Assets and Opportunities:
What social housing tenants think about home ownership

A qualitative study
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Introduction

This report contains the findings from qualitative research with tenants of Notting Hill Housing Trust (referred to as Notting Hill throughout this report). The study was undertaken by Ipsos MORI Social Research Institute. It explores the experiences of social renting, barriers and motivations to buying in the future and evaluating perceptions of five new products introduced by Notting Hill to help tenants move into home ownership.

The second, quantitative, stage is reported in ‘Assets and Opportunities: What social housing tenants think of home ownership, a quantitative survey’. The survey was conducted with social tenants in London and the South East.

This research was funded by an Innovation and Good Practice Grant from the Housing Corporation.
Research background

Notting Hill wants to explore the motivations and barriers tenants face in moving on from social housing. What is it that prevents their tenants from purchasing a home of their own and what would it take to help them move on? Notting Hill have launched five new products to help customers move on from social renting and now want to explore attitudes towards these schemes and the potential influence they have in enabling people to buy a home.

The research was focussed among those who want to move into home ownership in the future and/or have the financial capability to buy a home. To obtain a picture of the current climate of ambition and ability to buy among tenants, five distinct customer groups were identified as defined below:

**Group 1. Ready to buy**
Tenants who intend to buy a home within the next five years and believe they are financially able to do so.

**Group 2. Aspirational homeowners**
Those who intend to buy their own home but will only be financially able to in the longer term.

**Group 3. Lifestyle renters**
This group could afford to buy their own home if they wanted to but are happy renting.

**Group 4. Pragmatists**
Tenants who would ideally like to buy a property but feel they will never be able to afford it.

**Group 5. Locked-in renters**
Social tenants who cannot afford to buy and do not want to.
**Research objectives**

Notting Hill directed Ipsos MORI to conduct the qualitative stage with the first four customer groups only, as in their experience, Locked-in renters are less likely to take advantage of services and schemes available to aid in buying a home.

The overall aim of the study was to examine the experiences of each group in social renting, the barriers to buying a home before now and their potential and willingness to buy in the future. A further critical purpose of the research was to evaluate perceptions of the schemes introduced and the support provided by Notting Hill.

More specifically, the aims of this research were to:

1. Explore customer experiences of renting, their reasons for entering into social renting and the perceived advantages and disadvantages;
2. Investigate the barriers to buying a home and explore any future changes which may occur, resulting in being able to buy;
3. Investigate the motivations for wanting to buy a home and for those who do not aspire, the motivations for remaining in rented accommodation;
4. Explore tenants’ perceptions of Notting Hill Housing and the help they can provide;
5. Examine the awareness of the pilot schemes on offer to aid home ownership and the attitudes towards them.
Methodology

Given the distinct customer groups we needed to interview, it was important to identify potential respondents prior to recruitment. A sample was provided by Notting Hill of tenants with either no or less than 6 weeks rent arrears – tenants deemed more likely to be in a position to buy a property in the future. A screening questionnaire was then sent to a random sample of 1,000 of these customers. The questionnaire included core demographic questions as well as attitudinal statements identifying which of the four key groups, if any, they represented (Appendix C).

A total of 180 questionnaires were returned, of which 89 were deemed eligible to participate (i.e. fitted the profile of one of the four groups). For more detail on the sample design, please see Appendix A.

The research comprised of 24 in-depth telephone interviews:

**Group 1** – 7 interviews
**Group 2** – 7 interviews
**Group 3** – 4 interviews
**Group 4** – 6 interviews

The number of interviews assigned to each group was dictated by the profile of eligible participants identified by the screening questionnaire.

Each in-depth interview was guided by a researcher from the core project team using a discussion guide, developed in close collaboration between Ipsos MORI and Notting Hill. Separate discussion guides were developed for each customer group, to include core general themes while also focusing on issues particularly relevant to each respondent.

A copy of each discussion guide can be found in Appendix E.

Depth interviews

Depth interviews were selected as the most appropriate methodology for this research given the personal and financial nature of the topic area. Furthermore in a depth interview, we could explore in detail the personal experiences and perspectives of each individual as relevant. Each interview lasted approximately 30 minutes and was conducted at a time convenient to the respondent. All interviews were carried out in November 2006.
Sample
As discussed above, Notting Hill supplied Ipsos MORI with a sample of their tenants with no or minor arrears as potential participants. These individuals were sent a letter informing them about the research along with the screening questionnaire. This specified the study’s confidential nature and asked them to complete the questionnaire if they were willing to participate. A copy of this letter is also appended (Appendix B).

Once eligible respondents to the questionnaire were identified, Ipsos MORI used structured recruitment questionnaires (please see Appendix D) to control the profile of individuals asked to participate in the research. We aimed to ensure that tenants with varied experiences and demographics within each group were included in the research. A more detailed discussion of the sampling procedure can be found in Appendix A.

Definitions, presentation and interpretation of the data
Qualitative methods are ideal for exploring complex issues and to elicit a full range of possible answers. Qualitative research allows insight into peoples’ attitudes and beliefs which could not be examined in as much depth using a structured quantitative questionnaire. This element of the study fed in to the quantitative stage allowing the survey to build on the findings from the qualitative interviews.

It must be remembered however, that qualitative research is designed to be illustrative and does not look to produce statistics, but to identify the range of views within a particular group. In addition, it is important to bear in mind that we are dealing with perceptions rather than facts. This needs to be taken into account when interpreting the views of all individuals in this study.

Verbatims
Throughout the report, we have made use of verbatim comments to illustrate a particular viewpoint. It is important to be aware that these views do not necessarily represent the views of all individuals.

Where quotes have been used the attributes in order, are:
- Respondent type (ready to buy/aspirational owners/lifestyle renters/pragmatists)
- Gender
- Ethnicity
Acknowledgments

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Notting Hill thanks the Housing Corporation for their support in funding this project.
Executive Summary

A number of different reasons were given by tenants for why they entered the social renting market. These included: a natural progression from living with parents in rented accommodation; relocating to London and not being able to afford to buy; moving into a partner’s already rented home; and being re-housed due to homelessness.

Most participants identified advantages and disadvantages with their current tenure but overall were content with their situation. The most common advantages to social renting were the support of Notting Hill with repairs and maintenance and the sense that they are there to ‘protect’ their tenants. Participants also mentioned the flexibility that renting affords them, their finances are not tied up in property and they can move with relative freedom.

The particular area in which they rent also influences tenants’ satisfaction with renting as many have a connection through family/friends or have built up a bond with the neighbourhood over time. If they were not renting, they do not feel they would be able to afford to live in this area.

Disadvantages with renting were also highlighted; most commonly that money is being ‘wasted’ and that renting offers the tenant no future security. Some tenants would also appreciate greater freedom to deal with repairs and maintenance feeling restricted by having to rely on the housing trust. A few participants believed their current property was unsuitable for their needs, either in terms of its size or the upkeep of the building. They stated that it can be difficult and take time for Notting Hill to deal with issues surrounding the quality of accommodation.

On the whole however, Notting Hill received very positive feedback from participants who view them as efficient, friendly and reliable. Although there were issues surrounding the type of property and the time it takes for repairs to be completed, there was often understanding among tenants that repair work is sub-contracted and there is limited housing stock for Notting Hill to work with.

Past barriers to buying a property centred on participants’ finances. Despite being employed, some still believed their income was insufficient or they had been turned down for a mortgage in the past. Among others, there was a lack of awareness of what options are available to them to help them buy and what they are financially able to afford. Another key factor in not buying a property was tenants’ reluctance to move from the area, despite the possibility of being able to afford elsewhere; again, this centred on the ties people feel to the area.

Tenants want to buy a property for a number of different reasons. Most importantly, they view it as offering a sense of security and achievement. It is an investment for their future and something which they can take pride in. Being able to buy your own home also offers more freedom, as participants noted that they could have more choice over where they live and any repairs or decoration that may be required.
The aspiration to buy in the future is fuelled by tenants’ belief that their circumstances are likely to change; whether through gaining or changing employment or building up savings to be able to afford a deposit. Life circumstances were also seen as an influence with starting a family viewed as a spur to move into home ownership.

Among Lifestyle renters, there was a clear split among participants as to why they do not wish to buy a property. Firstly there are those who are firmly against the idea, who believe it is a risk to put all your finances into property and then struggle to stay afloat. On the other hand, there are tenants who have become comfortable renting over a number of years and are wary of the magnitude of buying a home.

When the schemes offered by Notting Hill were discussed with participants, their feedback was generally encouraging. There is appreciation that the housing trust is trying to provide services to tenants to help them improve their circumstances and move into home ownership. Most were already aware of shared ownership schemes on some level while other pilot schemes such as Affordable City Living, Home Options and RentPlus were relatively unknown among tenants.

The main benefit of shared ownership was the opportunity it gives to tenants to gradually get on the property ladder. In particular, Ten Per Cent Shares was received well among those less well off as they had the potential to buy a much smaller share to begin the process. The main advantage of Social HomeBuy was identified as the opportunity to buy the home with which you are already familiar. The added incentives associated with this scheme such as receiving a discount and waiving rent on the remaining 25% were also highly attractive features.

On the other hand there were some negative factors identified with the shared ownership schemes. Some participants are not keen to take on the responsibility of dealing with all repairs and maintenance if only a minimum share of a property is owned. There is also a perception that monthly outgoings may rise if paying a mortgage and rent. Among those more able to buy, some would prefer to buy on the open market and achieve 100% ownership of a property immediately without continued reliance on Notting Hill.

Affordable City Living was viewed as a good idea for younger people wanting a starter home or those living on their own, but space was deemed to be potentially restricted. RentPlus also received mixed feedback, some believed that overpaying rent and receiving bonuses was a very good idea whereas others were sceptical of the housing trust being responsible for their saving towards buying a home.

Home Options was the scheme perceived as offering the best service to tenants as it provides tailored information and advice on people’s opportunity to buy. This was the recurrent request from participants during the study, that greater consultation is provided to tenants explaining the choices available to them and providing realistic options.
There was a belief among participants that there needs to be more direct marketing of the schemes available; more leaflets, workshops and one-to-one consultations explaining the services available. Tenants would also like to see Notting Hill getting to know them more, enabling them to learn exactly what services would suit each tenant’s particular circumstance.

Incentives would also play an important role in encouraging people to leave social renting and buy a property. Although the motivations already in place are recognised, improvements were identified. These included offering repairs and maintenance on shared ownership properties in proportion to the share owned. Incentives offered for Social HomeBuy could also be offered with the other shared ownership schemes. This was viewed as a fairer option, particularly by those whose current homes are not suitable to buy. The £16,000 discount offered for Social HomeBuy was also in need of review according to some participants. Longer term tenants believe it has not increased in line with inflation or house prices and that a discount should reflect how long someone has been a tenant. Shorter term tenants were more likely to suggest a set discount of between 15 and 25 per cent.

Overall, participants’ response to the pilot schemes was encouraging. They stated that the schemes on offer all provide positive opportunities but all aspects of them need to be clearly outlined to avoid any confusion. Most would consider the schemes, but by offering something along the lines of Home Options, Notting Hill could encourage people to think about buying at an earlier time. Some Pragmatists however still maintained that they would never be able to afford to buy a property and likewise some Lifestyle renters (those risk averse) were adamant that nothing could convince them to buy.
Experiences of renting

In this chapter, we explore tenants’ experiences of social renting and their reasons for initially entering rented accommodation. We also examine the advantages and disadvantages which customers associate with this type of tenure.

Reasons for renting

Tenants originally moved into rented accommodation for a variety of reasons. Some applied for social housing because they already had a relationship with the council or housing trust through their parental home being rented. As they were already aware how the process works and the expectations on them of being a tenant, an element of trust in social housing was already in existence.

Others had relocated to London and had found themselves unable to afford to buy, that is they had not necessarily expected to become a social renter but circumstances led them to make this decision. A minority had not made the conscious decision to move into a housing trust property, but had either moved into a rented home which their partner already inhabited or had been re-housed by the local authority due to homelessness.

Advantages and disadvantages of renting

Most participants had had a positive experience of social renting but advantages and disadvantages were identified by all.

Advantages

Notting Hill dealing with arising repairs and maintenance was the most commonly mentioned positive aspect of renting. Tenants find it convenient that they can call the housing trust to deal with any issues and do not have to take on the responsibility or bear the cost themselves.

“Well the advantages are in terms of maintenance, both internal and external… it’s not such a worry, whereas if we owned it, it would be the maintenance that we would have to be responsible for.”

Aspirational homeowner, Male, White

“You just pay the rent and if there’s trouble you call someone up and they come and do it.”

Lifestyle renter, Female, White

“It’s quite nice that that financial burden falls to the landlord rather than us. Whereas owning your own house you’re liable for everything.”

Pragmatist, Female, White
Linked with this, many participants cited security as an advantage of renting from a housing trust. They felt they could rely on Notting Hill and that their home was ‘safe’. There was also an element of flexibility available to them by not being tied to a mortgage. If they need or want to move they can do so with minimal effort or complication and their money is not tied up in property.

“You can move, you can end your tenancy fairly quick and you can move around if you don’t like the place.” Ready to buy, Male, BME

There was also a feeling that it was just easier to rent; that they didn’t need to struggle financially to pay a mortgage which was perceived as likely to be far higher than rent.

“I think it’s a lot easier than the headache of having a mortgage when I see friends who are struggling with mortgages and working and having children, so, makes my life really easy.”
Pragmatist, Female, White

Another significant advantage to renting from Notting Hill was the areas in which they house people. Many participants mentioned that the area was a nice place to live and one which they would not be able to afford to buy in themselves. It became apparent that tenants feel a distinct bond with their neighbourhood and this makes renting through the housing trust attractive.

In most cases, participants or their partners had grown up or had family in the area and so had been eager to rent in the same neighbourhood. Those who had been housed by Notting Hill with no previous link to the area also seemed to view the area in which they live as being a distinct positive to renting.

Disadvantages

While a number of advantages were mentioned, disadvantages were also highlighted.

The recurrent negative characteristic of renting was the idea that money was invested in rent with no return to show for it. Correspondingly, there was also the belief that there is no future or financial security in renting in contrast to the asset of owning a home.

“I’d like to buy a property as soon as possible because the more you’re paying rent you’re not making any headway. Unless you want to live your life and just pay rent all your life and then that’s it then fine, but to me it’s a lost cause.” Ready to buy, Male, BME

“Your money is dead if you rent. Your money is not working for you, you’re just giving it to someone else.” Pragmatist, Male, White
While most appreciate Notting Hill’s responsibility for repairs and maintenance, some participants were frustrated with the feeling of dependency this creates. They felt restricted by the level of DIY they are allowed to undertake in their home and would like to see greater opportunity to make improvements themselves.

