

# THE TENANT VOICE ON RENT AND AFFORDABILITY

The 4th Annual Tenant Pulse  
on Rent and Affordability

September 2025  
[tpas.cymru/pulse](https://tpas.cymru/pulse)

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# About Tenant Pulse

- Tenant Pulse is Wales' national tenant voice platform, led by TPAS Cymru.



- Database that has 1500+ tenants across tenures
- It enables tenants to share experiences and priorities anonymously and consistently.
- Findings are used to directly inform Welsh Government policy and decisions and landlord practice.

- Thank you to our tenant voice sponsors:



# Prize Draw

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*Andy from Pembrokeshire*

*Eleri from Gwynedd*



OPEN CONSULTATION, DOCUMENT

# A new rent and service charge standard for Wales

We want your views on the development of a refreshed social rent policy.

First published: 30 June 2025

Last updated: 30 June 2025

Providing tenants  
an opportunity to feed  
into:

# Tenant Pulse Advisory Group (TPAG)



## Consisting of 120 social housing and private rental tenants

Representing a range of ages from 18-60+, range of tenures, socio-economic backgrounds. Also represents all 22 Local Authorities in Wales.



## Providing feedback, suggestions and a critical friend

Supports TPAS Cymru to ensure that our Tenant Pulse platform is led by the tenant experience and accessible to all and asks the right questions.



## Proofreading and guidance of Tenant Pulse materials

Tenant Pulse surveys and materials are proofread and approved by TPAG members, to ensure that our work is accessible and relevant.

# Hearing the Tenant Voice in Wales



- Tenant Pulse
- Tenants shaping our work
- Tenant Voice Cymru Events
- Tenants Networks
- Online listening
- Case work
- Regular meetings with WG officials

**Tenant Voice in Wales**



TPAS Cymru is the tenant engagement organisation for Wales.

**We believe tenants from both the social and private housing sectors need their voices heard by their landlords, policymakers at all levels, and each other.**

Tenant-landlord engagement across Wales varies in its success. However, it is also vital that tenant voices are heard at a higher level within Welsh Government, with politicians, statutory bodies and policy makers.

We utilise various methods to enable tenants in Wales to be heard, shape and influence housing in Wales.

This guide offers an overview of how TPAS Cymru, together with tenants, ensures that voices from diverse cultures and backgrounds across Wales are heard.

TPAS Cymru offers a diverse range of ways for tenants to get their voice heard, and this means that it is open and inclusive of all tenants to engage in a way that suits them and that those who shout the loudest are not the only ones heard. We want our work and tenant voices to reflect the entire tenant community in Wales.





# Campaign



**The survey was sent to our Tenant Pulse database and landlords from across Wales**

Thank you to our partners across the sector for the support and engagement in this survey

**Through our paid advertising campaign on Meta and Reddit, we were pleased to see an increase in representation**



**BAME voices**



**Under 30s**



**Tenants identifying as disabled or with sensory loss**

# Who responded?



554

qualified tenants responded

- All ages (18+)
- All 4 regions of Wales (North, South West, South East, Mid and West)
- Social Housing only (HA & LA)
- **This is a 30% uplift on our 2024 Tenant Pulse on Rent**

