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Student House Hunting Behaviour Survey 2025

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Unipol CEO statement

The student housing sector is undergoing a period of profound change. Against the backdrop of rising rents, constrained supply, and the impending implementation of the Renters' Rights Bill, this report offers a timely and critical insight into the lived experiences of students navigating the UK rental market.

Unipol's House Hunting Behaviour Survey 2025 captures the voices of over 2,600 students, revealing the pressures they face in securing accommodation beyond their first year of study. It fits into the charity's wider research interests on affordability and access to accommodation for students.

The findings are stark: affordability is the foremost concern, with many students forced to revise their budgets mid-search, often relying heavily on family support or employment to bridge the financial gap. The survey also highlights a strong preference for shared housing in the HMO sector, which remains under threat from legislative and planning constraints.

This research is not just a snapshot of current student behaviour—it is a call to action. Universities, local authorities, housing providers, and policymakers must work together to ensure that students continue to have access to safe, affordable, and appropriate housing. The evidence presented here should inform strategic planning, guide future development, and shape the support offered to students as they navigate increasingly complex housing markets.

We hope this report will serve as a valuable resource for all stakeholders committed to improving the student housing experience and safeguarding access to education for students from all backgrounds.

Sam Bailey-Watts, CEO

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Survey sponsor statement

We are proud to sponsor this timely research at a moment of significant change in the student accommodation market. Accommodation is a key part of the wider student experience and the choices available must reflect both the diversity of the student body and the financial realities they face.

As long-standing supporters of Unipol, we greatly value the role their independent research plays in shaping and strengthening the sector. Their reports provide a trusted evidence base that helps providers, universities and policymakers to respond to new challenges with clarity and confidence. This particular study shines a light on the real issues students face in the evolving post-Covid landscape, especially as they move beyond their first year of study and into more independent living arrangements.

Unipol has already done vital work in assessing the impact of the Renters' Rights Bill on the availability of affordable housing for students. This latest research reinforces those concerns, especially around the declining supply of HMOs. Traditionally, HMOs have provided an affordable, popular choice and a unique 'house share' experience that many students see as a defining part of university life.

The evidence of shrinking supply, rising costs, and increased financial pressure on students should concern all of us in the sector. These are not isolated issues but part of a broader national conversation about housing affordability, and students must not be left behind in that debate. Affordable housing must remain central to ensuring higher education in the UK is both accessible and inclusive.

We therefore encourage readers not only to engage with the findings but also to work together, across institutions and providers, to protect and expand the diversity and affordability of student accommodation for future generations of students.

Simon Thompson, CEO

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Foreword

In May 2025, Unipol conducted this survey to understand how students find accommodation, to explore the house hunting process, its characteristics, context and challenges. This research was timed to capture the current practice before a period of significant legislative and regulatory change in the student rental sector, prior to the Renters' Rights Bill being passed. The study fits into Unipol's wider research to document and understand the special characteristics of student accommodation and students' housing needs.

With the support of universities, students' unions and student accommodation providers, the house hunting research sought to better understand some of the main (but not well-documented) activities that take place whilst students are seeking somewhere to live after the first year at university. This report provides insight into students' needs and how they manifest through their house hunting behaviour and housing choices.

For anyone who has rented a property for themselves as a student or otherwise, they may recall the process being pressurised and confusing. Overall, this survey has found that student house hunting across the UK is difficult and stressful, and more expensive than ever.

The Renters' Rights Bill: potential consequences for students and student landlords

The house hunting research had a particular objective of creating an evidence base from which Unipol can measure the impact of the forthcoming Renters' Rights Bill (RRB) on student housing. The Bill is expected to achieve Royal Assent in Academic Year 25/26, and its implementation is likely to significantly change the way that students rent property and how landlords operate in the market.

The RRB has been through several iterations on its journey through Parliament, and it may not yet be completely set in stone. That said, the RRB, once enacted, encompasses the biggest changes to the Private Rented Sector in nearly 40 years. Its core purpose is to shift more rights towards tenants, creating a fairer, more secure, and more equitable rental market for tenants across England. There are many benefits for non-student tenants, however, for students the RRB has also created complications. Its implementation will significantly change the way students rent property and in equal measure, how landlords renting to students operate in the market. The impacts and consequences of the RRB on student lettings will be far reaching, and there is a credible view that over time the supply of student HMO could reduce as landlords challenged by the new requirements opt to exit that market. There is a risk this could raise rents, impacting student accessibility and choice.

Whilst HMO rental properties are fully impacted by the new legislation, Purpose-Built Student Accommodation (PBSA) is expected to be largely, but not exclusively outside of the new measures.

Appendix 1 highlights the current long-term changes to the housing market which may arise from the current drafting of the RRB.

Implications arising from the survey: What need to happen now

The findings from this report highlight challenging market realities that are already present before the introduction of the RRB to which stakeholders now need to respond. RRB may substantially change the housing market further, which unless managed will over time reduce choice and access to students, raise rents and potentially harm recruitment.

For Government

Students want to live in HMOs after the first year. Use of HMOs is necessary and desirable: This survey has demonstrated the importance of the HMO landlord in continuing to house students beyond their first year. It is still expected by the majority of students that they will be able to access this form of housing once they have completed their first year in purpose-built residences, either living with their chosen university or in private halls. It is not desirable for HMOs to be removed from student choice.

HMOs are under threat: The Renters' Rights Bill has the capacity to reduce the number of HMOs from the supply for students. A quarter of students are reporting in this survey that they experienced a severe shortage of accommodation in their market in 2025, and there is a danger that this will be exacerbated in future as housing supply does not keep up with demand. This will likely be exacerbated by the loss of one and two bed properties which might not be covered by the proposed Ground 4a right to repossess in the final version of the Bill, which could reduce supply of this valuable student housing stock[i].

Student HMOs are not being replaced by other forms of student housing: For all the work that universities and private providers have done to date to maintain supply and grow their accommodation stock to keep up with university requirements, the accommodation offered by universities and their partners is still mainly targeted towards the needs of first year students. It is only the Oxford and Cambridge models where a student can most likely expect to live with their university for the duration of their studies. Further, PBSA development is costly and does not easily provide for the loss of more affordable housing types such as HMO.

It is financially not viable to replace HMOs: Once an HMO is lost from supply it is all but impossible to replace in planning terms due to Article4 Direction which is used in many university locations to restrict the creation of new HMO properties. We know that the HMO market has already shrunk and planning restrictions on new HMO creation are leading to a decline in planning applications[ii].

The evidence arising from Scotland is that similar legislation has reduced the supply of housing available to students and raised rents, leading to an ongoing shortage. The proposed changes to the English tenancy system echo the legislative changes made by the Scottish Government in 2016. In 2017, the Scottish Government abolished fixed-term tenancies and replaced them with open-ended tenancies in the HMO sector (PBSA was exempted). Evidence arising from Scottish legislation has demonstrated that the market has shifted away from students in favour of long-term tenants to avoid void periods. Contraction in HMO availability (overall and for students) has caused housing insecurity and has driven up rents[iii].

We risk restricting housing choice and accessibility to students in England: 76% of survey respondents indicated that affordable rent was a key consideration in their housing search. Students are clearly indicating in this survey that they want to live in HMO housing both for the experience and to save cost. The student HMO market should be protected if the sector wants students from all backgrounds and budgets to have access to a university of their choosing and to benefit from the experience of studying away from home.

For local government

Understanding the local housing market in greater detail and agreeing an annual student housing needs assessment to underpin activities in town planning. Unipol contributed to UUK's useful guide produced in 2023 that offers advice to universities on good practise in student accommodation management and provides guidance on how to carry out a housing market assessment with local authorities[iv].

Students as citizens: Facilitating the understanding of council members and the community that students should be viewed in planning terms as meaningful contributors to the economy, and worth providing housing for. Students support jobs at universities and in the local community, as well as becoming members of the workforce in future, with many being retained in the local area and contribute to growth.

For Universities

Housing to support affordability: This survey points to the financial challenges students face in affording accommodation. Universities should actively provide affordable rooms and consider options like refurbished and repurposed properties to create attractive housing choices.

Planning for housing need and widening participation: There's growing evidence from UCAS1 that students from a broader range of financial backgrounds are accessing university. As part of residential strategy development and planning accommodation supply, it will become increasingly important that universities factor in the Office for Students (OfS) plans to place greater emphasis on widening participation in the coming years, as outlined in its draft strategy for 2025 to 2030. Maintaining a ladder of rents with provision at a range of price points will be ever more important in attracting students from different backgrounds.

Information, advice and guidance: The survey indicates that students are unprepared for the process of house hunting, expressing surprise at the timing and competitive nature of markets. Universities should play a central role in preparing students for this and removing the element of surprise. Partnership or collaboration with Student Unions or specialist organisations like Unipol could be a more cost-effective way of providing this advice.

Around two months after arriving at university, just as students have settled into their first-year accommodation, they are propelled into finding housing for the following year. Although the RRB may change some elements of the house hunt, students will still need to find a group to live with, communicate with landlords, engage with contractual complexity and consider their budget.

University can also assist in providing students with **information on the potential costs of renting** in off-street properties, as students have expressed much surprise over the prices they are experiencing during their search. Helping them to prepare for this, and to budget may assist in managing expectations of living costs as a returning student.

Managing uncertainty: As the Bill will take time to implement and landlord activities may change in a variety of ways unknown to us, there will be a period where renting in the private market will become less predictable. Universities and students' unions will have to support students through these changes to house hunting.

Universities can also have a role in **communicating the new rights of students** so that the student community understands the forthcoming legislation and what it means to them.

Town planning and student housing needs assessment: Working in tandem with local council planning authorities to maintain a shared understanding of need and the state of the market, and any remedial action that needs to be taken – in most markets that means to increase supply.

Supporting new development: Working with other local providers to communicate housing need and supporting schemes in planning where possible and desirable to give housing providers every chance of bringing forward the right kind of accommodation.

Support for commuting students: A cohort of students is evident in this survey who have made the conscious choice to live further from their university for a variety of reasons, including accessing cheaper rents. Providing practical facilities and opportunities for commuting students continues to be important, and its importance may rise in future. There is a great variation in the proportion of commuting students by university and course programme, and some universities already provide great support in the form of commuter lounges and lockers, as well as occasional stay accommodation[V].

Engagement with and support for HMO landlords: the HMO sector houses 45% of students in more affordable stock, and this support for university recruitment is overlooked. Universities should support and encourage good quality landlords to retain this important stock. See annex 1 for further details.

For private housing providers of all kinds

The survey is highlighting the need for supply of many types to enable students' choice in where they live after their first year of accommodation.

Accept and support student use of HMOs: HMO is the main housing type being sought by returning students and landlords will continue to find a market for their properties if they can adapt to the RRB. Active management and flexibility will become more important than ever.

Catering for the single student: There is a group of students who are – by choice or inadvertently – searching for accommodation on their own without a group of peers. PBSA is playing a role for these students.

Diversify supply: Interestingly the use of PBSA by returning students means that they want something a little different from their residential experience. Making friends and socialising may not have the same meaning for returning students compared to first years, and PBSA is seen as a sanctuary for many, enabling a convenient way of living to be achieved with predictable costs, and without negotiation with housemates in quite the same way as in a house.

Affordability is a must: The supply of student accommodation continues to fall behind demand in many cities, and where universities are growing it is a constant struggle to maintain supply. It is particularly hard to develop accommodation at prices that many students can afford and returning students in this survey have stated their price sensitivity in no uncertain terms. Finding ways to create accommodation to serve this audience is needed more than ever. Repurposing of other properties, including offices and the high street can be of real benefit where properties can be converted to enable a competitively priced end product.

A note on terminology

In this report, were the term "student HMO" is used, this is shorthand to cover houses and flats, often shared by groups of renters, that are typically located on the street. We are not limiting its use to the technical definition in the Housing Act 2004. PBSA refers to purpose-built student accommodation typically found in blocks: the survey findings differentiate between university provided PBSA and that provided by private sector operators.

The term "returning student" means students not in their first year, but in subsequent years of study.

Introduction

This report documents the findings of Unipol's House Hunting Behaviour Survey. Fieldwork took place in May and June 2025, during which time 37 universities took part by sending out the link to the survey to their students, and many student unions also contributed to this process. Eight universities achieved more than 100 responses.

2,637 current students took part, all of whom will continue to study next year, and were therefore not searching for first year accommodation, but rather, the survey represents the sentiments of those seeking accommodation to support their return to university for subsequent years of study. Most survey respondents were first- or second-year undergraduate students.

The aim of the survey was to understand how, when and why students choose their accommodation, creating a benchmark of data to capture student views and actions when searching for accommodation. It is being undertaken now to understand how the introduction of the Renters' Rights Act will impact on students, their actions and experiences.

Key Findings

Students are looking for affordable accommodation close to university, which is not a surprise, and drives the property considerations and behaviours of universities and private providers alike. Affordability (76%) and proximity to the University (61%) are universally the two main accommodation attributes students are seeking in their accommodation search. 46% of respondents were also seeking for their bills to be included in the rent (in most cases bills are included).

Affordability is a key problem arising in this research. Almost two thirds of respondents said that they had encountered affordability issues when finding accommodation. Affordability is students foremost concern, though it is driven by short supply of accommodation.

Bristol and York were cited as having both the worst affordability problem and reflect a physical shortage of accommodation. At the other end of the scale, Leeds and Birmingham were less problematic in terms of affordability and shortage of supply.

Having to find more rent money than initially expected was a common theme. 71% of respondents indicated that they had been obliged to change their expectations of the cost of rent. The expected rental gap between rent desired and rent expected to be paid is £36 per week.

Students need significant financial support above government loans. The average parental contribution was £506 per month and 57% of respondents also needed to work to fund living costs, or £415 per month for UK undergraduates. Students are not meeting the Minimum Income Standards set out by HEPI in their recent study[vi]. The parental contribution makes a huge difference to the financial security of students. This is of course predicated on the willingness and ability of the family to support their student. Students with jobs were working on average 15 hours per week to support themselves with working patterns varying over the summer.

Ease of finding housing varies by location Students who were looking for a rented student house found it easier than most types of housing to find with a score of 5.9 on a scale of 1-10 where 10 was most difficult. Scores varied according to city and highlight the relative supply with each rental market. Rented student houses were most difficult to find in Bristol (6.47), York (6.30) and Oxford (6.25), and easier to find in Bournemouth (5.62), Leeds (5.53) and Birmingham (5.17).

Of those students seeking any type of accommodation including PBSA, a quarter reported severe shortages, most notably in York, Bristol an Oxford.

