



Cardiff
Students'
Union

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Myfyrwyr
Caerdydd

Student Advice

Free • Independent • Confidential • Impartial

Housing Research Report




SHELTER
CYMRU

Who are Shelter Cymru?

We help thousands of people each year across Wales who are affected by the housing emergency by offering free, confidential and independent advice. When necessary, we constructively challenge on behalf of people to ensure they are properly assisted and to improve practice and learning.

We provide information, advice and support to help people identify the best options to prevent homelessness, to find and keep a home and to help them take control of their own lives.

We exist to defend the right to a safe home and fight the devastating impact the housing emergency has on people and society. Through our research, policy work and campaigning, we aim to influence the Welsh agenda on housing and homelessness, by scrutinising how services are delivered and developing robust solutions to housing problems.

**// We believe
that home is
everything. //**



Introduction

The Cost-Of-Living crisis is making everyone feel the pinch on their budgets. Having a safe and affordable place to call home is becoming increasingly difficult. Our students are facing particular pressures due to their low incomes and the constraints of the accommodation options available to them.

During 2021, Shelter Cymru completed research for the National Union of Students (NUS) in Wales resulting in the report *Broken Foundations: Fix Student Housing*¹. It sought to challenge the idea that *"students should just put up with shoddy housing as a rite of passage"* and shone a light on the extent to which housing issues affect students' daily lives.

The NUS report called for transformative change to the student accommodation market with recommendations that all students must:

- **be able to hold their landlords to account,**
- **have the same rights and protections regardless of where they live,**
- **be able to afford to live in safe and healthy housing.**

This research builds upon our learning. It has been commissioned by Cardiff Students' Union with the aim of highlighting the realities of living in student accommodation in Cardiff specifically. It provides the opportunity for a more detailed look at the student housing market in this area as well as an update on our understanding of the pressures' students are experiencing with rising housing costs and the cost of living more generally.

This report outlines our research methodology and key findings before concluding with a series of recommendations intended to inform the Students' Union's future advice service and campaign work.



¹ sheltercymru.org.uk/wp-content/uploads/2021/11/Broken-foundations_Fix-student-renting_Report_FINAL.pdf

Foreword

Here at Cardiff Students' Union, we are a charity that aims to support and empower students at Cardiff University. Within our work we run campaigns for issues important to our students, we lobby for change and offer numerous services to help our members with their studies, and with their student experience.

One of these services is our Student Advice service. Student Advice is a free, confidential and independent service available for all Cardiff University students. This service is independent of the University, and our role is to give students impartial and objective advice, most frequently relating to their studies and their student accommodation.

Annually, we advise thousands of students; we believe we have a comprehensive and up-to-date

understanding of the housing options that are available for students in and around Cardiff. This research project, in collaboration with Shelter Cymru, was intended to help us consolidate our understanding, to inform our practise moving forwards, and to support our future student-led campaigns.

Over the past two years, our Student Advice and Sabbatical Officers teams have seen an increase in queries relating to housing, particularly in the context of 2022/23:

- **The Renting Homes (Wales) Act 2016 has come into effect, and the private rented housing sector is being required to adapt to new practises to ensure that housing standards are met, contracts are updated, and students are able to move in/out in the summer as "usual".**



- **As a national observation, student numbers appear to be increasing.**
- **The Cost-of-Living crisis continues to dominate headlines.**
- **Broadly speaking, there appears to be an increased demand for private rented accommodation, across both students and the wider community.**
- **Industrial action continues, being led by the University College Union, and is taking place at Cardiff University.**

Student Advice, and our Sabbatical Officer Team, want to know what we can do to better support our student community. We intend to continue our work with Shelter Cymru, to better understand the housing issues that our students face in our local community, to provide them with the answers and tools that they may need to navigate the housing market with assurance.



Methodology

Our research findings are informed by a two-stage primary data collection process involving:

- an online survey run and promoted by Shelter Cymru and Cardiff Students' Union in November 2022.
- a series of in-depth follow-up interviews with Cardiff University students conducted by peer researchers in January and February 2023.

Our research questions have been based upon those used for the NUS Wales survey wherever possible to allow us to make direct comparisons, to highlight particular issues which may be relevant to Cardiff and to reflect how the situation may have changed over the two-year period.

About the survey

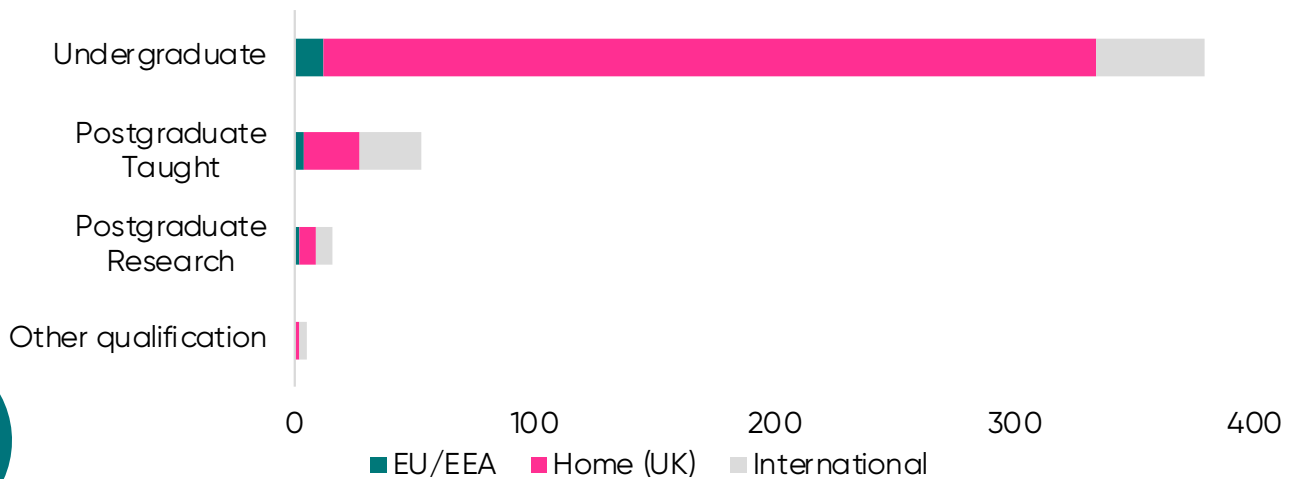
Shelter Cymru received responses from 457 university students studying in the Cardiff area. The online survey was open for responses between November and December 2022.

We were very pleased with this response rate, which was higher for this smaller geographical area than our previous Wales-wide equivalent. We believe that the findings are likely to be representative of the current housing situation faced by students. It should be remembered though that only a small proportion (1.4%) of the 34,000 students studying at Cardiff University responded.

Whilst the majority of respondents were studying at Cardiff University (95%), we also received responses from the University of South Wales, Royal Welsh College of Music and Drama and Cardiff Metropolitan University.

A home postcode was provided in 51% of responses. More than half of these (144) were for the CF24 postcode (Roath/Plasnewydd/Cathays). A further 49% were for other areas of Cardiff.