“If you wanted to do any redecoration or anything, you usually wouldn’t be able to do it cos it’s not your house, you’d have to get permission and sometimes they don’t really allow you to do the alteration that you want to do.” Ready to buy, Female, White

“You’re limited in what you can do with the property, you can’t add something on or install a nice bed or shower or bath.”
Aspirational homeowner, Female, White

However this feeling of dependence is an interesting point in terms of likely move-on. Tenants may become so reliant on the support of the housing trust, that this increases their reluctance in taking on the responsibility of home ownership.

Issues around the actual properties they live in were also cited by a minority of participants as a disadvantage. This arose particularly among those with children; a one bedroom flat was housing a couple and three children for example. In some cases, the speed with which tenants can be re-housed if their circumstances change – such as having children – was seen as inadequate and dependent on the stock available rather than the needs of tenants.

**Attitudes towards Notting Hill Housing**

Participants had little direct contact with Notting Hill, perhaps a result of the tenants included in the study having few issues with rent arrears. Contact with the housing trust was largely related to repairs and maintenance or wanting to move properties.

Overall, people appeared satisfied with the service Notting Hill provides, however there were some participants who had experienced problems. This centred on delays to repairs or the size of their accommodation. Tenants who had requested repairs in the home or to a communal area had sometimes had to wait for a long period before they were fixed. They had also had to chase Notting Hill to have the work done. However many understood that the housing trust was not always responsible for delays as work is sub-contracted out.

“Really nice, but not very organised. A little bit, I don’t know. I don’t think some people there know what they’re doing quite honestly... it just seems they’re hot on the rent when that’s due, but on other issues, they’re a bit slack, especially repairs.”
Aspirational homeowner, Female, White
As discussed above, in some cases, the rental property was mentioned as being unsuitable. This was due to size/number of bedrooms or the age and maintenance/security of the property. Although requests had been made to Notting Hill to move property, these tenants found that there was little availability of suitable accommodation and consequently a lack of understanding of their situation among staff.

Despite these specific circumstances, attitudes towards Notting Hill were on the whole positive. Staff were viewed as responsive to queries from tenants and the housing trust as a whole largely efficient in their responsibilities. Words used to describe the Notting Hill included:

- Very good
- Quite easy and friendly
- Very efficient
- Fair and reliable

“It’s not Notting Hill you have the problem with it’s, if it’s subcontracted out or, you’re given 28 days to have the repair work done, and 28 days later you’re back on the phone because nobody’s been in contact with you.”  Lifestyle renter, Female, White

“I think they contract out maintenance to contractors to do the work and I feel that they pay peanuts and get monkeys.”
Pragmatist, Male, White

“Well I’m not particularly happy with them at the moment... I think you have a lot of families living in a situation of overcrowding. I have two children, one of each sex and things aren’t moving on. Unless you’re making noise with them, you have to make a lot of noise then they’re not going to do anything for you.”
Lifestyle renter, Male, White

“I have to have lesser stairs where I live, because of my epilepsy, but they’re not going to help or anything like that because there’s obviously more people that need property than me.”
Pragmatist, Female, BME
The motivations and barriers to home ownership

This chapter builds on tenants’ opinion of renting overall and explores their attitudes towards home ownership. For those who aspire to own a property, we look at the motivations and barriers perceived with the process. Among those who do not want to buy their own home (Lifestyle renters), we examine their preference for renting.

Barriers to buying a property

Among those who would like to buy their own home in the future, there was a consensus of opinion on the reasons for having not done so before – a lack of money. Despite this common theme, the reasons for believing they are not financially capable to buy a property did vary.

Although in employment, many claimed they had not yet been able to get on the property ladder because their income was insufficient to secure a deposit or commit to repayments of a mortgage. Indeed, two participants had tried to purchase a home in the past but had been turned down, one by a mortgage lender and one by Notting Hill on account of not being financially secure.

Other people’s inability to previously afford to buy a home centred on their work status, with unemployment restricting their potential to become homeowners. There was also a feeling among some participants that they were not aware of what they could afford or what would be available to them; just the belief that property prices are high in the area and therefore beyond their means. These tenants had not necessarily explored their options with the housing trust or a mortgage company but just had a general belief that buying a home is not possible for them.

Some of those relocating to London had initially intended to buy a home but had found property prices too high. Many participants, especially those able to buy soon, further support the idea that other areas of London and outside the city are more affordable. They stated they could have considered buying before now if they lived elsewhere in the country.

“I don’t think I could afford the one I live in. I know what it’s like around West 11 so if I do, it would have to be a fair bit out of London, so I’ve got to weigh up do I want to move out of London and live in my own place or do I want to stay while I’m still working in that area.” Aspirational homeowner, Female, White
So in many cases, it is not only finances that have restricted tenants purchasing a home but the ties they have to the area where they currently live. As discussed in the previous chapter, many participants felt a strong connection to their neighbourhood and moving further away from friends and family to be able to buy a home was not an attractive option. There were also work and school associations which limit their flexibility to move out of the area.

“I was brought up in Notting Hill. There was obviously no way, even before prices went through the roof, that I could ever afford my first property there... I didn’t particularly want to move... I suppose circumstance has been the largest factor.”
Aspirational homeowner, Male, White

“It’s really important to me that I live in this area. I’ve lived here my entire life... my mum’s quite poorly now and plus I have a baby... so it’s really important to me that I live in this area and it’s impossible to find as this area is really expensive.
Aspirational homeowner, Female, BME

**Motivations for wanting to buy**

While security was mentioned as an advantage of renting, it was also given as a motivation for buying a property in the future. Participants claimed their situation would improve by building their assets. There is also the opportunity for more choice over which property they live in and ensuring it is suitable for them and their family; and this would be a fundamental distinction from renting.

For some, a particular disadvantage of renting was being unable or restricted in making home improvements while owning your home means the freedom to make changes as and when you like.

“If you have a particular way you want to go with the housing, you want to get an extension, you don’t have to get permission from the agent from the Housing Association to get it.”
Ready to buy, Female, BME

“I would just love to own a house and then I could do exactly what I liked with the house and decorate it in the way that I wanted.”
Pragmatist, Female, White

It was also claimed that buying a property raises self-esteem giving people something to personally take pride in. There is a sense of achievement in being able to buy a property and where community appears so important to tenants it offers the opportunity to feel a greater sense of involvement and interest in the area. Some claim that homeowners are more likely to take care of their home than renters as they have invested their own money into it, and this will ultimately raise the quality of housing in an area.
Changes in circumstances

Buying a property was seen as a positive life step for many. These tenants mentioned that their circumstances were likely to change and improve – or they hoped they would – enabling them to buy a home. Most future changes were linked to a return to employment. Saving towards buying a home was also frequently cited among ready to buy tenants and aspirational homeowners as a means to becoming a homeowner. Some were already regularly saving towards a deposit while others intend to save in the future or put money by as and when they can afford to.

Having children also acted as an impetus to buying. Home ownership was perceived as providing security which as parents was an attractive option. They want to be sure that their children have a secure roof over the head without the risk of being moved. As discussed above, there is also a sense of achievement and pride in purchasing a property which participants wish to impart to their children.

Reasons for not wanting to buy a property

Among our Lifestyle renters, we explored why they do not wish to buy their own home despite being able to afford to, now or in the future. Unlike our other three groups, these tenants demonstrated greater variation among participants.

More than one participant mentioned the responsibility which comes with owning a property. By buying a property, Lifestyle renters stated they would not only be committing to the financial burden associated with raising a deposit and/or meeting mortgage payments. They also expressed concerns about stretching themselves to initially buy and then finding it difficult to meet payments of bills or unexpected costs. Witnessing friends and family struggling to maintain financial stability once owning a property, has also contributed to their wariness in becoming a homeowner.
Similarly, losing the support of the housing trust on becoming a homeowner means additional responsibility in dealing with repairs and maintenance. This was mentioned as a difficult situation for them to adapt to; firstly becoming accustomed to dealing with repairs themselves and secondly having to pay for them.

“It’s not the case of we can’t afford it because, yeah, we could, it’s a case of, if anything went wrong, or if there was repairs and things like that, that is when we possibly wouldn’t be able to do it.”
Lifestyle renter, Female, White

In contrast, rather than illustrating the burden related to home ownership, other lifestyle renters identified their lack of awareness of the advantages of buying a property as the reason they have not considered it. These tenants were more likely to refer to their feeling of security in renting, having grown comfortable in their current situation and harbouring a reluctance to change their circumstances.

“I like renting, I don’t know why, I’m a bit old fashioned ‘cos in those days it was a very good idea. I think it’s still good in a sense, it’s still a good idea renting now cos house prices have gone so high... I keep thinking shall I buy but I’m too old now to go into this sort of thing, cos the rent is a very, very, good idea.”
Lifestyle renter, Male, BME

These more nervous Lifestyle renters were both living with (adult) children who acted as carers for them. This was a contributing factor to their thoughts on buying a home. They stated that combining their and their child’s income, they could afford to buy but they would be unable to do so on their own. In each case, the child was more inclined towards buying a property while the actual tenant was not so enthusiastic. They were familiar with their home surroundings and nervous of change. As we discuss later in the report, this attitude may have the potential to be reversed through increased information provision and support.

This concept of anxiety which social renters associate with buying a home is supported by a National Housing Federation study among the general public. This found that fewer Housing Association and Charitable Trust tenants disagree that ‘owning is too much of a responsibility’ compared the population as a whole (44% versus 58%).

1 Attitudes to tenure for the National Housing Federation 2005 – Population (1,929), Housing Association and Charitable Housing Tenants (107)
Perceptions of pilot schemes

As discussed in the introduction, Notting Hill is currently piloting a range of schemes designed to support tenants in buying a property. This chapter outlines the awareness of and attitudes towards these schemes.

New Build HomeBuy:
Standard shared ownership scheme available in new developments.

Ten Per Cent Shares:
An extension of the principle of equity shares which gives greater opportunity to those on low incomes to buy a property. 10% shares are available on certain properties within particular schemes.

Social Homebuy:
Enables tenants to buy a stake of between 25% and 75% in the home they currently rent. They can increase to full ownership over time. Rent is waived on 25%, so if 75% is bought there is no rent to pay to maximise affordability for tenants.

Affordable City Living:
Notting Hill have developed starter homes (small, well designed flats) available at low cost (around £130,000 - £150,000), largely aimed at first-time buyers priced out of the market.

Home Options:
A housing advice service focused on helping customers to buy their own home.

RentPlus:
A savings scheme to accumulate a lump sum which can be used to prepare for home ownership. Tenants overpay on rent and receive certain bonuses from the housing trust e.g. tenants can do their own minor repairs in return for a bonus.

Awareness of schemes offered by Notting Hill

There was mixed awareness of the schemes offered by Notting Hill. The most commonly referred to were those associated with shared ownership. Some simply have a general knowledge that the schemes exist without awareness of their actual rules while others know the exact details of a scheme.

Standard shared ownership was relatively well known among participants and needed little explanation. Information about this scheme largely came from Notting Hill’s own publicity, through the tenant newsletter and literature being sent to households in mailouts. Participants also mentioned that the profile of this scheme has become more evident in recent years and is helped by the word of mouth of friends and family who have applied for the scheme. This is encouraging, given that in 2004, just 8% of Shared Owners had heard about the scheme through their housing association compared with 33% through word of mouth.

\(^2\) Shared Owners Survey for The Housing Corporation 2004 among 812 shared owners
Fewer participants were aware of the Social HomeBuy scheme without being prompted. However, similarly to standard shared ownership, knowledge of this scheme tended to come from material issued by Notting Hill directly.

“I’ve seen it advertised in the local press, the free magazines… I got a letter saying if you wanted to buy the property you’re living in you can do so.”  Lifestyle renter, Male, BME

In contrast, while some participants had knowledge of the Affordable City Living developments, this tended to come from media coverage of this type of scheme rather than direct marketing from Notting Hill. Home Options, RentPlus and Ten Per Cent Shares were not known among any participants prior to being interviewed.

Pros and Cons of the schemes

The fact that Notting Hill is addressing the issue of supporting tenants into home ownership was received well. It was viewed as a positive display of the housing trust trying to help tenants improve their circumstances. However, there was some cynicism about certain aspects of the schemes and we discuss the perceived advantages and disadvantages of each below.

New Build HomeBuy

As we found with all the schemes investigated, the aspect viewed as most positive was enabling people to get a foot on the property ladder within their own financial capability. The concept of staircasing over time was attractive given the opportunity it gives people to increase the share at their own pace as savings accumulate or their circumstances change. Indeed, the National Housing Federation Survey in 2005 found that housing association and charitable trust tenants were more likely than local authority tenants to think Shared Ownership schemes run by housing associations are a good idea (63% versus 47%).

“I think it’s good because some people can’t really afford the whole buying at once, and they can just buy part of it and a bit later buy another part and then maybe the last bit.”  Ready to buy, Female, White
However, for some participants, although aware that they could purchase just a 25% initial share in a property, there was a lack of knowledge on being able to increase this share and ultimately own the entire property. This had discouraged some participants from looking into the scheme however on explaining the details, attitudes became more positive demonstrating that clearly explained information can make a difference in perceptions.

Other disadvantages of shared ownership revolved around responsibility issues. Participants, especially pragmatists, referred to the increase in expenditure which would result from buying a property. Rather than just paying rent, they would most likely be paying both rent and mortgage payments which they anticipate as being considerably more than their current outgoings – however most had not looked into the actual cost implications. They will also become responsible for any repairs and maintenance to their property. This was highlighted by a number of respondents as a significant factor in making the scheme unattractive; especially if only a minimum share of 25% was purchased and Notting Hill retains ownership of the majority of the property.

““It does get confusing because the house is still half theirs, and so I think it should be shared, the repairs, but I don’t know if that’s the case.”” Ready to buy, Female, White

The number of shared ownership properties available and the waiting lists were also raised as an issue with the scheme. Participants queried the level of stock available to people and the difficulty they have in timing when to make a move using this scheme.

“I went through all the procedures for it (DIYSO)... and they kept saying the money’s going to come through, so we were ready to go and then the money wasn’t there.” Pragmatist, Female, White

“The part ownership is good because I would like a place but there’s been a particularly low amount of stock I suppose.” Aspirational homeowner, Male, White

Not identified as a particular disadvantage of the scheme but raised as a general reaction to shared ownership, is the fact that some participants would rather own a home outright with a loan or mortgage rather than continue a relationship with the housing trust. If they are to leave social renting and become a home owner, there is a preference for a minority – and mostly among the more financially able ready to buy – to make a clean break with Notting Hill.
Although part buying with the housing trust would mean having a smaller mortgage than buying 100% of a property, some participants were attracted to the idea of the choice of properties available on the open market and taking full responsibility for their home. They also believed that if they are going to commit to buying a property then they may as well do so completely.

