

WHAT HAVE LANDLORDS EVER DONE FOR US?

What the official 2026 data says about Britain's private landlords

A summary and the full analysis, with sources · Hello Neighbour · October 2026

The short version

The private rented sector is huge. It provides flexibility for young, working and ethnically diverse people, and it still provides a stepping stone to ownership. The popular idea that landlords do not look after their tenants is not supported by the data, and yet landlord bashing has become the sport of choice for politicians. Whether it is tax changes or new regulation, landlords have had a target on their back for a decade.

Look at what landlords actually provide, and how they do it, and a different picture appears. The large majority do a good job while facing an ever increasing headwind. We think it is about time there was a little more balance in the discussion.

How this document works

The short version runs to about a thousand words and sets out the seven findings that matter. Every section links through to the matching section of the full analysis, which begins on the next page. Every figure is footnoted, the datasets and our own calculations are listed under Sources and methodology, and contact details for interviews or underlying data are at the back.

[→ Read the full analysis, twenty pages with every source](#)

Why renters move

Ask private renters who have moved from one tenancy to another why they did it, and job-related reasons come second, cited by 23 per cent, behind only the desire for a larger property at 24 per cent. Being asked to leave by a landlord accounts for just 13 per cent.

A homeowner making the same move pays stamp duty, legal fees, agency commission and removals. A renter gives notice, and since May 2026 can do so with two months' notice from day one. If you want a labour market where people can take a job 200 miles away, the private rented sector is the mechanism that delivers it.

[→ Read the full section: Why renters move: job relocation and the UK labour market](#)

Landlords spent £6.41 billion on repairs last year

HMRC's figures, published in August 2026, show 1.92 million unincorporated landlords claiming repairs and maintenance against their rental income in 2024–25, the most commonly declared expense of any category. Between them they claimed £6.41 billion, which is £3,339 per landlord in a single year, or roughly one pound in every ten they collected in rent.

That is a conservative number. HMRC excludes capital improvements by definition, so kitchens, extensions and most energy efficiency work are not in the total at all. A tenant whose boiler fails makes a phone call. The owner then has to find several thousand pounds.

[→ Read the full section: Who pays for repairs in a rented property?](#)

Can renters still save a deposit?

Of households who bought a home in the year to 2024–25, 43 per cent had previously been private renters. On the median first-time buyer deposit of £36,500, a household saving a fifth of what remains after rent gets there in a little under nine years. Someone starting at 22 buys at about 31, and the observed median first-time buyer age is 34. In London, where renters aged 16 to 34 spend 47 per cent of gross income on rent, the same discipline takes closer to twelve years.

It works. It just takes about a decade.

[→ Read the full section: Can renters still save a deposit? How long it takes in 2026](#)

Eviction was rarer than the debate suggested, and is likely to get rarer still

Before the Renters' Rights Act, court records show private landlord and accelerated possession claims running at roughly 58,400 a year across England and Wales. Against 4.7 million privately rented households, that is about 1.2 per cent of tenancies. Around ninety-nine in every hundred make it through a year without a landlord going near a court, and a possession claim is not the same as an eviction.

The survey data agrees. Only 6 per cent of landlords had evicted a tenant in the previous two years. Where tenancies end, 63 per cent end because the tenant wanted to move, against 14 per cent where the landlord asked them to leave, and of those, 57 per cent were landlords selling up or moving in.

None of that means Section 21 should have survived. A power exercised rarely is still a power, and the minority who used it badly could not be reached any other way. But the true scale of the practice is worth understanding.

[→ Read the full section: How often do landlords actually evict tenants?](#)

Private renters rate their repairs service highest of any tenure

The English Housing Survey asked renters and leaseholders how satisfied they were with repairs and maintenance. Private renters came top at 68 per cent, ahead of housing association tenants at 58 per cent, council tenants at 55 per cent and leaseholders at 49 per cent. They achieve that in buildings which are largely older than any of theirs.

One number inside that deserves attention from anyone in this industry. Where the landlord handles repairs directly, 74 per cent of private renters are satisfied. Where an agent or property manager does, it falls to 59 per cent, and dissatisfaction rises from 17 per cent to 28 per cent.

[**→ Read the full section: Private rented vs social housing vs owner occupied: condition compared**](#)

Landlords do not get everything right, and damp is the clearest example

Private rented homes are the most likely of any type of housing to fail the Decent Homes Standard, at 22 per cent against 14 per cent for owner occupiers and 9 per cent for housing association stock. They are the most likely to have surveyor-recorded damp, at 11 per cent against 4 per cent in owner occupied homes. A sector housing 1.6 million households with children cannot be relaxed about that, and nobody serious argues it should be.

The reasons are structural rather than a lack of will, which is why the condition figures move so slowly. Most London flats are leasehold, so the roof, external walls, gutters and shared drains belong to the freeholder and the landlord cannot lawfully touch the defect causing the damp. Diagnosis is hard, because rising, penetrating and condensation damp look alike and need different fixes. A proper structural repair means floors up and walls open, which is close to impossible around a tenant in occupation and expensive enough that many owners reach for a dehumidifier instead. Recurrence then depends on heating and ventilation the landlord does not control, with fuel poverty the dominant driver.

None of that is a legal defence, and it is not offered as one. Landlords carry the liability whether or not they own the cause. But policy that assumes indifference will not fix a problem caused by leasehold structure, old fabric and cost.

So the fair summary is split. As custodians of buildings, private landlords are the worst performing group in English housing. As providers of a service to the people living in those buildings, they outperform every social landlord in the country, including the ones with regulators and published standards.

[**→ Read the full section: Private rented vs social housing vs owner occupied: condition compared**](#)

The squeeze on returns is getting worse, and policy has one setting

Landlord costs have risen far faster than landlord income. Expenses consumed 58.9 per cent of rental income in 2024–25, against 47.8 per cent five years earlier. Ahead lies EPC C by 2030 and the Decent Homes Standard by 2035, neither of which applies to the identical house next door if its owner lives in it.

Almost everything done to the sector in a decade has been designed around the minority who behave badly, and much of it was justified. What is missing is the other half: a serious programme to help the compliant majority meet the standards the country is now asking of them.