Figure 1: Survey respondents by qualification and student status

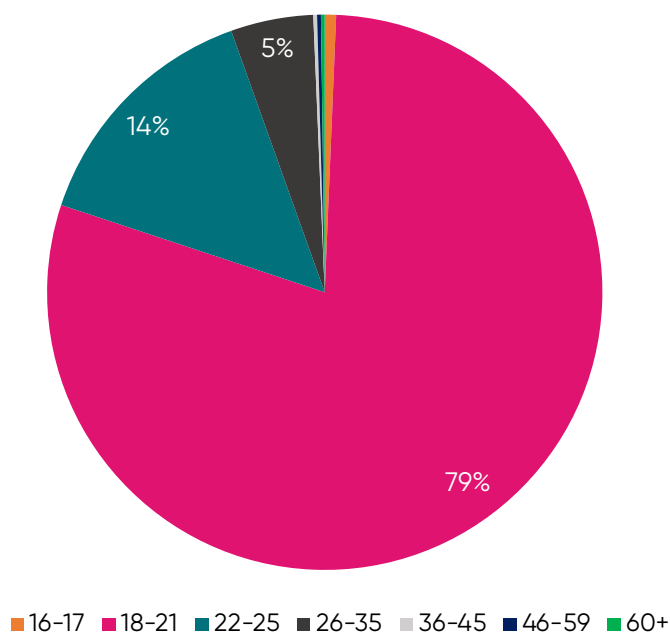


84% of respondents were studying for an undergraduate qualification, 12% postgraduate taught and 4% postgraduate research placements.

78% of respondents were home students. International and EU/EEA students were represented across the qualification levels.

As would be expected when conducting a student survey, the majority of our respondents (79%) were aged 18–21.

Figure 2: Survey respondents by age group



Female students were most likely to complete the survey, representing 68% of respondents. 14 respondents identified as non-binary.

75% described their sexual orientation as straight, 15% as bisexual, 5% were gay or lesbian and 5% identified as having another sexual orientation.

72% of respondents declare themselves to have a white ethnic background. There was also a sizable response from those with an Asian background representing 16% of responses.

About the interviews

All survey respondents were asked to provide contact details for a follow-up in-depth interview for which a £10 incentive payment was available.

A small group of students who were already working with the Students' Union were selected to be peer researchers and received training on appropriate interviewing techniques from Opinion Research Services working on behalf of Shelter Cymru.

Peer research is a participatory research method in which people with lived experience of the issues being studied take part in directing and conducting the research. It aims to empower people to affect positive change by participating in research on their own communities. There are many advantages to adopting a peer research approach, including:

- Access to 'less heard' voices: Because peer researchers identify with the community being studied, they can often connect with people who might be unwilling to engage with professional researchers.
- The added value of lived experience: Peer researchers have their own lived experiences, and that knowledge and inside understanding of the issues being studied can enhance the research.

- Gathering better data: When those conducting research have experiences in common with the people they are interviewing, it reduces the risk of misunderstanding and increases the likelihood that the conversations will be relevant to the people involved.
- Benefits to peer researchers: Peer research can provide valuable work experience and training that may increase peer researchers' employability in the future.

The peer researchers were responsible for the initial contact with interested respondents, making arrangements for the interview and conducting it either face-to-face or virtually.

11 interviews were successfully completed between January and February 2023. They included a good balance of both undergraduate and postgraduate students.

They also represented students living in a variety of accommodation settings. Some were living as single occupants, whilst others were in shared accommodation /houses in multiple occupation (HMOs). For some individuals this was their first time in private rented accommodation.

Research Findings

In this section of the report, we provide detailed analysis of the online survey results, making comparisons wherever possible to the previous NUS Wales survey.

Where do students live during the academic term?

Our online survey asked students to tell us about the type of accommodation they live in during term time.

Over half of the respondents (53%) were renting in a shared house setting known as a house in multiple occupation (HMO). A further 8% were also renting privately but with sole use of the property or with their partner/family.

32% lived in student halls of residence, made up of 18% university/college owned and 14% private.

In comparison to the national picture, Cardiff respondents were more likely to be in a shared house situation (53% compared to 45%). The proportion living in halls was also higher for the Cardiff survey (32% compared to 20%).

Figure 3: Survey respondents by accommodation type

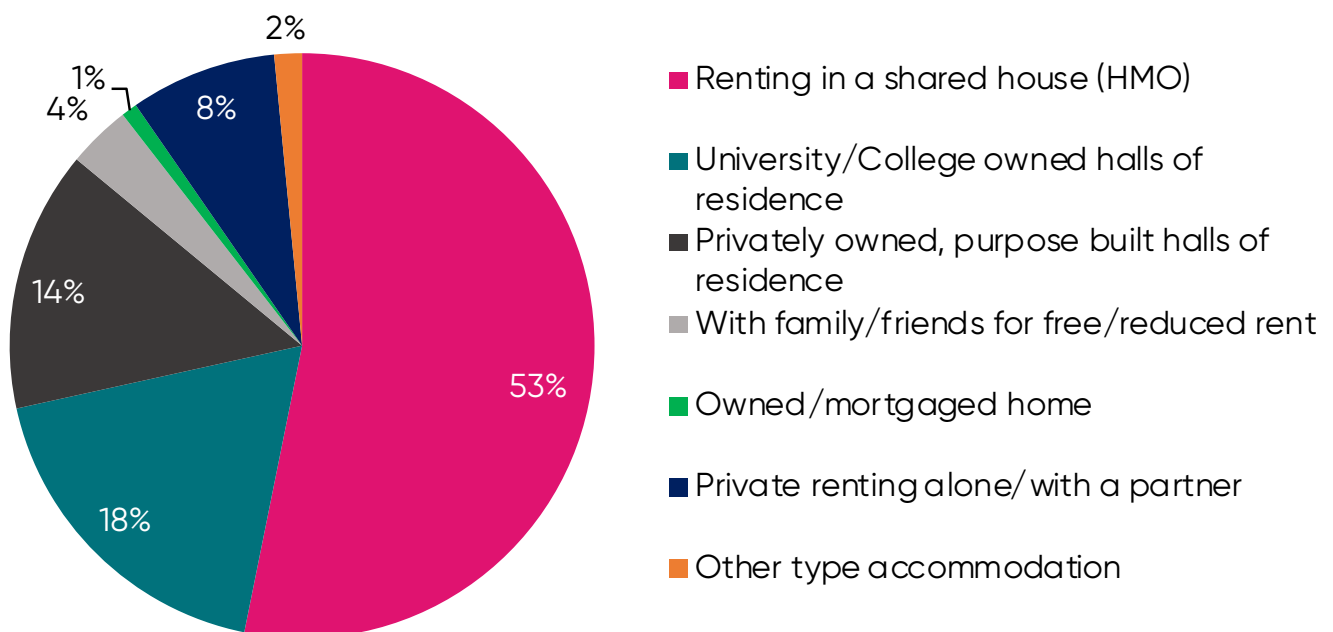


Table 1: Comparison of academic term accommodation type Cardiff / NUS Wales Surveys

Accommodation Type	Cardiff Survey		NUS Wales Survey
Renting in a shared house (HMO)	53%	243	45%
University/College owned halls of residence	18%	84	15%
Privately owned, purpose built halls of residence	14%	66	5%
Private renting alone/with a partner	8%	37	19%
With family/friends for free/reduced rent	4%	16	5%
Other type accommodation	2%	7	3%
Owned/mortgaged home	1%	4	7%
	Total	457	

Only 4% were living with family or friends for free or a reduced rate of rent and 1% of respondents identified themselves as living in their own home that was mortgaged or owned outright.

