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THE TENANT VOICE ON RENT AND AFFORDABILITY

THE 4TH ANNUAL TENANT PULSE ON RENT

SEPTEMBER 2025
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Lywodraeth Cymru
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Chief Executive Foreword

Croeso, and welcome to our fourth Tenant Pulse Survey on rent and affordability.

Before we continue with the findings, I'd like to make 2 important observations.

- 1) I want to say a heartfelt thank you to the 550+ tenants who took part this year. That's 30% more than last year, and it speaks volumes. Tenants in Wales, we hear you. You shared your experiences, your frustrations, and your hopes. That matters. And I want you to know that we're listening and dedicated to sharing your voices.**
- 2) I believe this is the most diverse Tenant Pulse we have ever delivered, reaching far beyond regular engaged tenants to hear the voices of a much wider range of tenants.**

The results this year are sobering. Only 42% of tenants feel that their rent is affordable. That's down from 62% last year, and 78% the year before. That's not just a statistic. It's a signal that something's not working. Behind every response is possibly someone worrying about how to make ends meet and someone choosing between heating and eating.

In this report, we also hear loud and clear that tenants want more transparency. Most tenants still don't know how their rent is spent or how service charges are calculated. That lack of clarity breaks down trust in the system, and it's something we must fix.

With a new Rent Standard on the horizon, this Tenant Pulse provided an opportunity for TPAS Cymru to ask questions about what the future of policy could look like. When it comes to rent models, CPI and 'warm rents', this report shows that tenants still are not convinced. What tenants want is fairness. They want a system that reflects real life, and not just formulas.

This report isn't just data. It's a call to action. It will be shared with the Welsh Government, the Cabinet Secretary, landlords, tenants and stakeholders. TPAS Cymru continues to fight for tenant-led solutions. We'll keep pushing for a housing sector that is transparent, fair and sustainable for all.

To everyone who took the time to respond, thank you. Your voice matters.
Diolch yn fawr.

David Wilton Chief Executive, TPAS Cymru



Key findings from this report

Section 1: Landlord Communication

- **Increased need for transparency on rent spending**

56% of tenants do not know how their rent is spent, but want to; only 8% are not interested.

- **Regional differences are obvious**

Fewer tenants receive information in the Mid/West and South West Wales areas, showing a need for targeted communication.

- **Age differences**

Older tenants are more aware of rent spending; younger tenants (under 30) are less engaged, suggesting a gap in communication methods.

- **Need for further financial support awareness**

41% of tenants have seen information on support, while 45% want more, highlighting the need for clearer messaging.

- **Priority areas for engagement**

Tenant responses in South-West Wales stand out. They report low awareness and high demand for information, indicating a focus area for landlord engagement.

Section 2: Rent Adaptions and Variations

- **Energy efficiency and rent**

Most tenants (71%) oppose higher rents for energy-efficient homes, prioritising affordability over landlord reinvestment.

- **Warm rents model**

Only 20% support warm rents as explained, with over half opposed. Tenants want efficiency improvements without risking higher housing costs.

- **Ministerial Cap**

66% of tenants support keeping the rent cap if the CPI exceeds 3%. Younger tenants and those in South West Wales are especially supportive of this.

- **Rent policy length**

Tenants are split between a 5- and 10-year settlement, with calls for flexibility and mid-term reviews.

Section 3: Service Charges

- **Tenants have affordability concerns**

46% of tenants consider their service charges affordable, while 29% do not, and 24% are unsure, highlighting a significant portion experiencing financial pressure.

- **We see variations on response depending on landlord type, area, income and age**

Housing Association tenants and those aged 31–45 are most likely to find charges unaffordable, and tenants in Mid/West Wales report the highest unaffordability of Service Charges.

- **Tenants want to see value for money and transparency**

Many tenants feel service charges are high relative to income, with services not always delivered. A lack of clarity on what charges cover contributes to frustration and reduced trust.

- **Tenants want to have a further understanding of service charge calculations:**

Only 31% of tenants feel they understand how service charges are calculated. More than 50% want more information, showing a clear demand for improved transparency and explanation.

- **There's a need for targeted communication**

Younger and older tenants report stronger understanding of what service charges are, but middle-aged groups report feeling less informed. Landlords should provide clearer, accessible information tailored to all age groups.

Section 4: Affordability

Perception of rent affordability:

- Only 42% of tenants in 2025 consider their rent affordable, a sharp decline from 62% in 2024 and 78% in 2023, showing growing financial pressure and concern over housing costs.
- Affordability is lowest among younger tenants, those on working incomes, and specific underrepresented groups, highlighting uneven impact across tenants in Wales.

Tenants shared five main reasons why they struggle with affordability:

- 1) Tenants feel that rent is too high compared to income.** Many households spend a large portion of their earnings on rent, making it hard to manage.
- 2) Tenants are experiencing rising costs.** Rent increases, combined with service charges and living expenses, are putting pressure on household budgets.
- 3) Tenants report experiencing poor value for money.** Tenants feel the services included with their rent don't always match the cost.
- 4) A feeling of a lack of clarity.** Tenants report feeling that it is often unclear what service charges cover, leaving tenants frustrated and unsure if they're paying fairly.
- 5) Household circumstances.** Tenants report that different family sizes, income types, and experiences of the benefits system all affect whether rents feels manageable, meaning a standard rent doesn't suit everyone.

Findings on the CPI model

- Most tenants oppose the standard CPI+1% annual rent increases, with 55% preferring rises below this level. Local Authority tenants are particularly in favour of keeping rents lower.

There is a clear demand for an affordability framework

- Tenants want a defined model for affordability that takes household income, benefits, and cost of living into account to ensure rents are fair for everyone.

Long-term thinking

- Tenants want clear measures to keep rents manageable, including rent caps, increased social housing, and a long-term strategy that balances fairness, transparency, and stability.

Recommendations

Section 1: Landlord Communication

- **Be clearer about how rent is spent**

Over half of tenants (56%) still don't know where their rent goes but want to. Landlords should share simple, easy-to-understand breakdowns so tenants feel informed and confident about how their money is used.

- **Focus on areas that need it most**

Tenants in Mid/West and South West Wales are less likely to get information about rent spending. Landlords should make extra effort to reach these regions and close the communication gap.

- **Engage tenants of all ages**

Older tenants are more aware of rent allocation, while younger tenants (under 30) are less engaged. Landlords should try new ways to connect with younger people and make information relevant and accessible.

- **Make financial support easier to find**

While 41% of tenants have seen information about financial support, 45% haven't but would like to. Landlords should actively promote available advice and help, so everyone knows where to turn if they need support.

Section 2: Rent adaptations and variations

- **Consider tenant preferences in rent policies:**

Landlords should prioritise ensuring rent policies focus on affordability. Data shows there is little appetite for specific rent variances based on community, EPC ratings etc.

- **Provide clear and accessible communication**

Many tenants, especially younger ones, are unsure about rent-setting policies and energy improvements. Landlords should provide straightforward, easy-to-understand information so everyone knows what to expect.

- **Maintain protections against large rent increases**

With 66% of tenants supporting the Ministerial Cap, safeguards should be in place to help keep rent rises manageable for all tenants.

Section 3: Service Charges

- **Improve transparency and clarity**

Only 31% of tenants feel they understand how service charges are calculated, while over half want more information. To build trust and understanding, landlords should provide clear breakdowns of charges and explain what tenants are paying for.

- **Ensure value for money**

Many tenants report that services covered by service charges do not always meet expectations. Landlords should review the quality and delivery of services to make sure charges reflect what is actually provided.

- **Provide targeted support where needed**

Affordability varies by age, income, and region, with younger tenants and those on working incomes most likely to find service charges challenging. Landlords should offer targeted support and guidance to tenants experiencing difficulty managing these costs.

Section 4: Affordability

- **Focus on rent affordability for all tenants**

With only 42% of tenants finding their rent affordable in 2025, landlords and policymakers should prioritise measures to keep rent manageable, particularly for younger tenants and those on working incomes.

- **Consider a clear affordability framework**

Tenants want a defined model that considers household income, benefits, and the cost of living. A transparent approach would help ensure rents are fair and consistent across different circumstances and build trust in the sector.

- **Review rent increase policies**

Over half of tenants (55%) prefer annual rent rises to stay below CPI+1%. Rent-setting policies should consider tenant concerns while balancing the need for landlords to maintain homes and services.

- **Support long-term stability and protection**

Tenants value protections such as the Ministerial Cap and long-term planning. Landlords and Welsh Government should continue to explore strategies that provide security, transparency, and fairness in the rent-setting process.

Introduction to TPAS Cymru's Tenant Pulse

Tenant Pulse is the national platform for Wales that enables tenants to provide anonymous accounts of their experiences, thoughts and feelings relating to their homes and communities. They currently take the following form:

- 1) **Annual surveys** – These are on subjects we believe are important and need tracking. Currently we have 3 annual surveys:
 - Energy and Net Zero survey
 - Rent setting
 - An Annual 'What Matters' survey looking at what really matters to tenants and their communities.
- 2) **Specific topical surveys** we develop with stakeholders such as Welsh Government to help bring insight to policy developments. Such as the recent Green Paper on Housing Adequacy and Fair Rents.
- 3) **Specific audience surveys:** occasionally we provide specific surveys for organisations, including PRS Tenants in north Wales on support options, Housing Association tenants on regulation reform etc.

We hope the findings and recommendations within this research offer valuable insight into the challenges tenants are experiencing and their thoughts on Rent setting. We believe that by listening to tenants, and stakeholders, we can enable, open, honest, and transparent conversations.

All reports are published on Tenant Pulse portal on our website. www.tpas.cymru/pulse

Purpose and objective of this report

As part of our programme of work with Welsh Government and the wider sector, we have completed our fourth annual dedicated **Tenant Pulse** survey focusing on rent setting. While inflation and energy prices are beginning to ease, the cost-of-living crisis continues to impact tenants across Wales.

Rent setting remains a complex and sensitive issue that requires careful balance. Landlords face increasing costs related to building materials and increased Standards, which puts pressure on rent levels.

At the same time, it is vital that rents remain genuinely affordable for tenants. This latest Tenant Pulse report provides an in-depth look at tenant perspectives on key issues such as affordability, service charges, landlord communication, and possible rent adaptations.

We are continuing to work closely with landlords and Welsh Government to ensure that the tenant voice is central to future decisions. This is particularly important now, as the Welsh Government has recently closed consultation on the new **Rent and Service Charge Standard for Wales**, which will shape how rents and service charges are set across the social housing sector.

We are encouraging tenants and tenant groups to engage with this important consultation to ensure their views are heard in housing policy.

Authors: Eleanor Roberts and David Wilton
September 2025

How the survey was promoted

TPAS Cymru presented 18 questions in total to social housing tenants. These questions were first sent to our Tenant Pulse database members and then advertised widely to members of the public. The survey excluded PRS tenants, as this subject is specific to the social housing sector.

We were grateful for significant support from social landlords and tenant groups, who shared the survey within their networks and on social media. As we have noted previously, this engagement creates some noticeable differences in responses per landlord depending on the landlord's engagement with the survey.