Housing choice and quality causes difficulties for many students. 41% said they had experienced difficulties finding suitable accommodation, and this was more pronounced in London, Bristol and Bournemouth.

Ideal room types were rooms in shared houses, with or without en-suite facilities and were the commonly sought forms of accommodation. Many respondents to the survey were keeping their options open with regards the type of room they might get, on average students were seeking at least two room types as part of their accommodation search. It is interesting to note that the most chosen room type is an en-suite room in a shared house – a product which may have become more common over time in response to demand. Perhaps also en-suite rooms in houses are not common, but they are an expectation of students who have lived predominantly in en-suite accommodation in their first year – and their expectations of the HMO market are for this product.

This cohort of returning students (i.e. not first years) doesn't place importance on large social spaces or cinemas. Students seeking PBSA accommodation highlighted their comparative lack of interest in large social spaces or cinemas, which for this cohort of returning students was only seen as important for 4% of respondents. This has implications for both the style of accommodation that might appeal most to returning students, but also the marketing messages to attract more returners to PBSA.

Timing of property search: The search for student houses, particularly rented housing is seen as far too early in the academic year. For rented student housing, the peak of the search is October and November, just a month or two after students have arrived at university and started to meet people. 56% of UK domiciled students seeking houses (rather than PBSA) said the search was far too early.

The concerns shared over why the search was too early were mainly due to not knowing who to live with (44% of 1,945 students seeking rented housing/apartments rather than PBSA) or not being certain that the current friendship group would make the best housemates (a further 22%). Another fifth of house/non PBSA seekers (20%) worried that they were searching at peak time, aware that there might be "bargains" later in the year. This is likely to be impacted by measures in the RRB to restrict early renting.

More guidance on house hunting beyond the first year is needed. Students expressed a wish for better guidance on housing, including when to start looking, how to choose housemates, and understanding contracts.

“I wish I had been told how competitive and fast-paced the student housing market can be, especially for second year accommodation.”

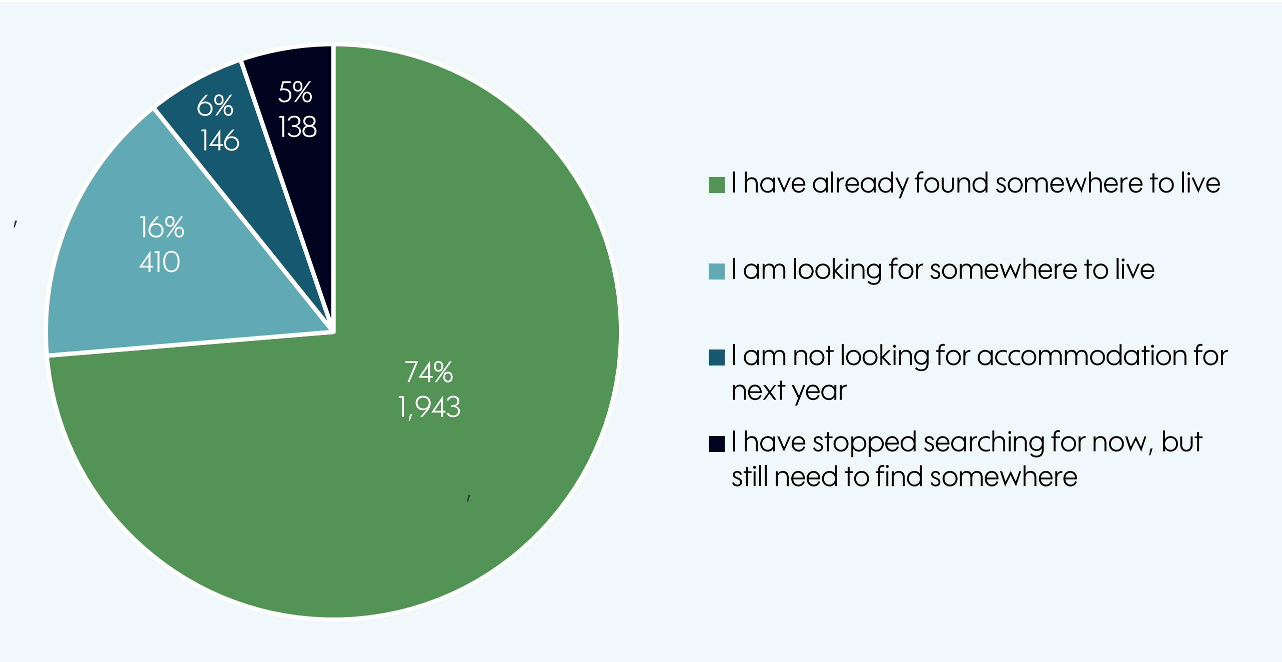
Awareness of the Renters Rights Bill so far is low. Considering the Renters’ Rights Bill is due to be passed within the 2025 – 2026 academic year, of the 2,478 students who were seeking housing in the UK for the next academic year, 62% of them had not heard of the Bill. 33% had heard of the Bill, but didn’t know much about it. Just 5% or 128 students had heard of it and realised it will have implications for student housing tenancies when it is passed. Once the Bill is passed and implementation is underway, further guidance should be provided to students to inform them of their rights.

Main Findings

Accommodation requirements for the next academic year

The survey explored the process that students have been through, or are currently going through, in finding accommodation for the forthcoming academic year. Most respondents (1,943 or 74%) had already found somewhere to live, with a further 410 respondents still looking. 139 had stopped looking at the time but still needed somewhere to live.

Respondents' house hunting status at the time of the survey



Base: 2,637 respondents

There were a further 146 students who were continuing to study in the forthcoming academic year, but who were not looking for accommodation. These students represent a group who will be mainly commuting from home or remaining in their existing house for a further year. Their responses are considered separately from the main cohort in a later section.

In reviewing the locations for house hunting, eleven cities made up 81% of responses, and were large enough to be highlighted in the survey results. Manchester was by far the largest city of search, amounting to almost one fifth of the results and had the capacity to influence the overall findings.

In which city are you searching for somewhere to live next academic year?

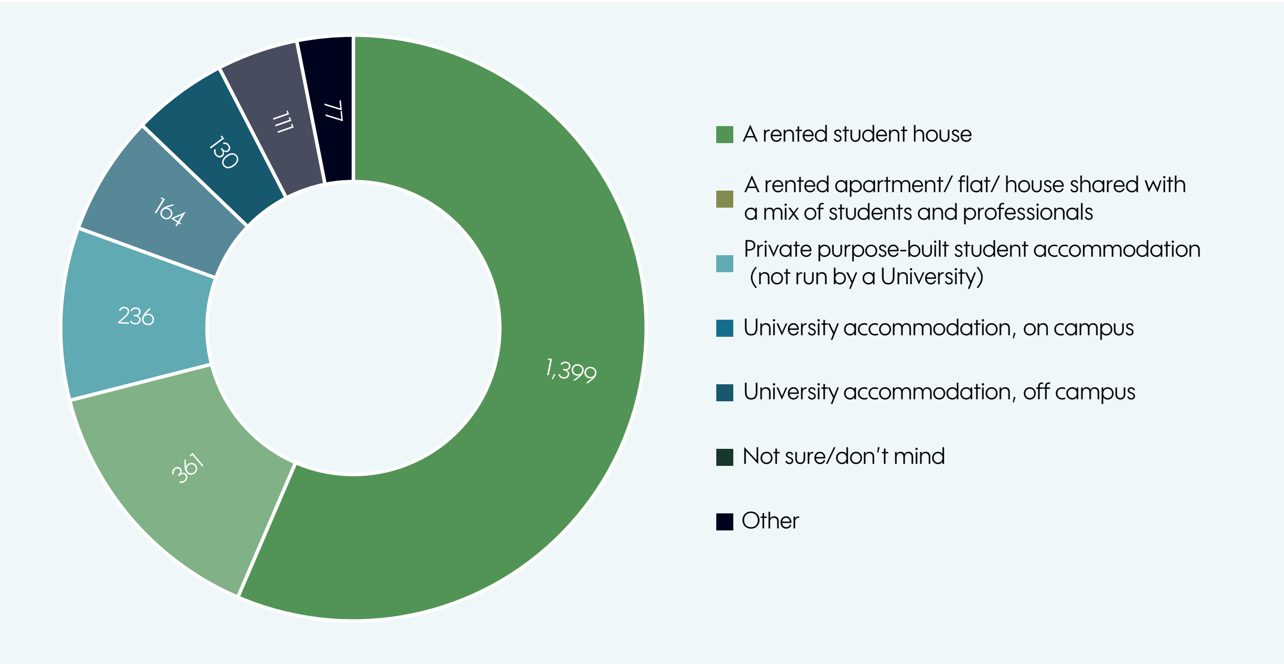
Base: 2,637 respondents, including 13 who are looking for housing overseas

Profile of students seeking accommodation in the UK for 2025 - 2026 academic year

2,478 respondents were active in the UK housing market, of whom 71% were searching for rented student houses or apartments. This cohort is the subject of rest of the findings in this report. Rented student houses, which were of particular interest in this research make up 56% of the total, at 1,399 responses. Within the “Other” category, many responses highlighted that students were also looking for other forms of private rented housing, not just targeted at students.

There were 533 responses, or 22% of the total who were seeking university accommodation or private PBSA.

What type of accommodation are you looking for?

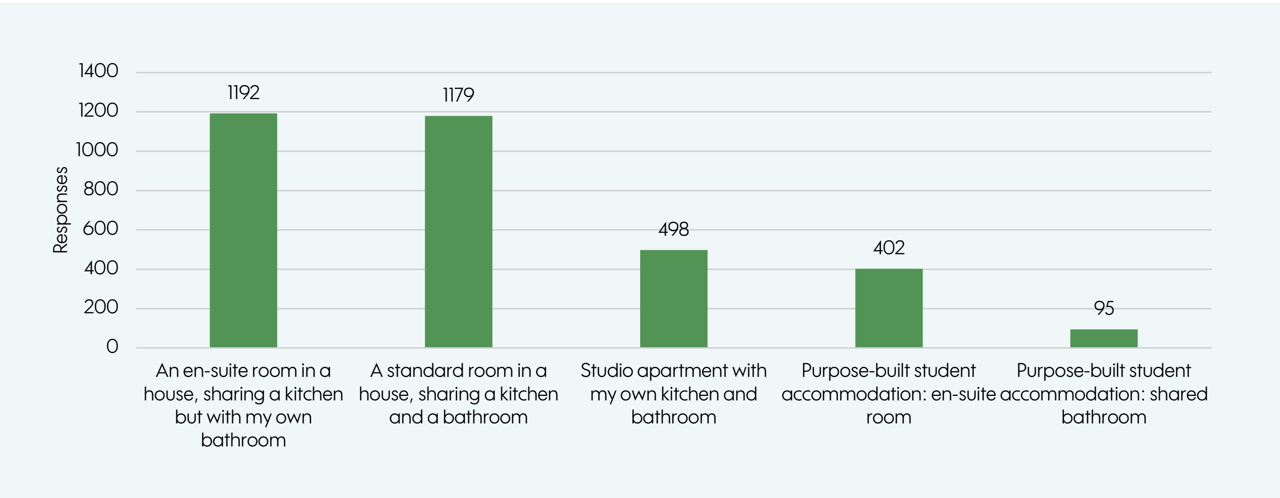


Base: 2,478 respondents

Ideal room type

Respondents were mainly seeking accommodation in houses rather than PBSA, and almost evenly choosing between rooms within houses which had their own en-suite bathroom and those that shared bathrooms. Many respondents to the survey were keeping their options open with regards the type of room they might get, with 2,478 respondents giving 3,402 responses, or indicating that on average students were seeking at least two room types as part of their accommodation search. It is interesting to note that the most sought room type was an en-suite room in a shared house – a product which may have become more common over time in response to demand, but one that traditionally most student houses would not have offered.

What is your ideal room type?

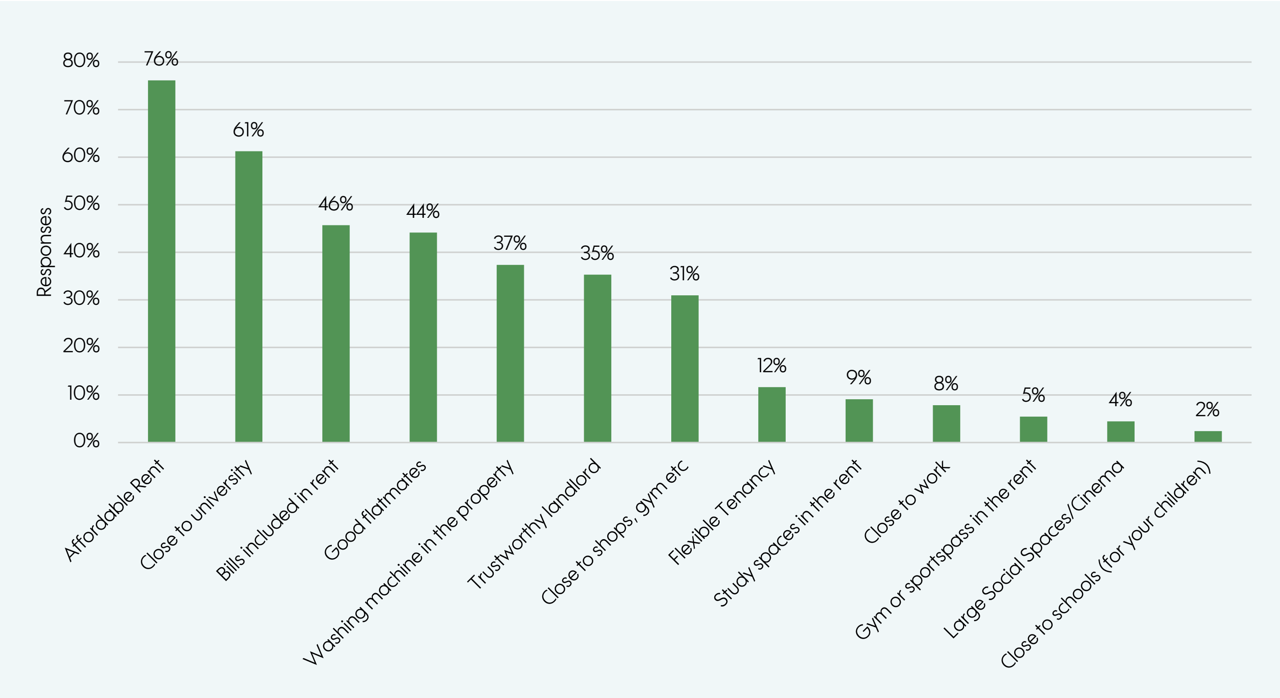


Base: 2,478 respondents, 3,402 options selected.