[**→ Read the full section: What would help good landlords? Five policy changes**](#)

The typical landlord is not the one in the headlines

The evidence describes a group behaving far better than the broader conversation assumes. Only 6 per cent of landlords had evicted a tenant in the previous two years. In a single year landlords declared £6.41 billion of repairs and maintenance to HMRC, equal to more than one pound in every ten they collected in rent. And their tenants report the highest satisfaction with repairs of any group in English housing, at 68 per cent, achieved in a stock measurably worse than any of theirs.

That is not a defence of the condition figures, which need to improve. Landlords are clearly trying harder than any other tenure to do better, and are making progress, but 22 per cent of private rented homes still fail the Decent Homes Standard and 11 per cent still have surveyor-recorded damp.

Why it matters

Landlords are not all saints, and this is not a case for applause. They are a large group of ordinary people, most of whom own one or two properties, who between them house a fifth of the country, absorb its repair bills, carry its asset risk and make its labour market mobile. They do it well enough that their tenants rate them above every social landlord in Britain. The policy question worth asking now is not how to constrain them further. It is how to keep the good ones doing what they already do, because the country has no plan for housing 4.7 million households without them.

Some things that could help

Grant support that follows the building rather than the tenant's income. A tax system that does not tax a mortgaged higher rate landlord more heavily than a company holding the identical property. Enforcement aimed at the criminal end rather than compliance burden spread evenly across everyone. Transparency on letting agents' terms and conditions.

And a government could stop talking about landlords as a category and start talking about bad landlords as a subset. The compliant majority currently hear every announcement as aimed at them, and respond accordingly. A minister who said plainly that most landlords look after their tenants well, that the reforms target the ones who do not, and that the state intends to help the rest meet the new standards would lose nothing, and would change the calculation for a great many people weighing whether to stay.

Read the full analysis

The complete report runs to twenty pages and sets out every figure above with its source, plus the sections on sector size and the policy timetable that are not summarised here.

[**→ What have landlords ever done for us? The full analysis**](#)

THE FULL ANALYSIS

Every figure with its source. Sector size, why renters move, who pays for repairs, deposits, eviction rates, the condition and service scorecard, and what would help.

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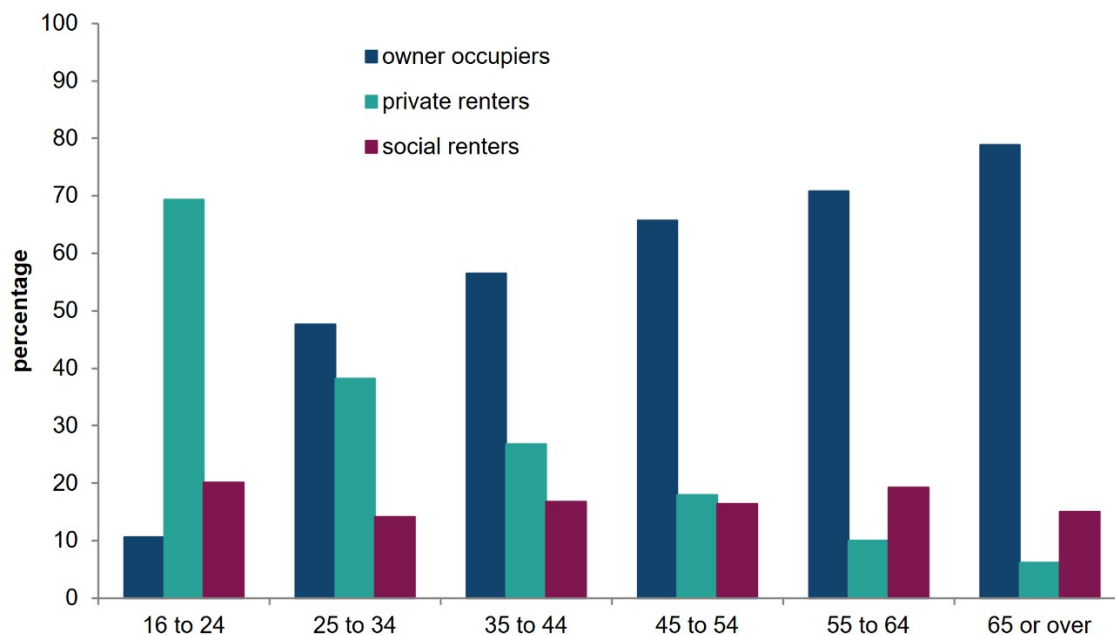
[Do landlords provide value? The case in summary](#)

How many people rent privately in England? 2026 figures

The English Housing Survey put the private rented sector at 4.7 million households in 2024–25, 19 per cent of all households in England and the second largest tenure after owner occupation. The same survey puts the mean private rented household at 2.3 people, against 2.7 for households buying with a mortgage and 1.8 for outright owners. Multiply the two and roughly 10.8 million people in England live in a home rented from a private landlord. Across Britain the Resolution Foundation counts **12.9 million people** living in the sector, more than double the 5.1 million recorded in 2000–01.

That is roughly one in five households, concentrated among people aged 25 to 54, and it includes 1.6 million households with dependent children according to the 2024 English Private Landlord Survey.

The majority of households with the Household Reference Person (HRP) in the age group 16–24 were private renters (69%) compared with 20% social renters and 11% owner occupiers.



The proportion of households with a HRP in either full or part-time work was 76% of private renters. The private rented sector has also seen a significant increase in ethnic minority renters from 18% in 2019–20 to 30% in 2023–24.¹

So the rental market provides a home for the younger, working and ethnically diverse population that inherently needs flexibility and who are yet to be able to build sufficient savings to buy a house.

Why renters move: job relocation and the UK labour market

The clearest economic case for a healthy rental sector is that it gives people flexibility at a time in their lives when things change. Jobs, relationships and family circumstances all change particularly for the younger generation and being able to quickly move house is a key part of being able to respond to those events.

A quarter of moves within the rental sector are about work

The English Housing Survey asks private renters who have moved from one tenancy to another why they did it, and the answers describe a sector doing exactly the job the economy needs from it. In 2024–25 the second most common reason for moving was job-related, cited by 23 per cent of movers, behind only the desire for a larger property at 24 per cent.² Nothing else comes close. Moving to a better neighbourhood accounted for 20 per cent, living with friends or relatives 10 per cent, wanting a cheaper home 9 per cent, and the poor condition of the previous property 9 per cent.³

¹MHCLG, English Housing Survey Headline Report 2023–24, Annex A: household demographics and resilience, Annex Table 1.3. Share of private rented households with a household reference person from an ethnic minority background, 18% in 2019–20 rising to 30% in 2023–24, the largest increase of any tenure.