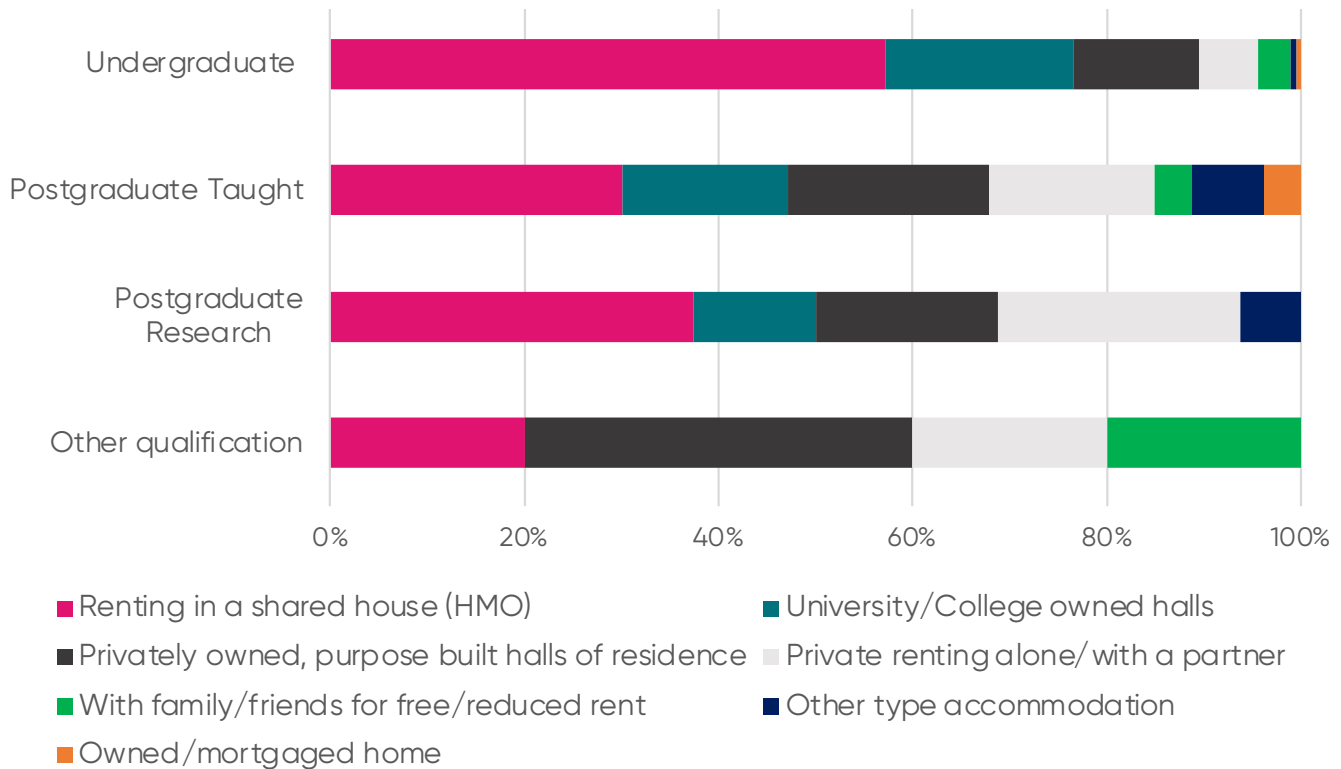
These findings broadly reflect the picture we can see painted by other, existing data sets. HESA² shows "other rented accommodation" as a clear preference among their data sets. HESA's data also shows "provider-maintained property" and "private sector halls" with similar proportions to our own national and Cardiff-focused data, although this will vary based on the accommodation provided by each education institution.

From the Cardiff-focused research, we are able to say that:

- Undergraduate respondents were more likely to be renting in a shared house than those undertaking a higher level of study.
- Undergraduates were also more likely to be staying in university-owned halls.
- More respondents studying postgraduate courses or other qualifications were living in privately owned halls of residence.
- Students studying for other qualifications were also more likely to be living with family / friends.
- UK based students responding to the survey were more likely to be renting in a shared house than their international or EU/EEA colleagues who predominately lived in college or private halls.

² www.hesa.ac.uk/data-and-analysis/students/where-study

Figure 4: Survey respondents by qualification level and type of accommodation



Amongst the 7 respondents who indicated that they live in "other accommodation", two indicated that they had not yet secured anywhere to live during term time. One said, *"I have not been able to secure accommodation, so I surf my friends couches"*.

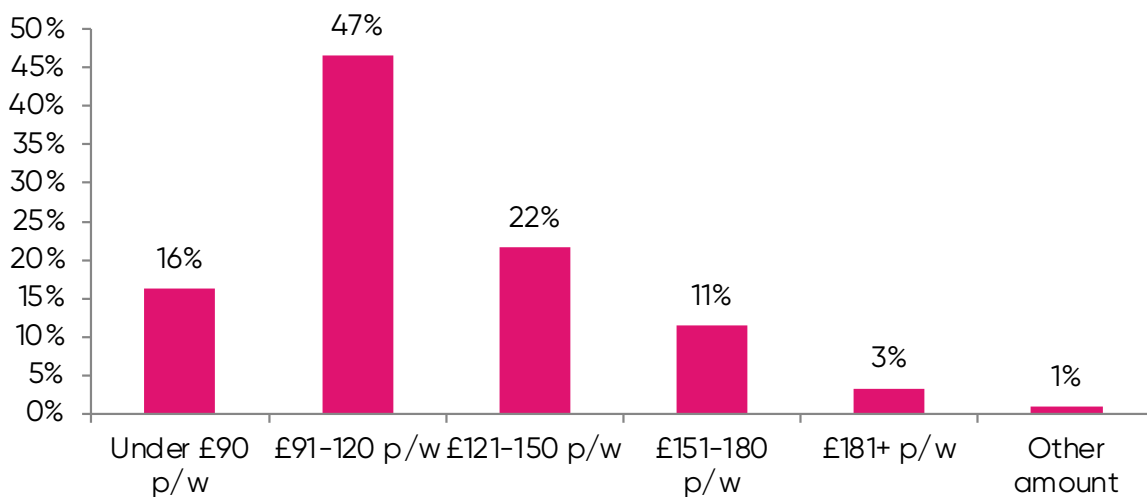
We understand from discussions with the Students' Union that a lack of available accommodation is starting to become an issue for some students, in the most extreme cases forcing them to consider whether it is viable to take up their course offer.



How much do students pay?

63% of the students we surveyed pay £120 or less per week. There are however significant numbers of students paying more than this amount (166 of the 457). 15 of whom were paying over £181 per week.

Figure 5: Survey respondents by accommodation cost



Cardiff students responding to our survey were paying more for their accommodation than the NUS Wales survey respondents conducted in 2021. A third of NUS survey respondents Wales-wide were paying under £90 per week for their accommodation compared to only 16% of the Cardiff students.

Table 2: Comparison of accommodation costs Cardiff/NUS Wales Surveys

Amount Paid	Cardiff Survey		NUS Wales Survey
Under £90 p/w	16%	74	34%
£91-120 p/w	47%	213	41%
£121-150 p/w	22%	99	15%
£151-180 p/w	11%	52	6%
£181+ p/w	3%	15	3%
Other amount	1%	4	34%
	Total	457	

For further comparison, Save the Student's National Student Accommodation Survey³ suggests that the average rent in Wales in 2023 is £484 per calendar month or £112 per week, which is broadly in line with our findings for Cardiff.

Any differences in accommodation costs between the Cardiff and national surveys is as likely to be the result of increased rental prices

over the last 2 years as any difference between costs in Cardiff compared to other university locations. Private rental prices in Wales increased by 3.5% in the 12 months to December 2022.⁴

³ www.savethestudent.org/accommodation/national-student-accommodation-survey-2023.html

⁴ www.ons.gov.uk/economy/inflationandpriceindices/bulletins/indexofprivatehousingrentalprices/december2022

BBC research focusing on the rental market in Cardiff⁵ in November 2022 reported that higher mortgage interest rates, inflation, a lack of supply and landlords pulling out of the market are all given as reasons for higher demand in the rental market.