Most important things students are looking for

76% of respondents indicated that affordable rent was one of their important considerations when seeking accommodation. This was followed by 61% highlighting the importance of being close to their university. Affordability and proximity too were important to all students irrespective of the type of accommodation they were seeking.

The most important things needed from accommodation



Base: 2,290 respondents

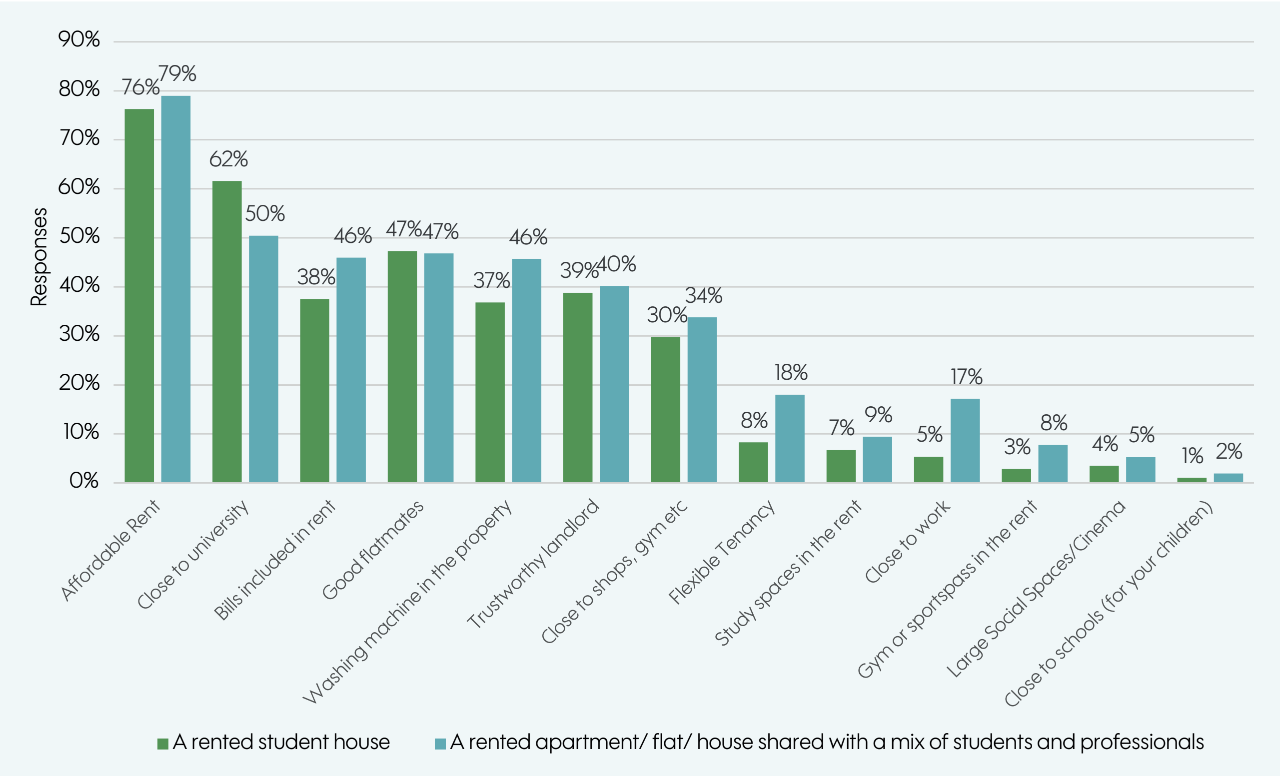
A summary of the variations from this overall picture is shown below.

Accommodation being sought	Responses	Important Search factors
Student HMO	**1,760**	
A rented student house	1,399	Close to university, bills included, good flatmates and trustworthy landlord
A rented apartment/ flat/ house shared with a mix of students and professionals	361	Looking for accommodation close to university and work. Most likely to seek rents inclusive of bills, slightly more interested in flexible tenancies than student-only HMO.
PBSA	**530**	
Private purpose-built student accommodation (not run by a university)	236	Affordable rent and bills included most important, then proximity to university.
University accommodation, on campus	164	Being close to university is more important than affordability – the only group where this is the case.
University accommodation, off campus	130	Affordability even more important, bills included, less close to university, close to shops, study spaces included
Grand Total	**2,290**	

Note once again that the sample size for PBSA here is small and the respondents are returning students rather than first years.

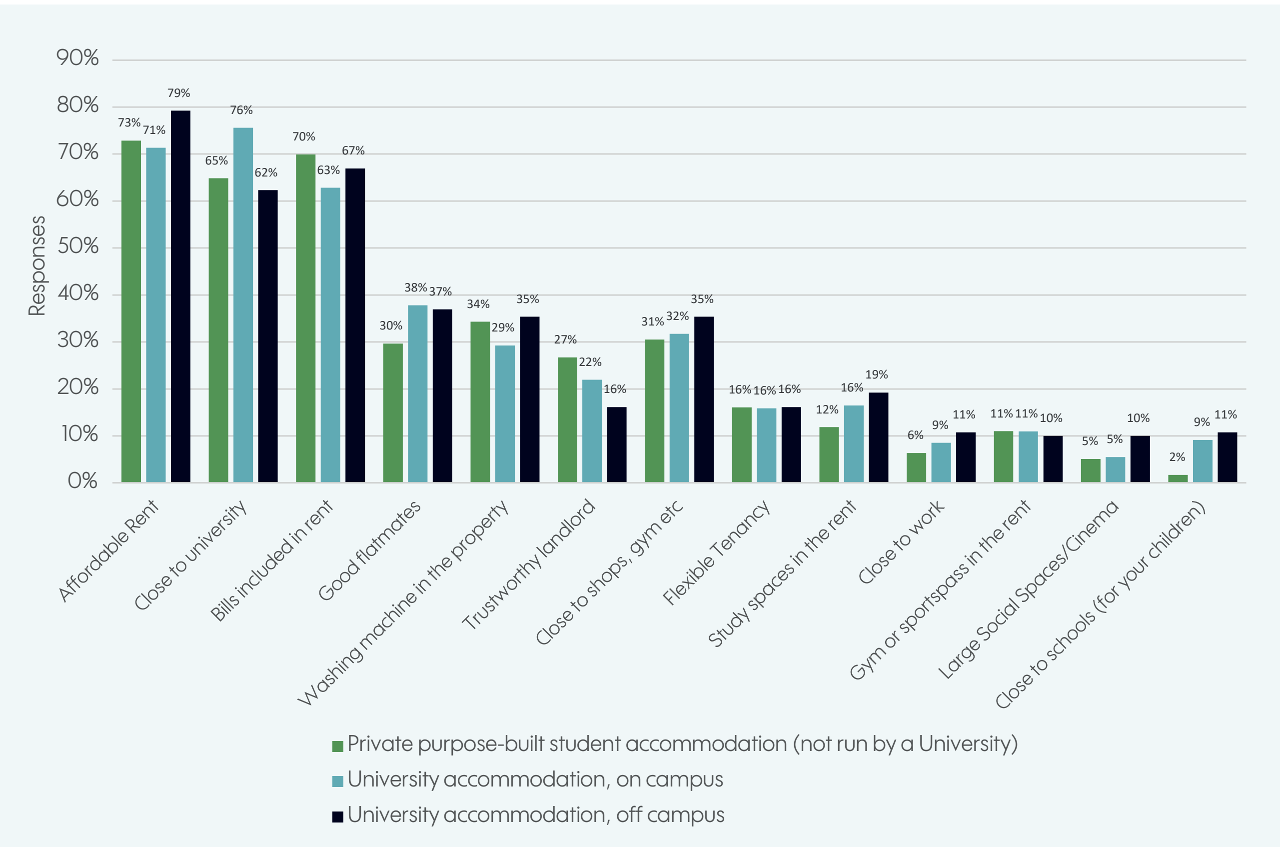
The detailed charts highlight slight variations in what is important to respondents by housing being sought.

Housing attributes valued most by returning students – according to housing type (houses)



1,760 respondents choosing up to 3 choices

Housing attributes valued most by returning students – according to housing type (PBSA)



530 respondents choosing up to 3 choices

As interesting as the things that students prioritised in their search were the things they did not. For instance, the returning student cohort of this survey appeared to have little interest in having access to large social spaces or cinema facilities. Overall, only 4% of respondents suggested that this was important in their search.

Study spaces within the building were most likely to be of importance to students living in university PBSA off campus, and least of interest to those in private PBSA.

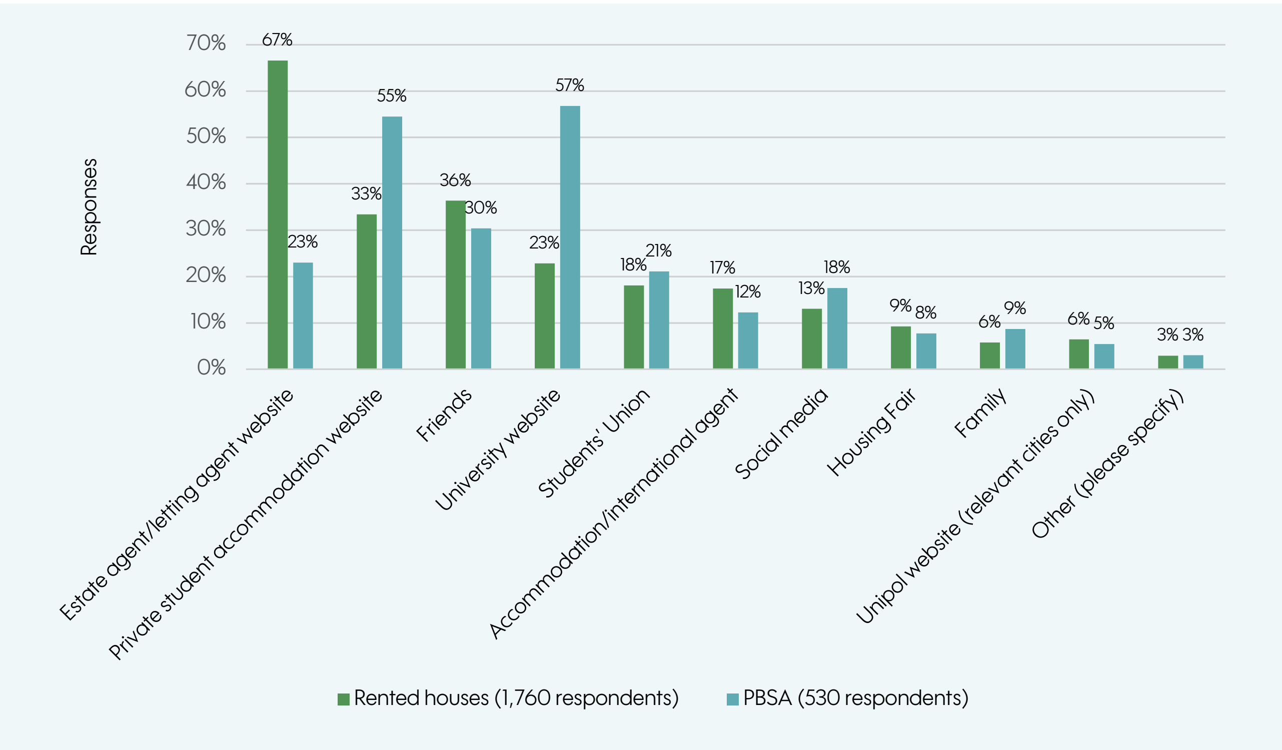
The survey deliberately did not ask about access to superfast wi-fi as it is taken as read through many other surveys that this is the case, and in houses, this is a service that can be adapted by the tenants.

Note once again that the sample size here is small and the respondents are returning students rather than first years. It would not be expected that the value of social spaces to incoming first year students would be as low as for this group of returning students.

How people find accommodation – resources used

For student houses and mixed student and professional houses, estate agents/letting agents and their websites were the most common means of search for accommodation. Friends appeared second in the list. The survey did not ask about the role of friends, but perhaps friends were collaborating in the search, or providing word of mouth advice on where to search. Private student accommodation searches were mainly being driven by the websites of universities and private providers' own websites (showing the importance of university input into this area), with friends also featuring as further source of information and advice.

What resources are you using to find somewhere to live?
Respondents could select more than one



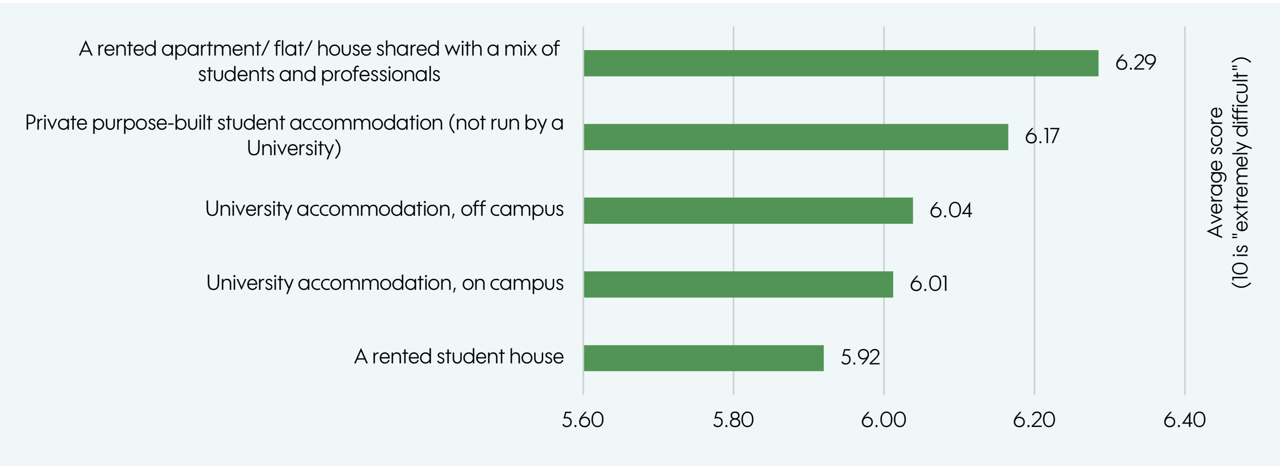
Base: 2,290 respondents. Respondents reported that they were using multiple resources to find accommodation, and it is common that respondents were using two or more resources in their search (an average of 2.3 resources). Only 21 respondents indicated they were using social media (Facebook/TikTok/Instagram etc.) platforms alone.

