



Just Landlords  
4<sup>th</sup> Floor  
30-34 Hounds Gate  
Nottingham  
NG1 7AB  
0115 950 5056  
[www.justlandlords.co.uk](http://www.justlandlords.co.uk)

## **Do UK Landlords Trust Their Tenants?**

## **Contents**

### **1 Introduction**

An overview of what is being explored with this White Paper and the information that can be found within

### **2 Purpose**

The reason for this research and the potential implications of any findings

### **3 Research**

A look into the data we have gathered around landlords and tenants

#### *A. UK Landlords Opinions of Tenants*

*Data that looks into how much UK landlords trust their tenants and whether or not they would feel safe with them in their own homes*

#### *B. Tenants Damage*

*Data that examines damage caused by tenants in rented properties and the impact this has on landlords trust*

### **4 Findings**

Findings we have gathered from analysis of the data and the potential actions that can be taken from them

## **1. Introduction**

This White Paper investigates the relationships between landlords and tenants in the UK, looking at how much landlords trust their tenants, the reasoning for any level of mistrust and the most effective actions for gaining a high level of trust in tenants.

It is the aim of this White Paper to highlight the current relationship status between UK landlords and tenants, in order to suggest actions that could be put in place to improve landlord/tenant relations.

The data within this White Paper was gathered via a questionnaire of 300 UK based landlords in 2012.

## **2. Purpose**

The purpose of this White Paper is 3 fold:

1. To find out how much UK based landlords trust their tenants
2. To discover the root cause of any mistrust in tenants
3. To highlight ways in which landlord/tenant relations could be improved

In order to address all 3 of these points we have surveyed 300 UK based landlords, asking them a variety of questions regarding their relationship with current tenants and also around damage caused to their properties by tenants in recent years.

The data has been gathered from landlords based all over the UK and from varying age ranges, as will be discussed in later sections of this document.

### **3. Research**

This section has been split into 3 areas:

1. *UK Landlords Opinions of Tenants*

Data that looks into how much UK landlords trust their tenants and whether or not they would feel safe with them in their own homes

2. *Tenants Damage*

Data that examines damage caused by tenants in rented properties and the impact this has on landlords trust

3. *Visiting Tenants*

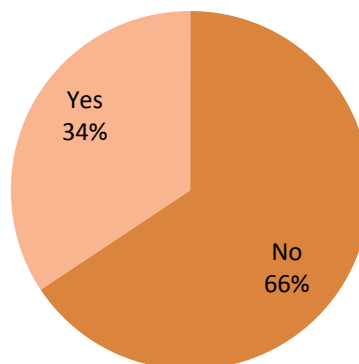
Data on the frequency at which UK landlords visit their tenants and the impact this has on property damage

#### *A. UK Landlords Opinions of Tenants*

The first questions asked of UK landlords were in regards to how much they trust their current tenants. For a general overview of how UK landlords feel towards their tenants they were asked if they would trust their tenants to house sit in their own home.

The pie chart below highlights that approximately two thirds of landlords in the UK would not trust their tenants to look after their own house:

#### **Would You Trust Your Tenants In Your Own Home?**



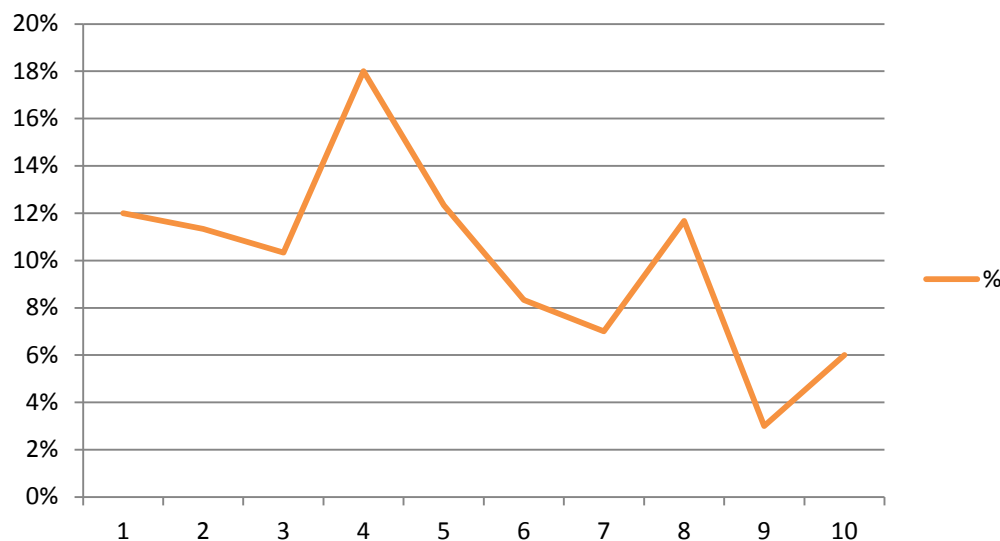
The surveyed landlords were then asked on a scale of 1 – 10 how much do they trust their current tenants to look after their rented property? (With 1 being “not at all” and 10 being “completely”)

Overall, the data highlights a tendency towards landlords not trusting their tenants, with 64% picking a rating between 1-5, at the “not at all” end of the scale and just 36% ranking their tenants between 6-10 at the “completely” end of the scale.

