

THE UNCOMFORTABLE TRUTH ABOUT HOUSING DISREPAIR

*The present state of Housing Condition
claims made against local authorities*

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FOREWORD



by Christian Potter

**Head of Housing Disrepair
at Pabla + Pabla Solicitors**

At Pabla + Pabla, whilst predominately assisting tenants and leaseholders who have suffered from disrepair within their homes, we have borne witness to broader changes in the housing sector. There are many troubling indicators of a great number of tenants suffering with disrepair. Landlords also seem to be struggling to enact the repairs needed - let alone stop their properties falling into disrepair in the first place.

To gain a better understanding of this, we decided to investigate relevant topics and create some content on the more difficult questions that we see from a practitioner's point of view. This led us to an interview with the Housing Ombudsman's Communications Manager earlier this year. Here, we had a candid conversation covering both the common ground and opposing perspectives that we had.

During this conversation, one particular response gave us pause for thought. We mooted that the field of

Housing Condition / Disrepair claims had expanded greatly in recent years, a statement we felt to be quite uncontroversial. To our surprise, the response from The Housing Ombudsman representative was to say that it was a bold statement to make given the lack of official data to support this.

When reflecting upon the interview afterwards, we realised that the detail about the lack of data was correct. Still, we were no less convinced about the increase in Housing Condition / Disrepair claims across the industry. Our next logical step was to consider how such data could be gathered and the difficulties in obtaining the same.

This quest to source such data led to Jacob Poole, our Housing Operations Coordinator and the author of this paper, submitting 317 separate Freedom of Information requests to every local council in the country that provides social housing. Our aim was to seek previously unseen data which we could analyse and collate. The product of the information received is detailed within this whitepaper which we believe is the first of its kind.

FOREWORD

Whilst there are many conclusions that can be drawn from the data obtained, we have deliberately tried to present the information without bias for the reader to draw their own conclusions. However, it is clear that our original belief is correct: the legal market that surrounds Housing Condition / Disrepair claims has increased exponentially.

Whilst showing that the number of claims (and spend in relation to claims) has broadly increased, the additional comments we invited from the councils also highlighted a sector in difficulty. A common theme was that the costs associated with Housing Disrepair claims (legal costs and subsequent compensation to tenants) were inhibiting their ability to deal with the repairs.

It will come as no surprise that we support the position of an individual tenant and their legal right to seek redress if their home is not kept in repair. It is therefore an uncomfortable truth that a landlord being held to account for past mismanagement is subsequently an issue which effects the rest of their housing stock.

Diminishing a tenant's access to justice is clearly an unpalatable measure, especially for the most vulnerable in our society. If, as our data suggests, instances of disrepair are increasing, how will this situation change?

Whilst this paper does not claim to have all of the answers, it is our belief that the data we have collated reveals, for the first time, the true scale of the worsening Housing Condition / Disrepair problem within the wider housing crisis.

INTRODUCTION



by Jacob Poole

Housing Operations Coordinator
at Pabla + Pabla Solicitors

The headline is as follows: **Housing Conditions claims (colloquially known as Housing Disrepair claims) have undergone a meteoric rise in recent years.** This paper's goal is to quantify this by compiling previously unseen data supplied by social housing providers.

In recent years, [mainstream media reported](#) that the Housing Ombudsman has warned of 'simmering anger' over living conditions. Further, [research by the House of Lords](#) has indicated the wide-reaching negative impacts of housing insecurity.

This has not escaped the attention of the current Labour government, who have put housing at the heart of their spending review, committing £39bn to social and affordable housing over the next ten years from 2025.

Simultaneously, there even seems to be cross-party consensus that tenant's rights are a major concern. [The Fitness \(Homes for Habitation\) Act 2018](#), and [Awaab's Law 2023](#) as an

extension, have been introduced by policymakers to increase tenant's rights and security. As a result, maintenance spending by social housing providers has [increased significantly \(pg.21\)](#).

Further legislation has been introduced in the form of the recently passed [Renter's Rights Act](#). Widely supported within the Commons for its commitments to ending Section 21 evictions, the act will doubtless be game changing for private tenants.

**£39
billion**

**government commitment
to social and affordable
housing over the
next 10 years**

However, although the private market is deeply intersectional with the social market ([pg.14](#)), this report will focus primarily on social rented homes.

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The rapidly evolving social housing complaints landscape

Alongside new legislation from central government, tenants are supported by **The Housing Ombudsman** who have made significant changes to the way that social housing providers address disrepair. Their new [Complaints Handling Code](#), introduced in 2024, is a new two-stage process of complaints. If a landlord has still not remedied disrepair after this process to a tenant's satisfaction, they can contact the Ombudsman to raise a further complaint.

This is an example of **Alternative Dispute Resolution (ADR)**, which is regularly referred to by local councils as a justification against legal representation ([pg.13](#)).

The Housing Ombudsman has seen a [148% increase](#) in complaints made about property condition, going from 1,758 in 2023, to 4,368 in 2024. Their role in tackling disrepair-related issues is markedly increasing.

Further, since the **Legal Aid, Sentencing and Punishment of Offenders Act 2012**, claims made via

148%
increase
in Property Condition complaints received by the Housing Ombudsman

legal aid has decreased by 68% from 2013/14 to 2023/24 ([pg.29](#)). In 2023/24, only 1,615 claims were brought through legal aid. This has left a gap in the demand for legal representation. Thusly, Housing Disrepair claims have become an area of interest and profitability for private solicitors.

Coinciding with this, the introduction of the **Civil Liability Act 2021** caused many firms to pivot as work on Road Traffic Accident claims became dramatically less profitable. Claims for Housing Disrepair where there remains work for the landlord to do (this is called specific performance), presently attract costs on an hourly rate basis. This allows law firms to dedicate an appropriate level of resource to assisting tenants.

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Further, specific performance means that the defendant is being scrutinised for carrying out of their contractual obligations. In Housing Disrepair claims this is prevalent, as tenants are usually bringing claims when they are experiencing disrepair, not after it has been remedied. This real-time metric means that tenants often need immediate legal support for ongoing issues.

This paper will go on to prove that **The Housing Ombudsman** and legal aid only make up a fraction of disrepair-related orders ([pg.29](#)). The bulk of action against social landlords is being taken elsewhere.



Methodology and considerations

In the current legal market, professionals anecdotally know that Housing Disrepair claims are increasing. The question that remains: what data do we have on the true extent of the increase?

As part of this paper's objective to source reliable, definitive information on the rise of Housing Disrepair claims, several different sources have been approached for comment and information.

Firstly, the **Ministry of Justice (MoJ)** were approached. In a FOIA (Freedom of Information Act) request, they were asked how many Housing Disrepair claims had been heard in court. Unfortunately, the **MoJ** said that they couldn't provide any information. This was because "the case records held are in custody of the court for the purposes of the court only".

Alongside this, councils and Housing Associations were pursued directly. Unfortunately, Housing Associations are not subject to FOIA requests. This will change with **STAIR (Social Tenant Access to Information Requirements) 2027**, but for now, they are exempt

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and have mostly refused to respond to this study.

The private rented sector is also not a part of this study, as it is extremely hard to collect data on [\(pg.14\)](#). However, now that the **Renter's Rights Act** has received royal ascent, more information may be available on how many tenants are seeking legal assistance for disrepair-related issues.

For now, this paper will focus on local councils as they are subject to FOIA requests. Out of the **317** councils in England and Wales, **78** provided a response with information. This paper will explore the data that these councils provided.

Our FOIA requests asked for the following information:

- 1) How many Housing Disrepair claims were brought against your council since 2020?** [\(pg.09\)](#).
- 2) How much money did your council pay in legal costs in Housing Disrepair-related matters since 2020?** [\(pg.17\)](#).
- 3) How much money did your council spend on maintenance work since 2020?** [\(pg.21\)](#).
- 4) Does your council have any comments to make regarding the above information?** [\(pg.23\)](#).

This paper's aim is to make an honest appraisal of the Housing Disrepair claim landscape, in detail never seen before. It is important to remember whilst reading the information that follows, that the goals of all stakeholders involved should be the same: **providing a safe, habitable home for all tenants.**

FINDINGS: Claim volume

How big is the increase in claim volume?

In the legal sphere, professionals will tell you anecdotally that Housing Disrepair claims are increasing in volume. However, actual quantitative data that can prove this outright has previously been sparse. Before exploring the data that this paper has sourced from local councils in England and Wales, it is important to consider the wider context of what data is currently available, what data isn't available, and why.

As a quick note on definitions - for the purposes of this study, this paper will place all renters in England and Wales into three different categories. These are **local council renters**, **Housing Association renters**, and **private market renters**. These three categories do not consider the type of tenancy (assured shorthold, licence agreement, etc), rather our

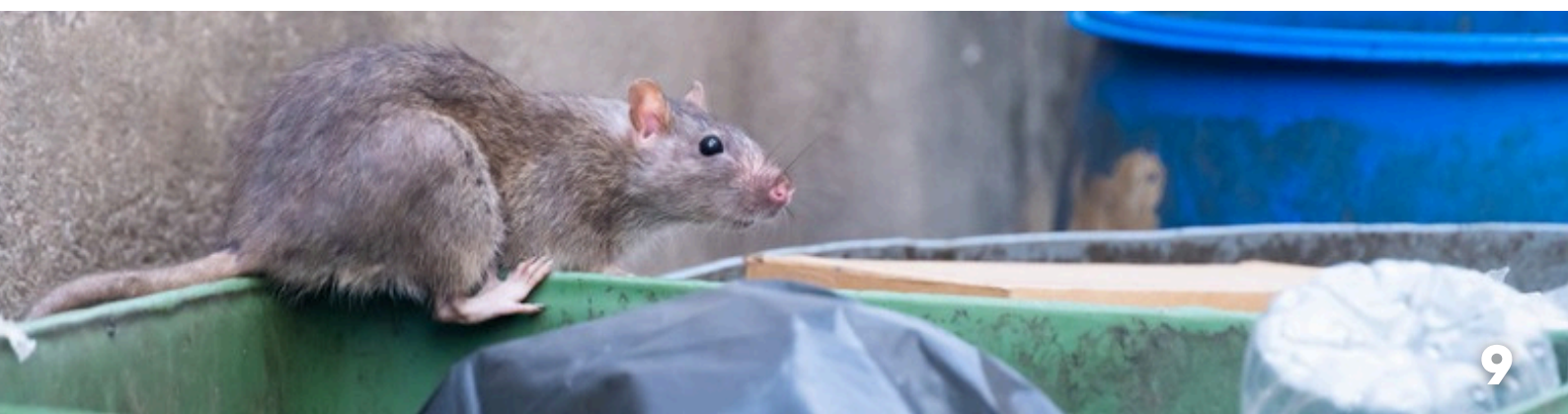
aim is to compare how data is collected with regards to Housing Disrepair claims.

As will be discussed, due to the nationwide lack of reliable, comprehensive data from Housing Associations and the private rented sector, the rest of this report will focus primarily on local councils. However, this paper was able to obtain useful information from local councils that provide social housing, who are subject to FOIA requests.

