

A woman with her hair in a bun, wearing a grey hoodie, is looking at a control panel in a utility room. The panel has a digital display showing '14' and several buttons. The background shows pipes and a white cabinet.

Through the Roof

How rising rents, rising disrepair and rising evictions are pushing private renters into crisis

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“I’ve gone through a lot in my life, but this has been by far one of the worst times due to all the stress.

The best way I can describe it is: if you’re a renter, you’re only ever two paychecks away from being homeless.”

Hayley* who came to Citizens Advice after being served a S21 eviction notice. She received the notice shortly after reporting mould she feared was harming her young children’s health.

Executive summary

At Citizens Advice we’re seeing more people than ever before who cannot make their household budgets add up - we’re helping over 6,000 people every day with cost of living issues.¹ **Our analysis shows housing costs are now the biggest driver of negative budgets**, where people have more money going out each month than they have coming in.² But it’s not only the spiralling cost of housing people are facing every day, it’s the poor quality of homes too.

Private renters are at the sharp end of this. Making up 4.6 million households in England,³ they’ve been **facing a perfect storm** of ever-increasing rents, damp, cold and mouldy homes, and have very little power to do anything about it.

In a year when rent rises have hit record levels,⁴ we’ve found **a third of renters have had to use credit and other borrowing to pay their rent** despite the fact that **almost half are living with damp, mould or excessive cold.**⁵ More than 1 in 3 renters living with disrepair say it’s increased their energy bills, with 1 in 10 pushed into debt with their supplier as a result.

Yet almost three-quarters of those facing rent hikes and a third of those facing disrepair didn’t complain to their landlords - with half of them saying it was for **fear of eviction or other landlord retaliation.** In the words of one of our Tenants Voice panel of low income renters **“I don’t feel like I have any other choices financially, it’s this or homelessness - so I don’t feel like I can open my mouth.”**⁶

Executive summary

This bleak picture mirrors what our advisers see day in, day out. We're helping **rising numbers of renters facing disrepair, rising numbers struggling with rent increases, rising numbers in debt and rising numbers facing eviction**. We're now helping **almost 100 people every day with Section 21 evictions** and **almost 400 people a day with homelessness**.

Tackling this crisis must be a priority for the new government.

Renters need to be front and centre of the government's plans to fix housing, reduce homelessness and drive up living standards. In the long-term, that means **increasing the availability of homes in the social housing sector** - the current lack of which leaves many renters between a rock and a hard place and with no choice but to endure poor living standards at a high cost in the private sector.

But for now, the government must urgently implement a number of changes to **ensure financial support for renters is adequate, homes are safe and warm, and renters feel empowered to challenge their landlord** for unfair and unsafe practices.

We've been encouraged by the new government's commitment to bring forward long-awaited renters' rights legislation and implement Awaab's law in the private sector - as we led the call for last year.⁷ This must be done urgently and all legislation must be watertight - **renters can't wait any longer**.

Immediate steps to help renters

- 1 Help renters manage spiralling rents by keeping support linked to real rent prices.**
Local Housing Allowance should be linked permanently with the current lowest 30% of market rents
- 2 Make privately rented homes safe to live in and cheaper to run**
Implement Awaab's Law in the PRS without delay and bring all homes up to EPC C standard
- 3 Empower renters to challenge disrepair and unfair rent hikes without fear of retaliation**
Ensure a no-loopholes Section 21 ban and make it safer and simpler for renters to challenge rent hikes at tribunal

Renters are facing soaring rent...

"Over the years, it's got worse. I know everything's gone up, but renting seems to have rocketed" Tenants Voice participant⁸

Rents across the country are soaring. Even as inflation has steadied, rents continued to surge at a rate of 8.6% in the last 12 months.⁹



More than half (52%) of private renters have faced a rent increase in the last year - on average by £50 per month, **with 1 in 5 facing a monthly hike of more than £100, and 11% having to find an extra £200 or more.**¹⁰



In the same period we've seen a **107% rise in private renters coming to us for help with rent increases.**¹¹

These increases are particularly unsustainable for low income private renters - who are already living on a financial knife-edge, with many spending more each month on the very basics than they have coming in.