Rating	Landlords	Percentage
1 – 5	192	64%
6 – 10	108	36%
Total	300	100%

The graph below also highlights that of the 2 extreme ends of the scale, 12% gave their tenants a score of 1, meaning they do not trust their tenants at all, whilst only 6% gave a ranking of 10, meaning they completely trust their tenants.

### How Much Do You Trust Your Tenants?



Combining these 2 sets of data together, it can even be seen that of the 6% of landlords who did give a rating of 10 to their tenants, meaning they completely trust them, 28% of these landlords still wouldn't trust their tenants in their own home:

Level of Trust	How Much do you Trust your Tenants?	Wouldn't Trust in Own Home
1	12%	86%
2	11%	62%
3	10%	77%
4	18%	80%
5	12%	51%
6	8%	80%
7	7%	57%
8	12%	60%
9	3%	11%
10	6%	28%

The 3 sets of data above clearly highlight a high level of mistrust of tenants by UK landlords, as a whole. However, analysing this data further, it can be seen that the level of trust varies greatly in certain areas of the UK.

Looking at specific regions of the UK, our survey data highlights that the rate at which landlords trust their tenants varies by as much as 64% depending on the area.

The table below shows that of all the surveyed areas, landlords in Northern Ireland are the least trusting of their tenants, with 100% of those surveyed saying they would not trust them in their own homes:

Trust Tenants	Northern Ireland	North West	Scotland	East Midlands	London	North East	South West	Yorkshire/Humber	South East	Wales	West Midlands	East Anglia
Yes	0%	5%	26%	28%	28%	30%	32%	46%	46%	46%	56%	64%
No	100%	95%	74%	72%	72%	70%	68%	54%	54%	54%	44%	36%

Meanwhile, it appears that landlords in the East Anglia region of England are the most trusting, with only 36% saying that they would not trust their tenants in their own homes.

Below is a heat map visualisation of this regional data, with the colour growing darker as the percentage of mistrust gets higher:



What this data highlights is that there appears to be a greater level of mistrust of tenants in the North/North West area of the UK, with Northern Ireland, Scotland and North West England having the highest percentage of landlords who would not trust their tenants in their own homes.

Meanwhile, barring London, it appears that landlords in the South of England have the highest level of trust of their tenants. The cause of this regional difference could be due to the types of tenants in these differing areas.

Looking at the 2012 Find a Property Rental Index, it can be seen that the average rental yield is considerably higher in the southern areas of the UK than the North/North West:

Area	Avg. Rent Price
London	£2,152
South East	£1,102
South West	£841
East Anglia	£801
Scotland	£687
Wales	£634
North West	£598
North East	£574
Yorks Humber	£543

It could therefore be argued that as the rental yields are £200 - £500 greater in these southern areas, there is likely to be a higher percentage of working professionals with greater incomes renting these properties and perhaps these types of tenants are trusted more by landlords than others.

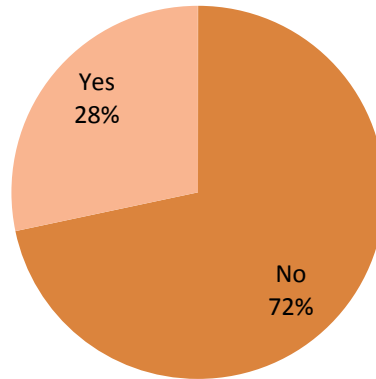
However, although this may be an explanation for the regional variance, it does not explain all mistrust in tenants, as there is still mistrust in the South of England. The next section therefore will look into a possible cause of landlord mistrust, as a whole.