The question asked; **how many Housing Disrepair claims did each organisation receive, from 2020 to 2024?**

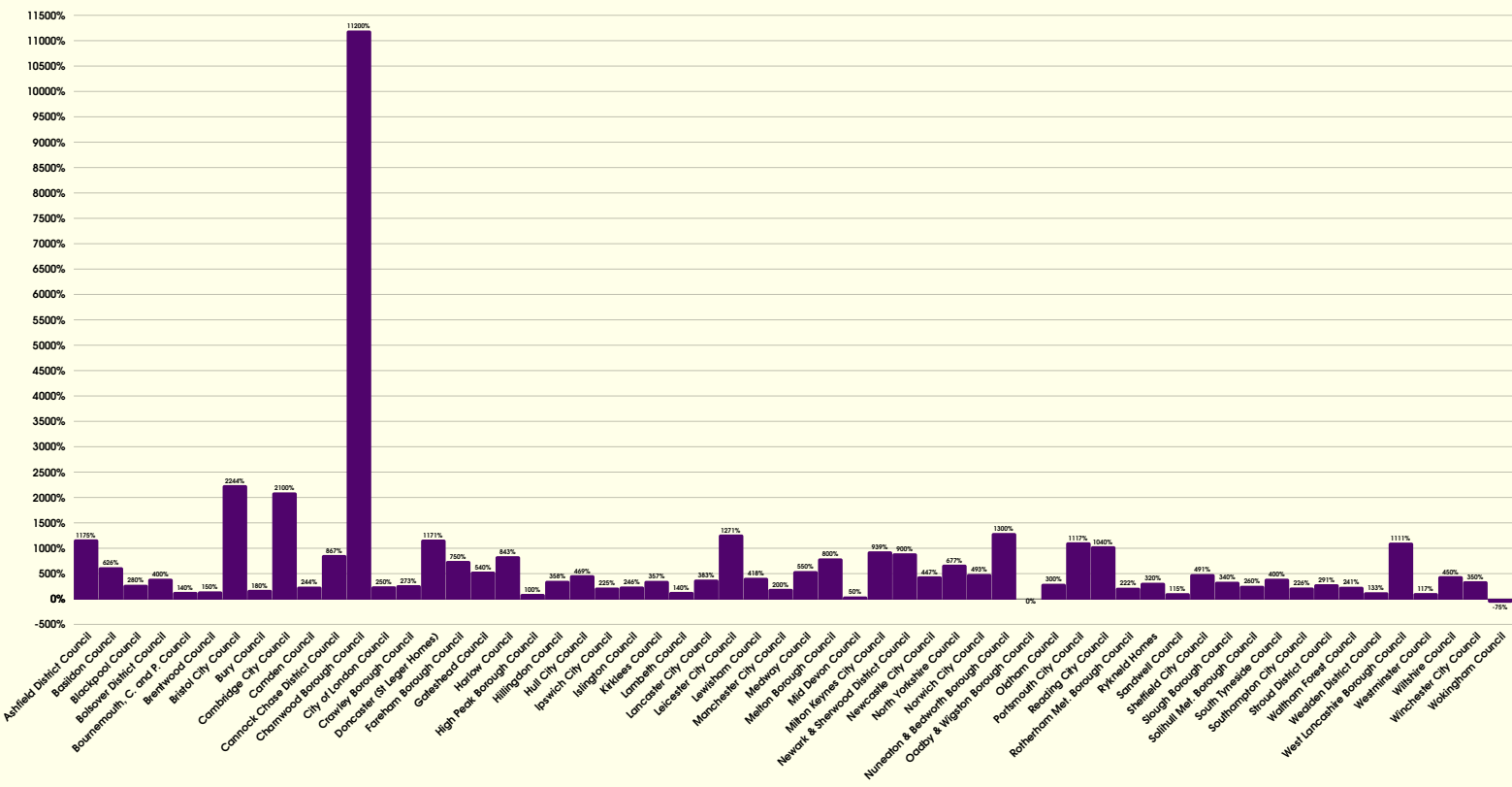
i) Local councils

Of the 317 local authorities in England and Wales, many have voluntarily transferred their housing stock to **Housing Associations**. However, some still provide social housing. Of those asked, **78** local authorities provided data on how many Housing Disrepair claims they received.

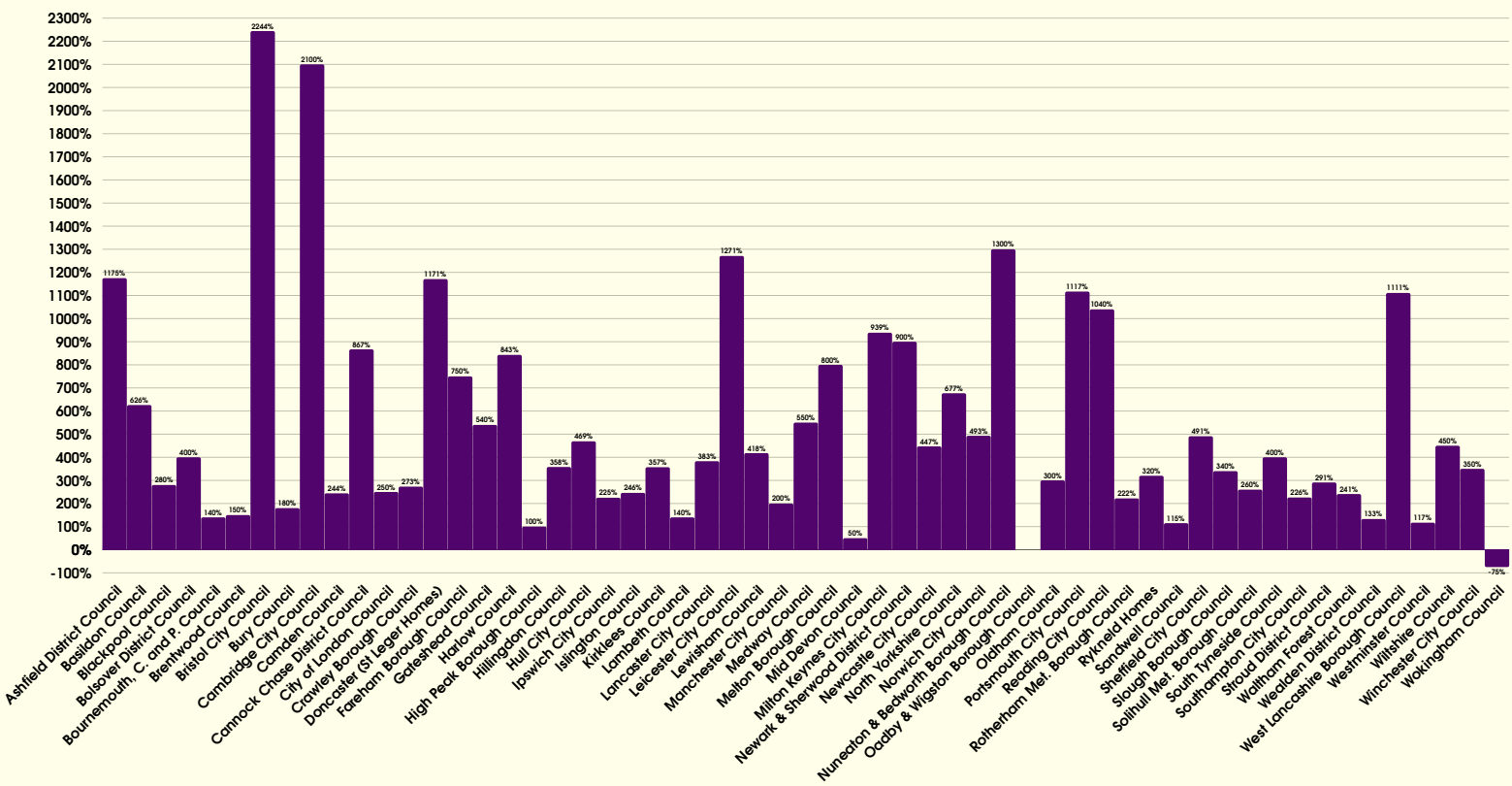


FINDINGS: Claim volume

Percentage increase of Housing Disrepair claims received (First Year - Last Year*)



Percentage increase of Housing Disrepair claims received (First Year - Last Year*) - Excl. Charnwood



* The First Year and Last Year are variable and based on the data we have available. The exact years can be seen in our full dataset.

FINDINGS: Claim volume

As can be seen from the data provided, most of the councils have seen an increase in Housing Disrepair claims from 2020 to 2024. There is a clear upward trend for most councils in this period, some increasing by dramatic amounts.

Bristol City Council saw a **2,244%** increase in Housing Disrepair claims from 2020 to 2024. In the same period, **Milton Keynes Council** saw a **939%** increase, **Harlow Council** an **843%** increase, and **Charnwood Borough Council** saw a staggering **11,200%** increase ([pg.14](#)).

This data proves one, undeniable fact: Housing Disrepair claims against local councils are skyrocketing.

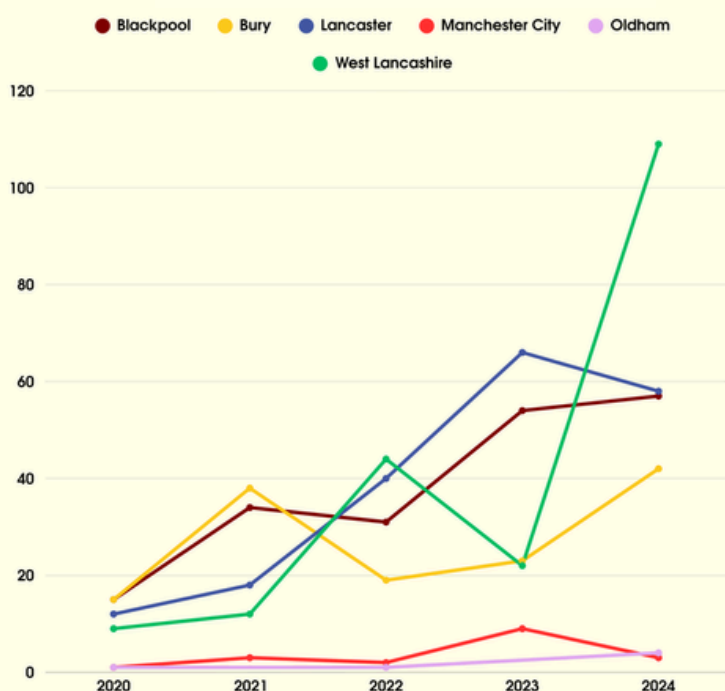
ii) Housing Associations

Housing Associations are subject to the same laws as local authorities with regards to their social housing stock. However, they are currently not obligated to provide information under FOIA requests. Regardless of this, this paper tried to contact every English and Welsh Housing Association. There were a variety of responses.

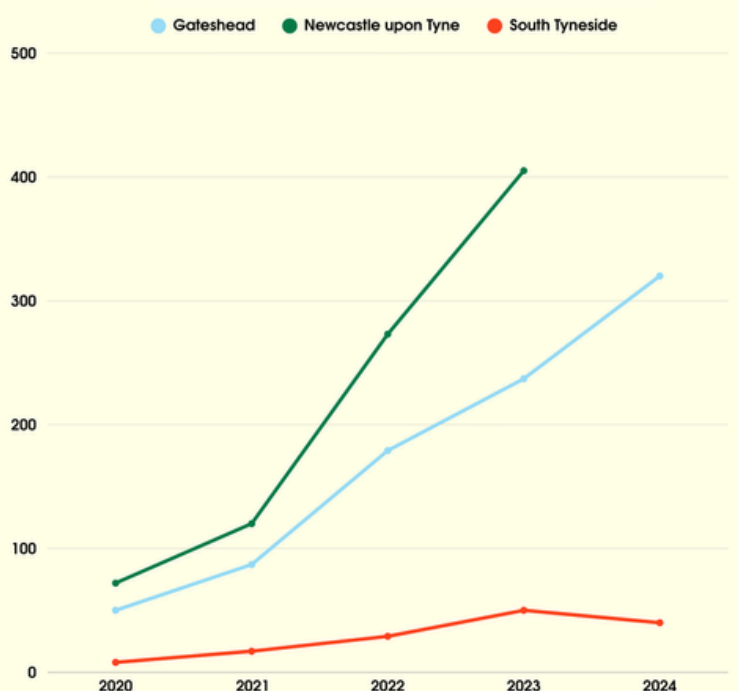
Onward Homes stated:

“Unfortunately, as a Registered Provider of Social Housing, Onward Homes do not fall within the current scope of the Freedom of Information Act, and as such are not obliged to reply to such requests.”

