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I declare that this dissertation is entirely my own work and that ideas, data, and images, as well as direct quotations, drawn from elsewhere are identified and referenced.

1

"You can't fix everything with prosecco": Tenants experiences within the Build to Rent sector and the implications for London's housing market

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Contents

List of figures

List of Acronyms

BTR – Build to Rent

GLA – Greater London Authority

GFC – Global Financial Crisis

LBTH – London Borough of Tower Hamlets

LPA – Local Planning Authority

NPPF – National Planning Policy Framework

PRS – Private Rental Sector

Abstract

Build to Rent is a burgeoning asset class and rental tenure that has impacted the private rented sector in ways that have not yet been explored in the literature. Through the lens of financialisation, this dissertation explores the nascent field from a tenant-side perspective, unpacking the narratives and discourses surrounding Build to Rent developments, the rise of 'global corporate landlords', and how London planning authorities approach the sector. Qualitative interview data has been collected and analysed to develop an understanding of tenants' experiences across four developments, supplemented by interviews with planning officers from a London borough. The findings indicate significant variations in the quality of services provided, with problematic management practices in some developments creating feelings of alienation and insecurity among tenants. However, novel dynamics between institutional landlords and Build to Rent tenants have created opportunities for new modes of resistance and collective action. This work concludes with reflections on the unwilling financialisation of tenants and recommendations for stricter regulations and governance within the sector. Future research should focus on further unpacking these emerging logics of rental housing investment and management.

1. Introduction

Housing is a site of shelter and security essential for full participation within society. To those who inhabit it, the home can provide safety and agency required for flourishing. Alongside this use value, however, housing has an exchange value as a site of investment, profit, and income (Madden and Marcuse, 2016). As neoliberal capitalism has transformed housing into a preferred asset class and conduit for global finance, its use value has become subordinated to its exchange value. New financial instruments and practices have been developed during this period to extract value from housing. Concurrently, the state has withdrawn from housing provision, leaving the delivery of new homes largely to the private sector (Rydin, 2013). Private developers have taken advantage of increases in credit supply, the ease of global, transnational investment, and deregulated markets to become a key delivery mechanism for housing supply. From 2001 to 2016, the market share of the private rental sector (PRS) rose from 10% to 20% of the UK housing market (Martin, Hulse and Pawson, 2018).

The increasingly important role of housing – and the land it sits on – as a locus of capital accumulation has contributed to the 'housing crisis' felt throughout the UK but most acutely in London (Edwards, 2016). It is argued that its ability to store and appreciate value has invited speculative investment and driven increasing household debt, which together have contributed to the continued 'housing crisis' of affordability and access within London and beyond (Gotham, 2009; Aalbers and Christophers, 2014; Edwards, 2016; Ryan-Collins *et al.*, 2017; Gallent, 2019; Ryan-Collins, 2021). The idea of an urban or housing 'crisis' comes with its own set of complexities, as noted by Weaver (2017). As such, this dissertation will refrain from using the 'housing crisis' as a research framework and will, where possible, refer to more specific, contextual assessments.

Processes of commodification and assetisation have enabled private actors to dominate housing delivery. UK governments over the past four decades have stripped back the housebuilding capacity of the state, leaving local authorities dependent on private developers and investors to deliver and finance housing (Rydin, 2013). This model has been reinforced following the financial crisis through regimes of austerity and programmes to release public land for speculative housebuilding (Department for Communities and Local Government, 2011). In the UK, continuing flows of capital into the housing market have been supported by a number of government reports, particularly the Montague Review, which recommended relying on the private sector more heavily to deliver rented housing and public land release programmes (DCLG, 2012). The Review introduces a case study of the Build to Rent concept delivered by Grainger plc.

Build to Rent (BTR) has emerged in this context as a new model within the private rented sector (PRS). BTR can be defined as purpose-built rental housing managed professionally and backed by private capital. Growing investment in the sector is characterised by a greater demand for slower, lower risk returns on investment than homes for sale. This leaves BTR investors dependent upon greater levels of stock. In recognition of this, the sector has become increasingly recognised and legitimised by planning policy, including the 2021 National Policy Planning Framework (NPPF) and London Plan (Mayor of London, 2021; Ministry of Housing, Communities and Local Government, 2021). The latest version of the NPPF specifically defines BTR:

> *"Build to Rent: Purpose built housing that is typically 100% rented out. It can form part of a wider multi-tenure development comprising either flats or houses, but should be on the same site and/or contiguous with the main development. Schemes will usually offer longer tenancy agreements of three years or more, and will typically be professionally managed stock in single ownership and management control."* NPPF (2021)

The London Plan also provides a working definition within its BTR-specific Policy H11. The policy defines BTR as a specific form of housing tenure, as well as outlining affordable housing and Discounted Market Rent (DMR) provision (Mayor of London, 2021). The Plan goes on to recommend that London Boroughs "take a positive approach to the Build to Rent sector to enable it to better contribute to the delivery of new homes" (p. 194), before putting forward a range of benefits BTR can offer. These include improvements in housing quality above the overall level of the PRS, dedicated placemaking on sites under single ownership, accelerated, consistent delivery of housebuilding, and attracting sources of investment into the city "that otherwise would not exist" (p. 194).

At present, the Build to Rent market within the UK is flourishing, with year-on-year growth in investment since 2019 (Savills, 2022). Despite being marketed as a premium rental product, continuously falling levels of homeownership amidst a dearth of affordable homes for purchase has produced significant demand for BTR developments. This holds especially true for London, which has a plethora of young, higher-income professionals who are still priced out of the housing market, as well as an investment landscape conducive to global capital (Fernandez, Hofman and Aalbers, 2016). The guidance within the London Plan has bolstered investment by encouraging local planning authorities (LPAs) to facilitate BTR growth. Build to Rent developers and investors have actively participated in shaping

planning policy, with firms including Greystar taking an active role in the Examination in Public phase of the London Plan formation cycle (Brill and Durrant, 2021).

Given the rapidly advancing position of BTR within the PRS, there is a need for research that explores whether the benefits this sector claims to provide tenants reflect their lived experiences. Much of the BTR scholarship has focused on developer-side perspectives and unpacking the investment landscape in London. Tenant-side perspectives are needed to meet a primary need of the BTR literature: to investigate the sector through the lens of financialisation. Tenants can offer insights into the ways financialisation incorporates tenants as unwilling subjects (Fields, 2017).

This dissertation will address tenant experiences within BTR utilising the following research questions:

1. Does the lived experience of Build to Rent meet the expectations of 'flexibility' and 'service' advertised by providers?
2. How does Build to Rent alter the existing tenant-landlord dynamic?
3. How extensively do London Borough LPAs consideration for Build to Rent, within their policy and planning publications?

Using qualitative interview data, this work seeks to understand BTR's role as both home and asset class. The literature review will set out a theoretical framework of financialisation to ground this research within the literature. This dissertation then explains the research methods employed before exploring the findings and reviewing their significance with respect to the research questions posed. Finally, the dissertation concludes with reflections on the significance of BTR within London's financialised housing market.

2. Literature Review

2.1 Introduction

The Build to Rent literature is relatively new, and as such, there is a lack of research that interrogates the experiences of tenants and explores what the implications of BTR growth are, for tenants within London, and beyond. This literature review will situate the Build to Rent scholarship within the broader nexus of housing literature, which stems from financialisation academic work and the political economy of the housing crisis, while also drawing from literatures of gentrification and displacement. Within this section, I argue that the current literature has succinctly framed the rise of BTR, and the financial landscape that has facilitated it, but has not sufficiently explored the tenant-side experiences within, and implications of, a growing BTR sector.

To this end, this literature review will begin by analysing the financialisation of housing scholarship, which addresses how increasingly financialized political-economic systems impact upon housing both as asset class and home (Madden and Marcuse, 2016; Aalbers, 2017; Wijburg et al., 2018). Following on, this section will then look at and review the burgeoning Build to Rent literature, which draws heavily on financialisation research to trace flows of institutional capital into the PRS. International, non-context specific approaches will be considered, where they offer valuable insights, given the relatively limited UK-specific Built to Rent literature.

2.2 Situating financialisation

Financialisation as a concept emerged within the second half of the twentieth century, alongside globalisation and neoliberalism, as a way of thinking about and interpreting increasingly global, market-led, political-economic modes (Epstein, 2005). It is not since the turn of the millennium, however, that financialisation has received attention for its role in contextualising changes in the global housing market. For the purposes of brevity, this paper will not trace the historical context around the rise of financialisation, although it is noted that Krippner (2012) provides a succinct summary of contemporaneous theories in this regard. This paper will, however, draw together definitions of financialisation to generate a working understanding for the purposes of this thesis. Financialisation refers to the growing role of finance in political-economic systems. Krippner posits that financialisation is characterised by the increased dominance of financial activities within the economy (ibid), while Aalbers refers to financialisation as a trend of increased financial involvement from actors and institutions, through markets, resulting in the fundamental altering of political-economic structures at every scale, from the global to the individual (2016).

Financialisation can be broadly characterised by an increase in financial activities and a globalised market that facilitates them. This is then coupled with an increase in actors, institutions, policies, and levers, related to these financial channels. More specifically, since the 1970s, there has been an increase in capital accumulation through finance: credit, debt, bonds, securitisation, mortgage markets and the like have facilitated the growing importance of increased capital accumulation through global flows of finance, as opposed to productive expansion. Financialisation has manifested as access to greater levels of capital, which in turn has fuelled greater supply and demand of housing and real estate more widely. Growth and investment within housing markets can be attributed to these emergent forces and the financialisation of housing is one manifestation of the wider entanglement of financial markets and the built environment (Guironnet et al., 2016). Financial actors have sought returns from the assetisation of land, as the relationship between private capital and state, at city, regional, and municipal scales has become more deeply intertwined (Harvey, 2018).

As a framework for understanding increasingly commodified housing markets, financialisation is not without its limitations (Christophers, 2015). Such a broad definition can mean financialisation is relied upon to explain concepts and contexts that would benefit from a more focused, specific elucidation of the processes at work. This work proceeds in recognition of this and will reflect more deeply upon the limitations of this framework in the discussion chapters.