### *B. Tenants Damage*

As part of the survey for this White Paper, landlords were also asked if there had been any damage to their property or furnishings by tenants in the last 3 years. As a general overview, it can be seen that in the last 3 years, 28% of UK landlords have had their property or furnishings damaged by tenants:



## % of Damage in the Last 3 Years

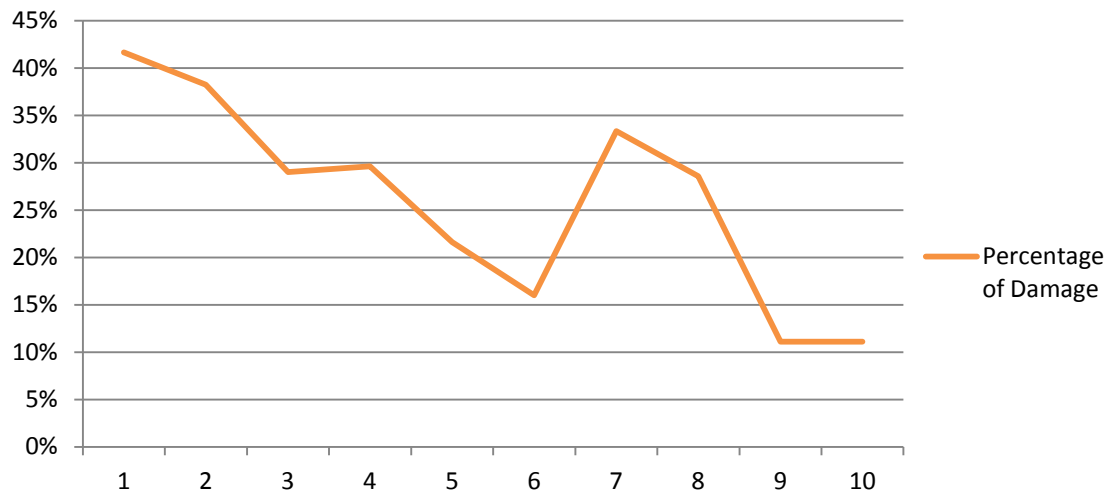


This data alone does not highlight anything significant with regards to trusting tenants, however, if this data is combined with the 1 – 10 scale of trust explored in the previous section, it can be seen that there is a positive correlation between level of trust and damage by tenants:

Level of Trust	Percentage of Damage
1	42%
2	38%
3	29%
4	30%
5	22%
6	16%
7	33%
8	29%
9	11%
10	11%
<b>Correlation</b>	<b>0.8</b>

The data clearly shows that those who gave their tenants a trust score of 1, meaning they do not trust their tenants at all, have experienced the largest percentage of damage to their properties in the last 3 years, at 42%.

## Percentage of Damage



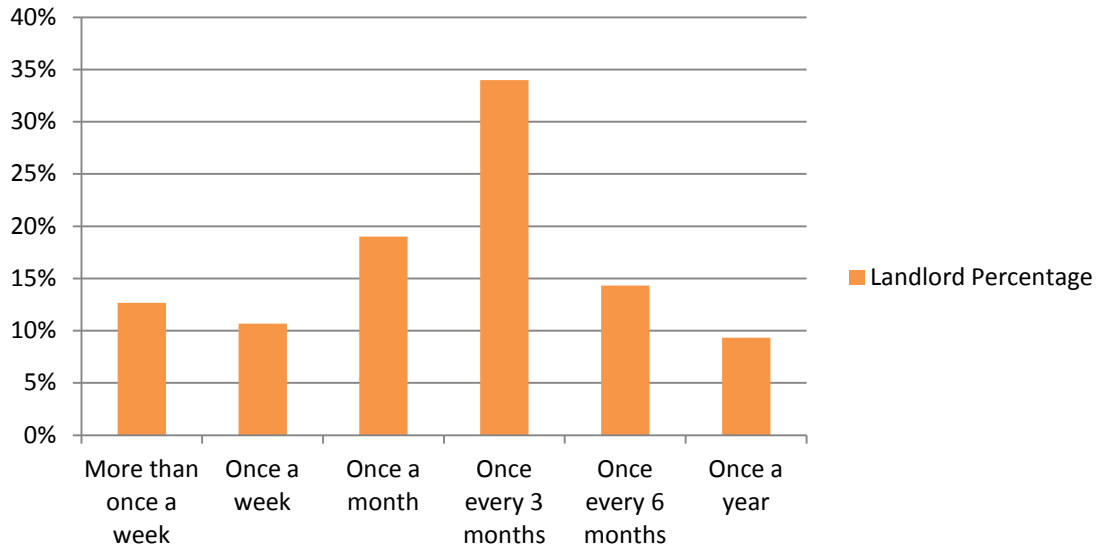
Meanwhile, of the landlords who gave their tenants a trust score of 10, meaning they completely trust them, only 11% have suffered from tenant damage in the last 3 years.

Overall, there is a clear positive correlation between damage and trust, showing that landlords who have experienced damage to their properties are less likely to trust their tenants than those who have not.

