

CONSUMER NZ

# **DATA PRIVACY IN THE RENTAL SECTOR**

OPC RESEARCH REPORT

September 2022

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## Summary

In 2021, the Office of the Privacy Commissioner (OPC) introduced guidance to clarify expectations for landlord and property manager collection, handling and use, and destruction of renters' personal data. As privacy regulator, OPC also published a parallel compliance and monitoring strategy aimed at identifying the extent to which property managers are complying with the new guidance.

This research report forms part of this compliance and monitoring strategy. The purpose of this research report is to investigate how these new rules are being implemented by property managers, given the imbalance of market power and the tendency of renters not to complain. A further goal of this study is to obtain qualitative insight into how market conditions in New Zealand's rental property sector are influencing the exchange of personal data in the rental sector.

We conducted a three-wave, mixed-methods survey into the exchange of personal information in the rental sector. This consisted of (1) a mystery shop (n=71) of property agents throughout New Zealand; (2) a self-selecting sample of the experiences of renters in New Zealand via social media; and (3) a survey directly to rental agents.

Our study finds evidence that breaches of renters' privacy is a tangible manifestation of inequality in the sector. Our results show that many property managers have found ways to circumvent the guidance, and that renters are likely to experience resistance from property managers should they try to assert their data privacy rights under the new rules. This information will guide OPC's use of its compliance and enforcement tools to encourage property managers to comply with the new guidance.

# contents.

## Section 1

---

### Background

## Section 2

---

### Context

- 2 The rental sector in New Zealand
- 2 Who rents?
- 3 Rental market conditions

## Section 3

---

### Methodology

- 4 Wave 1: Mystery shopping
- 4 Survey design
- 4 Wave 2: Anecdotal evidence from the public
- 4 Wave 3: Surveys to property agencies
- 4 Data analysis

## Section 4

---

### Results

- 5 Property managers displayed a qualitative shift in attitude when tenants attempted to assert their rights under the Privacy Act
- 6 Common workarounds: voluntary information, cover letters and rental CVs
- 7 Landlords' experience: confusion (and automation) reigns

## Section 5

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### Conclusions

## Section 6

---

### Recommendations

## Section 7

---

### Limitations

# 1

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## Background

In November 2021, the Office of the Privacy Commissioner (OPC) announced it had launched new guidance for private landlords, property managers and tenants, as well as a compliance monitoring programme to ensure property managers and agencies act in accordance with the Privacy Act ('Privacy Commissioner cracks down', Nov 2021).

OPC disclosed that it would carry out regular checks of rental sector agencies including reviewing application forms, contract forms and privacy policies of letting agencies, property managers and third-party service providers, mystery shopping and monitoring privacy complaint and data breaches.

There was a clear rationale for the launch of this compliance programme: despite receiving no direct complaints from renters about the handling of personal data by property managers, the 'Rental sector guidance' page of OPC's website was one of the most frequently visited.

This led OPC to hypothesise that privacy breaches in the rental sector were more common than they were visible; and that renters may be unwilling to complain due to concerns about being locked out of healthy rental homes.

The compliance programme recognised that, given the imbalance in market power, OPC as regulator would need to have ways of "looking under the hood" to test whether property manager behaviour was changing in order to target appropriate enforcement action.

In January 2022, OPC partnered with Consumer NZ to conduct independent 'mystery shopping' research into whether property managers were acting in accordance with the Privacy Act 2020. The aim of this research was to supplement other activity undertaken by the OPC's broader compliance monitoring programme in the rental sector. The findings of this mystery shopping research will feed into compliance and enforcement activity.

# 2

## Context

### The rental sector in New Zealand

Housing acts as one of the most visible indicators of inequality. Recent research by the OECD (June 2022) reveals that New Zealand tops the list of OECD countries for housing inequality across almost all measures.