Opinion of students seeking accommodation in the UK for 2025 - 2026 academic year

Ease of finding accommodation

Students who were looking for a rented student house found it easier than most types of housing to find, whilst those who were looking for a property shared between students and professionals found it the most difficult. This is most likely due to the complexities of renting between those who may be working and students, and who experience a different letting year, council tax regime, etc.

How easy has it been finding somewhere to live?
[scale 1-10, where 10 is extremely difficult]



Base: 2,478 respondents

Rented student houses were most difficult to find in Bristol (6.47), York (6.30) and Oxford (6.25), and easier to find in Bournemouth (5.62), Leeds (5.53) and Birmingham (5.17). Manchester scored similarly to the average for student houses at 5.90 (at 20% of respondents, Manchester influences the average). There is some correlation between the ease of finding a student house and the supply of houses, but this is set within the context of general house prices of the cities.

Issues experienced in finding accommodation

Almost two thirds of respondents said that they had encountered affordability issues when finding accommodation. A further 41% said they had experienced difficulties finding suitable accommodation, and a quarter reported severe shortages of accommodation. Whilst these issues are all related, it is noteworthy that issue of affordability is the foremost concern, though it is driven by short supply of accommodation.

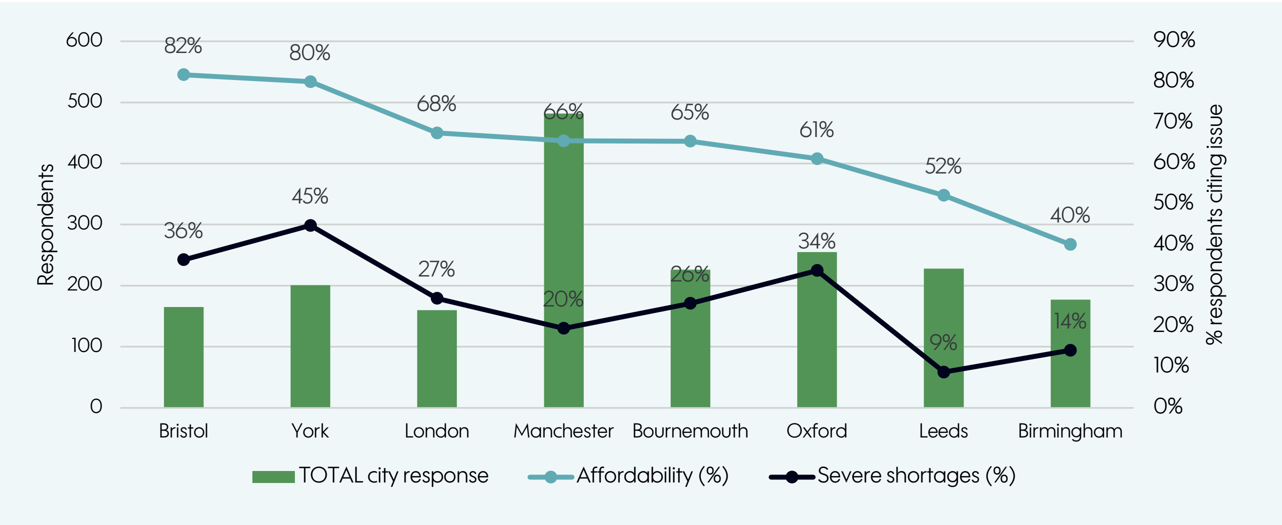
Looking at the responses by housing type, although there is a degree of variation between respondents seeking rented housing compared with PBSA, it is in most cases not discernible.

Issues experienced whilst seeking accommodation, by housing type

Issues in finding accommodation	Rented Houses	PBSA (Private and university)	Respondents citing issue
Affordability	62%	61%	1,424
Difficulty finding suitable accommodation	42%	39%	945
Severe shortage of accommodation	26%	23%	583
No issues	19%	22%	446
The university didn't help me find accommodation	11%	10%	241
Landlord was untrustworthy	10%	5%	210
Did not meet landlord/agent criteria to secure a property (guarantor/upfront rent payments)	8%	9%	190
The university could not provide accommodation	6%	12%	175
Other (please specify)	4%	3%	76
I have been scammed	1%	2%	35
Grand Total	**100%**	**100%**	**2,290**

When reviewing the two issues of affordability and severe shortages, there is variation by city. The chart below indicates Bristol and York as having both the worst affordability problems and shortages of accommodation. At the other end of the scale, Leeds and Birmingham suffer the least from either issue. This illustrates the impact of supply levels upon pricing.

Have you experienced any of these issues in finding somewhere to live?
Respondents could select up to 3 answers



Base: 1,894 respondents from cities with more than 160 responses

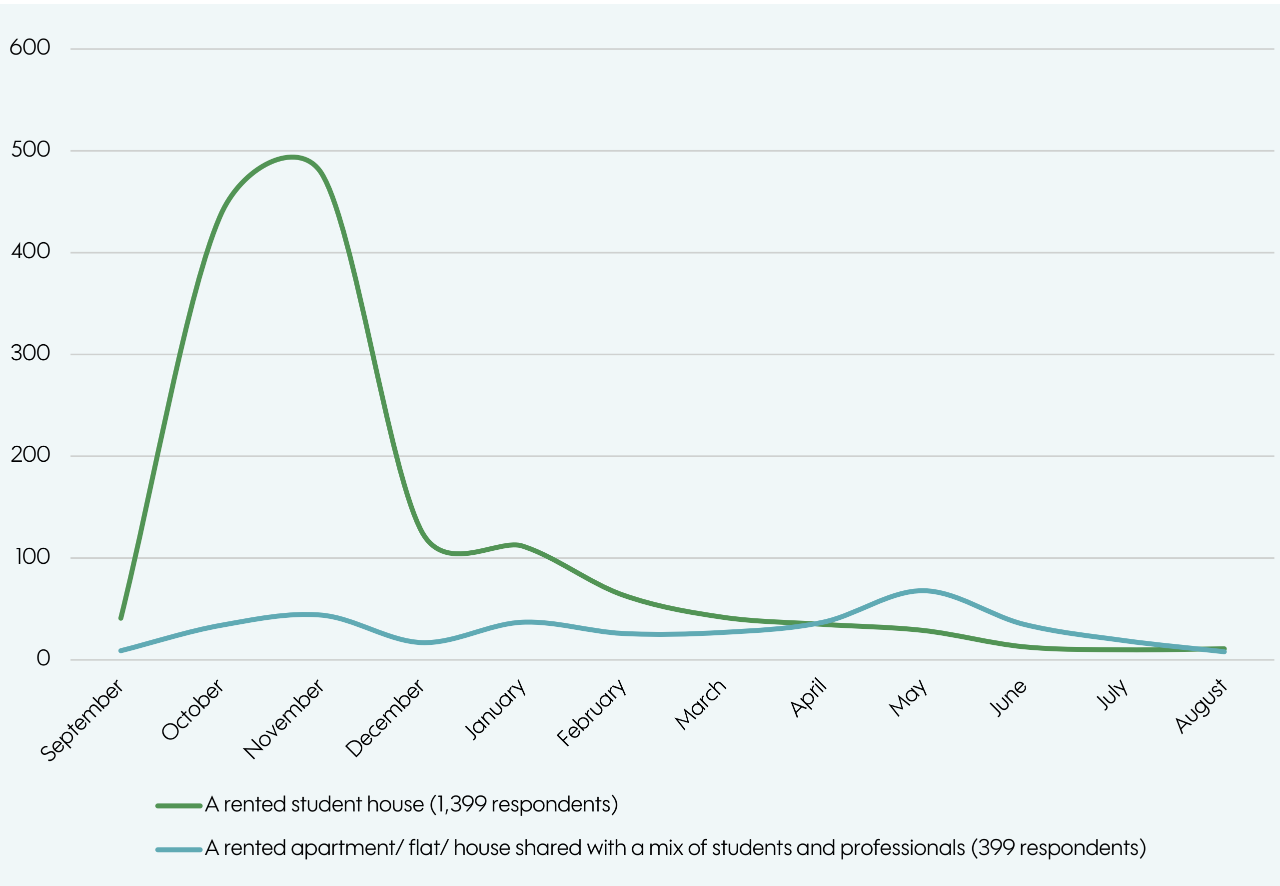
Further issues were highlighted in the open text:

Theme	Count	Representative Quote
Difficulty finding housemates	22	"Difficulty finding people to live with"
Affordability and high rent	13	"All accommodations are very extremely expensive"
Letting agent and landlord issues	11	"Constant back and forth with estate agent asking to scan passports…"
Other/uncategorised	10	"Accommodation was given to other students who had paid deposit before us."
Timing and availability	8	"Accommodation goes fast as in before Christmas break"
Poor housing conditions	7	"Houses being too dirty/depressing (i.e. mould, peeling paint, no natural light etc.)"
Contract and tenancy problems	5	"Duration of tenancy"
Guarantor and international student challenges	3	"Difficulty in finding a place that didn't need a guarantor"

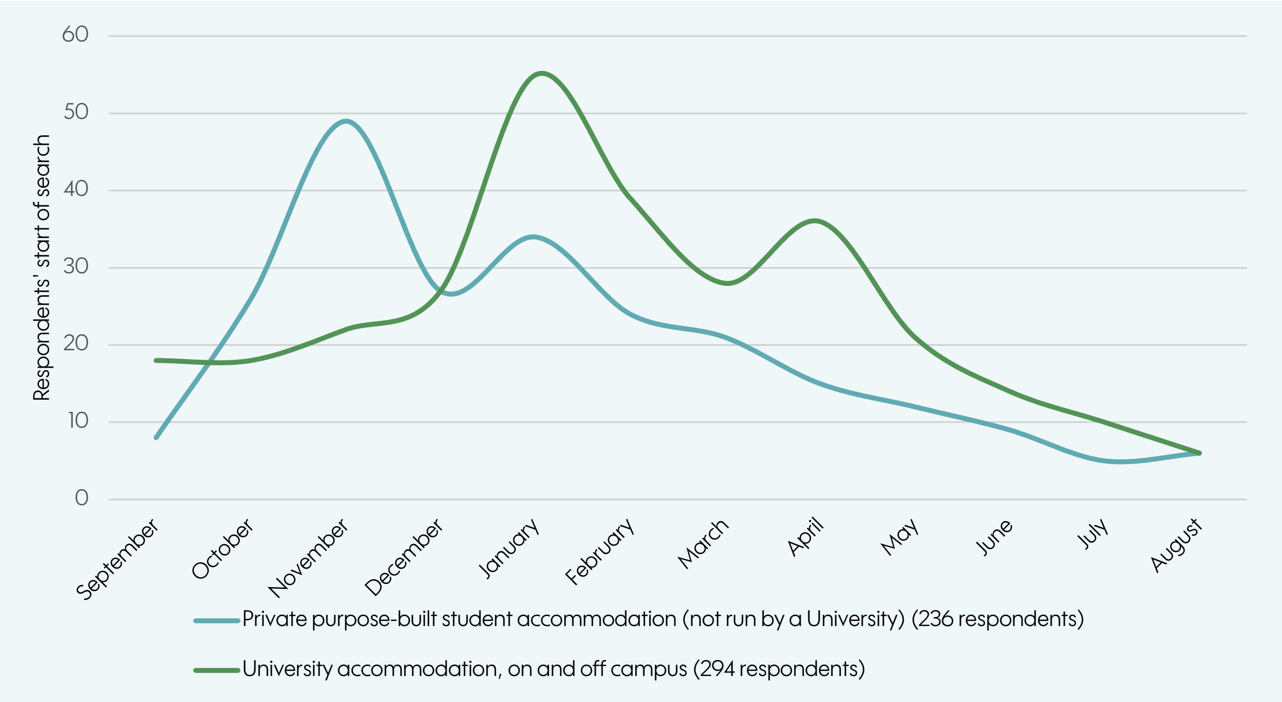
Timing of the search

The following charts illustrate the timeline of student house hunting according to property type. For rented student housing, the peak of the search took place in October and November, just a month or two after students had arrived at university and started to meet people. For students seeking houses in mixed households of students and professionals, there was no early peak, and the smaller number of students appear to have a more steadily timed approach to the market.

Housing search by month, according to housing types



PBSA search by month, according to housing provider type



The search for private PBSA followed a similar trend to that of the rented student house and mirrors the fact that private PBSA rooms go on sale earlier in the cycle than university rooms. Care should be taken here to note that these are not first years entering PBSA for the first time but returners seeking next year's accommodation. The numbers of respondents in this area are low in comparison with the main cohort of student house hunters. For returning students seeking university accommodation, the cycle was slightly later, starting after Christmas in January.

Student opinions on timing of housing search

45% of 2,478 respondents for any type of accommodation felt like the search took place far too early. UK domiciled students seeking rented student housing were even more likely to state that the search was early, with 56% of respondents stating this view. The Renters Rights Bill may well seek to change the timing of the search, but markets and landlords will find different ways to adapt to the new rules.

The concerns shared over why the search was too early were mainly due to not knowing who to live with (44% of 1,945 students seeking rented housing/apartments rather than PBSA) or not being certain that the current friendship group would make the best housemates (a further 22%).