The report cited Rightmove figures which showed that the average rent for a Cardiff property between July and September in 2022 was £1,041, up from £870 at the same time in 2021. That is an increase of 19.6%. Across Wales, Rightmove's figures suggested that the average cost of a rental property is £974 – up 15% from the previous year.

Table 3: Accommodation costs in Cardiff by accommodation type

Accommodation Type	Under £90 p/w	£91-120 p/w	£121-150 p/w	£151-180 p/w	£181+ p/w	Other amount
Owned/mortgaged home	0%	0%	50%	0%	50%	0%
Other type accommodation	0%	43%	14%	14%	14%	14%
Private renting alone/with a partner	11%	32%	16%	32%	8%	0%
Privately owned, purpose built halls of residence	5%	20%	37%	28%	8%	3%
University/College owned halls of residence	1%	39%	45%	12%	1%	1%
With family/friends for free/reduced rent	25%	44%	25%	6%	0%	0%
Renting in a shared house (HMO)	25%	60%	10%	4%	1%	0%
Total	16%	47%	22%	11%	3%	1%

When comparing costs by accommodation type, we can see that:

- Owner occupiers are likely to have the highest accommodation costs with 50% of respondents paying over £181 per week.
- Costs varied for those renting privately, whether alone or with a partner, with 32% paying £91-120 per week, but an equal amount paying £151-180.
- For those living in halls of residence, halls which were privately owned are more expensive than those in university ownership. 36% of private hall residents were paying over £151 per week

compared to just 13% of university hall residents.

- Renting in a shared house (HMO) was the cheapest accommodation option with 60% of respondents living in this type of housing paying £91-120 per week.

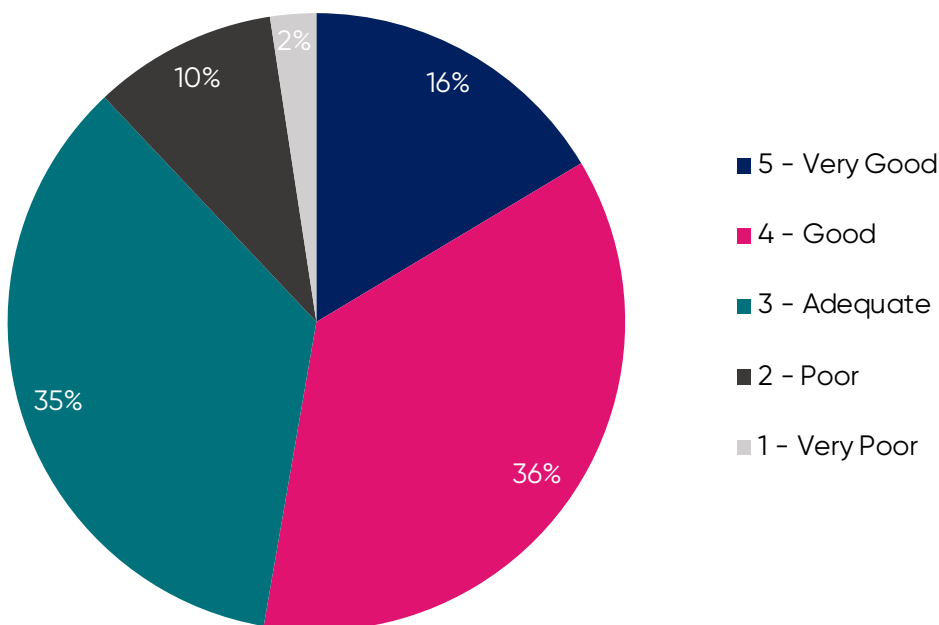
40% of the respondents have other bills included in their accommodation cost. As we would expect to see, this was more likely to be the case for those in private or university halls (85% and 96%). Those living in a shared house (HMO) were most likely to have to pay other bills separately.

⁵ www.bbc.co.uk/news/uk-wales-63600182

Do students think their accommodation is good value for money?

52% of students rated their accommodation as "good" or "very good" value for money. Only 12% of students rated their accommodation as "poor" or "very poor" in this area.

Figure 6: Survey respondents by opinion on value for money



This compares favourably with the NUS Wales survey results where only 41% of respondents rated their accommodation as "good" or "very good" value for money. Equal proportions (35%) described their accommodation as "adequate" value in both surveys.

Table 4: Comparison of value for money opinion Cardiff/NUS Wales Surveys

Opinion	Cardiff Survey		NUS Wales Survey
Very Good	16%	75	15%
Good	36%	166	26%
Adequate	35%	161	35%
Poor	10%	44	17%
Very Poor	2%	11	7%
	Total	457	

What problems do students face in their accommodation?

Respondents were also asked to rate the quality of their accommodation. 48% of respondents rated the quality of their accommodation as "good" or "very good" compared to 41% for the NUS Wales survey and similar levels believed the quality to be "adequate" (32% for Cardiff and 35% for NUS Wales).

Respondents living in private halls were most likely to believe that the quality of their accommodation was "good" or "very good" at 77%. 75% of owner-occupier respondents and those living with family and friends also gave this response.

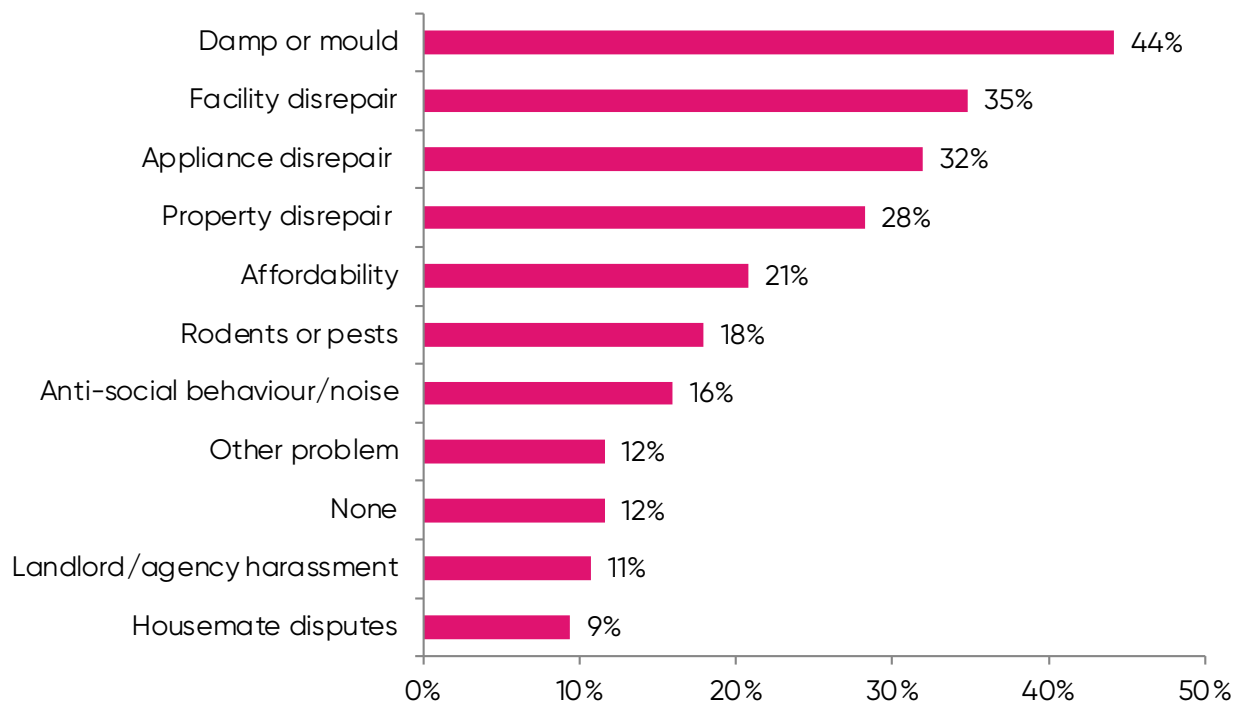
Those living in other types of accommodation were most likely to say that the quality was "poor" or "very poor" (43%), followed by those in a shared house (26%).