# Response in regions

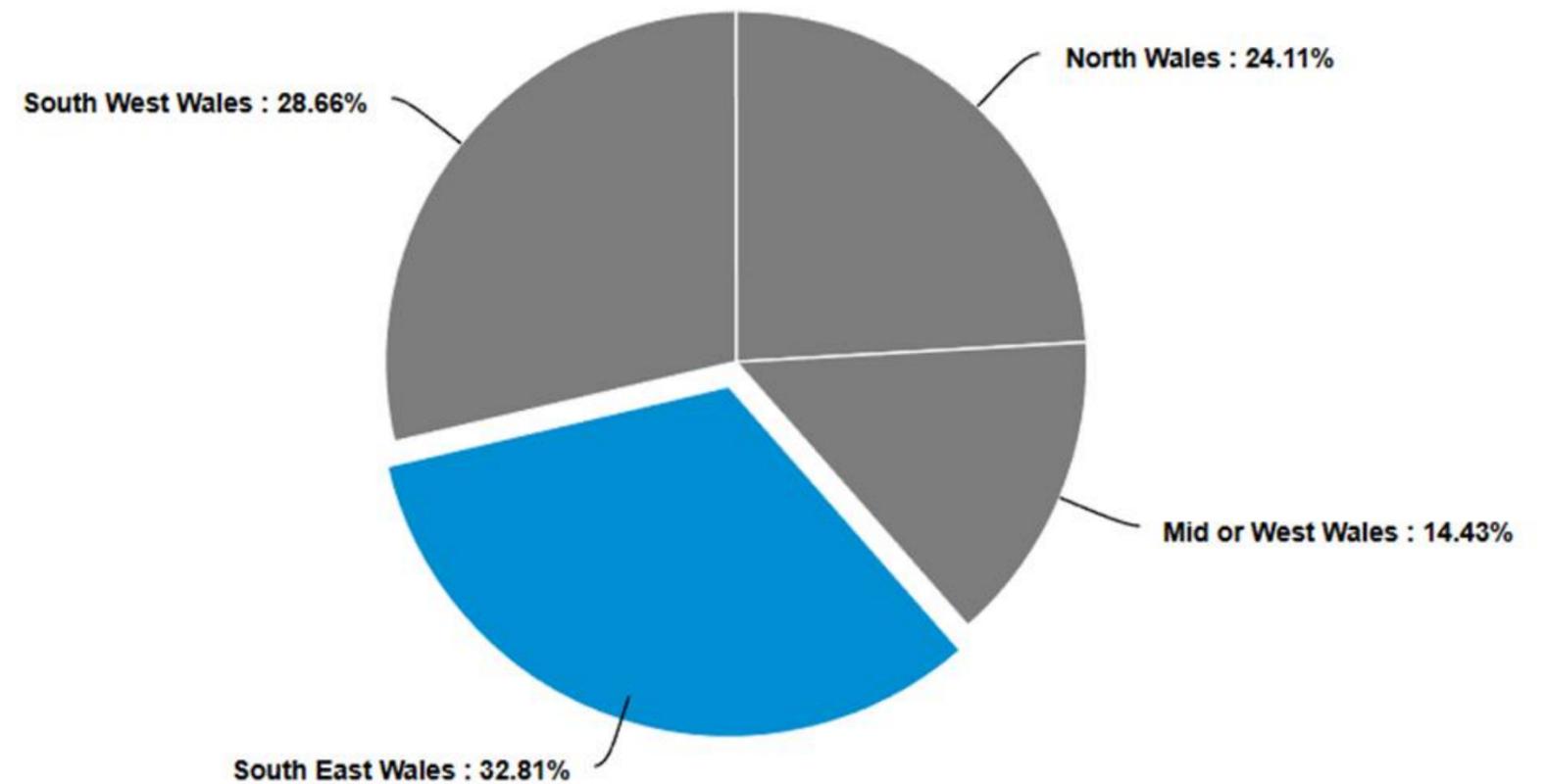
Reflects pattern seen in 2025 survey, allowing us to make strong comparisons