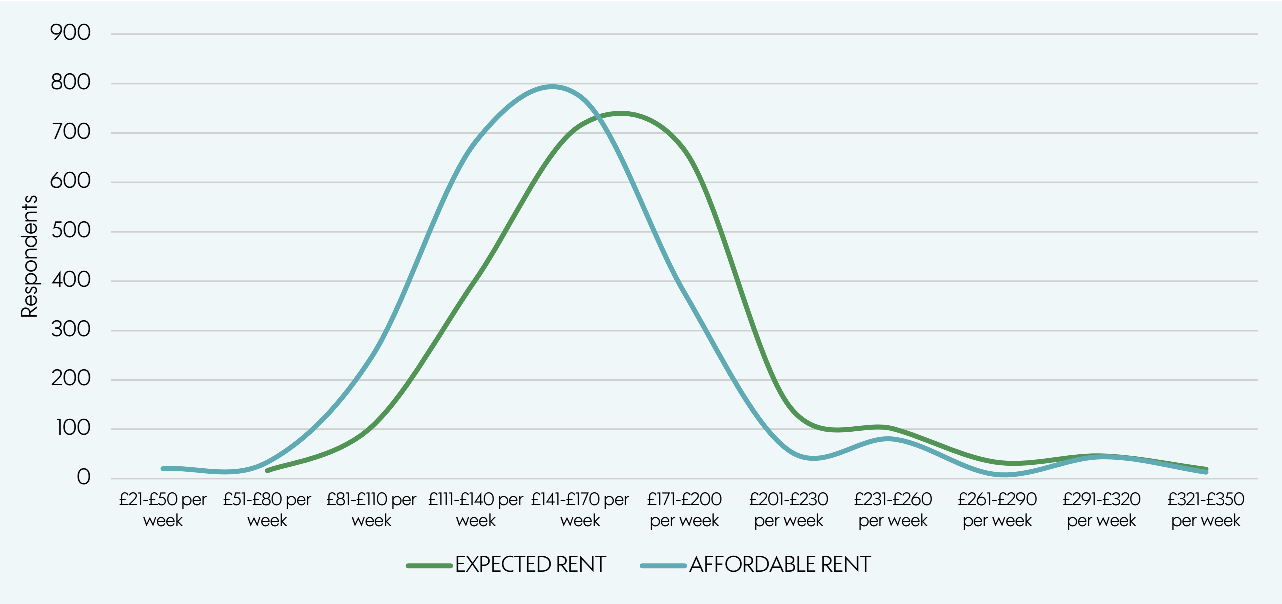
Another fifth of house/non PBSA seekers (20%) worried that they were searching at peak time, aware that there might be "bargains" later in the year. Only 10% of house/non PBSA seekers were worried that they didn't yet know the city well enough, perhaps indicating that the student areas of the city are evident by the time of the search.

Although those who were seeking PBSA share some similar feelings that the search is far too early, there was not the same strength of feeling. Only around a third of students thought the timing was too early, with almost a third stating it felt about right.

Rents and affordability

The survey asked a range of questions about rent levels. Respondents were asked to state the affordable amount of rent in £ per week and what they were being expected to pay. The two curves are shown below, for all housing types. The weighted average expected rent (including London and Oxford) was £210 per week, as compared to £174 per week that would be affordable. This indicated an average gap in rents above what would be affordable of £36 per week.

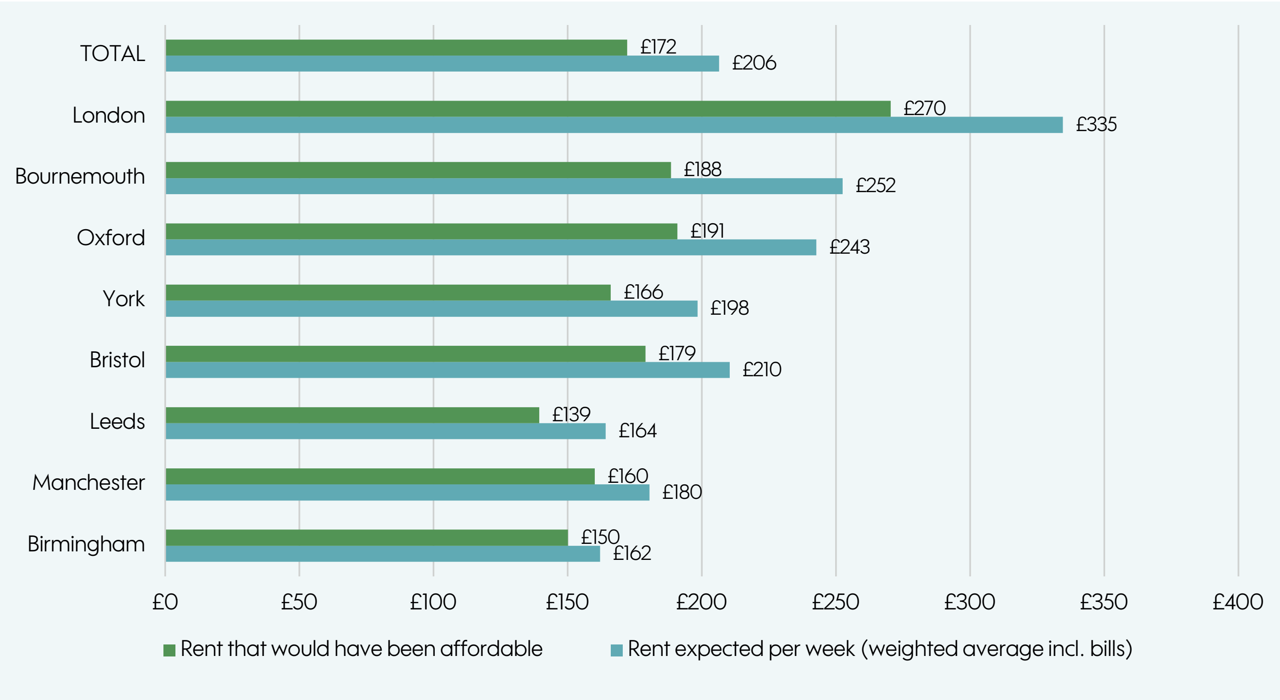
Expected rent vs affordable rent, all cities (incl. London and Oxford), all housing types



Base: 2,478 respondents

Looking at the affordability gap on a city basis for rented houses only, we can see the trend in finer detail. Overall, students felt an affordable rent would have been £34 lower than the rent they were expected to pay. The variations between cities are illustrated in the next chart. The gap between affordable and expected rent in HMO market was the greatest in London and Bournemouth at £64 per week, whilst in Birmingham there was only a £12 per week gap.

Affordable vs expected rent per week, rented houses, including bills – main cities and total

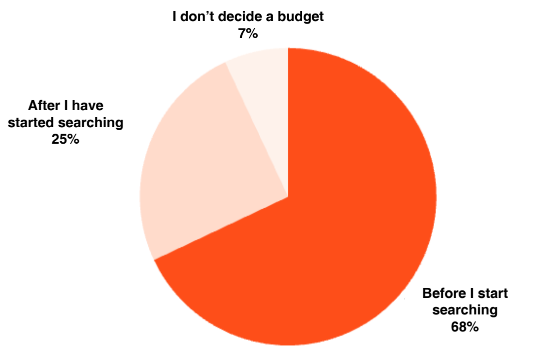


Base: 1,678 respondents seeking rented houses

A similar finding emerged from a survey of international students run by Accommodation for Students (AFS) (an accommodation search website) where 63% of their respondents had to increase their budget whilst searching and had to find an additional £36 per week – which broadly corresponds with the differential found in this survey between expected rent and affordable rent. In their survey AFS discovered that around a third of students start searching without a budget in mind. For those who did have a budget, the reasons for the increase were attributed to a shortage of accommodation, wanting a better-quality property, underestimating the market and keeping up with the budgets of friends.

Most students need to increase their budget whilst searching

When do students decide their accommodation budget?



Around a third of students are starting their search without a decided budget in mind

Adjusting budget

63% had to increase their budget

£189/week average rent

£36/week average budget increase

+19% average additional accommodation costs

Reasons for budget increases:

- A shortage of accommodation
- Wanting a better quality rental
- Not allowing enough when setting their budget
- Changing accommodation type
- Friends having a higher budget

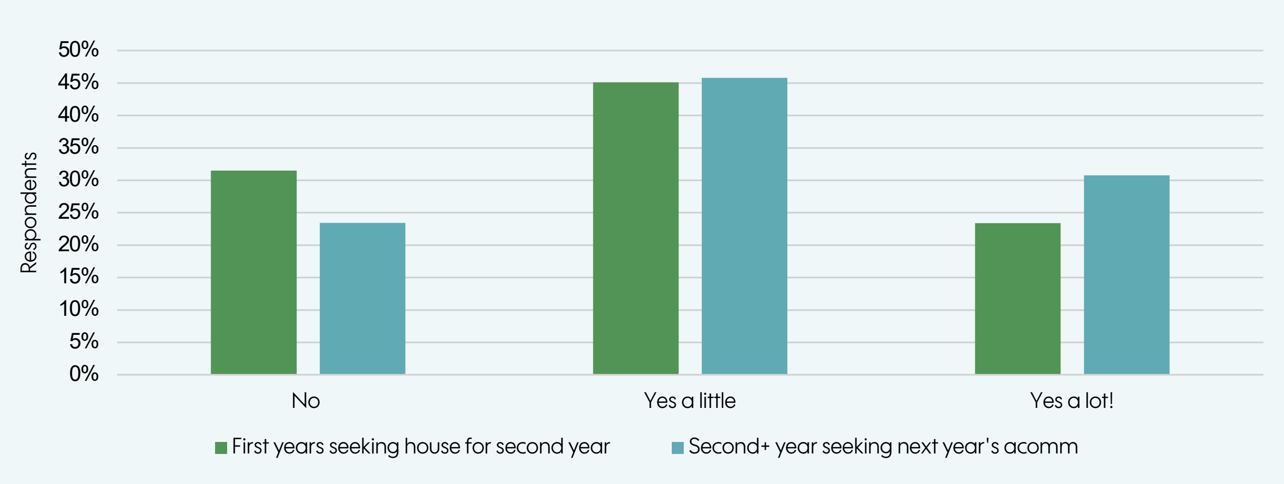
Source: AFS Survey, 2025

Changes to budget during the search

Respondents were asked whether they had been prepared for the amount of rent they would need to pay before they started their housing search. 71% of respondents unexpectedly had to find additional rent money once the search for housing was underway.

Interestingly, respondents that had seemingly rented in the market in previous years expressed the most surprise over prices. The chart below shows that returners were experiencing the greatest need to increase their rent expectations during the accommodation search, and within this picture those who were in their third or more year of study (308 or 12% of 2,478) were most likely to say that they had had to adjust their rent expectations as they searched. This may coincide with a trend of more rapid rent increases in the most recent years.

Have your expectations of the amount of rent you will have to pay increased since you started your search?



Base:2,478 respondents

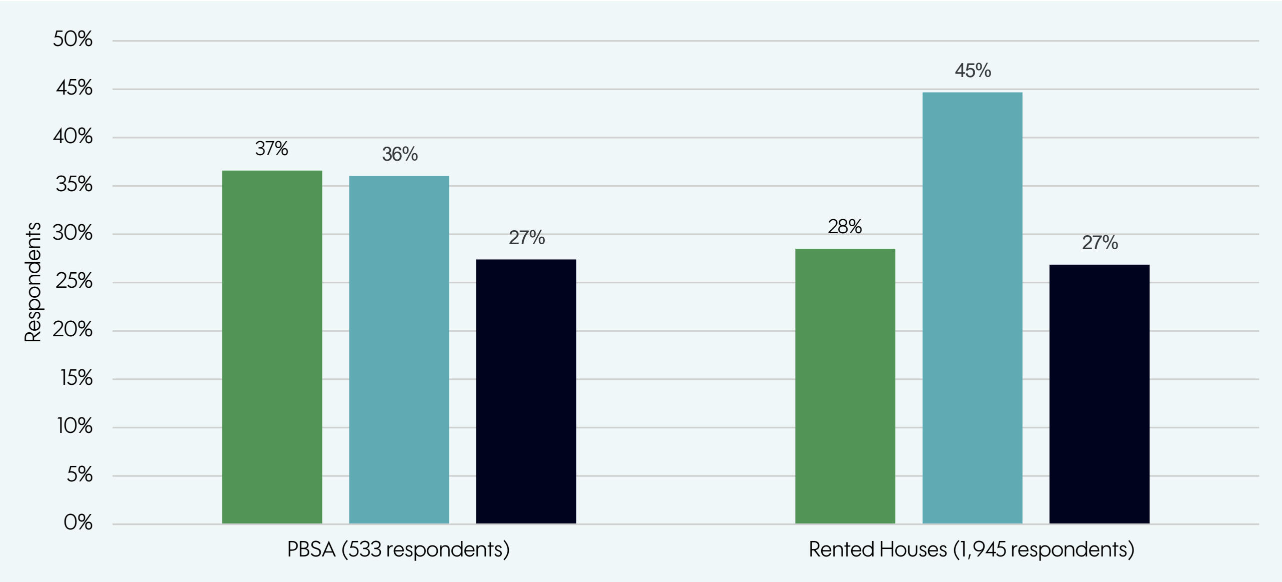
Only 29% of respondents (711) indicated that their idea of how much rent they would expect to pay for accommodation for the forthcoming year had not changed during the period of the housing search.

Value for money

On the subject of value for money, overall, 30% of respondents felt that their accommodation was good value for money, 43% did not, and 27% were unsure if it was or was not good value.

The results vary considerably by housing type, where 45% those seeking a rented house thought there were not getting good value for money in comparison with just 36% of those seeking PBSA for their returning year.

Do you consider that the accommodation options on offer to you are value for money?



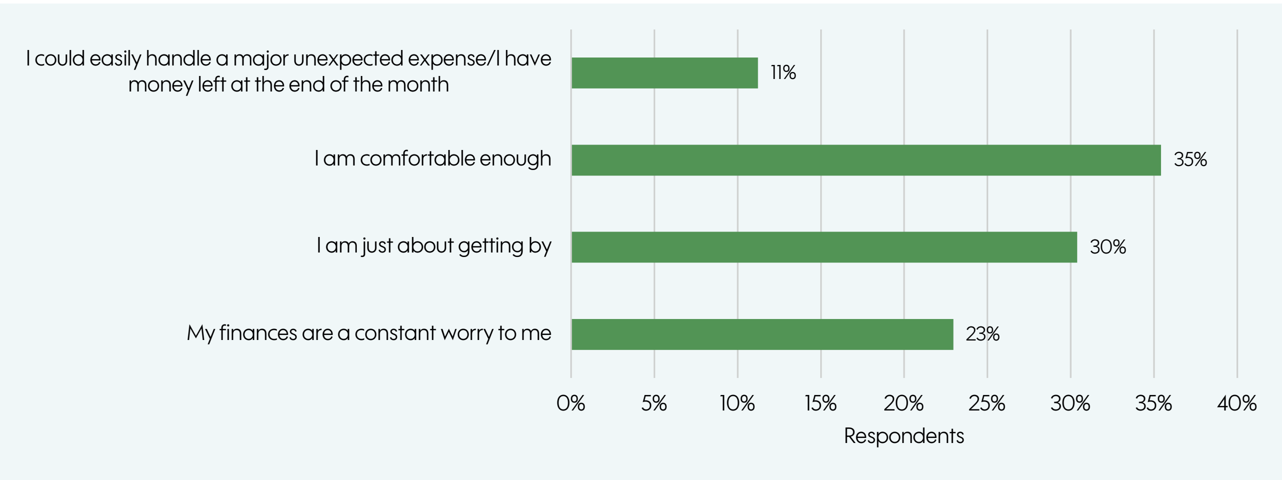
Base: 2,478 respondents

Value for money is a subjective term. The responses indicate that it is harder for providers to prove value for money to students who are the most price sensitive. It may also be difficult to prove value for money to those who have never searched for a property before, and who are under time pressure to find a property, and where the variety of properties may be hard to compare.