The most common problem reported to us in the survey was damp or mould, with nearly half of students reporting this as an issue in their accommodation. Disrepair of facility (e.g. toilets and showers), appliance and property also had a high response rate and issues in affording accommodation was another common problem.

This reflects our experience at Shelter Cymru where a large proportion of our caseload is helping people experiencing housing problems related to dampness, disrepair, and affordability issues.

Respondents were permitted to state as many problems as they wanted to this multiple-choice question in the survey.



Figure 7: Survey respondents by accommodation problems

The main themes reported in the "other" section of the Cardiff survey were lack of contact with the landlord, security and issues with waste storage and collection.

Table 5: Comparison of accommodation problems Cardiff / NUS Wales Surveys

Accommodation Problem	Cardiff Survey		NUS Wales Survey
Housemate disputes	9%	43	
Landlord/agency harassment	11%	49	31%
None	12%	53	
Other problem	12%	53	29%
Anti-social behaviour/noise	16%	73	
Rodents or pests	18%	82	24%
Affordability	21%	95	33%
Property disrepair	28%	129	47% (Disrepair)
Appliance disrepair	32%	146	
Facility disrepair	35%	159	
Damp or mould	44%	202	53%

Similar responses were seen as for the NUS Wales survey, although damp and mould received a higher response rate to the national survey at 53% compared to the Cardiff 44%. The NUS Wales survey also highlighted a higher prevalence of issues with landlords/agencies.

Table 6: Survey respondents by accommodation problems

Accommodation Type	Damp or mould	Property disrepair	Appliance disrepair	Facility disrepair	Affordability
Renting in a shared house (HMO)	73%	69%	65%	61%	42%
University/College halls	11%	14%	19%	23%	14%
Private halls of residence	6%	8%	9%	11%	22%
Private renting alone/with a partner	5%	6%	6%	4%	12%
Other type accommodation	1%	1%	1%	0%	4%
With family/friends	3%	2%	1%	1%	4%
Owned/mortgaged home	0%	0%	0%	0%	2%

The highest response rates to both damp and mould, and disrepair, were from students renting in a shared house (HMO). 73% of all damp and mould responses came from this group and over 60% of the disrepair responses.

University halls received the next highest levels of problems across these categories at 11% of damp and mould responses and a level between 14 and 23% rate of responses for disrepair.

Where disrepair, damp or mould had been reported, only 29% of respondents had their issue resolved in 1-7 days, 2% had waited over 28 days, but more worrying 21% had never had their issue resolved. Response rates were fairly evenly balanced across the different accommodation types.

Have students ever been pressured into signing a contract for accommodation?

Only 29% of respondents to the Cardiff survey reported that they had felt pressured into signing contracts or lease agreements without fully understanding them, or being given the time to consider their options. This compares favourably with the 41% of NUS Wales Survey respondents.

Table 7: Comparison of whether students were pressured into signing contracts Cardiff/NUS Wales Surveys

Pressurised into contract	Cardiff Survey		Wales Student Housing Survey
Yes	29%	132	41%
No	71%	325	59%

Those renting privately, either in shared accommodation or alone/with a partner, were most likely to have found the contract signing process stressful, accounting for 33% (shared) and 32% (alone/with partner) of respondents from this type of accommodation. 23% of respondents living in university halls and 20% in private halls reported feeling the same way.

A UCAS report⁶ on accommodation showed that over 25% of students from second year onwards secure their accommodation for the next

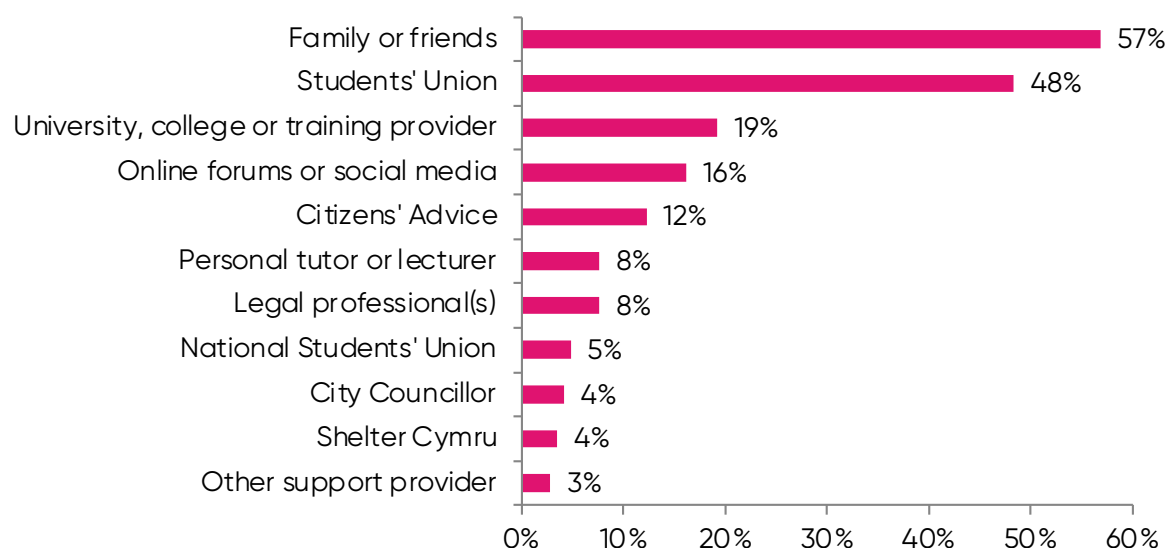
academic year by December. Their research found that 18% of students in Cardiff had secured their accommodation for the next academic year by October – merely weeks into the academic calendar. Their results also showed that *“almost 40% of first-years were offered an incentive when looking for somewhere to live”* – further showing the pressurised, market-driven housing sector.

Where do students go to seek support?

More than half of students (57%) said they would approach friends or family if they needed support for any housing issues. 48% said they would seek support from their Students' Union. A comparatively low number of students said they would seek support from specialist housing and advice services such as Citizens' Advice Bureau (12%) and Shelter Cymru (4%). Respondents could provide multiple answers.

This is a similar picture to that seen in responses to the NUS Wales survey, although we should note that the available responses for this were slightly different. Generally, Cardiff student respondents were even more likely to turn to family and friends for support rather than formal support services. They were also less likely to turn to online forums or social media than their all-Wales counterparts (16% of respondents compared to 24%)

Figure 8: Survey respondents by where they seek support



⁶ content.knightfrank.com/research/1663/documents/en/knight-frank-ucas-student-accommodation-survey-report-2020-6841.pdf

Table 8: Comparison of support source Cardiff/NUS Wales Surveys

Support Source	Cardiff Survey		Wales Student Housing Survey
Other support provider	3%	13	14%
Shelter Cymru	4%	16	8%
City Councillor	4%	19	Not asked
National Students' Union	5%	22	Not asked
Legal professional(s)	8%	35	13%
Personal tutor or lecturer	8%	35	8%
Citizens' Advice	12%	56	23%
Online forums or social media	16%	74	24%
University, college	19%	88	31%
Students' Union	48%	221	31%
Family or friends	57%	260	54%

As the NUS Wales survey report⁷ observed, "it will be important to understand why students are not accessing free, independent and professional support services for their accommodation issues, and how this can be resolved".

