



2025

The HomeOwner Survey 9th Annual Report

Housing concerns
Aspiration to own
Market sentiment: good time to buy?
Barriers to moving: focus on 55+
Housing regrets
Protection insurance
Licensing of builders

In partnership with



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2. **Housing concerns 2025 vs 2015** – Our research reveals that while housing problems like affordability and availability persist, concerns around the leasehold system, stamp duty, and the buying and selling process have risen fastest over the past decade.
3. **Market sentiment** – The UK public's expectations of future house prices and mortgage rates and whether they feel now is a good or bad time to buy or move.
4. **Barriers to moving** – 3 million UK homeowners wanted to move but did not follow through with their plans. But it's not just one thing stopping people from moving - it's a cumulative burden of overwhelming costs - not least stamp duty - stress and unsuitable housing options.
5. **Housing regrets** – 37% of UK homeowners say they regret aspects of the home they bought, or would have made different decisions if buying again - rising to 63% among younger buyers who are being hit hardest by the realities of the market: high prices, hidden costs, and the pressure to compromise.
6. **Mortgage protection** – Millions of UK mortgage holders could be living on the financial knife edge, with no income protection in place to keep up with their mortgage payments if they were to suddenly experience a loss of income; our research with **LifeSearch** highlights.
7. **Licensing of builders** – Our research with the **Federation of Master Builders** (FMB), uncovers a widespread misperception among the public that builders are licensed. It also shows there is appetite for reform, with 8 in 10 homeowners backing licensing to introduce basic standards and protections.

01

Key findings





Key findings

10 years on, Britain's housing crisis deepens. Housing problems like affordability and availability that were significant in 2015 continue to plague the market in 2025 while concerns around the leasehold system (up 22 points), stamp duty (up 13 points) and the buying and selling process (up 9 points) have risen sharply.

Aspiration to own is at its lowest level in over 10 years. Only 64% of non-homeowners aspire to own, down from 71% last year and below the 2013 figure of 65%. Housing issues on the increase over the past years with house prices (88% vs 81% in 2013), availability of housing (87% vs 75%) and getting a mortgage (77% vs 65%).

82% of aspiring homeowners say affordability is the main barrier. This encompasses cost of living, mortgage costs, economic uncertainty and the rising cost of stamp duty.

Aspiring homeowners expected house prices to increase (57%) and mortgage rates to rise (49%), compared to more than a third (37%) of UK adults who predict mortgage rates will rise and almost half (45%) think house prices will go up.

More than 3 million homeowners shelved moving plans because of stamp duty, stress and house prices. 1 in 5 UK homeowners wanted to move but did not because of house prices (36%), the stress of moving (35%), moving costs (28%) and stamp duty rates (24%).

Almost one in three (27%) said a lack of suitable homes is stopping them from moving, rising to 34% for 55+. Whether that means larger properties for growing families, step-free homes for older people, or affordable options in the right locations - a lack of the right properties is forcing homeowners to stay put.

37% of UK homeowners have regrets about the home they bought - rising to 63% among younger buyers. Top regrets among younger buyers: underestimating costs of buying or renovation (29%), location (27%), size, number of bedrooms or lack of outdoor space (17%). One in 10 wish they hadn't bought a new build.

2.3 million mortgage holders have no financial safety net. Over a third (36%) of UK mortgage holders have no life, income or critical illness cover. Women (55%) are less likely than men (62%) to have cover. And almost half (46%) say they would struggle to pay their mortgage within 6 months of losing their income.

4 in 10 homeowners wrongly believe that UK builders are already licensed and 8 in 10 support mandatory licensing scheme for residential builders to include competence assessments, background checks on trading and financial history, a dispute resolution scheme and a mechanism for licenses to be revoked if standards are not met.

02

Housing Concerns

2015-2025



Housing concerns 2025 top issues

Top issues relate to difficulties
getting on the housing ladder



81% Getting on ladder
81% House prices
79% Saving a deposit
75% Availability of housing

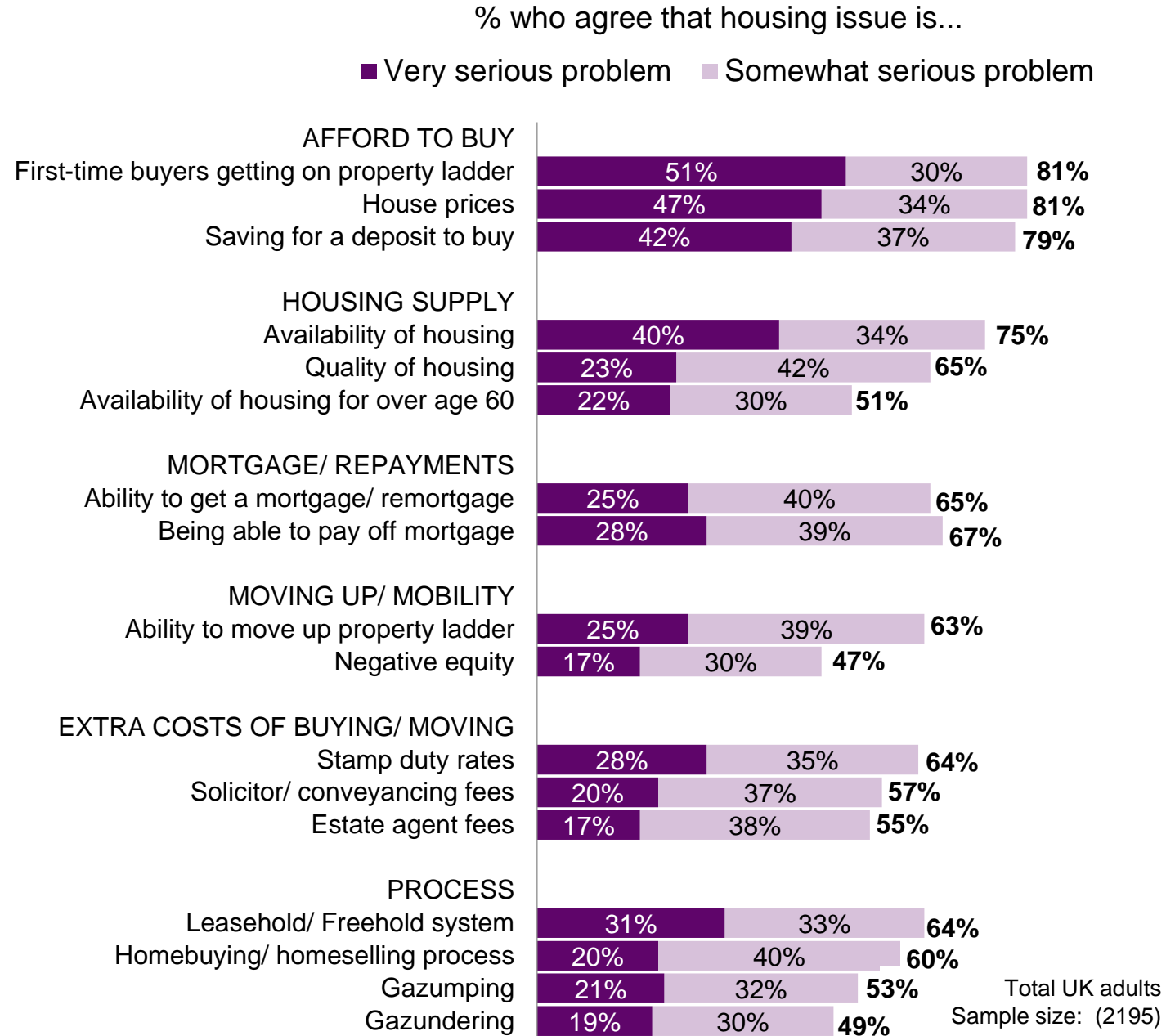
(% of UK adults saying issue is a very/
somewhat serious problem)

Challenges facing first time buyers top the list of housing concerns among UK adults. These include getting on the ladder (81%), house prices (81%) and saving a deposit (79%).