Amid a chronic lack of available social homes, many low income renters are forced into private rentals they can't afford, spending a huge proportion of their income on housing costs alone.

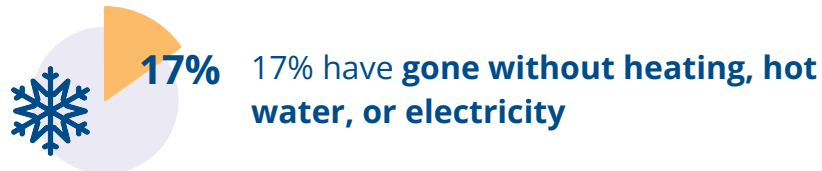
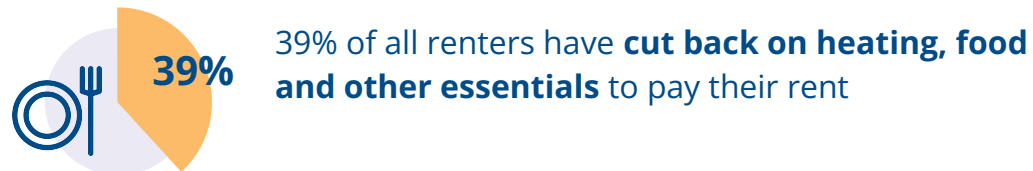
Our analysis has found:¹²

- **43% of low income private renters are in a negative budget** - where essential outgoings are higher than income - compared to 28% of low income renters in social housing and 36% of mortgage holders
- Low income private renters are expected to **spend nearly half (44%) of their income this year just on rent** - compared to 36% in social housing and 26% of mortgage holders
- For low income renters **in a negative budget**, this rises to **nearly two-thirds (61%) of their income expected to be spent on rent alone**

Private renters have long lived on the brink - but the problems are deepening. Back in 2019, private renters we helped with debt had £8 left on average each month after basic essentials. But today, things are far worse - **on average, they're £60 in the red every month.**¹³

Facing desperate choices, slipping under

As rents go up, people face awful choices about how to make ends meet. We found many are cutting back on the very basics and falling into debt to keep a roof over their head.¹⁴



“My gas, electric, water and council tax bills are all in arrears so that I can pay my rent on time”

Tenants Voice participant

We’re **helping rising numbers of private renters with debt**¹⁵ - and with more than half of them already living in a negative budget, it can be next to impossible to arrange a repayment plan with creditors so they can get back on their feet.

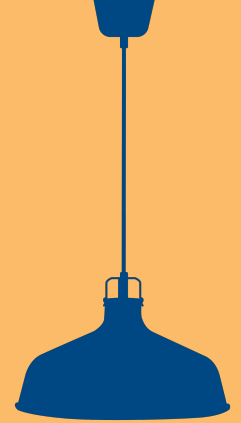
And the size of those debts are growing, as many renters borrow or fall behind on bills and other payments to make their rent. Amongst our debt clients, private renters now have record levels of overall debt - **£8,364 on average, up 29% since the start of the cost of living crisis**, and almost £1,000 higher than the average debt for social renters (£7370).¹⁶

In the worst cases, this can mean losing your home. **In the last 12 months, we’ve helped 15% more people facing eviction as a result of rent arrears** than the 12 months previously.¹⁷

Support is falling short...

The situation is worsened by **inadequate levels of housing support**. While those on benefits in the private rented sector can access Local Housing Allowance (LHA) that's supposed to cover the lowest 30% of rents in their area, this is rarely enough to actually cover the real costs of rents.