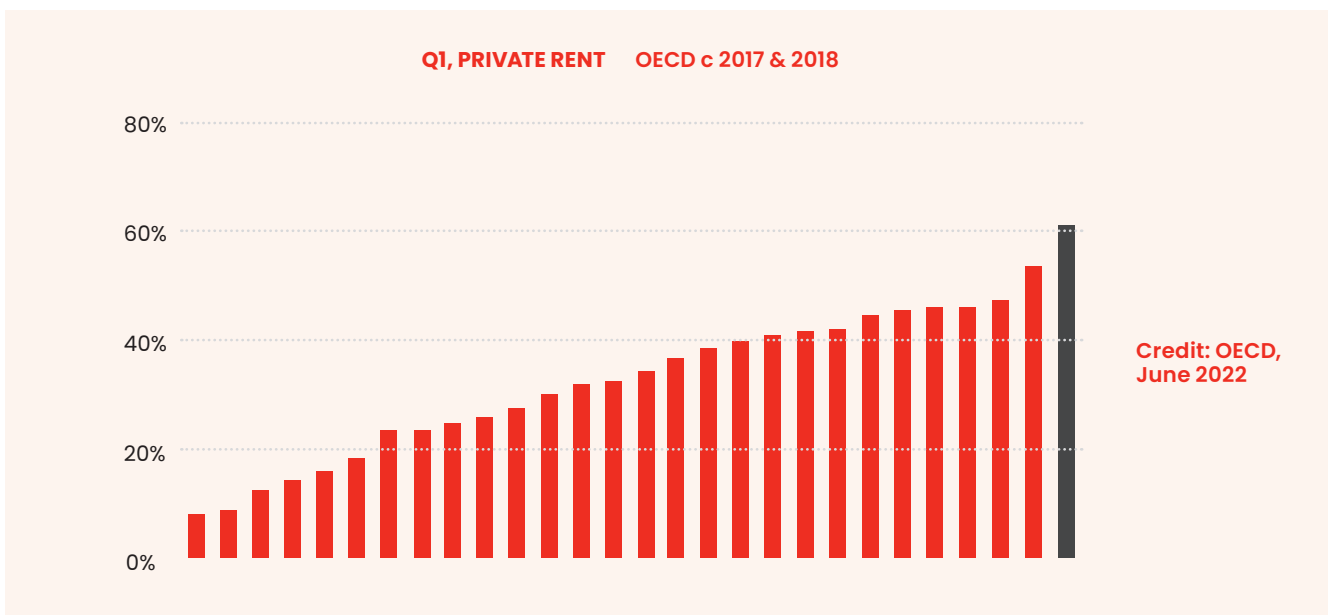
New Zealanders who rent are increasingly disadvantaged by a range of compounding stressors, including high rental prices, low housing stock, poor-quality rental stock, rising inflation and the highest price-to-rent ratio in the OECD (OECD, June 2022).<sup>1</sup> This means that good-quality rental properties in New Zealand are in high demand.

### Who rents?

In 2022, 1.6 million New Zealanders rent (Stats NZ). This translates to approximately one-third of all New Zealanders, or roughly the equivalent to the population of Auckland. This figure includes roughly 120,000 children under five years of age. Pacific peoples and Māori are less likely to own their home or hold it in a family trust compared with other ethnic groups (Stats NZ, 2020).

International comparisons of housing affordability paint a dire picture for New Zealand, with the highest housing affordability stress for low-income households in the OECD. This means 61% of people spend more than 40% of their income on rent.

Renters of all ages typically have lower incomes than owner-occupiers, spend a greater share of their income on housing and have lower material wealth. Figures from the Ministry of Social Development (MSD) in November 2021 show that 60% of low-income private renters are in households that spend more than 40% of their income on rent – again, the highest rate in the OECD (Perry/MSD, Housing Affordability, 2021). According to Stats NZ, renting households (non-owner-occupied) generally spend a higher proportion of their income on housing costs than owner-occupiers; and the proportion of renting households that spent more than 30% of income on housing costs increased rapidly from less than 20% of renters in 1988 to more than 40% in 2019.



<sup>1</sup> The price-to-rent ratio is the nominal house price index divided by the housing rent price index and can be considered as a measure of the profitability of house ownership.