North West - Housing Disrepair claims received by year

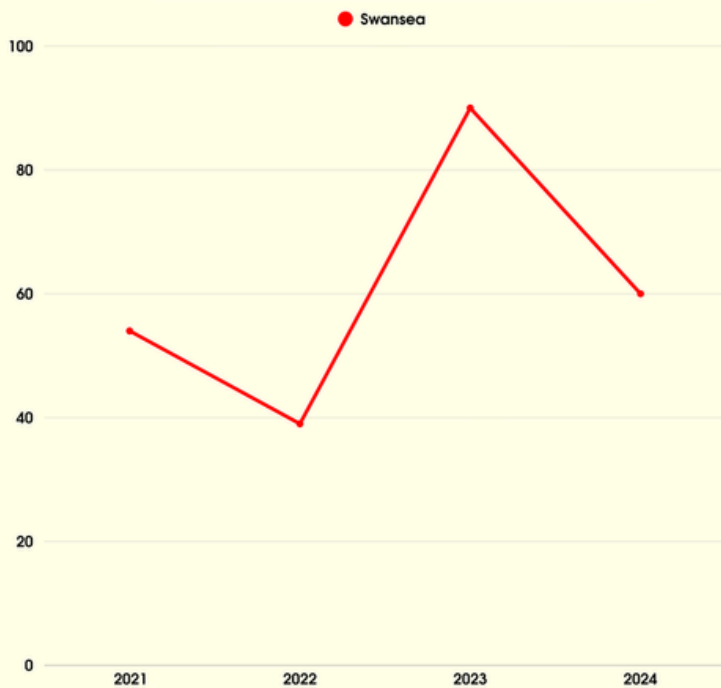


North East - Housing Disrepair claims received by year

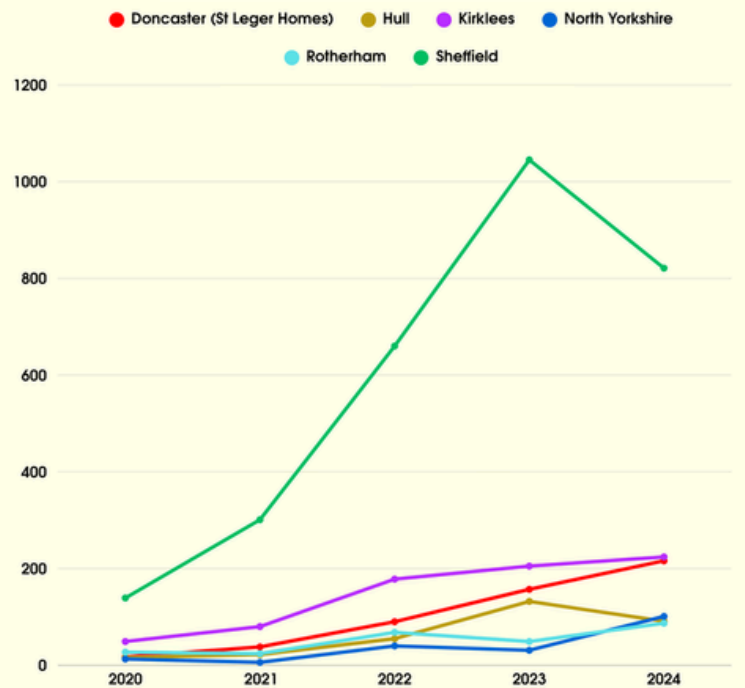


FINDINGS: Claim volume

Wales - Housing Disrepair claims received by year



Yorkshire & The Humber - Housing Disrepair claims received by year



Vivid Homes also rejected the request. They said: “*Housing Associations aren’t currently subject to the FOIA unless they’re fully owned by public authorities. This position was confirmed in 2023 when the amendment to the Social Housing bill was rejected.*”

Southern Housing stated: “*We are not defined as a Public Authority under Schedule 1 of the Freedom of Information Act (2000) and are not beholden to release data under this regime. We will therefore not be releasing information requested under this act.*”

Many local authorities voluntarily transferred their social housing stock to **Housing Associations**, mainly in the

1990s and 2000s. Therefore, social housing stock that once would have been subject to Freedom of Information, is now extremely difficult to acquire data on.

However, **Housing Associations** will be subject to FOIA requests under new legislation in **STAIR (Social Tenant Access to Information Requirements) 2027**. The government stated that “*the primary objectives of the new requirements are to ensure that registered providers are open with their tenants, that the tenants can access the information they need about their housing, and that tenants are empowered to hold their landlords to account for the quality of housing and services they provide*”.

FINDINGS: Claim volume

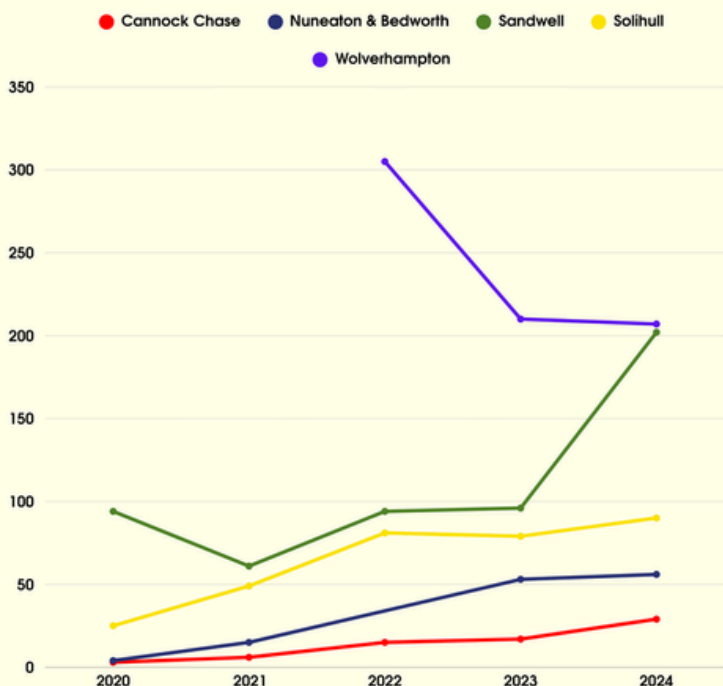


This paper contacted 100 **Housing Associations** in England and Wales.

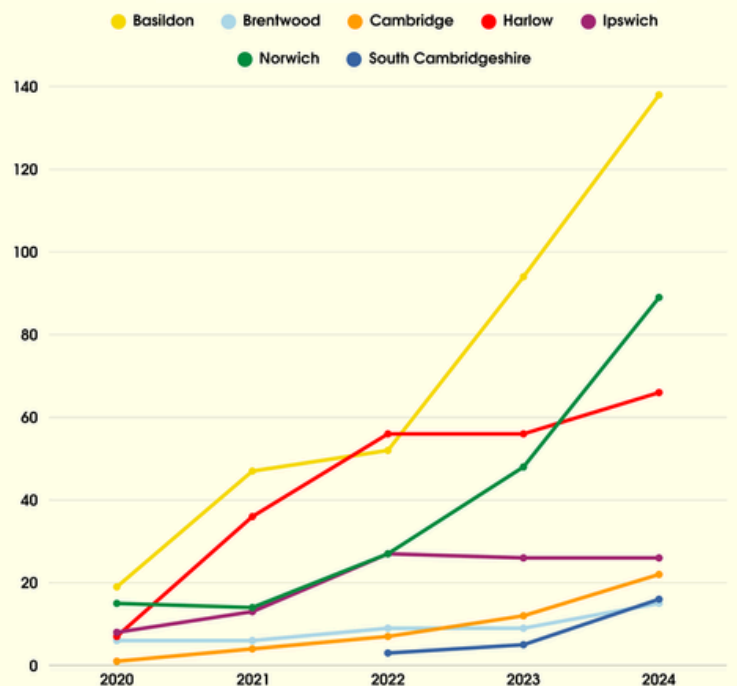
Of these, only 3 provided data to the questions asked. These were **Cornwall Housing**, **Rykned Homes**, and **St Ledger Homes**.

With the **STAIR** legislation, it is clear there is a policy consensus that transparency of data is key to providing the best possible environment of redress for tenants. This paper supports this message and looks forward to **Housing Associations** being subject to FOIA requests in 2027.

West Midlands - Housing Disrepair claims received by year

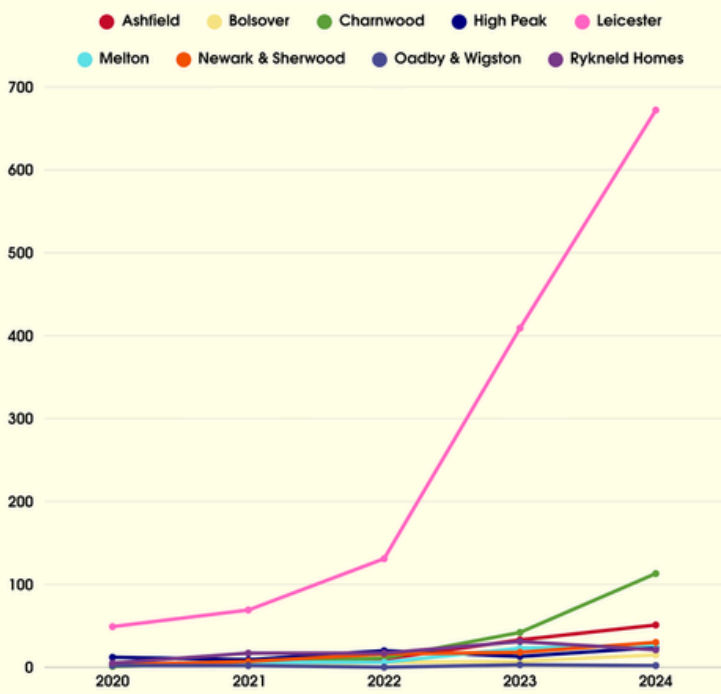


East of England - Housing Disrepair claims received by year

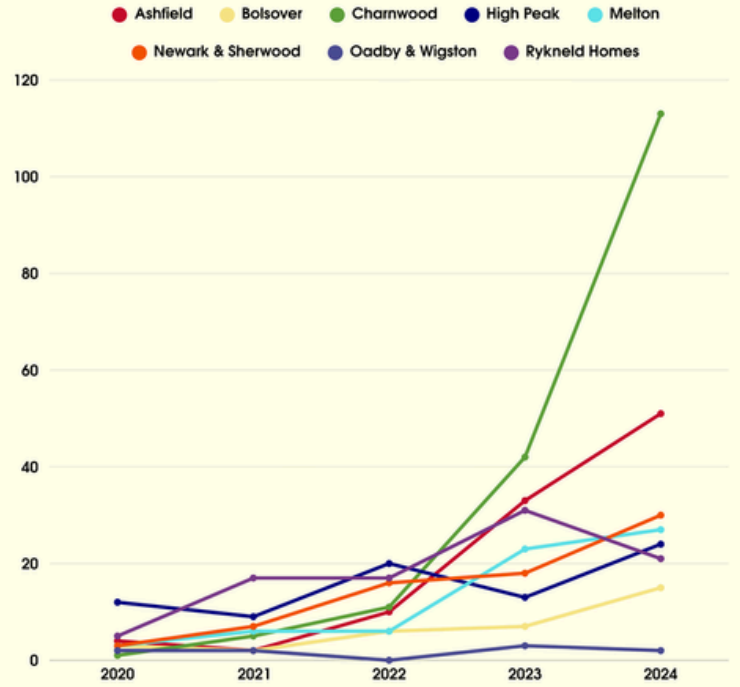


FINDINGS: Claim volume

East Midlands - Housing Disrepair claims received by year



East Midlands (Excl. Leicester) - Housing Disrepair claims received by year



iii) Private Rented Sector

Unfortunately, standards are not the same in the private rented sector. Here, disrepair claims by tenants will not be supported by the majority of claimant solicitors. This is because of several factors.

Previously, one of the main reasons private tenants were not readily supported by claimant firms, was due to Section 21 evictions. Theoretically, with the introduction of the **Renter's**

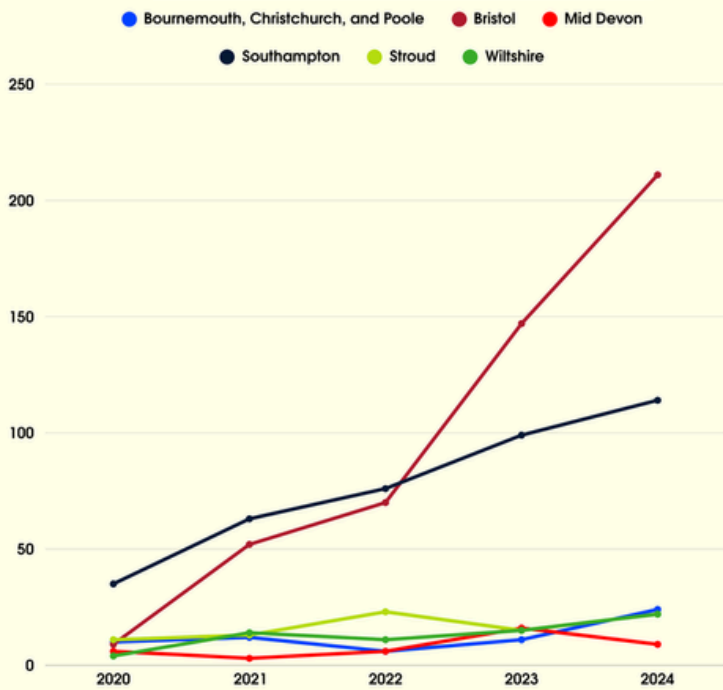
Rights Act, tenants will no longer fear a no-fault eviction when they look to hold their landlord to account for poor housing conditions. This change in legislation will likely bring big changes to the private claimant market in the coming months and years.