Although, the result of this survey reveals good representation and response from all regions in Wales, indicating fair and equal support from all regions and landlords. We would like to take this chance to thank all partners, social landlords and members for their support in this research.

Unique Social media campaign

As per our previous practices with Tenant Pulse, TPAS Cymru utilises innovative social media techniques and digital campaigns to promote our Tenant Pulse surveys. For this survey, we first launched a short bilingual social media campaign to promote the Tenant Pulse to our networks, members and the wider public. We utilised all our social media channels as per our Tenant Pulse campaign framework. Overall, this procedure has led to a growing increase in our tenant responses over time.

We are pleased to have seen an uplift in voices that are not normally heard, in this Tenant Pulse survey. This is seen in the increase in representation across tenants who responded – including under 30s, BAME tenants and those identifying as Disabled or with sensory loss.

We are pleased to have seen a response which represents the tenant voice in Wales, and our social media campaign allowed a large audience of Housing Association and Local Authority (Council) tenants to respond.

Advertising



To improve the diversity and reach non-engaged tenants TPAS Cymru then ran a paid targeted campaign through Meta for this survey. Additionally, for this year, we ran an specific targeted paid campaign on the social media platform, Reddit.

Via Meta targeting tools, the advert were targeted to parts of Facebook and Instagram and had a reach of 30,259 unique users over 50,465 adverts, a 50.7% increase on the 2024 Meta campaign. Whilst ads were shown fairly evenly across Male/Female gender the responders had a stronger female bias -70%.

On Reddit, the survey reached 107,951 users. The ad campaign was geo-fenced to Wales as a location, but it ran on mix of pan-Wales subreddits such as r/Wales, r/Cardiff, r/Swansea.

Alongside this, it also ran on high volume forums which are popular to people within Wales. This was on subreddits such as:

- r/askuk
- r/casualuk
- r/unitedkingdom

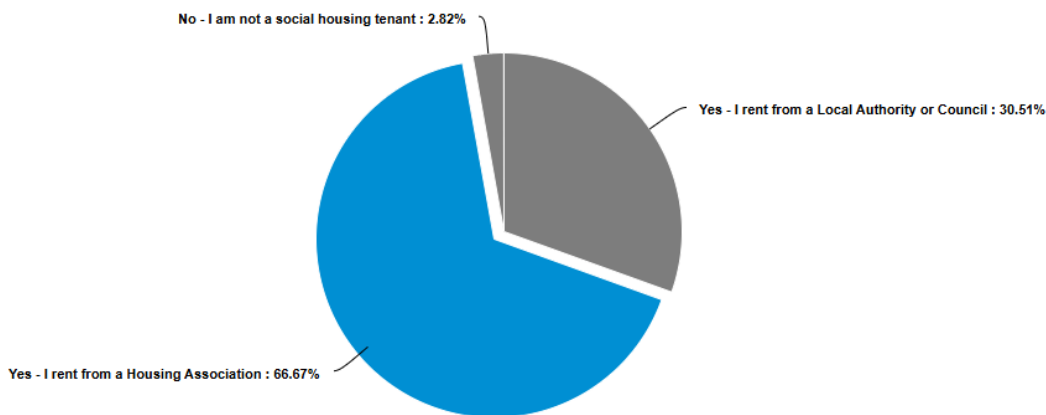
We are pleased to see a continual uplift in our work to share Tenant Pulse with the wider public, and will continue our work in this area.

Demographics of respondents

This year, we were pleased to receive qualified responses from a total of **554** social housing tenants who took the time to share their views through our annual survey. This represents a significant increase of 30% compared to the number of respondents in 2024, demonstrating a clear growth in tenant engagement with our work.

If a tenant who responded was a private renter/not a social housing tenant they were thanked for their time, but exited out of the survey and not included in qualified responses.

This encouraging rise in participation sends a strong message: tenants are not only paying close attention to issues such as rent levels and service charges, but they are also eager to have an active, meaningful voice in shaping the decisions that impact their homes, communities, and overall financial security.



By taking part, tenants have contributed to a richer and more representative picture of current experiences and priorities. The strength of this response gives additional weight to our findings and underlines the importance of ensuring that tenant perspectives remain at the very heart of future housing policy discussions and decision-making processes.

Local Authority Tenants vs. Housing Association Tenants Response

When we looked at responses by landlord type, the split between Housing Association and Local Authority tenants was very similar to what we saw in our 2024 Tenant Pulse survey on rent and affordability. This tells us that, even though more tenants took part overall this year, the balance between landlord types stayed much the same.

Breaking the results down by region, we saw the following:

Region	Housing Association Response	Local Authority/Council Response	'Not a tenant' Response
South West Wales	65%	34%	0%
South East Wales	75%	25%	0%
North Wales	66%	30%	3%
Mid or West Wales	64%	36%	0%

Across every region, Housing Association tenants made up the majority of responses. The highest share came from South East Wales, where 75% of responses were from Housing Association tenants and 25% from Local Authority tenants. This is likely because there are more Housing Association homes in this area due to past housing stock transfers from councils to Housing Associations.

In other parts of Wales (such as the South West, North, and Mid or West), the split was a little closer, reflecting a more even mix of Housing Association and Local Authority homes.

Looking at the data in this way helps us see how the types of homes available in each region can influence who takes part in our surveys and how tenant voices are represented across Wales.

Responses in regions

As we did in our 2024 survey, we ask tenants to tell us which region of Wales they live in, rather than selecting their specific Local Authority area.

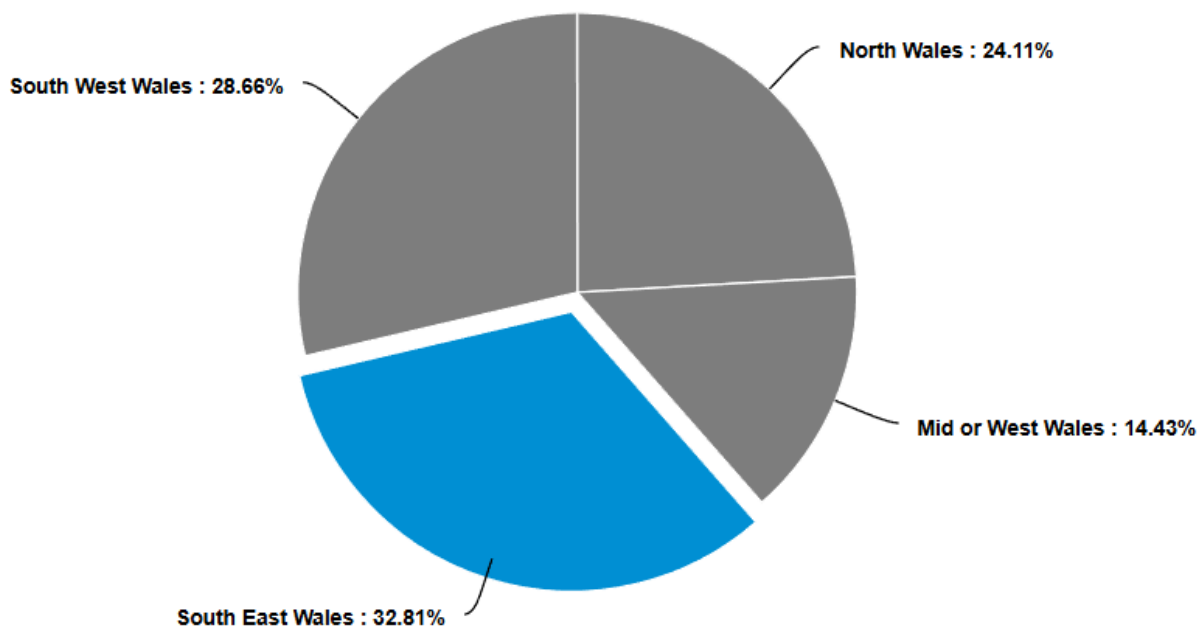
This decision was based on feedback from housing staff across Wales, who explained that regional-level insights from the Tenant Pulse survey are more valuable for informing changes within their organisations. By grouping responses by region, the data becomes easier to compare and more meaningful for spotting wider trends.

There were several additional reasons for moving away from Local Authority-level reporting:

- We want to offer an improved Tenant Pulse experience. In previous surveys, some tenants dropped out early when faced with the long list of 22 Local Authority areas, which could make the process feel time-consuming or confusing.
- We want to improve the quality of our data. At the Local Authority level, the number of responses was often too small to be statistically significant, which limited how useful the findings could be.
- We want to offer data that is relevant to all social landlords. Social landlords told us that Local Authority data was less helpful to them because it did not reflect the differences between urban and rural communities within the same area.

We will continue to work closely with stakeholders, landlords, and decision-makers to make sure that Tenant Pulse findings remain practical, relevant, and easy to use. Our aim is to ensure that the survey continues to support evidence-based decisions for tenants, that help shape fairer and more responsive housing policies and strategies.

Responses in regions



Our 2025 results closely reflect the patterns seen in the 2024 survey, allowing us to make strong year-on-year comparisons of tenant views and attitudes.

As in previous Tenant Pulse surveys, and in line with the distribution of social housing stock across Wales, the largest share of responses came from South East Wales, which accounted for 32% of all responses in 2025. South West Wales was the next highest at 28%. In 2024, South East Wales made up 34% of responses, while South West Wales remained steady at 28%, showing that regional engagement levels have been broadly consistent over the past two years.

Following our established approach, we do not set strict geographical boundaries for each region. Instead, tenants self-identify which region they live in when completing the survey. This approach gives respondents flexibility and avoids confusion for those living in areas close to regional borders.

Age and region

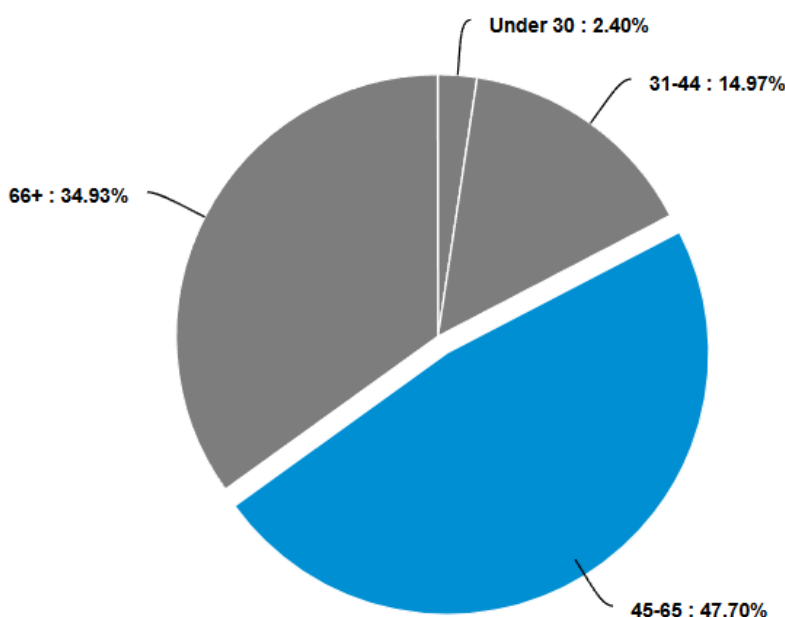
One noticeable change from the 2024 Rent Pulse results was in the distribution of our youngest tenants. In 2024, the highest proportion of tenants aged under 30 came from South West Wales. In 2025, this shifted significantly, with 41% of respondents under 30 coming from North Wales.