This benefit was frozen for 4 years up to April 2024, meaning it had drifted far from current rent level but even when it's unfrozen it has a built-in lag. The levels are re-set in April, but the data used to do this is from the 12 months running to the previous September. So even when the rates are re-set at the "30th percentile", the reality is that rents have already moved on, in this instance having risen by a further 5.7%.¹⁸



...leaving renters struggling to bridge the gap

On average, LHA recipients we help with debt **are dealing with a gap of £131 per month between their allowance and their rent.**¹⁹ Unless government acts, LHA is due to be frozen again from next year - meaning this shortfall will grow further.

This problem is even more acute for **single renters under 35**, who mainly receive a reduced "Shared Accommodation Rate" that's designed to cover the cost of renting a room in a shared house, regardless of whether they actually do so. We've previously found our debt clients in this group were facing a **monthly shortfall between allowance and rent that was £100 greater than other LHA recipients.**²⁰

Anton's story

Anton* shares a house with five other people in the North of England. He is disabled and not currently able to work.

He originally moved into his current property because it was cheaper than previous accommodation but his **rent has increased every 6 months to the point where it is no longer affordable**. The amount he receives in his Universal Credit through Local Housing Allowance **does not cover his rental costs**.

No-one living in the house wants to complain to the landlord about the rent increases because they are worried about the risk of eviction if they do. Anton also knows that he will be unable to afford the cost of a deposit if he has to move somewhere else.

He **has defaulted on a debt repayment plan to try and pay his rent**, but despite this he's currently in rent arrears. His current situation is **exacerbating existing physical and mental health conditions**, and **he is only spending £10 a week on food to have enough money for rent**.²¹



... but living with damp, cold and mould

While rents are rising fast, quality isn't. **For many renters, things are getting worse.**

- **Three quarters (75%) of all renters** (nearly 8 million people) have lived in a home with mould, damp or excessive cold, **up 5% on last year.**²²
- **More than a third (36%)** of renters said they **couldn't heat their home to a comfortable temperature last winter** - compared to 31% in winter 2023.²³
- **Even in summer, almost half (45%) of renters, or 4.3 million people,** are living in a home with mould or damp - **including 1.16 million children.**

Last winter our advisers helped 9% more people with damp, cold, and mould issues than winter 2022/23.²⁴

"It's a crisis - lots more people living in substandard housing...I've seen some awful photos, including damp, insect infestations, holes in stairs"

Citizens Advice adviser

"I contacted [the landlord] again to say the damp issue is still getting worse. Showed him more pictures.

There were actually slugs living in the wall at that point where all the paint was kind of bubbling up and cracking"

Tenants Voice participant



Unsafe, unlivable..

The health impacts of damp, mould and cold on respiratory illness are well documented - including the tragic death of 2 year old Awaab Ishak.²⁵

Yet **almost half (48%) of renters** who are currently experiencing damp, mould or cold have been **exposed to the problem and its impacts for more than a year - up 8% on last year.**²⁶

This includes **more than 668,000 children.**

Our previous research showed upgrading the energy efficiency of 13 million homes to Energy Performance Certificate (EPC) C would prevent 670,000 children from developing asthma.²⁷

But with many homes sitting far below this standard, **almost 1 in 7 (14%) renters who've experienced damp, cold or mould say it's impacted their health** by exacerbating asthma or making a respiratory illness more severe.²⁸

"I kept being really, really ill. I wouldn't just be a bit of a cold, I'd be bedridden for at least two weeks and then it meant I would set time off work, having to take steroids and things, just try and get myself better."

Tenants Voice participant

As well as the physical impact, those forced to live with damp, cold or mould report feelings of anxiety and depression:



Half (50%) had felt stressed or anxious as a result of the condition of their homes



14% had lost sleep



Nearly a quarter (22%) had experienced depression as a result.

...and unaffordable

Poor energy efficiency doesn't only have health impacts, it also exacerbates the already tight budgets of many private renters.

The price of poor energy efficiency is huge, as expensive heating is quickly lost through the walls, windows and roof, making it impossible to sustain a comfortable temperature without a huge price tag.