Given that there is significant numbers of students who will speak to friends or family about issues, there should also be consideration of how to better equip these groups to signpost effectively.

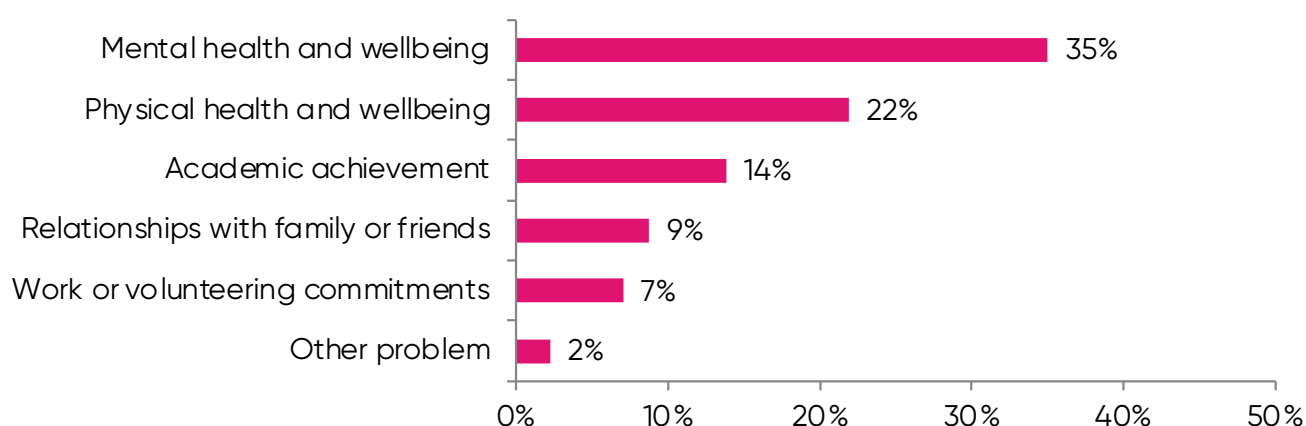


⁷ sheltercymru.org.uk/wp-content/uploads/2021/11/Broken-foundations_Fix-student-renting_Report_FINALpdf.pdf

How have accommodation issues effected students?

35% of respondents said that issues with their accommodation had an impact on their mental health and wellbeing. A further 22% said issues with housing had a negative impact on their physical health, with 14% saying their academic achievement had been negatively impacted as a result of housing issues. Multiple answers were permitted.

Figure 9: Survey respondents by how accommodation issues have effected them



Response rates were lower across the whole range of effects when compared to the NUS Wales Survey. However, this should not make us complacent when considering the results. Worryingly, half of the respondents to the Cardiff survey reported that their accommodation was having some negative impact on their lives.

Table 9: Comparison of effect of accommodation issues Cardiff /NUS Wales Surveys

Effect	Cardiff Survey		NUS Wales Survey
Mental health and wellbeing	35%	160	66%
Physical health and wellbeing	22%	100	36%
Academic achievement	14%	63	27%
Relationships with family or friends	9%	40	24%
Work or volunteering commitments	7%	32	12%
Other problem	2%	10	19%

Shelter Cymru believes that home is everything. We believe everyone in Wales has the right to a decent home. Without good quality homes that are safe and secure, it is impossible to lead healthy, happy and productive lives.

Key Themes & Recommendations

Key themes from our research are discussed here in greater depth. They are specifically informed by:

- the survey question “if you had the power to change one thing about student accommodation, what would it be and why?”
- the interview question “who do you think is at fault for the quality of student housing?”

Wherever possible, we include direct quotes of what was said by students as we believe that this is the most powerful way to portray the housing situations they find themselves living in.

Affordability and the Cost-Of-Living Crisis

“The only improvement I can see is a consequence of the end of the semester being in sight, and the promise of warmer weather.”

– Student living in HMO

“Thankfully, I'm living near the library as my home is not a comfortable place to study.”

– Student living in HMO

21% of the survey respondents reported affordability issues with their accommodation. This message was repeated by interviewees with only a third stating that their accommodation was affordable or represented good value for money.

Some postgraduate student interviewees specifically, who had previously studied in other parts of the UK, said that Cardiff was not good value compared to other cities such as Manchester and Liverpool.

The Cost-Of-Living crisis was raised as a concern for all of the students we spoke with, in particular the cost of central heating. 50% of students stated

that they were more likely to spend time away from their home during the winter, so as to keep warm and reduce costs. One undergraduate student stated that they used the shower in their local gym several times each week as this was included in the price of the gym membership.

Another undergraduate student stated that they did not think about their gas and electricity usage during the 2021/22 academic year, whereas in 2022/23 it is at the forefront of their concerns.

Where students we interviewed were in shared accommodation, none felt that the rising costs of utilities has been a cause for friction among housemates, but they were conscious of when they put on their central heating and there were varying approaches to reducing the cost of bills. One household had agreed to put it on for a maximum of two hours each evening, whilst another household did not put it on at all during November and December of 2022.

The majority of the interviewees said

that living in cold conditions was having an adverse effect on their studies and well-being, stating that it made it more difficult to concentrate on studying at home, with one student saying that it made them feel demotivated.

"The costs are unrealistically manageable with the amount of student finance received. Ideally, I would like to make student accommodation more affordable."
- Survey respondent.

A recent NUS survey⁸ of 3,500 students and apprentices – including 500 in Wales – has found that 96% of students are cutting back on spending and almost a third are left with just £50 a month after paying rent and bills.

They reported that *"student accommodation prices have increased*

by 61% in the last decade; inflation is in double digits with energy prices and the cost of the weekly shop soaring."

Students are also "facing a cost of learning crisis", with 68% of students no longer able to afford course materials. 92% of students say that financial pressures are affecting their mental health, but only 1 in 5 has had government help.

There are many parallels between the student housing market in Cardiff and the wider housing emergency in Wales. Shelter Cymru is seeing more households coming to us for advice about debt. Rents have risen considerably beyond wage growth and housing costs are a particular concern for those on low incomes, such as a student population.

Availability

We identified a small number of cases through our survey work where students had been unable to secure suitable, affordable accommodation several months into the start of their course. We understand that a lack of available accommodation is starting to become an issue for some students, in the most extreme cases forcing them to consider whether it is viable to take up their course offer.

"Releasing housing lists so early in the academic year contributes to the rush and lack of available housing." – Student renting alone

Students also expressed frustration at the timescales for contract renewal for the following academic year, stating that they had to decide by October or November whether or not they would

want to remain in the house for the next academic year and had to sign a contract or pay a deposit to ensure this. One HMO was given 48 hours to decide having only moved into the property a month before.

Students said they did not understand the logic for having to renew contracts so quickly, stating concerns over not knowing if the standard of the housing was something they'd want to continue living in, if they would get on with their housemates, or if the area was comfortable or desirable to keep residing in. 33% of students we spoke with felt that January would be a more appropriate time to look into contract renewals as during October and November students are still getting acclimated to their new homes and the people they live with.

⁸www.nus-wales.org.uk/cost_of_living_crisis

Property Condition

Discussions around affordability also led to comments on the level of value-for-money students felt they were getting in light of poor property conditions.

A significant number of responses focussed around this issue. Many of the survey responses suggested that quality should be increased to provide better value for money, or that prices should be reviewed to mitigate against profiteering and low standards.

Issues with damp, mould and disrepair were commonplace and we know from the survey that a significant number of students considered their accommodation to be having a negative impact on their health.

"Every student house I've lived in has had mould." – Survey respondent.