## Rental market conditions

New Zealand has a long-term trend of increasing housing unaffordability for low-income households, according to reports from MSD (Perry/MSD, Housing Affordability, 2021). Figures released in May 2022 by Stats NZ show ongoing increases in how much people are paying to rent, with new lease contracts being set at 6.9% higher on the year before, and the rental stock in general going up 3.9%.

Stats NZ data (June 2022) show that in June 2022 the index for the stock measure of rental property prices increased 4% from June 2021. In the year June 2021 to June 2022, weekly rents were at record-breaking levels. The national median for April rose to an unprecedented \$580 a week, Trade Me's rental price index noted – the second consecutive month that rents jumped 7% year on year.

In July 2022, market conditions started to ease, with weekly median rents dropping in main centres. However, media reports show that the slowing of the market has yet to lead to a better situation for renters (Scott, 2022). A report by REINZ (2022) shows that, at May 2022, there were fewer options for New Zealand renters than ever before. With fewer options available – and fierce competition for good-quality housing stock – renters in New Zealand were far more likely to live in damp, cold and mouldy housing than those who owned their own homes, according to Stats NZ data.

The data above indicate that New Zealand has one of the most inequitable housing markets in the world, with renters facing layers of stress caused by high rents, poor housing conditions and insecurity of tenure. These conditions increase competition among renters for affordable and/or good-quality rental housing; consequently, the balance of power lies firmly with property managers.

Given these market conditions, anecdotal and social media reports suggest that property managers have been encouraging – or directly asking – for more information than is strictly necessary from prospective tenants, whether this is in the form of bank statements, employment status, relationship status and so on.

Requiring this level of personal information would breach the new privacy guidelines (OPC, 'Rental sector guidance'), which reflect the prohibited grounds for discrimination in the Human Rights Act. The OPC guidelines state that a property manager or landlord should never ask you about:

- ▶ sex (including pregnancy and childbirth);
- ▶ sexual orientation or gender identity;
- ▶ relationship or family status;
- ▶ religious or ethical belief;
- ▶ colour, race, ethnicity or national origins (including nationality or citizenship);
- ▶ physical/mental disability or illness;
- ▶ age;
- ▶ political opinion;
- ▶ employment status (including being unemployed, on a benefit or on ACC).

In addition, property managers and landlords should never ask a prospective tenant to provide bank statements.

Beyond the collection of personal data, concerns have been raised by some renters about the storage, use and destruction of their personal information held on file, which could be used for identity theft and/or on-sold on the dark web.

Further, despite efforts made by OPC to shore up renters' rights to privacy, the imbalance in market power continues. Therefore the lack of transparency in the sector remains, and it is hard to tell what property managers have done (if anything) to adhere to the new rules.

As noted above, as part of the OPC compliance monitoring strategy, this research seeks to address these gaps by investigating:

- ▶ how the new rental sector guidelines are operating in practice;
- ▶ how rental market conditions are affecting the exchange of personal data in the context of the new regulatory landscape; and
- ▶ whether and how the new rules have impacted the storage and destruction of personal data by property managers.

# 3

## Methodology

To conduct our study we designed a three-part, mixed methods research project.

### Wave 1: Mystery shopping

Consumer NZ conducted a nationwide mystery shop of property managers in May 2022. We wanted to see whether they were adhering to the new rules for property managers and landlords. Our mystery shoppers, posing as potential renters, made 71 calls to 32 property agencies across five regions (Auckland, Wellington, Palmerston North, Nelson and Dunedin).

Consumer designed the survey.<sup>2</sup> Kantar, a New Zealand-based research consulting company, recruited and managed the mystery shoppers. Our original plan was for the mystery shoppers to make 100 calls; however, some of these calls failed due to the property no longer being available, and the agency having no other appropriate options.