Alternatively, private tenants can seek intervention from local authorities, whose environmental health departments can issue 'improvement notices' which protects tenants

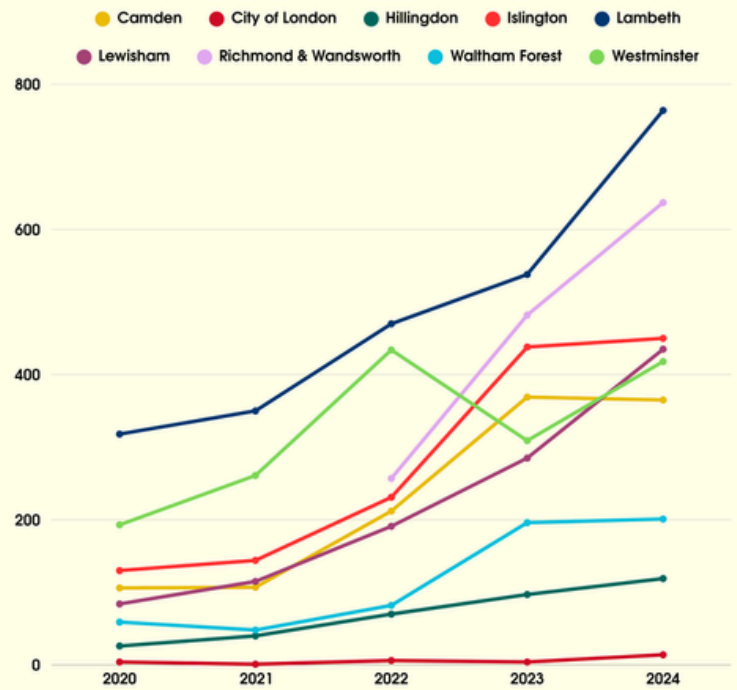


FINDINGS: Claim volume

South West - Housing Disrepair claims received by year



London - Housing Disrepair claims received by year



against evictions for six months. However, even this is seen as an unstable method of supporting tenants by most private solicitors. This is usually because of the unreliability of the council's service and the high levels of disrepair required for an improvement notice to be served.

Housing Disrepair claims can also run for longer than six months. As a result of this instability, insurers who cover against the risk of negative costs in Housing Disrepair claims, largely will not cover private tenant cases.

Landlord accountability has previously been questionable before the introduction of the Renter's



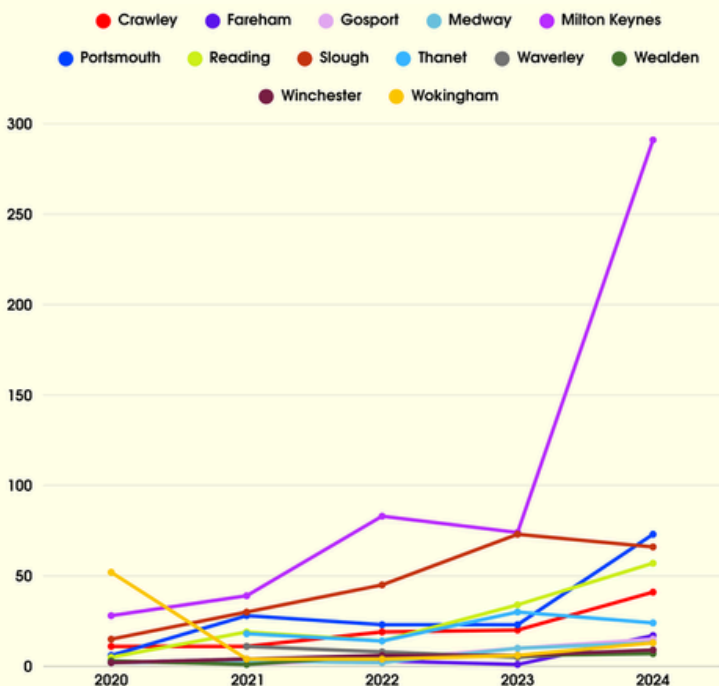
FINDINGS: Claim volume

Rights Act. However, now there will be a private rented sector Ombudsman, and a private sector database too. This will help solicitors access important disclosure information which is essential to bringing a successful Housing Disrepair claim.

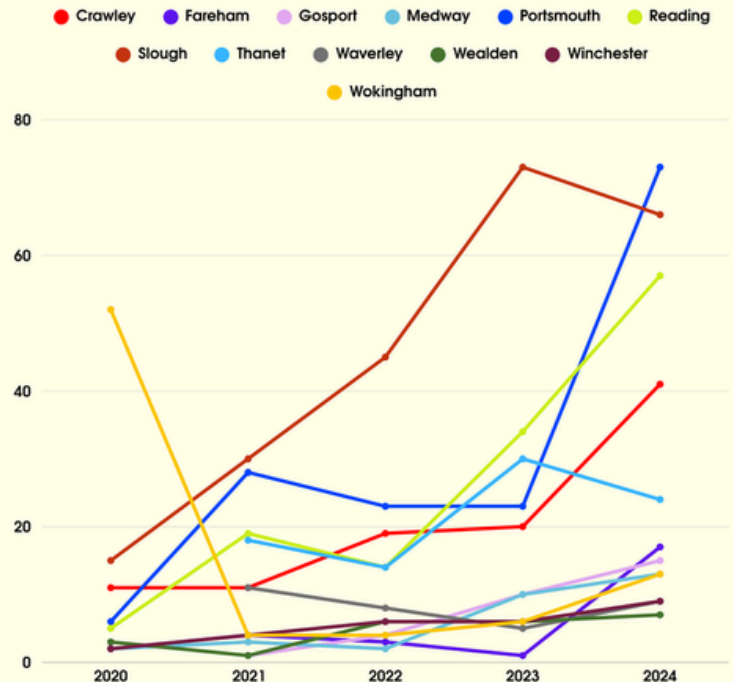
The **Renter's Rights Act** will no doubt change the landscape of private tenants seeking legal assistance from private firms. Although, this paper acknowledges that it will take time for the impact of the **Renter's Rights Act** to be fully assessed.



South East - Housing Disrepair claims received by year



South East (Excl. Milton Keynes) - Housing Disrepair claims received by year



FINDINGS: Legal costs

What are council's legal costs?

For local councils, with Housing Disrepair claims on the rise, it is inevitable that their legal costs will have increased. *Or is it?*

Our second FOIA question asked: **How much did each organisation pay in legal costs between 2020 and 2024?** The data received from the councils varied tremendously, with some even outright refusing to provide the requested information.

i) The councils that didn't provide data

Thanet Council stated that legal costs would be restricted under Section 43(2) of the FOIA, which states *"that information is exempt if its disclosure would, or would likely to be, prejudice the commercial interests of any legal person (including the public authority holding it)."*

Oldham Council provided a similar reason for withholding information. They stated that *"under the terms of contract with PFI (Private Financial Initiative) the council is unable to provide the details requested."* They

also went on to cite Section 43 of the FOIA.

Arun District Council stated that they *"do not hold this information in an electronic format that would allow the council to provide a response to the enquiry."*

Tamworth Borough Council simply stated *"it has not been possible to extract legal costs"*.

Other Councils, such as **Great Yarmouth Borough Council**, **Norwich City Council**, and **Pembrokeshire County Council**, cited Section 12 of the FOIA, wherein the information requested exceeds the reasonable limit. This is despite other councils answering in full.

“ The data received from the councils varied tremendously, with some even outright refusing to provide the requested information ”

FINDINGS: Legal costs

ii) The councils that did provide data

However, many councils were able to provide data for their legal costs in Housing Disrepair claims. This dataset is a little more complicated, so this paper will focus on councils who responded with data from roughly 2020 to 2024.

The data presents interesting findings. Unlike with claimant volume, where claims have been increasing across the board, some councils have managed to pay fewer legal costs in Housing Disrepair claims year on year.

“ Unlike with claimant volume, where claims have been increasing across the board, some councils have managed to pay fewer legal costs in Housing Disrepair claims year on year ”

Harlow Council saw the biggest increase in legal costs for Housing Disrepair claims. In 2020/21, they paid £3,091.50, and in 2024/25, they paid £298,543.99. A staggering 9556.93% increase.

Similarly, **London Borough of Islington** saw a dramatic increase in legal costs on Housing Disrepair claims. In 2020/21 they paid £21,107.50, and in 2024/25, they paid £1,918,599.69. An 8989.66% increase.

Out of the councils and Housing Associations that provided data from the chosen period, **Cambridge City Council** saw a 4,628.12% increase, **Kirklees Council** saw a 2,116.51% increase, and **Cornwall Housing** saw a 1,446.9% increase.

However, not all the councils who provided data on legal costs had such dramatic increases. As mentioned, some even managed to decrease their legal costs in Housing Disrepair claims.

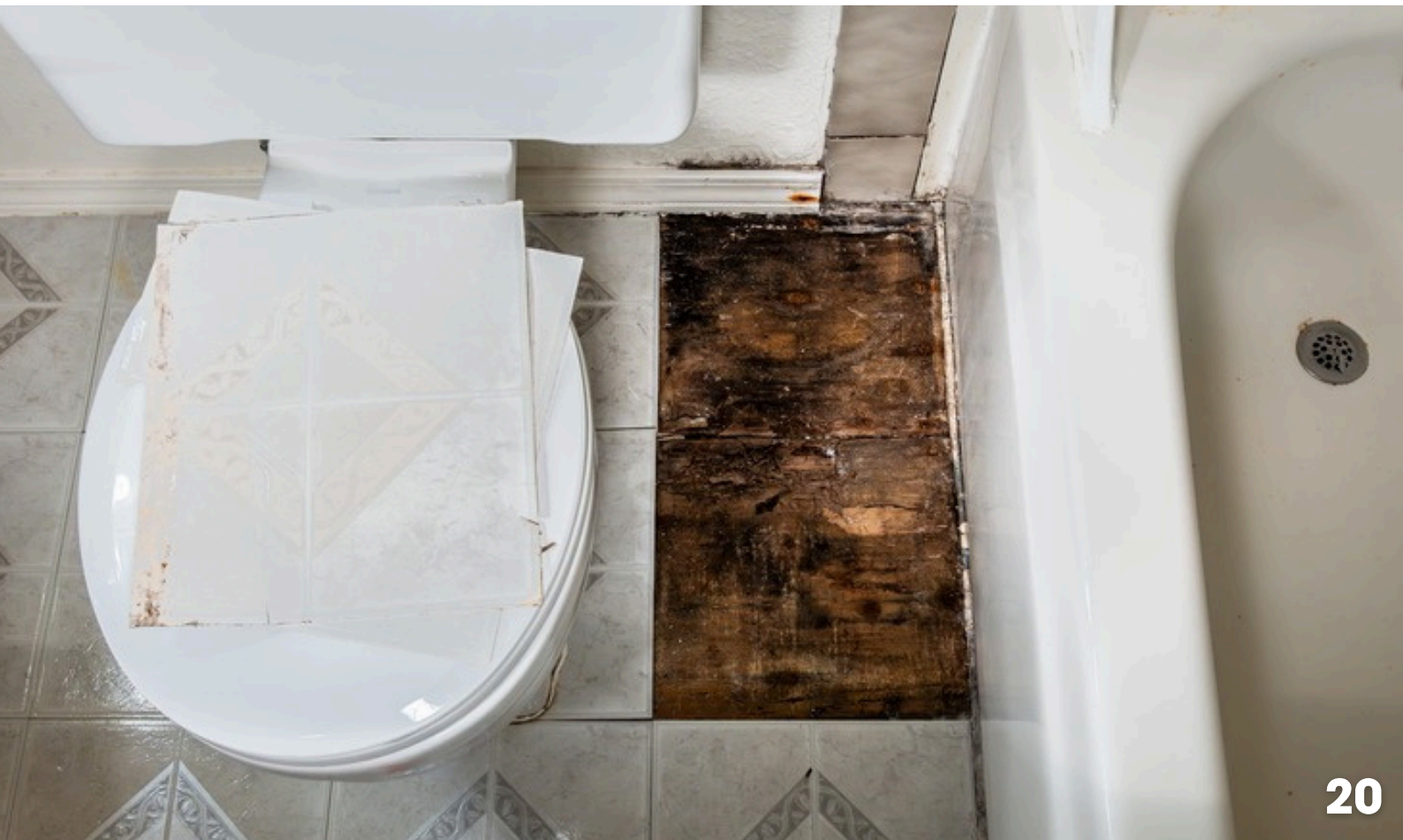
For example, **Blackpool Council**, in 2020/21 paid £118,119.48 in legal costs for Housing Disrepair claims. In 2024/25, they only paid £94,090.00. A 20.3% decrease.