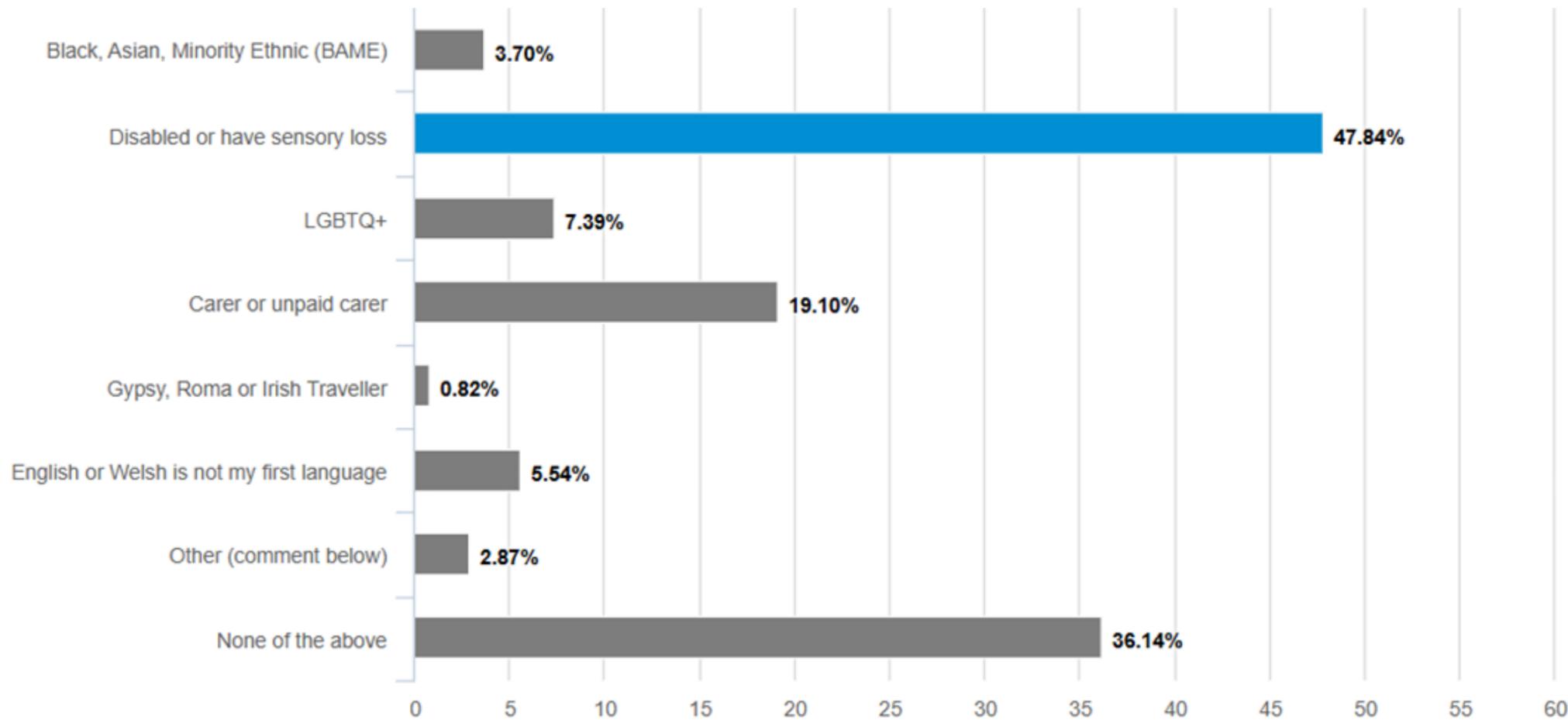
Highest area: SE Wales = 32%



N Wales = 24%



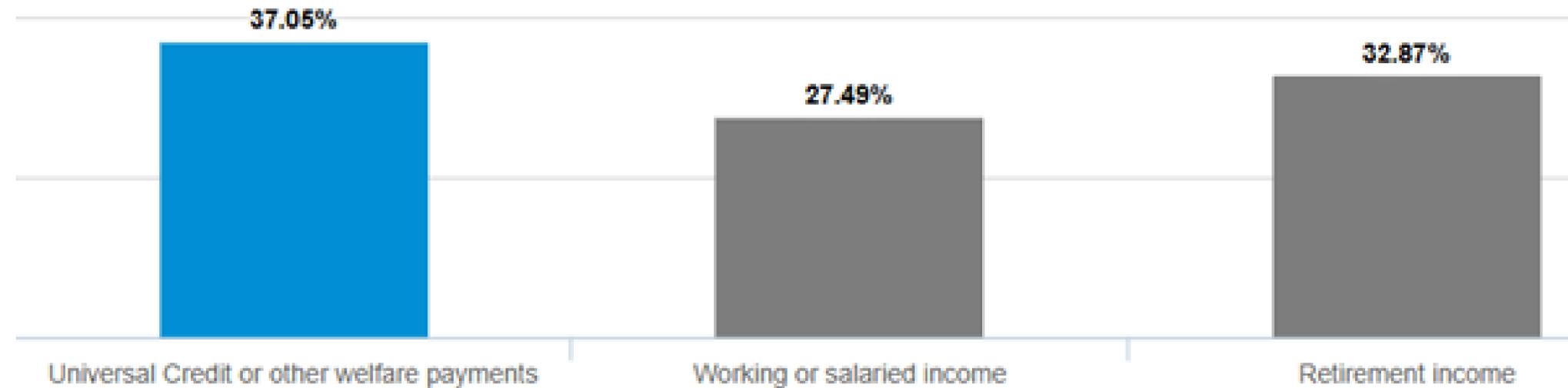
# Further Insights



Tenants identifying as disabled or with sensory loss has increased from 38% (2024) to 47%.

Rising trend with those identifying as 'other'

# Household income



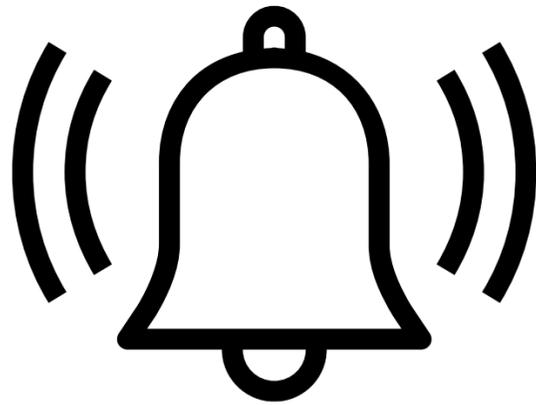
- The share of tenants under 30 relying on work or salary has fallen sharply from 70% in 2024 to 58% in 2025, a **12% drop**.
- At the same time, more under-30 tenants report Welfare payments as their main income, **up 11% in the past year**.
- The number of tenants aged 31-45 who identify **working or salaried income as their main source of income continues to decrease**- from 59% (2023), to 49% (2024) to now being 41%.

**Overall, this Tenant Pulse shows that income type is changing.**

**Tenants report work income dropping from 36% to 27%, rising retirement income, and stable welfare or Universal Credit levels.**

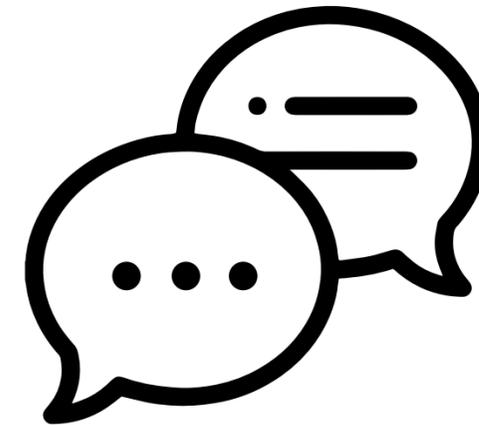
**A new rent model must take this into account.**

# The State of Rent in Wales



## Affordability crisis

Only 42% of tenants feel rent is affordable (down from 62% in 2024 and 78% in 2023).



## What does 'affordable' actually mean?

93% of tenants call on the Welsh Government to define what 'affordable rent' really means.

Younger people are falling through the net in terms of comms & engagement

# The tenant voice on: landlord communication

## An increased need for transparency on spending

56% of tenants do not know how their rent is spent

## Regional & age differences

Communication gaps in Mid/West and South West Wales. Younger tenants less engaged than older.

## Financial support and awareness

41% of tenants have seen information on financial support, 45% want more information.

## South-West Wales needs to be a priority

These tenants report low awareness and high demand for information - a focus area for engagement

# The tenant voice on: Rent adaptations and variations

## Energy efficiency

Most tenants oppose the idea of higher rents for more efficient properties (71%). Tenants report only 20% support for the warm rents model.

## Ministerial Cap

Tenants strongly want to see this kept. 66% of tenants support keeping the cap if CPI is higher than 3%. Younger tenants and those in SWW most supportive.

## Length of the Rent Standard

Tenants are split between a 5 and 10 year settlement. Tenants want to see flexibility and mid-term reviews as part of the decision.

# The tenant voice on: service charges

## Affordability concerns from tenants

46% of tenants consider service charges affordable. 29% don't, 24% unsure. This shows significant pressure for tenants.