²Ministry of Housing, Communities and Local Government, English Housing Survey 2024–25: private rented sector, pre-Renters' Rights Act overview, published 14 May 2026, Annex Table 1.2.

³Ibid., Annex Table 1.2. Respondents could select more than one reason, so percentages do not sum to 100.

Set that against the reasons that involve the landlord at all. Thirteen per cent moved because they were asked to leave, and 4 per cent because they did not get on with their landlord. The pattern holds when the same households are asked why the tenancy itself came to an end: 63 per cent said it ended because they wanted to move, against 14 per cent who were asked to leave by a landlord or agent.⁴ Whatever else is true of the private rented sector, most of the movement in it is people choosing to go, and close to a quarter of them are going because of work.

Family and relationships account for a further meaningful share, although the survey does not isolate them cleanly. Ten per cent moved to live with friends or relatives, 8 per cent to be closer to them, 8 per cent for other family or personal reasons, and 5 per cent because they wanted to live independently.⁵ Relationship breakdown, household formation and the arrival of children sit somewhere inside those categories without being separately counted, which means the true share of moves driven by a change in personal circumstances is higher than any single figure here shows.

The scale of the churn matters as much as its causes. Two-thirds of current private renters were previously private renters, and 43 per cent of everyone who bought a home in the last year had come from the sector.⁶ The private rented sector is where a large part of the country's housing movement actually happens, and it absorbs the consequences of a job offer, a separation or a new baby in a way no other tenure is structured to do.

None of this proves that renting causes people to move for work. Renters may simply be younger, earlier in their careers and more likely to be changing jobs anyway. The honest descriptive claim is narrower and still worth making: when someone in this country moves house because of their job, there is a high probability they are a renter, and the rental sector is the mechanism through which that move is delivered. Remove or shrink that mechanism and those moves become slower, more expensive, or do not happen.

The Renters' Rights Act has made the mechanism work better rather than worse. Before May 2026 the most common notice period was two months, but only 43 per cent of renters thought their notice gave them enough time to find somewhere else, while 40 per cent thought it might not and 18 per cent thought it would be impossible. Those figures do not sum to 100 because of rounding.⁷ Fixed terms have now gone, so a tenant can give two months' notice from day one without negotiating a break clause or paying out a term.

Who pays for repairs in a rented property?

The second function is the transfer of asset risk, and it is chronically undervalued in the debate.

⁴Ibid., Annex Table 2.1.

⁵Ibid., Annex Table 1.2.

⁶MHCLG, English Housing Survey 2024–25: age cohorts, published 14 May 2026.

⁷MHCLG, English Housing Survey 2024–25: private rented sector, pre-Renters' Rights Act overview, Annex Tables 2.2 and 2.3.

A tenant whose boiler fails makes a phone call. An owner with the same boiler makes a decision about several thousand pounds they may not have. The English Housing Survey put the average cost of bringing a dwelling up to at least EPC band C at £7,480 in 2024, with owner occupied homes the most expensive tenure to improve on that measure.⁸ Roofs, rewiring, subsidence and damp remediation all sit on the owner's balance sheet, and for a renter that exposure is capped at nil.

What landlords spend on repairs and maintenance each year

The scale of it is measurable, because landlords declare it to HMRC every year. In 2024–25, 1.92 million unincorporated landlords claimed repairs and maintenance against their rental income, making it the second most commonly claimed expense category after rent, rates and insurance, declared by 66.2 per cent of all landlords. Between them they claimed £6.41 billion.⁹ That works out at £3,339 per landlord in a single year.¹⁰

Two things make that figure a floor rather than a ceiling. It captures only revenue repairs, because HMRC excludes capital improvements from the category by definition, so a new kitchen or an extension is not in the £6.41 billion at all. And it captures only what was claimed, so any landlord who did the work and did not put it on a tax return is invisible in the data. The figure is also per landlord rather than per property, although 45 per cent of landlords own exactly one rental home, which means that for nearly half the population the two amount to the same thing.¹¹

Set against the sector's overall economics, repairs and maintenance absorbed 18 per cent of the £34.75 billion in total allowable expenses declared by unincorporated landlords that year, and equalled 11 per cent of the £58.99 billion those landlords declared in rental income.¹² More than one pound in every ten collected in rent went back into keeping the property standing. None of that lands on the tenant.

There is a figure here that cuts against the standard story. In 2024 private rented and owner occupied dwellings were almost equally likely to contain a Category 1 hazard under the Housing Health and Safety Rating System, at 10 and 9 per cent respectively. Two years earlier owner occupied stock was clearly safer, at 9 per cent against 12 per cent for the private rented sector.¹³ The gap closed, largely because landlords have been forced to invest.

⁸English Housing Survey, 2024.

⁹HM Revenue and Customs, Property Rental Income Statistics 2026, Table 3: Allowable expenses declared in 2024 to 2025 by category. Published 28 August 2026.

¹⁰Average calculated as £6.41bn divided by the 1.92 million landlords declaring this expense category. Hello Neighbour analysis of HMRC Table 3.

¹¹MHCLG, English Private Landlord Survey 2024. 45% of landlords own a single rental property.

¹²HM Revenue and Customs, Property Rental Income Statistics 2026, Table 3, covering 2024–25.

¹³English Housing Survey stock and housing quality data, 2024, dwelling level. Note that the Housing Health and Safety Rating System was reformed with effect from 23 June 2026 and the Category 1 and Category 2 banding replaced by High, Medium and Low, so these 2024 figures use the earlier bands.

EPC C by 2030 and the Decent Homes Standard: what landlords face

What separates the two tenures over the next decade is not the annual repair bill. It is that landlords face a published schedule of things they must do to their property, on fixed dates, enforced by law, and owner occupiers face none of it.