**Ten Per Cent Shares**

The pros and cons identified with this scheme largely follow the example of standard home ownership. One additional advantage is that the initial purchase can be as low as 10%. This was cited positively most commonly by our pragmatist group who on recruitment identified themselves as never being able to afford to buy a home. They found the option of being able to buy shares at a lower level encouraging and felt that with the right support this made home ownership more obtainable. In contrast, ready to buy and aspirational homeowner participants, while acknowledging that this scheme opens home ownership to more tenants, were more likely to say ‘good idea, but not for me’. They perceive themselves as more likely to make a larger share purchase if they were to take up a shared ownership scheme or invest in 100% of a property.

“I think it is a good idea. You can literally invest in 10% of it and then have a break financially… and then in a better year, invest again.”

Pragmatist, Female, Other

“We could probably start at the 25% level, but there are people who couldn’t even start at that, so yeah, that’s a really good idea.”

Aspirational homeowner, Female, White

The disadvantages cited are again in line with those for shared ownership above, which is, having to take responsibility for all repairs and maintenance to the property even if a minimum share is owned.

“If I only owned 10%, I would want [Notting Hill] to do my work. Notting Hill just give you the house and go, there you go, you own 10% you’re responsible for everything.”

Lifestyle renter, Female, White

This was perceived by many as unfair especially in relation to this scheme where such a minimum share in a property can be owned.
Social HomeBuy

The final shared ownership option discussed with participants was Social HomeBuy with the key difference to the other schemes of being able to purchase the home currently being rented. As may be expected, attitudes towards this scheme were heavily dependent on satisfaction with the property assigned by Notting Hill. Again, this received similar positive feedback in terms of being able to gradually increase the shares owned as and when people can afford it. Also mentioned was the added benefit of knowing their current home and not having to move area as well as receiving a discount on the market value, which we will discuss in further detail later in this report.

A significant benefit of this scheme was also the incentive of the housing trust waiving rent on the outstanding 25% once a 75% share is owned by the customer. This was viewed as an important incentive to tenants as they would be further encouraged to staircase to the goal of a 75% share rather than stagnate at a lower level.

“It would make a difference to me because I love the place, so I would probably do anything to get the money... I would go for it.”
Ready to buy, Female, White

“I think a lot of people would have done it a long time ago. If their housing were council properties (rather than housing trust) they’d be jumping for joy and they would have bought their properties a long time ago, made their investment and be moving on.”
Lifestyle renter, Male, Unknown

“You’re already living there so you know what the place is, it’s a known quantity. There’s a little bit of discount with it so that’s also good and you don’t have to move all your stuff out.”
Ready to buy, Male, BME

The disadvantages with this option are largely associated with the type of property currently rented. This arose mainly where the current property was unsuitable in size or condition; so despite being keen to get onto the property ladder, tenants deemed their particular property unsuitable.

“If the property we were in was suitable then yes, definitely but I’ve got a 15 year old girl and an 8 year old boy and they’re sharing a bedroom so it’s really not ideal.”
Pragmatist, Female, White

Some ready to buy tenants had already looked into this scheme finding the principle attractive. However, complications had been experienced on requesting more information; ranging from their particular street not being included in the scheme to not being eligible on income. Others were also dissatisfied with the restrictions connected with length of residency, both before being eligible to apply and the length of time they must stay in the property before being able to move on.
Affordable City Living

Participants were largely positive to this idea in terms of offering another means for people to become homeowners. Building new, specially designed developments to sell at lower than the market value in the area was generally seen as a good idea. However, the majority believed this scheme was limited in who it would benefit.

While most acknowledged the scheme as a good idea, it was identified as being targeted at those looking for starter homes given the type of properties on offer. This is something which Notting Hill itself acknowledges, specifically marketing the schemes to the more ‘immediate market’ rather than more traditional social renters. Those living on their own or younger and without dependents were more receptive to the scheme in terms of perceiving it as useful to them, however some did raise concern regarding the amount of space such accommodation would provide.

“There is also concern, that this type of property will be bought by more economically stable people and not by social renters in the area.”

Home Options

There was no awareness of this scheme among participants. However when the facts of the service were explained, it received overwhelming support, with no negative feedback received. When asked how the housing trust could encourage tenants to become home owners a common response was to offer one-to-one advice tailored to their needs. Therefore the response to explaining the Home Options scheme was correspondingly very positive. Tenants particularly appreciated the idea of someone looking at their personal circumstances and analysing the best options available to them and then supporting them throughout the process. No disadvantages of the scheme were highlighted just a request to offer it to all tenants.

“There is also concern, that this type of property will be bought by more economically stable people and not by social renters in the area.”

“I think it’s a great scheme for first time buyers, if there was any schemes like that around where I was I would be chomping at the bit.” Ready to buy, Male, BME

“I think that’s a brilliant idea, not what would be suitable for us but something needs to be done because ordinary people just can’t afford to live here.”
Pragmatist, Female, White

“Say it’s a studio flat, might be very small, and so maybe the one bedroom flat might not be very big and where would they be?”
Ready to buy, Male, BME
RentPlus

The response to explaining the RentPlus scheme on the other hand was mixed. Encouraging people to save was viewed by many as a good idea; especially linking it to rent payments. By increasing the rent paid each week, it was felt that tenants ‘wouldn’t notice’ they were saving.

The bonuses provided at the completion of 12 months were also viewed as an excellent incentive. A minority of tenants were already completing minor repairs to their home so to be able to continue with this and receive a bonus for it was reassuring.

“It sounds a very interesting option, helps you go up the ladder, I think it would be for middle of the road people like me.”
Lifestyle renter, Male, BME

“If I have the chance, I’ll probably do that because I know that I’m saving towards a safe home for my family.” Ready to buy, White

“I think if you are fairly hand to mouth financially, the thought of finding a deposit is very difficult but if you put away £10 a week then that’s fairly easy to find.” Pragmatist, Female, White

However, some participants, while not averse to saving to buy a property, would prefer to save money in a dedicated savings account with a bank or building society. They are unused to viewing Notting Hill as providing this service and this lack of association causes some suspicions. More information on this service may of course allay some of these initial reservations.

“I don’t think they’d be able to keep track of it, with all these bonuses and credits and I don’t think they’d have the system to be accurate enough.” Pragmatist, Female, White

“You’d need to know it was 100% secure, that you wouldn’t lose anything at all.” Lifestyle Renter, Female, White

Overall response to pilot schemes

The general feeling towards the pilot schemes is encouraging. Tenants believe that Notting Hill is creating more of an environment to make buying a property a real possibility. Some participants in our pragmatist group did express interest in the schemes whereas before the interview they had the belief they could never afford to buy. The main disadvantages appear to be a lack of personalised information and reservations about taking on full responsibility for a home.
What's more, many participants agree with taking up a scheme in theory. However some have been disappointed on approaching the housing trust in the past and so believe that it is not always as easy as the publicity makes out with issues surrounding eligibility and competition for properties. It can be very disappointing for people to have their hopes raised by the literature on offer and then be rejected for a scheme on application. An appeal for more details of each scheme was evident with participants stating a preference for Notting Hill to list the rules, responsibilities and evaluate the scheme in their marketing material. This would allow tenants to gauge their current situation and likely success in applying to take-up a scheme as many feel a lack of awareness of their capability to buy a property.

“I think I would just go for the schemes, that would be lovely, for people like me, to be saving to have their own property.”

Ready to buy, Female, White

“The schemes, although they are very good... are very difficult to put into practice... so very laborious.”

Pragmatist, Female, White

Once they feel in a position to consider buying, participants viewed something along the lines of Home Options as a constructive first step in the process; whereby a dedicated employee can look at their personal circumstances and advise as necessary.

“You need a lot of advice and information. It would be nice to talk with the Trust about it... I regret it, I missed the boat but it sounds very attractive.”

Lifestyle renter, Male, BME

Given the mental barrier that some tenants demonstrated towards home ownership coupled with being accustomed to Notting Hill taking responsibility for their home, there is a challenge to overcome this mindset and inform people of the opportunities available.
The future

It is essential for Notting Hill’s evaluation of their pilots to know what likely impact these are to have on tenants and the likely take-up of such options. This chapter studies the likelihood of our four groups considering and ultimately applying to use one of these schemes given the advantages and disadvantages they identified. It also exposes what improvements are perceived by customers as integral to making these schemes a success in supplying a product which is both accessible and effective.

Views on policy

When asked if Notting Hill should be encouraging tenants to advance from renting to home ownership, most agreed they should. Our willing to buy groups were especially positive, believing that the housing trust should firstly be offering such opportunities and secondly making people aware of them and offering guidance.

“I think they should be encouraged because of the number of people who are still living in Council or Notting Hill Housing Trust (homes). If you encourage them with better perks or a better discount they will want to leave.” Ready to buy, Male, BME

“You’ve got the ummers and ahhrrers, a bit like me who are not quite sure and a bit frightened. That’s the people they should be aiming for I think, the mid ground people who are not sure.”
Aspirational homeowner, Female, White

Most stated they would look into the schemes on offer although they would not necessarily take advantage of them. They would want to gain an overview of all the options available to them and ultimately consider whether they should buy through a housing trust scheme or look for possible better opportunities on the open market. Having discussed the schemes with our Pragmatists, the majority stated that their only option of moving into home ownership is through the assistance of Notting Hill. However, a minority maintained that despite learning more about the schemes, they would still never be able to buy.

“There’s a Catch 22 where they can’t afford it anyway, so they’re only going to help the people that are fairly well off. They’re not going to help the people that have nothing are they?”
Pragmatist, Male, White

“Getting people to buy their houses is a great move, but when they have a bad day and they’ve got no savings [and something unexpected happens] their life is going to suffer isn’t it?”
Pragmatist, Male, White
Perhaps surprisingly, Lifestyle renters are actually positive about Notting Hill offering encouragement to move into home ownership, although they caution against pressing tenants into it. As we discussed earlier, there were varied reasons for being committed to renting in this group. Among those adamant they will never buy, there was recognition that ideally people would purchase their own homes and that the schemes on offer are attractive. However, they were personally unwilling to take what they see as a risky step into home ownership. They state that whatever incentives are presented, nothing would make them reconsider their situation.

“I just would not take the risk, that’s the best way to put it. I wouldn’t want to risk it and lose what I’ve got. They all sound very good but just not for me.”
Lifestyle renter, Female, White

Lifestyle renters who have not considered buying a property out of nervousness rather than disinclination towards home ownership, claimed that they would consider the options in the future. However much like our Pragmatists, it is apparent that they would require greater support throughout the process and explanation of the options available on a personal level.

“I’m scared about taking the plunge and if you feel comfortable in one place… at the moment you feel stuck in one place, well I wish I’d moved on, I’ve been here so long. I regret it, I missed the boat and a new generation’s coming now.”
Lifestyle renter, Male, BME

**Methods of marketing**

Participants were vocal on how the housing trust can raise the profile of home buying opportunities. Much like Home Options provides, tailoring information to tenants is viewed as crucial to schemes’ success. This would include not only conducting one-to-one consultations but also ensuring literature sent to customers is relevant. For example, a couple with three children would not want to receive information regarding Affordable City Living and likewise a single person would not want to receive leaflets regarding perhaps a more expensive three bedroom house.

Therefore, Notting Hill are faced with a difficult task, getting to know who their tenants are and what their individual needs are in terms of buying. Suggestions included more marketing of the schemes to encourage liaison between tenants and the housing trust, some of which are already in place such as leaflets and articles in the newsletter. Hosting seminars and workshops for tenants to learn more about schemes and ask questions were also seen as beneficial – there was a request that these should be held at weekends or during the evening allowing those in employment (and therefore more likely to be financially stable) to attend.
Ultimately, the most commonly requested service among those more receptive to the housing trust schemes were in-home consultations. Given that these tenants are likely to never have been through the process of buying a property before and are largely unaware of their financial potential, they felt that to progress, they would need professional reassurance of the choices available to them.

“I think there’s an awareness that these things exist, but I don’t think there’s an understanding of how they actually work.”
Pragmatist, Female, BME

Tenants that pay well, you could write them a letter and ask them if they want to come in and chat.”
Lifestyle renter, Female, White

“I think they could make people more aware of the other cost involved like maintenance and service charges... they should make people more aware of the pitfalls as well. I think they should just provide a lot more information.”
Aspirational homeowner, Female, White

“Maybe they should promote it more and make people feel it’s more accessible, especially to those people who are not working at the present time but give them an incentive like that savings scheme.”
Lifestyle renter, Male, Unknown

**Incentives**

Participants, particularly those with a wish to buy a property, mentioned many different ways for Notting Hill to make the current schemes more appealing to tenants and many of these arise from the disadvantages highlighted with the schemes.

Firstly, there is the issue of responsibility for all repairs and maintenance regardless of the share owned. As one of the main advantages of renting was having repairs and maintenance dealt with, losing this service if as little as 25% of a home is owned is seen as unbalanced. Tenants proposed that the cost of repairs on a shared ownership property should be in proportion to the share owned.

There was also discussion around the additional incentives offered alongside Social HomeBuy. While rent is waived on the remaining 25% owned by Notting Hill, if a tenants’ current property is unsuitable but they would consider standard shared ownership they would not receive this perk. Tenants would like to see this incentive offered for all shared ownership schemes. Also proposed was the idea that part of the rent paid on shares...
still owned by the housing trust should be set aside to fund the purchase of additional shares in the future. Of course this is similar to the principle of RentPlus.

“To have some of the money that you’ve been putting in as rent all the time going towards extra percentage ownership.”
Pragmatist, Female, BME

Many short term renters also mentioned the restrictions on length of tenancy and would like to see this changed. They do not want to be barred from schemes if they have only been a tenant for a short period. Likewise, some renters whose current property is unsuitable (who may have been resident for many years) do not want to purchase a share under Social HomeBuy. They would like to get onto the property ladder through this scheme but do not want to be tied to that property for a significant length of time before being able to sell.

The concept of a discount on buying their current property was understandably attractive to all participants, however awareness of the current discount and attitudes towards it varied – largely linked with length of tenancy. Longer term tenants were more likely to know that the discount is a £16,000 reduction on the market value of the property. However, all participants who spontaneously mentioned this also stated their dissatisfaction that this amount has not altered in many years. They believe that this level of discount is not realistic and has not increased alongside inflation and current house prices.

They would also prefer a discount to be linked with their length of tenancy, that is a discount based on the number of years in residence and being a ‘good tenant’. In contrast, shorter term tenants were more likely to give a set figure as the proposed discount which should be available ranging from 15%-25%. However introducing a discount based on length of tenancy, may of course result in some tenants staying in rented accommodation for longer until they are eligible for a substantial discount.

“I think you should accumulate bonuses for perhaps the amount of years you’ve lived there.” Ready to buy, Female, Other

“They’ve been giving this £16,000 about 10 years ago, the same £16,000. With the price of houses now they should increase it.”
Ready to buy, Male, BME
Conclusions & recommendations

This study has explored the attitudes of Notting Hill tenants towards home ownership and their perceptions of the services and schemes currently being piloted. Overall the feedback from participants was very positive, due to the recognition that Notting Hill is ‘doing its best’ to help tenants improve their situation.