## Variations on tenure, age, income

SC are most likely to be affordable by those living in a HA, aged 31-45, in Mid/West Wales

## Desire for VFM and transparency

Tenants report feeling that SC are high relative to income and services delivered

## Service charge calculation

Only 31% of tenants understand how SC are calculated. <50% want more information.

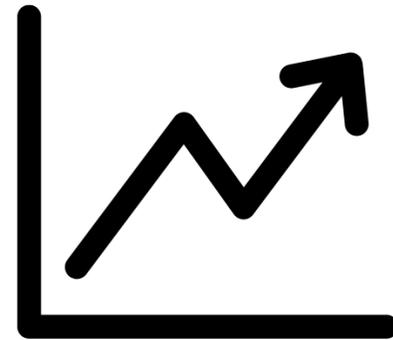
# The tenant voice on: affordability



## Perception of affordability

Tenants identifying that their rent is affordable has massively dropped. Only 42% now say their rent is affordable.

This is lowest amongst younger tenants, those on working incomes and specific under-represented groups.



## Findings on the CPI model

Most tenants oppose the standard CPI+1% model, with 55% preferring rises below this level. LA tenants are particularly in favour of keeping this lower.



## Need for an affordability framework

Tenants want a defined model of affordability for all. This must take into account household income, benefits and cost of living.

# The 5 reasons tenants told us they struggle with affordability



# 5 main reasons

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1. Tenants feel that rent is too high when compared to income.
2. Tenants report experiencing rising costs (living costs + service charges)
3. Tenants report experiencing poor value for money
4. A feeling of a lack of clarity. (Tenants report feeling it's unclear what service charges are covering, leaving a feeling of frustration and lack of trust.)
5. Differing household circumstances have led tenants to feel that a 'one size fits all' approach does not work.

# What the results mean for housing in Wales



## For landlords

- Trust at risk if transparency gap remains
- Need to balance financial sustainability with tenant affordability
- Need for clearer, tailored comms particularly for younger people



## For policy-makers

- Tenants desire stronger protections from fluctuating rents
- Urgent need to design an affordability framework
- Understand evidence that tenants are facing an affordability crisis (42% affordable).



## For the wider sector

- We risk widening the gap for younger tenants + working households if no action taken.
- This is our opportunity for tenant-led insights to inform rent policy
- Collaboration needed across all groups



# Reccomendations and next steps

# Recommendations on landlord communication

Following insight directly from  
tenants in the report



## R1 Be clearer on how rent is spent

56% of tenants still do not know how their rent is spent but want to. Landlords should provide accessible breakdowns to build trust and allow tenants to feel informed,

## R2 Engage all ages – especially younger tenants

This report highlights the need to engage with tenants who do not see information on rent. This is tenants under 30 and those in South West Wales.

## R3 Make financial support easier to find

Whilst 41% of tenants have seen information on financial support, 45% have not but want to. Landlords should promote advice services and help to ensure no tenant is going without.

# Recommendations on rent adaptations and variations



## R1 Consider tenant preferences

Landlords should focus on ensuring that policies are based on the voices of tenants. Data shows there is little appetite for rent variances based on area, EPC etc.

## R2 Communication is key

Younger tenants are unsure what rent setting policies mean for energy efficiency work. Landlords should provide easy to understand guides to allow tenants to understand what to expect.

## R3 Maintain protections for tenants

66% of tenants want to keep the Ministerial Cap at the level it is.  
Safeguards should remain in place to protect tenants and keep rent manageable.

# Recommendations on service charges



## R1 Improve clarity

With over half of tenants wanting more information on SC, this is a key area to build trust.

## R2 Ensure VFM

Many tenants consistently express that they feel SC payments are not covered by the services being delivered. Ensure that services are delivered on time and at a quality that reflects the price.

## R3 Targetted support

With affordability varying based on landlord type, age, income and region - those on working incomes are most likely to find SC challenging. Targetted support should be offered to these tenants.

# Recommendations on affordability



## R1 Create a clear affordability framework

Tenants want a definition/model that considers income, benefits and cost of living. A transparent 'statement' or approach would ensure that tenants understand that work is being done to keep rent fair and consistent.