1 in 3 renters who've experienced damp, mould and excessive cold say they've **seen their energy bills have risen** as a result. That's the equivalent of 3 million people.²⁹



1 in 10 renters facing damp, cold and mould (equivalent to 829,600 people) say they've been **pushed into debt with their energy supplier**



Private renters on a low income are expected to spend **53% of their income on energy and housing costs this year** compared with 46% of those living in social housing and 40% for mortgage holders.³⁰

Sandy's story

"We discovered mould in my daughter's room, in my bedroom and in the back room downstairs...my child kept getting bronchiolitis and was hospitalised a few times in the winter.."

Sandy* lives with her partner and two children. They live in a rented house with significant damp and mould issues. The house is poorly insulated and there is condensation on the windows. Her daughter has developed recurrent bronchiolitis, which led to her being hospitalised multiple times over winter.

When Sandy contacted her landlord about the situation, he provided a handful of disposable water catchers. They've not solved the issue and since run out. Her family bought her a dehumidifier to try and stem the problems.

Sandy is behind on her gas and electric bills, which are particularly high because the property is so poorly insulated. She's also fallen behind on her rent. She's scared of complaining to her landlord again in case it leads to her being evicted.³¹

Silenced into accepting unsafe, unaffordable homes

Persistent poor quality and unfair rent hikes are sustained by the reality that tenants who speak up have very few protections.

On paper, renters have rights to demand more reasonable rent increases and good quality homes - but without protection from retaliatory eviction, many don't push back for fear of the consequences.

More than a third of the 3.9 million renters who've faced problems with damp, cold or mould didn't complain to their landlords.³²



More than 1 in 3 (38%) of them said it was because they were worried it would **lead to a rent hike, up from a quarter (27%) in 2023³³**



More than 1 in 5 (21%) feared it would **lead to eviction.**

"Landlords want someone who's going to put up and shut up and not cause any trouble...And because I don't feel like I have any other choices financially, it's this or homelessness, I don't feel like I can open my mouth."

Tenants voice participant



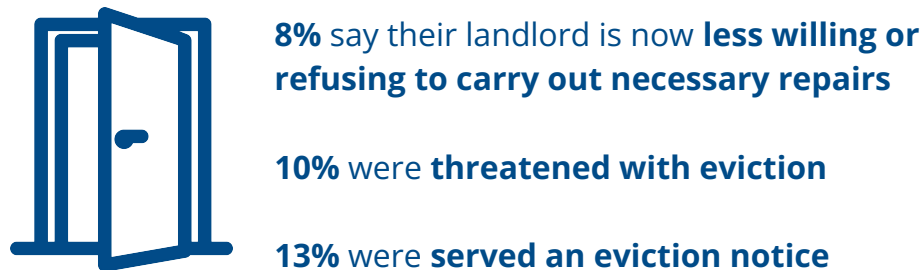
Silenced into accepting unsafe, unaffordable homes

The picture is even more stark for rent hikes - where almost three-quarters (70%) who faced an increase, didn't challenge it.³⁴

Of those renters:



And of those who did challenge an increase, more than a third faced retaliation, of which:



Derek's story

Derek* is in his 50s and lives in London. He had a stroke last year, which has left him unable to continue working.

He **lives in a rented property with significant disrepair issues**, including erratic hot water supply and severe mould. His housing benefit payments do not cover the cost of his rent, and he is currently living on a negative budget, using his savings to get by.

His landlord recently told him that he wanted to increase the rent. **Derek told him that he was unable to afford the increase** and that the condition of the property did not warrant this increase.

Four hours later, he was served a Section 21 eviction notice. The landlord has been using intimidatory tactics, such as late night phone calls, to try to deter him from challenging the eviction.³⁵

Rising evictions, rising homelessness

It's understandable renters are fearful of eviction and its consequences.