2.3 Rental housing before and after the crash

In neoliberal Western economies, where asset-based welfare (i.e., homeownership) has increasingly replaced social welfare, the housing market has become conducive to entry into global circuits of financial capital. Real estate investment trusts (REITs) and mortgage-backed securities have enabled global financial actors to invest in and speculate on localised housing markets from anywhere in the world (Fields, 2017). In tandem with these developments, private developers have increasingly played a primary role in the provision and maintenance of housing stock within countries like the United Kingdom, where state provision has been rolled back over successive decades (Edwards, 2016).

Academic work around the global financial crisis (GFC) itself focused largely on the geography of mortgage securitisation and increased homeowner debt that propped up an unstable housing market across North America and Europe (Aalbers, 2009; Gotham, 2009). While there was already significant entry into rental markets in places like New York by 2008, the GFC resulted in new waves of rental housing assetisation. Depressed housing markets and depreciated assets were acquired by waves of investors (Fields, 2017). In the wake of the GFC, investors such as Blackstone aggressively targeted foreclosed and

depreciated housing assets across those countries most intensely affected by a housing market depression: the USA, Spain, Ireland, and Greece (Beswick et al., 2016; Fields, 2018). Investment in the single-family rental (SFR) sector in North American and Europe saw a rise in what Beswick et al. termed 'global corporate landlords', utilising depressed housing stock and following investment strategies increasingly focused on rental housing.

A greater focus on rental housing can, therefore, be at least partly attributed to the spectacular housing market crash, as investors sought out more stable markets to reduce risk (Wijburg et al., 2018). Since the GFC, there have emerged new understandings of how the financialisation of housing reproduces itself across markets. Wijburg *et al.* (2018) posit the emergence of a new 'financialisation 2.0' which is a "heuristic device to denote the shift in ownership from private equity funds and hedge funds to listed real estate companies and REITs" (p. 1113) and describes the shift from short-term speculative investment timelines to the long-term investment horizons that match the steady, low-yield returns sought by investors. Such a change in strategy is juxtaposed against the continued need for exit strategies for investment vehicles, represented by a tension between the liquidity of home-as-asset and the spatial fixity of new and emerging developments (Gotham, 2009). In the post-GFC years, the assetisation of rental housing continued under this new dynamic.

Continued entry into housing markets from financial capital has led to rental housing becoming an *institutionalised asset class* where institutional investors' entry into the housing market has become legitimised, facilitated, and entrenched in the economic landscape of the post-crisis city (Fields, 2018). Desiree Fields' work on the financialisation of rental housing in post-GFC New York provides an insight into how financialisation is *experienced* by tenants – as "unwilling subjects of financialization" – through physical, social, and emotional struggles that demonstrate financialisation as a "fragmented and incomplete project" (Fields, 2017: 589). Fields' empirical work takes the abstract nature of financialisation and roots it in the lived experience of the everyday, bringing together accumulation, dispossession, and enclosure with instability, alienation, and precarity (ibid.). While this work details the ways in which financialisation engenders poor, working class resistance within New York, it does not address the way experiences of financialisation manifest in middle-income or market-rent housing. Those in more privileged and comfortable material conditions are rarely considered to be the most important housing research subjects because their situations are typically less severe and their capacity to escape said conditions is greater. This work aims to expand the understanding of financialisation within London and considers studies of how financialisation manifests across all rental housing tenures to be pertinent to this end.

2.4 The current UK housing landscape

While the housing markets within the UK were not as severely affected after the crash, financial capital has found few barriers to entry into the rental housing within London and other UK cities. A similar, but not identical, wave of rental housing financialisation has occurred since the mid-2010s throughout London (Beswick *et al.*, 2016). A sustained period of global investment into London's real estate market has occurred against the backdrop of a 'housing crisis' (Edwards, 2016), although even this idea of crisis is contested, with the views of political elites and those involved in global finance do not necessarily agree with the urban crisis posited by scholars (Weaver, 2017). It is certainly the case that those looking for investment opportunities within London would contest the idea of a crisis, with property being the investment of choice for the transnational wealthy elite, thanks to a 'highly liquid' real estate market (Fernandez, Hofman and Aalbers, 2016). The financial and political institutions within London are eminently welcoming global investment in real estate – whether acquisitions or development – but this has not eased concerns for the vast majority of residents, for whom genuinely affordable housing remains elusive (Beswick *et al.*, 2016). Amongst arguments over the relative weight of supply-side and demand-side housing market interventions, there remains within London "spatially unbounded investment demand" (Gallent, Durrant and May, 2017: 2204), which is a significant contributor to the issue of housing affordability (Ryan-Collins *et al.*, 2017; Gallent, 2019).

London's post-GFC housing market has been characterised by continued commodification and financialisation. Whether its global investors accumulating property at the highest end of the market (Fernandez, Hofman and Aalbers, 2016; Glucksberg, 2016), or more nuanced investment strategies that address finance gaps in housing markets (Beswick *et al.*, 2016; Brill, Raco and Ward, 2022), London's housing supply remains inviting and appealing to global private investment. These patterns are reproduced within other cities within the UK. Within Manchester, a similar financial and political landscape, conducive to global investment, has emerged. Global investment demand has been stimulated, with new financial actors and arrangements emerging with the capacity to significantly alter the housing landscape (Silver, 2018). Build to Rent represents just one form of property class and housing tenure within a variegated and shifting investment landscape but retains significance due to the scale of growth within the sector, and the validation it has been lent by planning policy and institutions.

2.5 Build to Rent

Current empirical and theoretical research around Build to Rent traces the growth of the sector through the actions of institutional and financial actors but does not employ a tenant-led focus. Understandings of an emerging BTR sector within the UK and beyond are,

therefore, viewed through a top-down lens. Much work has speculated on the impacts of a growing BTR sector within the global housing market, especially given potential post-homeownership paradigms within the UK, USA, Canada, and Australia. Build to Rent scholarship can help expand the rental housing financialisation scholarship base, contributing to restated calls for a focus on rental conditions and dynamics (Nethercote, 2020).

The growth of Build to Rent has been buttressed by institutional and media narratives that have shaped and driven the discourse of BTR as a 'higher-quality rent product'. Research within Australia posed that a post-political framing of BR had emerged through consistent, unchallenged, media narratives (Nethercote, 2022). Within London, similar narratives of positivity (and negativity) have been constructed around Build to Rent and Buy to Let in order to help position BTR within London's PRS. Buy to Let, 'rogue', landlords are pitted against the 'professional, service-led' offering that BTR provides, in order to prime the housing market for new waves of investment (Brill and Durrant, 2021). Institutional investors have taken advantage of a fragmented and crisis-driven housing delivery landscape, which mirrors a fragmented and crisis-driven housing policy landscape (Brill and Raco, 2021). In particular, the rise of Build to Rent within London has been supported by claims that it offers higher standards of living than the average PRS property, coupled with guarantees around a professional management service delivered by institutional, professional landlords.

2.6 Finding the gap: the research locus of this work

There remains, therefore, scope to explore and interrogate how these narratives relate to tenants' experiences across Build to Rent developments. In a city with a growing rentier class, relying on the delivery of homes from private sector actors, coupled with the potential emergence of a post-homeownership paradigm, serious attention must be paid to the conditions and lived realities of renting. How do narratives of service, tenure, and management, as well as the possibility of an "amenities arms race" (p. 1154, Brill and Durrant, 2021), match up with tenants experiences? How too, is continued financialisation of housing as asset class and home lived, felt, and experienced by tenants?

3. Methodology

3.1 Introduction

In order to answer the research questions posed in Chapter 1, a qualitative interview-led approach was utilised. This approach consisted of semi-structured interviews with tenants and planning officers, which constituted the primary data collection for the thesis.

3.2 From the knowledge gap to accessing tenants

Any attempt to pursue a tenant-led research project was reliant on identifying and accessing tenants willing to participate. Secure and stable shelter forms part of the essential conditions for 'residential disalienation', and those in precarious or uncomfortable situations may be unwilling to speak to their experiences, for fear of jeopardising their situations (Madden and Marcuse, 2016). Furthermore, given the relative novelty of Build to Rent as a rental tenure within the UK, targeted at renters with more disposable income, they do not (yet) fall under the remit of many of London's tenant unions and renter support organisations. Organisations and unions contacted had little experience of dealing with BTR tenants. Their remits were typically more focused on social and affordable housing, tenures of rental housing with a stronger history of organising and collectivism.

Given that BTR developments are owned and run by private companies with a presence on social media, the conclusion was reached that searching those mentioning the BTR developers (or developments) on Twitter would be the easiest avenue to access possible interviewees. I undertook iterative Twitter searches, searching keywords or hashtags related to a range of developments and developers across London. A full detailing of the search criteria utilised can be found in Appendix B. In total, around 70 tweets were located through the iterative search process. Twitter profiles were then analysed: those which did not appear to be potential tenants, or were not able to be directly messaged, were discounted. In total, 18 individuals were directly messaged via Twitter. Of those 18, responses were received from ten individuals, and of those ten, four were prepared to proceed to the interview stage following a discussion around the focus of the research and the format of the interview, as well as consulting the information and consent form (see Appendix D). They were directed to return and sign the information and consent form before moving forward to arranging the finer details of the interview. Given the difficulties with tenant access, a snowball sampling approach was also utilised, with interviewees referring other potential participants. Two further tenants came forward through this process, both from the same BTR development as their referee.

Two London Borough LPAs were contacted, to request planning officers who might be available for interview. One LPA agreed to interview, with two planning officers willing to participate. Their responses were taken together, and one interview and analysis code is used for both planning officers.

3.3 Semi-structured interviews

Participants were offered the choice of interviews in person or over Microsoft Teams. Interviews were between 30 and 60 minutes long and were recorded for subsequent transcription. After transcription, the data was coded into themes, and then coded again into subthemes in an iterative process designed to draw out key discussion points for analysis.