### Survey design

We designed the survey so we could get a sense of whether the property manager would exhibit behavioural change when the mystery shopper started asking questions about how their personal information would be used and stored. The 'script' began with the shopper asking general questions about the property; about halfway through, the script changed direction, to ask about the collection and storage of personal information. There was an open text field at the end of the survey for the mystery shopper to provide their own insights, feelings or thoughts about how the conversation went. The mystery shoppers did not know the aim of the research. The full mystery shopper script is included in this report (Appendix 1).

### Wave 2: Anecdotal evidence from the public

Although Wave 2 was not included in the original project proposal to OPC, the results from the mystery shop (discussed below, in 'Results') prompted us to put the call out through our Instagram account, asking our supporters for their experience in the rental sector. The rationale for this additional step was two-fold: first, to test some of our initial findings from the mystery shop data, and second, to gather stories from the public that might provide narrative texture to the data.

#### Our call-out read:

► *Are you a renter? Have you ever been asked by a rental agency to hand over more information than you think is necessary to secure a rental property – bank statements, employment status, relationship status, religious beliefs, etc? We'd like to hear from you. DM us.*

Interestingly, our call-out received one of the highest response rates in Consumer's history.

### Wave 3: Surveys to property agencies

In July 2022, we sent a Qualtrics survey to the 32 property managers who were mystery shopped. We co-designed this survey with OPC. It was intended to gather data about the collection, use, storage and disposal of renters' data, as well as property managers' experiences of the revised Privacy Act and the OPC guidelines.

Eighteen of the 32 agencies responded to the survey, with only nine completing the full survey.

### Data analysis

Data analysis was conducted primarily by Consumer's project lead, with input and peer review from key personnel from both Consumer and OPC.

<sup>2</sup> See appendix 1.

# 4

## Results

The results from the data can be grouped into four key findings, outlined below.

### 1. Property managers displayed a qualitative shift in attitude when tenants attempted to assert their rights under the Privacy Act

As mentioned above, our mystery shopper script was shaped so that it could capture any behavioural or attitudinal change exhibited by the property manager when the conversation shifted to questions about personal data. Nearly one-quarter of the property managers surveyed in our mystery shop displayed a noticeable lack of interest in engaging with the mystery shopper when they began asking questions about how their personal data would be stored.

This shift in attitude was shown in a range of conversational markers, including pushing to end the call quickly; directing the shopper to the website; answering questions in a short, curt or brusque manner; or becoming suspicious of the mystery shopper. Of the 24% of agents who become noticeably disinterested in the shopper as soon as the caller asked questions about the handling of the data, 15% of agents responded by mentioning that there were a lot of other people interested in renting the property.

The attitudinal shift was often noted in the open text field provided to the mystery shoppers at the end of their scripts. As one shopper wrote:

*In the beginning of our conversation, I felt as though he [the agent] was very clear with his answers. However, the question about storing my information really did seem to trip him up and [he] sounded almost accusing as to why I cared about where my personal information was stored ... The more questions I asked, the less interested he seemed, and [he] also almost got annoyed about them.*

**Another mystery shopper noted:** *Initially, the property manager appeared interested, asking my name and explaining the process of applying online in detail. As questions were asked [about my data] and objections made, the interest seemed to be lost a little ... and enthusiasm dropped.*

**Yet another mystery shopper had this to say:** *When I [asked about where my data would be stored], the property manager sounded a lot less keen and far more wary of me ... He sounded as though I was unimportant to him and that there were plenty of other options out there for him.*

This data supports our original hypothesis: that rental property market conditions, and the consequent power imbalance between property managers and renters, directly contributes to a situation in which **renters feel they are unable to assert their data rights out of fear they may miss out on finding a suitable property.**



## 2. Common workarounds: voluntary information, cover letters and rental CVs

The mystery shop also provided evidence that some agents have found effective 'workarounds' to the Privacy Act 2020. These can take the form of rental cover letters, rental CVs and applicants 'voluntarily' handing over more information than is strictly necessary.