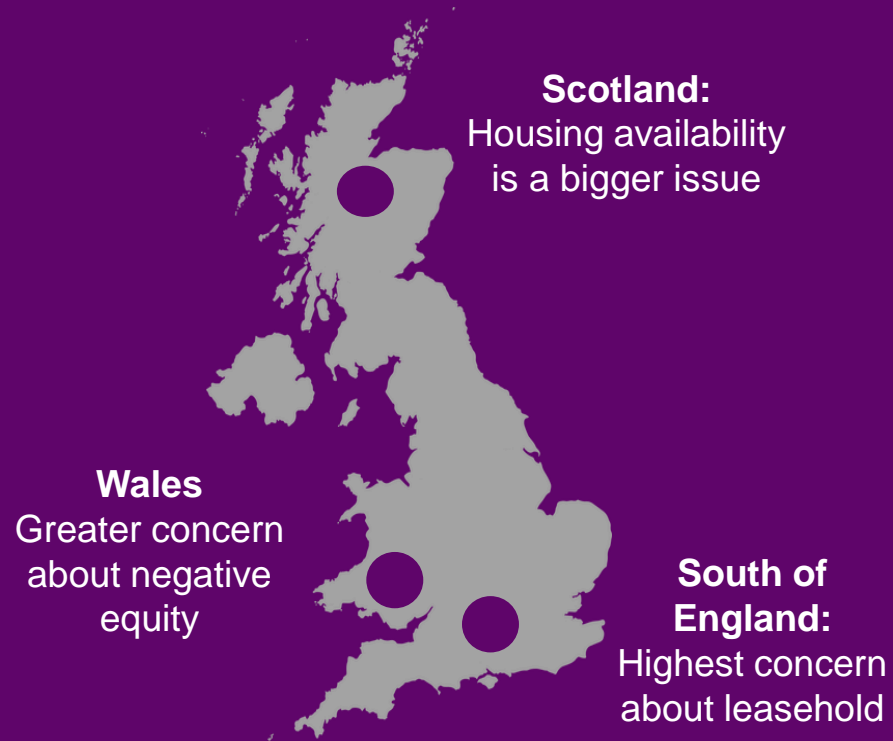
Availability and quality of housing are high on the list of housing problems. Three quarters (75%) of UK adults say the availability of housing is a serious problem and nearly two thirds (65%) are worried about the quality of our homes.

Mortgage issues are among top concerns. The ability to get a mortgage (65%) and repay a mortgage (67%) are seen as serious problems among approximately two-thirds of UK adults. Mortgage issues can have a knock-on effect to the ability to move up the property ladder (63%).

2025 UK Housing Concerns



Regional housing concerns



Regions with higher levels of concern with particular housing issues

Wales: more people concerned about negative equity (63% vs 47%), stamp duty (72% vs 64%) and FTB ability to get on the ladder (90% vs 81%)

Scotland: availability of housing is more likely to be seen as a serious problem than the UK overall (82% vs 72%)

South of England: region with higher level of concern than the UK overall about the leasehold system (70% vs 64%)

2025 Housing Concerns (By region)	% very/ somewhat serious problem							
	Total	Scot-land	Wales	North Eng.	Mid-lands	East Eng.	South Eng.	Lon-don
House prices	81	83	83	81	81	79	81	81
FTB ability to get on prop ladder	81	81	90	76	80	85	85	76
Saving for a deposit to buy	79	79	82	76	79	81	81	74
Availability of housing	75	82	75	74	76	70	74	70
Being able to pay off the mortgage	67	68	71	67	69	68	67	62
Quality of housing	65	69	71	64	69	58	63	64
Ability to get mortgage/ remortgage	65	71	71	62	61	59	66	64
Leasehold/ freehold system	64	60	64	63	61	68	70	66
Stamp duty rates	64	57	72	60	63	67	67	64
Ability to move up property ladder	63	56	65	63	67	63	60	63
Buying/ selling process	60	62	59	60	57	57	60	61
Property/ solicitor fees	57	57	59	59	58	50	58	54
Estate agent fees	55	51	57	54	54	49	57	57
Gazumping	53	55	58	53	55	50	52	54
Availability of housing for over 60s	51	52	53	52	54	51	49	47
Gazundering	49	45	48	49	53	46	47	53
Negative equity	47	43	63	47	45	40	46	45
Sample size (total UK adults):	2000	136	82	481	338	183	207	259

Housing concerns 2025 vs 2015

**Leasehold is the fastest rising
issue over the past decade**



Quality of homes, stamp duty rates
and the buying & selling process are
also rising concerns

Top UK housing issues that were significant in 2015 continue to plague the market in 2025. The ability of first-time buyers to get on the housing ladder (81%), house prices (81%), saving for a deposit (79%), the availability of housing (75%) and the quality of housing (65%), still top the list of major problems for UK adults, just as they did in 2015.

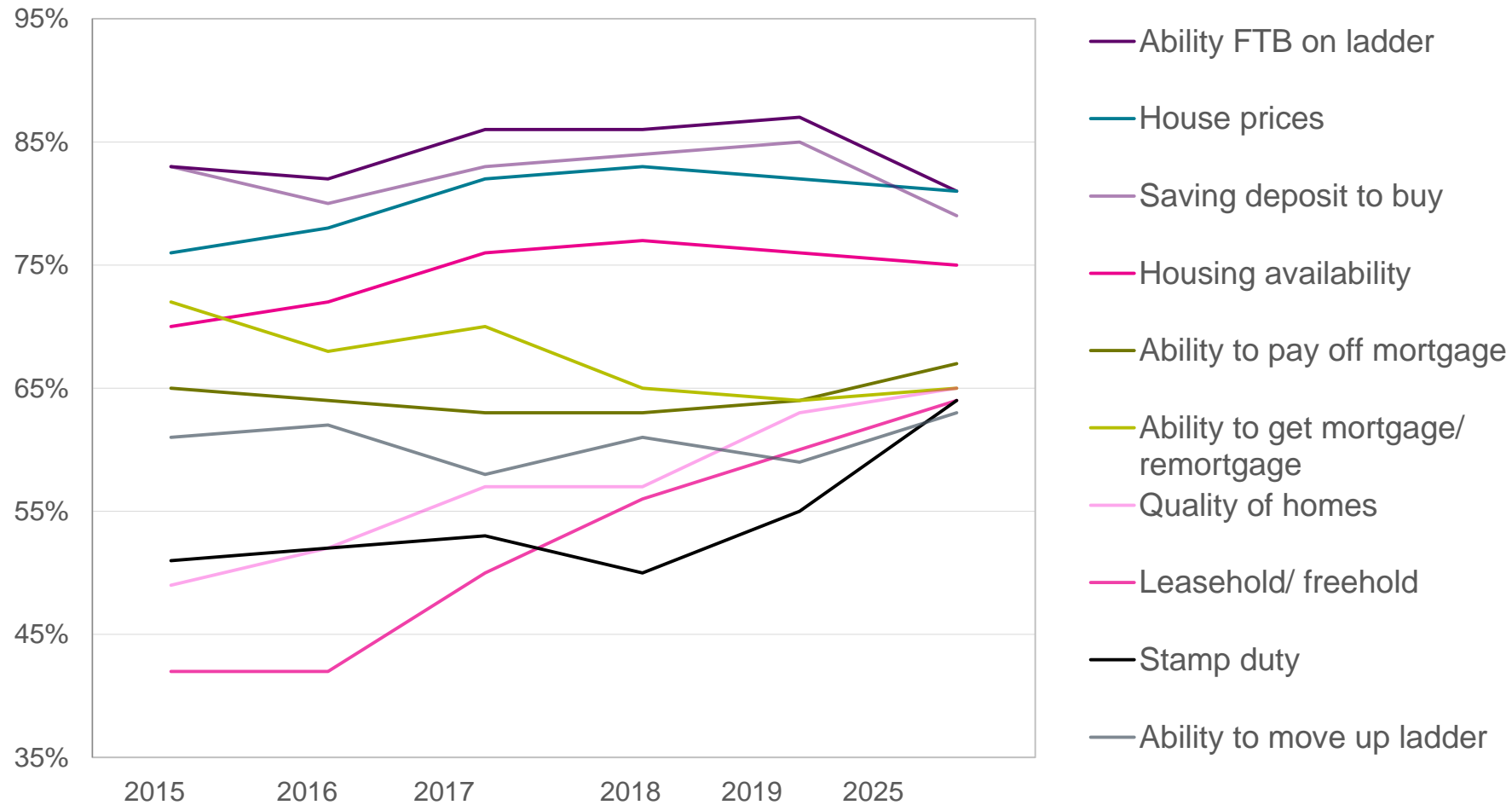
The fastest rising housing issues over the past decade (2025 vs 2015) relate to the leasehold system, quality of homes, stamp duty rates and the home buying and selling process.