FINDINGS: Legal costs

“ a dramatic increase in claim volume does not necessarily correlate directly with a dramatic increase in legal costs. Some councils saw a decrease in legal costs despite an increase in claim volume ”

It must be noted that it is difficult to collectively present this data, as councils responded in different ways. Some presented data in financial years, others in annual years. Many only had information on legal costs from the last couple of years.

This paper does acknowledge the limitations in the phrasing of the question presented to the councils. It does not distinguish between money paid to in-house legal teams, compensation to tenants, and money paid to claimant solicitors post-settlement.



FINDINGS: Maintenance costs

“ To meet the ever-increasing standards of new legislation and changes to building regulations, social housing providers are spending more on maintenance and repairs ”

maintenance spending. The average increase in maintenance spending from these Councils was 57.71% (excluding anomaly **St Ledger**), a little higher than the 55% average from all social housing providers between 2019/20 and 2023/24.

The highest increase was **St Ledger**, at a 949.13% increase, and the lowest was **Nuneaton & Bedworth Borough Council**, at only a 2.28% increase.

To meet the ever-increasing standards of new legislation and changes to building regulations, social housing providers are spending more on maintenance and repairs.

The [Regulator of Social Housing](#),

established in 2018, enforces compliance and standards to protect tenants from serious hazards. As a result, maintenance spending will have increased regardless of how many Housing Disrepair claims are brought against them.

Again, there are limitations with the dataset. Councils answered the question in different formats, some providing answers in annual years, and others in financial years.

Also, the distinguishment between planned maintenance and responsive repairs is not always made by the respondent councils.

However, the correlation is undeniable: Housing Disrepair claims are increasing in volume, and maintenance spending is increasing as well.

“ the correlation is undeniable: Housing Disrepair claims are increasing in volume, and maintenance spending is increasing as well ”

FURTHER COUNCIL COMMENTS:

HDR claims restrict a council's ability to spend productively

When submitting FOIA requests for data on Housing Disrepair claims, we also invited the councils to make further comments if they wished.

Their responses were varied, each focusing on different aspects of Housing Disrepair claims.

Generally, they fit into five main types of response, which this paper has categorised into the following:

- 1) HDR claims restrict a council's ability to spend productively
- 2) Claimant solicitors are only profit motivated
- 3) Tenants do not understand the legal process
- 4) Internal Complaints Procedures are a more effective way of seeking redress
- 5) The councils who did not respond with comments

Whilst we look into these specific responses, this paper will try to provide some wider context to the realities of Housing Disrepair claims.

1) HDR claims restrict a council's ability to spend productively

i) Restricting spending on maintenance:

Many councils argued in their response to the FOIA request that legal claims negatively affected their ability to spend more on their maintenance.

Portsmouth City Council stated that *"the claims can lead to a strain on budgets for repairs and maintenance."*



FURTHER COUNCIL COMMENTS:

HDR claims restrict a council's ability to spend productively

Wigan Council added that “disrepair claims are vast in volume and a drain on the council’s resources. (...) The council’s resources ought to be spent improving tenant’s homes, as opposed to paying sums of money to solicitor firms.”

Brentwood Borough Council stated: “Resources needed to counter the claims is taken away from the existing repairs team. The budgets could be better used for maintenance rather than fees.”

Brighton & Hove City Council suggested that “currently there appears to be a greater focus on building costs by unnecessary correspondence than in remedying the repair identified.”

These councils were drawing direct relationships to costs of the disrepair claims and the impact of their maintenance spending.

“ if landlords complied with their repair obligations in the first place, then no claims would be made. Housing Disrepair claims can only be made once a landlord has repeatedly failed to remedy ongoing issues after multiple complaints ”

What they do not address, is that if landlords complied with their repair obligations in the first place, then no claims would be made. Housing Disrepair claims can only be made once a landlord has repeatedly failed to remedy ongoing issues after a complaint. If all repair requests were tended to in a reasonable period, as per their contractual obligations, then claim volume would naturally reduce.

As seen with the rising claim volume, this is clearly not the scenario that is playing out.



FURTHER COUNCIL COMMENTS:

HDR claims restrict a council's ability to spend productively

However, there is an argument to be made, as was by **London Borough of Islington**, that certain decisions from central government have limited their capacity to uphold their maintenance spending.

They stated, "*the previous governments decision to cap social rents below indexation has led to increased financial pressures in terms of maintaining stock leading to the increase in revenue spending.*" They added "*we continue to lobby for a sustainable rent settlement to allow us to maintain our homes*".

Can the organisations responsible for maintaining and providing social housing successfully repair and remedy their stock up to current legislative standards? Further research is required, as it is beyond the scope of this paper.

ii) 'Unnecessary' payouts on legal costs:

Many more councils pointed out that legal claims come with associated costs. This includes paying out claimant solicitors in successful claims, and the costs of managing an increasing volume of claims.

Welwyn & Hatfield Borough Council stated that "*the impact of the rise in claims on the council's resources mean we now require one full time and one part time lawyer to deal with the volume of claims coming through*".

Basildon County Council furthered this point, stating that "*there should be a cap on how much the claimants' solicitors can charge on costs*".

Wigan Council stated that "*the council's resources ought to be spent on improving tenant's homes, as opposed to paying sums of money to solicitor firms*".

St Ledger Homes agreed with the above sentiment. They stated that "*expenditure used to fight spurious claims is money that could have alternatively been spent investing in housing stock*".



FURTHER COUNCIL COMMENTS:

HDR claims restrict a council's ability to spend productively

Given these responses, a strong argument could be made that an increasing number of Housing Disrepair claims are spurious, which waste time and resources which could be better spent by housing providers.

However, to limit a tenant's rights to bring a claim, would deny their access to justice. For the solicitors bringing spurious claims, this paper encourages increased scrutiny from the SRA.

Many of the council respondents were keen to point out that Alternative Dispute Resolution (ADR) should be pursued before a claim is made.

Social landlords have a two-stage process of complaints. If a tenant is still not content with the repairs enacted, they can go onto a further two-stage process with the Housing Ombudsman to seek impartial resolutions.

The catch is, that there is often ambiguity over [what constitutes a complaint](#). ADR is an important method of pre-litigation, but it should also be noted that some landlords do not comply with the Pre-Action Protocol for Housing Conditions and

therefore obstruct a tenant's legal rights to repairs.

Although the councils point out that there are spurious claims which strain council's budgets, poor performance from the defendant can often be the reason why these costs spiral.

It is clear from the data on [pg.19](#), that good performance can mitigate for legal costs. This is proven by **Blackpool Council** and **Rotherham Metropolitan Borough Council**, who both decreased their legal costs on Housing Disrepair claims from 2020 to 2024, despite a rising claim volume.

“ good performance can mitigate for legal costs. This is proven by Blackpool Council and Rotherham Metropolitan Borough Council, who both decreased their legal costs on Housing Disrepair claims from 2020 to 2024, despite a rising claim volume ”

FURTHER COUNCIL COMMENTS:

Claimant solicitors are only profit motivated

2) Claimant solicitors are only profit motivated

Another argument made by the respondent councils suggested that claimant solicitor firms are only profit motivated.

Portsmouth City Council stated that “*disrepair claims remain a rich source of work for claims firms, which exploit any potential gaps in housing and asset management for financial gain with a high majority of customers receiving minimal compensation*”.

Welwyn & Hatfield Borough Council furthered this point, stating that “*solicitors make more money than the tenants*”.

Although it is true that many firms have retrained to work in Housing Disrepair claims, it is assumed that claimant firms will seek to act in the client’s best interests. This is clearly set out in [S3 of the SRA’s Code of Conduct](#). Here, practicing firms must act entirely on their client’s interests.

S3.4 states that firms must “*consider their client’s attributes, needs, and circumstances*”, which is particularly



important when supporting a potentially vulnerable social housing tenant.

Any profit should be a consequence of a claimant firm’s actions to obtain a remedy for their clients. In other words, fixing the disrepair should be the undisputed goal of the claim.

Brighton & Hove City Council explicitly accused claimant firms of “*building costs through unnecessary correspondence rather than remedying identified disrepair*”.

FURTHER COUNCIL COMMENTS:

Claimant solicitors are only profit motivated

Firms acting under the scope of the **SRA** simply will not behave in this manner.

In the case of disagreements, costs can be disputed at settlement through the instruction of a cost draftsman, so there is clear mitigation in place for potential abuse of practice.

Tenants undergoing Housing Condition claims are typically signed up on **CFAs** (Conditional Fee Agreements), otherwise known as 'no-win, no-fee' agreements. This contract allows tenants to receive legal support without making upfront payments. Insurance also protects them from defendant fees in the outcome of a lost claim.

This funding structure has been vital in allowing many vulnerable social housing tenants to access legal support who would have otherwise been priced out of the service. This is especially important given the reduction and restriction of legal aid

funding, which will be explored further in this paper.

This is important, as it means that claimant solicitors can only recover their costs in the outcome of a won claim – otherwise they don't get paid.

Other Councils, like **Welwyn & Hatfield Borough Council**, **St Ledger Homes** and **Basildon County Council**, called for fixed recoverable costs to be introduced into the Housing Disrepair claims.

Since the [Legal Aid, Sentencing and Punishment of Offenders Act \(LASPO\) 2013](#), there were significant cuts to legal aid for those in the greatest need. If the solicitor's market were to be restricted through reduced profits, this could have potentially catastrophic consequences for tenants seeking legal assistance.

In a further FOIA request, this paper asked the **MoJ** about legal aid in Housing Disrepair claims. From 2012/2013 claims volume decreased by 70%.

The **MoJ** commented that "as an important step towards improving the system, the government recently consulted on uplifts to legal aid fees in housing categories, where they propose to increase spending by 24%".



FURTHER COUNCIL COMMENTS:

Claimant solicitors are only profit motivated

Financial Year	Claim Volume	Legal Aid Expenditure
2013/14	5,039	£2,802,918
2014/15	3,458	£2,179,728
2015/16	2,263	£1,504,594
2016/17	1,785	£1,142,792
2017/18	1,610	£915,981
2018/19	1,289	£938,013
2019/20	1,084	£902,931
2020/21	943	£769,127
2021/22	1,463	£1,165,324
2022/23	1,314	£1,083,005
2023/24	1,615	£1,203,416

Based on the claim volume above, even a 24% increase from 2023/24 would only see 2003 claims brought in the next financial year. **The Housing Ombudsman** also provide a path to redress, but their data said they only made 1,115 repairs orders in 2023/24.

Whilst tenant's rights are increasing, with new legislation in the last ten years like the **Fitness (Homes for Habitation) Act 2018** and **Awaab's Law 2023**, would this be enough without the assistance of private law firms?

As claim volume and maintenance spending increase, surely the way for councils to mitigate these new legal obligations is by making good on the promises set out in their tenancy agreements?

Once again, if the landlord actually addressed maintenance issues in their properties within reasonable timeframes, they would simply not have to spend resources on Housing Disrepair claims.

FURTHER COUNCIL COMMENTS:

Tenants do not understand the legal process

3) Tenants do not understand the legal process

The respondents focused a lot on the transparency of the legal process itself. There were many councils that suggested that tenants didn't understand the legal process when making a claim.

London Borough of Bexley stated that "while tenants do have a clear route to make a disrepair claim, the current process can sometimes be misused or misunderstood".

Hinckley & Bosworth Council stated that "*vulnerable residents do not have an understanding of the agreement that they have entered into with their solicitors*".

There is no doubt that the process of making a claim can be complicated. This is why it is accepted by the courts that a tenant can receive the assistance of a solicitor or recover the costs of paying for the same. Further, it is confusing that a tenant's knowledge of the legal process is being used as negative reason for solicitors being involved. At its heart, this is the reason why a solicitor is

“ There were many councils that suggested that tenants didn't understand the legal process when making a claim ”

needed in the first place - to help tenants protect their rights.