The format of semi-structured interviews was chosen to provide a balance between purposeful, guided discussion, and allowing interviewees to deliver thoughtful and insightful responses that were not limited by the scope of the questions. Furthermore, an open-ended, flexible interview structure allowed me to prompt and probe follow ups on responses to gain a deeper understanding of their experiences (Gilbert, 2001). To inform my iterative interview process, tenants were asked post-interview to reflect on the information they had been provided about the nature of the research.

3.4 Overview of interviewees and BTR developments

Overall, six BTR tenants across four developments were interviewed, along with two planning officers from the Planning and Building Control team within the London Borough of Tower Hamlets. The table below provides a breakdown of the interviewees and their analysis codes.

Table 1: summary of tenant interviewees and their identifying codes

Role	Development	Borough	Developer	Code
Tenant 1	Wembley Park	Brent	Quintain Living	T1
Tenant 2	East Village	Newham	Get Living	T2
Tenant 3	Fizzy Poplar	Tower Hamlets	Fizzy Living	T3
Tenant 4	Fizzy East16	Newham	Fizzy Living	T4
Tenant 5	Fizzy East16	Newham	Fizzy Living	T5

| Tenant 6 | Fizzy East16 | Newham | Fizzy Living | T6 |

Table 2: summary of planning officer interviewees and their identifying code

Role	Borough	LPA team	Code
Planning Officers	Tower Hamlets	Planning and Building Control	P1

3.5 A local authority perspective

The decision was made to interview local authority planners, because they would be able to provide a fully up to date commentary on the significance of Build to Rent within their plans. Published documents are the primary vehicle for LPAs to attach importance to particular tenures of housing, through local plan policies, draft plan policies, plan reviews, and strategic market housing assessments. The rapidly developing outlook of Build to Rent, however, led me to conclude that LPA documentation would not provide the most up to date picture of the BTR landscape within London.

3.6 Reflections on the problematic: utilising tenant-led research within a financialisation framework

Lastly, this section will briefly reflect on the particularities of studying the lived experience within a financialization framework. Financialisation is centred around processes of financial accumulation and the introduction of new financial tools and methods of value extraction – I wanted to explore how this was directly experienced within Build to Rent. Qualitative, experience-driven research can be utilised to help unpack the nebulous and complex world of housing financialisation, and contribute to the challenge set by Silver et al. in finding "new ways to open up the process of financialization" (2021, p. 163). There is some challenge in reconciling the financially-driven processes of financialisation, and so this dissertation draws on work that attempts to reconcile the research of lived experience with broader processes of financialisation, dispossession, displacement and precarity (Fields, 2017; Soederberg, 2018; Lees and Robinson, 2021).

3.7 Ethical considerations

Ethics and risk assessment clearance was granted by University College London (UCL) prior to the data collection, in accordance with UCL's guidance on ethics and risks. Participants provided written, informed consent, preceding any interviews (see Appendix D). Subsequently, participants were provided with further verbal information about the nature of

the research prior to the start of interviews. Interviewees were anonymised as a matter of course, to protect participants identities. No personal or identifying information has been included within this final work, and all data has been stored on a secure data server. Finally, interviewees were reminded that their participation was entirely voluntary, and reminded that they could withdraw that participation at any point.

4. Findings

Six tenants from BTR developments across London were interviewed in July and August 2022. In accordance with the research questions in Chapter X, the interviews explored tenants' lived experiences and the expectations set by BTR developers. A pair of planning officers from the London Borough of Tower Hamlets were interviewed, and further to the research questions, the interview sought to explore the (contextually rooted) significance of BTR within an LPAs policy provision. The full list of interview questions from the tenant interviews can be found in Appendix C.

This chapter draws out key themes from the interviews and address each in turn. The following chapter will analyse these themes against the research questions, as well as picking out broader themes of interest.

4.1 The appeal of Build to Rent: convenience, location, and pets

Common themes emerged as to why tenants chose to move into BTR developments. One of the key factors in the decision for interviewees was convenience during the move-in process as well as throughout the experience of living in the building. Tenants recounted how their BTR providers made the viewing and move-in processes clear and streamlined. The opportunity to move into a location where they *knew* there were units available offered a guarantee the traditional PRS cannot offer, which was particularly beneficial to tenants moving to London for the first time (T2 and T4).

Furthermore, BTR developments are typically strategically located near to transport hubs – indeed, this is a key selling point of each development. Interviewees across Wembley Park, Canning Town, and Stratford (East Village) relayed that location and transport links were important factors in their decision. Some interviewees travelled frequently for work (T1, T5) and placed a lot of importance on having a home near to Tube and train lines.

The 'plug n play' aspect of the residential units – that is, furnished flats with utilities centrally provided – appealed to those looking to move quickly and easily. Fully furnished, well-designed flats with a certain level of decoration were a key draw, although the quality of the units appeared to vary across developments. The interviewees from Wembley Park and East Village reported satisfaction with the quality of their flats, although there was inconsistency within the communal areas in East Village:

> *"In the stairwells in the buildings they only have the nice floor tiles in*
> *the stairs up to the third floor. And from then on, it's just basic*
> *concrete. And we were like, was that to save costs or is that because*

they only show people around the first three floors or something like

that?" (T2, East Village).

This inconsistency was further reflected in the decoration on the walls in shared spaces. The tenants in one particular block had to provide their own posters that were eventually framed by management, after months of dialogue. Other buildings in East Village did not have undecorated communal areas (T2).

Finally, a crucial factor in the rental housing search was a development that allowed pets. Both the Fizzy Living developments have (on paper) clear and easy pet-friendly policies, a benefit which was mentioned by all four interviewees from Fizzy Living Poplar and East16. Tenants recounted difficulty in finding private landlords who accepted pets, and pet-friendly policies were a very strong pull factor.

4.2 Experiences and expectations of Build to Rent developments

Tenants' experiences across developments varied significantly, with interviewees from the Fizzy Living developments having experienced much lower standards of service than those from East Village or Wembley Park.

The participants from East Village and Wembley Park (T1 and T2) had lived there for 8 and 2.5 years respectively. Both recounted overall positive impressions of the development, the service, and the communication with management and staff. While both raised issues around the lack of community and the artificially constructed nature of each development, both divulged that the benefits offered in terms of convenience outweighed any negatives. Within Wembley Park, the amenities and events hosted at the stadium or the arena did not prevent the residential areas from feeling "sterile":

"The one negative thing I would say is that there isn't a natural sense

of community around here. Whenever there is a sense of community

it is having to be built artificially, but it's having to be built by

individuals" (T1, Wembley Park).

East Village evoked similar feelings of artificiality in the limited ways community was being built. Events were occasionally run, but they were solely for residents. This created a feeling of isolation from the surrounding areas:

"It would've been really nice for it to be a bit more embedded… in the

wider area and you know, have a bit more of a community feel… I

think part of the thing with East Village is that it is a completely…

separate section from Stratford [which is cut off] *by Westfield, by the*

train line" (T2, East Village).

The same interviewee noted that the privately-owned public spaces within East Village felt "a little bit weird":

> *"And so, there was quite a lot of public space around East Village…*
> *it's all private land where you just got like, permission or license to*
> *use it or whatever, but I thought it was a bit weird, but they have their*
> *own security team wandering around the village. They also, I think,*
> *sponsored, or paid for a police local team as well to be based there,*
> *which was really useful as well and, and cleaning and stuff like that…*
> *It was probably a bit more safe and secure than just like a normal*
> *housing estate run by a council or something. But it was a bit, you*
> *know, I thought it was a bit of an overreach into like what they can*
> *and should be doing. But, you know, it did work out well."* (T2, East
> Village).

A further common theme that emerged across Wembley Park and East Village was the way that the management learned from feedback and improved their offerings over time. In Wembley Park, this manifested in more extensive communal areas within newer buildings. The management at East Village eventually began incorporating outreach into their events programme, inviting community groups from outside the development. Both interviewees reflected that East Village and Wembley Park worked for their needs at that particular point in time:

> *"The way this works just suits my lifestyle. It's zero hassle, zero*
> *maintenance… it's that secure base, it's that peace of mind. So, I'd*
> *be looking for something similar should I move on, because for me, it*
> *just works perfectly"* (T1, Wembley Park).

> *"It has definitely changed how I think that renting can be like... rentals*
> *should be like that experience"* (T2, East Village).

Very different perspectives were offered by tenants from Fizzy Poplar and Fizzy East16. The interviewees had all lived in the developments for less than two years – most for one year or less – and they recounted tales of mismanagement, miscommunication, frustration, and insecurity. Complaints against the management and the development as a whole were numerous and wide-ranging. Recurring issues revolved around the development simply not delivering on services that were advertised – on-site concierges, and permanent, round-the-clock on-site staff. This then led to myriad further problems such as break-ins and thefts. On-site staff who worked hard in spite of these conditions frequently quit because management

companies did not give them the resources to deliver what tenants were promised. This led to an uncomfortable sense of dissonance:

"The staff that are on site at fizzy are fantastic. They're all very friendly. They want to help you. The problem is, is that they're not given much wiggle room by Greystar, the management… so you've kind of got this weird dynamic where you get along with all of the onsite staff really well, but you absolutely despise their management… and it's really weird to kind of split your feelings about a company in that way" (T4, Fizzy East16).

On top of these issues, units were poorly designed and cheaply furnished. In Fizzy East16, an essential access hatch to pipework had been covered up by the bathroom mirror, denying contractors access to carry out maintenance. Flats themselves were decorated throughout with water-soluble paint, even on the kitchen backsplash, causing paint to run down the walls (T4). Fizzy Living at East16 would replace broken or missing items with their equivalents from empty units, leaving some tenants without the fully furnished flat they were paying for (T5). Tenants at Fizzy Poplar were required to set up their own individual accounts with a new broadband provider, and contractors would enter flats unannounced. A lack of communication between contractors and management led to the interviewee stepping in and communicating with each party to ensure access to Wi-Fi wasn't cut off (T3).