Of the 71 mystery shop calls made in our survey, 10% of agents encouraged the shopper to voluntarily provide extra information. As one agent said, this might take the form of a letter that "includes information such as age bracket, gender, relationship status, etc." Another agent told a mystery shopper, "the more information you give, the better your chances [of securing a rental property]." Similarly, another agent mentioned, "the more information you provide [about yourself], the smoother the process", with yet another agent confirming that this would "make your application stand out from the others".

Although this 'voluntary' disclosure of information was mentioned in only 10% of calls, this figure is significant enough to cause concern and to indicate a trend. It should be noted that these calls were only an initial contact; the mystery shoppers did not begin the process of applying for the property they inquired about, nor did they attend a viewing of the property. Therefore, it is reasonable to think that more requests for additional information may be mentioned further on in the application process.

Our social media call-out was intended to get a sense of how widespread this practice is among rental agents. Many of our responses suggest this workaround is reasonably common practice, even to the point of becoming a formalised part of the rental application process.

**As one member of the public wrote:** *We moved to Hawke's Bay earlier this year and it took us months to get a rental. What they were doing was, you had to make a profile that included all of your personal info – job, banking, relationship, dependents, smoker, etc, and attach a picture [of yourself]. Only then would they go through applicants based on this invasive info and bias against image to invite you to look at the property.*

**Another person told us:** *In 2021, my partner and I were trying to apply for a rental property. The agent wanted a CV, bio/statement from us outlining what we did and also wanted to see bank statements. It was really [invasive] and felt gross – plus they didn't even bother getting back to us to let us know we'd been unsuccessful and then tried to talk us into another property which was run down and not liveable by any means.*

Although rental CVs, cover letters and voluntarily providing additional information do not breach OPC guidelines, it raises the question about how 'voluntary' additional information is when it is, first, actively encouraged by the property manager, and second, in a highly competitive rental market. Further, this practice provides greater scope for agents to apply personal biases, especially around job titles, gender, relationship status and so on. As another member commented:

*I've always been asked my job title and often weekly salary when applying for rentals; this is with both big and small property management companies and also sole landlords. This is in Wellington and Auckland. When rentals are so scarce, it feels like you have no choice but to give them that info. I have a well-paying job that looks 'good' on applications and it feels like an unfair advantage. It also feels like landlords and property managers are trying to vet the kind of people that are living in homes based on job titles, which is obviously very biased.*

### 3. Landlords' experience: confusion (and automation) reigns

Our mystery shop revealed that property managers display very good general knowledge of the new privacy guidance in the rental property sector; however, they do not display very good specific or operational knowledge of the guidance. Which is to say, they know there is new guidance in place, but many do not understand how it works, nor what it entails.

During our mystery shop, a reasonably high proportion (18%) of the property managers surveyed explicitly referred to the new guidance —although most often this was in disparaging and/or dismissive terms (“there’s all sorts of things we’re not allowed to ask these days”).

Our third-wave data collection was an attempt to further understand property managers’ experience of the new guidance in practice. What we found in this survey was that there was still, reportedly, some confusion about what can and cannot be asked of prospective tenants.

**As a large, nationwide rental agency told us:** *It is confusing, we are checking in with others in the industry. Everyone is saying the same thing — “we’re not sure but this is what we are doing”. The changes are not clear.*

Some agencies noted irritation with the new guidance, claiming they slowed down the rental application process, and, further, that they could no longer adequately assess prospective tenants and protect property owners.

*[The new rules are] working well [when] common sense is applied (but everything takes twice as long to process).*

*To a degree, elements of the Privacy Act do at times limit adequate vetting of applications to mitigate risk to the property owner.*

Overwhelmingly, however, rental agencies noted that the new guidance has prompted an industry shift towards data management portals — specifically, Renti and TPS. The agencies noted that this provided them with a level of assurance that they are correctly handling tenant data and adhering to the new guidance. As one agency told us: “We understand the changes made are there to protect our clients’ information and privacy. We have partnered with Renti to ensure best practice.”

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## Conclusions

This research provides evidence that a significant portion of New Zealand property managers are not complying with the guidance provided by OPC. The most compelling evidence for this can be linked to the qualitative shift in attitude and/or behaviour displayed by agents towards mystery shoppers when questions about their data privacy were raised. This shift is difficult to quantify – property managers tended to be careful to say ‘the right things’ (and certainly many of them seemed to be very much aware of the new rules).