"I want the mould gone, I've had four chest infections in four months." – Survey respondent.

"The mould is a big one - all they do is paint over the mould which does not solve the problem. It meant we were all very, very ill." – Survey respondent.

Only 16% of the students we interviewed felt that their accommodation was in a very good condition and reported no recurrent issues.

Over half felt their housing was of a good standard but there were lots of recurrent issues such as mould, damp and a faulty boiler.

A third of interviewees talked to us about recurrent, unresolved issues with mould, rising damp, intermittent hot water supply and problems related to infestations.

One example involved a HMO that had not been cleaned when the students moved in, the flooring had not been laid, there were slugs in the fridge and the walls in parts of the house were "crumbling". The house also had excessive black mould in every room, rising damp, bare wires and rats in the wall cavities.

A common issue with mould related to the letting agents advising that the best way to counter it was to ventilate the property while also using the central heating for periods that were ultimately unaffordable.

"To help deal with the mould we were offered £50 per month toward our heating bill if we sent the letting agent weekly meter readings to prove our heating had been on eight hours a day." – Student living in HMO

"Make sure that it's actually liveable- should not be living with broken appliances, damp and mould and have it be acceptable just because it's student accommodation" – Survey respondent.

Over the past 12 months, concerns around damp and mould in accommodation have been in the spotlight. An inquest into the death of two-year old Awaab Ishak ruled that this was caused by prolonged exposure to black mould in his social housing home in Rochdale. The property had "inadequate ventilation and was not equipped for normal day-to-day living activities which led to excess damp and condensation".

In private rented accommodation, the landlord is responsible for most major repairs including:

- the structure and exterior of the building
- sinks, baths, toilets and other sanitary fittings, including pipes and drains
- heating and hot water
- all gas appliances, pipes, flues and ventilation
- electrical wiring.

The landlord must also make sure that your home is fit to live in and free from any hazards that could affect the health and safety of anyone in your household.

Damp can be caused by condensation, penetrating damp or rising damp and it is not always easy to work out who is responsible for sorting out problems as it's often difficult

to identify the cause. Landlords are usually responsible for getting repairs done if the dampness is the result of:

- leaking pipes
- a structural defect (such as leaking roof or cracked wall)
- an existing damp proof course that is no longer working

Condensation is often caused by a lack of ventilation, lack of insulation, or inadequate heating. Where this is the case, the landlord must take steps to remedy the problem, for example, by improving the heating or ventilation in the property.

Students should be aware and feel able to contact environmental health at the local council if their landlord doesn't fix the damp problem. The property can be inspected, and action taken against the landlord, if they think there is damp and/or mould growth causing a hazard to their health.

Accountability and Recourse

Only 16% of students interviewed felt satisfied with the way any housing issues were managed. Another 16% felt that the response times for repairs were good overall, but that serious issues were more likely to be fixed quickly, as opposed to minor repairs or maintenance which either took a long time to be dealt with or were not dealt with at all.

"The house itself is quite nice but there's always a problem springing up so it's always in the back of your mind."

– Student living in HMO

"The letting agency were sending people round for viewings when they hadn't resolved any of our issues."

– Student living in HMO

It was reported to us that one HMO had numerous issues with their house that were consistently unresolved, and they sought advice from the Students' Union, Shelter Cymru, and eventually the issues were escalated to Cardiff Council. Despite the involvement of outside agencies, the issues were always put back to the letting agent manager to deal with, which they felt was a conflict of interest and needed

someone impartial to resolve. Some internal decorations were completed, and an offer of some financial compensation was made via the letting agent but never received.

One student living by themselves in privately rented accommodation stated they had resorted to asking family to help carry out repairs. This was due to the fact that the landlord's son acted as a go-between and would carry out three monthly inspections of the property, but rarely followed up with any repairs that might be needed.

84% of the students we interviewed felt that landlords took little accountability for the issues with their housing, and that letting agents acted as buffers between the student and the landlord. However, in many cases the communication from the letting agent to the student was inconsistent or resulted in prolonged issues with the state of their housing.

It was felt that students are perceived as less likely to follow through on serious issues over the condition of their housing, given the high possibility that they might leave their property

after a year. They felt this was why landlords did not carry out repairs, and why letting agents did not allow direct communication between tenants and the landlord. 100% of students stated that the responsibility for the quality of their housing sat with their landlord.

Unfortunately, this culture of complacency is not a new problem. Since 2012, NUS has released a series of reports called Homes Fit for Study. Their 2014 report⁹ looked into these issues and the then Vice President Welfare said that *"there's a commonly held perception that poor quality student housing is a rite of passage, it is both disgusting and unacceptable that students should live in vermin infested housing in this day and age."*

Our NUS Wales survey report¹⁰ suggested that *"landlord accountability and options for recourse are limited and anecdotally not well understood by students in Wales"*. The report advocated for a better understanding of the regulation of student accommodation and a better awareness of how to challenge unfair practice.

Signposting, help and support

"I think waiting for something to crop up, then dealing with it rather than checking what help is out there (is a problem)"

– Student living in HMO

"Students might unjustly be taken advantage of because they don't know who is out there to advocate for them." – Student living in HMO

All of the students we interviewed felt there needed to be more clarity on where to go for advice and information. 67% stated they had looked online

or asked other students. The specific information they felt would be valuable included:

- more detailed explanations around the process of applying for housing and renewing contracts.
- information around what you should expect from a privately rented property, amenities, and advice on refuse collection.
- guidance on what to do when a letting agent or landlord does not respond to issues with the property.

⁹www.sos-uk.org/research/homes-fit-for-study

¹⁰sheltercymru.org.uk/wp-content/uploads/2021/11/Broken-foundations_Fix-student-renting_Report_FINALpdf.pdf

- support to apply to the small claims court.
- information on how to use UK heating systems, particularly for foreign students from warmer climates who were unfamiliar with central heating systems.

They stated that the University had a role to play given the number of students they are bringing into Cardiff, balanced against the availability and quality of student housing.

"Cardiff Students' Union needs to raise awareness of support and protection for student tenants."

– Student renting alone

One student felt that a Students' Union stall or equivalent that operated specifically to give housing advice, particularly during their first year, would be of great help.

"I wasn't considering advice and support at the time of looking for accommodation so it didn't factor into my decision making. I wish it had."

– Student living in HMO

One student had received support from Acorn, a community union that

supports people with housing issues, and felt that the University could raise awareness of Acorn or similar services.

Support from Shelter Cymru was felt to be something that could be more readily available, citing long wait times for drop-in sessions at local community hubs. One student recommended utilising the advertising hoardings and notice boards in the more densely populated student areas of Cardiff to advertise Shelter Cymru services.

Another practical solution came from a survey respondent who suggested setting up a discussion forum to share experiences of particular landlords with new students.

As with the survey, a significant number of interviewees expressed concern that their mental health and well-being were being adversely affected by the quality of their housing. This had a direct impact on their study, but also compounded existing mental health issues and caused anxiety, particularly around exam times. Effective signposting to mental health services appears to be an important consideration in any student advice and support service.

Conclusions

For decades, student housing has been renowned for its poor quality. This was when student accommodation was cheaper than other forms of housing, but with costs spiralling, it's now just as hard to find somewhere affordable

to live as it is to find somewhere that is good quality and fit for habitation.

This survey shows that there are a range of issues with student accommodation in Cardiff but that this is broadly a reflection of that seen

across Wales in both the student and more general rental market.

Issues of affordability, the impact of rising living costs, property condition and particularly damp and mould are prevalent in Shelter Cymru's daily case work. What stands out to us in the relation to student accommodation is the longstanding culture of complacency amongst accommodation providers and the seeming weakness of the tenant renter voice.