What had attracted the tenants to the Fizzy developments in the first place – convenience, clear guidance around pets, a professional service that would avoid the pitfalls of private landlords – was undermined by poor management, disjointed communication, and blatant lies about what they would provide.

When tenants attempted to raise these issues or complain that Fizzy East16 hadn't provided everything they had advertised, Fizzy altered their website to remove or edit the advertised feature they hadn't delivered. This included a full-time concierge, advertised on the website in June 2021, but never actually provided. In some instances, Fizzy management would offer gifts to placate tenants:

"We have this kind of inside joke of the prosecco fix… whenever there's a disgruntled resident Fizzy's solution's always prosecco. So, at any of our events, there's always prosecco around. And it's just, it's one of those just like… you can't fix everything with prosecco."
(T5, Fizzy East16).

4.3 Tensions: rents, power, and the landlord-tenant dynamic

Besides the array of operational issues that tenants experienced, the Build to Rent developments exposed further tensions between corporate landlords and individual tenants. When official channels for complaints and negotiation were either removed or failed, tenants were left frustrated and powerless.

A vacuum of accountability emerged when on-site management vacated responsibility at Fizzy East16. During the Greystar takeover at the end of 2021, tenants at Fizzy East16 said the Fizzy Living App – designed for residents to report problems and communicate with each other – was shut down, and in its place, a faulty, not-fit-for-purpose web page was set up. In light of this, residents created a WhatsApp group, with over a hundred members, referred to by one interviewee as the "tenant union". With a clear, united group consensus, residents were able to complain *en masse* to the East16 management and found that their issues were often resolved when the pressure of numbers was applied. Examples of this included the introduction of a 24-hour presence at building entrances, which tenants requested following multiple instances of non-residents accessing the buildings after the main entrances either did not lock properly or were left ajar by contractors (T5).

This WhatsApp group wasn't just a form of tenant resistance, however. Multiple residents within East16 described it as a 'lifeline', a way to feel connected with each other and express solidarity regarding frustrations and issues. Furthermore, those who were more familiar and friendly with the on-site staff – contractors, cleaners, and security staff – could advise other residents on who to speak to in order to bypass the official channels of reporting complaints that simply did not work.

> *"If that support group wasn't there. I probably would've just given up*
> *fighting fizzy and I don't know whether that means paying them*
> *whatever they ask or moving away. But I probably wouldn't still be*
> *trying to fight our cause if it weren't for everyone else, who's also*
> *affected and sharing their feelings"* (T4, Fizzy East16).

This consolidation ended up catching the attention of regional management within the Greystar – Fizzy hierarchy. In acknowledgement that there were a significant number of tenants organising and complaining, some tenants were able to speak directly with members of staff who would not ordinarily have intervened to such an extent in site-specific disputes and issues. Once this connection was established, the tenants were in regular communication about myriad issues, from security and maintenance to rent costs. One interviewee noted that they had positive discussions from Greystar management about reducing rent increases but admitted that they were unsure if this would manifest in any

meaningful action (T5). This raises questions regarding what tenant organising in BTR might be able to achieve, which will be further addressed in the next section.

The interviewee from East Village also recounted problems with rent increases after their initial three year lease, with Get Living advising them that they were going to raise their rent by almost 30%. After negotiations and discussions, this was reduced to 17%, which felt like a compromise, despite a monthly increase of over £200. In addition to this, East Village tenants had been given verbal assurances that the development was for working professionals only, but after three years, they found that students had moved in. This resulted in the residents filing numerous noise complaints to management, and the interviewee felt aggrieved that Get Living had gone back on their word (T2).

Fizzy Living included a clause in tenants' contracts stating that they could increase the rent by 5% a year, as standard. Against the backdrop of the numerous issues tenants had encountered, all the interviewees living at East16 expressed displeasure and frustration at being expected to pay even more for services, some of which were still not being provided, despite the tenants' complaints. An interviewee at East16 disclosed how many tenants had decided not to pay the increased amount, leveraging their collective power:

> *"Many other residents are doing the same thing… so I'm not alone in this. They're not going to evict 20 people."* (T4, Fizzy East16).

Despite this course of action, they were aware of the possibility of legal action from Fizzy Living management, which they admitted left them in a very precarious position:

> *"And right now, I'm having to actively look for somewhere else to live in the event that they do choose to pursue legal action"* (T4, Fizzy East16).

4.4 Reflections on alienation and insecurity

Residents offered a range of perspectives on how secure they felt as BTR tenants. Overall, feelings of (in)security stemmed from the experiences of the 'professional service' provided by the developments. Participants from East Village and Wembley Park felt that Build to Rent offered them security through longer, secured tenancies and a management service that they (largely) felt worked for their needs. As such, any desire to move on from their current developments were triggered by life changes, such as a desire to live elsewhere, in a different sized property, or deciding to buy a home.

Those in Fizzy Living developments reported feelings of stress, insecurity, and transience. Dealing with ongoing issues within and around their homes led to some feeling they had

been 'naïve' in their expectations and left wishing they had done more research to avoid such a situation:

> *"The biggest issue for me is the dehumanisation. There's only so*
> *many people who can afford to live in this building… and so I don't*
> *understand the logic of treating them so badly"* (T5, Fizzy East16).

> *"I can't help but feel partially responsible for letting Fizzy walk all over*
> *me"* (T4, Fizzy East16).

Numerous tenants across Fizzy East16 and Poplar were actively looking to move out of their current BTR developments. Three of the four Fizzy tenants said they were looking for somewhere else to live because of the issues they had faced. The fourth conceded that if the issues with the development itself weren't the main factor, they were still *a* factor.

There was an acknowledgement amongst these tenants that they were lucky to have the financial flexibility to look for somewhere else to live. Despite this, they all expressed concerns at the likelihood of finding another flat that met their requirements and would accommodate their pets, given the state of London's housing market. Additionally, there was some acknowledgement that in spite of the service received and problems encountered as BTR tenants, the quality of home delivered by the developers might still be preferable to the PRS:

> *"One of my friends here has told me 'It's still the nicest place I've*
> *ever lived'"* (T5, Fizzy East16).

4.5 A Local Authority view of Build to Rent

Interviews with officers from the London Borough of Tower Hamlets (LBTH) Planning and Building Control team yielded some insights into the tensions that arise between levels of governance within London. The approach an LPA takes to BTR is not always compatible with the overall direction pushed by City Hall and the Greater London Authority (GLA). The LBTH officers expressed that their local plan, adopted in 2020, did not address BTR – but that their local plan review (and subsequent forthcoming local plan) would place greater emphasis on the potential importance and growth of BTR.

Planning officers spoke to the inherent tensions that arise in facilitating Build to Rent within an LPA approach to housing delivery: an admittance that BTR will help them meet their housing targets, given there is a 'market' for it, but that they cannot meet their affordable housing demands through BTR. As noted in the introduction sector, local authorities within London are encouraged to look favourably towards facilitating BTR within their borough,

25

given the housing supply needs across the city. This leads to clear tensions between LPA and GLA:

> "*In a borough like Tower Hamlets, where we have such a distinct need... we have an incredibly long waiting list for low-cost rent... we're fighting back essentially, in trying to get that low-cost rent even from products like Build to Rent*" (P1, LBTH)

This manifests in a position wherein the LPA is not 'against' BTR, in principle, but has to ensure that they achieve the right balance of affordable housing, given the needs within the borough. Furthermore, the planning officers remained sceptical about how much BTR would continue to grow, viewing it as a 'market trend' that has followed on from hotels and student accommodation (PBSA) as a market niche. This debate will be further expanded upon in the next chapter.

Ultimately, the LBTH planning officers were in agreement with the GLA viewpoint from the London Plan (Mayor of London, 2021) that the BTR sector attracts investment into the privately delivered housing market that would not otherwise exist. Further to this, they conceded that the Canary Wharf and Isle of Dogs areas of the borough had to be seen as places where financial actors, landowners and developers could invest their money. Tower Hamlets has strong transport links, designated Tall Building Zones around Blackwall and Leamouth, and there exists demand in the borough for BTR – from those who cannot get on the housing ladder, but do possess disposable income to afford premium rents. Finally, LBTH has a desperate need for housing (P1), and although BTR is not a low cost rent product, planning officers conceded that all recourses of increasing housing supply had to be entertained.

5. Discussion

This chapter draws together themes from the findings chapter to address the research questions, while also considering foci for future research.

5.1 Expectations around quality and service

Residents' experiences of BTR management varied from company to company. Interviewees from the larger, more well-known developments – Wembley Park and East Village – were generally satisfied with the service and quality of their developments. Fizzy Living residents, however, were not. It is notable that residents from multiple Fizzy Living developments – the newer flagship East16 development and older Poplar development – experienced severe problems. These consisted of poor communication from management, understaffing within developments, security issues and break-ins, and major difficulties in resolving issues.

While sector-wide inferences cannot be made, the findings of this thesis show that BTR companies are able to attract new tenants by advertising superior quality and service to the PRS without actually having to deliver on these promises. Fizzy Living residents believed they were paying a premium for convenience but experienced significant stress, insecurity, and alienation. Feelings of dehumanisation, naivety, precarity and feeling unsafe within one's home all align with the ways in which tenants can be unwillingly acted upon by processes of financialisation (Fields, 2017). The interrogation of tenant experiences with Fizzy Living demonstrates that developers and companies that treat BTR as a return on investment, a new way of financialising the rental market, potentially under-deliver on expectations, because they are accountable to shareholders, not tenants. Where developers fall short of expectations, and internal communication channels break down, tenants lack legitimate means to air grievances and seek recompense.