This change may just reflect differences in our engagement campaigns, and wider housing allocations, that has influenced younger tenants' participation.

We know from past surveys that when we include the Private Rental Sector in Tenant Pulse this attracts a significantly higher response level of younger tenants.

For our oldest age group, aged 66 and over, responses were more evenly spread across all regions. South East Wales slightly recorded the highest share for this group at 32%, but no single region dominated, suggesting that older tenants are engaging with Tenant Pulse across the country in a balanced way.

Age groups



The age profile of respondents in 2025 was very similar to that of the 2024 survey.

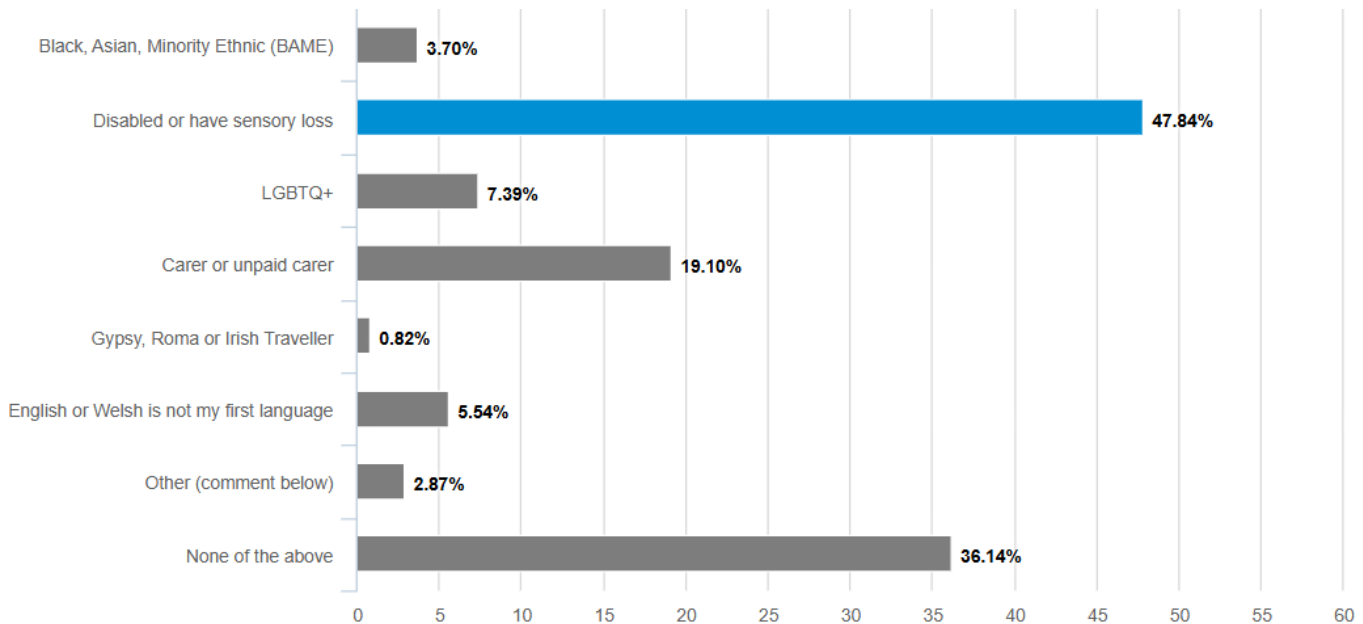
From both years, tenants aged 44–65 formed the largest group.

In 2024, this group made up 44% of all respondents; in 2025, this increased slightly to 47%. This consistency suggests that middle-aged tenants remain the most engaged with the survey, though responses from other age groups also provide valuable insights into the experiences and priorities of tenants at different life stages.

Underrepresented Groups

As part of the 2025 Tenant Pulse survey, we asked tenants whether they, or anyone in their household, identified as belonging to one or more underrepresented groups. *Tenants could select more than one category from the list provided.*

The table below shows the overall proportion of respondents in each group, alongside a breakdown by landlord type.



Looking at the data as a whole:

Group	Overall % of Respondents	Local Authority %	Housing Association %
Disabled or sensory Loss	47%	30%	70%
Black, Asian, Minority Ethnic (BAME)	3.7%	22%	78%
LGBTQ+	7%	16%	83%
Carer or unpaid carer	19%	39%	61%
Gypsy, Roma or Irish Traveller	0.82%	0%	100%
English or Welsh is not my first language	5%	33%	66%
Other (comment below)	2%	42%	57%
None of the above	36%	34%	65%

As in previous Tenant Pulse surveys, the largest responding group was tenants identifying as disabled or as having a sensory loss. *(In 2025, TPAS Cymru updated the survey wording from "d/Deaf or disabled" to "Disabled or have sensory loss," in line with Welsh Government recommendations.)*

This year's figure of 47% marks a notable increase compared to 38% in the 2024 Rent Pulse survey. Within this group, 70% of respondents live in Housing Association homes, while 30% live in Local Authority homes. Responses were spread across all four regions, with South East Wales having the highest proportion (34%) and Mid or West Wales the lowest (12%).

For tenants identifying as Black, Asian, or Minority Ethnic (BAME), the highest proportion of responses came from South East Wales (44%), while North Wales recorded the lowest

proportion at just 6%. The most common age group among BAME respondents was 45–65, which made up 55% of all responses from this group.

Note: A change in responses for this question:

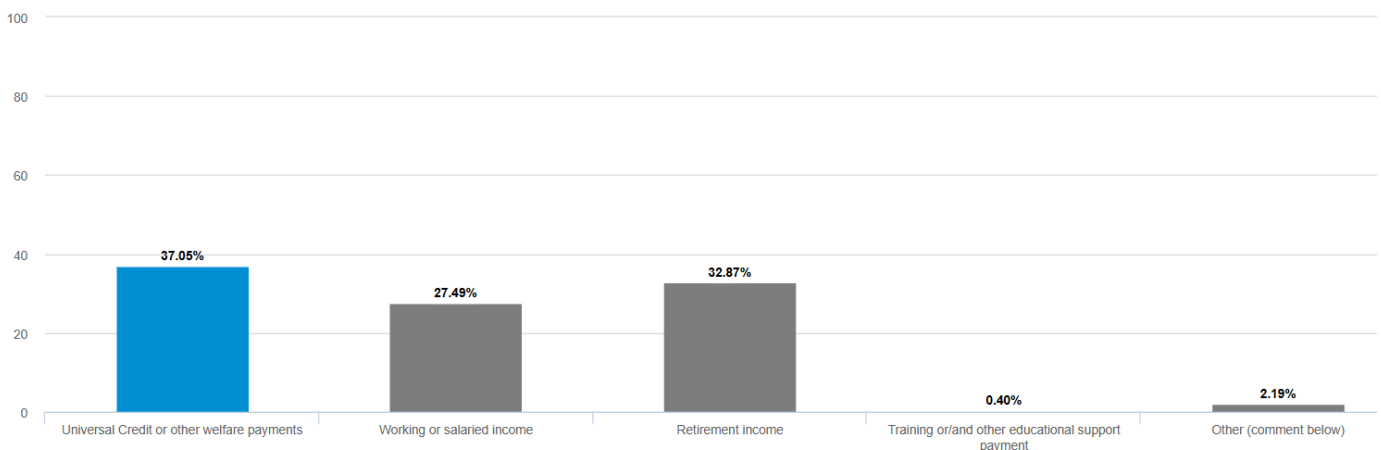
When asked about underrepresented groups, 2% of respondents selected the “Other” category and provided further details. This is usually smaller than 2% and includes people with Neurodiversity, tenants with mental health conditions, and older people who felt their age made them underrepresented.

However this year, included in the 2% of responses marked as ‘Other,’ we noted comments where tenants used this ‘other’ category to express a sense of underrepresentation in housing, framing their identity as *White and British* and voicing opposition to the Welsh language.

Although a small percentage, this reflects a rising trend that has become more visible across Tenant Pulse Surveys as we widen the response rates.

These findings help highlight the diversity of tenants’ experiences and underline the importance of ensuring housing policies and services are inclusive and responsive to the needs of all groups.

Main source of household income



This is a standard question that appears each year in our Tenant Pulse on Rent. We asked respondents what their main source of household income was. Respondents were only able to choose **one** of the options.

We have noticed a decreasing trend since our 2023 Tenant Pulse on Rent on the percentage of respondents who’s main income comes from working or salaried income. In 2023, this % was 36%, and for our 2025 survey this has appeared as 27% - a 9% decrease. The percentage of respondents who’s main income comes from Universal Credit or other welfare payments has stayed stable, with the figure being exactly the same as our 2023 survey at 37%. (We saw a slight increase in this figure in 2024, rising to 39%.)

Interestingly, we have seen rises in tenants who responded identifying their main income being derived from Retirement income – up nearly 3%.

These findings line up with Universal Credit Statistics (2025), which share that as of June 2025, there are the highest number of people on Universal Credit since records began in 2013.

We broke this into different age groups to understand tenants' income in more detail:

Age	Working or salaried income	UC or other welfare payments
Under 30s	58%	41%
31-45	41%	53%
46-65	38%	52%
66+	4%	8%

All remaining percentages are made up of retirement income, training or educational payments, or 'other'. When comparing previous Tenant Pulse surveys on Rent, we can draw some interesting conclusions about tenant income.

On tenant income:

- When comparing the 2025 data to previous years, the number of tenants under 30 whose main income is generated by working or salaried income has dropped significantly: from 70% in 2024 to 58% in 2025. A 12% drop!
- This follows a 11% rise in respondents under 30 now identifying Welfare payments as their main source of income in the last 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, the responding data does not indicate a huge difference in the overall responses of all tenants, just showing a 2% rise in those identifying retirement income as their main source of income.

When looking at the open responses for tenant respondents who clicked 'other', tenants shared that their main source of income also derives from sources such as:

- Hourly paid work with no guaranteed hours (gig economy)
- Living off savings
- Variable hours topped up with Universal Credit

Our Tenant Pulse surveys on Rent note the instability of tenants living off the 'gig economy' each year. This instability of income has provided a source of stress and deeply impacted many tenants' well-being.

The largest shift was among tenants under 30, where working income fell from 70% in 2024 to 58% in 2025, reflecting a broader trend towards greater reliance on welfare support and highlighting ongoing concerns about income instability, particularly in the gig economy.

In summary, our 2025 Tenant Pulse on Rent shows a continued decline in tenants whose main income is from working or salaried roles, dropping from 36% in 2023 to 27% in 2025, alongside a notable rise in retirement income and stable levels of Universal Credit or other welfare payments.