The proportion of UK adults rating these issues as very/somewhat serious problems 10 years ago and today has risen sharply as follows:

- **Leasehold/ freehold system** (64% vs 42%) (+22)
- **Quality of housing** (65% vs 49%) (+16)
- **Stamp duty rates** (64% vs 51%) (+13)
- **Buying/ selling process** (60% vs 51%) (+9)

Top 10 Housing Concerns trend (among UK adults)

% of UK adults very/ somewhat serious problem



Housing concerns aspiring homeowners

**Aspiration to own has dropped
to its lowest level in 10+ years**



Most housing concerns are
trending upwards among those
who aspire to own.

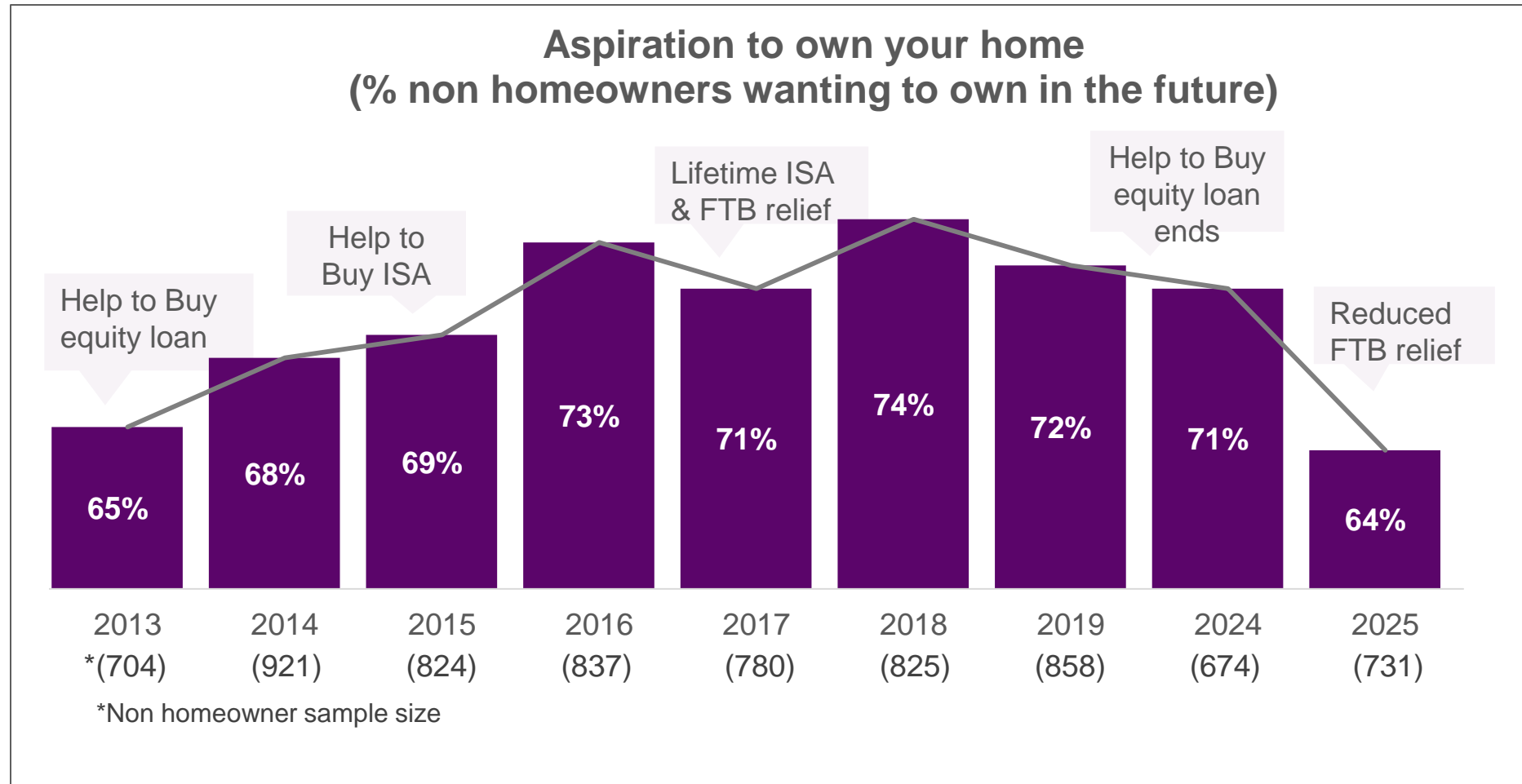
With most housing concerns trending upwards among aspiring homeowners, **aspiration to own has dropped to its lowest level in more than 10 years**. Among non-homeowners, 64% would one day like to own a home down from 71% last year and the lowest level recorded since our tracking began in 2013 when aspiration to own was 65%.

42% of aspiring homeowners think now is a bad time to buy a home. This is significantly higher than the national figure – 31% of UK adults feel the same.