It remains unclear how developer and development reputational capital impacts delivery of the BTR 'product'. Although Fizzy Living has been established since 2012, reportedly as "the first professionally managed, branded BTR service of its kind in the UK" (Metropolitan Thames Valley Housing, 2021), it does not have the association with a major redevelopment like Get Living (East Village, within the post-Olympics redevelopment of Stratford) or Quintain Living (Wembley Park, within the larger Wembley Park redevelopment). The case could therefore be made that there is less of an imperative for it to deliver a top class service. A recent VICE article shed light on tenants' experiences at Fizzy East16 and other BTR and co-living developments across London (Vernon, 2022). It remains to be seen whether negative media coverage would damage Fizzy Living's reputational capital, and if

that may impact the financial success of the BTR provider. It has been argued that the continued growth of the BTR sector could lead to an 'amenities arms race', where the supply of BTR units is large enough that BTR providers must fight to attract tenants (Brill and Durrant, 2021). The departure of tenants from Fizzy Living developments could point towards a trend of BTR tenants avoiding poorly managed buildings, but it must be noted that those tenants willing to be interviewed may have put themselves forward because they felt they were in a less precarious position. Tenants with greater financial and practical means to find alternative accommodation, or greater access to legal aid, may be more willing to speak to their experiences publicly. Those who went on the record as intending to leave Fizzy Living, (and were in the process of seeking alternative accommodation) acknowledged the difficulties of navigating London's rental market. Many of them relayed concerns about the quality on offer in the traditional PRS, demonstrating how BTR benefits not just from positive narratives around the service they provide, but also negative narratives around the poor quality of Buy to Let or 'solo' landlords. That is not to say that these negative narratives do not contain merit; merely that they are pervasive.

These narratives are legitimised by what Nethercote (2022) refers to as the 'post-politicisation' of rental housing financialisation. The realm of what is legitimised, and made apolitical, is narrowed and altered by Rancièrian aesthetic regimes that seek to 'govern the sensible' (ibid.). The narratives of negativity (and positivity) generated, sustained, and elevated by BTR developers are brought into the fold of the technocratic, evidence-led governance of local planning authorities and the London Plan. Further research could potentially build on Nethercote's analysis of digital print media in Australia to analyse how Build to Rent is legitimised in the UK through specific narratives and discourses, along with depoliticised reporting within the media.

Clearly, Build to Rent can work well in its dual aims: raising the standard of renting for tenants willing to pay while providing an investment channel for global capital. Further research is needed to establish the prevalence of poorly managed BTR developments, the existence of an 'amenities arms race', and post-politicisation of BTR within the UK.

5.2 The tenant-landlord dynamic and questions of power
Conversations with tenants shed light on how BTR might affect tenant-landlord dynamics. One of the key selling points of the Build to Rent model is the replacement of solo, individual, or otherwise 'amateur' landlords with professional management companies, but the reality is that this is not guaranteed, and even supposedly 'professional' institutional landlords can provide a poor quality service. The traditional tenant-landlord relationship is eschewed – residents rarely have a specific 'person' to engage with and report problems to, instead

having to contact generic email addresses, or developer apps and platforms. This manifested within Fizzy Living developments as a lack of accountability for tenants' issues, leaving tenants frustrated and unsure where to turn.

However, as conditions deteriorated at East16, two tenants described being in regular contact with regional management from Greystar who personally responded to ongoing tenant issues that had not been addressed. BTR developers looking to expand are reliant on their reputational capital. Being exposed in VICE magazine is the kind of PR that BTR developers desperately want to avoid, and it remains to be seen how Greystar (who bought Fizzy Living from Metropolitan Thames Valley Housing at the end of 2021) respond to a blow to Fizzy Living's reputation. There is evidence of middle- to upper- management swooping in to failing developments to effectively undertake damage mitigation. This response seemingly cannot continue long-term, given the number of assets across London that have to be tended to, but this direct access to senior management that tenants can end up being party to is, in some ways, *more* personal and influential than the typical tenant-landlord dynamic. Such access, however, came at a cost. Interviews recounted experiencing repeated stress, frustration, and insecurity. Tenants already experiencing stress or insecurity, within or outside the home, may be hesitant to speak out, especially when beneficial outcomes are not guaranteed. If demand for BTR far outstrips supply, tenants have less leverage because management can be confident that any outgoing tenants will be replaced by new renters looking for decent-quality homes.

More future research directions are highlighted by the potential for rent increase strikes and tenant organising within the BTR sector. Tenants' unions within London have not yet engaged with BTR tenants on any meaningful scale (as explained in the Methodology section), but this may change as the sector grows. Certainly, actions by tenants within Fizzy East16 have demonstrated that collective action can yield results – even if the long term timeline of these results remains unclear. Build to Rent tenants exist as subjects within a financialised housing market. There existed a certain level of 'willingness' in choosing to rent within a Build to Rent development, but there was no choice within the reality that they exist as renters within a housing system that is financialised in its totality. A financialised housing system with high prices and limited supply restricts tenants options, reducing their agency (Fields, 2017).

5.3 The potential growth of Build to Rent within London from a local authority view
Interviews with planning officers within LBTH exposed tensions between local planning authorities and the GLA. Local authorities must meet housing demand, and there exists a market for BTR – demand from investors, and demand from tenants – but the affordable

housing contribution from BTR developments is negligible. Boroughs where BTR is prevalent – Tower Hamlets, Newham, Brent, Walthamstow – often have a desperate need for affordable housing. Build to Rent developments have smaller margins and slower returns than other forms of market rental housing, and so rely on areas where land is viewed as undervalued, to exploit rent gaps, and turn a profit. Exploitation of rent gaps is theorised to contribute significantly to processes of gentrification, driving up rents and displacing low-income residents. BTR as a financialised tenure contributes to rising rents, while providing negligible amounts of affordable housing (Smith, 1987; Madden and Marcuse, 2016).

6. Conclusion

This dissertation has investigated the experiences of tenants within London's growing Build to Rent sector, and wider implications for tenants within London's housing market. The programme of research explored whether emerging 'narratives of positivity and negativity' (Brill and Durrant, 2021) surrounding BTR developers and developments correspond with tenants' lived experiences. The research showed that tenants' experiences varied widely from development to development. Fizzy Living tenants experienced poor levels of service which resulted in feelings of frustration, dehumanisation, and insecurity. Collective action by the tenants in bringing their concerns to management achieved some success in improving their conditions. The research subsequently explored the ways in which BTR is reshaping the traditional landlord-tenant dynamic and analysed new modes of tenant organising and collective action that this reshaped relationship induces. Further investigation is required to build a clearer picture of how BTR as a tenure impacts upon tenants' agency and their capacity for resistance and organising.

Furthermore, this work examined some of the tensions that have arisen between London borough LPAs and the Greater London Authority stemming from the representation of Build to Rent within the London Plan. Financial actors directing global capital into London's housing market are increasingly seeking out reliable returns on investment, and London boroughs must strike a balance between delivering enough affordable housing while facilitating private sector housing delivery in the form of premium rental products like BTR under the directive of the GLA. Under continued regimes of austerity, the UK's housing sector has become increasingly financialised, and local authorities lack the capacity to deliver significant levels of public housing (Edwards, 2016). London has an acute housing affordability crisis but is increasingly seen as a site of investment for transnational wealth (Fernandez, Hofman and Aalbers, 2016; Ward, Brill and Raco, 2022).

The ascent of Build to Rent has the potential to alter the investment landscape for rental housing in London. With global financial actors continuously looking for new sources of low-risk accumulation and local authorities remaining largely reliant on private investment to deliver new homes, the Build to Rent market could continue to comprise a growing share of housing delivery within London and the UK as a whole. The growth of the sector would reshape landlord-tenant dynamics for an increasing number of renters. Because PRS housing is scarce and tenant unions tend to be comprised of people in more precarious positions within the PRS, BTR tenants have few options when developers and management do not follow through on expectations and promises. Tenants can seek legal advice or collectively put their demands to their corporate landlords, but these methods are expensive,

time-consuming, and frustrating, and many tenants lack the economic, social, and/or cultural capital required to effectively organise.

The scope of this research was limited by time and the relatively nascent nature of the field. Future contributions to the Build to Rent scholarship could further explore tenants' experiences across BTR developments and trace the ways in which institutional landlordism and the management of these developments impacts upon the agency of tenants experiencing frustrating and stressful living conditions. As a sector, BTR is governed by internal logics distinct from the traditional PRS. Developers position themselves in service to their tenants while also remaining beholden to investors. How these imperatives interact, conflict, and ultimately impact how BTR developments are managed remains unclear and is a crucial direction for further research.

Planning policy frameworks should adjust accordingly to the new dynamics that BTR gives rise to. The GLA and forthcoming London Plan should grant further tenant-side protections within Policy H11: Build to Rent, providing a secondary channel for issue resolution when development-led internal issue resolution systems fail. Furthermore, local authorities should seek greater affordable housing provision from BTR developers. Genuinely affordable housing provision required by BTR developments is minimal (P1) and this contributes to an appealing financial landscape for investors at the expense of low-income tenants. Currently, the affordable housing need within boroughs such as Tower Hamlets is too great for Build to Rent, under current guidance, to assuage in any meaningful way.

In the long term, local authorities should be provided with extra funding for housing delivery to reduce reliance on the private sector. The continued financialisation of the home has contributed to a housing market where tenants have become "unwilling subjects of financialisation" (Fields, 2017: 589). As unwilling subjects, tenants are incorporated into the financial logics of an asset class that must meet shareholder objectives and provide return on investment. Cities such as London have become attractive sites for global investment in housing – investment that local authorities depend upon to meet housing targets and are reluctant to drive away by imposing greater planning obligations. Governance and regulation of private housing supply will remain lacking as long as the state remains dependent on external capital to fund housing projects.

Housing, and the economic sphere it inhabits, is inherently political. Balances of power between investors and local authorities, and tenants and landlords, remain uneven. The need for decommodified and affordable housing remains as strong as ever. In their work on the need for a housing system that emphasises use values over exchange values, Madden and Marcuse argue: "Housing markets are political all the way down. The balance of power

between tenants and landlords [...] cannot be determined in a neutral, apolitical way" (2016: 47). Fundamentally, housing is too crucial to the security and stability of its inhabitants to be governed by the logics of financialisation.