Financial situation, employment and support

When it comes to financial security, 46% of respondents indicated they were financially comfortable or well off. 53% suggested they faced some level of financial strain, including 23% of respondents whose financial situation was a constant worry to them.

How would you describe your financial situation?



Base: 2,478 respondents

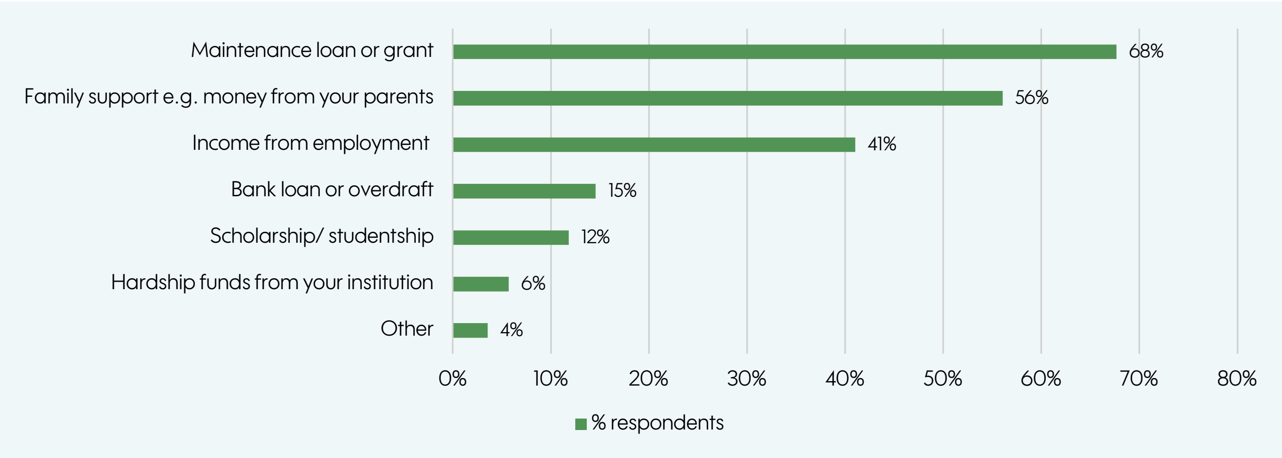
There is variation from these averages according to work pattern. Those who didn't work (and didn't suggest they wanted to) were more likely to be financially secure (57% of this group as compared with 46% overall). This correlates with a higher level of parental support than other students.

Those who worked all year around were more likely to say they faced some level of financial strain at 64% respondents (compared with the 53% overall). These respondents were more likely to state that their finances were a constant worry to them, with 29% of respondents working all year around (compared with 23% overall).

Financial Support

Students were obtaining financial support from a whole variety of sources, with on average each student rely on 2 sources of funding. Maintenance loans (68%), family support (58%) and income from employment (41%) were the most common sources.

Sources of funding for living costs

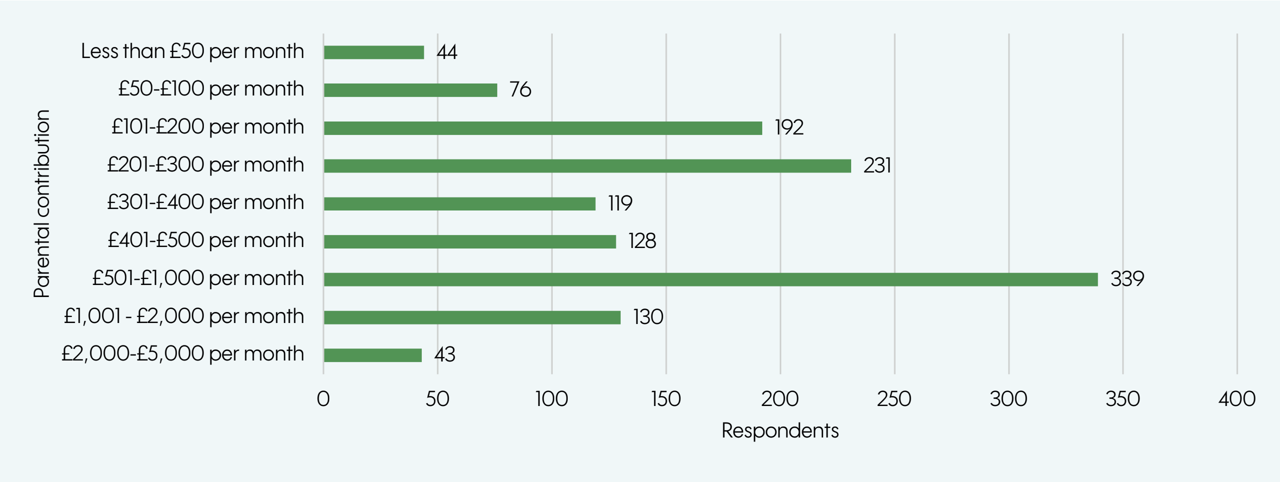


Base: 2,478 respondents

Of the 56% or 1,389 respondents who received money from their family, 1,302 shared the amount which they receive. There is great variation in the figures; 51% of respondents received up to £400 per month from their families, and 49% received more than £400.

The average parental contribution per month was £506 for all those who disclosed it. For UK undergraduates, the monthly parental contribution disclosed was £415 on average.

Family contribution to living costs per month



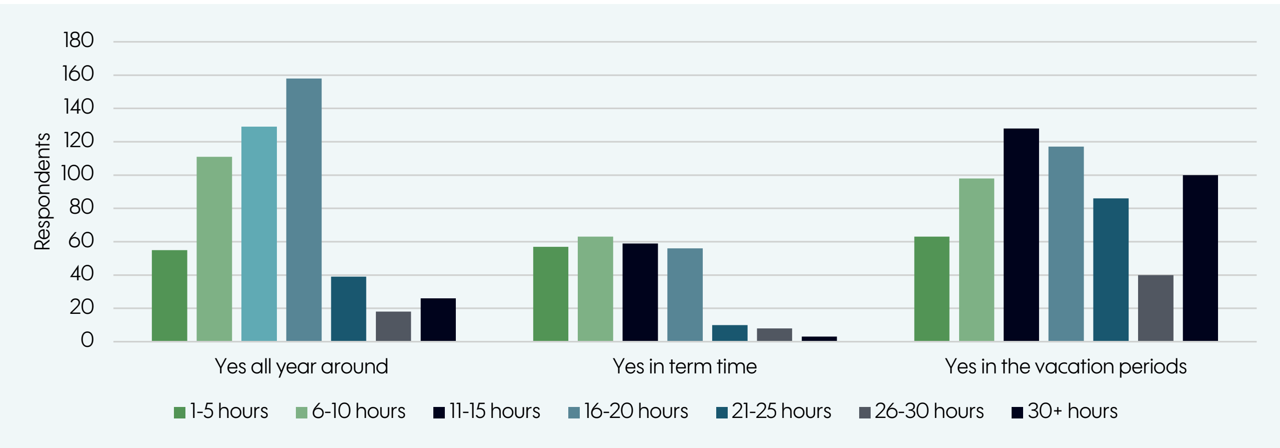
Base: 1,302 respondents who disclosed parental contribution

Jobs – working, impact of work

57% of respondents had a job alongside their studies, with around one quarter (25% of all respondents) indicating that they worked in the vacation period, which appears to give them the opportunity to work more hours in this shorter period. 22% of respondents had a job all year round, working between 11 and 20 hours per week. 10% of respondents just work in term time, with very variable working hours. The HEPI / Advance HE 2025 Student Academic Experience Survey (SAES) indicates that 68% of students now undertake paid employment during term-timevii.

Working around 15 hours per week would afford a student around £150 per week or £600 per month of income at minimum wage.

Work patterns



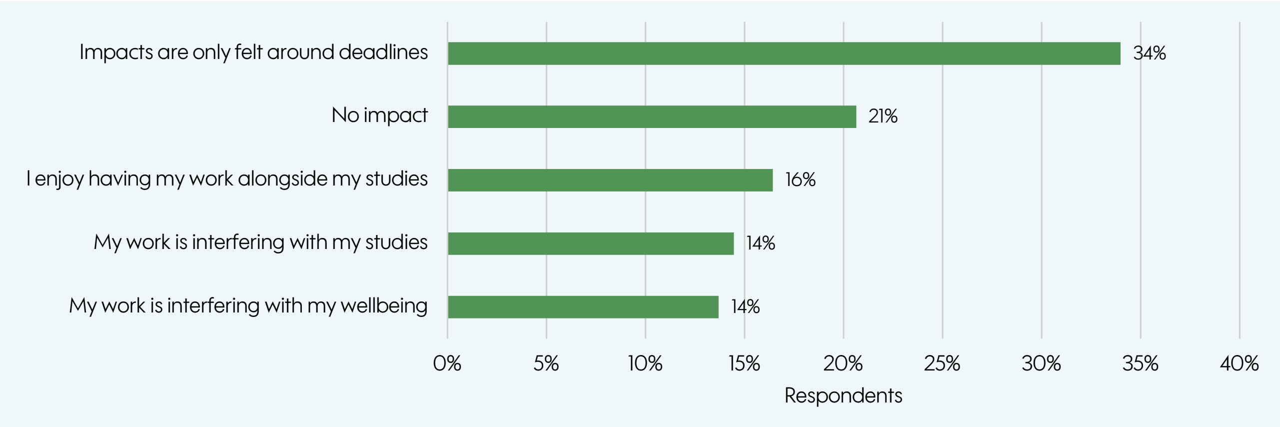
Base: 1,424 working respondents

A further 725 or 29% of respondents stated that although they were not employed, they would like to be.

Impact of working

Overall, 62% of working students (1,424) reported that they felt negative impacts from working alongside their studies. 34% highlighted that the main issue was when their work coincided with their academic deadlines. 21% of workers felt no impact of work on their studies.

Impact of working alongside studying



Base 1,424 respondents

Working patterns affect whether respondents feel that there are negative impacts from their working lives on their academic obligations. Those who worked all year round were most likely to feel the effects on their wellbeing (20%) and on their studies (20%).

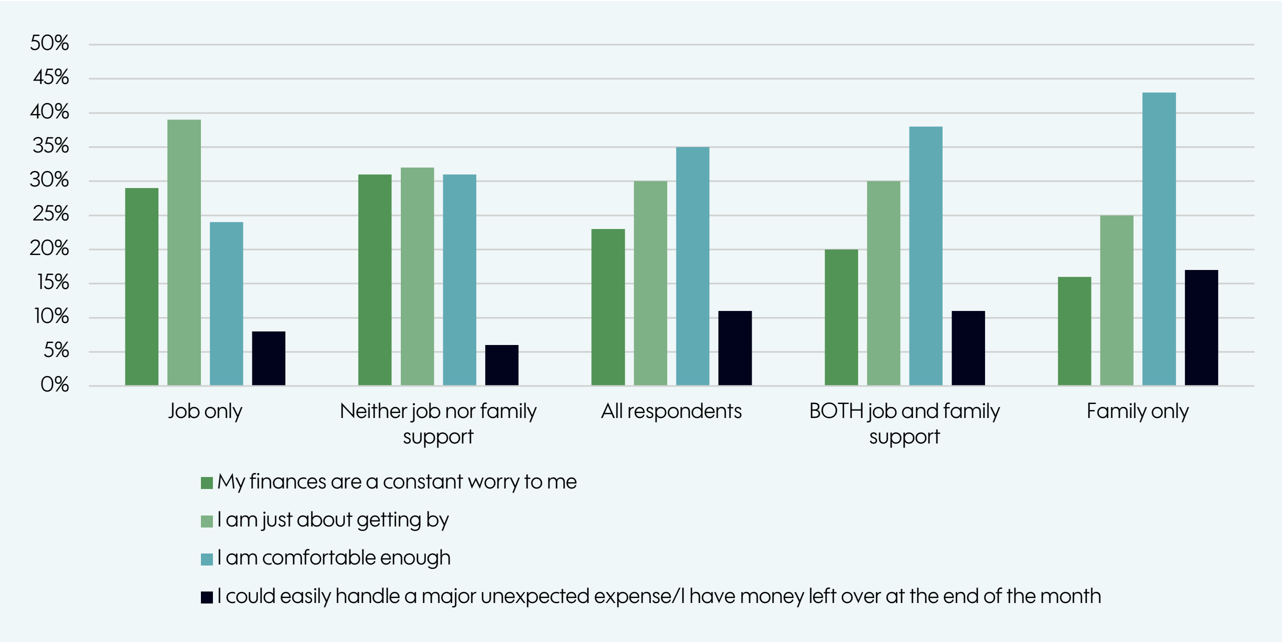
Those who only worked in term time were most likely to say they enjoyed working (25%) alongside their studies and felt no impact of their work on their studies (36%).

Summary – bridging the financial gap

Of 2,478 respondents:

- 1,389 (56%) were being supported by family/parental contributions, and within this group, 780 of them had income from employment (current or from summer savings).
- 1,089 (43%) declared no family support, of whom 606 had no job or family support. The students who felt worse off are those who have no family support, which highlights just how important the parental contribution is to students. It also indicates the scale of the student population facing financial pressures alone, including students from widening participation backgrounds, families supporting more than one child through university at a time, and care leavers.