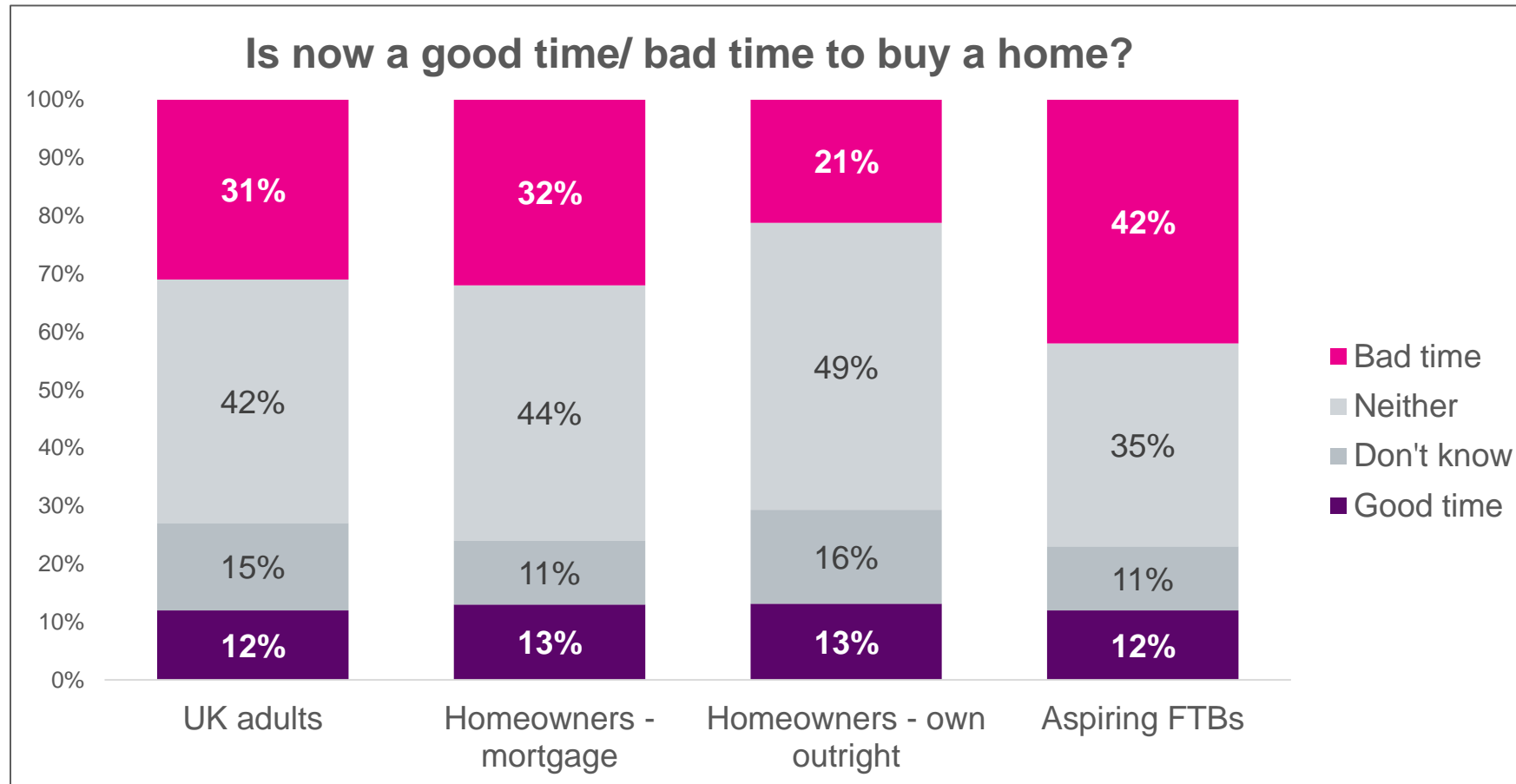
82% of aspiring homeowners cite financial barriers.

- Almost half of this group (49%) say high cost of living is a barrier to owning, alongside high house prices (47%) which is making it difficult to save enough for a deposit (42%).
- 1 in 5 (19%) say difficulty getting a mortgage is also a reason for not yet owning.
- 17% worry about the economy and job security and say this is a reason for not buying at the moment.
- And 14% say stamp duty cost is also a barrier affecting the affordability of being able to buy and get on the ladder.

64% of non homeowners aspire to own their home – the lowest level in over a decade

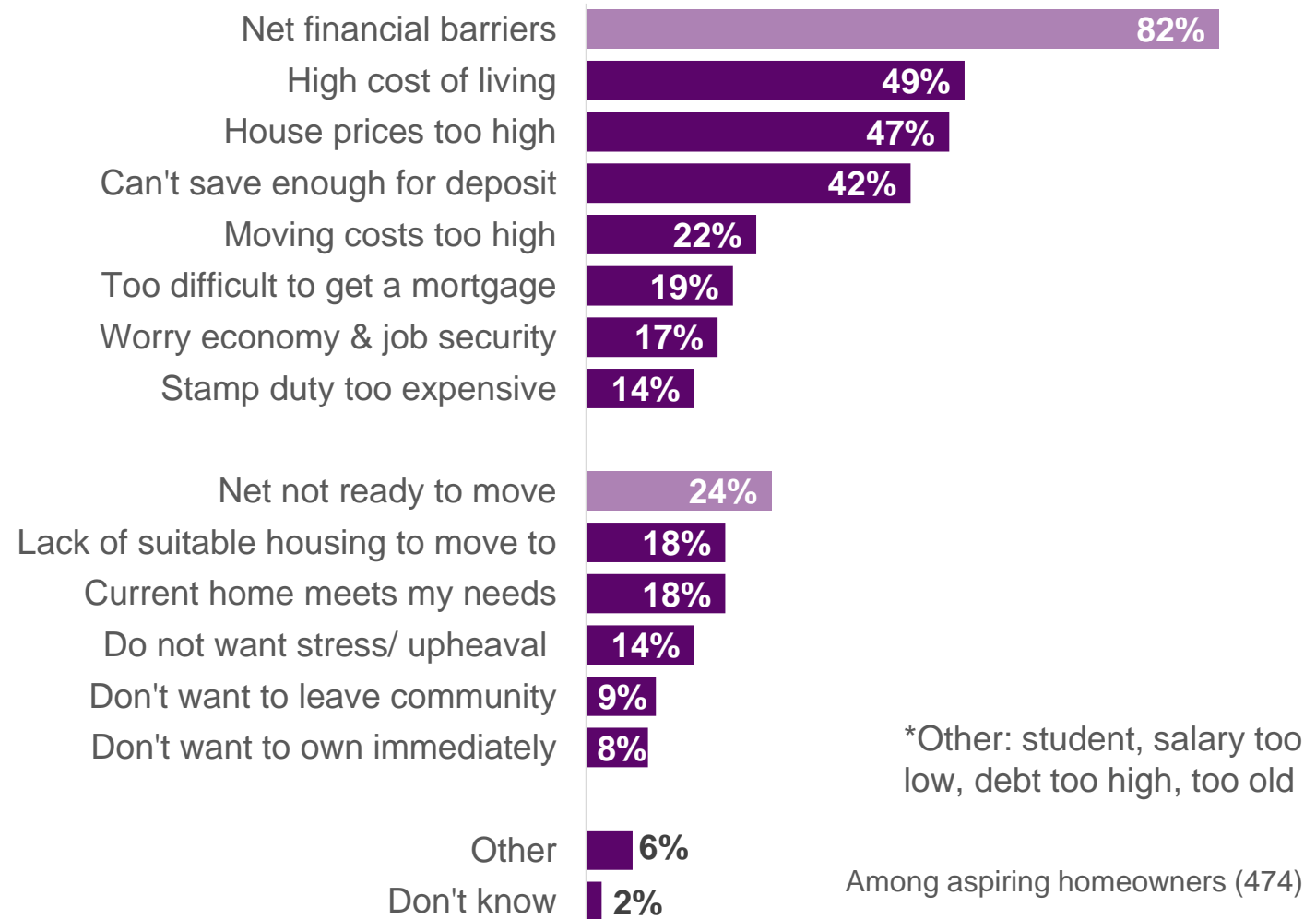


42% of aspiring homeowners think now is a bad time to buy a home vs 31% among UK adults generally



8 in 10 aspiring homeowners cite financial reasons as the barrier to owning a home

Reasons for not yet owning a home (among aspiring homeowners)



03

**Market sentiment –
Is now a good time to buy?**



Market sentiment – predicting house prices & interest rates

People are more likely to
expect house prices and
mortgage rates to go up



Only 12% of UK adults think it is
a good time to buy a home

What people expect will happen with house prices and mortgage rates in the next 12 months can give an indication of how people feel about buying or moving.