It is vastly important that all solicitor firms that comply with **SRA** regulations ensure that prospective clients are informed when making the decision to retain their services. Such regulations can be a lot of detail, and this paper understands that this can be an obstacle for some to fully understand the process.

In another point made by the respondents, some councils seem to believe that tenants are being manipulated into making claims. Many pointed out that tenants were vulnerable to predatory behaviour from profit-motivated solicitors.

Welwyn & Hatfield Borough Council stated that "*Housing Disrepair claimant solicitors use social media, and in some cases, cold calling residents in social housing*".

FURTHER COUNCIL COMMENTS:

Tenants do not understand the legal process

“ a Housing Disrepair claim is principally about securing repairs. To suggest that profit incentivised firms are aiming to wilfully mislead tenants who are vulnerable, completely ignores the reality that many of these tenants are actively living in disrepair ”

Rykneld Homes stated that “often, the cases we have received are as a result of canvassing or door knocking”.

Wigan Council suggested that “we hear of dishonest approaches to tenants to access their properties and persuade tenants to make claims against their landlords”.

The connotations of these points made by the councils should not be taken lightly.

Paragraph 8.9 of the **SRA** Code of Conduct for Solicitors says that solicitors should not “make unsolicited approaches to members of the public, with the exception of current

or former clients, in order to advertise legal services provided”.

Solicitor firms bringing Housing Disrepair claims must comply with this regulation. This paper encourages such scrutiny, and unscrupulous firms and **Claims Management Companies (CMCs)**, who have similar obligations under oversight from the **Financial Conduct Authority**, should be held to account for bad practice.

Further, **South Cambridgeshire District Council** suggested that “claims harvester solicitors offer no-win no-fee services aggressively to targeted tenants, who are promised ‘free money’”.

Basildon County Council stated that they believed “claimant firms were using the financial vulnerability of residents for profit”.

Many of the social housing tenants in question are financially vulnerable. However, a Housing Disrepair claim is principally about securing repairs. To suggest that profit-incentivised firms are aiming to wilfully mislead tenants who are vulnerable, completely ignores the reality that many of these tenants are actively living in disrepair. Further, those that are financially vulnerable are more likely to need such assistance.

FURTHER COUNCIL COMMENTS:

Tenants do not understand the legal process

This paper encourages the good **SRA**-accredited practice of private solicitors, who act in a client's best interests. In the case of Housing Disrepair, this is aiming to get repairs done as quickly as possible.

Paragraph 1.3 of the **SRA** Code of Conduct states that *"solicitors must perform all undertakings given to them, and to do so within an agreed timescale, or if no timescale has been agreed, then within a reasonable amount of time"*.

Brighton & Hove City Council suggested that *"tenants are encouraged to keep the claim away from resolution to build costs"*.

If such practices take place, this paper encourages the **SRA** to intervene where appropriate to make sure that claims are following Section 2.1(b) of the Pre-Action Protocol for Housing Conditions, that *"promotes speedy and appropriate carrying out of any remedial works which are the landlord's responsibility"*.

A tenant bringing a legal claim may not entirely understand the legal process involved, which is why it is crucial that the solicitor follows the protocol and aims to reach a solution to the disrepair as quickly as possible.



FURTHER COUNCIL COMMENTS: ICPs are a more effective way of seeking redress

4) ICPs are a more effective way of seeking redress

Internal Complaints Procedures

(ICPs) are detailed by social housing landlords and **The Housing Ombudsman** as a tenant's initial path to redress. Simply put, if they have an issue with their dwelling, they must complain to their landlord, following the two-stage complaints process. The respondents were obviously keen to point out that these ICPs should be pursued. It is important to note that a Housing Disrepair claim cannot be won without the appropriate notice given from the tenant to the landlord.

The Pre-Action Protocol deals with ADR in Section 4.1. It states that "*the parties should consider whether some form of ADR procedure would be more suitable than litigation, and if so, try to agree which form of ADR to use*".

The phrasing of this is important, as it states that ADR is optional. ICPs can be a part of this, but if a tenant has been reporting an issue to a landlord without the appropriate works being completed, why should they have

faith the landlord will complete works through another internal process?

Also, there is often confusion as to what ADR even constitutes. Sometimes, tenants think they are complaining but are not engaging their landlord's ICP.

If a landlord has failed on their contractual obligations, should there be an enforced hurdle of ICPs that tenants are forced to jump over before work is completed? Further, it could be suggested that enforced ICPs are an access to justice issue. However, many of the respondent councils suggested that ICPs were a "more effective" method of seeking redress.



FURTHER COUNCIL COMMENTS:

ICPs are a more effective way of seeking redress

“ ICPs frequently don't work. Tenants can often be in situations where they haven't made official 'complaints' finding out that the landlord has labelled their previous correspondence as a 'service request' ”

West Lancashire Borough Council stated that they “*actively encourage tenants to report repairs. This process takes less time than a legal claim*”.

Cambridge City Council stated “*we have a strong focus on early engagement and communication with tenants. Our responsive repairs service is designed to identify issues and address them promptly. We actively encourage tenants to report concerns as early as possible*”.

Brighton & Hove City Council stated that “*ICPs provide a favourable resolution for tenants, with any outstanding repairs being prioritised and completed. If tenants are still unhappy, they should seek the Housing Ombudsman's guidance before seeking legal proceedings*”.

The problem with this sentiment is that ICPs frequently don't work. Tenants can often be in situations where they haven't made official 'complaints' finding out that the landlord has labelled their previous correspondence as a '[service request](#)'. This discrepancy reduces tenant's trust in ICPs, and besides, they should still have recourse to legal support should they lose faith that their landlord will complete the necessary repairs.

Portsmouth City Council gave a list of reasons as to why ICPs were 'beneficial', which is as follows:

- *More timely resolution of the issues*
- *A simpler and more flexible approach to redress*
- *No legal costs incurred by the residents*
- *The investigation and resolution will not be limited to the scope in the way that a disrepair claim would be*
- *The potential benefit other residents in similar circumstances through resolution and proactive learning*
- *There is an impartial and independent assessment of the landlord's actions by the Ombudsman*

FURTHER COUNCIL COMMENTS: ICPs are a more effective way of seeking redress

From a tenant's perspective, here are alternate views as to why legal claims might be better than a landlord's ICP:

- Independent expert evidence is obtained to find long-term solutions to ongoing disrepair issues
- Tenants are paid out more compensation through legal claims
- Settled claims mean that landlords are contractually bound to complete the identified repairs
- Tenants are protected with regards to their legal costs due to Conditional Fee Agreements
- Vulnerable tenants can be supported by their solicitor, rather than having to deal with landlords themselves
- A Housing Disrepair claim can often be quicker than the two-stage process, followed by the Ombudsman's investigation

The main takeaway is that a settled legal claim will give a legally binding contract with clear expert evidence guiding what repairs need completing. In contrast, ICPs recommend that tenants seek redress through **The Housing Ombudsman**. However, the Ombudsman do not seek their own expert evidence, so impartial surveyor reports conducted in a legal claim can be the most effective way to identify disrepair. Compensation is also significantly less through ICPs (although this is secondary to the importance of the disrepair being remedied).

In sum, ICPs are an important aspect of redress, and tenants should not be discouraged from pursuing them. However, if a tenant has made a landlord aware of a disrepair issue and it has not been remedied, it is clearly important that legal support is available to them.



FURTHER COUNCIL COMMENTS:

The councils who didn't answer

5) The councils who didn't answer

Many cited simply that they had nothing to add. Others stated that they could not provide information that could be viewed as subjective.

Wealden District Council stated that *"the Council does not have to answer requests for information if this would mean creating new information or giving an opinion or judgement that is not already recorded"*.

Newark & Sherwood District Council stated that *"questions are asking for the Council's opinion and therefore are not covered by FOIA"*.

City of London Corporation went into further detail, stating that *"in accordance with Section 1(1) of the FOIA, Councils can only provide information that it already holds in recorded form at the time of a request"*.

By doing this, these councils were acting completely within the scope of the FOIA. Therefore, any council that did offer information was doing so willingly and of their own accord.



CONCLUSION

This whitepaper was written with the intention of painting a holistic picture of the Housing Disrepair claimant market. Sparse data has been available previously, but this is the first time it has been compiled together in a one-of-a-kind study.

Using the data that could be gathered, the hypothesis that claims in Housing Disrepair are rising in volume, has been irrevocably proven. For most councils, this has increased legal costs, although as can be seen with **Blackpool Council, Rotherham Metropolitan Borough Council, and London Borough of Lambeth**, this is not an inevitability. Councils needn't face growing legal costs if they deal with maintenance issues promptly.

Maintenance costs are also increasing, no doubt largely to address the rise in claims and improved rights in tenant legislation.

The council respondents who provided comments were critical of Housing Disrepair claimant solicitors. There is a lot of blame put on the shoulders of the firms supporting tenants, a lot of which is unjustified, but all of which needs to be addressed.

“the hypothesis that claims in Housing Disrepair are rising in volume, has been irrevocably proven. For most councils, this has increased legal costs”

This paper encourages good practice, both from the claimant solicitor and the landlord. Whilst these gargantuan organisations fight over costs and efficiency, it is absolutely essential that the priority, the tenant's redress and their right to live in a safe and habitable home, is not forgotten during the legal process.

Although the council respondents raised important issues - such as excessive costs on legal claims, tenant's understanding of the legal process, and engagement with ICPs, it must be acknowledged that private solicitors practicing in Housing Disrepair ultimately exist to support tenants seeking redress.

CONCLUSION

Ongoing dialogue between solicitors, landlords, and all relevant stakeholders is encouraged (as is enhanced scrutiny by the relevant bodies), however, this paper is wary that tenants should not be restricted from legal support in any way.

Whilst no-win, no-fee methods allow vulnerable social housing tenants to seek legal representation, it is vital that councils engage with these claims as per the Pre-Action Protocol for Housing Conditions. This will ensure that a fair path to redress can be sought for all tenants living in disrepair.

Further, it is likely the **Housing Associations** will have a similar story to tell about the rate of increasing claims, as seen by the limited respondents featured in this paper, in **Cornwall Housing**, **St Ledger Homes**, and **Rykneld Homes**.

Another paper will be produced on this when it is obligatory for Housing Associations to respond under FOIA.

Total Councils contacted:	317
Total Housing Associations contacted:	100
Total responses received:	78 councils, 3 HAs
Total HDR claims in data:	25,643
Average claim volume % increase 2020-2024	392.02%
Total value of legal costs in data:	£89,459,945.47
Average legal costs % increase 2019/20-2024/25	427.72%
Total value of maintenance costs in data:	£2,544,262,479.10
Average maintenance costs % increase 2019/20-2024/25	55.2%

AUTHOR INFORMATION



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Jacob Poole is a writer and researcher with a special interest in the UK's ongoing housing crisis. Since January 2025, he has worked for Pabla + Pabla Solicitors, providing high-quality, accurate legal advice to tenants experiencing housing disrepair.



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S O L I C I T O R S

GLOSSARY

- **ADR (Alternate Dispute Resolution):** As per section 4 of the Pre-Action Protocol, tenants should at least consider ADR before bringing a claim. ADR is a method of resolving an ongoing dispute pre-litigation.
- **Awaab's Law 2023:** Further from the Social Housing (Regulation) Act 2023, Awaab's Law will be embedded in it to make sure that landlords respond within swifter timeframes to complaints of damp and mould. This was after the tragic death of the young boy Awaab Ishak in 2020.
- **CMCs (Claims Management Companies):** These are organisations who provide clients to private solicitors. They will do the marketing and charge some sort of fee in return for providing said client. CMCs are regulated by the FCA (Financial Conduct Authority).
- **Complaints Handling Code:** Introduced by the Housing Ombudsman in 2024, the Complaints Handling Code gives landlords clear timelines in how and when they should be responding to complaints.
- **FOIA (Freedom of Information Act) 2000:** This legislation allows access to information from public authorities.
- **Homes (Fitness for Human Habitation) Act 2018:** Legislation introduced to ensure that all tenants live in a home which is fit for their habitation. This expanded the Landlord and Tenant Act to include claims where the home is not in actual disrepair.
- **Housing Association (HA):** An organisation that provides social housing for tenants across the country. In the 90s and 00s, many councils sold off their social housing to Housing Associations.
- **Housing Disrepair claim:** A colloquial term for claims brought for Housing Conditions. A Housing Disrepair claim is a way of tenants seeking redress for disrepair that has remained unremedied after multiple complaints.