Questions

Section 1: Landlord Communication

1) Do you know what your landlord spends your rent money on?

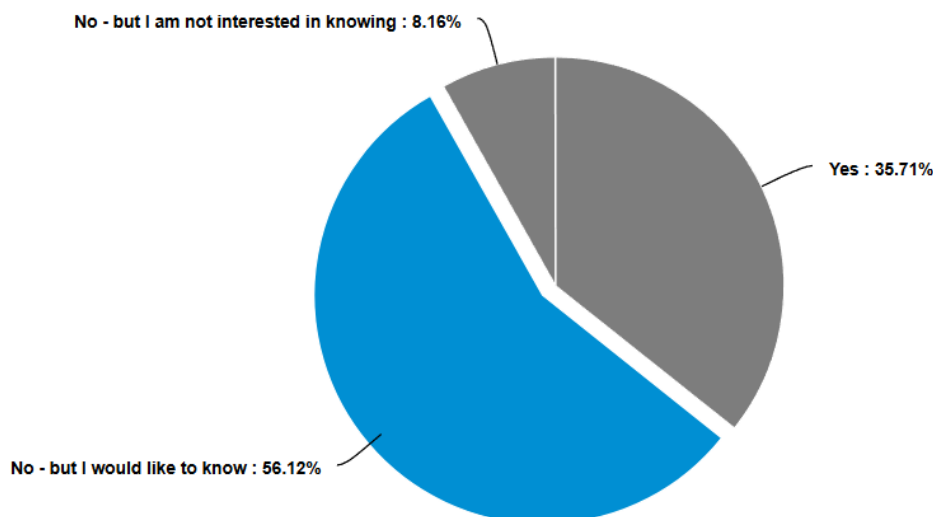
(This is a key subject that has come up in discussion with tenants, with tenants desiring transparency and information about spending in the social housing sector.)

This question has been a consistent feature of Tenant Pulse, reflecting a topic frequently raised by tenants who want greater transparency and clearer information about how rent is spent in the social housing sector. Each year, TPAS Cymru asks tenants across Wales for their views, and the results have remained largely consistent.

In 2025, **56% of tenants** said they do not know how their rent is spent but would like to know more, almost identical to 2024's figure of 57%. The proportion of tenants who said they do not know and are not interested in knowing has increased slightly, from 6% in 2024 to 8% in 2025.

As in previous years, there are small differences between Housing Association and Local Authority tenants, with Housing Association tenants more likely to say "Yes" they know how their rent is spent.

While the total number of respondents varies from year to year, the demographic and geographical representation of tenant communities has remained consistent, meaning the results provide a reliable year-on-year comparison.



	Housing Association Tenants	Local Authority tenants
No, and I am not interested in knowing	9%	6%
Yes	38%	29%
No, but I would like to know	52%	63%

Variations based on regions:

	North	Mid/West	South East	South West
No, and I am not interested in knowing	7%	10%	7%	9%
Yes	37%	30%	40%	30%
No, but I would like to know	55%	60%	51%	60%

Key findings on region:

- From 2024 to 2025, more tenants in every region said they want to know how their rent is spent but still aren't getting that information.
- In some areas, like Mid/West Wales and South West Wales, even fewer tenants reported actually receiving this information compared with last year.
- **Very few tenants said they weren't interested in knowing.** This shows that most people want clearer, easier-to-understand information from their landlords about how their rent is being used.

Regarding age

2025	Under 30	31-44	45-65	66+
No, but I don't want any info	33%	13.5%	10%	5%
Yes	33%	28%	36%	43%
No, but I would like to	33%	58%	53%	50%

Key findings by age:

- One third of tenants under 30 said they do not want any information about rent spending, which is the highest proportion among all age groups. This suggests that younger tenants may be less engaged with current communication from landlords or feel less need for detailed breakdowns at this stage in their lives.
- On the other hand, only one third of tenants under 30 said they would like more information from their landlord, which is the lowest proportion across all age groups. This points to a potential communication or engagement gap with younger tenants, showing that landlords may need to explore new ways to make information about rent and value for money more relevant and accessible to this age group.
- The proportion of tenants who say they already receive information ("Yes") increases steadily with age.
For tenants aged 31–44, 28% said they already receive this information; for those aged 45–65, the figure rises to 36%; and for tenants aged 66 and over, 43% reported already getting information.

This suggests that older tenants are more likely to be aware of how their rent is being used, possibly because they are more experienced tenants or have established channels of communication with their landlords.

- When looking across all age groups, at least a third of tenants said they would like greater transparency on rent spending. This shows that there is a strong and consistent demand for clear information, regardless of age. It highlights the importance for landlords (and requests from tenants) to ensure communication about rent allocation is clear, accessible, and tailored where possible to meet the needs of different tenant groups.

Overall, these findings indicate that while older tenants may already have some understanding of how their rent is spent, younger tenants are less engaged or informed, pointing to opportunities for landlords to improve engagement strategies and provide information in formats that resonate with all age groups.

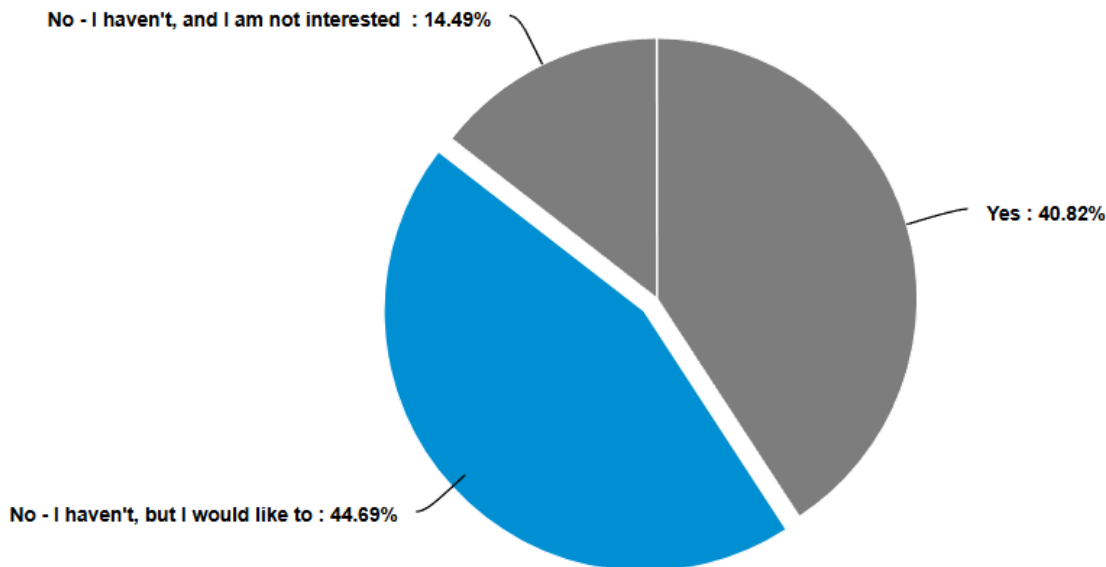
Note: when looking at underrepresented groups, the only significant finding was that 42% of tenants who identified that English or Welsh is not their first language responded that they knew what their rent is spent on. (compared to 35% of all tenants.)

2) All social landlords have agreed to give support to tenants struggling to pay their rent. Have you seen any information about the financial support and advice they offer?

This was a key commitment from landlords from 2022 after discussions with the former Cabinet Secretary for Housing and Local Government, Julie James MS (Now Minister for Delivery).

This year, our report findings highlight that:

- Nearly half of tenants have not seen any information or offers of financial support and advice from their landlord, following the same trend of figures from 2024 and 2023.
- There has been a slight decrease in the number of tenants who have seen this financial advice and support from their landlord, now sitting at 40% of tenants. (42% in 2024).
- The number of tenants who respond that they are not interested in this support has moved slightly– now is 14%. (12% in 2024).



The survey found that 40.8% of tenants had seen information about financial support from their landlord, while 44.7% had not but said they would like to. A smaller group, 14.5%, had not seen it and were not interested. This shows many tenants want clearer communication about support available.

Variations across landlords:

The variation across landlords was minimal in regard to changes from 2024 to 2025. A notable difference between landlords should be noted in the fact that nearly half of both Local Authority and Housing Association tenants would like to see further information.

Considering both landlord types, it's important to note the difference in who has seen information about financial support, Housing Association tenants are more likely to have seen this information than Local Authority tenants.

2025	Housing Association Tenants	Local Authority tenants
No, but I am not interested	14%	15%
Yes, I have	43%	35%
No, but I would like to	42%	49%

Variations based on region:

2025	North	Mid/West	South East	South West
No, but I'm not interested	15%	15%	13%	14%
Yes, I have	44%	43%	44%	32%
No, but I would like to	39%	41%	42%	52%

From our results, we can see that there are some variations based on region, with over 50% of tenants in South West Wales desiring further information on financial support and information.

The proportion of tenants who reported that they had seen information about support is highest in the North, Mid/West, and South East (43–44%), but notably lower in the South West at 32%.

Alongside this, the data suggests a particular need for improved communication about financial support in the South West.

The proportion of tenants who had not seen the information and were not interested is relatively consistent across all regions, ranging from 13–15%, indicating that disinterest is not a major regional factor.

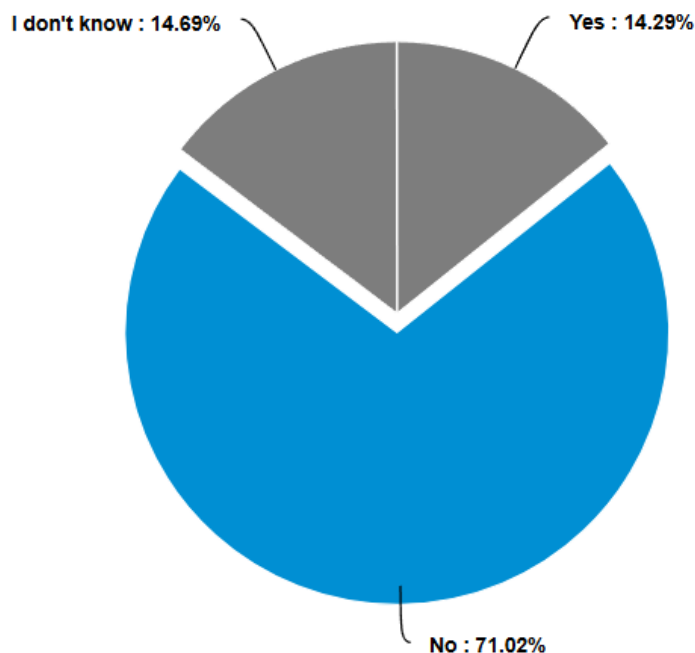
Overall, while awareness is generally moderate across most regions, the South West stands out as having both lower awareness and higher unmet demand for information, highlighting a potential area for targeted engagement.