By 1 October 2030 every privately rented home in England and Wales must reach EPC C or equivalent, or register a valid exemption within a £10,000 cost cap. The deadline is confirmed government policy rather than law: government must first take new powers through an Act of Parliament and then lay the amending statutory instrument, which is expected in force during 2027.¹⁴ The reformed Decent Homes Standard applies to the private rented sector from 2035, enforced by local authorities, having been confirmed in January 2026.¹⁵ Awaab's Law, which imposes fixed statutory timeframes for investigating and repairing damp, mould and emergency hazards, is being extended from social housing to the private rented sector, with the government due to consult on the detail by the end of 2026 and the commencement date still open.¹⁶ The Private Rented Sector Database begins rolling out area by area from late 2026, and the Ombudsman follows, expected to be operational from 2028.¹⁷ And the review of the Housing Health and Safety Rating System has already landed. The amending regulations came into force on 23 June 2026, cutting the assessed hazards from 29 to 21, replacing the A to J classes of harm with High, Medium and Low, and allowing councils to impose a civil penalty of up to £7,000 for a Category 1 hazard.

Consider two identical Victorian terraces on the same street, both rated EPC E, both with a fifteen year old boiler and single glazing at the back. One is owner occupied and one is let. In October 2030 the let one is illegal to rent until it reaches band C, and its owner is looking at up to £10,000 of insulation, glazing and airtightness work before an exemption can be registered, and compliance is fabric first, so the heating system need not be replaced. The owner occupied one is under no obligation whatsoever. Same brickwork, same boiler, same draughts, and no deadline. The duty attaches to the tenure rather than the building.

That asymmetry is the part of the argument that usually goes unsaid. Landlords are being asked, correctly, to bring rented homes up to a standard the country wants. But the country is not asking the same of the sixteen million owner occupied homes sitting alongside them, and the cost of the upgrade falls on a group that is simultaneously being told it is the problem. Every

¹⁴Minimum Energy Efficiency Standards, England and Wales. Government response published 21 January 2026 alongside the Warm Homes Plan confirms a single compliance deadline of 1 October 2030 for all tenancies, a cost cap of £10,000 including VAT, a maximum penalty of £30,000, and grandfathering for properties rated C before 1 October 2029. Confirmed policy, not yet law: government must take new powers by Act of Parliament and then lay a statutory instrument amending the Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015, expected in force during 2027.

¹⁵Government statement of 28 January 2026, confirming the reformed Decent Homes Standard will apply from 2035 in both the social and private rented sectors.

¹⁶Renters' Rights Act 2025, Phase 3. Awaab's Law currently binds registered providers of social housing only. Government has committed to extending it to the private rented sector and is due to consult by the end of 2026; separate regulations are required and no commencement date is fixed.

¹⁷Renters' Rights Act 2025, Phase 2. Database rollout staggered by area from late 2026; the Ombudsman is expected to be operational from 2028.

pound of it is spent on housing stock that will still be there, warmer and safer, long after the current landlord has gone.

Can renters still save a deposit? How long it takes in 2026

The third claim is the one most often waved away, and the data supports it better than the rhetoric suggests. Of households who bought a home in the year to 2024–25, 43 per cent had previously been private renters.¹⁸ The median first-time buyer deposit was £36,500, with a mean of £78,131 pulled well above it by a small number of very large deposits, mostly in London and mostly involving family money,¹⁹ and among buyers aged 16 to 34, 78 per cent funded the deposit from their own savings, with 29 per cent receiving a gift or loan from family.²⁰ That saving has to happen somewhere, and for most people it happens while renting.

How long it takes to save a deposit while renting

Take a couple renting an average home in England at £1,451 a month. Private renters aged 16 to 34 spend 36 per cent of gross household income on rent, which puts their income at roughly £48,400 before tax and £38,300 after it. Rent takes £17,412 of that, leaving £20,932 a year, or £1,744 a month, to cover everything else and to save from.²¹

On that basis, here is how long the deposit takes. Both the median and the mean are shown, because the two differ by more than a factor of two and the mean describes a buyer most people would not recognise.

Share of post-rent income saved	Monthly	To median deposit (£36,500)	To mean deposit (£78,131)
10%	£174	17.4 years	37.3 years
15%	£262	11.6 years	24.9 years
20%	£349	8.7 years	18.7 years
30%	£523	5.8 years	12.4 years

The realistic band is 15 to 20 per cent. A household saving a fifth of what remains after rent reaches the median deposit in a little under nine years. Someone who starts renting at 22 on that discipline buys at about 31, and the observed median age of a first-time buyer is 34.

¹⁸MHCLG, English Housing Survey 2024–25: age cohorts, published 14 May 2026, Annex Table 2.1.

¹⁹MHCLG, English Housing Survey 2024–25 headline findings, Chapter 2: Housing costs and affordability. Mean first-time buyer deposit £78,131; median £36,500.

²⁰EHS 2024–25: age cohorts, Annex Table 2.5. Respondents could select more than one source of deposit.

²¹Assumptions: English average private rent of £1,451 per month (ONS Price Index of Private Rents, July 2026); private renters aged 16 to 34 spend 36% of gross household income on rent (EHS 2024–25: age cohorts, Annex Table 2.7), implying gross household income of £48,367 and net income of £38,344 after tax and National Insurance at assumed 2026/27 thresholds. Savings interest and rent inflation are both excluded. Hello Neighbour calculation.

Where the stepping stone stops working

Two-thirds of current private renters had previously been private renters.²² For a substantial group, the sector is not a staging post. It is where they live.

Among households aged 16 to 34, ownership has risen over the past decade, from 31 per cent in 2014–15 to 42 per cent in 2024–25, while private renting fell from 50 per cent to 43 per cent.

Among households aged 35 to 64, private renting rose from 16 per cent to 18 per cent over the same ten years, and owner occupation fell from 68 per cent to 64 per cent.²³ The people for whom renting has become permanent are not students and graduates. They are in their forties and fifties, and they did not buy when the preceding generation did.

Expectations have not adjusted to match. Just over two-thirds of those aged 16 to 34 still expect to buy eventually, exactly the same proportion as ten years ago, but among those who do, just under half think it will take five years or more, and 87 per cent do not expect to buy the home they are currently living in. Meanwhile the number of first-time buyers aged 35 to 64 has more than doubled in a decade, from about 155,000 to about 352,000, and one-person households have gone from 9 per cent of that group to 25 per cent.²⁴

None of that makes the stepping stone a fiction. Forty-three per cent of last year's buyers came through the private rented sector, and they saved their deposits while paying somebody's rent. What the numbers show is a mechanism that still works and takes about a decade to work.

