is unsure about their rights in the first place. They may not bother looking at all. Legal challenges also negatively impact the mental health of the litigant (Strasburger, 1999) and this is especially troubling as students are at higher risk for mental health problems than other parts of the population (Hunt and Eisenberg, 2010). Combined together this makes the student market ripe to be taken advantage of as most students will be unwilling to face the difficulty of mounting a legal challenge. Therefore giving them information upfront about what their contract means is essential for preventing the problem in the first place.

3 Solutions

3.1 Solution 1

Our first solution is the Renting Toolkit Box. This aims to solve the problem of students not having sufficient information to make an informed decision about the property. Given that students said they were willing to pay between £1-5 for information about the property a small box of information, this small physical box of information could be sold at Freshers Fair to students or to student groups who would then distribute them. The cost of the box, as well as the ease of use of having items such as a physical checklist and example questions to ask when viewing a property, will act as encouragement for the students to actually use the box due perceived value. This is in contrast to the vast quantity of freely available, but difficult to process, information available at various places online.

3.1.1 Challenges

The first challenge we face is that SU Lettings does provide useful information to students online. However, they said that students are not normally aware that this is available to them. This may pose an issue because students may choose not to pay for our Toolkit, however we believe that this problem is mitigated by the fact that we can market this product in different places, such as at physical stalls, thus bypassing SU lettings. Equally, by providing a physical product rather than an online one, we remove some of the friction that people would have if they were attempting to create something similar themselves by accessing freely available materials. This friction may also be a driving cause of people not seeking the info in the first place. The SU itself do provide some similar relevant information to this idea, and we will be comparing our product to what they provide at their Ready to Rent event on 30th November.

A deeper underlying problem is that the housing market is likely to become ever more competitive, therefore leading to a more and more rushed process, simply due to market growth and the local Government limiting the availability of student housing (Ashcroft, 2018). This poses a greater challenge because it implies that the problems are caused by deeper market forces which are much harder to change. Despite our product aiming to improve the quality of the knowledge that students get when they

look around properties, it is likely that the experience will still trend over time towards being rushed, low quality, and highly stressful. This is simply down to growth in demand outstripping supply (Greenland, 2017) which increases competitiveness in the market and gives more power to the landlord/lettings agency.

3.2 Solution 2

To solve the issue of prolonged maintenance problems we envisioned the Maintenance Timeline platform. This online resource would help landlords and lettings agencies to keep track of maintenance problems occurring in the houses that they manage, providing frictionless methods for automatically scheduling and booking contractors to come in and fix problems when they are reported. For a small annual fee, this platform would seamlessly integrate with email, flagging problems as they occur. When the email account receives an email complaint it will book people from a list of qualified professionals pre-chosen by the user. This will hopefully speed up the process of repair, as the process is now automated and takes up less time in the day for already busy landlords/lettings agencies. We are targeting this solution at the landlord/letting agent as we believe that this is where we would be able to capture some of the value, given that students were unwilling to pay extra to have problems solved quickly because they have less money and ultimately it is the landlord's responsibility.

3.2.1 Challenges

Our biggest issue here getting landlords to use the platform, as they are likely not to be convinced quickly and will take a long time to agree to use it. As this would be a B2B product, we would have to develop a quality brand known for reliability and bespoke service to target professional customers. Equally, larger lettings agencies may have someone to perform this role for them, so initially we believe that targeting individual landlords who manage their own property is a better way to build credibility for the product.

Another big challenge in attempting to market this solution is that there already exists a wide range of software solutions for letting agencies looking to streamline their approach to managing their properties. A company named FixFlo is already attempting to solve this problem, but they are not specialised to the student market. As such, by building a product which is less costly, due to its niche appeal and reduced feature set, than the competitors who are targeting a larger markets we believe we could make a scalable business.

3.3 Solution 3

To automate aspects of legal processes around student renting we propose Contract Helper. This application scans your contract to determine your legal obligations, and alongside inputting a small amount of relevant information automatically files a legal case in the small claims court if you are unhappy with your landlord/letting agency. This solution aims to remedy the asymmetry of

resources and information between the landlord and the tenant as it reduces the friction of filing a small legal claim. This tool helps students to fight back against unfair treatment, such as unjust charges from the deposit for erroneous maintenance, and captures a fraction of the value by charging a small fee if the claim is successful. Hopefully, this also encourages landlords to become more responsible, as the barrier for student tenants to launch legal action is reduced.

3.3.1 Challenges

The University already provides some degree of help for students with problems with their rented housing, offering legal advice and suggestions on what to do if things go wrong (Bristol.ac.uk, 2018). When we interviewed SU Lettings we found that they were occasionally approached by students asking for legal advice however this was an infrequent occurrence.

There is also a competitor in this automated legal filing market, DoNotPay, however for the UK market it has only specialised into parking tickets and is not dealing with the student rented housing space yet. The fact that there is a successful player in the automated legal filing space does suggest that a solution of this nature would be viable and is a potentially valuable market, though it makes it a more difficult one to break into.

4 Discussion

We believe our initial hypothesis and assumptions were validated through our research into the problems in the student housing market. We found 3 underlying problems: 1) signing without sufficient knowledge, 2) recurring maintenance issues and 3) legal rights and entitlements. We developed 3 solutions, one for each problem, which are the Renting Toolkit Box, the Maintenance Timeline and Contract Helper respectively.