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Appendices

Appendix A: London Plan BTR Policy

Policy H11 Build to Rent

A   Where a development meets the criteria set out in Part B, the affordable housing offer can be solely Discounted Market Rent (DMR) at a genuinely affordable rent, preferably London Living Rent level. DMR homes must be secured in perpetuity.

B   To qualify as a Build to Rent scheme the following criteria must be met:

1) the development, or block or phase within the development, has at least 50 units[66]

2) the homes are held as Build to Rent under a covenant for at least 15 years[67]

3) a clawback mechanism is in place that ensures there is no financial incentive to break the covenant

4) all the units are self-contained and let separately

5) there is unified ownership and unified management of the private and Discount Market Rent elements of the scheme

6) longer tenancies (three years or more) are available to all tenants. These should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months

7) the scheme offers rent and service charge certainty for the period of the tenancy, the basis of which should be made clear to the tenant before a tenancy agreement is signed, including any annual increases which should always be formula-linked

8) there is on-site management. This does not necessarily mean full-time dedicated on-site staff, but that all schemes need to have systems for prompt resolution of issues and some daily on-site presence

9) providers have a complaints procedure in place and are a member of a recognised ombudsman scheme

10) providers do not charge up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance.

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66   Boroughs may set their own thresholds to reflect local housing market circumstances and affordable housing need. However, it is important that where a lower threshold is set, Build to Rent schemes must still operate according to the stipulations in this guidance in order to qualify for the application of the Built to Rent policy.

67   Covenant periods are expected to increase as the market matures.

C   To follow the Fast Track Route, Build to Rent schemes must deliver at least 35 per cent affordable housing, or 50 per cent where the development is on public sector land or industrial land appropriate for residential uses in accordance with Policy E7 Industrial intensification, co-location and substitution. The Mayor expects at least 30 per cent of DMR homes to be provided at an equivalent rent to London Living Rent with the remaining 70 per cent at a range of genuinely affordable rents.[68] Schemes must also meet all other requirements of Part C of Policy H5 Threshold approach to applications.

D   Where the requirements of C above are not met, schemes must follow the Viability Tested Route set out in Policy H5 Threshold approach to applications. Viability assessments on such schemes should take account of the differences between Build to Rent and Build for Sale development and be undertaken in line with the Affordable Housing and Viability SPG.

E   On schemes that propose a proportion of homes as Build to Rent and a proportion for sale to the market, Part A of this policy will only be suitable for the Build to Rent element. The scheme should be assessed as a whole, with affordable housing calculated as a proportion of total habitable rooms across the scheme.

68   Boroughs may publish guidance setting out the proportion of DMR homes to be provided at different rental levels to benefit from the Fast Track Route. In setting local DMR requirements boroughs should have regard to the relationship between the level of discount required and the viability of achieving the relevant threshold level.

4.11.1 Boroughs should take a **positive approach to the Build to Rent sector** to enable it to better contribute to the delivery of new homes. Build to Rent developments can make a positive contribution to increasing housing supply and are beneficial in a number of ways. They can:

- o attract investment into London's housing market that otherwise would not exist
- o accelerate delivery on individual sites as they are less prone to 'absorption constraints'[69] on build-out rates
- o deliver more readily across the housing market cycle as they are less impacted by house price downturns
- o provide a more consistent and at-scale demand for off-site manufacture
- o offer longer-term tenancies and more certainty over long-term availability
- o ensure a commitment to, and investment in, place-making through single ownership
- o provide better management standards and better quality homes than much of the mainstream private rented sector.

4.11. 2 The **Build to Rent Policy** has been developed in recognition of the fact that Build to Rent operates a different model to Build for Sale. Build to Rent relies on income through rent over a number of years, rather than an upfront return on sales (this is often referred to as the 'distinct economics' of the sector). Because of this, in some circumstances Build to Rent may not be able to compete for land on an equal footing with speculative Build for Sale, as it may generate lower initial land values. Longer term, however, Build to Rent is an attractive offer to institutional investors. This policy provides a specific approach to the affordable housing offer, where the aim is to maintain the integrity of the Build to Rent development, with unified ownership and management of all the homes.

4.11.3 Where a developer is proposing a Build to Rent development which meets the definition set out in Part B, the affordable housing offer can be entirely **Discounted Market Rent** (DMR), managed by the Build to Rent provider and delivered without grant, i.e. entirely through planning gain. As it is not a requirement to be a local authority or a Registered Provider to deliver or manage intermediate rented homes that are delivered without grant, these units can be owned and/or managed by Build to Rent landlords themselves. DMR units should be fully integrated into the development with no differences between DMR and market units.

4.11.4 The Mayor's strong preference is for DMR homes to be let at **London Living Rent** level, to ensure city-wide consistency in approach. Unlike other DMR products, London Living Rent has an advantage in that it has a London-wide electoral mandate, can be consistently understood and applied across London, can earn the public's trust as being genuinely affordable, and will be backed by the GLA who will uprate it every year. DMR should be allocated according to intermediate eligibility criteria, which can include locally defined eligibility criteria. Where the borough has an intermediate or DMR waiting list they should agree with the applicant a process for providing priority access to the DMR units for those on the waiting list.

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69   The absorption rate is how long it will take a home to sell or be let for the identified price. The main constraint on absorption is the number of buyers or renters in the market willing (or able) to buy or rent the property at the identified price.

4.11.5 A threshold level of affordable housing has been introduced to provide an opportunity for Built to Rent schemes to take advantage of the Fast Track Route offered to Build for Sale schemes.

4.11.6 To follow the **Fast Track Route** schemes should provide the threshold level of DMR homes with at least 30 per cent let at London Living Rent levels. The remainder should be provided at a range of genuinely affordable discounts below market rent based on local need to be agreed with the borough and Mayor where relevant. The thresholds and required discounts to market rent will be reviewed and if necessary updated in 2021 through Supplementary Planning Guidance.

4.11.7 Proposals that do not provide 35 per cent affordable housing at the required discount to market rents, or 50 per cent on public sector land, or 50 per cent on industrial land appropriate for residential uses in accordance with Policy E7 Industrial intensification, co-location and substitution where the scheme would result in a net loss of industrial capacity, or that do not meet the criteria of Part C of Policy H5 Threshold approach to applications will be subject to the **Viability Tested Route** under Part E of Policy H5 Threshold approach to applications.

4.11.8 In all cases the borough must ensure that the DMR units fully meet the definition of **intermediate housing** and are affordable to those eligible for intermediate rented housing in London, taking into account the Mayor's guidance on this issue.

4.11.9 Schemes that do not meet the Build to Rent definition set out in Part B and that do not provide a 15-year covenant or a clawback agreement in line with the Mayor's guidance will not qualify for the Build to Rent policy approach. These will be treated as **Build for Sale** developments for the purposes of determining affordable housing requirements.

4.11.10 Where justified in a Development Plan, boroughs can require a proportion of affordable housing as **low-cost rent** (social rent or London Affordable Rent see 4.6.4) on Build to Rent schemes in accordance with Part A of Policy H6 Affordable housing tenure. Low-cost rent homes must be managed by a registered provider. The low-cost rent affordable housing would contribute towards the relevant threshold required to meet the fast track route, as set out in paragraph 4.11.6. DMR is an intermediate product and is managed and allocated as such, therefore it is not appropriate to seek DMR at or close to social rent levels.

4.11.11 Schemes that qualify for the Fast Track Route will not need to provide a full viability assessment but will be subject the **15-year covenant and clawback** given the Build to Rent policy approach to affordable housing.[70]

4.11.12 The majority of DMR products, where they meet the requirements of the Community Infrastructure Levy (CIL) regulations qualify for **mandatory CIL relief**.[71]

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[70]　A valuation of the market and affordable units must be included within the S106 agreement to enable the level of clawback to be calculated in the event that the covenant is broken.

[71]　The Community Infrastructure Levy (Amendment) Regulation 2015 – amendment to Part 6 exemptions and reliefs.

4.11.13 Further support for **Build to Rent** can be given by boroughs through:
- allocating specific sites for Build to Rent or requiring an element of Build to Rent on larger sites in order to accelerate build out of the site
- encouraging long-term institutional investment, working with the GLA and partners
- supporting institutional investment on public sector land, including exploring the use of joint ventures or deferred receipts.

4.11.14 Further guidance on Build to Rent schemes can be found in the Mayor's Affordable Housing and Viability SPG.

Appendix B: Twitter search criteria for tenant identification

Search criteria for BTR developer Twitter handles

1. Searching @s of BTR providers
2. Searching # of BTR providers Twitter handles
3. Searching @provider "service" and #provider "service"

Search criteria for specific developments

4. Searching @wayoflifeuk / #wayoflifeuk "vida"
5. Searching @graingerplc "apex", "Abbeville", "ability", "argo", "kew", "kimmerston", "millet", "springfield"
6. Searching @greystarapts / #greystarapts / #greystar "chapter", "mylo", "charter", "sailmakers", "ten degrees", "bradstowe", "equipment works", "Greenford", "well house"
7. Searching @a2dominiongroup @a2dominionhelp #a2dominiongroup #a2dominionhelp #a2dominion "CQ", "west plaza", "cyan", "burnell", "silchester", "exchange gardens", "saddler", "burford", "Jonagold", "VIDA", "iona", "keybridge"
8. Searching @HUB_Residential #HUB_Residential "chesterfield" "hoola" "material store" "boiler house" "rehearsal rooms"

Twitter handles searched

@quintainliving
@quintainltd
@getliving
@foliolondon
@fizzyliving
@eastvillageldn (parent company: Get Living)
@uncleliving (parent company: Realstar)
@wayoflifeuk
@graingerplc
@behereliving
@greystarapts @a2dominiongroup
@a2dominionhelp
@essliving
@lendleaseuk
@thequartersuk
@thisisvertus
@HUB_Residential

Appendix C: Interview Questions (tenants)

Tenant Interview Questions – Build to Rent research

Short introduction

Thanks very much for agreeing to participate in this research into Build to Rent developments and tenants experiences of them. Can I just confirm you're ok to proceed, and ok for the interview to be recorded? This interview should last no more than 60 minutes, and you can stop the interview, or withdraw from participating, at any point.