How often do landlords actually evict tenants?

From our own conversations with landlords, the picture that emerges is of a positive relationship between landlord and tenant. Most landlords have let property for years or decades without ever serving a Section 21 notice. Many know their tenants properly: which school the children go to, which university the eldest has just started at and what they are reading, when a new baby is due, when somebody has changed jobs. The relationship is a long-running and largely uneventful one between two people who have each other's mobile numbers. It is not the relationship described in most of the political debate about the private rented sector.

The national data says the same thing. The TDS Charitable Foundation's Voice of the Landlord Survey, which questions around 2,000 landlords a year, found that 86 per cent agree they have a good relationship with their tenants, with landlord satisfaction rising rather than falling against the previous wave.²⁵ The English Private Landlord Survey, a far larger exercise covering more than

²²EHS 2024–25: age cohorts, Annex Table 2.1. Two-thirds of current private renters had previously been private renters. The London rent share (47% of gross income for renters aged 16 to 34, against 33% in the rest of England, Annex Table 2.7) supports the London figure in the FAQ.

²³EHS 2024–25: age cohorts, Annex Table 1.1.

²⁴EHS 2024–25: age cohorts, Annex Tables 2.6 and 3.1.

²⁵TDS Charitable Foundation, Letting in the Private Rented Sector in 2025: The Voice of the Landlord Survey, Wave 2. Annual survey of around 2,000 landlords in England.

9,000 landlords and agents, found that 44 per cent of landlords said their most recent tenancy ended because the tenant gave notice, against 8 per cent who said they had asked the tenant to leave. Those two are not directly comparable with the 63 and 14 per cent above. The landlord survey asks each landlord about their own most recent tenancy, so a landlord with one property counts the same as one with twenty, and its answer options cover a longer list of endings. The housing survey counts tenancies that ended, from the tenant's side. Both point the same way: tenant-initiated endings outnumber landlord-initiated ones by roughly five to one.²⁶ Only 6 per cent of landlords had evicted a tenant in the previous two years, and among those who had, the most common reasons were the property not being looked after, at 43 per cent, and rent arrears, at 42 per cent.²⁷

The court figures put a number on how rare possession action actually is. Across the four quarters to June 2026, private landlord and accelerated possession claims in England and Wales totalled roughly 58,400. Set against 4.7 million privately rented households in England, that is about 1.2 per cent of tenancies in a year. Because the claim count covers England and Wales while the household count is England only, the true English rate is a little lower, and a possession claim is not the same as an eviction, since the number of properties actually repossessed is lower again.²⁸ **Around ninety-nine tenancies in every hundred pass through a year without a landlord going anywhere near a court.**

None of that means Section 21 should have survived. A power exercised rarely is still a power, and the small number of landlords who used it badly did real damage to individual households and to the reputation of everyone else letting property. The case for reform never rested on the claim that most landlords behave badly. It rested on the claim that the minority who did could not be dealt with, which was true.

What the reform has not had to fix is the ordinary tenancy. On the security measures the English Housing Survey now tracks, 79 per cent of private renters said they felt safe from eviction, 68 per cent felt able to make long-term decisions, and **80 per cent said their home felt like a home.**²⁹ The community measures have improved as well, with the proportion feeling secure enough to invest in their local area rising from 62 to 66 per cent, and the proportion feeling a sense of

²⁶MHCLG, English Private Landlord Survey 2024, published 5 December 2024. Web survey of 9,216 landlords and 685 letting agents in England, fielded April to May 2024. The 6% figure covers landlords who had evicted a tenant in the previous two years.

²⁷English Private Landlord Survey 2024, landlords who had evicted a tenant in the previous two years. The 2021 comparison figure was 3%, when possession action was restricted during the pandemic.

²⁸Ministry of Justice, Mortgage and Landlord Possession Statistics, quarterly releases covering Q3 2025 to Q2 2026, England and Wales. Private landlord claims and accelerated claims combined total approximately 58,400 over four quarters. Set against 4.7 million private rented households in England. Hello Neighbour calculation. The claim count covers England and Wales while the household denominator is England only, so the English rate is a little below 1.2%.

²⁹MHCLG, English Housing Survey 2024–25: private rented sector, pre-Renters' Rights Act overview, published 14 May 2026, Annex Table 2.7.

home rising from 75 to 80 per cent.³⁰ These are people describing rented houses as homes, which is what happens when the relationship behind them works.

Even where landlords did end tenancies, the reasons were mostly structural rather than personal. Of private renters whose tenancy ended in the three years to 2024–25 and who were asked to leave, 57 per cent said the landlord wanted to sell the property or move into it themselves.³¹ That is a landlord exiting, not a landlord punishing. The single largest cause of tenants losing a private rented home in England is landlords leaving the sector, which is worth holding in mind by anyone designing policy intended to help tenants.

Private rented vs social housing vs owner occupied: condition compared

A defence of landlords that only cited the favourable numbers would not be worth reading. So here is the scorecard, taken from a single source published in July 2026, comparing private landlords against owner occupiers, councils and housing associations on the measures the government itself tracks. Landlords score worse on roughly half of it.

Condition: landlords come last

Condition measure	Private rented	Owner occupied	Local authority	Housing assoc.	Verdict
Non-decent home	22%	14%	12%	9%	Worst
Category 1 hazard	10%	9%	6%	4%	Worst, marginally
Damp (surveyor)	11%	4%	9%	6%	Worst
Damp (self-reported)	47%	24%	46%	39%	Worst, marginally
Unable to keep warm	21%	8%	25%	22%	Best of rented properties

Private rented homes are the most likely of any tenure to fail the Decent Homes Standard, at 22 per cent against 14 per cent for owner occupiers and 9 per cent for housing association stock.³² They are the most likely to contain a Category 1 hazard, and the most likely to have damp recorded by a surveyor, at 11 per cent against 4 per cent in owner occupied homes.³³ Nearly half

³⁰Ibid., Annex Tables 2.7 and 2.8. Comparison is with 2022–23.

³¹Ibid., Annex Table 2.5.

³²MHCLG, English Housing Survey 2024–25: perceptions and impacts of housing quality, published 9 July 2026, Annex Table 1.1.