## R2 Review rent increase policies

Over half of tenants would prefer rent rises to stay below CPI+1%. Rent policies should consider these tenant concerns whilst balancing the need for landlords to maintain homes and services.

## R3 Long-term stability

66% of tenants want to keep the Ministerial Cap. Safeguards should remain in place to protect tenants and keep rent manageable.



# Sector support

# CIH Cymru

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*“CIH Cymru is grateful for tenants taking part in this research and the valuable insight it gives us on tenant’s views on affordability and the communication tenants want on how their rent is spent.*”

*We look forward to continuing to work with TPAS Cymru, tenants, and other key stakeholders as Welsh government consults with the sector on a future rent settlement that is both affordable to tenants and enables housing providers to invest in existing homes and develop the homes we need so that current and future tenant’s homes are safe, suitable, and affordable.”*

# CHC



***“TPAS Cymru’s latest Tenant Pulse in Rent offers valuable insight into the experiences and priorities of social housing tenants across Wales. It echoes what Housing Associations know from their own engagement with tenants: that the cost of living crisis has not abated for so many.*”**

*Setting affordable rent is at the heart of Housing Association’s mission as not for profit organisations to provide quality homes and alleviate poverty. It carefully balances affordability for individual tenants with investing in the high quality homes and core services that they rely on. This targeted approach meant that 47% froze or reduced some rents last year.*

*During 2025/26 Housing Associations will provide access to approximately £1.235m through their hardship funds. These are a critical safety net for tenants facing acute financial distress.*

*Alongside the support available from social landlords it is vital that the Welsh Government protects investment in the Discretionary Assistance Fund (DAF), which has been a lifeline for those struggling through the cost of living criticism, in the upcoming budget.*

*“If you are a housing association tenant and are struggling with any financial issues, please contact your landlord as soon as possible. They have specialist teams in place to help you.”*

# Shelter Cymru

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***“This year’s tenant pulse makes for worrying, but unsurprising reading.***

*At Shelter Cymru we know from our pan-Wales advice work that individuals and families are struggling to meet the demands of rent during the ongoing cost of living crisis, with some tenants facing eviction from their homes because they simply cannot manage to avoid rent arrears.*

*And with these results showing a majority of tenants feel rent is unaffordable it feels inevitable that this will continue over coming years.*

*Ultimately, affordability needs to be at the heart of rent policy – and that means working with tenants to find levels that are genuinely affordable to them based on income not inflation.*

*As they finalise the new social housing rent settlement, we would urge the Welsh Government to take account of this Tenant Pulse and consider if its proposals meet the needs and desires of tenants that are so clearly set out.”*

# Emma Parcell, Chair of TPAS Cymru and Tenant

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***"The latest Tenant Pulse report from TPAS Cymru outlines that tenants across Wales are under growing pressure, with too many saying their rent no longer feels affordable."***

*Tenants want fairness, transparency, and a real say in decisions that affect their homes. They want to know how rent and service charges are worked out, and they want their voices to matter.*

*With a new Rent and Service Charge Standard on the horizon, now is the moment to reset and put tenants firmly at the heart of housing policy in Wales."*