But close, discursive analysis revealed just how unwelcome these questions are for many property managers. Conversational cues, such as appearing impatient or suspicious, or mentioning other interested parties, communicates a clear message to prospective tenants: If you ask these kinds of questions, you won’t get the house. Indeed, attempts to assert renters’ rights under the Privacy Act 2020 are likely to label the tenant as ‘problematic’ and will limit their chances of finding adequate housing.

This significantly limits renters’ ability to assert their rights under the Privacy Act 2020. This issue is compounded, as noted earlier, by renters’ reluctance to complain to the OPC, for fear of being named in any official complaint, searchable by the rental agent (notwithstanding that, complaints to the OPC are confidential, the case notes are anonymous and are not stored on a public register).

A further, compounding issue is the rise of the rental CV and cover letter – a practice which is being actively encouraged by many property managers. Although this does not breach the Privacy Act 2020 and is classified by agents as ‘voluntary’ disclosure, it raises serious questions about just how voluntary personal information disclosure is in the rental sector. In this sense, it may be possible to draw similarities between the notion of ‘voluntary disclosure’ and ‘informed consent’ in the age of data capitalism. Just as some scholars have begun to make the case that we can no longer rely on the notion of informed consent for digital interactions, further research in this space may consider whether the notion of ‘voluntary disclosure’ is similarly misleading and outdated.

# 6

## Recommendations

The current privacy regime provides sufficient protections for tenants. OPC has provided clear guidance, which is widely acknowledged by industry participants.

However, based on the evidence in this report, it is clear that property managers have the ability to undermine the prospective tenants' privacy rights through the abuse of consent mechanisms in the privacy regime. The evidence suggests property managers are not incentivised to act in good faith when it comes to tenants' privacy, and we are concerned some are not. The detriment to tenants is amplified in a tight rental market.

In our view, the lack of conduct regulation directed at property managers allows for loopholes and is producing suboptimal consumer outcomes. We believe the regulation of property managers needs to be progressed urgently to address the gaps identified in this report.

We support the Ministry of Housing and Urban Development's work in progress on the proposed regulation of residential property managers.

Alongside the proposed regulatory regime of the residential property management sector, we offer the following recommendations based on the evidence set out in this report:

- ▶ If established, an independent regulator for the residential property management sector should ensure that sector participants are educated on their obligations to tenants, and, in particular:
  - tenants' privacy rights;
  - what conduct could amount to a breach of good faith.
- ▶ We recommend any regulator, if established, set clear industry standards and expectations of appropriate practices and behaviours for industry participants.
- ▶ Where appropriate cases are identified, the Commerce Commission should investigate whether property managers are misleading prospective tenants about their privacy rights, whether overtly or by omission, and whether that conduct could breach section 13(i) of the Fair Trading Act.

- ▶ Where appropriate cases are identified, the Commerce Commission should investigate whether conduct relating to the supply of 'voluntary' information described in this report could amount to unconscionable conduct under section 7 of the Fair Trading Act.

- ▶ OPC should consider an own-motion inquiry to establish how widespread is the practice of property managers seeking 'voluntary' information from prospective tenants.

- ▶ OPC should issue a compliance notice to any property manager or landlord who is not complying with their obligations under the Privacy Act.

- ▶ In the event the issues raised in this report could amount to breaches of both the Privacy Act and the Fair Trading Act, OPC and the Commerce Commission should consider a joint enforcement approach.

In putting forward these recommendations, we are encouraging regulators to use existing consumer protections in the Privacy Act and Fair Trading Act to protect consumers against practices that are undermining tenant privacy.

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## Recommendations

### Avenues for future research

The mystery shop survey involved an initial contact between the shopper (posing as a prospective tenant) and the property manager. Most agents told the shopper it would be necessary to view the property in person (or to have a family member or close friend view it for them) before proceeding with the application. Often, the agent told the mystery shopper that they could discuss these things “down the track, once you’ve viewed the property”.