³³Ibid., Annex Tables 1.1 and 1.3. Surveyor-assessed damp is recorded only where significant enough to feature in a HHSRS risk assessment.

of private renters report condensation, damp or mould themselves.³⁴ On the physical state of the building, the private rented sector is at the bottom of the table and it will need to improve.

Service: landlords come first

Service measure	Private rented	Leasehold	Local authority	Housing assoc.	Verdict
Satisfied with repairs	68%	49%	55%	58%	Best
Dissatisfied with repairs	22%	33%	35%	31%	Best
Made a complaint	22%	21%	27%	25%	Fewest, bar leasehold
Unhappy with response	54%	71%	63%	61%	Best
Dissatisfied with home	14%	n/a	19%	16%	Best of rented properties

The picture changes entirely once you ask people about the service rather than the structure. Private renters are the most satisfied of any group with the repairs and maintenance they receive, at 68 per cent, ahead of housing associations at 58 per cent, councils at 55 per cent and leaseholders at 49 per cent.³⁵ They are the least likely to be dissatisfied, no more likely than leaseholders to have made a complaint, and the least likely to be unhappy with the answer when they do.³⁶ This holds despite their homes being in demonstrably worse condition, which makes it all the more impressive.

One number inside that deserves attention from anyone in this industry. Where the landlord handles repairs directly, 74 per cent of private renters are satisfied. Where an agent or property manager does, it falls to 59 per cent, and dissatisfaction rises from 17 per cent to 28 per cent.³⁷ Putting a managing agent between a landlord and a tenant can make the tenant measurably less happy with the outcome. At Hello Neighbour we understand this, so we compensate with tech driven efficiency and pace.

The failure modes differ by tenure too, which is the most revealing detail in the whole report. When social tenants and leaseholders are dissatisfied, the leading complaint is that the landlord is slow, cited by 31 to 37 per cent. When private renters are dissatisfied, the leading complaint is

³⁴Ibid., Annex Table 2.3. Self-reported damp includes condensation and mould at levels below the surveyor threshold.

³⁵Ibid., Annex Table 3.1. Base is all leaseholders and renters. Owner occupiers are excluded because they have no landlord to be satisfied with.

³⁶Ibid., Annex Table 3.4 and 3.5.

³⁷Ibid., Annex Table 3.2.

that the landlord did not bother at all, cited by 33 per cent, while only 23 per cent say slowness was the problem, the lowest of any group.³⁸ A private landlord who engages is faster than an institution. A private landlord who disengages is not helping the reputation of landlords.

Landlords are improving, but the costs are significant

The stock is harder. The mean cost of bringing a non-decent private rented home up to standard is £10,569, against £6,918 for a housing association home and £7,201 for a council one, reflecting an older and more converted stock.³⁹ And for renters in non-decent homes, the median cost of putting it right is equivalent to about five months of rent, with a third of cases needing more than a year's worth.⁴⁰ That is the scale of what compliance by 2035 asks of a small landlord with one property and a mortgage.

The direction of travel also matters. The proportion of private rented dwellings failing the Decent Homes Standard has fallen from 35 per cent in 2011 to 22 per cent, the largest improvement recorded in any tenure over that period.⁴¹ The sector is still last, having travelled further than any other tenure to get there.

So the fair summary is this. As custodians of buildings, private landlords are the worst performing group in English housing, and the damp figures in particular should embarrass the sector. As providers of a service to the people living in those buildings, they outperform every institutional landlord in the country, including the ones with regulators, boards and published standards. Any policy built on the assumption that landlords are uniformly bad overlooks the fact that landlords are clearly trying the hardest of any tenure to do better and are making progress.

Do landlords provide value? The case in summary

The useful test is not whether landlords are admirable. It is what happens to the 4.7 million households currently in the private rented sector if it contracts sharply.

Social housing cannot absorb them. There were 1.34 million households on local authority housing registers at the end of March 2025, the highest figure since 2014.⁴² Against that, around

³⁸Ibid., Annex Table 3.3. Base is all dissatisfied leaseholders and renters.

³⁹Ibid., Annex Table 5.1. Mean cost to bring a non-decent dwelling up to the Decent Homes Standard, 2024.

⁴⁰Ibid., Annex Table 5.4. Median across all rented tenures; the mean is 15 months, reflecting a long tail of expensive cases.

⁴¹English Housing Survey stock and housing quality data, dwelling level. Non-decency in the private rented sector fell from 35% in 2011 to 22%, the largest improvement of any tenure over the period.

⁴²MHCLG, Social housing lettings in England, tenants: April 2024 to March 2025, published 13 November 2025. 1.34 million households on local authority housing registers at 31 March 2025, the highest since 2014.

166,000 households arrived in social housing from another tenure across the whole year.⁴³ Only 6 per cent of the social stock was let during 2023–24, and new social lettings have fallen by more than a third since 2013–14.⁴⁴ Owner occupation cannot absorb them either, not on a median first-time buyer deposit of £36,500 that takes close to a decade to save, and a median buying age of 34.⁴⁵ The functions do not disappear if the providers do. Somebody still has to house the 27 year old moving to Manchester for an eighteen month contract, and somebody still has to own the boiler.

The typical landlord is not the one in the headlines

Set out plainly, the evidence describes a group behaving far better than the political conversation assumes. Only 6 per cent of landlords had evicted a tenant in the previous two years, and 44 per cent say their most recent tenancy ended simply because the tenant gave notice.⁴⁶ In a single year landlords declared £6.41 billion of repairs and maintenance to HMRC, equal to more than one pound in every ten they collected in rent.⁴⁷ And their tenants report the highest satisfaction with repairs of any group in English housing, at 68 per cent, ahead of housing associations, councils and leaseholders, achieved in a stock measurably worse than any of theirs.⁴⁸

That last point is not a defence of the condition figures, which are bad. Twenty-two per cent of private rented homes fail the Decent Homes Standard and 11 per cent have surveyor-recorded damp, the worst on both counts.⁴⁹ A sector housing 1.6 million households with children cannot be relaxed about that, and nobody serious argues it should be. The point is narrower. The people living in those homes, who are better placed than anyone to judge, consistently say the person responsible for them responds well.

What would help good landlords? Five policy changes

Almost everything done to the private rented sector over the past decade has been designed around the minority who behave badly. Section 24, the stamp duty surcharge, selective licensing, the abolition of Section 21, the database, the ombudsman, EPC C by 2030 and the Decent Homes Standard by 2035 share a common assumption, which is that the problem is landlords and the solution is constraint. Much of it was justified. The small number letting unsafe homes

⁴³Ibid. 263,000 households received a new social letting in 2024–25, of which 63% were new to the social sector, giving approximately 166,000 households arriving from another tenure.