Tenants appeared largely satisfied with Notting Hill and renting their home especially highlighting the area in which they live and the repairs and maintenance service provided. Despite this, there is a clear aspiration among many to own their home in the future and to ‘improve’ their situation. For some this means moving to a larger property while for others the incentive is to have the freedom to renovate as they wish. There was also the belief that owning a property provides financial security and a permanent roof over their head. For most participants however, the motivation to buy their own home is a combination of all these factors.

Participants engaged with the subject being discussed and were keen to identify the various positive and negative aspects of each of the schemes. Most were open to the idea of considering these options in the future, particularly shared ownership and Home Options. This was largely because the characteristics of these services suited a broader range of tenants.

On the other hand, Affordable City Living and Rent Plus received a more mixed response from participants. The advantage of the Affordable City Living scheme was identified as the opportunity it provides people with being able to buy a starter home below market value. However, this targeting of the service at particular tenants means many do not see any advantages for themselves. Likewise, some participants were enthusiastic about RentPlus offering the ability to save through their rent and earn bonuses especially those already making improvements to their rental home. Others were sceptical about saving with Notting Hill and would rather use a savings account.

The key positives identified with the housing association schemes were:

- Stagger buying a property outright allowing tenants to purchase at a rate aligned with financial capability;
- Support of the housing trust throughout the process;
- Ability to buy home currently renting through Social HomeBuy;
- Discount and final 25% rent waived through Social HomeBuy;
- Allow tenants who are less financially stable the opportunity to buy at a lower level through Ten Per Cent Shares;
- Combining rent payments with the opportunity to save towards buying a property; and
- Tailored support and advice through Home Options.
Tenants from every group are very enthusiastic about what Notting Hill is doing to help people buy a property. They believe that the housing trust should continue to market the schemes and offer support and advice to tenants to enable them to move from rented accommodation to home ownership. This is seen as an important step, not only for individual tenants themselves, in terms of stability and financial security, but it is also seen as being of real value to the local community.

**Overview by customer group**

**Ready to buy**

These tenants already believe that they will be able to buy a home in the near future and as such tended to think there were more options available to them. Most stated they would consider using one of the shared ownership schemes discussed but they would equally look for properties on the open market; allowing them to purchase 100% of the property and make a ‘clean break’ with the housing trust.

**Aspirational homeowners**

Aspirational homeowners are looking to buy a home in the longer term and are therefore particularly open to the idea of the housing trust pilot schemes. In most cases, taking advantage of these schemes would offer these tenants the potential to become a homeowner sooner than if they were to buy on their own. They base their ability to buy on changes of circumstances in the future and are more likely to mention continued saving over time as enabling them to buy a home. Much like ready to buy tenants they are prepared to consider all the options available to them when they come to buy.

**Lifestyle renters**

Lifestyle renters provided a very interesting perspective on the probability of buying a home in the future; this group were divided in their attitudes. On the one hand there were tenants who will never move, they are risk averse and feel more secure in rented accommodation. Alternatively there are people in this group who can afford to buy and could potentially be persuaded to consider it with considerable support and information provided; they are more nervous of change than opposed to being a homeowner.

**Pragmatists**

While there is the desire among these tenants to be a homeowner, there was an initial belief that it was unobtainable. On explaining the pilot schemes to these participants, this attitude did appear to alter for many, demonstrating the value in supplying detailed information at a one-to-one level to those who on the surface may think they are unable to afford to buy. Of particular interest to these tenants were the Ten Per Cent Shares and Home Options service. Buying a minimum share of 10% of a
property meant that becoming a homeowner was a real possibility for them. Much like Lifestyle renters there is a higher degree of caution attached to home buying among this group and therefore Home Options providing a tailored information source was very attractive.

Issues for the future

Having discussed the schemes at length with participants, a number of improvements were suggested.

Firstly they believe that clearer advertising and marketing material would clarify the situation for tenants and mean they do not waste the housing trust’s time if they are ineligible. This would mean including information on the potential to staircase, responsibilities for repairs and income restrictions to give people the full picture at the first opportunity.

There is also a request for a more structured path to home ownership. Rather than just being rejected for a particular scheme, there is a belief that one-to-one support should be offered explaining why they have been rejected and how they can improve their situation in the future. Some participants gave the impression that having been rejected once, they would be reluctant to try the process again.

This is linked with the common theme throughout the research of offering more information and consultation to tenants. If Notting Hill is able to provide greater personal consultation through workshops, seminars and door-to-door, a greater number of tenants will learn of the schemes, have faith in what they offer and likewise Notting Hill will get to know those tenants most likely to be in a position to move on.

For those currently in unsuitable properties, the Social HomeBuy scheme is not a viable option and offering some compensation for this, through similar incentives on standard home ownership may also encourage more people to move into home ownership. With the distinct bond many tenants have with the area, the housing trust also has the opportunity to focus on the fact that buying using one of their schemes will allow people to stay in the neighbourhood they know.

While it is recognised by some that the existence of such schemes are an incentive in their own right, there was evidence that tenants’ may be more reactive if more inducements were offered. This included offering discounts on Social HomeBuy in line with current property value and inflation, offering a discount related to length of tenancy and offering similar incentives across the range of schemes on offer. Most commonly mentioned was introducing support with repairs and maintenance proportionate to the share of a property owned as this service was the one tenants were most likely to miss on becoming a homeowner.
Ultimately communications and information were the key elements to improving the relationship between Notting Hill and its tenants in relation to taking-up the pilot schemes. Clearly, financial reasons are a key factor preventing Notting Hill tenants from moving from social rented accommodation to home ownership. However, it is clear that many tenants may be able and eligible to take advantage of the tailored schemes offered by Notting Hill. It is therefore imperative that more information and support is offered to tenants to inform them of the opportunities available.
Appendices

Sample profile
Advance letter
Pre recruitment questionnaire
Recruitment questionnaires
Discussion guides
Notting Hill wished to conduct this research among tenants who are most likely to be able to afford to buy and/or wish to buy in the future. Therefore, they supplied Ipsos MORI with 3,541 leads of all tenants with no or less than 6 weeks rent arrears and not receiving housing benefit. They also supplied 4,418 leads of all tenants receiving housing benefit with no or less than 6 weeks rent arrears.

To conduct 24 telephone interviews among these most relevant tenants, four key customer groups were identified to participate in the research:

- **Group 1. Ready to buy** - Aspire to own and financially able now
- **Group 2. Aspirational homeowners** - Aspire to own and not immediately able
- **Group 3. Lifestyle renters** - Do not aspire to own but financially able
- **Group 4. Pragmatists** - Aspire to own but believe they will never be financially able

To recruit eligible participants to fit these typologies, Ipsos MORI sent a screening questionnaire to a randomly selected sample of 800 tenants who do not receive Housing Benefit and 200 who do.

A letter accompanied the questionnaire explaining the purpose of the research and its confidential nature. If they were willing to participate they were asked to complete the questionnaire. Please see Appendix B for a copy of this letter.

180 questionnaires were returned of which 89 respondents fitted the profile of one of our key customer groups. The criteria for each group are shown below in reference to the screening questionnaire (Appendix C):

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<thead>
<tr>
<th>Selection criteria</th>
<th>Group</th>
<th>Criteria</th>
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<tr>
<td>1 Ready to buy</td>
<td>Aspire to own within next 5 years and Able to buy in next 5 years</td>
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<td>2 Aspirational homeowners</td>
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<tr>
<td>3 Lifestyle renters</td>
<td>Do not aspire to own now or in the future but able to buy if they wanted; Happy renting, do not want to buy home; Aged under 50.</td>
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4 Pragmatists  
Belief they will never afford to buy but would like to buy property; Aged under 50.

Source: MORI

Ipsos MORI used a structured recruitment questionnaire (please see Appendix D) to manage the profile of the 89 individuals and included questions by which to quota for the research. The applied quotas were flexible rather than fixed as the characteristics of these respondents were largely unknown.

We achieved the following interviews (24 in total) broken down as follows:

<table>
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<tr>
<th>Final sample profile</th>
<th>Ready to buy</th>
<th>Aspirational homeowners</th>
<th>Lifestyle Renters</th>
<th>Pragmatists</th>
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<td>Couple</td>
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<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Single parent family</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Two parent family</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Length of tenancy</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 3 years</td>
<td>2</td>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>3-10 years</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>11+ years</td>
<td>1</td>
<td>0</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Not stated</td>
<td>2</td>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Social Class</td>
<td>4</td>
<td>4</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>--------------</td>
<td>---</td>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td>ABC1</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>C2DE</td>
<td>2</td>
<td>4</td>
<td>2</td>
<td>4</td>
</tr>
<tr>
<td>Ethnicity</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>BME</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

*Source: Ipsos MORI*
Appendix B: Advance Letter

Dear <Salutation>

Research on behalf of Notting Hill Housing

Notting Hill Housing is working with Ipsos MORI, the independent research organisation, to find out views about some of the new services they are offering to tenants.

We are conducting a series of informal telephone interviews with some tenants over the next few weeks. As a thank you for completing the telephone interview, £25 will be offered to each participant. If you would like to be interviewed, please take 5 minutes to complete the enclosed questionnaire. Once your questionnaire is returned, we may contact you to invite you to take part in a 20 minute telephone interview with one of our researchers.

Your responses to this questionnaire are completely confidential and Ipsos MORI will not pass any of your personal information to Notting Hill.

Please return the completed questionnaire in the pre-paid envelope provided as soon as possible or by 30 October 2006. Everyone who returns a completed questionnaire before 24 October will be entered into the prize draw and the lucky winner will be selected at random by Ipsos MORI and will receive a cheque for £100.

If you have problems reading or understanding this questionnaire, or if you have any other queries, please call me on 020 7347 3241. Alternatively, you can email me at rachel.vines@ipsos-mori.com. If you require a copy of the questionnaire in large print we can also provide this for you.

Thank you very much for sparing the time to complete the questionnaire. Your views will be vital in helping Notting Hill to plan for the future.

Yours sincerely

Rachel Vines
Senior Research Executive
Social Research Institute, Ipsos MORI
Appendix C: Screening Questionnaire

Notting Hill Housing

If you would like to take part in a telephone interview with an Ipsos MORI researcher about some of the new services Notting Hill Housing is offering to tenants, please complete this questionnaire, sign the declaration at the end and return in the pre-paid envelope. All responses are completely confidential. Please read each of the following questions carefully and tick a box to indicate your answer.

| Q1. How long have you or your household been a tenant of Notting Hill Housing Trust? |
| Q2. And how long have you or your household lived in this home? |
| Please tick one box for each column |

<table>
<thead>
<tr>
<th>Tenants of Notting Hill Housing Trust</th>
<th>Lived in home</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 1 year</td>
<td>☐</td>
</tr>
<tr>
<td>1-2 years</td>
<td>☐</td>
</tr>
<tr>
<td>3-5 years</td>
<td>☐</td>
</tr>
<tr>
<td>6-10 years</td>
<td>☐</td>
</tr>
<tr>
<td>11-20 years</td>
<td>☐</td>
</tr>
<tr>
<td>21+ years</td>
<td>☐</td>
</tr>
<tr>
<td>Don’t know or can’t remember</td>
<td>☐</td>
</tr>
</tbody>
</table>

| Q3. How would you describe the composition of your household? Please tick one box only: |

| One adult under 60                    | ☐            |
| One adult aged 60 or over             | ☐            |
| Two adults both under 60              | ☐            |
| Two adults, at least one 60 or over   | ☐            |
| Three or more adults, 16 or over      | ☐            |
| 1-parent family with children, at least one under 16 | ☐ |
| 2-parent family with children, at least one under 16 | ☐ |
| Other                                 | ☐            |

| Q4. Which of these are you? Please tick one box only: |

| Tenant of this home                     | ☐            |
| Tenant’s partner/spouse                 | ☐            |
| Other household member                  | ☐            |

| Q5. Age Please tick one box in each column |

<table>
<thead>
<tr>
<th>You</th>
<th>Your partner/spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>16-24</td>
<td>☐</td>
</tr>
<tr>
<td>25-34</td>
<td>☐</td>
</tr>
<tr>
<td>35-49</td>
<td>☐</td>
</tr>
<tr>
<td>50-64</td>
<td>☐</td>
</tr>
<tr>
<td>65+</td>
<td>☐</td>
</tr>
<tr>
<td>Not applicable</td>
<td>☐</td>
</tr>
</tbody>
</table>

| Q7. To which of these groups do you consider you belong? Please tick one box only |

<table>
<thead>
<tr>
<th>White</th>
<th>British</th>
<th>☐</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Irish</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Any other White background (please tick box &amp; write in below)</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Black or Black British</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Caribbean</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>African</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Any other Black background (please tick box &amp; write in below)</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Mixed</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>White and Black Caribbean</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>White and Black African</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>White and Asian</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Any other mixed background (please tick box &amp; write in below)</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Asian or Asian British</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Indian</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Pakistani</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Bangladeshi</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Any other Asian background (please tick box &amp; write in below)</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Chinese or other ethnic group</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Chinese</td>
<td>☐</td>
</tr>
<tr>
<td></td>
<td>Other ethnic group (please tick box &amp; write in below)</td>
<td>☐</td>
</tr>
</tbody>
</table>
Q9. Work status
Please tick one box in each column

You

Your partner’s/spouse’s

Employee in full-time job (30 hours or more p/w) ....................... □ □
Employee in part-time job (less than 30 hours p/w) ....................... □ □
Self employed – full or part time ................................................ □ □
Government supported training ................................................ □ □
Unemployed and available for work .............................................. □ □
Wholly retired from work .............................................................. □ □
Full-time education at school, college or university ....................... □ □
Looking after family/home ........................................................... □ □
Permanently sick/disabled ........................................................... □ □
Other ......................................................................................... □ □
Not applicable ........................................................................... □ □

Q9. Which of these groups represents your (and your partner/spouse’s) total net income from all sources, including earnings, pensions, benefits and tax credits, after deductions for income tax and national insurance? Please tick one box only

<table>
<thead>
<tr>
<th>Per week</th>
<th>Per month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under £50</td>
<td>Under £265 □</td>
</tr>
<tr>
<td>£50-£99</td>
<td>£215-£429 □</td>
</tr>
<tr>
<td>£100-£199</td>
<td>£430-£1,198 □</td>
</tr>
<tr>
<td>£200-£499</td>
<td>£1,290-£2,149 □</td>
</tr>
<tr>
<td>£500-£999</td>
<td>£2,150-£4,299 □</td>
</tr>
<tr>
<td>£1,000-£1,499</td>
<td>£4,300-£6,449 □</td>
</tr>
<tr>
<td>£1,500 or more</td>
<td>£6,450 or more □</td>
</tr>
</tbody>
</table>

G10. To what extent do you agree or disagree with the following statements?
Please tick one box for each statement

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Tend to agree</th>
<th>Neither/nor</th>
<th>Tend to disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I intend to be a home owner within the next 5 years .............. □ □ □ □ □</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I intend to be a home owner in the next 5-10 years ............... □ □ □ □ □</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I could afford to buy my own home within the next 5 years if I wanted to ........................................ □ □ □ □ □</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I could afford to buy my own home in the next 5-10 years if I wanted to ........................................ □ □ □ □ □</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I will never be able to afford to buy my own home ............... □ □ □ □ □</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am aware of the different schemes provided by Notting Hill Housing to help people buy their own home ....... □ □ □ □ □</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am happy renting, I don’t particularly want to own my own home .......................................................... □ □ □ □ □</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

THANK YOU FOR COMPLETING THIS QUESTIONNAIRE

Ipsos MORI may re-contact you by telephone for the purposes of further research. If you are willing to be re-contacted, please sign and print your name below along with a contact telephone number (please ensure the telephone number is clearly written so that we are able to contact you). I would like to re-assure you that all your answers to this survey will remain completely confidential to Ipsos MORI.