Other key findings:

- The highest group of tenants (based on income type) who had not seen information on financial inclusion and would like to were tenants on Universal Credit or other working income (44%) followed by tenants with salaried income (32%).
- For tenants who have received information on financial inclusion, these tenants were most likely to be tenants with Retirement income (42%).
- 1/3 of tenants aged 45-65 were not interested in financial inclusion support.

Section 2: Rent Adaptations and Variations

1) Do you think that landlords should charge more rent for Homes that have improved energy efficiency? (Following the principle of 'warm rents')



We asked tenants whether landlords should be able to charge higher rent for homes that are more energy efficient, on the basis that energy bills would be lower.

The majority of tenants were opposed to this idea.

- 71% responded "No", indicating that they do not believe energy efficiency improvements should lead to higher rents.
- 14% responded "Yes", while a further 14% were unsure.

These findings suggest that while tenants value the benefits of warmer, more energy-efficient homes, affordability remains their primary concern. Tenants expressed a clear view that any financial savings from reduced energy bills should remain with the household, rather than being offset by increased rent.

Compared to previous surveys:

These results represent a **strengthening of tenant opposition** compared with 2024, when views were more mixed. In 2024, 60% of tenants agreed in principle with paying higher rents for properties in desirable areas or with newer energy systems.

Taken together, the two years of data suggest a shift in tenant attitudes. While in 2024 there was some openness to the idea of paying more for certain property improvements, by 2025

tenants are more firmly aligned against higher rents being linked to energy efficiency. Affordability remains the overriding concern, with tenants expressing that any savings from lower bills should directly benefit them, rather than being offset by rent increases.

Results by type of landlord:

- The overall support for increased rent for this type of property, and the breakdowns by tenure are remarkably consistent. Around 7 in 10 tenants, regardless of landlord type, oppose rent increases linked to energy efficiency.
- Although, support for this principle is slightly higher among housing association tenants (15%) compared with local authority tenants (13%), although the difference is very small.
- It's worth noting that the levels of uncertainty ("I don't know") are also very similar across both groups (around 15% each).

Overall, this year's results demonstrate a clear and consistent tenant position: energy efficiency improvements should not justify higher rents.

Compared with 2024, tenant opposition to the principle of "warm rents" has strengthened, reflecting growing concerns about affordability and cost-of-living pressures. The lack of significant variation between housing association and local authority tenants suggests this view is widely shared across the sector. Tenants are clear that the financial benefits of more efficient homes should remain with households, rather than being offset through rent increases.

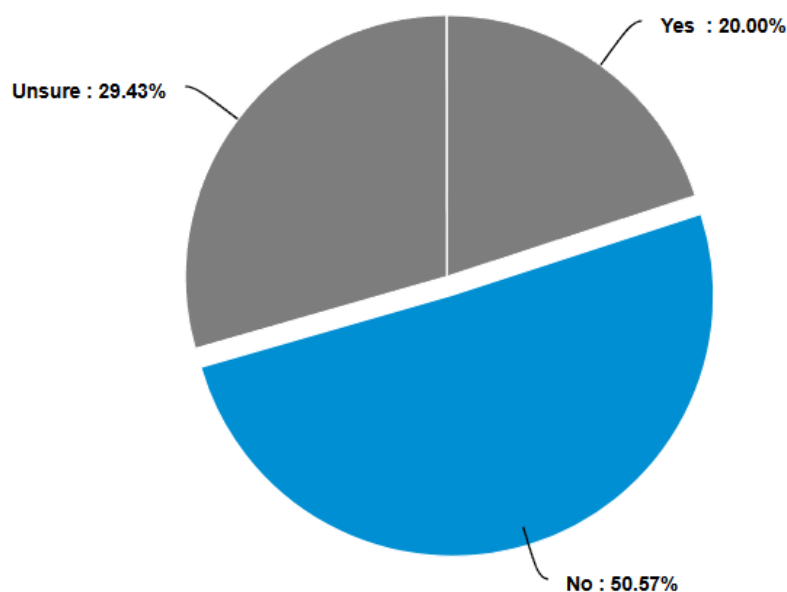
2) There have been discussions in the sector about a 'warm rents model and how this could possibly work in Wales.

This model has been defined by Welsh Government as:

"'Warm rents' usually refers to the rent model where higher rents are charged to tenants where investment in energy efficiency has led to lower utility bills for the home. It is based on the principle that tenants would see no rise in their cost of living and landlords would be able to maximise returns to re-invest in making more homes energy efficient.

However, this model is limited by defining changes in bills that are difficult to forecast in an ever-changing energy market" Do you support this idea?

The topic of warm rents has been prominent in Tenant Pulse for many years, where we have polled tenants on their attitudes towards this policy approach.



When asked about the idea of a “warm rents” model, only 20% of tenants said they support the approach. Just over half (51%) said they do not support it, while almost a third were unsure.

Taken together with the previous question about linking rents to energy efficiency, the tenant response show a clear pattern - that tenants strongly oppose the principle of linking rent increases to energy efficiency improvements.

While tenants consistently express interest in a policy that reduces bills and improve the quality of their homes, they remain cautious about rent models that places tenant at financial risk or that increases energy or housing bills, particularly after many tenants have experienced unpredictable bills previously.

Variation by landlord type

	Housing Association Tenants	Local Authority Tenants
Yes	20%	17%
No	50%	53%
Unsure	29%	28%

There are minimal differences based on landlord type, when looking at the response.

Response by region

	North Wales	South West Wales	South East Wales	Mid or West Wales
Yes	21%	22%	20%	7%
No	50%	44%	55%	62%
Unsure	29%	33%	25%	30%

Findings based on region:

- Support for a warm rents model is slightly above average in North and South West Wales (21–22%), while Mid/West Wales shows very low support at only 7%.
- Opposition from tenants is strongest in Mid/West Wales (62%) and South East Wales (55%), compared to just 44% in South West Wales.
- Tenant uncertainty is highest in South West Wales (33%), while South East Wales has the lowest “unsure” response at 25%.

Response by age

	Under 30	31 – 45	45-65	66+
Yes	25%	17%	19%	19%
No	25%	50%	56%	47%
Unsure	50%	31%	24%	32%

Findings based on age:

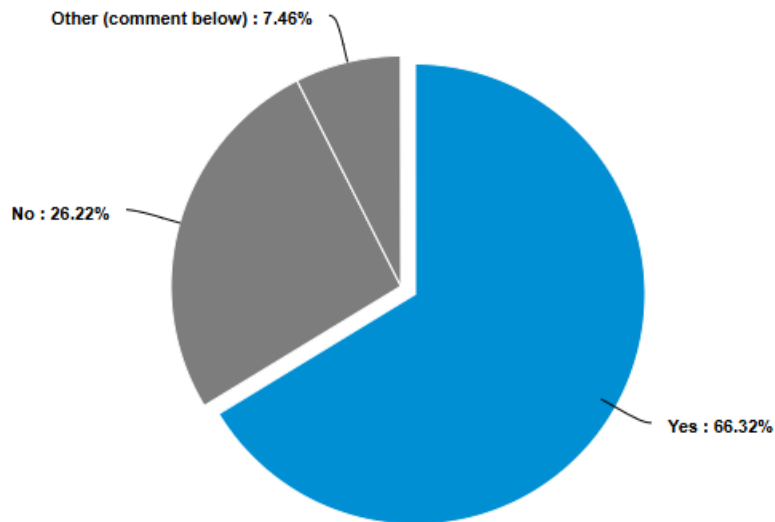
- Younger tenants (under 30) show the highest support for warm rents, at 25%, above the overall 20%, while all older groups are lower at 17–19%.
- Opposition increases with age, peaking among 45–65-year-olds at 56%, compared to just 25% among under-30s.
- Uncertainty is far higher among under-30s (50%) than the overall 29%, suggesting limited awareness of the benefits of warm rents.

Overall, most tenants do not support a “warm rents” model, with only 20% in favour, 51% opposed, and nearly a third unsure.

Younger tenants and those in North and South West Wales are slightly more supportive, while older tenants and those in Mid/West and South East Wales are more likely to oppose it.

2) IF CPI goes over 3%, the Welsh Government can step in and intervene to ensure rents are capped. This is called a Ministerial Cap.

Some landlords want to see this abolished. Do you agree that the Cabinet Secretary should have the powers to do this?



We asked tenants whether the Cabinet Secretary for Housing and Local Government (formerly the Minister) should keep the power to cap rents if CPI goes above 3%. Almost two-thirds (66%) agreed, sharing that they value this protection.

Alongside this, around a quarter (26%) disagreed, and a small number (8%) gave other responses.

This result shows that most tenants value having protections in place against sharp rent increases. It's important that Welsh Government listens to this response when considering the future of the Ministerial Cap.

For this question, we also welcomed tenant comments on their thoughts regarding the Ministerial Cap. Responses on this question highlighted the following themes.

Tenants emphasises confusion and inaccessibility on CPI

Several tenants responded commenting on the inaccessibility of using CPI as part of the model. Whatever the model used, it must remain accessible to tenants. This provides a great opportunity for Welsh Government and social landlord to create accessible communication with tenants.

““Why would you think a standard tenant understands CPI... “

Tenants strongly support a cap

Many tenants felt a cap is essential to stop unfair increases, sharing thoughts such as:

“There has to be a cap to prevent uncontrollable increases and/or possible racketeering”

Some tenants called for stricter limits.

Comments also called for stricter limits than the 3% proposed. Some tenants commented that this threshold is too high, suggesting that Welsh Government should use much lower limits.

Overall, the comments show that tenants value the Ministerial Cap as an important safeguard for affordability, but they also want it to be clearer, stricter, and more closely tied to fairness.

Response by landlord type:

	Housing Association Tenants	Local Authority Tenants
Yes	47%	67%
No	32%	27%
Other	20%	5%

Findings based on landlord type:

- Local authority tenants are much more likely to back the Ministerial Cap, with two-thirds in favour compared to less than half of housing association tenants.
- Housing association tenants are slightly more likely to oppose the cap than local authority tenants.
- One in five housing association tenants gave "other" responses, showing more uncertainty or unsure feelings. Very few Local Authority tenants shared the same uncertainty.

Response by age:

	Under 30	31 – 45	45-65	66+
Yes	75%	60%	66%	64%
No	12%	25%	26%	27%
Other	12%	5%	7%	8%

Findings based on age:

- Younger tenants under 30 are the most supportive of the Ministerial Cap, with three-quarters in favour compared to around two-thirds of older groups.
- Opposition rises slightly with age, from just 12% of under-30s to around a quarter of tenants aged 31 and over.