⁴⁴MHCLG, Social housing lettings in England, April 2023 to March 2024. Only 6% of the 4.3 million social properties were let during the year; new lettings have fallen 35% since the 2013–14 peak.

⁴⁵MHCLG, English Housing Survey 2024–25 headline findings, Chapter 2, and English Housing Survey 2024–25: age cohorts, published 14 May 2026.

⁴⁶MHCLG, English Private Landlord Survey 2024, published 5 December 2024.

⁴⁷HM Revenue and Customs, Property Rental Income Statistics 2026, Table 3, covering 2024–25.

⁴⁸MHCLG, English Housing Survey 2024–25: perceptions and impacts of housing quality, published 9 July 2026, Annex Table 3.1. Satisfaction with repairs and maintenance by tenure.

⁴⁹Ibid., Annex Table 1.1. Non-decent homes and surveyor-recorded damp by tenure.

and evicting without cause could not be reached any other way, and the case for reform never depended on most landlords being bad.

What has been largely absent is the other half of the policy. For a renter in a non-decent home, the median cost of putting it right is equivalent to about five months of rent, and in a third of cases more than a year's worth.⁵⁰ Confronted with that arithmetic, a rational person sells. And the single largest reason tenants lose a private rented home in England is already a landlord selling up or moving in, cited in 57 per cent of landlord-initiated endings.⁵¹ Policy that pushes marginal landlords towards the exit produces exactly the outcome it says it wants to prevent.

What the other policy setting would look like

Support already exists, but it thins out quickly. The Warm Homes: Local Grant will fully fund upgrades to one property per landlord, then requires a 50 per cent contribution on every property after that, so a landlord with three flats meets half the cost on two of them.⁵² Eligibility runs largely through the tenant's income rather than the building's condition, which means an EPC F house with a working tenant on an ordinary wage qualifies for nothing, and ECO4 closes at the end of December 2026. A scheme built around the 2030 deadline would key on the property that has to reach band C, not on who happens to be living in it, and would not taper away at the second home.

The tax position is more generous than the debate usually allows. Every ordinary running cost is deductible against rental income, from repairs and insurance to letting agent and management fees, accountancy and service charges.⁵³ Two exceptions matter. Since April 2020, relief on residential finance costs has been restricted to the basic rate, so a higher rate taxpayer relieves mortgage interest at 20 per cent while paying 40 per cent on the rent, and the restriction extends beyond the mortgage to loans, overdrafts and the fees for arranging them. Companies are exempt and continue to deduct in full,⁵⁴ which means the penalty attaches to the landlord's legal form rather than to anything about the property or the household living in it. The second exception is that capital improvements are relieved only against capital gains tax on an eventual

⁵⁰Ibid., Annex Table 5.4. Median across all rented tenures; a third of cases require more than a year's rent.

⁵¹MHCLG, English Housing Survey 2024–25: private rented sector, pre-Renters' Rights Act overview, published 14 May 2026, Annex Table 2.5.

⁵²Department for Energy Security and Net Zero, Warm Homes: Local Grant – Policy Guidance for Local Authorities. Private rented sector landlords may receive one home fully funded across the scheme, with a 50% cost contribution required for any properties upgraded thereafter.

⁵³HMRC, Work out your rental income when you let property. Allowable expenses include general maintenance and repairs, insurance, letting agent and management fees, accountancy, service charges, and advertising for new tenants.

⁵⁴HMRC, Changes to tax relief for residential landlords. From 6 April 2020 relief on residential property finance costs is restricted to the basic rate of income tax. The restriction covers mortgages, loans, overdrafts, and the fees and incidental costs of obtaining or repaying them. UK and non-UK resident companies are not affected and continue to receive relief in the usual way.

sale, with no capital allowances on plant installed in a dwelling house.⁵⁵ A hotel fitting a heat pump writes it down against profits. A landlord fitting the same heat pump to meet the same 2030 standard cannot.

Two further changes would cost the Treasury nothing. The first is transparency on letting agent terms and conditions. Agents fees are largely clear and published, but their terms and conditions are not. A requirement to publish terms and conditions would sharpen competition in a market where switching is rare.

The second change would cost nothing and has the potential to make the most difference. Government could stop talking about landlords as a category and start talking about bad landlords as a subset. The compliant majority currently hear every announcement as aimed at them, and respond accordingly. A minister who said plainly that most landlords look after their tenants well, that the reforms target the ones who do not, and that the state intends to help the rest meet the new standards would lose nothing and would change the calculation for a great many people weighing whether to stay.

Beyond that, two things that are not about money. Enforcement resources aimed at the criminal end of the market, where trading standards and environmental health teams are chronically thin, rather than compliance burden spread evenly across everyone. And a regulatory timetable stable enough that a landlord can plan a decade of ownership around it.

Landlords are not saints, and this is not a case for applause. They are a large group of ordinary people, most of whom own one or two properties, who between them house a fifth of the country, absorb its repair bills, carry its asset risk and make its labour market mobile. They do it well enough that their tenants rate them above every institutional landlord in Britain. The policy question worth asking now is not how to constrain them further. It is how to keep the good ones doing what they are already doing, because the country has no plan for housing 4.7 million households without them.

Sources and methodology

The datasets

Every figure in this report comes from one of the following published sources. Footnote numbers run in a single sequence through the document.

- MHCLG, English Housing Survey 2024–25: private rented sector, pre-Renters’ Rights Act overview, published 14 May 2026. Sector size, reasons for moving, how and why tenancies end, notice periods, satisfaction with landlord and agent.
- MHCLG, English Housing Survey 2024–25: age cohorts, published 14 May 2026. Tenure by age, rent as a share of income, deposit sources, first-time buyer age, housing histories.
- MHCLG, English Housing Survey 2024–25: perceptions and impacts of housing quality, published 9 July 2026. Decent Homes failures, damp, satisfaction with repairs, complaints, cost of remediation.
- MHCLG, English Housing Survey 2024–25 headline findings, published 4 December 2025, and Headline Report 2023–24 Annex A. Tenure shares, housing costs, household demographics.