The level of no fault evictions is growing nationwide,³⁶ while **advertised rents for new lets went up 31% (or £3,360 a year) over the last 3 years,**³⁷ and are often higher after bidding wars. Renters in our Tenants Voice panel also reported landlords commonly asking for large deposits and multiple months' rent upfront to secure a home.³⁸

These spiralling costs of a new private rental, coupled with long waiting lists for a small pool of social homes, means that **eviction for a low income renter can quickly put them at risk of homelessness.**

"There's the increase in rent [and] the decrease in available properties... they're a lot more expensive - as well as down payments, deposits... so if I had to leave, it would be a women's shelter or a homeless shelter"

Tenants Voice participant

We're currently on track to help record numbers this year with both Section 21 evictions and homelessness

- **We're helping almost 100 people every day with no-fault Section 21 evictions** - up 20% on last year.³⁹
- **So far this year we've helped 70% more private renters with homelessness** than in the same period in 2019 pre-pandemic, and 15% more than last year.⁴⁰

Without serious action, this won't change - leaving renters in fear of exercising their rights, and mounting pressure on local authorities and other frontline services trying to support those at risk of homelessness.



Addressing the crisis - 3 areas government needs to focus on first

An alarming number of renters are in the red or teetering on the brink - swift and robust action is needed to stop them slipping further under. Early commitments from the government to bring forward renter rights legislation and build more affordable housing are welcome - they now need to act on these pledges, and get the detail right.

Long term, more social housing is critical. Rocketing private rents are driving people into a negative budget, but affordable social housing can help lift people out of the red.

If all private renters on means-tested benefits were in social housing in 2023/4, then nearly half a million people would have been lifted out of a negative budget. This would mean you'd cut by one third the number of private renters living in the red.⁴¹

But there are also important actions that can be taken right away to put money back in renters' pockets and improve their health and security. Some of these have already been pledged in the King's Speech, now it's about implementing swiftly and making sure measures are robust.

Delivering successfully on the 3 areas below would mark a strong step forward towards a future private rental sector that is secure, affordable and high quality.



Help renters manage spiralling rents by keeping support linked to real rent prices.

Local Housing Allowance (LHA) should be **linked permanently with the current lowest 30%** of market rents.

As it stands, it is due to be frozen again next year - meaning the current average £131 shortfall among our debt clients will grow further still and more renters risk falling into arrears and facing eviction.

The government should also abolish - or at least reform - the Shared Accommodation Rate to ensure single people under 35 have sufficient support available to them.

Addressing the crisis - 3 areas government needs to focus on first



Make homes safe and cheaper to run by implementing Awaab's law without delay and getting all homes to EPC C

It's welcome that the government has committed to **extending Awaab's Law to the private rented sector - this should be done without delay** to ensure landlords address harmful disrepair quickly.

Implementing and enforcing updated Minimum Energy Efficiency Standards in the sector to **bring all homes up to EPC C** is also vital to renter safety and affordability. As part of this, the cap for the maximum amount landlords are expected to spend on this work should be raised from £3,500 to £10,000. Landlords should also be supported to install these measures through the introduction of tax incentives and the government should work with the private sector to introduce green financial products to enable this work to happen at pace.

There is **also scope to further improve the reach and impact of existing energy efficiency schemes such as the Energy Company Obligation**. Citizens Advice will publish a report later this summer that will include recommendations for scheme changes that could improve access for tenants.



Give renters real power to challenge disrepair and unfair rent hikes without fear of landlord retaliation

The proposed renters reform legislation must include an absolutely watertight end to Section 21 evictions to give renters the confidence to uphold their rights and allow them to put down roots.

Just a simple ban won't deliver this. The government should include an initial 2 year protection period from any new no-fault grounds, strong evidence requirements, and a 1 year re-let ban to prevent abuse.

Building on their commitment to **strengthen the hand of renters in challenging unfair rent hikes**, government should ensure all rent increases are communicated with a formal Section 13 notice and reform the tribunal process so renters don't risk ending up with an even higher rent as a result of challenging.

They should also explore ways to make the criteria for a reasonable rent increase clearer - such as linking this to inflation levels and wage growth, or Valuation Office Agency data used to set Local Housing Allowance.

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Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We're a voice for our clients and consumers on the issues that matter to them.

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