We believe that the first and the second solutions address a sufficiently painful problem and so the solution has the potential to be transformed in viable business. The third solution we feel is somewhat weaker than the other two because it will face competition from other groups who provide similar solutions for free, such as SU Lettings, however we should be able to get around this by charging for successful claims rather than upfront.

In order to ensure the viability of our first solution we must ensure that students are interested and pushed to become more knowledgeable about the information we are providing via our toolkit. The low price point that students suggested they would be willing to pay means that this product will have to be cheap to produce, and of sufficient quality that students will be willing to pay for it. Selling this kit at places such as Freshers Fair may be useful as it targets students early, potentially providing them with more benefit as they will be able to start looking for houses earlier.

Analogous to the previous solution, we believe the second is also desirable and feasible, but in order to make it viable we will have to prove our credibility. Given our lack of resources and the competition from more established brand that provides similar services, we may struggle

with acquiring professional customers. However, the student market itself has not been targeted directly by competing brands, so there is still possibility for innovation.

We are least confident in our third solution as we believe that the evidence suggests that students may be less willing to pay for a service/product that they can access for free from other providers. Equally, this solution will require more specialist expertise, which we currently lack, so it may be more difficult to establish the credibility to be trusted with any legal matters.

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6 Appendices

6.1 Appendix 1

Our video report can be found at

6.2 Appendix 2



Figure 1: Persona 1

6.3 Appendix 3

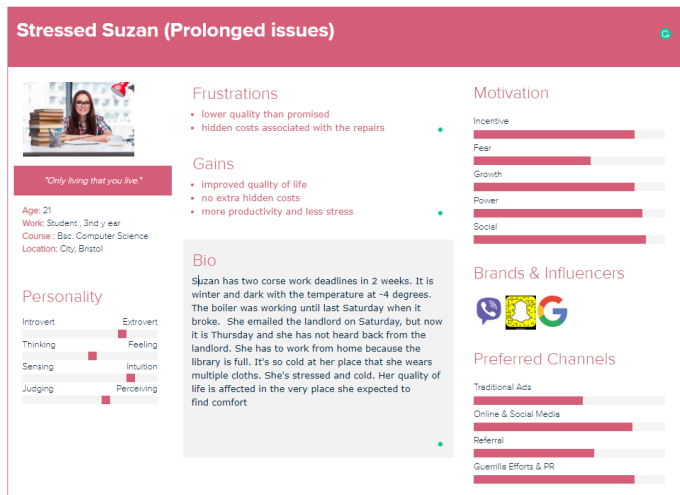


Figure 2: Persona 2

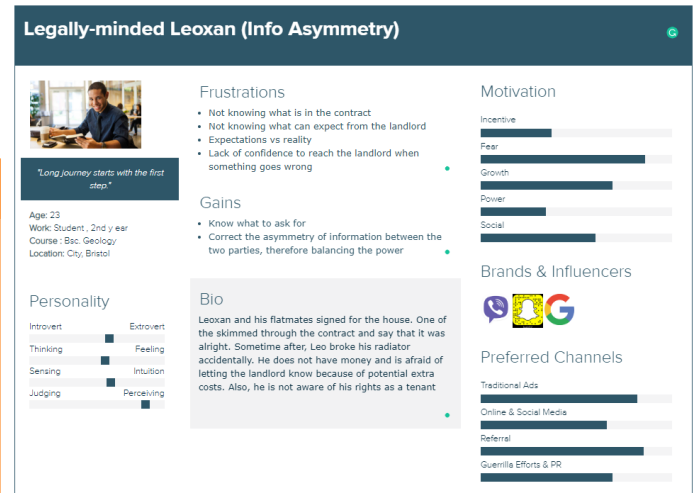


Figure 3: Persona 3

6.5 Appendix 5

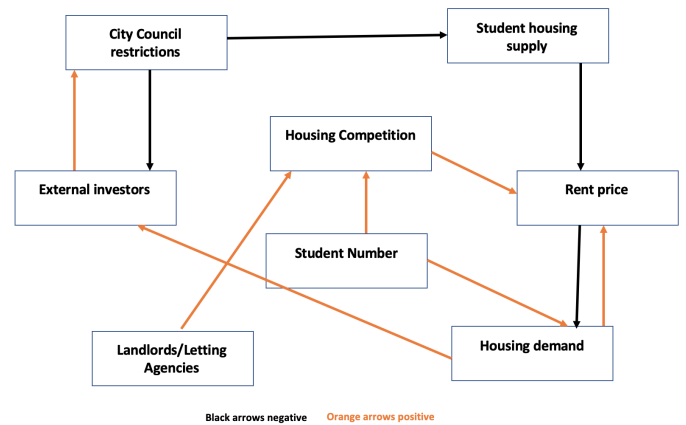


Figure 4: Causal Loop Diagram

6.6 Appendix 6

Our Google Drive with all related documents, including our Journey Maps, can be found at the link below and accessed by anyone with a Bristol email.

<https://drive.google.com/drive/folders/1zDGTWvBeVZ4ItfmmLDv3uMIEPlcxpPyy?usp=sharing>