### *C. Visiting Tenants*

Finally, landlords were asked how often they visit their tenants in their rented properties, in order to see if visitor frequency has any impact on tenant relations. As an overview, the graph below highlights the percentage of each frequency at which landlords visit their tenants, from more than once a week up to once a year:

## Percentage of Landlords Visiting Tenants



This data basically shows that the largest percentage of landlords tend to visit their tenants once every 3 months, whilst 13% visit their tenants more than once a week and 9% just once every year.

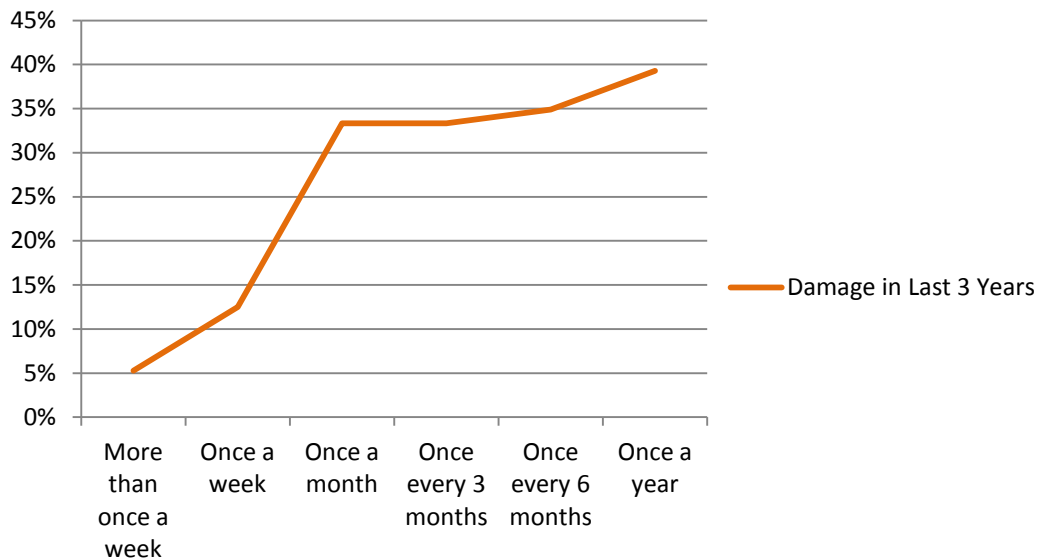
In order to show the impact these visits have, the data above has been combined in the table below with the statistics on property damage:

How Often do you Visit Tenants?	Damage in Last 3 Years
More than once a week	5%
Once a week	13%
Once a month	33%
Once every 3 months	33%
Once every 6 months	35%
Once a year	39%

The table above and graph below clearly show that the more frequently tenants are visited by landlords the lower the rate of property damage.

Of the landlords who visit their tenants more than once a week just 5% have experienced damage in the last 3 years, whilst of those who visit their tenants just once a year, 39% have suffered damage to their property.

### Damage in Last 3 Years



This is therefore a clear indication that visiting tenants on a regular basis does have an impact on tenant behaviour, minimising damage to property and furnishings. As we identified a clear correlation between damage and trust, it would appear that not only will frequent visiting decrease damage but also increase trust in tenants.

#### **4. Findings**

There are a number of key findings that can be taken from this research of UK landlords and tenant behaviour:

1. **High Level of Mistrust** – It can clearly be seen that there is a high level of tenant mistrust in the UK, with a large proportion of landlords claiming to not trust their tenants at all and 66% not willing to trust their tenants in their own home.
2. **Regional Variance** – In particular, landlords in the North West, Scotland and Northern Ireland are the least trusting of their tenants and this regional variance could be explained by the level of rental yields in these areas, compared with those in the south of England.

3. **Property Damage** – In the last 3 years 28% of tenants have suffered damage to their rented properties, and there is a clear, positive correlation between damage and trust, with 42% of the least trusting landlords having experienced damage compared to just 11% of the most trusting.
4. **Visiting Frequency** – Finally, it can also clearly be seen that the more frequently landlords visit their tenants the less likely they are to suffer damage to their rented properties. Just 5% of those who visit their tenants more than once a week have suffered damage in the last 3 years, compared with 39% of those who visit them just once a year.

What can be taken from this is that it appears that in the UK there is a large proportion of landlords that do not trust their tenants and the main reason for this mistrust is due to property damage caused by those tenants.

It would appear that the simple way in which landlords can reduce property damage is to visit their tenants more frequently. The more frequently landlords visit their tenants the less property damage is suffered, which in turn will increase the level of trust landlords have in their tenants.