"I give my permission for Ipsos MORI to re-contact me for the purposes of further research only."

Signature: ................................................................. Print Name: .................................................................
Telephone Number: .................................................... Date: .................................................................

Please return this questionnaire in the pre-addressed envelope provided to,
Rachel Vines, Notting Hill Housing Trust Study, 79-81 Borough Road, London, SE1 1EB.
You do not need to add a stamp

Page 2
Appendix D: Recruitment Questionnaires

1. Ready to buy

Recruitment Questionnaire – J29123
3 November 2006
MORI/J29123

Expanding Opportunities to Own
Sub-Group 1 - Aspire/Able

Specification - This questionnaire recruits people with the following characteristics

<table>
<thead>
<tr>
<th>Quotas from sample</th>
<th>Quota 1</th>
<th>Gender</th>
<th>At least 3 of each</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Quota 2</td>
<td>Work status</td>
<td>A good mix</td>
</tr>
<tr>
<td></td>
<td>Quota 3</td>
<td>Age</td>
<td>A good mix</td>
</tr>
<tr>
<td></td>
<td>Quota 4</td>
<td>Income</td>
<td>A good mix</td>
</tr>
<tr>
<td></td>
<td>Quota 5</td>
<td>Length of tenancy</td>
<td>Good mix</td>
</tr>
<tr>
<td></td>
<td>Quota 6</td>
<td>Household composition</td>
<td>Good mix</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Screener from recruit q're</th>
<th>Screener</th>
<th>Attitude towards Home Ownership Q5</th>
<th>Agree with statements Q5A &amp; Q5B (codes 1-2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quota 7</td>
<td>Social Class Q6</td>
<td>At least 2 ABC1 (codes 1-3)</td>
<td>At least 3 with savings (codes 2-3)</td>
</tr>
<tr>
<td>Quota 8</td>
<td>Savings Q7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Good morning/afternoon/evening, My name is ….. from Ipsos MORI Social Research Institute.

We recently sent you a letter about the work we are undertaking on behalf of Notting Hill Housing.

You kindly completed a short questionnaire and agreed for us to contact you. We are conducting telephone interviews to find out what tenants think about some of the new services Notting Hill Housing is offering.

These interviews will last no more than 20-30 minutes and will be tape recorded for research purposes. I would like to assure you that all the information we collect will be kept in the strictest confidence by the research team. It will not be possible to identify any particular person, household or address in the results and it will not affect any current or future dealing you have with Notting Hill Housing.

We are looking for particular groups of people so I need to ask you a few more questions about yourself to see if you are eligible to take part. If you are eligible, a member of the research team will call at a time convenient to you to conduct the interview. All information collected will be anonymised.

Q1. Firstly, would you be interested in taking part?

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>CONTINUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td>THANK AND CLOSE</td>
</tr>
</tbody>
</table>

Q2. Do you or any members of your immediate family work in any of the following areas, either in a paid or unpaid capacity? READ OUT

<table>
<thead>
<tr>
<th>Area</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Journalism/the media</td>
<td>1</td>
</tr>
<tr>
<td>Advertising</td>
<td>2</td>
</tr>
<tr>
<td>Public relations (PR)</td>
<td>3</td>
</tr>
<tr>
<td>Market Research</td>
<td>4</td>
</tr>
<tr>
<td>For a Housing Association</td>
<td>5</td>
</tr>
<tr>
<td>No, none of these</td>
<td>6</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7</td>
</tr>
</tbody>
</table>

Q3. Have you participated in a focus group discussion or one-to-one interview for a market research company in the last 6 months?

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>CONTINUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
<td>THANK AND CLOSE</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
<td></td>
</tr>
</tbody>
</table>

Q4. Which of these best describes your home? READ OUT. SINGLE CODE.

<table>
<thead>
<tr>
<th>Type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>House:</td>
<td></td>
</tr>
<tr>
<td>detached</td>
<td>1</td>
</tr>
<tr>
<td>semi-detached</td>
<td>2</td>
</tr>
<tr>
<td>terraced</td>
<td>3</td>
</tr>
<tr>
<td>Flat</td>
<td>4</td>
</tr>
<tr>
<td>Bungalow</td>
<td>5</td>
</tr>
<tr>
<td>Maisonette</td>
<td>6</td>
</tr>
<tr>
<td>Other (DO NOT READ OUT)</td>
<td>7</td>
</tr>
</tbody>
</table>
Q5. To what extent do you agree or disagree with the following statements?

READ OUT. SINGLE CODE ONLY FOR EACH STATEMENT

A) I intend to be a home owner within the next 5 years.

B) I could afford to buy my own home within the next 5 years if I wanted to.

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Q5A</th>
<th>Q5B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tend to agree</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Neither agree nor disagree</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Tend to disagree</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

CONTINUE

CLOSE

Occupation of Chief Income Earner

Position/rank/grade

Industry/type of company

Quals/degree/apprenticeship

Number of staff responsible for

Q6. SOCIAL CLASS

<table>
<thead>
<tr>
<th>A</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>2</td>
</tr>
<tr>
<td>C1</td>
<td>3</td>
</tr>
<tr>
<td>C2</td>
<td>4</td>
</tr>
<tr>
<td>D</td>
<td>5</td>
</tr>
<tr>
<td>E</td>
<td>6</td>
</tr>
</tbody>
</table>

RECRUIT TO QUOTA

Q7. Can you tell me which of the following best describes your saving behaviour?

READ OUT. SINGLE CODE ONLY

<table>
<thead>
<tr>
<th>I (and my partner/spouse) have no savings or investments</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>I (and my partner/spouse) have some savings and/or investments</td>
<td>2</td>
</tr>
<tr>
<td>I (and my partner/spouse) save informally (for example in a jar or envelope in the home)</td>
<td>3</td>
</tr>
<tr>
<td>Don’t know</td>
<td>4</td>
</tr>
</tbody>
</table>

RECRUIT TO QUOTA
After the interview has been completed we would like to send you £25 as a thank you for your
time. Would you like to take part? THANK AND RECRUIT

IF RESPONDENT WISHES TO CHECK THAT THE RESEARCH IS GENUINE, THEY CAN CALL
RACHEL VINES AT IPSOS MORI ON 020 73473241

Interviewer number:
Interviewer name (CAPS): ................................................

I confirm that I have conducted this interview by telephone with the above person and that I asked all the
relevant questions and recorded the answers in conformance with the survey specifications and with the
MRS Code of Conduct and the Data Protection Act.

Interviewer Signature:......................................................

Date:
MORI/J29123  
Expanding Opportunities to Own  
Sub-Group 1 - Aspire/Able  

Recruitment Questionnaire

PERSONAL IDENTIFIERS

Details
Date:  
Time:  
Moderator:  

Name/Initial/Title:  Mr/Mrs/Ms/Miss:  
1st line of address:  
2nd line of address:  
3rd line of address:  
4th line of address:  

Full postcode:  

Correct telephone number:  

Special requirements for moderator:  

RESPONDENT NO:  
RECRUITED FOR:  
Depth Interview  

THIS MUST BE THE LAST PAGE OF THE QUESTIONNAIRE AND MUST BE SINGLE SIDED
2. Aspirational Homeowners

Recruitment Questionnaire – J29123
3 November 2006

MORI/J29123

Expanding Opportunities to Own

Sub-Group 2 - Aspire/Not immediately able

RESPONDENT RECRUITED FOR: Depth Interview

RESPONDENT NO:

Specification – This questionnaire recruits people with the following characteristics

<table>
<thead>
<tr>
<th>Quotas from sample</th>
<th>Quota 1</th>
<th>Gender</th>
<th>At least 3 of each</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quota 2</td>
<td>Work status</td>
<td>At least 3 not working</td>
<td></td>
</tr>
<tr>
<td>Quota 3</td>
<td>Age</td>
<td>At least 3 within age groups – 16-34 and 35-49</td>
<td></td>
</tr>
<tr>
<td>Quota 4</td>
<td>Ethnicity</td>
<td>At least 3 BMEs</td>
<td></td>
</tr>
<tr>
<td>Quota 5</td>
<td>Length of tenancy</td>
<td>Good mix</td>
<td></td>
</tr>
<tr>
<td>Quota 6</td>
<td>Household composition</td>
<td>Good mix</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Screener from recruit q're</th>
<th>Screener</th>
<th>Attitude towards Home Ownership Q6</th>
<th>Agree with statements Q6A &amp; Q6B (codes 1-2)</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Quotas from recruit q're</th>
<th>Quota 7</th>
<th>Housing benefit Q5</th>
<th>3/4 each on housing benefit (codes 1-3)/not on housing benefit (codes 4-5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quota 8</td>
<td>Social Class Q7</td>
<td>At least 2 ABC1 (codes 1-3)</td>
<td></td>
</tr>
<tr>
<td>Quota 9</td>
<td>Savings Q8</td>
<td>At least 2 with savings (codes 2-3)</td>
<td></td>
</tr>
</tbody>
</table>
Good morning/afternoon/evening, My name is ….. from Ipsos MORI Social Research Institute.

We recently sent you a letter about the work we are undertaking on behalf of Notting Hill Housing.

You kindly completed a short questionnaire and agreed for us to contact you. We are conducting telephone interviews to find out what tenants think about some of the new services Notting Hill Housing is offering.

These interviews will last no more than 20-30 minutes and will be tape recorded for research purposes. I would like to assure you that all the information we collect will be kept in the strictest confidence by the research team. It will not be possible to identify any particular person, household or address in the results and it will not affect any current or future dealing you have with Notting Hill Housing.

We are looking for particular groups of people so I need to ask you a few more questions about yourself to see if you are eligible to take part. If you are eligible, a member of the research team will call at a time convenient to you to conduct the interview. All information collected will be anonymised.

Q8. Firstly, would you be interested in taking part?

<table>
<thead>
<tr>
<th>Yes</th>
<th>1</th>
<th>CONTINUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>2</td>
<td>THANK AND CLOSE</td>
</tr>
</tbody>
</table>

Q9. Do you or any members of your immediate family work in any of the following areas, either in a paid or unpaid capacity? READ OUT

| Journalism/the media | 1 |
| Advertising          | 2 |
| Public relations (PR)| 3 |
| Market Research      | 4 |
| For a Housing Association | 5 |
| No, none of these    | 6 | CONTINUE |
| Don’t know           | 7 |

Q10. Have you participated in a focus group discussion or one-to-one interview for a market research company in the last 6 months?

<table>
<thead>
<tr>
<th>Yes</th>
<th>1</th>
<th>THANK AND CLOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>2</td>
<td>CONTINUE</td>
</tr>
</tbody>
</table>

Q11. Which of these best describes your home? READ OUT. SINGLE CODE.

<table>
<thead>
<tr>
<th>House:</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>detached</td>
<td>1</td>
</tr>
<tr>
<td>semi-detached</td>
<td>2</td>
</tr>
<tr>
<td>terraced</td>
<td>3</td>
</tr>
<tr>
<td>Flat</td>
<td>4</td>
</tr>
<tr>
<td>Bungalow</td>
<td>5</td>
</tr>
<tr>
<td>Maisonette</td>
<td>6</td>
</tr>
<tr>
<td>Other (DO NOT READ OUT)</td>
<td>7</td>
</tr>
</tbody>
</table>
Q12. Does your household currently receive housing benefit? IF YES, ASK: Does the housing benefit pay for all the rent (full), or just part of it (partial)? SINGLE CODE ONLY

<table>
<thead>
<tr>
<th>Yes:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>all (full)</td>
<td>1</td>
</tr>
<tr>
<td>part (partial)</td>
<td>2</td>
</tr>
<tr>
<td>don’t know if full or partial</td>
<td>3</td>
</tr>
<tr>
<td>No</td>
<td>4</td>
</tr>
<tr>
<td>Don’t know</td>
<td>5</td>
</tr>
</tbody>
</table>

RECRUIT TO QUOTA

Q13. To what extent do you agree or disagree with the following statements? READ OUT. SINGLE CODE ONLY FOR EACH STATEMENT

A) I would like to be a home owner in the future.

B) I may be able to afford to buy my own home in the future.

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Q6A</th>
<th>Q6B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

CONTINUE

<table>
<thead>
<tr>
<th>Tend to agree</th>
<th>2</th>
<th>2</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Neither agree nor disagree</th>
<th>3</th>
<th>3</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Tend to disagree</th>
<th>4</th>
<th>4</th>
</tr>
</thead>
</table>

| Strongly disagree | 5   | 5   |

CLOSE

Occupation of Chief Income Earner

Position/rank/grade

Industry/type of company

Quals/degree/apprenticeship

Number of staff responsible for

Q14. SOCIAL CLASS

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>1</td>
</tr>
</tbody>
</table>

RECRUIT TO QUOTA

B 2

C1 3

C2 4

D 5

E 6

Q15. Can you tell me which of the following best describes your saving behaviour? READ OUT. SINGLE CODE ONLY

<table>
<thead>
<tr>
<th>I (and my partner/spouse) have no savings or investments</th>
<th>1</th>
</tr>
</thead>
</table>

RECRUIT TO QUOTA

<table>
<thead>
<tr>
<th>I (and my partner/spouse) have some savings and/or investments</th>
<th>2</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>I (and my partner/spouse) save informally (for example in a jar or envelope in the home)</th>
<th>3</th>
</tr>
</thead>
</table>

Don’t know 4
After the interview has been completed we would like to send you £25 as a thank you for your time. Would you like to take part? THANK AND RECRUIT

IF RESPONDENT WISHES TO CHECK THAT THE RESEARCH IS GENUINE, THEY CAN CALL IPSOS MORI ON 020 73473241

Interviewer number:

Interviewer name (CAPS): ................................................