As the earlier NUS Wales survey reported¹¹ *"the perceived rite of passage, that every student lives in a dodgy house and that it is part of the journey, is both unfair and untrue. The lack of empathy or sympathy that students feel when attempting to navigate the accommodation market may be as a result of a number of reasons. From people's memories of their time as students, to societal impressions or expectations or something else altogether. Whatever the reason, it is clear that if we are serious about improving*

the experiences of students.... And their accommodation, then we need to change the culture surrounding student accommodation. "

At an individual Students' Union level, there is much that could be done to raise awareness of student housing rights and the regulations in place to require landlords to meet their obligations. This report also provides an opportunity to review the current advice service against current and emerging issues such as debt, energy efficiency and mental health to ensure that services are tailored to students' current needs and joined up effectively.

Shelter Cymru hope that our work has gone some way to highlight the situation faced by those experiencing the worst of what student accommodation can have to offer. We believe that by equipping students with the knowledge of what they should rightfully be able to expect and what to do when it is not delivered, we strengthen their voice in the fight for everyone to have a safe place to call home.

¹¹sheltercymru.org.uk/policy_and_research/broken-foundations-fix-student-housing



Recommendations

Following discussion with Students' Union representatives regarding the key findings of our research, we are putting forward the following recommendations on how future advice services should be shaped and campaigns focused.

Affordability and cost of living

- **Consideration of the role of the Student Union in providing debt advice to tenants or strengthening links with existing services within the University.**
- **Review of energy efficiency advice provided by the Students' Union.**

We see no immediate end to the Cost-of-Living crisis and students will continue to be exposed to rising housing costs and other essential bills. It is important for appropriate support to be available when needed to maximise income levels and reduce financial stress.

The cost of heating specifically was a strong theme in our findings, and we believe that there are opportunities here for the Students' Union to provide practical advice for students on things that they can do themselves to improve the warmth of their homes. The Students' Union may wish to consider partnering with an external specialist advice service such as Warm Wales.¹²

Availability

- **Develop a Housing-Specific Communications Strategy to empower students who may feel pressured or poorly informed prior to signing for private rented accommodation.**

We understand the pressure that contract renewal practice can place on students and the impact of making decisions about future accommodation options in a pressurised, perhaps poorly informed situation. From discussions with the Students' Union, we also understand that the timing of

contract renewal so early in the term is to a degree manufactured by agents to ensure continuity of income, and that this plays on the insecurities of students who are worried about not being able to find accommodation the following year.

Longer term, there should be an aim to engage, perhaps in partnership with the University, with landlords and agents regarding this practice, reminding them that greater choice and well-informed, timely accommodation decisions can lead to more sustainable tenancies and

¹²www.warmwales.org.uk

reduced management issues. In the short-term a preventative approach should be adopted by empowering students and reminding them of their rights as a contract holder.

- **Advocate that Cardiff University should adopt a “duty of care” approach to all students who find themselves homeless due to a lack of available accommodation.**

As a homelessness charity, we are particularly concerned to hear stories of homeless students who do not have a safe and suitable place to call home or are considering leaving their course due to a lack of accommodation. We understand that there is some welfare support available to students in this position and arrangements to provide emergency accommodation on a very short-term basis i.e., 24-48 hours.

Our wider housing emergency and the impact it has on student accommodation in Cardiff is not going to go away anytime soon. We believe that the University should take a wider “duty of care” approach to students in housing need and consider what further provision could be put in place.

Local authority assistance is often not an option as students may not have an established local connection with Cardiff. One suggestion made to us was that a small percentage of university-owned accommodation could be set aside for homeless students. It can be expected that a proportion of students will encounter homelessness and universities and students’ unions need to plan for this eventuality.

- **Work in partnership with other Cardiff-based academic institutions to understand future growth trends, and the impact on demand for student accommodation in the city.**

This would be with a view to understanding how changes to the number of students and their requirements may be impacting the availability, quality and demand on student accommodations. Links could also be made with appropriate strategic services within the Council such as the Local Development Plan.

Property Conditions

- **Conduct a specific awareness raising campaign around damp and mould and the requirement for a dwelling to be fit for human habitation.**

This has been a particular issue during Winter/Spring 2022/23 and is likely to reoccur next academic year. Damp can be caused by condensation, penetrating damp or rising damp and it is not always easy to work out who is responsible for sorting out problems as it's often difficult to identify the cause. It would inform students of the causes, what they can do themselves, and where responsibility lies with their landlord.

From 1st December 2022 the Renting Homes (Wales) Act 2016 sets out the obligations placed on a landlord with regard to the condition of a dwelling. These obligations apply to all occupation contracts made for a term of less than seven years. A landlord under an occupation contract is obliged to ensure a dwelling is both in repair and fit for human habitation.

This includes matters such as damp and mould growth, cold, heat, crowding and space, entry by intruders, lighting, noise and hygiene. A landlord must keep the

dwelling in repair at all times. Once the landlord is aware of the need for repairs, they must be carried out in a reasonable time and to a reasonable standard. Detailed guidance¹³ outlines the actions that may be taken by a landlord to help ensure the dwelling is fit.

- **Health and Housing Safety Rating System (HHSRS)¹⁴ for Cardiff Students' Union advisors.**

This is the accommodation standard used by environmental health officers to assess property fitness and to take action against landlords where hazards are identified. We believe that it would be useful for advisors to have knowledge of HHSRS so that they are able to advise students when a referral to environmental health may be appropriate. Training is available from a number of providers.

- **More detailed focus on property condition and customer services being experienced in university owned halls.**

Our research highlighted a number of concerns with university-owned halls of residence, and we would recommend a more detailed – door-to-door – piece of work looking into this further.

¹³ www.gov.wales/fitness-homes-human-habitation-guidance-landlords.html

¹⁴ www.gov.wales/sites/default/files/publications/2019-04/health-and-safety-rating-system-operational-guidance.pdf

Accountability and Recourse

- **Consideration of how students across different year cohorts can share information on particular landlord and agent practices.**

This could be through a Students' Union-hosted online forum, or we have also become aware of the web-based Rate Your Landlord service¹⁵ which could be promoted.

- **Adoption of a letting agent accreditation scheme.**

We understand that work is underway across the Cardiff-based Students' Unions to establish a letting agent accreditation scheme. Agents who demonstrate compliance with a range of management and maintenance standards would receive formal recognition by the unions, giving students reassurance about the property and arrangements they are entering into. This is a really positive development and has

the potential to drive up property standards and expectations for communication with student tenants.

- **Stronger links should be made with the City Council's Environment Health Service.**

We understand that there is some contact between the Cardiff Students' Union and council enforcement team but feel that more frequent and structured dialogue would be appropriate. This could be to share details of issues with particular landlord, help to inform an education campaign on property standards and regulations, or provide a route to proactive engagement with landlords/agents through the Council's landlord forum. Protocols could also be discussed for how the two teams could work together to fast-track complaints and enforcement action.

Signposting, help and support

- **Develop a communication/education strategy to ensure that new students and first years leaving university halls are aware of their legal rights.**

The aim here is to equip students, and their support networks, with the knowledge of what they should rightfully be able to expect, and what to do when it is not delivered before they find themselves having problems with accommodation. By strengthening the student voice, the Students' Union should

aspire to breakdown the culture of complacency and ensure that every student has a safe place to call home.

- **Conduct an annual accommodation survey.**

This will inform the future work of Student Advice and ensure that the current issues which students are facing with their accommodation, such as quality, availability, accountability, can be evidenced and provided for through service delivery and campaign priorities.

¹⁵www.rateyourlandlord.org.uk/