As such, the data we collected from the mystery shop captured only the first part of the rental application process. Further research in this area could extend this data into two areas: (1) walkthroughs of the rental application portals, and (2) data privacy once a tenant has taken up residence in a property.

1. Given the prevalence of rental application portals such as Renti and TPS, it would be useful to conduct cognitive walkthroughs of these platforms to reveal how renters interact with these websites from moment to moment. Walkthroughs would reveal whether there are elements of persuasive design that encourage — actively or subtly — tenants to provide extra, ‘voluntary’ information to property managers.

2. Another potentially fruitful avenue for future research would be to investigate renters’ privacy once they’ve moved into a property. According to OPC guidelines (provided to landlords and property managers):

“Once the tenants have signed a tenancy agreement and started living in the property, you may continue to collect their personal information from time to time for the purpose of managing the tenancy.

“For example, information you collect as part of flat inspections, including photographs of rooms, may be personal information.

“When carrying out a flat inspection, you should collect no more information about the tenants than is necessary to assess how well they are caring for the property.”

A follow-up research project may shine a light into renters’ privacy once they are living in a property.

# 7

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## Limitations

Social and economic instability in New Zealand during 2022 has meant that market conditions have undergone some significant changes during the course of this study. Rental prices have slowed since June 2022; many commentators suggest that this indicates the start of a long-term rental downturn — although it is too soon to tell.

Although Stats NZ has not yet released official immigration figures, provisional figures show that more people are now leaving New Zealand than arriving. More than 53,000 people migrated from New Zealand in the year to March 2022, while 46,000 arrived. This led to a net loss of 7300 people.

Given these two factors, it is difficult to predict how competitive the rental market will be in 12 months' time, and whether this may shift the balance of power away from property managers, thereby creating better conditions for New Zealand renters to assert their rights under the Privacy Act 2020.

# 8

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# 9

## Appendix I: Mystery shop questionnaire

### Consumer NZ Rental Market Study SURVEY QUESTIONNAIRE V1 22/03/2022

Research Project Survey Questionnaire

General			
1.00	Day of phone call:	Thursday	NS
1.01	Date of phone call:	25/01/22	NS
1.02	Time phone call began:	11:00am	NS
1.03	Time phone call ended:	12:15pm	NS
1.04	Name of rental agency called:	Ray White	NS
1.05	Phone number called:	022 222 2222	NS
1.06	Property enquired about:	1/16 Spring Street, Manukau	NS
1.07	Scenario used (if applicable)	1 - 4	NS

Communication Style			
2.00	What was the property manager's greeting?	Comment	NS
2.01	Was the telephone greeting courteous and professional? <i>If no, please explain.</i>	[Yes No] Comment	NS
2.02	Was the greeting friendly and welcoming? <i>If no, please explain.</i>	[Yes No] Comment	NS
2.03	Did the property manager have an open style of communication? <i>If no, please explain.</i>	[Yes No] Comment	NS
2.04	Was the property manager easily understood? <i>If no, please explain.</i>	[Yes No] Comment	NS
2.05	Who did you speak with?  <i>Please ensure you confirm the property manager's name before ending the call.</i>	Comment	NS

Scenario and Questions			
3.00	Was the property manager able to discuss the property you had enquired about with you? (ie, they could give you details of the property or the application process rather than tell you that you needed to attend a viewing?) <i>If no, please explain.</i>	[Yes No] Comment	NS
3.01	Did the property manager ask you any general questions about your current situation and why you want the property? (eg, if you are currently renting, where you currently live, what job you have etc.). <i>Please list all questions you were asked in response to your initial enquiry.</i>	Comment	NS
3.02	Did you feel that any of these questions were intrusive or unimportant to the discussion about the rental property? If so, which questions?	Comment	NS