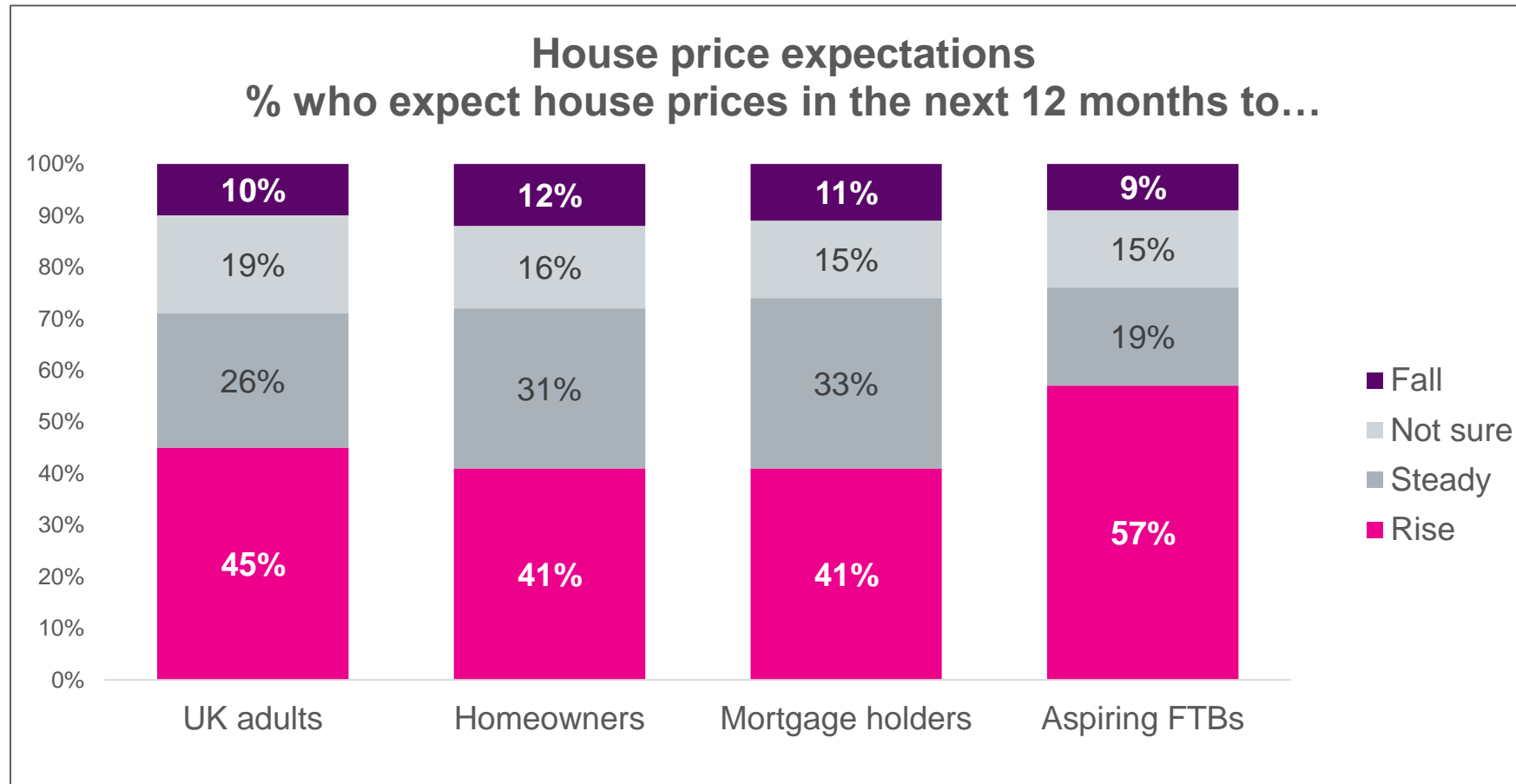
- **71% of UK adults think that house prices will either remain steady or go up** (45% think they will go up).
- **Only 16% expect mortgage rates to fall.**

Expectations are even more stark among **aspiring first time buyers** versus the national average.

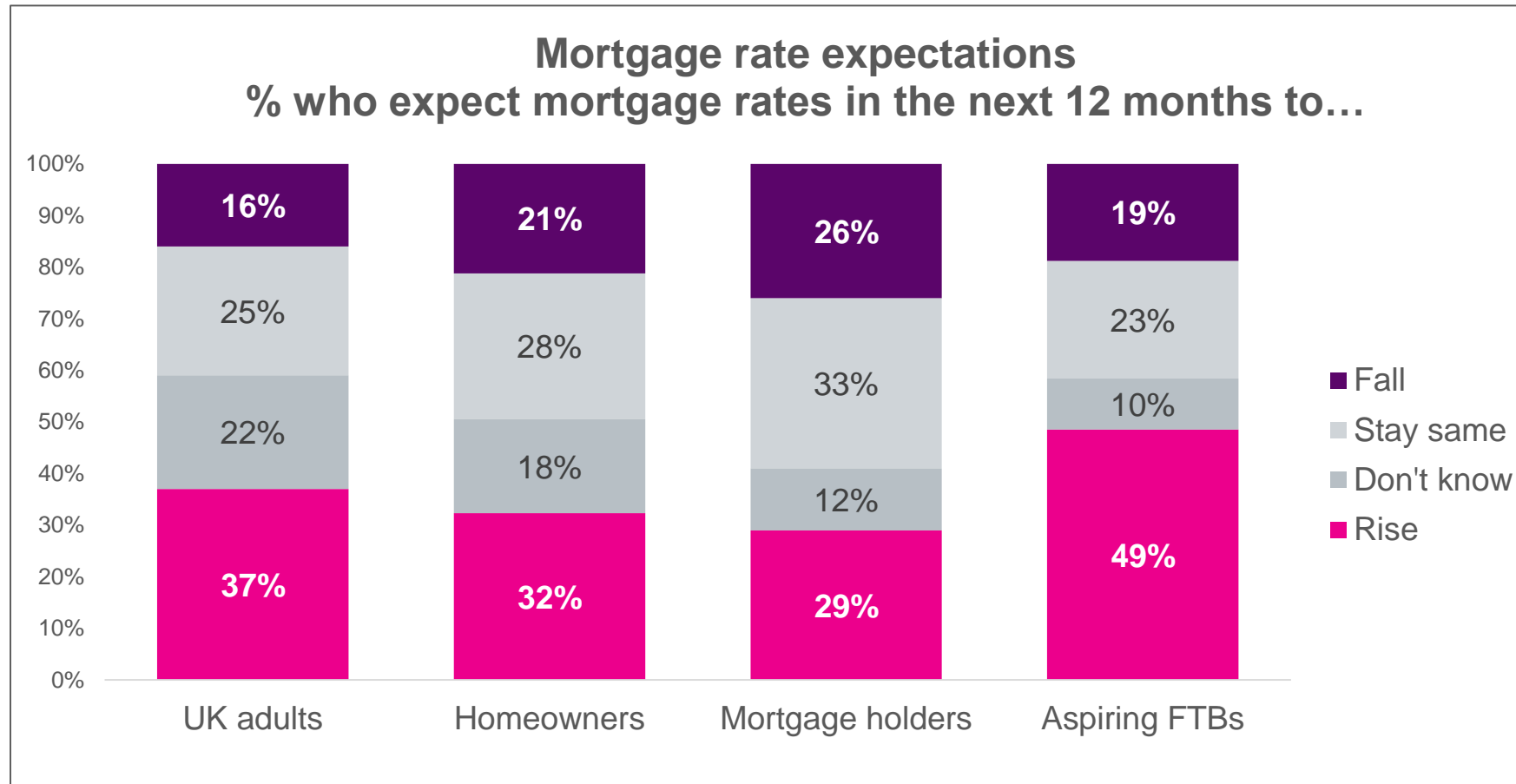
- Three quarters of aspiring FTBs (76%) expect house prices to remain steady or rise – 57% expect prices to rise.
- And, half of aspiring FTBs (49%) expect mortgage rates to go up.