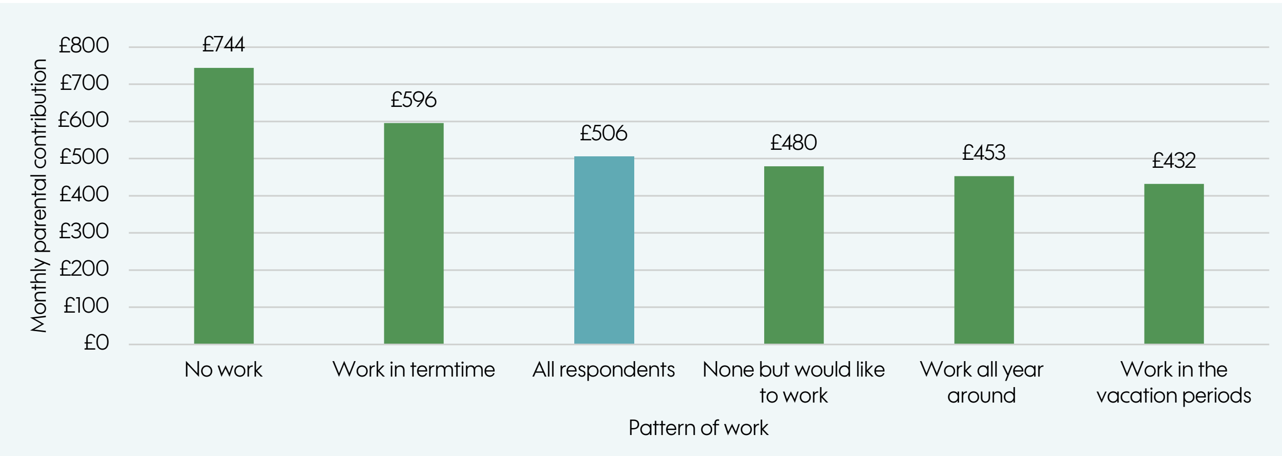
Employment income and parental contributions vs feelings of financial security



Base: 2,478 respondents

Delving deeper into the findings, the following chart breaks down the levels of financial support from parents and families and how this relates to work patterns. For students with no work (who either didn't want to or need to work), parents were providing the most financial support at £744 per month. At the other end of the scale, those who worked in vacation periods (and perhaps due to their ability/need to work more hours) received the lowest levels of parental support at £432 per month. In all cases, it is clear that alongside studying, parental contributions are necessary for students. The parental contribution is almost doubling the income that students are obtaining from their work, assuming a £10 per hour minimum wage. This gives a clear indication of the difficulties that would be faced by students who do not receive it.

Parental contribution: correlation with pattern of work



Base: 1,302 respondents who declared their parental contribution

Comparisons with HEPI's recent report on minimum income standards

HEPI recently published a survey with University of Loughborough and TechnologyOne which delves deeply into student finance[viii]. A Minimum Income Standard for Students 2025 suggests that the costs that students face after the first year (where costs are higher) are £406 per week, assuming the student is living in private rented accommodation and in total, £21,126 income over the academic year. A minimum income standard is the amount of money a student would need to have an acceptable standard of living. The table below shows what the respondents of this survey are saying as compared with the Minimum Income Standard for Students 2025 report.

Illustration: Income figures vs HEPI Minimum Income Standards 2025

Income Sources	House hunting survey 2025	MIS Survey base cases
Working hours (ave.)	15 hrs per week	10 hrs per week (assumed term time of 40.4 weeks or 10 months)
Assumed employment income in term time (minimum wage)	15 x £10 per hour = £150 per week, or £600 per month or £6,060 annual (40.4 weeks)	£5,250 (term time OR summer working only)
Parental contribution (UK undergraduates only)	£415 per month average £4,150 annual (10 months)	Required contribution If max loan: £5,332 If min loan: £10,961
Non-loan income (parent plus employment)	£1,021 per month £10,210 annual (10 months)	If max loan: £10,582 If min loan: £16,211
Maintenance loan 2025/26 (England, non-London)	£7,970 government 2025 forecast average[ix] £797 per month (if split across 10 academic months)	Max £10,544 and Min £4,915 England excl. London
TOTAL INCOME (ave.)	£1,818 per month £18,180 per year	First year students require £21,126
Are the students reaching the minimum income standards on average?	Students in this survey are not making the minimum income standard.	

Notes: the calculations of student income are complex and do not fully take into account the summer period. Students have different working patterns across the year, with some students in this survey working all year round or more hours in the summer than term time; income which is not accounted for in the above figures for comparability with HEPI MIS survey base assumption. The table above assumes a 10-month academic year or 40.4 week academic year. This assumption is for illustrative purposes only.

On average, the students in this survey were almost achieving the minimum income standards suggested by the HEPI survey, and they are doing so through a blend of work and parental income. There is a £2,946 gap between actual average income and minimum income standard under the assumptions used. Survey respondents are working more hours than HEPI survey suggests are recommended (10 hours per week) or the number worked by HEPI MIS survey respondents (13 hours per week) and many are also working in the summer. This may mean they are achieving the Minimum Income Standards, but they are doing so through more working hours.

How respondents wanted to live

Of 2,478 respondents who are looking for accommodation in the UK next academic year, 69% of them are seeking to share with friends/course mates, and 24% of them are looking for accommodation alone/not in a group.

Those searching in groups:

- Of the 1,710 respondents seeking accommodation with their friends or course mates:
- 40% or 688 were seeking a standard room in a house, sharing a kitchen and a bathroom;
- 28% or 482 were seeking an en-suite room in a shared house, sharing a kitchen (a lower proportion of respondents than overall, suggesting that those searching on their own prefer their own bathroom);
- a further 13% were searching for either kind of the above room types;
- the remaining 18% or 23 respondents were searching for a mix of PBSA room types and rooms in houses, indicating once more that students have open minds about the variety of options available to returning students.

Of the 369 respondents looking for accommodation not with a group:

- 28% of them or 169 respondents did not wish to be searching or living alone. rather, they wanted to take a room in an existing house, or be matched to a group taking a house, or be allocated to a house share;
- 66% or 392 respondents did want to live on their own, and within this group two thirds of respondents were seeking studio accommodation with their own kitchen and bathroom;
- Again, some respondents were keeping their options open with regards to room types, with some also expressing a preference for an en-suite room in a house, or en-suite in PBSA.
- The remaining 7% were seeking accommodation with either their partner (5%), or family (1%) or other.

What students said they wished they had known before they began house hunting for next year

754 open text responses were provided by respondents who wanted to share what they had learned. These were run through Co-Pilot to summarise the core themes:

Financial issues

Affordability (180 responses):

Students frequently cited the high cost of rent, bills, and deposits as a major concern, often exceeding what student loans or family support could cover.

"Affordability – especially with government payment schemes not covering entire terms. Expectations for family to subsidise. Bill prices."

Looking into financial issues in further detail reveals a more nuanced summary of learnings, which align heavily with key issues in the sector:

Budgeting (185 responses):

Students frequently mentioned the overall challenge of managing money, with many finding the cost of living far higher than expected.

"Bristol is notoriously hard to find places to live… It's also expensive, so you need to look around."

"Certain cities are naturally more expensive than others, this will apply to the housing too!"

Rent (101 responses):

Rent was a major concern, especially long-term contracts and paying for months when not in residence.

"12 months contracts so paying for rent when not living there."

Financial Support (39 responses):

Many students felt that maintenance loans were insufficient, and some lacked family support, making it hard to cover basic housing costs.

"All your maintenance loan will go to rent."

Bills (35 responses):

Students were often surprised that bills weren't included in rent and found it difficult to estimate or manage these extra costs.

"Bills aren't always included, don't have to find housing super early in the year, don't get a cleaner or dishwasher or a dryer automatically."

Deposits (22 responses):

Upfront costs like deposits were a barrier for many, especially when required alongside rent before student loans were disbursed.

"Advance payment PLUS deposit."

Non-financial issues arising included:

Early planning (157 responses):

Many respondents felt unprepared for how early they needed to start searching for housing and choosing housemates, often within weeks of starting university.

"I had to immediately start the house hunt three months after starting university for the next academic year."

Advice and regrets (98 responses):

A large number of students expressed a wish for better guidance on housing, including when to start looking, how to choose housemates, and understanding contracts.

"I wish I had been told how competitive and fast-paced the student housing market can be, especially for second year accommodation."

Contract issues (40 responses):

Students raised concerns about inflexible lease terms, lack of clarity in contracts, and being locked into long-term agreements without adequate support.

"The length of your accommodation contract can have implications. It's important to understand the terms regarding early termination or extensions."

House dynamics (9 responses):

Some students highlighted the challenges of living with others, especially when habits and expectations around cleanliness and noise differed.

"You may not realize how different living habits can impact your daily life. If you're a light sleeper and your roommate is a night-owl, it can be very disruptive."

"Selecting roommates based more on friendship than on shared living preferences resulted in some avoidable conflicts."

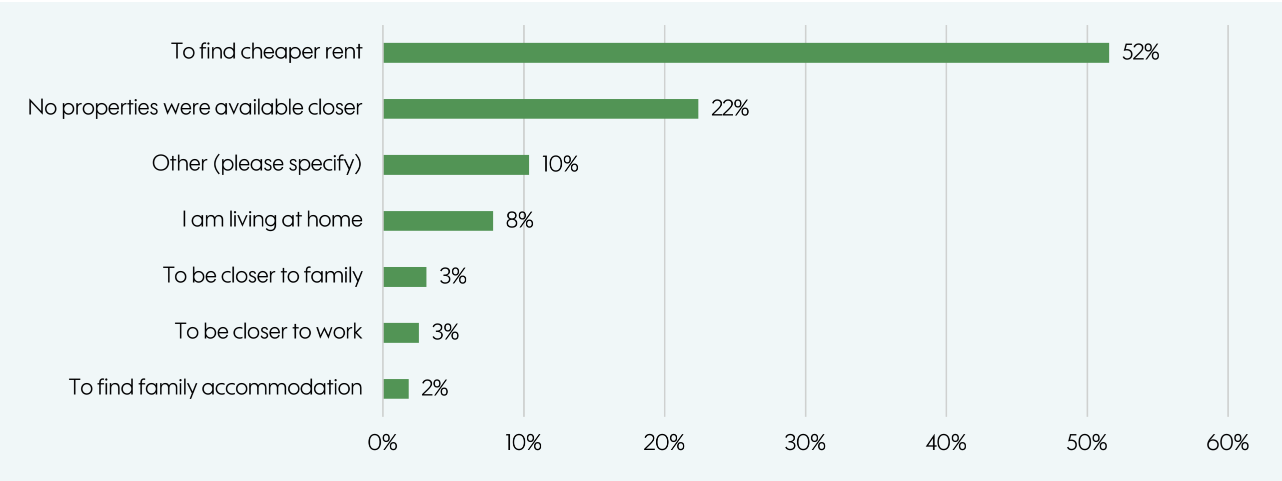
Commuters

549 or 22% of respondents were expecting to commute more than 30 minutes to university in the forthcoming academic year. Of this group 82 were not looking for accommodation and 467 were.

Reasons for commuting

Half of this group of commuters had made the choice to live further away to find cheaper rents (283 respondents), and a further 22% (123 respondents) stated that they could not find available property closer than 30 minutes away. Other responses indicated more personal reasons to live further away, including 8% of this group who were living at home, and others who had family obligations.

Reasons for living more than 30 minutes commute from university



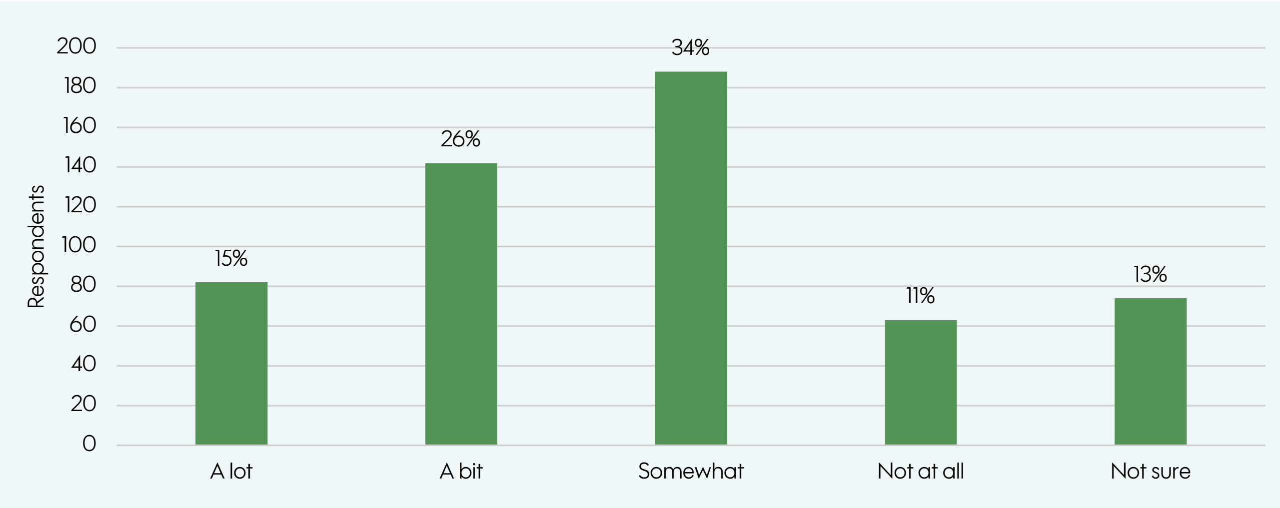
Base: 549 respondents

Within the 57 open text responses, further comments were made about preferences not to live in student areas, better quality housing or better neighbourhoods elsewhere in addition to cheaper rents. Some were seeking a more tranquil or "safe" environment. Others were pursuing lifestyle choices, living with their partner, or closer to entertainment. Some were on placement. Some were living in student neighbourhoods further from campus (such as Fallowfield in Manchester).

Impact on study

Respondents felt that commuting more than 30 minutes to university had a negative impact on their overall university experience. 60% respondents indicated they felt a moderate impact (either "a bit" or "somewhat" of an impact). 15% stated that there was a greater impact whilst 11% said they didn't think the commute impacted their experience at all.

Do you think your commute negatively impacts your overall university experience?



Base: 549 commuting respondents

Those most likely to say their commute greatly impacted their overall university experience were those who had struggled to find a property closer to university i.e. those who had not chosen to live so far from their place of study. Others who had made a more active choice to live further away (i.e. to access cheaper rent) seemed less negative about the commute. This suggests an existing shortage of suitable accommodation closer to universities.

Awareness of Renters Rights Bill

Considering the Renters' Rights Bill is expected to become law in 2025 or 2026, of the 2,478 students who were seeking housing in the UK for the next academic year, 62% of them had not heard of the Bill. One third (33%) had heard of the Renters' Rights Bill, but didn't know much about it. Just 5% of 128 students had heard of it and realised it will have implications for student housing tenancies when it is passed.

Most students are not currently looking for flexibility in their tenancies (i.e. ability to leave early), with only 12% of respondents highlight this as important factor in their search for accommodation. Within rented student houses alone, only 8% of students cited this as a factor in their search (currently flexibility is not available), whereas 16% considered this as important from the PBSA seeking respondents, and 18% of (the smaller cohort) of those seeking a house with a mix of students and professionals. Once more flexibility in tenancies is available and as students become more aware of their rights, these findings may change.