Property Application and Requirements			
4.00	Was the property manager receptive to you applying for the property once you had explained your situation/the scenario you have been provided with? <i>If no, please explain.</i>	[Yes No] Comment	NS
4.01	Did the property manager offer to provide you with an application form or a link to an online application form so that you could apply for the property? <i>If no, please explain.</i>	[Yes No] Comment	NS
4.02	Did the property manager explain what was required to apply for the property, or did you have to prompt them for this information (eg, by asking 'What information will I have to provide with my application?')	Comment	NS
4.03	What information did the property manager state they would require you to include with your application for the property?  <i>Please list all the information the property manager stated that they required, eg, references, bank statements, proof of employment, proof of age, proof of residency status etc. Note that as we are interested in everything the rental agency states it requires, please list everything mentioned regardless of whether you believe they are entitled to ask for it.</i>	Comment	NS
4.04	Did the property manager take the time to explain why they wanted any of the information they required?  <i>Eg, did they say they needed to confirm your residency status as this is a fixed-term tenancy, and they need to ensure you can stay in the country for the full term of the tenancy?</i>	Comment	NS
4.05	Did the property manager take the time to explain how the information you provided would be stored?  <i>Eg, did they tell you that the information would be held on their system to speed up the process of making future rental applications?</i>	Comment	NS
4.06	When you asked what else would need to be provided if you are chosen as the preferred applicant for the property, did the property manager state any additional information that would need to be provided at that time? What was it?	Comment	NS
4.07	Did the property manager state that they would perform a credit check and/or a criminal record check on you if you applied for the property?	Comment	NS



# Appendix 1: Mystery shop questionnaire

	<i>Please explain what they said, or if it was not discussed.</i>		
4.08	If the property manager did state that they would perform a credit check and/or a criminal record check, did they say that you would need to provide permission for this to happen, or did they just say they would do it?  <i>Please take care to listen to the way this issue is framed and then note down what the property manager said.</i>	Comment	NS
4.09	If the property manager did state that they would perform a credit check and/or a criminal record check, did they advise when this would take place (ie, at the time of first application, or only after you become a preferred applicant for the property?)	Comment	NS
4.10	Did you feel that the property manager was able to provide the information regarding the application requirements in a clear and concise manner and that they checked that you understood what they were saying?  <i>Please include as much detail as possible to support your reasoning.</i>	Comment	NS

<b>Objection Handling</b>			
5.00	What happened when you asked the property manager if some of the information they required was really necessary, or that you weren't sure if they could ask you for it?  <i>As per your instructions, you will need to ask whether a particular piece of information the property manager has said must be included in your application is really necessary.</i>  <i>Please ensure that you ask about something that was genuinely mentioned in this phone call, but</i>	Comment	NS
	<i>please also refer to your instructions for information that the property manager should not ask you for.</i>  <i>If they mentioned something that they should not ask for, this is the best thing to enquire about.</i>  <i>Please be as detailed as you can about the interaction.</i>		
5.01	Did the property manager state that you could still apply for the property without providing the information you have queried?	Comment	NS
5.02	Did the property manager suggest that you would need to provide all the information requested if you wanted to rent the property, regardless of your objection? How did they do this?	Comment	NS
5.03	Did you feel that the property manager sounded confident in handling your objection and was able to explain their reasoning to you in a clear and concise manner? Why or why not?  <i>Please include as much detail as possible to support your reasoning.</i>	Comment	NS

<b>Farewell</b>			
6.00	At the end of the call, did the property manager offer you a friendly farewell?	Comment	NS
6.01	Did the property manager repeat any information to help you apply for the property, offer to send any forms or links, or offer to follow up with you at all?	Comment	NS

<b>Overall Interaction</b>			
7.00	Do you feel that the property manager was genuinely interested in renting the property to you?	Comment	NS
	<i>Please explain why/why not, in as much detail as possible.</i>		
7.01	Do you feel that anything you said or asked during the interaction made the property manager more or less receptive to renting the property to you?  <i>Please explain why/why not, in as much detail as possible.</i>	Comment	NS
7.02	Please write a paragraph summarising your experience with this property manager.	Comment	NS