As a result, with relatively low expectations of the housing market becoming more affordable, **only 12% think now is a good time to buy a house.**

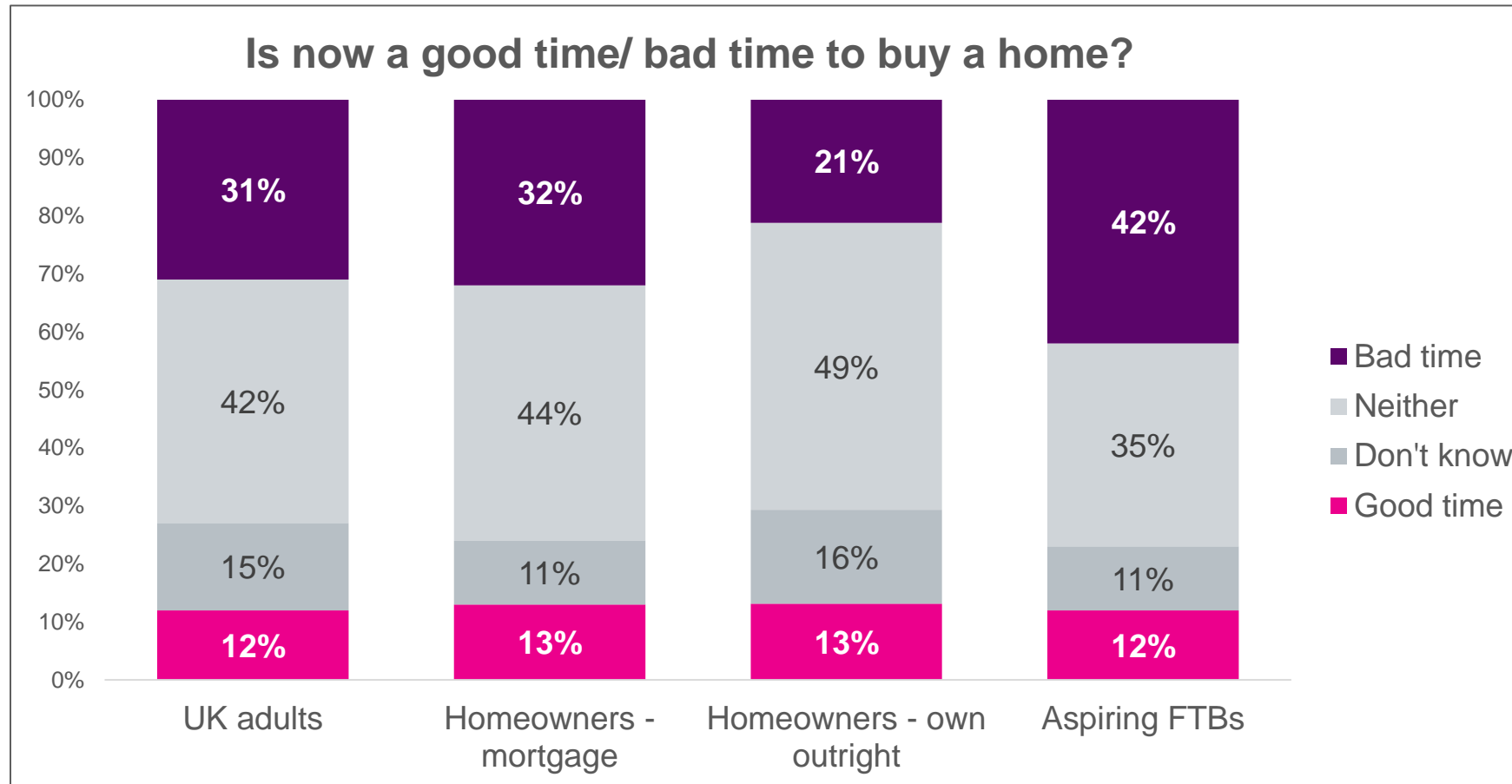
Almost half of UK adults expect house prices to rise over the next 12 months



More than 1 in 3 Britons expect mortgage rates to go up in the next 12 months



Only 12% think now is a good time to buy a home in the UK



04

Barriers to moving



Barriers to moving

3 million homeowners did not go ahead with moving plans – 800,000 because of stamp duty



It's not just one thing stopping people from moving – it's the cumulative burden of **costs, stress & lack of suitable homes**

Amongst UK homeowners who wanted to move but didn't, their **main reasons** were:

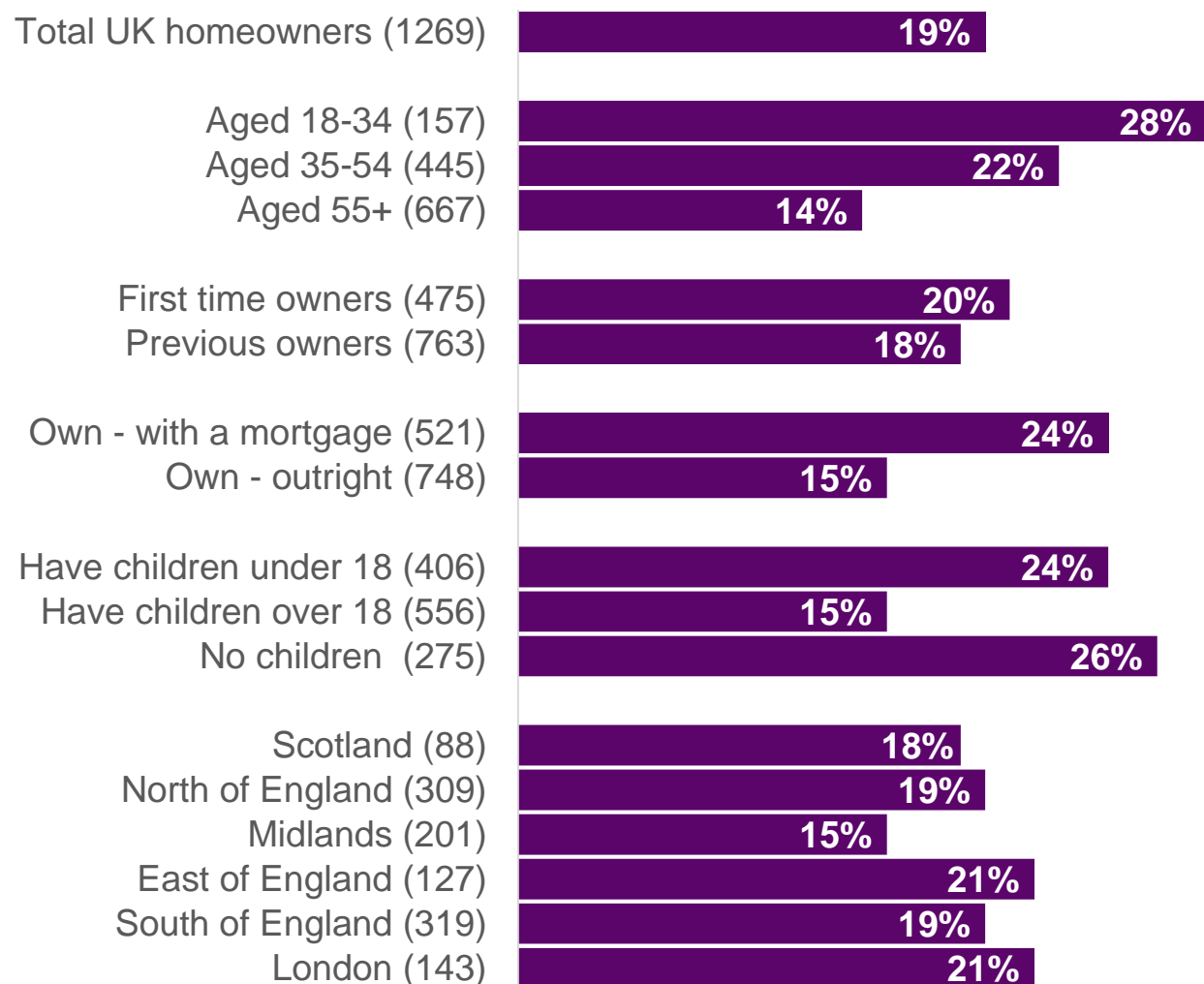
- House prices (35%)
- Stress of moving (35%)
- Moving costs (28%)
- Lack of suitable housing (27%)
- Stamp duty (24%)

Stamp duty was cited by almost a quarter (24%) of UK homeowners that considered moving in the past two years but didn't. For a family wanting to upsize to a home worth £400,000, stamp duty adds £10,000 to the upfront costs - and that's before factoring in all the other moving expenses. **It's a major barrier that's stopping 800,000 homeowners from right-sizing.**

27% stated a shortage of suitable homes as the reason for not going ahead with moving. Whether that means larger properties for growing families, step-free homes for older people, or affordable options in the right locations - a lack of the right properties means even if they want to move, many simply can't find a property that meets their needs or budget.

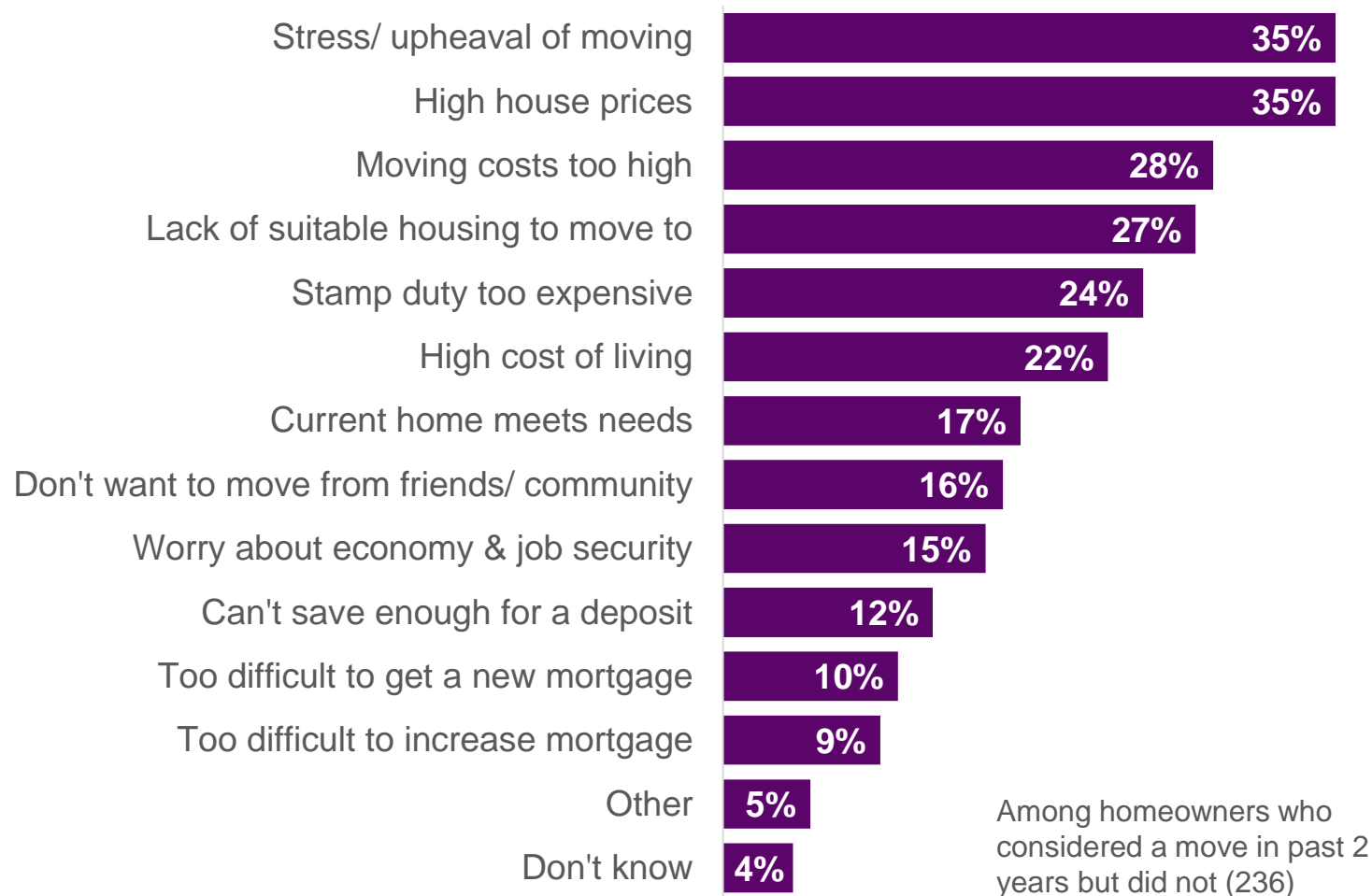
**1 in 5
homeowners
considered a
move in the last
2 years but did
not go ahead
with plans**

**Considered moving in past 2 years but did not
(among homeowner groups)**



Stamp duty, stress & house prices – why homeowners aren't moving

Reasons for not going ahead with a move



Barriers to moving among homeowners 55+

Stress, lack of suitable homes & leaving friends behind are bigger moving barriers for potential last-time buyers



A shortage of bungalows could be a factor as 38% of 55+ prefer this type for their next home

The main reasons potential last time buyers (homeowners aged 55+) did not move is because of:

- **Stress/ upheaval** (41% vs 35%)
- **Lack of suitable homes** to move to (34% vs 27%)

They are also more likely than homeowners overall to say they **do not want to move away from friends**, neighbours and their community (23% vs 16%).