So just as a reminder of who I am and what my work is investigating: my name is Eddie Millar, and I'm a Masters student at UCL. I'm investigating how the growth of the Build to Rent sector in London impacts upon, and shapes, tenants experiences within BTR developments.

Intro

- Could you tell me where you have been a tenant, and for how long?
  - *If left*: why did you decide to leave the BTR development?
- Was the choice to rent within a BTR development one a deliberate one?
  - Have you had experiences with 'solo' or buy-to-let landlords that led you to find out about BTR?
- How were you first made aware of the development?
  - Did you know what BTR was at the time?
  - Do you recall the terms 'build to rent' or 'institutional landlord' being used by the developer and/or estate agent?
  - Can you describe your impressions of the development before you moved in?

Impressions of service and quality

- Can you describe your expectations regarding the 'professional' level of service, and how your experiences corresponded to that?
- Do you feel that the development matched your expectations regarding security and flexibility of tenure?
- How would you describe the communication from the site management across your time as a tenant?
- What were your experiences with the management when you reported a problem?
- Personal appointed relationship manager
- How did this impact your day to day feelings of security in and around your home?

Closing

- Would you rent in a build to rent development again?
- Did you feel like you knew enough about BTR to be sufficiently prepared for this interview?
- Is there any further information you wish you'd been given prior to the interview?

Appendix D: Research information and consent form

Information and consent form

Project Title   An exploration of the lived experience of the Build to Rent sector and the implications for London's housing market

Researcher   Eddie Millar

Introduction

You are being invited to take part in a research project being undertaken by a Master's student from the Bartlett School of Planning, University College London (UCL).

Before you decide whether to participate it is important for you to understand why the research is being conducted and what participation will involve. Please read the following information carefully, feel free to discuss it with others if you wish, or ask the research team for clarification or further information. Please take time to decide whether you wish to take part.

Why is this research being conducted?

The aim of this project is to explore the experiences of tenants within Build to Rent (BTR) developments within London – specifically, exploring whether lived experiences match up with narratives promoted by developers. It is hoped that through this work, the role of Build to Rent within London's housing market can be more thoroughly understood.

Why am I being invited to take part?

You are being invited to take part because you have been identified as a possible current, past, or upcoming BTR tenant situated within London.

Do I have to participate?

Participation is entirely voluntary. If you do choose to participate and then change your mind, you may withdraw from the research at any time with no consequences and without having to give a reason.

What will happen if I choose to take part?

If you do choose to participate, you will be invited to a face-to-face or virtual interview to explore the issues highlighted above. The interview will be conducted at a mutually agreed location, or via Microsoft Teams. The interview will last approximately 45 minutes and will be audio recorded (and transcribed at a later date). You will have the opportunity to see the interview transcript and agree any amendments with the researcher after the interview is concluded. Travel and subsistence expenses are not offered for participation.

What are the advantages of taking part?

There are no immediate benefits for participating in this project and no financial incentive or reward is offered, however it is hoped that this project will inform debates and discourse around the Build to Rent sector.

What are the possible disadvantages of taking part?

We anticipate no significant disadvantages associated with taking part in this project. If you experience any unexpected adverse consequences as a result of taking part in the project, you are encouraged to contact the researcher as soon as possible using the contact details on page 2 of this information and consent sheet.

If I choose to take part, what will happen to the data?

The interview data will be anonymised at the point of transcription and identified by a general identifier (e.g., 'Resident A or 'Tenant B' or a suitable pseudonym). A record of participant identities and any notes will be kept separately and securely from the anonymised data. All data and information affiliated with this project will be securely stored on an encrypted computer drive and physical documents will be stored securely on university property.

The data will be only used for the purposes of this research and relevant outputs and will not be shared with any third party. The anonymised data may be utilised in the written dissertation produced at the end of this project, and this dissertation may then be made publicly available via the University Library's Open Access Portal, however no identifiable or commercial sensitive information will be accessible in this way.

What will happen to the results of the research project?

It is anticipated that the data collected in this project will be included in the dissertation produced at the end of this project, submitted for the award of a Master's degree at University College London (UCL). You will not be personally identified in any of the outputs from this work, and attributions and quotations will be anonymised. If you would like to receive an electronic copy of any outputs stemming from this project, please ask the contact below who will be happy to provide this.

Contact Details

If you would like more information or have any questions or concerns about the project or your participation, please use the contact details below:

Primary contact	Eddie Millar
Role	MSc student
Email	edward.millar.21@ucl.ac.uk
Supervisor	Dr Frances Brill
Role	MSc dissertation supervisor
Email	frances.brill@ucl.ac.uk

Concerns and / or Complaints

If you have concerns about any aspect of this research project, please contact the MSc student contact the student in the first instance, then escalate to the supervisor.

Informed Consent Sheet

Title of project

If you are happy to participate, please complete this consent form by ticking the boxes or writing an 'X' to acknowledge the following statements and signing your name at the bottom of the page.

Please give the signed form to the researcher conducting your interview at the interview. They will also be able to explain this consent form further with you, if required.

1.	I have read and understood the information sheet.	
2.	I agree to participate in the above research by attending a face-to-face interview as described on the Information Sheet.	
3.	I understand that my participation is entirely voluntary.	
4.	I understand that I may withdraw at any time without giving a reason and with no consequences.	
5.	I agree for the interview to be audio recorded.	
6.	I understand that I may see a copy of the interview transcript after it has been transcribed and agree any amendments with the researcher.	
7.	I understand that the intention is that interviews are anonymised and that if any of my words are used in a research output that they will not be directly attributed to me unless otherwise agreed by all parties.	
8.	I understand the data from this project will be considered for repository in the UCL Open Access repository as described on the Information Sheet but that this will be anonymised data only.	
9.	I understand that I can contact the student who interviewed me at any time using the email address they contacted me on to arrange the interview, or the dissertation supervisor using the contact details provided on page X of the information sheet.	

Participant name: **Signature:**   **Date:**

Researcher name: **Signature:**   **Date:**

Appendix E: Risk Assessment and Ethical Clearance Form

Ethical Clearance Pro Forma

It is important for you to include all relevant information about your research in this form, so that your supervisor can give you the best advice on how to proceed with your research.

You are advised to read though the relevant sections of UCL's Research Integrity guidance to learn more about your ethical obligations.

Submission Details

1. **Name of programme of study:** MSc Spatial Planning

2. **Please indicate the type of research work you are doing (Delete that which do not apply):**
   o Dissertation in Planning (MSc)

3. **Please provide the current working title of your research:** An exploration of the lived experience of the Build to Rent sector and its implications for London's housing market

4. **Please indicate your supervisor's name:** Dr Frances Brill

Research Details

5. **Please indicate here which data collection methods you expect to use. (Tick all that apply/or delete those which do not apply.)**

   o Interviews
   o Observation / participant observation
   o Audio-visual recordings (including photographs)
   o Secondary data analysis

6. **Please indicate where your research will take place (delete that which does not apply):**
   o UK only

7. **Does your project involve the recruitment of participants?**
   'Participants' means human participants and their data (including sensor/locational data and observational notes/images.)

   Yes

Appropriate Safeguard, Data Storage and Security

8. **Will your research involve the collection and/or use of personal data?**

   Personal data is data which relates to a living individual who can be identified from that data or from the data and other information that is either currently held, or will be held by the data controller (you, as the researcher).

   This includes:

- Any expression of opinion about the individual and any intentions of the data controller or any other person toward the individual.
- Sensor, location or visual data which may reveal information that enables the identification of a face, address etc. (some post codes cover only one property).
- Combinations of data which may reveal identifiable data, such as names, email/postal addresses, date of birth, ethnicity, descriptions of health diagnosis or conditions, computer IP address (of relating to a device with a single user).

Yes

9. **Is your research using or collecting:**
- special category data as defined by the General Data Protection Regulation*, and/or
- data which might be considered sensitive in some countries, cultures or contexts?
*Examples of special category data are data:
- which reveals racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership;
- concerning health (the physical or mental health of a person, including the provision of health care services);
- concerning sex life or sexual orientation;
- genetic or biometric data processed to uniquely identify a natural person.

No

10. **Do you confrm that all personal data will be stored and processed in compliance with the General Data Protection Regulation (GDPR 2018)? (Choose one only, delete that which does not apply)**

    o Yes

11. **I confirm that:**

- The information in this form is accurate to the best of my knowledge.
- I will continue to reflect on and update these ethical considerations in consultation with my supervisor.

Yes

RISK ASSESSMENT FORM
FIELD / LOCATION WORK

▲UCL

DEPARTMENT/SECTION: BARTLETT SCHOOL OF PLANNING
LOCATION(S): LONDON, UNITED KINGDOM
PERSONS COVERED BY THE RISK ASSESSMENT: Edward Millar

BRIEF DESCRIPTION OF FIELDWORK (including geographic location): Interviewing a resident of a Build to Rent scheme, as well as going to a Build to Rent Expo in a research capacity, all taking place within London.

COVID-19 RELATED GENERIC RISK ASSESSMENT STATEMENT:

Coronavirus disease (COVID-19) is an infectious disease caused by coronavirus SARS-CoV-2. The virus spreads primarily through droplets of saliva or discharge from the nose when an infected person coughs or sneezes. Droplets fall on people in the vicinity and can be directly inhaled or picked up on the hands and transferred when someone touches their face. This risk assessment documents key risks associated fieldwork during a pandemic, but it is not exhaustive and will not be able to cover all known risks, globally. This assessment outlines principles adopted by UCL at an institutional level and it is necessarily general. Please use the open text box 'Other' to indicate any contingent risk factors and control measures you might encounter during the course of your dissertation research and writing.

Please refer to the Dissertation in Planning Guidance Document (available on Moodle) to help you complete this form.