Response by region:

	North Wales	South West Wales	South East Wales	Mid or West Wales
Yes	57%	72%	68%	62%
No	34%	20%	23%	32%
Other	7%	6%	7%	5%

Findings based on region:

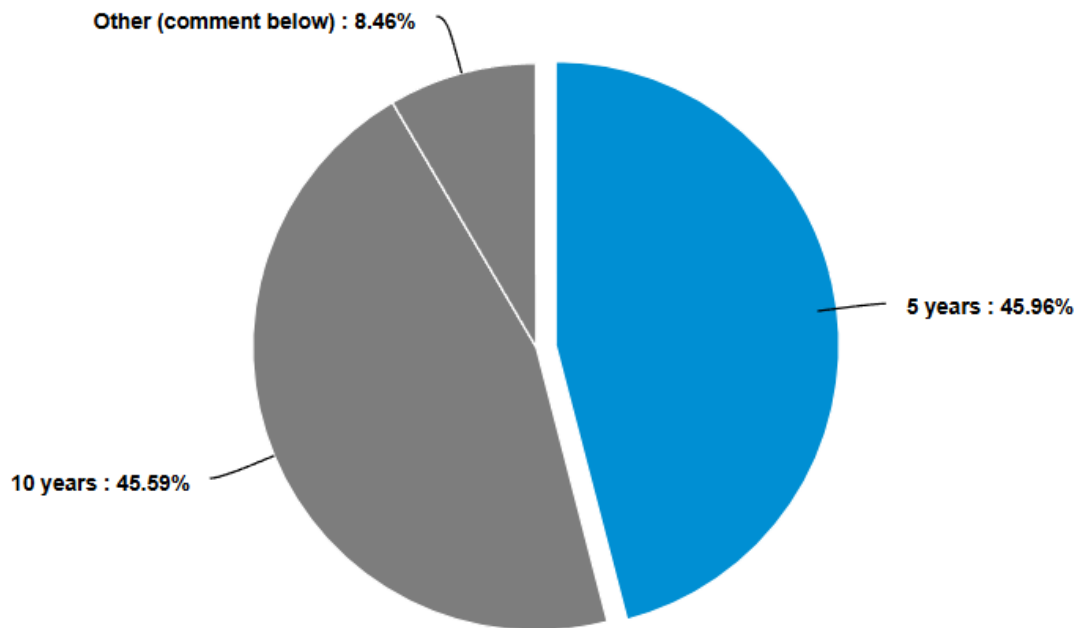
- Support for the Ministerial Cap is highest in South West Wales (72%) and South East Wales (68%), compared with lower levels in North Wales (57%) and Mid/West Wales (62%).
- Opposition is strongest in North Wales (34%) and Mid/West Wales (32%), while much fewer tenants in South West (20%) and South East Wales (23%) disagreed with the idea of keeping the cap.

Overall, most tenants (66%) believe the Cabinet Secretary should keep the power to cap rents if CPI rises above 3%, seeing it as an important safeguard against sharp rent rises.

Support remains strongest among younger tenants, local authority tenants, and those in South West and South East Wales, while housing association tenants and tenants in North and Mid/West Wales are more divided.

4) The Welsh Government is proposing that the new social rent policy should be in place for 5 or 10 years. It is currently 10 years in England.

The benefits of 5 years are that it allows for a change in policy, allows the sector to develop new models and reflects the changing Governmental terms. The benefits of 10 years are that it allows landlords to plan their work better and borrow money with more certainty to build new homes. What do you believe this rent settlement policy should be fixed for?



TPAS Cymru incorporated this question into this year’s Tenant Pulse survey as part of our consultation response to Welsh Government. This allowed tenants to provide their views on this important topic.

We believe that tenants not only should have their say on the contents of a policy, but also the length of time it is enforced.

A smaller response group favoured an alternative model (8%), asking for flexibility.

Overall, this response provides no clear consensus from tenants on what the length of policy should be. This indicates a desire for balance from tenants on benefit for landlord and tenant alike.

In the comments of this question, tenants outlined the core elements that they would like to see in a rent policy – beyond just the length of time:

- Some tenants desire a policy that has flexibility and the ability to be reviewed in the short term. They desire a policy which is adaptable to changes in governments and the economy.
- Although, some tenants desire a policy which has long-term goals and stability. They see value in a long-term policy (such as 10 years), but would value a mid-term review

“The policy should be in place for ten years, but with an option to review after five years if circumstances warrant it.”

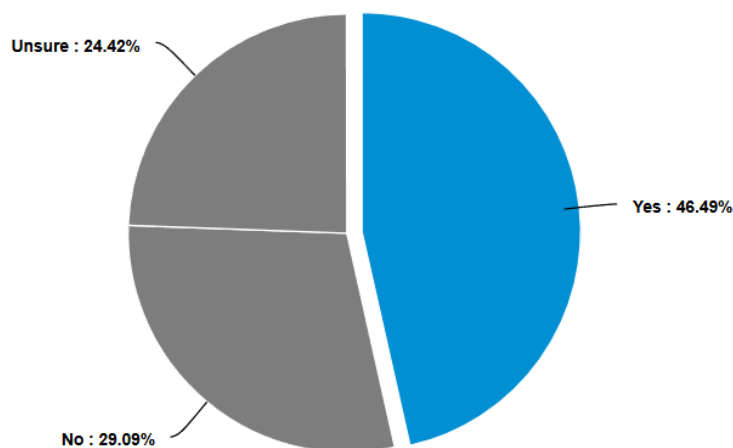
It’s worth noting are some comments from tenants displaying apathy on the rent policy length – sharing that this seems pointless when tenants are still focusing on choosing between heating and eating.

“I can’t budget beyond the month so I don’t care about policy times”

When looking overall at this question, tenants remained split between 5 and 10 years, with calls for flexibility, stability, mid-term reviews, and affordability monitoring.

Section 3: Service Charges

1)Do you think your service charges are affordable?



TPAS Cymru asked this question during our Tenant Pulse survey on rent to build a clearer picture on affordability and how this fits into the experience of service charges for tenants.

Our 2025 results indicated that nearly half (46%) of tenants consider their service charges affordable, while 29% believe they are not, and 24% are unsure.

This indicates that although nearly half of tenants report managing their service charges without difficulty, a significant proportion experience financial pressure or uncertainty.

This highlights the importance of monitoring affordability and providing support where needed to prevent service charges from contributing to wider financial strain.

By comparison, in 2024, 37% of tenants felt recent service charge increases were reasonable, while 39% considered them unreasonable. This highlights that historically, service charges have been a point of concern for many tenants

Landlord variation:

	Housing Association Tenants	Local Authority Tenants
Yes – service charges are affordable	47%	43%
No – service charges are not affordable	32%	20%
Unsure	20%	35%

Findings based on landlord type:

- Housing Association tenants are more likely to report service charges as unaffordable (32%) compared to Local Authority tenants (20%).
- Local Authority tenants show higher uncertainty about the affordability of service charges, with 35% selecting 'unsure' versus 20% of Housing Association tenants.

Age variation

	Under 30	31 – 45	45-65	66+
Yes – service charges are affordable	33%	43%	47%	47%
No – service charges are not affordable	22%	33%	28%	28%
Unsure	44%	23%	23%	24%

Key findings based on age:

- Tenants under 30 are the most uncertain about service charge affordability, with 44% selecting 'unsure,' well above the overall rate of 24%.
- Tenants aged 45–65 and 66+ are more likely than the general sample to consider service charges affordable, both at 47% compared to the overall 46%.
- Tenants aged 31–45 are slightly more likely to find service charges unaffordable (33%) compared to the overall 29% of tenants reporting this.

Overall, the age that finds service charges the most affordable is 45+. The age that finds service charges the most unaffordable is ages 31-45.

Variations based on region:

	North Wales	South West Wales	South East Wales	Mid or West Wales
Yes – service charges are affordable	49%	45%	46%	43%
No – service charges are not affordable	23%	30%	28%	35%
Unsure	26%	23%	24%	21%

When based on region, the following findings emerged:

- Service charges are considered most affordable in North Wales, with 49% of tenants reporting 'yes,' above the overall rate of 46%.
- Tenants in Mid or West Wales are most likely to find service charges unaffordable, with 35% saying 'no,' higher than the overall 29%.
- Uncertainty is highest in North Wales, where 26% of tenants responded 'unsure,' slightly above the overall 24% rate.

Variations based on the main source of income:

	UC or welfare payment	Working or salary income	Retirement income
Yes – service charges are affordable	46%	39%	51%
No – service charges are not affordable	27%	37%	25%
Unsure	25%	23%	22%

Note: we used the top 3 responding income types to filter this question, due to sample size.

Findings based on type of income:

- Tenants whose main source of income is retirement income are most likely to find service charges affordable (51%), higher than the overall 46%.
- Tenants who report their main source of income is from working or salary income are more likely to say service charges are not affordable (37%) compared to the overall 29%.
- Tenants on Universal Credit or welfare are the most unsure about affordability (25%), slightly above the overall 24%.

2) If you don't think your service charges are affordable, can you tell us why?

This question allowed tenants to share their experience of service charges **in their own words**.

The following themes emerged from the response:

1) **Tenants feel that service charges remain too high when compared to average tenant income.** Many tenants report that rising rents **plus** rising service charges have placed huge strain on tenants' wellbeing.

“Because my rent is already half of my income. It is amongst the highest social housing rents I am aware of already. Plus service charge.”

“It has risen by too much in the past 2 years. Often the services for which we pay are not being carried out.”

2) **Tenants remain concerned about value for money and services which are not delivered.** Many tenants report that they have not seen a return in services when compared to their service charge breakdown. Tenants now report that this has made service charges feel unjustified and unaffordable for what services they have seen. This is one of the strongest reoccurring themes in this response.

“I get nothing for this charge. I feel I'm ripped off. It's money for old rope. Very unfair for all tenants.”

3) **Tenants report feeling a lack of transparency regarding service charges.** They would like to see more clarity on what the charges cover and the cost breakdown. Overall, this has led to frustration and a lack of trust from tenants.

“I'm paying a charge but unsure why.”

4) **Tenants report a feeling of unfairness over the allocation of charges.** This includes a feeling of unaffordability when it comes to distribution of service charges.

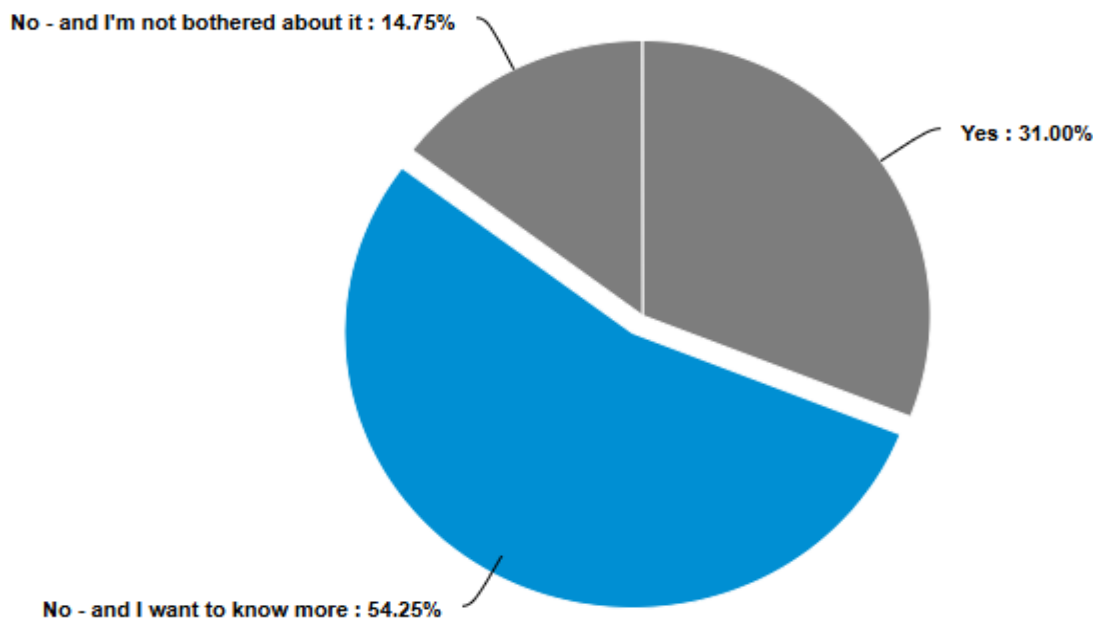
“Only 5 people maintain a huge area in street. Extortion per household.”