I confirm that I have conducted this interview by telephone with the above person and that I asked all the relevant questions and recorded the answers in conformance with the survey specifications and with the MRS Code of Conduct and the Data Protection Act.

Interviewer Signature:......................................................

Date:
MORI/J29123

Expanding Opportunities to Own
Sub-Group 2 - Aspire/Not immediately able

Recruitment Questionnaire

PERSONAL IDENTIFIERS

Details
Date:
Time:
Moderator:

Name/Initial/Title: Mr/Mrs/Ms/Miss:

1st line of address:

2nd line of address:

3rd line of address:

4th line of address:

Full postcode:

Correct telephone number:

Special requirements for moderator:
### 3. Lifestyle Renters

**Recruitment Questionnaire – J29123**  
3 November 2006  

MORI/J29123

**Expanding Opportunities to Own**  
Sub-Group 3 – No aspiration/Able

**RESPONDENT RECRUITED FOR:**
Depth Interview

**RESPONDENT NO:**

**Specification** - This questionnaire recruits people with the following characteristics

<table>
<thead>
<tr>
<th>Screener from recruit q’re</th>
<th>Quota from recruit q’re</th>
<th>Attitude towards Home Ownership Q5</th>
<th>Agree or N/N with statements Q5A &amp; Q5B (codes 1-3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Screener</td>
<td>Quota 1</td>
<td>Social Class Q6</td>
<td>At least 2 ABC1 (codes 1-3)</td>
</tr>
<tr>
<td></td>
<td>Quota 2</td>
<td>Savings Q7</td>
<td>At least 3 with savings (codes 2-3)</td>
</tr>
</tbody>
</table>
Good morning/afternoon/evening, My name is ..... from Ipsos MORI Social Research Institute.

We recently sent you a letter about the work we are undertaking on behalf of Notting Hill Housing.

You kindly completed a short questionnaire and agreed for us to contact you. We are conducting telephone interviews to find out what tenants think about some of the new services Notting Hill Housing is offering.

These interviews will last no more than 20-30 minutes and will be tape recorded for research purposes. I would like to assure you that all the information we collect will be kept in the strictest confidence by the research team. It will not be possible to identify any particular person, household or address in the results and it will not affect any current or future dealing you have with Notting Hill Housing.

We are looking for particular groups of people so I need to ask you a few more questions about yourself to see if you are eligible to take part. If you are eligible, a member of the research team will call at a time convenient to you to conduct the interview. All information collected will be anonymised.

Q16. Firstly, would you be interested in taking part?

Yes 1 CONTINUE
No 2 THANK AND CLOSE

Q17. Do you or any members of your immediate family work in any of the following areas, either in a paid or unpaid capacity? READ OUT

<table>
<thead>
<tr>
<th>Area</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Journalism/the media</td>
<td>1</td>
</tr>
<tr>
<td>Advertising</td>
<td>2</td>
</tr>
<tr>
<td>Public relations (PR)</td>
<td>3</td>
</tr>
<tr>
<td>Market Research</td>
<td>4</td>
</tr>
<tr>
<td>For a Housing Association</td>
<td>5</td>
</tr>
<tr>
<td>No, none of these</td>
<td>6</td>
</tr>
<tr>
<td>Don’t know</td>
<td>7</td>
</tr>
</tbody>
</table>

THANK AND CLOSE

Q18. Have you participated in a focus group discussion or one-to-one interview for a market research company in the last 6 months?

Yes 1 THANK AND CLOSE
No 2 CONTINUE

Q19. Which of these best describes your home? READ OUT. SINGLE CODE.

<table>
<thead>
<tr>
<th>Type</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>House: detached</td>
<td>1</td>
</tr>
<tr>
<td>semi-detached</td>
<td>2</td>
</tr>
<tr>
<td>terraced</td>
<td>3</td>
</tr>
<tr>
<td>Flat</td>
<td>4</td>
</tr>
<tr>
<td>Bungalow</td>
<td>5</td>
</tr>
<tr>
<td>Maisonette</td>
<td>6</td>
</tr>
<tr>
<td>Other (DO NOT READ OUT)</td>
<td>7</td>
</tr>
</tbody>
</table>

Ipsos MORI
Q20. To what extent do you agree or disagree with the following statements?
READ OUT. SINGLE CODE ONLY FOR EACH STATEMENT

A) I could afford to buy a home if I wanted to.
B) I am happy renting, I don’t particularly want to own my own home.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Q5A</th>
<th>Q5B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly agree</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Tend to agree</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Neither agree nor disagree</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Tend to disagree</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

CONTINUE

CLOSE

Occupation of Chief Income Earner
Position/rank/grade

Industry/type of company

Quals/degree/apprenticeship

Number of staff responsible for

Q21. SOCIAL CLASS

<table>
<thead>
<tr>
<th>Social Class</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>1</td>
</tr>
<tr>
<td>B</td>
<td>2</td>
</tr>
<tr>
<td>C1</td>
<td>3</td>
</tr>
<tr>
<td>C2</td>
<td>4</td>
</tr>
<tr>
<td>D</td>
<td>5</td>
</tr>
<tr>
<td>E</td>
<td>6</td>
</tr>
</tbody>
</table>

RECRUIT TO QUOTA

Q22. Can you tell me which of the following best describes your saving behaviour?
READ OUT. SINGLE CODE ONLY

<table>
<thead>
<tr>
<th>Saving Behaviour</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>No savings or investments</td>
<td>1</td>
</tr>
<tr>
<td>Some savings and/or investments</td>
<td>2</td>
</tr>
<tr>
<td>Save informally (for example in a jar or envelope in the home)</td>
<td>3</td>
</tr>
<tr>
<td>Don’t know</td>
<td>4</td>
</tr>
</tbody>
</table>

RECRUIT TO QUOTA
After the interview has been completed we would like to send you £25 as a thank you for your time. Would you like to take part? THANK AND RECRUIT

IF RESPONDENT WISHES TO CHECK THAT THE RESEARCH IS GENUINE, THEY CAN CALL IPSOS MORI ON 020 73473241

Interviewer number:

Interviewer name (CAPS): ................................................

I confirm that I have conducted this interview by telephone with the above person and that I asked all the relevant questions and recorded the answers in conformance with the survey specifications and with the MRS Code of Conduct and the Data Protection Act.

Interviewer Signature: ................................................

Date:
Expanding Opportunities to Own
Sub-Group 3 – No aspiration/Able

Recruitment Questionnaire

PERSONAL IDENTIFIERS

Details
Date:
Time:
Moderator:

Name/Initial/Title: Mr/Mrs/Ms/Miss:

1\textsuperscript{st} line of address:

2\textsuperscript{nd} line of address:

3\textsuperscript{rd} line of address:

4\textsuperscript{th} line of address:

Full postcode:

Correct telephone number:

Special requirements for moderator:
4. Pragmatists

Recruitment Questionnaire – J29123
3 November 2006

MORI/J29123

Expanding Opportunities to Own
Sub-Group 4 - Aspire/Unable

RESPONDENT RECRUITED FOR:
Depth Interview

RESPONDENT NO:

Specification - This questionnaire recruits people with the following characteristics

<table>
<thead>
<tr>
<th>Quotas from sample</th>
<th>Quota</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quota 1 Gender</td>
<td></td>
<td>At least 3 of each</td>
</tr>
<tr>
<td>Quota 2 Work status</td>
<td></td>
<td>At least 3 not working</td>
</tr>
<tr>
<td>Quota 3 Age</td>
<td></td>
<td>A good mix</td>
</tr>
<tr>
<td>Quota 4 Ethnicity</td>
<td></td>
<td>At least 2 BMEs</td>
</tr>
<tr>
<td>Quota 5 Length of tenancy</td>
<td></td>
<td>Good mix</td>
</tr>
<tr>
<td>Quota 6 Household composition</td>
<td></td>
<td>Good mix</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Screener from recruit q’re</th>
<th>Screener</th>
<th>Attitude towards Home Ownership Q6</th>
<th>Agree with statements Q6A &amp; Q6B (codes 1-2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Quota 7 Housing benefit Q5</td>
<td>Housing benefit Q5</td>
<td>3 each housing benefit/not on housing benefit</td>
<td></td>
</tr>
<tr>
<td>Quota 8 Social Class Q7</td>
<td>Social Class Q7</td>
<td>At least 2 ABC1 (codes 1-3)</td>
<td></td>
</tr>
<tr>
<td>Quota 9 Savings Q8</td>
<td>Savings Q8</td>
<td>At least 2 with savings (codes 2-3)</td>
<td></td>
</tr>
</tbody>
</table>
Good morning/afternoon/evening, My name is ..... from Ipsos MORI Social Research Institute.

We recently sent you a letter about the work we are undertaking on behalf of Notting Hill Housing.

You kindly completed a short questionnaire and agreed for us to contact you. We are conducting telephone interviews to find out what tenants think about some of the new services Notting Hill Housing is offering.

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We are looking for particular groups of people so I need to ask you a few more questions about yourself to see if you are eligible to take part. If you are eligible, a member of the research team will call at a time convenient to you to conduct the interview. All information collected will be anonymised.

Q23. Firstly, would you be interested in taking part?

<table>
<thead>
<tr>
<th>Yes</th>
<th>1</th>
<th>CONTINUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>2</td>
<td>THANK AND CLOSE</td>
</tr>
</tbody>
</table>

Q24. Do you or any members of your immediate family work in any of the following areas, either in a paid or unpaid capacity? READ OUT

| Journalism/the media | 1 |
| Advertising          | 2 |
| Public relations (PR)| 3 |
| Market Research      | 4 |
| For a Housing Association | 5 |
| No, none of these    | 6 |
| Don’t know           | 7 |

Q25. Have you participated in a focus group discussion or one-to-one interview for a market research company in the last 6 months?

<table>
<thead>
<tr>
<th>Yes</th>
<th>1</th>
<th>THANK AND CLOSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>2</td>
<td>CONTINUE</td>
</tr>
</tbody>
</table>

Q26. Which of these best describes your home? READ OUT. SINGLE CODE.

<table>
<thead>
<tr>
<th>House:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>detached</td>
<td>1</td>
</tr>
<tr>
<td>semi-detached</td>
<td>2</td>
</tr>
<tr>
<td>terraced</td>
<td>3</td>
</tr>
<tr>
<td>Flat</td>
<td>4</td>
</tr>
<tr>
<td>Bungalow</td>
<td>5</td>
</tr>
<tr>
<td>Maisonette</td>
<td>6</td>
</tr>
<tr>
<td>Other (DO NOT READ OUT)</td>
<td>7</td>
</tr>
</tbody>
</table>
Q27. **Does your household currently receive housing benefit?** IF YES, ASK: Does the housing benefit pay for all the rent (full), or just part of it (partial)?

<table>
<thead>
<tr>
<th>Yes:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>all (full)</td>
<td>1</td>
</tr>
<tr>
<td>part (partial)</td>
<td>2</td>
</tr>
<tr>
<td>don’t know if full or partial</td>
<td>3</td>
</tr>
<tr>
<td>No</td>
<td>4</td>
</tr>
</tbody>
</table>

Don’t know 5

Q28. **To what extent do you agree or disagree with the following statements?** READ OUT. SINGLE CODE ONLY FOR EACH STATEMENT

A) I would like to be a home owner in the future.

B) I will never be able to afford to buy my own home.

<table>
<thead>
<tr>
<th>Strongly agree</th>
<th>Q6A</th>
<th>Q6B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tend to agree</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Neither agree nor disagree</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Tend to disagree</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

CONTINUE

CLOSE

Q29. **SOCIAL CLASS**

<table>
<thead>
<tr>
<th>A</th>
<th>1</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>2</td>
</tr>
<tr>
<td>C1</td>
<td>3</td>
</tr>
<tr>
<td>C2</td>
<td>4</td>
</tr>
<tr>
<td>D</td>
<td>5</td>
</tr>
<tr>
<td>E</td>
<td>6</td>
</tr>
</tbody>
</table>

RECRUIT TO QUOTA

Q30. **Can you tell me which of the following best describes your saving behaviour?** READ OUT. SINGLE CODE ONLY

| I (and my partner/spouse) have no savings or investments | 1 |
| I (and my partner/spouse) have some savings and/or investments | 2 |
| I (and my partner/spouse) save informally (for example in a jar or envelope in the home) | 3 |
| Don’t know | 4 |

RECRUIT TO QUOTA
After the interview has been completed we would like to send you £25 as a thank you for your time. Would you like to take part? THANK AND RECRUIT

IF RESPONDENT WISHES TO CHECK THAT THE RESEARCH IS GENUINE, THEY CAN CALL RACHEL VINES AT IPSOS MORI ON 020 73473241

Interviewer number:

Interviewer name (CAPS): ................................................

I confirm that I have conducted this interview by telephone with the above person and that I asked all the relevant questions and recorded the answers in conformance with the survey specifications and with the MRS Code of Conduct and the Data Protection Act.

Interviewer Signature:.....................................................

Date:
MORI/J29123

Expanding Opportunities to Own
Sub-Group 4 - Aspire/Unable

Recruitment Questionnaire

PERSONAL IDENTIFIERS

Details
Date:
Time:
Moderator:

Name/Initial/Title: Mr/Mrs/Ms/Miss:

1st line of address:

2nd line of address:

3rd line of address:

4th line of address:

Full postcode:

Correct telephone number:

Special requirements for moderator:
Appendix E: Topic Guides

Expanding opportunities to own: Group 1 (aspire/able)

Telephone Discussion Guide: Final 2/11/06

Core objectives

To gain a detailed understanding of the motivations/barriers to house buying experienced by tenants and the awareness and attitudes towards schemes on offer from Notting Hill Housing.

- To explore tenants’ reasons for and attitudes towards renting;
- To explore tenants’ motivations for buying and any potential barriers; to explore any changes which have resulted in being able to buy;
- To explore tenants’ perceptions of Notting Hill Housing and the help they can provide;
- To explore awareness of the schemes on offer to aid home ownership and attitudes towards them.