GLOSSARY

- **Housing Ombudsman:** Is an impartial organisation helping tenants seek further support after making complaints to their landlord. This isn't just in disrepair, but can extend to complaints about anti-social behaviour, service delivery, etc.
- **ICPs (Internal Complaints Procedure):** Every social housing landlord will follow a rigid two-stage complaints procedure. This, known as their ICP, theoretically allows tenants to seek redress or resolutions internally with their landlord.
- **Landlord and Tenant Act 1985:** A key piece of legislation for landlords and tenants which outline their rights and responsibilities.
- **Pre-Action Protocol (For Housing Conditions):** This is guidance from the Ministry of Justice on how both the claimant and defendant should act during a claim. It sets clear guidelines about disclosure, expert reports, settlements, etc.
- **Renter's Rights Act:** A piece of legislation that received royal assent in October 2025. It is expected to fundamentally strengthen tenant rights in the private sector.
- **Social Housing (Regulation) Act 2023:** Legislation introduced to improve social housing sector standards and hold clear pathways for poor landlord practice to be highlighted and improved upon.
- **Specific Performance:** A person or organisation's performance with regards to carrying out their relevant contractual obligations.
- **SRA's Code of Conduct:** This is essential rules on how private solicitors should conduct themselves following their instruction from their clients.
- **STAIR (Social Tenant Access to Information Requirements):** This new legislation will mean that Housing Associations will have to respond to FOIA requests by 2027.

FULL DATA: Claim volume

Region	Council / Housing Association	2020	2021	2022	2023	2024	% Change (First → Last)	Total
East Midlands	Ashfield District Council	4	2	10	33	51	1175.00%	100
East Midlands	Bolsover District Council	3	2	6	7	15	400.00%	33
East Midlands	Newark & Sherwood District Council	3	7	16	18	30	900.00%	74
East Midlands	Melton Borough Council	3	6	6	23	27	800.00%	65
East Midlands	Leicester City Council	49	69	131	409	672	1271.43%	1330
East Midlands	Oadby & Wigston Borough Council	2	2	0	3	2	0.00%	9
East Midlands	Charnwood Borough Council	1	5	11	42	113	11200.00%	172
East Midlands	Rykneld Homes	5	17	17	31	21	320.00%	91
East Midlands	High Peak Borough Council	12	9	20	13	24	100.00%	78
East of England	Norwich City Council	15	14	27	48	89	493.33%	193
East of England	Ipswich City Council	8	13	27	26	26	225.00%	100
East of England	Brentwood Council	6	6	9	9	15	150.00%	45
East of England	Basildon Council	19	47	52	94	138	626.32%	350
East of England	Harlow Council	7	36	56	56	66	842.86%	221
East of England	South Cambridgeshire District Council	N/A	N/A	3	5	16	433.33%	24
East of England	Cambridge City Council	1	4	7	12	22	2100.00%	46
London	Islington Council	130	144	231	438	450	246.15%	1393
London	Camden Council	106	107	212	369	365	244.34%	1159
London	Lewisham Council	84	115	191	285	435	417.86%	1110
London	City of London Council	4	1	6	4	14	250.00%	29
London	Richmond & Wandsworth Council	N/A	N/A	257	482	637	147.86%	1376
London	Hillingdon Council	26	40	70	97	119	357.69%	352
London	Waltham Forest Council	59	48	82	196	201	240.68%	586
London	Lambeth Council	318	350	470	538	764	140.25%	2440

FULL DATA: Claim volume

Region	Council / Housing Association	2020	2021	2022	2023	2024	% Change (First → Last)	Total
London	Westminster Council	193	261	434	309	418	116.58%	1615
North East	Gateshead Council	50	87	179	237	320	540.00%	873
North East	Newcastle City Council	72	120	273	405	394	447.22%	1264
North East	South Tyneside Council	8	17	29	50	40	400.00%	144
North West	West Lancashire Borough Council	9	12	44	22	109	1111.11%	196
North West	Oldham Council	1	N/A	1	N/A	4	300.00%	6
North West	Lancaster City Council	12	18	40	66	58	383.33%	194
North West	Manchester City Council	1	3	2	9	3	200.00%	18
North West	Bury Council	15	38	19	23	42	180.00%	137
North West	Blackpool Council	15	34	31	54	57	280.00%	191
South East	Wokingham Council	52	4	4	6	13	-75.00%	79
South East	Milton Keynes City Council	28	39	83	74	291	939.29%	515
South East	Crawley Borough Council	11	11	19	20	41	272.73%	102
South East	Winchester City Council	2	4	6	6	9	350.00%	27
South East	Portsmouth City Council	6	28	23	23	73	1116.67%	153
South East	Slough Borough Council	15	30	45	73	66	340.00%	229
South East	Waverley Borough Council	N/A	11	8	5	9	-18.18%	33
South East	Medway Council	2	3	2	10	13	550.00%	30
South East	Reading City Council	5	19	14	34	57	1040.00%	129
South East	Fareham Borough Council	2	4	3	1	17	750.00%	27
South East	Wealden District Council	3	1	6	6	7	133.33%	23
South East	Gosport Borough Council	N/A	1	4	10	15	1400.00%	30
South East	Thanet District Council	N/A	18	14	30	24	33.33%	86
South West	Bristol City Council	9	52	70	147	211	2244.44%	489

FULL DATA: Claim volume

Region	Council / Housing Association	2020	2021	2022	2023	2024	% Change (First → Last)	Total
South West	Mid Devon Council	6	3	6	16	9	50.00%	40
South West	Stroud District Council	11	13	23	15	43	290.91%	105
South West	Southampton City Council	35	63	76	99	114	225.71%	387
South West	Wiltshire Council	4	14	11	15	22	450.00%	66
South West	Bournemouth, Christchurch and Poole Council	10	12	6	11	24	140.00%	63
Wales	Swansea City Council	N/A	54	39	90	60	11.11%	243
West Midlands	Wolverhampton City Council	N/A	N/A	305	210	207	-32.12%	722
West Midlands	Solihull Metropolitan Borough Council	25	49	81	79	90	260.00%	324
West Midlands	Nuneaton & Bedworth Borough Council	4	15	N/A	53	56	1300.00%	128
West Midlands	Sandwell Council	94	61	94	96	202	114.89%	547
West Midlands	Cannock Chase District Council	3	6	15	17	29	866.67%	70
Yorkshire & The Humber	Rotherham Metropolitan Borough Council	27	24	68	49	87	222.22%	255
Yorkshire & The Humber	Sheffield City Council	139	301	660	1045	821	490.65%	2966
Yorkshire & The Humber	Kirklees Council	49	80	178	205	224	357.14%	736
Yorkshire & The Humber	Doncaster (St Leger Homes)	17	38	90	157	216	1170.59%	518
Yorkshire & The Humber	Hull City Council	16	22	55	132	91	468.75%	316
Yorkshire & The Humber	North Yorkshire Council	13	6	40	31	101	676.92%	191

[You can download our dataset, in full, by clicking here.](#)

FULL DATA: Legal costs

Region	Council / Housing Association	2020 (£)	2021 (£)	2022 (£)	2023 (£)	2024 (£)	2025 (£)	% Change (First → Last)	Total Legal Costs
East Midlands	Bolsover District Council	£260.00	£500.00	£6,400.00	N/A	N/A	N/A	2361.54%	£7,160.00
East Midlands	Charnwood Council	N/A	N/A	N/A	£405,865.50	N/A	N/A	N/A	£405,865.50
East Midlands	Leicester City Council	N/A	N/A	N/A	N/A	£316,641.72	£1,182,901.82	273.58%	£1,499,543.54
East Midlands	Melton Borough Council	£49,649.00	£17,100.00	£18,900.00	£18,200.00	£62,444.37	N/A	25.77%	£166,293.37
East Midlands	Newark & Sherwood District Council	£2,314.80	£800.00	£290.40	£323.40	£3,749.83	£2,209.19	-4.56%	£9,687.62
East Midlands	North West Leicestershire District Council	N/A	£16,100.00	£26,578.50	£42,750.00	£160,687.36	N/A	898.06%	£246,115.86
East Midlands	Nuneaton & Bedworth Borough Council	N/A	N/A	N/A	N/A	£15,250.00	£42,050.90	175.74%	£57,300.90
East Midlands	Oadby & Wigston Borough Council	£8,954.00	N/A	N/A	N/A	£1,060.00	£16,417.00	83.35%	£26,431.00
East of England	Basildon County Council	N/A	N/A	N/A	N/A	N/A	£337,164.56	N/A	£337,164.56
East of England	Cambridge City Council	N/A	N/A	£4,941.12	£41,500.43	£125,054.82	£233,621.97	4628.12%	£405,118.34
East of England	Central Bedfordshire Council	N/A	N/A	£14,545.85	£23,501.85	£52,196.40	£58,622.25	303.02%	£148,866.35
East of England	Harlow Council	£16,034.40	£3,091.50	£15,497.94	£197,264.27	£186,014.13	£298,543.99	1761.90%	£716,446.23
East of England	Ipswich City Council	£2,500.00	£7,335.00	£102,593.00	£71,736.00	£90,685.00	N/A	3527.40%	£274,849.00
East of England	South Cambridgeshire District Council	N/A	N/A	N/A	£14,576.00	£12,619.00	£66,309.00	354.92%	£93,504.00
East of England	Welwyn & Hatfield Borough Council	N/A	£48,850.00	£110,565.00	£61,734.00	£221,405.00	N/A	353.23%	£442,554.00
London	City of London Corporation	N/A	N/A	N/A	£2,300.00	£24,700.00	£57,773.20	2411.88%	£84,773.20
London	Haringey Council	£507,527.59	£623,236.37	£993,500.86	£2,253,406.00	£3,352,058.00	N/A	560.47%	£7,729,728.82
London	Islington Council	£32,175.09	£21,107.50	£41,107.25	£867,218.12	£2,139,197.63	£1,918,599.69	5863.00%	£5,019,405.28
London	London Borough of Barking & Dagenham	N/A	N/A	N/A	£627,000.00	£1,251,000.00	£1,498,000.00	138.92%	£3,376,000.00
London	London Borough of Hillingdon	N/A	N/A	N/A	N/A	£712,614.62	£624,472.49	-12.37%	£1,337,087.11
London	London Borough of Lewisham	£403,389.00	£637,161.00	£1,235,755.00	£1,479,383.00	£1,725,775.00	£4,544,129.00	1026.49%	£10,025,592.00
London	London Borough of Waltham Forest	£209,000.00	£246,000.00	£480,000.00	£481,000.00	£1,441,000.00	£2,613,000.00	1150.24%	£5,470,000.00