# Amanda Lawrence, Vice-Chair and Tenant

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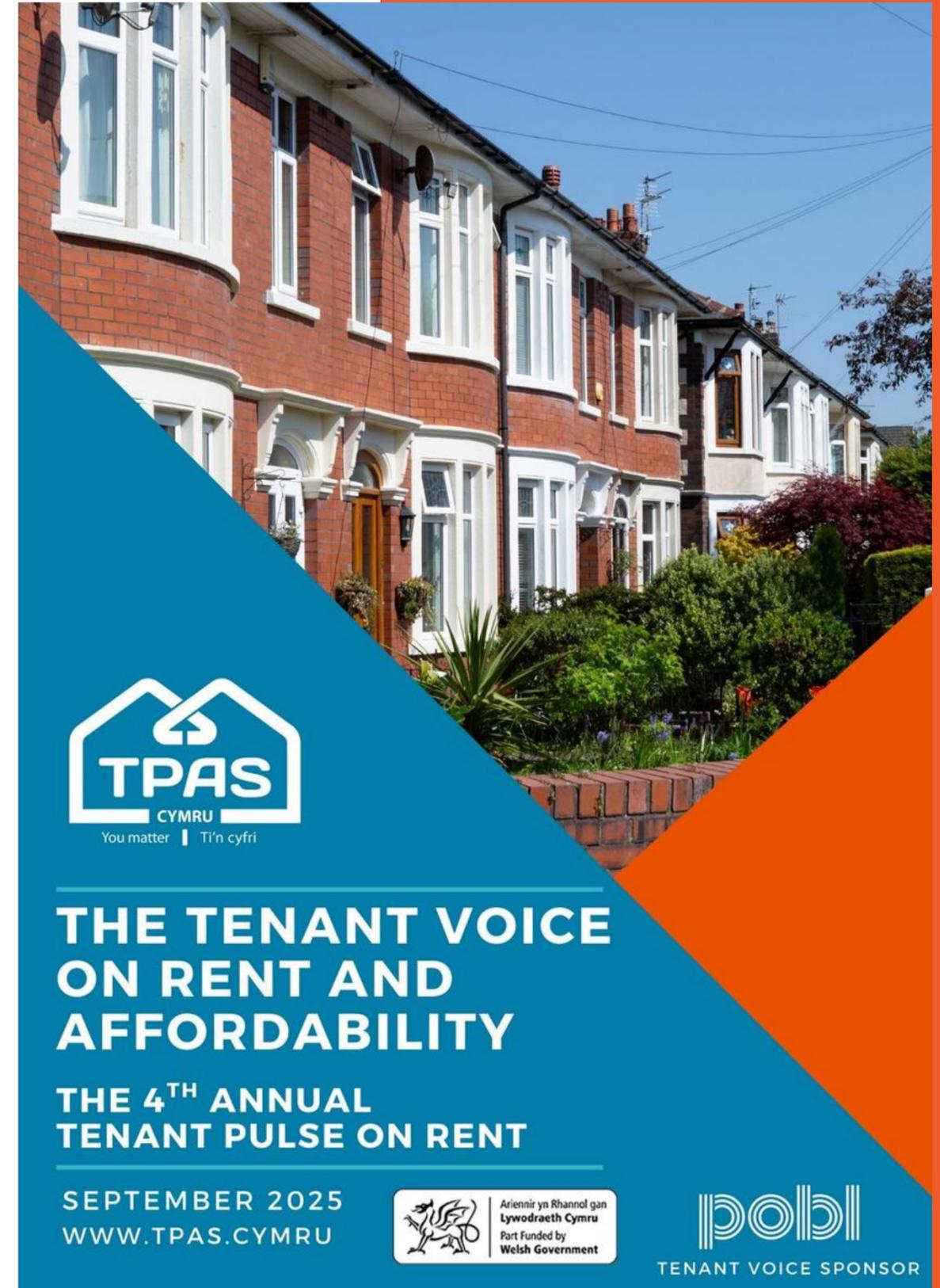
***“The report is vital because it gives tenants a voice, and it is disheartening to hear how badly the current financial situation is hurting tenants, and the trend shows it is only going to get worse.***

*There needs to be less talking from government and more actual, real and physical help and support. Tenants want to keep their homes, they want rents that are affordable on current wages and things need to change.*

*Rent policies are confusing and unfair to the most vulnerable. All tenants want is fair, clear and reasonable rent policies, instead of matching English policies.”*

# Next Steps

- TPAS Cymru responded to the WG Consultation using tenant voices from this Pulse, and 3 workshops.
- **The full Pulse Report (with all questions and responses) is now on our website in English and Welsh. Alongside this is a shorter Exec Summary.**
- We are happy to be part of follow-up events for tenants and staff to collaborate and develop new local solutions to these findings
- Upcoming events/explainers on rent convergence
- We are here to support you.



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THE 4<sup>TH</sup> ANNUAL  
TENANT PULSE ON RENT

SEPTEMBER 2025  
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# Any questions?

Contact us: [enquiries@tpas.cymru](mailto:enquiries@tpas.cymru)