<table>
<thead>
<tr>
<th>Interview sections</th>
<th>Notes</th>
<th>Approx timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Introduction and background</td>
<td>Sets the scene and gets background information on participants</td>
<td></td>
</tr>
<tr>
<td>2. Explore experiences of renting</td>
<td>Length of time a tenant and attitudes towards renting</td>
<td>5 mins</td>
</tr>
<tr>
<td>3. Motivations/barriers to home ownership and changes in circumstances</td>
<td>Examines the decision making process that led to participants wanting/feeling able to buy</td>
<td>10 mins</td>
</tr>
<tr>
<td>4. Perceptions of schemes available from Notting Hill Housing</td>
<td>Explores perceptions of the schemes offered to encourage home ownership</td>
<td>10 mins</td>
</tr>
<tr>
<td>5. Conclusions</td>
<td>Key messages, draws interview to a close</td>
<td>5 mins</td>
</tr>
</tbody>
</table>

Key Questions

<table>
<thead>
<tr>
<th>Key Questions</th>
<th>Notes</th>
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- Thank interviewee for taking part
- Introduce self, Ipsos MORI, and explain the aim of the interview - NHH want to speak with tenants about their experiences of renting and their feelings towards buying a property
- Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, no right or wrong answers
- Confidentiality: reassure all responses anonymous and that information about individual people/households will not be passed on to any third party (e.g. Notting Hill)
- Get permission to tape record – transcribe for quotes, no detailed attribution.
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<td>• Length of time as a tenant. Probe on number in household, employment (participant and partner/spouse if any)</td>
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<td>background information about the interviewee (which can then be used in the analysis), such as length of time as tenant, household composition, type of employment, if any.</td>
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<td>Note type of property for reference in later section</td>
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<td>Moderator: I’d like to ask you about your experience of renting your home</td>
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<td>PROBE – always rented, moved area, moved out of parental home, experience of homelessness, could not afford to buy, did not want to own straight away, ever owned before?</td>
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<td>• What has stopped you buying your own home before now?</td>
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<td>PROBE ON: finances, house prices, employment, area, personal circumstances, unaware of schemes to help people buy, lack of flexibility, don’t want responsibility, nothing - no urge/reason to buy, happy renting.</td>
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<tr>
<td>Probes on perceptions of barriers to buying.</td>
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<tr>
<td>• What has motivated you to think about buying now?</td>
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<td>PROBE ON: change in circumstances (e.g. employment, marriage, moving area), wanting to get on property ladder as prices rising, personal circumstances, owning an asset, accumulated savings, know others who have bought, more sense of personal ownership, awareness of schemes to help people buy.</td>
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<td>Probes on why attitude towards buying has changed</td>
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<td>Interviewer Note: Participants may mention home ownership/key worker schemes offered. Note for later section</td>
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<td>• Have you asked anyone for advice on buying a property? IF YES who? How helpful were they?</td>
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<tr>
<td>PROBE: Notting Hill Housing; Citizens Advice, family/friends, financial advisors</td>
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<td>• Are you actively looking to buy a property at the moment?</td>
</tr>
<tr>
<td>IF NO:</td>
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</table>
• When do you plan to start looking? Why then?
ASK ALL
• Where will the money come from for you to buy a property?
  PROBE ON: savings, inheritance, family/friends, loan, 100% mortgage, other

IF SAVINGS MENTIONED
• Did you start saving so you could buy a home or were you saving anyway?
  PROBE ON: how long saving for, easy/difficult to save, money coming from where (employment, cutting back on luxuries/necessities, Notting Hill’s RentPlus, other saving schemes)

ASK IF HOME OWNERSHIP SCHEME SPONTANEOUSLY MENTIONED ABOVE:
• How did you first hear about this scheme?
  PROBE ON: Advertising, word of mouth, contact with HA, press/media, newsletter, own research

• What made you decide to use this scheme?
  PROBE ON THOUGHT PROCESSES/DECISION JOURNEY: only way could afford to buy, type of property available, security, support of HA, experience/advice of others, own research

ASK ALL:
• What type of property are you/will you look to buy?
  PROBE ON: similar to current property, i.e. flat/house, same no. of bedrooms, same area

IF DIFFERENT FROM CURRENT ACCOMMODATION:
• Why are you/will you look for something different?
  PROBE ON: want/need something smaller/larger/in another area; cannot afford something of similar size/in same area, issues with current area

• What do you think the impact on your life will be of moving to a different type of property/area?
  PROBE ON: easier/more difficult, adapting to smaller/larger property, children moving school, more financial responsibility

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NOTE TO INTERVIEWER: If participant has already mentioned they will be using one of the schemes to buy, adapt questions accordingly (e.g. are you aware of other schemes available/
• What do you think are the good/bad points of these schemes?
  PROBE ON: pros - opportunity to save/buy, flexibility, advice & support of HA;
  cons - availability, don’t fully own property, still tied to HA, is there a catch, unsure of rules

IF NOT AWARE OF ANY SCHEMES & FOR ANY NOT COVERED ABOVE:

BRIEFLY EXPLAIN KEY POINTS OF EACH OF 6 SCHEMES
• What do you think are the good/bad points of these schemes?
  PROBE ON: pros - opportunity to save/buy, flexibility, advice & support of HA;
  cons - availability, don’t fully own property, still tied to HA, is there a catch, unsure of rules

• Would you consider using any of these schemes? Why/why not?

• Who do you think these schemes should be aimed at? Why?

• What do you think Notting Hill Housing could do to encourage more tenants to take up these schemes?
  PROBE ON: awareness of schemes, more incentives to take up schemes, more choice of homes, different rules in place, awareness of newsletter, nothing – people will do it if they want to.

• Would it make a difference to your decision of whether or not to buy if there was a discount on buying the home you currently rent? Why/why not?
  PROBE ON: 10%, 20%, 30% etc. Why this much, what difference would it make?

• Is there anything Notting Hill Housing could do for you personally to help you buy a property? IF YES: What/how?
  PROBE ON: more information/advice, more properties on offer, lower costs/% shares.

5. Conclusion and key messages

• Thinking about everything we have discussed today, what are your main thoughts on the opportunities available to buy property?

• What are the main improvements you think should be made to enable people to move from social renting to home ownership? Why do you say this?

• Should people be encouraged to move on from social renting to home ownership? Why/why not?

• Is there anything we have not covered that you would like to add? Is there any key message you would like

NOTES ON THE SCHEMES

Home Options: a housing advice service focused on helping customers to buy their own home.

RentPlus: a savings scheme to accumulate a lump sum which can be used to prepare for home ownership. Tenants overpay on rent and receive certain bonuses from HA e.g. tenants can do their own minor repairs in return for a bonus.

Equity Steps: 10% shares available on certain properties within each scheme.

Social Homebuy: Enables tenants to buy a stake of between 25% and 75% in the home they currently rent. They can increase to full ownership over time. Rent is waived on 25%, so if 75% is bought there is no rent to pay to maximise affordability for tenants.

Affordable City Living: Notting Hill have developed starter homes (small, well designed flats) available at low cost (around £130,000 - £150,000), largely aimed at first-time buyers priced out of the market.

New Build HomeBuy: standard shared ownership scheme available in new developments

Formally ends the interview and provides reassurance that the findings will be both appreciated by and useful to Notting Hill Housing.
Expanding opportunities to own: Group 2 (Aspire/Not immediately able)

Telephone Discussion Guide: Final 2/11/06

Core objectives
To gain a detailed understanding of the motivations/barriers to house buying experienced by tenants and the awareness and attitudes towards schemes on offer from Notting Hill Housing.

- To explore tenants’ reasons for and attitudes towards renting;
- To explore tenants’ motivations for buying and any potential barriers; to explore any future changes which may occur resulting in being able to buy;
- To explore tenants’ perceptions of Notting Hill Housing and the help they can provide;
- To explore awareness of the schemes on offer to aid home ownership and attitudes towards them.

Interview sections | Notes | Approx timing
--- | --- | ---
1. Introduction and background | Sets the scene and gets background information on participants |  
2. Explore experiences of renting | Length of time as a tenant and attitudes towards renting | 5 mins
3. Motivations/barriers to home ownership and future plans to buy | Examines the decision making process that led to participants wanting to buy and how they are planning for this | 10 mins
4. Perceptions of schemes available from Notting Hill Housing | Explores perceptions of the schemes offered to encourage home ownership | 10 mins
5. Conclusions | Key messages, draws interview to a close | 5 mins

Key Questions

1. Introduction and background

1.1 Scene-setting:
- Thank interviewee for taking part
- Introduce self, Ipsos MORI, and explain the aim of the interview - NHH want to speak with tenants about their experiences of renting and their feelings towards buying a property
- Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, no right or wrong answers
- Confidentiality: reassure all responses anonymous and that information about individual people/households will not be passed on to any third party (e.g. Notting Hill)
- Get permission to tape record – transcribe for quotes, no detailed attribution.

1.2 Introduction and background info:

Welcome: orientates interviewee, gets them prepared to take part in the interview

Outlines the ‘rules’ of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)

Introduction: provides contextual background information about the interviewee (which can then be used in the analysis), such as length of time as tenant, household composition, type of
2. Explore experiences of renting

Moderator: I’d like to ask you about your experience of renting your home

- Why did you originally move into rented accommodation with Notting Hill Housing?
  PROBE – always rented, moved area, moved out of parental home, experience of homelessness, could not afford to buy, did not want to buy straight away, ever owned before?

- How easy / difficult do you find it to live in rented accommodation?
  PROBE ON: The advantages and disadvantages of renting: quality of accommodation, ease of paying rent, dealing with repairs and maintenance, choice of property

- What words would you use to describe Notting Hill Housing?
  PROBE ON: Quality of service provided, value for money, ease of contact with them, efficiency in dealing with queries

This section will allow us to see what attitudes are ‘top of the mind’ in participants’ perceptions of their current tenure

Interviewer Note: Keep brief, only want overview not in depth analysis of satisfaction with HA

3. Motivations/barriers to home ownership and changes in circumstances

- What has stopped you buying your own home before now?
  PROBE ON: finances, house prices, employment, area, personal circumstances, unaware of schemes to help people buy, lack of flexibility, don’t want responsibility, nothing - no urge/reason to buy, happy renting.

- Do you think you will be able to buy a property in the future? (ALL SHOULD SAY YES, IF SAY NO, ASK IF THEY MAY BE ABLE TO BUY)

- What makes you think you will buy a property in the future?
  PROBE ON: likely change in circumstances (e.g. employment, marriage, moving area), wanting to get on property ladder as prices rising, currently saving, personal circumstances, owning an asset, know others who have bought, more sense of personal ownership, awareness of schemes to help people buy, saving at the moment.

- Have you asked anyone for advice on buying a property? IF YES who? How helpful were they?
  PROBE: Notting Hill Housing; Citizens Advice, family/friends, financial advisors

- When do you plan to start looking for a property to buy? Why then?

Interviewer Note: Participants may mention home ownership/key worker schemes offered. Note for later section
<table>
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<tr>
<th><strong>4. Perceptions of schemes available from Notting Hill Housing</strong></th>
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**buy? Why then?**

- Where will the money come from for you to buy a property?
  PROBE ON: savings, inheritance, family/friends, loan, 100% mortgage, other

**IF SAVINGS MENTIONED**

- Did you start saving specifically so you could buy a home or were you saving anyway?
  PROBE ON: how long been saving, easy/difficult to save, money coming from where (employment e.g. overtime, cutting back on luxuries/necessities, Notting Hill’s RentPlus, other saving schemes)

ASK IF HOME OWNERSHIP SCHEME SPONTANEOUSLY MENTIONED ABOVE:

- How did you first hear about this scheme?
  PROBE ON: Advertising, word of mouth, contact with HA, press/media, newsletter, own research

- Have you already approached an HA to enquire about using this scheme? IF YES, what attracts you to this scheme?
  PROBE ON: THOUGHT PROCESSES/DECISION JOURNEY: only way could afford to buy, type of property available, security, support of HA, experience/advice of others, own research

ASK ALL:

- What type of property will you look to buy?
  PROBE ON: similar to current property, i.e. flat/house, same no. of bedrooms, same area,

IF DIFFERENT FROM CURRENT ACCOMMODATION:

- Why will you look for something different?
  PROBE ON: want/need something smaller/larger/in another area; cannot afford something of similar size/in same area, issues with current area

- What do you think the impact on your life will be of moving to a different type of property/area?
  PROBE ON: easier/more difficult, adapting to smaller/larger property, children moving school, more financial responsibility

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Probes on how they will afford a deposit, repayments. We want to explore attitudes towards buying e.g. if people are saving towards buying, having to borrow from family/friends or looking at different sources to fund a move.
What do you think are the good/bad points of these schemes?

**PROBE ON:** pros - opportunity to save/buy, flexibility, advice & support of HA; cons - availability, don’t fully own property, still tied to HA, is there a catch, unsure of rules

**IF NOT AWARE OF ANY SCHEMES & FOR ANY NOT COVERED ABOVE:**

**BRIEFLY EXPLAIN KEY POINTS OF EACH OF 6 SCHEMES**

- **What do you think are the good/bad points of these schemes?**
  
  **PROBE ON:** pros - opportunity to save/buy, flexibility, advice & support of HA; cons - availability, don’t fully own property, still tied to HA, is there a catch, unsure of rules

- **Would you consider using any of these schemes? Why/why not?**

- **Who do you think these schemes should be aimed at? Why?**

- **What do you think Notting Hill Housing could do to encourage more tenants to take up these schemes?**
  
  **PROBE ON:** awareness of schemes, more incentives to take up schemes, more choice of homes, different rules in place, awareness of newsletter, nothing – people will do it if they want to.

- **Would it make a difference to your decision of whether or not to buy if there was a discount on buying the home you currently rent? Why/why not?**
  
  **PROBE ON:** 10%, 20%, 30% etc. Why this much, what difference would it make?

- **Is there anything Notting Hill Housing could do for you personally to help you buy a property sooner? IF YES what/how?**
  
  **PROBE ON:** more information/advice, more incentive for lack of rent arrears, more properties on offer, lower costs/% shares

**NOTES ON THE SCHEMES**

**Home Options:** a housing advice service focused on helping customers to buy their own home.

**RentPlus:** a savings scheme to accumulate a lump sum which can be used to prepare for home ownership. Tenants overpay on rent and receive certain bonuses from HA e.g., tenants can do their own minor repairs in return for a bonus.

**Equity Steps:** 10% shares available on certain properties within each scheme.

**Social Homebuy:** Enables tenants to buy a stake of between 25% and 75% in the home they currently rent. They can increase to full ownership over time. Rent is waived on 25% - so if 75% is bought there is no rent to pay to maximise affordability for tenants.

**Affordable City Living:** Notting Hill have developed starter homes (small, well designed flats) available at low cost (around £130,000-£150,000), largely aimed at first-time buyers priced out of the market.

**New Build HomeBuy:** standard shared ownership scheme available in new developments.

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**5. Conclusion and key messages**

- **Thinking about everything we have discussed today, what are your main thoughts on the opportunities available to buy property?**

- **What are the main improvements you think should be made to enable people to move from social renting to home ownership? Why do you say this?**

- **Should people be encouraged to move on from social**
renting to home ownership? Why/why not?

- Is there anything we have not covered that you would like to add? Is there any key message you would like us to feedback to Notting Hill Housing?

Thank interviewee, explain the next steps (e.g. what Notting Hill will do with the findings) and close.

Expanding opportunities to own: Group 3 (No aspiration/Able)

Core objectives
To gain a detailed understanding of the motivations/barriers to house buying experienced by tenants and the awareness and attitudes towards schemes on offer from Notting Hill Housing.