⁵⁵Capital Allowances Act 2001, section 35. Plant and machinery installed in a dwelling house does not qualify for capital allowances. This is a summary of the position and is not tax advice.

- MHCLG, English Private Landlord Survey 2024, published 5 December 2024. Web survey of 9,216 landlords and 685 agents in England, fielded April to May 2024. Portfolio size, how tenancies ended, eviction incidence and reasons.
- HM Revenue and Customs, Property Rental Income Statistics 2026, Table 3, published 28 August 2026. Allowable expenses declared by unincorporated landlords in 2024–25.
- Ministry of Justice, Mortgage and Landlord Possession Statistics, quarterly releases covering Q3 2025 to Q2 2026, England and Wales.
- MHCLG, Social housing lettings in England, tenants: April 2024 to March 2025, published 13 November 2025, and the April 2023 to March 2024 release. Waiting lists, new lettings, relet rates.
- TDS Charitable Foundation, Letting in the Private Rented Sector in 2025: The Voice of the Landlord Survey, Wave 2. Annual survey of around 2,000 landlords in England.
- ONS, Price Index of Private Rents, July 2026. Average rent in England.
- HMRC guidance on rental income and on changes to tax relief for residential landlords; Capital Allowances Act 2001; Department for Energy Security and Net Zero, Warm Homes: Local Grant policy guidance; Renters' Rights Act 2025 and the Minimum Energy Efficiency Standards government response of 21 January 2026.

Our own calculations

Three figures in this report are Hello Neighbour calculations rather than published statistics, and we are happy to share the workings on request.

- The £3,339 average repairs and maintenance spend per landlord. HMRC publishes the £6.41 billion total and the 1.92 million landlords who declared the expense, but not the average of the two.
- The 1.2 per cent possession claim rate. The claim count is England and Wales and the household denominator is England only, so the English rate is a little lower.
- The deposit savings model. Rent of £1,451 a month from the ONS Price Index of Private Rents, a 36 per cent gross income ratio from the English Housing Survey age cohorts report, and tax and National Insurance at 2026/27 thresholds. Savings interest and rent inflation are both excluded, which cuts in opposite directions.

Definitions and things to note

- A possession claim is not an eviction. It is the first step in a court process, and fewer properties are actually recovered than claims issued.
- The English Private Landlord Survey counts each landlord's most recent tenancy, so a landlord with one property carries the same weight as one with twenty. The English Housing Survey counts tenancies from the tenant's side. The two are not directly comparable, though both show tenant-initiated endings outnumbering landlord-initiated ones by roughly five to one.
- The eviction incidence figure of 6 per cent covers the two years before the survey was fielded, not a landlord's whole career.
- HMRC expense figures cover unincorporated landlords only and exclude capital improvements by definition, so kitchens, extensions and most energy efficiency work are not in the £6.41 billion.

- The Minimum Energy Efficiency Standards deadline of 1 October 2030 is confirmed government policy for England and Wales but is not yet law. It requires new primary powers and then an amending statutory instrument, expected in force during 2027.
- A small number of dwelling-level figures are drawn from earlier English Housing Survey stock and housing quality releases rather than the 2024–25 topic reports: the £7,480 average cost of reaching EPC band C, the Category 1 hazard comparison between tenures, and the fall in private rented non-decency from 35 per cent in 2011 to 22 per cent. The tax comparison between a hotel and a landlord fitting the same heat pump rests on the capital allowances treatment of plant in a dwelling house. We are happy to supply the underlying references for any of these.
- The Housing Health and Safety Rating System was reformed with effect from 23 June 2026, replacing the Category 1 and Category 2 banding with High, Medium and Low. Survey data from 2024 pre-dates that change and uses the old bands.

Frequently asked questions

How many private renters are there in England?

There were 4.7 million privately renting households in 2024–25, 19 per cent of all households in England, and around 10.8 million people.

How much do landlords spend on repairs each year?

UK landlords claimed £6.41 billion of repairs and maintenance against rental income in 2024–25, an average of £3,339 for each of the 1.92 million landlords who claimed.

What percentage of tenancies end in eviction?

About 1.2 per cent of private tenancies saw a possession claim in the year to June 2026, and only 6 per cent of landlords had evicted a tenant in the previous two years.

How long does it take a renter to save a house deposit?

Around nine years to reach the median first-time buyer deposit of £36,500, saving a fifth of income after rent. In London, where renters aged 16 to 34 spend 47 per cent of gross income on rent, the same discipline takes closer to twelve years.

Are private renters satisfied with repairs?

Yes. At 68 per cent, private renters are the most satisfied group in English housing with their repairs, ahead of housing associations at 58 per cent, councils at 55 per cent and leaseholders at 49 per cent.

Are private rented homes in worse condition than other tenures?

Yes. 22 per cent fail the Decent Homes Standard against 14 per cent of owner occupied and 9 per cent of housing association homes, and 11 per cent have surveyor-recorded damp, the worst of any tenure.

Do landlords have to reach EPC C by 2030?

Yes, on current government policy. Every privately rented home in England and Wales must reach EPC C or register a valid exemption by 1 October 2030 under the Minimum Energy Efficiency

Standards, within a cost cap of £10,000. The deadline is confirmed policy rather than law: it needs new primary powers and then an amending statutory instrument, expected in force during 2027.

Why do most tenancies end?

Because the tenant chooses to leave. 63 per cent of ended tenancies ended because the tenant wanted to move, against 14 per cent where the landlord or agent asked them to leave.

About this report

Using these figures

Every figure in this report is footnoted, and the datasets behind it are public. You are welcome to quote or reproduce any of it with attribution to Hello Neighbour. If you want the underlying calculations or the working behind a particular number, ask and we will send them.

Who wrote this

Hello Neighbour is a London letting agency. We run a fixed-fee managed service and a self-service platform for landlords who would rather let their own property. We manage around 700 homes and we are among the larger agents in London by available rental stock. We see the behaviour described in this report from both sides, which is why we have set it out with sources rather than opinions.

If you let a property

Two dates in this report need planning for rather than worrying about. EPC C by 1 October 2030, which is capped at £10,000 a property and is fabric first, so the boiler does not have to go. And the Decent Homes Standard from 2035. If you want to know what either means for a specific property, or where it sits today, we are happy to look at it with you.

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