FULL DATA: Legal costs

Region	Council / Housing Association	2020 (£)	2021 (£)	2022 (£)	2023 (£)	2024 (£)	2025 (£)	% Change (First → Last)	Total Legal Costs
London	Lambeth Council	£1,559,478.00	£1,649,563.00	£2,176,281.00	£2,431,595.00	£1,933,705.00	£1,639,800.00	5.15%	£11,390,422.00
London	Richmond & Wandsworth Council	N/A	N/A	N/A	£457,760.07	£1,696,902.40	£1,977,944.80	332.09%	£4,132,607.27
London	Westminster City Council	N/A	£385,001.00	£701,046.00	£1,010,326.00	£853,025.00	£1,094,228.00	184.21%	£4,043,626.00
North East	Gateshead Council	N/A	£214,925.00	£406,633.01	£795,608.06	£1,153,355.73	£627,257.35	191.85%	£3,197,779.15
North East	Hull City Council	£133,252.00	£136,758.00	£270,552.00	£488,662.00	£536,690.00	£378,533.00	184.07%	£1,944,447.00
North East	South Tyneside Council	N/A	N/A	N/A	N/A	£12,090.00	£32,855.33	171.76%	£44,945.33
North West	Blackpool Council	N/A	£118,119.48	£96,210.00	£61,668.00	£98,991.00	£94,090.00	-20.34%	£469,078.48
North West	Bury Council	£86,581.00	£82,022.00	£103,793.00	£62,400.00	£37,143.00	£65,396.00	-24.47%	£437,335.00
North West	Lancaster City Council	N/A	£16,379.85	£1,250.00	£40,424.18	£32,382.40	£47,130.00	187.73%	£137,566.43
North West	Manchester City Council	£8,943.90	N/A	£4,376.00	N/A	£6,722.20	N/A	-24.84%	£20,042.10
North West	West Lancashire Borough Council	£9,165.68	£1,900.00	£49,788.88	£41,859.24	£44,740.00	N/A	388.13%	£147,453.80
North West	Wigan Council	£111,826.74	£418,291.63	£832,252.47	£1,079,304.70	£698,032.92	N/A	524.21%	£3,139,708.46
South East	Adur & Worthing Council	N/A	N/A	N/A	£24,037.40	£1,200.00	£72,759.92	202.69%	£97,997.32
South East	Brighton & Hove City Council	N/A	N/A	£87,368.75	£59,048.23	£353,055.73	£605,603.94	593.16%	£1,105,076.65
South East	Gosport Borough Council	£5,722.31	£3,912.00	£2,870.00	£23,446.74	£32,336.80	N/A	465.10%	£68,287.85
South East	Milton Keynes City Council	£230,880.00	£258,937.00	£512,129.00	£342,338.00	£580,862.00	N/A	151.59%	£1,925,146.00
South East	Portsmouth City Council	£69,181.80	£48,220.00	£91,368.76	£91,273.60	£233,809.60	N/A	237.96%	£533,853.76
South East	Slough Borough Council	£3,500.00	£17,587.50	£126,656.00	£181,663.00	£285,099.00	N/A	8045.69%	£614,505.50
South East	Southampton City Council	N/A	£17,850.00	£89,155.96	£56,439.12	£107,884.62	N/A	504.40%	£271,329.70
South East	Waverly Borough Council	N/A	£52,370.79	£41,423.50	£12,647.61	£22,359.00	N/A	-57.31%	£128,800.90
South East	Winchester City Council	N/A	N/A	£37,800.00	£12,200.00	£28,500.00	£38,201.00	1.06%	£116,701.00
South East	Wealdon District Council	N/A	N/A	£8,104.00	£6,850.00	£4,000.00	£14,266.00	76.04%	£33,220.00
South East	Woking Borough Council	N/A	N/A	£5,520.00	£4,000.00	£6,300.00	N/A	14.13%	£15,820.00

FULL DATA: Legal costs

Region	Council / Housing Association	2020 (£)	2021 (£)	2022 (£)	2023 (£)	2024 (£)	2025 (£)	% Change (First → Last)	Total Legal Costs
South East	Wokingham Borough Council	N/A	£2,340.00	£6,301.20	£8,655.40	£57,819.80	£54,609.00	2233.72%	£129,725.40
South West	Bristol City Council	N/A	N/A	N/A	£130,000.00	£245,979.00	£667,044.00	413.11%	£1,043,023.00
South West	Cornwall Housing	£8,000.00	£48,054.90	£152,816.43	£171,263.56	£123,752.15	N/A	1446.90%	£503,887.04
South West	Mid Devon Council	£1,000.00	£1,500.00	£3,000.00	£6,900.00	£3,800.00	N/A	280.00%	£16,200.00
Wales	Swansea City Council	N/A	N/A	£222,825.01	£152,230.91	£221,031.35	£399,240.81	79.17%	£995,328.08
West Midlands	Cannock Chase District Council	£10,750.00	£28,600.00	£36,596.00	£45,943.91	£78,416.89	N/A	629.46%	£200,306.80
West Midlands	Solihull Metropolitan Borough Council	£3,157.00	£60,485.00	£162,525.00	£218,448.00	£148,740.00	£180,514.00	5617.90%	£773,869.00
Yorkshire & Humber	Kirklees Council	£36,960.60	£48,350.00	£106,305.82	£562,290.89	£819,236.86	N/A	2116.51%	£1,573,144.17
Yorkshire & Humber	North Yorkshire Council	£17,695.00	£13,500.00	£59,348.00	£10,000.00	£107,069.00	N/A	505.08%	£207,612.00
Yorkshire & Humber	Rotherham Metropolitan Borough Council	£12,785.00	£40,048.08	£8,466.90	£19,063.83	£8,575.00	£36,813.11	187.94%	£125,751.92
Yorkshire & Humber	Sheffield City Council	£348,802.43	£573,413.41	£1,751,918.22	£2,986,269.25	£2,979,436.31	£2,787,344.06	699.12%	£11,427,183.68
Yorkshire & Humber	St Ledger Homes	£39,293.00	£69,040.00	£94,135.00	£113,093.00	£253,117.00	N/A	544.18%	£568,678.00

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FULL DATA: Maintenance costs

Region	Location	2019/20 (€)	2020/21 (€)	2021/22 (€)	2022/23 (€)	2023/24 (€)	2024/25 (€)	% Change (First → Last)	Total
East Midlands	Hinckley & Bosworth Borough Council	€1,165,584.14	€1,096,309.49	€1,260,245.49	€1,454,439.46	€1,564,558.08	€1,540,553.45	32.17%	€8,081,690.11
East Midlands	Melton Borough Council	€2,525,000.00	€2,802,000.00	€2,961,000.00	€3,817,000.00	€4,348,000.00	N/A	72.20%	€16,453,000.00
East Midlands	Nuneaton & Bedworth Borough Council	€5,898,081.99	€5,908,852.61	€5,269,895.70	€5,734,557.30	€5,606,743.83	€6,032,495.80	2.28%	€34,450,627.23
East Midlands	Oadby & Wigston Borough Council	€557,000.00	€234,000.00	€511,000.00	€456,000.00	€471,000.00	€695,000.00	24.78%	€2,924,000.00
East of England	Basildon Borough Council	€9,764,000.00	€8,642,000.00	€10,435,000.00	€10,938,000.00	€12,299,000.00	€11,493,000.00	17.71%	€63,571,000.00
East of England	Brentwood Council	€3,075,115.00	€2,989,357.00	€3,063,113.00	€3,235,251.00	€2,798,613.00	€4,134,200.00	34.44%	€19,295,649.00
East of England	Central Bedfordshire Council	€1,370,541.94	€306,775.50	€893,760.81	€1,538,996.43	€4,789,943.00	€3,469,155.15	153.12%	€12,369,172.83
East of England	Harlow Council	€10,305,203.00	€10,215,942.00	€11,975,898.00	€11,215,801.00	€15,566,971.00	€13,115,024.00	27.27%	€72,394,839.00
East of England	Medway Council	€4,260,450.41	€3,195,133.98	€2,969,919.84	€3,887,312.28	€5,704,083.12	€5,439,325.96	27.67%	€25,456,225.59
East of England	Thanet District Council	N/A	€3,550,189.28	€3,986,050.38	€5,394,702.15	€5,376,090.41	N/A	51.43%	€18,307,032.22
East of England	Welwyn & Hatfield Borough Council	€7,494,433.00	€7,531,277.00	€10,324,814.00	€10,117,642.00	€9,732,419.00	€16,111,807.00	114.98%	€61,312,392.00
London	City of London Council	€3,556,171.80	€3,274,641.85	€3,387,295.79	€3,553,720.63	€3,948,447.00	€5,002,337.15	40.67%	€22,722,614.22
London	Hillingdon Council	€3,408,940.00	€3,636,220.00	€5,150,140.00	€5,125,100.00	€4,999,620.00	€5,680,930.00	66.65%	€28,000,950.00
London	Islington Council	€37,219,000.00	€35,255,000.00	€36,287,000.00	€43,683,000.00	€51,208,000.00	€50,819,000.00	36.54%	€254,471,000.00
London	Lewisham Council	€5,222,227.00	€5,610,072.00	€7,425,169.00	€6,943,949.00	€6,185,721.00	€6,112,815.00	17.05%	€37,499,953.00
London	Waltham Forest Council	€9,136,000.00	€9,625,000.00	€10,028,000.00	€17,766,000.00	€15,547,000.00	N/A	70.17%	€62,102,000.00
North East	Gateshead Council	N/A	€22,512,000.00	€24,844,000.00	€28,941,000.00	€34,338,000.00	€33,820,000.00	50.23%	€144,455,000.00
North East	Newcastle City Council	€29,012,726.85	€29,280,807.66	€24,494,530.04	€31,680,176.79	€33,601,098.53	€34,745,948.13	19.76%	€182,815,288.00
North West	Blackpool Council	€3,988,421.00	€3,934,354.00	€4,032,135.00	€4,150,146.00	€4,150,146.00	N/A	4.05%	€20,255,202.00
North West	Bury Council	€4,878,198.37	€1,280,527.07	€5,378,213.70	€5,647,124.39	€5,963,359.32	€6,225,954.64	27.63%	€29,373,377.49
North West	Lancaster City Council	€9,100,000.00	€8,200,000.00	€9,700,000.00	€12,300,000.00	€13,500,000.00	N/A	48.35%	€52,800,000.00
South East	Gosport Borough Council	€1,851,335.20	€1,884,385.88	€2,279,984.07	€1,464,683.97	€1,899,088.84	N/A	2.58%	€9,379,477.96
South East	Milton Keynes City Council	€32,735,364.80	€41,052,856.94	€53,360,269.60	€53,238,053.11	€58,884,439.48	N/A	79.88%	€239,270,983.93

FULL DATA: Maintenance costs

Region	Location	2019/20 (€)	2020/21 (€)	2021/22 (€)	2022/23 (€)	2023/24 (€)	2024/25 (€)	% Change (First → Last)	Total
South East	Portsmouth City Council	€18,287,779.16	€16,363,194.84	€21,868,720.62	€26,250,918.15	€25,354,914.67	€26,423,468.40	44.49%	€134,548,995.84
South East	Waverly Borough Council	€465,146.08	€1,505,226.78	€2,279,348.97	€2,661,309.43	€2,562,289.86	N/A	450.86%	€9,473,321.12
South East	Wealdon District Council	€7,300,000.00	€5,470,000.00	€9,030,000.00	€8,370,000.00	€13,200,000.00	€12,700,000.00	73.97%	€56,070,000.00
South East	Wokingham Borough Council	€2,532,454.17	€2,917,353.43	€2,965,889.65	€2,790,165.69	€2,862,620.06	N/A	13.04%	€14,068,483.00
South West	Bath & North East Somerset Council	N/A	N/A	N/A	€24,182.64	€39,606.89	€16,326.34	-32.49%	€80,115.87
South West	Bristol City Council	€9,880,220.00	€10,230,775.00	€12,144,284.00	€13,441,415.00	€16,022,430.00	€17,052,739.00	72.59%	€78,771,863.00
South West	Mid Devon Council	€3,400,000.00	€3,800,000.00	€4,100,000.00	€4,300,000.00	€4,600,000.00	N/A	35.29%	€20,200,000.00
South West	Stroud District Council	€2,260,874.00	€1,963,875.00	€2,195,133.00	€2,648,448.00	€2,374,927.00	N/A	5.04%	€11,443,257.00
South West	Wiltshire	€4,900,000.00	€5,000,000.00	€5,600,000.00	€6,700,000.00	€9,160,000.00	N/A	86.94%	€31,360,000.00
Wales	Swansea City Council	€13,490,000.00	€13,780,000.00	€13,850,000.00	€15,438,300.00	€19,857,600.00	€21,912,500.00	62.44%	€98,328,400.00
West Midlands	Solihull Metropolitan Borough Council	€8,451,203.00	€8,542,877.00	€9,184,912.00	€9,900,882.00	€10,911,408.00	€11,683,390.00	38.25%	€58,674,672.00
West Midlands	Tamworth	€4,874,552.99	€4,871,816.79	€6,928,860.36	€5,871,081.67	€6,503,478.43	N/A	33.42%	€29,049,790.24
Yorkshire & Humber	Hull City Council	€23,632,000.00	€24,226,000.00	€25,074,000.00	€24,621,000.00	€27,176,000.00	€28,819,000.00	21.95%	€153,548,000.00
Yorkshire & Humber	Kirklees Council	€23,214,180.00	€26,563,804.00	€29,298,048.00	€30,965,979.00	€28,964,458.00	€29,820,020.00	28.46%	€168,826,489.00
Yorkshire & Humber	North Yorkshire Council	N/A	N/A	N/A	N/A	€24,878,672.00	€32,350,835.00	30.03%	€57,229,507.00
Yorkshire & Humber	Rotherham Met. Borough Council	€38,164,102.42	€33,089,583.14	€38,875,306.67	€43,491,041.80	€50,794,465.31	N/A	33.09%	€204,414,499.34
Yorkshire & Humber	St Ledger Homes	€13,443.00	€13,406.00	€19,132.00	€106,128.00	€120,468.00	€141,034.00	949.13%	€413,611.00

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