The results of this survey show that 46% of tenants find service charges affordable, and tenants are concerned about rising costs.

Tenants consistently raise concerns about increasing charges, poor service, unclear explanations, and unfair distribution.

The findings point to a need for clearer communication, improved services, and support to ease financial pressure

3) Do you understand how your landlord decides how much your service charges should be?



This question provides tenants the opportunity to share their understanding of service charge calculation and delivery.

In response to this question, only 31% of tenants responded that they understand how service charges are calculated indicating they feel informed on this topic.

Over half (54%) of tenants responded that they do not understand how service charges are calculated and would like further information. Also significant, 14% of tenants responded that they don't know, and that they are not bothered about understanding or receiving additional information.

Variation by landlord type

	Housing Association	Local Authority
Yes	34%	23%
No – and I'm not bothered	11%	21%
No – and I want to know more	53%	55%

Key findings based on landlord type:

- There is a higher awareness of service charge calculation amongst housing association tenants, when compared to local authority tenants. This indicates that housing association tenants are more informed about the topic of service charges.
- Local Authority tenants are more likely to be disinterested in this issue, with 21% of local authority tenants responding 'No, and I'm not bothered' compared to 11% of Housing Association tenants, and an overall average of 14%.

- All types of tenants desire further information on this topic. More than half of both Local Authority and Housing Association tenants would like to see further information on this topic.

Variation by age

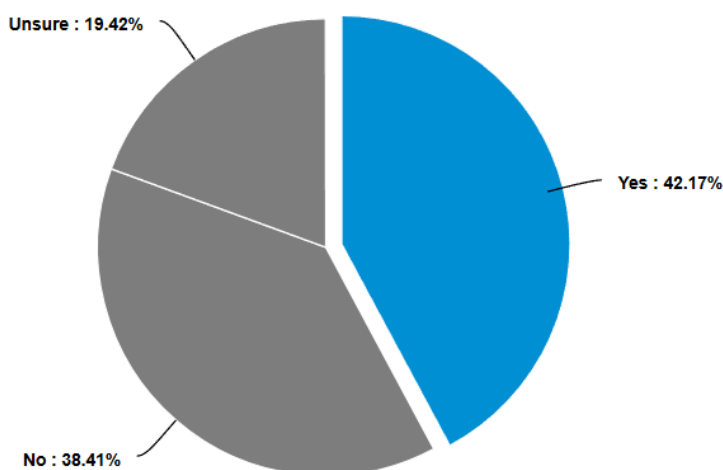
	Under 30	31 – 45	45-65	66+
Yes	37%	27%	25%	39%
No – and I’m not bothered	12%	21%	12%	15%
No – and I want to know more	50%	50%	62%	45%

Key findings based on age:

- The understanding of service charges is strongest among the youngest and oldest tenants, while tenants in the middle age groups feel less informed.
- Interest in learning more is consistently high across all ages, but it is particularly pronounced among tenants in the 45–65 age range.

Section 4: Affordability

1) Do you think your rent is affordable? (The Welsh Government currently define rent being 30% of your income as ‘affordable’)



This question is designed for tenants to provide direct insight on if they feel their rent is affordable. An alternative question focuses on service charge affordability.

For this question, we have seen a sharp decline in the percentage of tenants who feel their rent is affordable (now 42%). This is a stark difference to what tenants responded in 2024 (62% saw their rent as affordable), and in 2023 (where 78% of tenants felt their rent was affordable.)

It's worth noting, however, that in our 2025 survey we introduced the option of 'unsure' to allow tenants to comment on their views about rent and affordability. Despite this addition, the survey shows a similar percentage in the 'no' category compared to 2024, both at 37-38%.

Landlord variation:

This year, we saw variations between social landlords. Most noticeably, Local Authority tenants were more likely to see their rent as unaffordable compared to Housing Association tenants.

When comparing these results to 2024, the following results emerged:

- There is a 20% decline in the number of housing association tenants who now consider their rent to be affordable (answering 'yes'), along with a 14% decline for local authority tenants.
- A similar number of tenants responded their their rent is unaffordable (answering 'no').

	Housing Association Tenants	Local Authority Tenants
Yes – it is affordable	41%	43%
No – it is not affordable	35%	45%
Unsure	23%	11%

Age variation

	Under 30	31 – 45	45-65	66+
Yes – it is affordable	18%	53%	41%	40%
No – it is not affordable	63%	34%	41%	33%
Unsure	18%	12%	17%	25%

Key findings based on age:

- Tenants under 30 report that rent is the least affordable, with 63% of tenants reporting so.
- The age most likely to find their rent affordable is ages 31-45, with 53% reporting so.
- Rent affordability is evenly split for 45–65-year-olds, with 41% reporting their rent is affordable and 41% reporting their rent is unaffordable.

Variations based on region:

	North Wales	South West Wales	South East Wales	Mid or West Wales
Yes – it is affordable	39%	40%	46%	41%
No – it is not affordable	36%	36%	39%	41%
Unsure	23%	23%	14%	17%

When based on region, the following findings emerged:

- Rent is considered the most affordable in South East Wales (46%).
- Tenants in Mid or West Wales show the most balanced split between unaffordability and affordability, with 41% responding each.
- Uncertainty about rent affordability is highest in North Wales and South West Wales (both 23%).

Variations based on the main source of income:

	UC or welfare payment	Working or salary income	Retirement income
Yes – it is affordable	39%	42%	43%
No – it is not affordable	37%	48%	31%
Unsure	23%	8%	24%

Note: we used the top 3 responding income types to filter this question, due to sample size.

Findings based on type of income:

- Tenants whose main income comes from salary or working income are more likely to find their rent unaffordable (48%) compared to the overall response (38%). These tenants are also least likely to be unsure about the affordability of rent.
- Tenants whose main income comes from their retirement income are most likely to find rent affordable.
- Tenants whose main income comes from Universal Credit or welfare payments are the most likely to be unsure about whether they find their rent to be affordable.

Variation based on underrepresented groups:

	BAME	Disabled or Sensory Loss	LGBTQ+	Carer or unpaid carer	Gypsy, Roma or Irish Traveller	English or Welsh is not my first language
Yes – it is affordable	50%	40%	48%	42%	0%	53%
No – it is not affordable	27%	38%	40%	44%	75%	42%
Unsure	22%	21%	11%	13%	25%	3%

Key findings:

- Gypsy, Roma, or Irish Traveller tenants experience the greatest rent pressure, with 75% saying rent is not affordable, nearly double the overall response (38%).
- Tenants identifying as BAME are more likely to find rent affordable (50%) compared to the overall sample (42%), suggesting relatively less financial concern for these tenants.

●

When looking at the comments left on this question, **5 key themes emerged:**

- **Rent remains unaffordable for many tenants.** A large number of tenants responded that rent takes more than 30% of their income (up to 50%), leaving little room for essentials such as food and heating. Tenants identifying as single-persons, pensioners and low-income households report being hit hardest by this.
- **Tenants report a difficulty in balancing year-on-year increases.** Tenants report that a difference in the rates that rent and wages/benefits are rising has led to a huge impact on wellbeing.
- **Affordability goes beyond rent for tenants.** Tenants report that extra costs such as the bedroom tax and service charges are placing a huge strain on their financial security.
- **Cost-of-living pressures are increasing rent issues.** Tenants report that the increasing price of food, energy, and council tax make it extremely hard to make ends meet. This was reported to have especially impacted those working full-time. Many tenants reported feeling they are 'just getting by' or even falling into debt.
- **Tenants feel they are getting poor value for money when it comes to rent.** Tenants reported feeling unhappy with rising rents when housing conditions and repairs remain unsolved. (Such as disrepair, damp, mould and long waits for maintenance issues to be sorted.) This feeling extended to tenants feeling that their social rent is no more affordable than private renting, undermining the purpose of social housing.

Summary

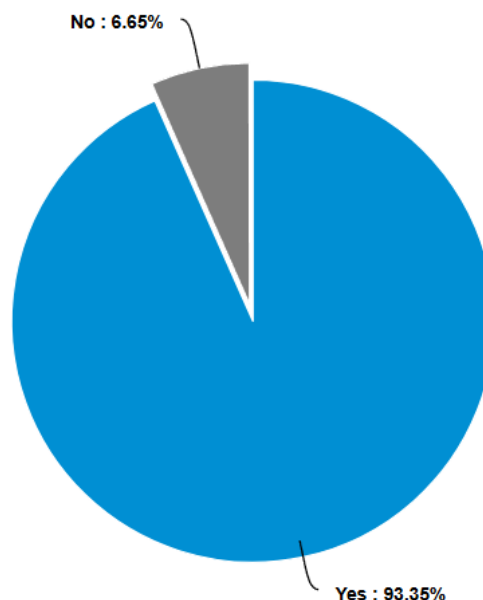
This question highlights growing concerns about rent affordability, with many tenants reporting that rent often exceeds 30% of their income and is increasingly difficult to manage alongside rising living costs and additional charges.

Results reveal a significant decline in rent affordability, with only 42% of tenants finding their rent affordable, down from 62% in 2024 and 78% in 2023

The 2025 survey shows that many tenants are still struggling with rent affordability, particularly younger tenants, single-person households, pensioners, and those on working incomes, while Additional costs and poor housing conditions worsen the strain and reduce trust between tenant and landlord.

2) The Welsh Government believe for setting social rent policy: 'affordability requires balancing the needs of social landlords and their tenants, ensuring rents remain affordable for both new and existing tenants while enabling social landlords to meet tenants' housing need.'

The consultation does not have a definition or model of what affordability is - do you think it should?



The vast majority of tenants (93%) believe that the Welsh Government should provide a clear definition or model of affordability when setting social rent policy. Only a small minority (7%), disagreed. This shows strong tenant support for clearer guidance to ensure rents remain fair while meeting housing needs.

Tenants had the opportunity to comment on this question, sharing their thoughts on the need for a definition of affordability. The following themes emerged from their response about what this definition should be:

Tenants desire fairness in rent policy and acknowledgement of different tenant circumstances.

Tenants responded that when defining affordability in policy, there must be an acknowledgement that what is affordable for one tenant may not be for another. Tenants identified that this may be because of household size, income type, or welfare support.