- To explore tenants’ reasons for and attitudes towards renting;
- To explore tenants’ motivations for not buying a property and preference for renting;
- To explore awareness of the schemes on offer to aid home ownership and attitudes towards them.

Interview sections | Notes | Approx timing
--- | --- | ---
1. Introduction and background | Sets the scene and gets background information on participants | 
2. Explore experiences of renting | Length of time as a tenant and attitudes towards renting | 5 mins
3. Attitudes to home ownership | Examines why participants do not want to buy a property | 10 mins
4. Perceptions of schemes available from Notting Hill Housing | Explores perceptions of the schemes offered to encourage home ownership | 10 mins
5. Conclusions | Key messages, draws interview to a close | 5 mins

Key Questions | Notes | Approx timing
--- | --- | ---
1. Introduction and background | Welcome: orientates interviewee, gets them prepared to take part in the interview | 
1.1 Scene-setting: | Outlines the ‘rules’ of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines) | 
- Thank interviewee for taking part | Introduction: provides contextual | 
- Introduce self, Ipsos MORI, and explain the aim of the interview - NHH want to speak with tenants about their experiences of renting and their feelings towards buying a property | 
- Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, no right or wrong answers | 
- Confidentiality: reassure all responses anonymous and that information about individual people/households will not be passed on to any third party (e.g. Notting Hill) | 
- Get permission to tape record – transcribe for quotes, no detailed attribution. |
1.2 Introduction and background info:
- Length of time as a tenant. Probe on number in household, employment (participant and partner/spouse if any)
- Type of property – house, flat etc

background information about the interviewee (which can then be used in the analysis), such as length of time as tenant, household composition, type of employment, if any.
### 2. Explore experiences of renting

**Moderator:** I’d like to ask you about your experience of renting your home

- Why did you originally move into rented accommodation with Notting Hill Housing?
  
  PROBE – always rented, moved area, moved out of parental home, experience of homelessness, could not afford to buy, did not want to buy straight away, ever owned before?

- How easy / difficult do you find it to live in rented accommodation?
  
  PROBE ON: The advantages and disadvantages of renting; quality of accommodation, ease of paying rent, dealing with repairs and maintenance, choice of property

- What words would you use to describe Notting Hill Housing?
  
  PROBE ON: Quality of service provided, value for money, ease of contact with them, efficiency in dealing with queries

**This section will allow us to see what attitudes are 'top of the mind' in participants’ perceptions of their current tenure**

**Explores relationship between tenants and Notting Hill Housing.**

**Interviewer Note:** Keep brief, only want overview not in depth analysis of satisfaction with HA

### 3. Attitudes to home ownership

- Do you currently own a property elsewhere? IF YES, what do you do with this property?
  
  PROBE ON: Let it; friends/family live there; holiday home.

- What has stopped you buying your own home before now/Why have you chosen not to buy in the area in which you live?
  
  PROBE ON: finances, house prices, employment, area, personal circumstances, unaware of schemes to help people buy, lack of flexibility, don’t want responsibility, nothing - no urge/reason to buy, happy renting.

- Do you think you could afford to buy a property/a home for you to live in now, if you wanted to? (N.B. ALL SHOULD SAY YES)
  
  PROBE ON: Salary, whether on joint income/single income, seen a mortgage advisor who advised/looked into the property market, have savings/inheritance, 100% mortgage, could afford to buy in a different area/part of the country

- Would you be interested in buying your own property (now or in the future)? (ALL SHOULD SAY THEY ARE NOT INTERESTED).

- Why would you say you are not interested in buying?
  
  PROBE ON: Financial responsibility involved in having a mortgage, don’t want to/never thought about it, no one else I know has bought somewhere, want to use money/savings for something else (holiday home, holiday, car, investments etc), no suitable properties

**Interviewer Note:** Probes on other reasons for not buying although financially stable.
around.

- What attracts you to staying in rented accommodation?
  PROBE ON: Like current home & couldn’t afford to buy it, likes area but expensive and would have to move if buying, don’t want financial responsibility of mortgage, more flexibility to move around, less risky, friends/family always rented.

- Would anything encourage you to move out of rented accommodation and into home ownership?
  PROBE ON: Change of circumstances (i.e. employment, marriage, children, moving area), wanting to get on property ladder as prices rising, owning an asset, knowing others who have bought, awareness of schemes to help people buy, discounts for tenants on homes they currently rent.

- Have you ever asked anyone for advice on buying a property? IF YES who? How helpful were they?
  PROBE: Notting Hill Housing; Citizens Advice, family/friends, financial advisors
  IF NO, Would you like to receive any information or advice on buying a property? Who from? What help/information would you like to receive?

### 4. Perceptions of schemes available from Notting Hill Housing

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### NOTES ON THE SCHEMES

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- **RentPlus**: a savings scheme to accumulate a lump sum which can be used to prepare for home ownership. Tenants overpay on rent and receive certain bonuses from HA. e.g. tenants can do their own minor repairs in return for a bonus.
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- **Affordable City Living**: Notting Hill have developed starter homes (small, well designed flats) available at low cost (around £130,000 - £150,000), largely aimed at first-time buyers priced out of the market.
- **New Build HomeBuy**: standard shared ownership scheme available in new developments.
HA, is there a catch, unsure of rules

ALL:

• Would you ever consider using any of these schemes? Why/why not?

• Who do you think these schemes should be aimed at? Why?

• Should people be encouraged to move on from social renting to home ownership? Why/why not? IF YES, what role should Housing Associations have in this?

• IF YES: What do you think Notting Hill Housing could do to encourage more tenants to take up these schemes?

    PROBE ON: awareness of schemes, more incentives to take up schemes, more choice of homes, different rules in place, awareness of newsletter, nothing – people will do it if they want to.

• Would it make a difference to your decision not to buy if there was a discount on buying the home you currently rent? Why/why not?

    PROBE ON: 10%, 20%, 30% etc. Why this much/What difference would it make?

ALL:

• If previously unaware of schemes, has any of the information we have discussed, changed your opinion about buying a property?

    PROBE ON: Which scheme? Why/Why not?

5. Conclusion and key messages

5 mins

• Thinking about everything we have discussed today, what are your main thoughts on the opportunities available to buy property?

• Do you think there should be any improvements to enable people to move from social renting to home ownership? Why do you say this?

• Is there anything we have not covered that you would like to add? Is there any key message you would like us to feedback to Notting Hill Housing?

Thank interviewee, explain the next steps (e.g. what Notting Hill will do with the findings) and close.

Formally ends the interview and provides reassurance that the findings will be both appreciated by and useful to Notting Hill Housing.
Expanding opportunities to own: Group 4 (Aspire/Unable)
Telephone Discussion Guide: Final 2/11/06

Core objectives
To gain a detailed understanding of the motivations/barriers to house buying experienced by tenants and the awareness and attitudes towards schemes on offer from Notting Hill Housing.

• To explore tenants’ reasons for and attitudes towards renting;
• To explore tenants’ perceptions of the barriers to buying a home; to explore any future changes which may occur resulting in being able to buy;
• To explore tenants’ perceptions of Notting Hill Housing and the help they can provide;
• To explore awareness of the schemes on offer to aid home ownership and attitudes towards them.

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<td>Length of time as a tenant and attitudes towards renting</td>
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<td>Explores perceptions of the schemes offered to encourage home ownership</td>
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Key Questions

1. Introduction and background

1.1 Scene-setting:

• Thank interviewee for taking part
• Introduce self, Ipsos MORI, and explain the aim of the interview - NHH want to speak with tenants about their experiences of renting and their feelings towards buying a property
• Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid, no right or wrong answers
• Confidentiality: reassure all responses anonymous and that information about individual people/households will not be passed on to any third party (e.g. Notting Hill)
• Get permission to tape record – transcribe for quotes, no detailed attribution.

1.2 Introduction and background info:

• Length of time as a tenant. Probe on number in household, employment (participant and partner/spouse if any)
• Type of property – house, flat etc

Welcome: orientates interviewee, gets them prepared to take part in the interview

Outlines the ‘rules’ of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)

Introduction: provides contextual background information about the interviewee (which can then be used in the analysis), such as length of time as tenant, household composition, type of employment, if any.
### 2. Explore experiences of renting

**Moderator:** I'd like to ask you about your experience of renting your home

- Why did you originally move into rented accommodation with Notting Hill Housing?
  
  PROBE – always rented, moved area, moved out of parental home, experience of homelessness, could not afford to buy, did not want to buy straight away, ever owned before?

- How easy / difficult do you find it to live in rented accommodation?
  
  PROBE ON: The advantages and disadvantages of renting; quality of accommodation, ease of paying rent, dealing with repairs and maintenance, choice of property

- What words would you use to describe Notting Hill Housing?
  
  PROBE ON: Quality of service provided, value for money, ease of contact with them, efficiency in dealing with queries

This section will allow us to see what attitudes are 'top of the mind' in participants' perceptions of their current tenure

Explores relationship between tenants and Notting Hill Housing.

**Interviewer Note:** Keep brief, only want overview not in depth analysis of satisfaction with HA

### 3. Barriers and attitudes towards home ownership

- Do you currently own a property elsewhere? IF YES, what do you do with this property?
  
  PROBE ON: Let it, friends/family live there, holiday home.

- What has stopped you buying your own home before now/ Why have you chosen not to buy in the area in which you live?
  
  PROBE ON: finances, house prices (wouldn’t be able to afford similar property), employment, area, personal circumstances, unaware of schemes to help people buy, lack of flexibility, don’t want responsibility, nothing - no urge/reason to buy, happy renting.

- Do you think you could ever afford to buy your own home in the future? Why do you say this? (N.B ALL SHOULD SAY NO)
  
  PROBE ON: Employment/benefits status, house prices, personal circumstances, unaware of schemes to help buy.

- If you could afford it, would you be interested in buying your own property (now or in the future)? Why/Why not?
  
  PROBE ON: Pros: Want to get on the property ladder, move area, personal circumstances, owning an asset, more sense of personal ownership.

  Cons: Can’t afford it, financial responsibility involved in having a mortgage, don’t want to/never thought about it, no one else I know has bought somewhere, want to use money/savings for something else (holiday home, holiday, car, investments etc), no suitable properties around.

Probes reasons for buying elsewhere.

**Interviewer Note:** use relevant wording dependent on ownership of property elsewhere.

Probes on barriers to buying.
• Does anything attract you to staying in rented accommodation? How do you feel about it?

PROBE ON: Like current home & couldn’t afford to buy it, like area/community, don’t want responsibility of buying, more flexibility to move around, less risky, support of HA, repairs/maintenance dealt with.

IF RESPONDENT SAYS THEY ARE RESTRICTED BY THEIR FINANCES:

• Do you think your financial situation is likely to change in the future? If YES, would this make you more likely to want to buy a property?

ALL:

• What, if anything, could encourage/help you to move out of rented accommodation and into home ownership sooner? Probe fully.

PROBE ON: Change of circumstances (i.e. employment, marriage, moving area), wanting to get on property ladder as prices rising, owning an asset, knowing others who have bought, awareness of schemes to help people buy, support/advice from Housing Association/Charitable organisation, discounts for tenants on homes they currently rent.

• Have you ever asked anyone for advice on buying a property? IF YES who? How helpful were they?

PROBE: Notting Hill Housing; Citizens Advice, family/friends, financial advisors

IF NO, Would you like to receive any information or advice on buying a property? Who from? What help/information?

4. Perceptions of schemes available from Notting Hill Housing

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<thead>
<tr>
<th>4. Perceptions of schemes available from Notting Hill Housing</th>
<th>10 mins</th>
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<tbody>
<tr>
<td>• Are you aware of the schemes available from Notting Hill Housing to help people to buy a property?</td>
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<tr>
<td>IF YES ASK:</td>
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<tr>
<td>• Which schemes are you aware of?</td>
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<tr>
<td>• How did you hear about this/these scheme(s)?</td>
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<tr>
<td>PROBE ON: Advertising, word of mouth, contact with Housing Association, press/media, newsletter, own research.</td>
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<tr>
<td>• What do you think are the good/bad points of these schemes?</td>
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<td>PROBE ON: pros - opportunity to save/buy, flexibility, advice &amp; support of HA; cons - availability, don’t fully own property, still tied to HA, is there a catch, unsure of rules</td>
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<tr>
<td>IF NOT AWARE OF ANY SCHEMES &amp; FOR ANY NOT COVERED ABOVE:</td>
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<tr>
<td>BRIEFLY EXPLAIN KEY POINTS OF EACH OF 6 SCHEMES</td>
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NOTES ON THE SCHEMES

Home Options: a housing advice service focused on helping customers to buy their own home.

RentPlus: a savings scheme to accumulate a lump sum which can be used to prepare for home ownership. Tenants overpay on rent and receive certain bonuses from HA e.g. tenants can do their own minor repairs in return for a bonus.

Equity Steps: 10% shares available on certain properties within each scheme.

Social Homebuy: Enables tenants to buy a stake of between 25% and 75% in the home they currently rent. They can increase to full ownership over time. Rent is waived on 25% so if 75% is bought there is no rent to pay to maximise affordability for tenants.

Affordable City Living: Notting Hill have developed starter homes (small, well designed flats) available at low cost (around £130,000 - £150,000), largely aimed at first-time buyers priced out of the market.

New Build HomeBuy: standard shared ownership scheme available in new developments.
- What do you think are the good/bad points of these schemes?
  PROBE ON: pros - opportunity to save/buy, flexibility, advice & support of HA;
  cons - availability, don’t fully own property, still tied to HA, is there a catch, unsure of rules

ALL:
- Would you ever consider using any of these schemes? Why/why not?
- Who do you think these schemes should be aimed at? Why?
- Should people be encouraged to move on from social renting to home ownership? Why/why not? IF YES, what role should Housing Associations have in this?

IF YES:
- What do you think Notting Hill Housing could do to encourage more tenants to take up these schemes?
  PROBE ON: awareness of schemes, more incentives to take up schemes, more choice of homes, different rules in place, awareness of newsletter, nothing – people will do it if they want to.
- Is there anything Notting Hill Housing could do for you personally to help you buy a property? IF YES what/how?
  PROBE ON: more information/advice, more incentive for lack of rent arrears, more properties on offer, lower costs/% shares
- Would it make a difference to your ability to buy a home if there was a discount on buying the home you currently rent? Why/why not?
  PROBE ON: 10%, 20%, 30%. Why this much? What difference would it make?
- Has any of this information we have discussed, changed your opinion about your ability to buy a property in the future? Which scheme? Why/why not?

5. Conclusion and key messages

- Thinking about everything we have discussed today, what are your main thoughts on the opportunities available to buy property?
- What are the main improvements you think should be made to enable people to move from social renting to home ownership? Why do you say this?
- Is there anything we have not covered that you would like to add? Is there any key message you would like us to feedback to Notting Hill Housing?

Thank interviewee, explain the next steps (e.g. what Notting Hill will do with the findings) and close.
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