Hazard 1: Risk of Covid -19 infection during research related travel and research related interactions with others (when face-to-face is possible and/or unavoidable)
Risk Level - Medium /Moderate

Existing Advisable Control Measures: Do not travel if you are unwell, particularly if you have COVID-19 symptoms. Self-isolate in line with NHS (or country-specific) guidance.

Avoid travelling and face-to-face interactions; if you need to travel and meet with others:

- If possible, avoid using public transport and cycle or walk instead.

- If you need to use public transport travel in off-peak times and follow transport provider's and governmental guidelines.

- Maintain (2 metre) social distancing where possible and where 2 metre social distancing is not achievable, wear face covering.

- Wear face covering at all times in enclosed or indoor spaces.

- Use hand sanitiser prior to and after journey.

- Avoid consuming food or drinks, if possible, during journey.

- Avoid, if possible, interchanges when travelling - choose direct route.

- Face away from other persons. If you have to face a person ensure

that the duration is as short as possible.

- Do not share any items i.e. stationary, tablets, laptops etc. If items need to be shared use disinfectant wipes to disinfect items prior to and after sharing.

- If meeting in a group for research purposes ensure you are following current country specific guidance on face-to-face meetings (i.e rule of 6 etc.)

- If and when possible meet outside and when not possible meet in venues with good ventilation (e.g. open a window)

- If you feel unwell during or after a meeting with others, inform others you have interacted with, self-isolate and get tested for Covid-19

- Avoid high noise areas as this mean the need to shout which increases risk of aerosol transmission of the virus.

- Follow one way circulation systems, if in place. Make sure to check before you visit a building.
- Always read and follow the visitors policy for the organisation you will be visiting.
- Flush toilets with toilet lid closed.
-'Other' Control Measures you will take (specify):

NOTE: The hazards and existing control measures above pertain to Covid-19 infection risks only. More generalised health and safety risk may exist due to remote field work activities and these are outlined in your Dissertation in Planning Guidance document. Please consider these as possible 'risk' factors in completing the remainder of this standard form. For more information also see: Guidance Framework for Fieldwork in Taught and MRes Programmes, 2021-22

Consider, in turn, each hazard (white on black). If **NO** hazard exists select **NO** and move to next hazard section.
If a hazard does exist select **YES** and assess the risks that could arise from that hazard in the risk assessment box.
Where risks are identified that are not adequately controlled they must be brought to the attention of your Departmental Management who should put temporary control measures in place or stop the work. Detail such risks in the final section.

ENVIRONMENT	The environment always represents a safety hazard. Use space below to identify and assess any risks associated with this hazard
e.g. location, climate, terrain, neighbourhood, in outside organizations, pollution, animals.	Examples of risk: adverse weather, illness, hypothermia, assault, getting lost. Is the risk ~~high / medium /~~ low? Low risk Adverse weather, hypothermia, loss of bearings, flooding

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk

	work abroad incorporates Foreign Office advice
	only accredited centres are used for rural field work
X	participants will wear appropriate clothing and footwear for the specified environment
X	refuge is available
X	work in outside organisations is subject to their having satisfactory H&S procedures in place
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

EMERGENCIES	Where emergencies may arise use space below to identify and assess any risks
e.g. fire, accidents	Examples of risk: loss of property, loss of life

Fire, flooding, theft, assault – low risk

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk

	participants have registered with LOCATE at http://www.fco.gov.uk/en/travel-and-living-abroad/
X	contact numbers for emergency services are known to all participants
X	participants have means of contacting emergency services
	a plan for rescue has been formulated, all parties understand the procedure
	the plan for rescue /emergency has a reciprocal element
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

FIELDWORK   1   May 2010

EQUIPMENT	Is equipment used?	NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. clothing, outboard motors.	Examples of risk: inappropriate, failure, insufficient training to use or repair, injury. Is the risk high / medium / low ?		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk

	the departmental written Arrangement for equipment is followed
	participants have been provided with any necessary equipment appropriate for the work
	all equipment has been inspected, before issue, by a competent person
	all users have been advised of correct use
	special equipment is only issued to persons trained in its use by a competent person
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

LONE WORKING	Is lone working a possibility?	YES	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. alone or in isolation	Examples of risk: difficult to summon help. Is the risk ~~high / medium /~~ low?		

lone interviews.

Getting lost, losing mobile phone signal – low risk

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk

X	the departmental written Arrangement for lone/out of hours working for field work is followed
	lone or isolated working is not allowed
	location, route and expected time of return of lone workers is logged daily before work commences
X	all workers have the means of raising an alarm in the event of an emergency, e.g. phone, flare, whistle
X	all workers are fully familiar with emergency procedures
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

FIELDWORK   2   May 2010

ILL HEALTH	The possibility of ill health always represents a safety hazard. Use space below to identify and assess any risks associated with this Hazard.
e.g. accident, illness, personal attack, special personal considerations or vulnerabilities.	Examples of risk: injury, asthma, allergies. Is the risk ~~high / medium /~~ low? Covid, illness – low risk
CONTROL MEASURES	**Indicate which procedures are in place to control the identified risk**

X	all participants have had the necessary inoculations/ carry appropriate prophylactics
X	participants have been advised of the physical demands of the research and are deemed to be physically suited
	participants have been adequate advice on harmful plants, animals and substances they may encounter
X	participants who require medication should carry sufficient medication for their needs
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

TRANSPORT	Will transport be required	NO		Move to next hazard
		YES	X	Use space below to identify and assess any risks
e.g. hired vehicles	Examples of risk: accidents arising from lack of maintenance, suitability or training			
	Is the risk high / medium / low?			
	Public transport – low risk			
CONTROL MEASURES	**Indicate which procedures are in place to control the identified risk**			

X	only public transport will be used
	the vehicle will be hired from a reputable supplier
	transport must be properly maintained in compliance with relevant national regulations
	drivers comply with UCL Policy on Drivers http://www.ucl.ac.uk/hr/docs/college_drivers.php
	drivers have been trained and hold the appropriate licence
	there will be more than one driver to prevent driver/operator fatigue, and there will be adequate rest periods
	sufficient spare parts carried to meet foreseeable emergencies
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

DEALING WITH THE PUBLIC	Will people be dealing with public	YES	If 'No' move to next hazard If 'Yes' use space below to identify and assess any

	risks
e.g. interviews, observing	Examples of risk: personal attack, causing offence, being misinterpreted. Is the risk high / medium / low? Being misinterpreted, causing offence – low risk

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk

X	all participants are trained in interviewing techniques
X	advice and support from local groups has been sought
X	participants do not wear clothes that might cause offence or attract unwanted attention
X	interviews are conducted at neutral locations or where neither party could be at risk
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

FIELDWORK   3   May 2010

WORKING ON OR **NEAR WATER**	Will people work on or near water?	NO	**If 'No' move to next hazard** **If 'Yes' use space below to identify and assess any** **risks**
e.g. rivers, marshland, sea.	Examples of risk: drowning, malaria, hepatitis A, parasites. Is the risk high / medium / low?		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk

	lone working on or near water will not be allowed
	coastguard information is understood; all work takes place outside those times when tides could prove a threat
	all participants are competent swimmers
	participants always wear adequate protective equipment, e.g. buoyancy aids, wellingtons
	boat is operated by a competent person
	all boats are equipped with an alternative means of propulsion e.g. oars
	participants have received any appropriate inoculations

	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

MANUAL HANDLING (MH)	Do MH activities take place?	NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. lifting, carrying, moving large or heavy equipment, physical unsuitability for the task.	Examples of risk: strain, cuts, broken bones. Is the risk high / medium / low?		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk

	the departmental written Arrangement for MH is followed
	the supervisor has attended a MH risk assessment course
	all tasks are within reasonable limits, persons physically unsuited to the MH task are prohibited from such activities
	all persons performing MH tasks are adequately trained
	equipment components will be assembled on site
	any MH task outside the competence of staff will be done by contractors
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

FIELDWORK   4   May 2010

SUBSTANCES	Will participants work with substances	NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. plants, chemical, biohazard, waste	Examples of risk: ill health - poisoning, infection, illness, burns, cuts. Is the risk high / medium / low?		
CONTROL MEASURES	Indicate which procedures are in place to control the identified risk		

	the departmental written Arrangements for dealing with hazardous substances and waste are followed
	all participants are given information, training and protective equipment for hazardous substances they may encounter
	participants who have allergies have advised the leader of this and carry sufficient medication for their needs
	waste is disposed of in a responsible manner
	suitable containers are provided for hazardous waste
	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

OTHER HAZARDS	Have you identified any other hazards?	NO	If 'No' move to next section If 'Yes' use space below to identify and assess any risks
i.e. any other hazards must be noted and assessed here.	Hazard: Risk: is the risk		
CONTROL MEASURES	Give details of control measures in place to control the identified risks		

Have you identified any risks that are not adequately controlled?	NO	X	Move to Declaration
	YES		Use space below to identify the risk and what action was taken

DECLARATION	The work will be reassessed whenever there is a significant change and at least annually. Those participating in the work have read the assessment.
	Select the appropriate statement:
X	I the undersigned have assessed the activity and associated risks and declare that there is no significant residual risk
	I the undersigned have assessed the activity and associated risks and declare that the risk will be controlled by the method(s) listed above

NAME OF SUPERVISOR   Frances Brill

FIELDWORK   5   May 2010

BPLN0039_TLBJ9

FINAL GRADE

/100

GENERAL COMMENTS

Instructor

PAGE 21

PAGE 22

PAGE 23

PAGE 24

PAGE 25

PAGE 26

PAGE 27

PAGE 28

PAGE 29

PAGE 30

PAGE 31

PAGE 32

PAGE 33

PAGE 34

PAGE 35

PAGE 36

PAGE 37

PAGE 38

PAGE 39

PAGE 40

PAGE 41

PAGE 42

PAGE 43

PAGE 44

PAGE 45

PAGE 46

PAGE 47

PAGE 48

PAGE 49

PAGE 50

PAGE 51

PAGE 52

PAGE 53

PAGE 54

PAGE 55

PAGE 56

PAGE 57

PAGE 58