“Because affordable to someone with one income and 5 kids is different to two income houses with zero kids. So affordability needs to be a formula not set number”

There is a strong desire for a clear definition or model of affordability.

Without a formal framework, tenants report feeling that rents are set inconsistently and unfairly. Tenants would like to see a blanket model of affordability used, which the housing sector can apply to all internal policies.

“Because if you don't have a precise definition then the word has no meaning or context, it's a vague phrase with no depth or explanation”

Tenants feel strongly that any model of affordability must consider the different income types of tenants, along with the cost of living.

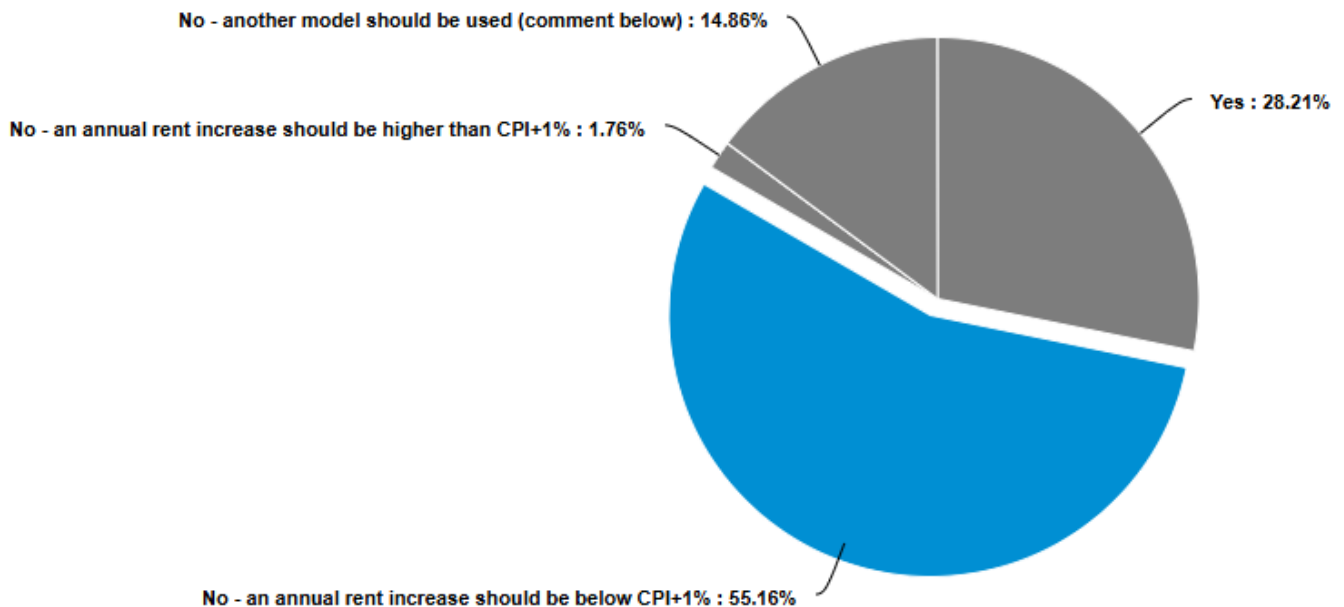
Many tenants stressed in the response that a defined model of affordability must incorporate the rate of benefits rising alongside the average income of each tenant.

“ The cost of living needs to be considered and set rents in accordance to income”

A new definition of affordability in social housing will increase a feeling of fairness for tenants and housing providers.

Tenants report wanting clear, consistent, and regulated approaches to rent to prevent unfairness and build trust in the sector. Tenants welcome a definition that will increase this for the housing sector.

3)The Welsh Government are proposing that rents should be allowed to increase by CPI+1% per annum (the same as in England). Landlords may argue that this rise is needed to maintain current services. Do you agree with the proposal?



This question follows the same asked in our 2024 Tenant Pulse on Rent.

Whilst over a quarter (28%) of tenants believe that the social housing rent settlement should stay at a policy of CPI+1% per annum, most tenants were against this proposal.

Over half (55%) of tenants responded that they believe that the rent policy should be below CPI+1%, and 15% of tenants responded that another model should be used.

A very small number (1.8%) thought rents should rise faster than CPI+1%

Compared to 2024

Comparing the 2025 results with the 2024 Tenant Pulse survey on rent highlights a shift in tenant views. In 2024, 39% supported keeping rent at CPI+1%, but now this has dropped to 28% in 2025. Instead, over half of tenants in 2025 (55%) said rent rises should be below CPI+1%, showing stronger opposition to the proposed model.

Meanwhile, support for alternative models has stayed prominent, with nearly 15% in 2025 again calling for a different approach. Overall, tenants are increasingly focused on affordability and less supportive of a standard CPI+1% rise.

Tenant comments on the proposed settlement and the use of an alternative model.

From the comments given, tenants did not agree on one clear model and what this could look like, instead providing their own views and knowledge on what could lead to a successful model.

- A new model must be linked to income and wages. Tenants shared that they believe a rent model should be in line with the national living wage and average benefit incomes.

"Should be based off benefit rises and national living wage."

- Tenants suggested that a new social rent model should be approved conditionally, depending on services given and the maintenance and quality of a property.

Tenants suggested that a higher rent model could be implemented only if landlords have evidenced that they deliver adequate services and maintain properties. This could be linked to Housing Regulation ratings.

"Should be based on performance and maintenance of properties and not raised above 1% if that landlord fails in its obligations."

- Tenants also commented that a rent model must be linked to regional differences and take into account local income levels and cost of living variations.

"Income is much less in Wales than many places in England, plus there are fewer jobs available... this should be taken into the equation."

- Lastly, tenants opposed the use of the CPI+1% model due to the complexity and unclear terms. Instead, tenants desire a simple, transparent model which is accessible to all.

"I don't understand... there is no explanation what CPI is. I have no idea what CPI is."

Variations based on landlord:

	Housing Association Tenants	Local Authority Tenants
Yes	29%	24%
No – annual rent increase should be higher than CPI+1%	2%	0.7%
No – an annual rent increase should be below CPI+1%	53%	59%
No – another model should be used	14%	15%

There were few notable differences based on landlord type. Local Authority tenants were more likely to respond that the rent settlement should be below CPI+1%. Alongside this, Housing Association tenants were more likely to be happy with the CPI+1% model, but only by 5% difference.

4)What do you think Welsh Government can to keep rent affordable if Wales faced a future cost of living crisis?

This was an open question to allow tenants to share their views, as housing experts by lived experience, on what we should focus on as a sector when it comes to rent and affordability. The following themes emerged from the comments:

Tenants would like to see rent controls and protection for tenants.

In their response, tenants strongly called for the freezing and capping of rents, to protect tenants in a cost-of-living crisis. Suggested measures by tenants included rent caps, limiting annual rent increases and linking rents to income.

“We are already in a cost-of-living crisis. Rent should be capped and not increased annually to give people a chance to get back on their feet to reduce homelessness”

There is a need to increase and improve existing social housing.

Tenants suggested building more homes, investing in existing homes and improving existing buildings to bring them up to standards.

“Invest more in their properties to make them more sustainable, environmentally and economic to run so that could be passed to the tenant if rents need to rise further”

Tenants call for further improvements to fairness and accountability for landlords, especially in the PRS.

Although this survey only includes the responses of social housing tenants, these tenants expressed concern about private rental affordability. Tenants expressed concern for private landlords overcharging or mismanaging properties. They called for stricter rules and incentives for good practice.

“Clamp down on private landlords who are taking advantage of tenants and putting on bigger rent increases than is necessary”

Tenants desire a long-term plan

In their response, tenants expressed a desire to see a long-term vision for rent and affordability in Wales. Tenants would like to see this strategy aligning rents with affordability, engaging tenants in the process to create a fair and co-produced housing sector.

“Wales should develop a policy for aligning affordable rent with what is affordable...good strategy and collaboration will improve citizens’ lives by creating an affordable housing market”

5) Is there anything else you want to say on rent setting policy?

The final question in our 2025 survey provided tenants with an open opportunity to share their final thoughts on rent and affordability. Tenants shared their following thoughts with TPAS Cymru about what they would like to see in a future rent setting policy.

1. The focus of a future rent policy must remain centred on affordability, reflecting tenants' income and living circumstances.

“Rent should be classified by the tenants income...that would be a fair way to calculate and assess a tenants position”

2. Tenants are calling for increased transparency and accountability for both social landlords and for tenants.

“If you're going to increase the rents then put why you have to increase rent...be more transparent”

3. Once again, tenants expressed that if rent and service charge rates are to rise, then maintenance and services must be completed to ensure value for money

“Service charges need to be lowered in line with the services actually provided”

4. Tenants also call for the sector to be reminded of what the goal of social housing is.

“We need to remember that this is meant to be ‘Social’ housing not ‘profit driven’ housing”

Thank you to reading this Tenant Pulse Report by TPAS Cymru. The tenant voice is vital in shaping better housing services.

Next Steps

Tenants have given time to give their views in this survey. Their voices matter and deserve your consideration and action.

- 1) All tenants who completed the survey and opted to receive a copy of the report will be sent a copy ahead of publication.
- 2) We will be sending this report to key decision makers across the housing sector including Welsh Government, Member of the Senedd (with an interest in housing), Housing CEOs and Heads of Service asking for their consideration and action.
- 3) TPAS Cymru will look for opportunities to present and discuss the findings withing sector and media to ensure stakeholders absorb and act on the report.
- 4) In addition, based on other TPAS Cymru's reports its likely we will be approached to present to tenant groups and staff teams across Wales. To request a session, please contact enquiries@tpas.cymru

We are very interested to know your views on this report and especially what action you took as results.

Acknowledgements

We would like to take this opportunity to thank our Tenant Pulse Advisory Group and our Tenant Pulse panel for their continuous inspiration and commitment to taking part in our surveys. Your input is truly valued and helps to shape the future of housing.

We would also like to thank the Welsh Government for part-funding TPAS Cymru as an organisation and Wales & West for the year-round lead sponsorship.

About TPAS Cymru



TPAS Cymru has supported tenants and landlords in Wales for over 35 years, developing effective tenant and community participation through training, support, practical projects, and policy development. Locally, we support community empowerment through practical advice, support, training, and project work.

At Government level, we contribute to policy changes by working with partner organisations to ensure the tenant voice influences decision making.



Tenant Pulse is the voice of tenants in Wales. www.tpas.cymru/pulse. It's been created by TPAS Cymru and is supported by the Welsh Government. We aim to:

- i) Find out what matters most to tenants.
- ii) Release regular surveys.
- iii) Hold prize draws to reward people who take part.

The results of our surveys are used by decision makers to create housing policy which works for tenants, and which helps make housing in Wales safer and fairer.

Tenant Voice Sponsor



Tenant Pulse is part of a programme of work to amplify tenants' voices. We are very grateful to Pobl Group, which sponsors this work.

To meet to discuss the points raised, please contact: enquiries@tpas.cymru