About the survey and its respondents

University participation

Fieldwork for the House Hunting Behaviour Survey took place during May and June 2025, during which time 37 universities took part by sending out the survey link to their students, and many students' unions also contributed to this process. Eight universities achieved more than 100 responses each, and their participation contributed 68% of responses. University of Bournemouth and Oxford Brookes University achieved more than 200 responses, whilst University of Manchester's students represent 20% of total responses. Thank you to everyone who took part.

In future, it is the intention to run this same survey again once the RRB legislation has been in place for at least a year to determine the impact on house hunting behaviour over time. The data collection period could also be moved to springtime, to increase the response rate, as this will allow deeper analysis of the data (though affect direct comparability between datasets).

Respondent housing status

There were 2,637 respondents to the survey overall.

Within this, 2,478 of whom were searching (or needed to search) for accommodation for the forthcoming year within the UK. These have formed the main analysis of house hunting behaviour in this report.

In addition, 13 respondents were seeking accommodation overseas as part of their continued studies into the next academic year.

146 respondents were not looking for accommodation for next academic year. This appears to be because partly as they were living at home and commuting, and partly as they were remaining in their existing accommodation or embarking upon a placement year.

Intention to study away from home for the duration of their studies

Of the 2,478 respondents 82% stated they would be living away from home for the duration of their studies. Only 3% intended to move back home to continue studying at some point, and 3% were unsure.

For those who had decided not to live away from home for all years of their programme, or those who were unsure, affordability/financial pressures were the main reason cited.

Level of study

65% of the 2,478 respondents were first year students, 22% were second years, and 9% were in their third or more year. 85% were undergraduates, 11% postgraduate taught/masters and 4 % postgraduate research/doctoral students.

Respondents by level and year of study

	First	Second	Third or more	Total
Undergraduate	54%	21%	10%	85%
Postgraduate (taught/masters)	9%	1%	1%	11%
Postgraduate (research/doctoral)	2%	1%	1%	4%
Grand Total	**1,620**	**550**	**858**	**2,478**

Domicile

75% of respondents were from a UK domicile, and 25% from EU or non-EU backgrounds.

Gender

Of the 2,478 respondents seeking housing in the UK for next academic year, 65% were female, 30% male and 5% preferred not to say or stated another form of gender.

Issues affecting ability to find housing

135 survey respondents indicated that they were affected by factors which made it difficult for them to find housing. 79 students cited mental health conditions including anxiety, depression, OCD and eating disorders. 35 students declared neurodiverse conditions including ADHD and autism. 48 students cited physical disability, mobility issues, visual impairment. Other issues included having to accommodate children full or part time, having support animals, 2 students had trouble with guarantors. 7 cited dietary restrictions or conditions which meant they needed individual bathrooms.

Students who express a mental health condition, including anxiety and depression express more difficulty in finding somewhere to live than average. On the 1-10 score of each of finding a student rented house, all respondents seeking this type of accommodation scored the difficulty as 5.92. Those with a mental health condition scored the search difficulty at 6.32. Note that this is a small sample size.

Students who declared a physical disability or circumstance limiting their physical ability seeking any type of housing faced the most difficulty level, with a score of 6.73 as compared with 5.99 for those who expressed no circumstances that would limit their ability to find housing.

There are many other studies that share a great deal of evidence on these issues[X].

Appendix 1: Impacts on student housing from the Renters Rights' Bill

The Renters' Rights Bill has been through several iterations on its journey through Parliament since September 2024, and it may not yet be completely set in stone. Royal Assent is expected during the 2025 – 2026 academic year.

The Bill will have differential impacts on PBSA and HMO student housing, and the impact of this needs to be understood in the context of where students are housed. Estimates of the whole market in 2020 indicated 1.2 million students were renting housing in the UK whilst at university[xi]:

- 28% in university residences 336,000 students
- 27% in private PBSA 324,000 students
- 45% in Houses of Multiple Occupation (HMOs) 540,000 students

PBSA sector

Private PBSA operators that are members of a government approved Code such as the Unipol/ANUK National Codes for non-educational providers stand to be exempted from much of the Bill and will be able to continue offering fixed-term contracts. The transitional year of the Bills implementation will offer some challenges to this sector.

Universities are already exempted from the assured tenancy regime so their own accommodation will be largely unaffected by the Bill.

There are potential issues for the sector with clear disparity opening between PBSA and the wider Private Rented housing Sector (PRS) in terms of their contractual offer to students. A review of the ANUK/Unipol National Code took place earlier in 2025, with measures introduced to improve contractual flexibility for students with significantly changed circumstances to try and address some of these differences. The overall position will be of different rights for students living in PBSA to those in a HMO.

HMO sector

The RRB represents a more significant change in the HMO sector for tenant rights and landlord obligations. The Bill does not yet have Royal Assent, but the main aspects and some commentary on possible consequences is set out below.

<table>
<tr><th>Change</th><th>Impact</th><th>Possible Consequence</th></tr>
<tr><td>The Bill is set to introduce restrictions on rental payments in advance.

Landlords cannot require termly or greater payments upfront to coincide with student loan payments</td><td>Students may find it harder to manage their finances if rent is not paid soon after loans arrive.

This could affect students who do not have a UK based guarantor, who would often choose to pay upfront instead.

This will particularly impact international students who struggle to secure a UK based guarantor</td><td>Landlords will look at other ways to mitigate their risk. The use of guarantors is likely to increase, alongside a rise in rents.

More students will be forced in to using guarantor insurance schemes, adding additional cost to their renting experience.

We understand in the sector that as rents rise, and UK wages are not keeping up, more households than ever are finding difficulties in meeting the thresholds for acting as guarantors to their children.</td></tr>
<tr><td>No more fixed term tenancies.

A new Assured Tenancy Agreement (periodic in nature) will be introduced</td><td>Students will be able to leave their tenancy with as little as two months' notice at any time (if the landlord does not specify the notice period in the contract this could be as little as 28 days' notice).

On joint tenancies (common in shared student houses) one tenant giving notice will end the tenancy for all.</td><td>Student property is let on a cycle which coincides with the academic year, though does not entirely mirror it. Tenancy lengths can range from 37 to 52 weeks.

Currently, tenancies are not flexible and students are unable to leave early.

Although it is not possible to exactly foresee how student behaviour might change, it is reasonable to predict an increase in students giving notice to leave early as knowledge increases.

Landlords will have to be a lot more active in the management of their properties to try and maintain their tenancies for longer and an annual income stream.

There still remains lots of issues with what would happen if students are in a joint tenancy and not all the group wish to leave, increasing the risk of inadvertent homelessness.

An increase in void periods, reduction in certainty of income for providers and increased administration costs are likely to lead to a fall in availability of dedicated student HMO stock at key intake points in the academic cycle. This will inevitably lead to a rise in rents.</td></tr>
</table>

Change (cont...)	Impact	Possible Consequence
Other Changes to be phased in over time		
Introduction of a Decent Homes Standard and Awaab's Law to the Private Rented Sector	There will be a new legal duty on private landlords to ensure their property meets the Decent Homes Standard, and free of serious hazards. Awaab's Law will require private landlords to address hazards, such as damp and mould, within a specified time periods.	Unlikely to affect landlords that are already part of voluntary accreditation schemes around the country, who are already meeting higher than minimum standards. Could help tenants in those cities where accreditation is not present and in conjunction with the landlord database and the ombudsman, help get complaints resolved more quickly and improve property standards.
The Landlord Database will see all rented property registered or the first time	Landlords will be legally obliged to register both themselves and their properties. Landlords will need to pay a fee to join the database.	Landlords would face civil penalties if they market or let out a property without registering it and providing the required information. It is yet known what information will be held but along with licensing information and council tax exemption data this will help to track any decline in supply.
Right to request a pet	Students can request to have a pet in their rental property. Landlords must consider these requests fairly and cannot unreasonably refuse them.	Additional considerations where there are shared areas, noise disturbance to multiple tenants, and the possibility of pets being left unsupervised for extended periods while students are away or busy with their studies.
Private Rented Sector Landlord Ombudsman	Prospective, current and former tenants will be able to make a complaint to the Ombudsman free of charge. All private landlords will be legally obliged to join it, including those who use a letting agent or a managing agent who is a member of a redress scheme.	The decisions made by the PRS Landlord Ombudsman are intended to be legally binding on landlords if the tenant accepts them. This could lead to positive improvements in complaint responsiveness, although scheme timescales will be important as student tenancies tend to be shorter than others.

Evolving Standards in the Student Private Rental Market

With the potential reduction in dedicated HMO student landlords there is a strong likelihood that rents in the remaining HMO properties will increase, by virtue of reduction in supply, and the uncertainty created by the ability of students to leave (void risk premium). This is in addition to other inflationary pressures in today's economy.

One way to protect the loss of student HMOs by supporting landlords could be the development of a national or more local accreditation schemes for student HMOs. This could work alongside the Landlord Database, going beyond the Decent Homes Standard, offering specific training and resources related to student needs and address unique aspects of the student sector, including the development and use of student specific tenancy agreements. In time, an increased take-up of accreditation in the HMO sector could justify similar exemptions from the Bill as those expected for the PBSA sector that is part of a Code.

Universities and students' unions already have a vested interest in the quality of student accommodation. Some local authorities already operate or partner with accreditation schemes. Unipol successfully administers two city wide schemes in such partnerships. For example, in Leeds, the partnership has recently concluded a MHCLG PRS Pathfinder Project, looking at behaviour change as an approach to improve conditions in the private rented sector. This project showed encouraging signs for the use of behavioural interventions as tools to prompt well-intentioned landlords towards positive actions in the private rented sector.

The Bill leaves open the possibility of introducing additional, sector-specific regulations at a later stage. The rollout of the RRB will undoubtedly reveal areas where further fine-tuning or sector-specific measures are needed. This will likely include a focus on student housing. It will be important for interested parties such as universities, local authorities, and students' unions to work together to highlight emerging problems so that action can be taken to avoid further loss to the HMO student stock.

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Manchester Student Homes
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Endnotes

i M. Blakey, 2025. Renters' Rights Bill Update – into the Lords. HEPI blog, 3 February. Accessed at https://www.hepi.ac.uk/2025/02/03/renters-rights-bill-update-into-the-lords/

ii Various sources, but a summary from 2023 can be accessed at https://www.ukinsurancenet.com/knowledge-base/landlord-advice/the-diminishing-hmo-market-in-england/. In 2025, there is further evidence that the number of planning permissions for UK HMOs is declining, accessed at https://www.landlordzone.co.uk/news/number-of-hmo-licences-being-granted-across-uk-declines.

iii The Private Housing (Tenancies) (Scotland) Act 2016 - Davidson Chalmers Stewart (https://www.dcslegal.com/news-insights/private-housing-tenancies-scotland-act-2016-0/)

A report (https://housingevidence.ac.uk/publications/research-on-purpose-built-student-accommodation-pbsa-and-student-housing-in-scotland/#:~:text=Research%20on%20purpose%2Dbuilt%20student,Collaborative%20Centre%20For%20Housing%20Evidence) by the UK Collaborative Centre for Housing Evidence found that in the 10 years since this change (and exacerbated by the COVID-19 pandemic), there has been a shift by landlords towards the long-term let market to avoid void periods, with Glasgow and Edinburgh in particular showing a shrinking supply of HMOs, which is driving up rents. This is coupled with a challenging planning environment, with total bed space shortfalls for Glasgow and Edinburgh sitting at 6,093 and 13,852 respectively. The desire to shift students from HMOs and into PBSA stock is challenged, as evidenced when the University of Glasgow withdrew its offer of accommodation guarantees for all 1st year undergraduates due to the contractions in the market at the time.

Summary of legislative impacts in Scotland:

- Lack of affordable housing due to market contractions is causing housing insecurity
- Landlords are anecdotally shifting away from the student market to avoid void periods
- These conditions have precipitated a wave of student homelessness and hidden homelessness

The report can be accessed at https://housingevidence.ac.uk/publications/student-housing-options-and-experiences-of-homelessness-in-scotland-a-report-by-the-cross-party-group-on-housing/.

iv Universities UK, May 2023. Supporting good practice in student accommodation: considerations for senior university leaders. The report can be accessed at https://www.universitiesuk.ac.uk/sites/default/files/field/downloads/2023-06/Supporting-good-practice-in-student-accommodation.pdf.

v Thomas, L. and Jones, R., 2018. Homeward bound: Defining, understanding and aiding "commuter students". Oxford: Higher Education Policy Institute (HEPI Report 114). This report is a source of practical information and guidance to universities. It can be accessed at https://www.hepi.ac.uk/wp-content/uploads/2018/12/HEPI-Homeward-Bound-Defining-understanding-and-aiding-%E2%80%98commuter-students%E2%80%99-Report-11429_11_18Web.pdf.

vi Higher Education Policy Institute (HEPI), A Minimum Income Standard for Students 2025, in collaboration with TechnologyOne and the Centre for Research in Social Policy at Loughborough University, HEPI: Oxford, published 12 August 2025. The report can be accessed at https://www.hepi.ac.uk/2025/08/12/a-minimum-income-standard-for-students-2/.

vii Jonathan Neves, Josh Freeman, Rose Stephenson and Dr Anne Rowan, 2025 Student Academic Experience Survey, HEPI and Advance HE, June 2025. The report can be accessed at https://www.hepi.ac.uk/2025/06/12/student-academic-experience-survey-2025/. The survey is based on undergraduates whilst the House hunting survey contains a mix of students, 85% undergraduate.

viii Higher Education Policy Institute (HEPI), A Minimum Income Standard for Students 2025, in collaboration with TechnologyOne and the Centre for Research in Social Policy at Loughborough University, HEPI, published August 2025. The report can be accessed at https://www.hepi.ac.uk/2025/08/12/a-minimum-income-standard-for-students-2/.

ix Government forecasts of average student maintenance loan expected to be paid per student can be found at https://explore-education-statistics.service.gov.uk/find-statistics/student-loan-forecasts-for-england/2024-25. The forecasts were last calculated for the 2024/25 academic year.

x Several useful sources include:

Worsley, J.D., Harrison, P. & Corcoran, R. The role of accommodation environments in student mental health and wellbeing. BMC Public Health accessed at https://bmcpublichealth.biomedcentral.com/articles/10.1186/s12889-021-10602-5.

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xi S. Jones and M. Blakey, 2020. Higher Education Policy Institute (HEPI), Student Accommodation: The Facts, accessed at https://www.hepi.ac.uk/wp-content/uploads/2020/08/HEPI-Student-Accommodation-Report-FINAL.pdf.

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