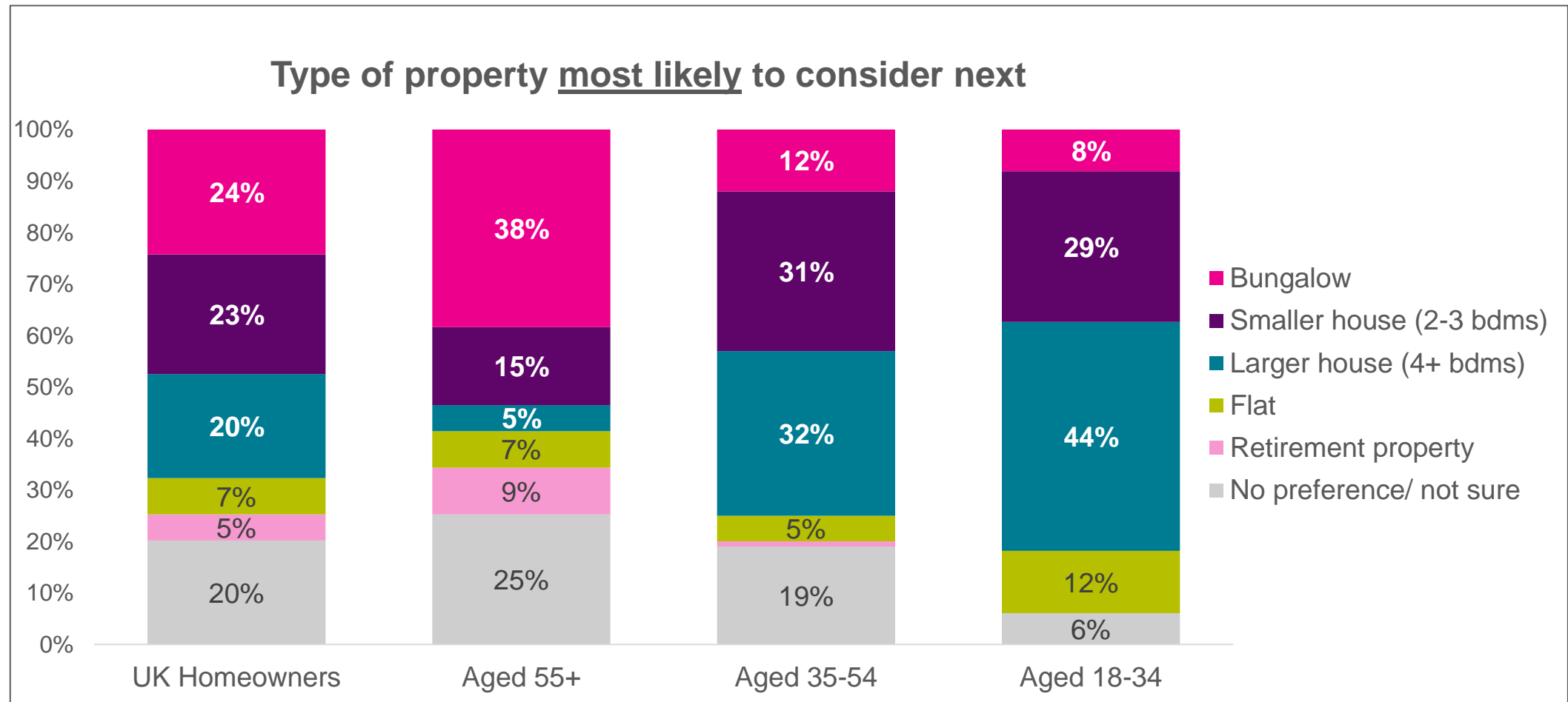
Financial and mortgage issues are less of a barrier to moving for homeowners aged 55+ than among homeowners overall.

Homeowners aged 55+ are most likely to say **their preferred next home would be a bungalow** – 38% favour this type of property.

For homeowners 55+: Stress, lack of suitable homes and leaving behind friends are bigger barriers to moving

Reasons for not moving	% homeowners considered move in past 2 years but didn't move	
	Total Homeowners	Homeowners aged 55+
Do not want stress/ upheaval of moving	35%	41%
House prices are too high – cannot afford to	35%	23%
Moving costs are too high (legal fees etc.)	28%	24%
Lack of suitable housing to move to	27%	34%
Stamp duty is too expensive	24%	18%
High cost of living – cannot afford to	22%	9%
Current home meets needs	17%	16%
Do not want to move from friends/ community	16%	23%
Worry about the economy & job security	15%	8%
Cannot save enough for a deposit	12%	1%
Too difficult to get a new mortgage	10%	2%
Too difficult to increase value of mortgage	9%	1%
Sample size:	236	97

A lack of bungalows may be a factor preventing moves among over 55s with 4 in 10 favouring this housing type



05 Housing Regrets



Housing regrets

37% of UK homeowners have regrets about the home they purchased



Rising to:

63% among younger buyers

51% among London buyers

More than a third (37%) of UK homeowners and nearly two-thirds (63%) of those aged 18 - 34 express regrets about their property purchase. Among 18-34's these include:

- **Underestimating costs:** 29% didn't budget for the full costs of buying or renovating.
- **Location concerns:** 27% are unhappy with where they bought.
- **Compromises on space:** 17% regret settling on size, number of bedrooms, or lack of outdoor space.
- **Buying a new build:** 10% now wish they hadn't.

Regionally, **homeowners in London** are more likely to have regrets. Half (51%) say they would make different choices:

- **23% vs 13% overall regret not budgeting** for all the costs of buying or renovating their property.
- **15% of London homeowners vs 8% overall regret compromising on property features.** This includes things like size, the number of bedrooms or outside space.
- **10% of Londoners regret buying leasehold homes** - more than double the UK average (4% of homeowners overall).

37% of UK homeowners overall and 63% of homeowners aged 18-34 have regrets about the property they bought

Housing regrets	% of UK homeowners			
	Total Homeowners	Age 18-34	35-54	55+
Have regrets about property bought	37%	63%	48%	22%
Budgeting issues	13%	29%	19%	5%
Not budgeting for renovations	9%	16%	14%	4%
Not budgeting for other buying costs/ fees	4%	16%	5%	1%
Not budgeting for stamp duty	2%	4%	3%	0%
Location issues	12%	27%	15%	6%
Not enough shops/ local services	4%	9%	5%	2%
Poor transport links	3%	7%	4%	2%
No sense of community	3%	8%	4%	1%
Too rural/ feel isolated	2%	5%	3%	0%
Lack of good schools	2%	4%	3%	0%
Crime rate/ do not feel safe	2%	4%	2%	1%
Compromising on property features (size, number of bedrooms, outside space)	8%	17%	11%	4%
Not checking neighbours	4%	7%	5%	3%
Buying a leasehold property	4%	5%	5%	3%
Buying a new build	4%	10%	5%	1%
Not getting a survey (problems after moving in)	4%	7%	5%	3%
Sample size:	1238	147	430	661

Homeowners in London are more likely to have regrets about the home they bought – 51% vs 37% overall

	% of homeowners in regions					
	Total UK	London	N. England	Midlands	E. England	S. England
Housing regrets	Homeowners					
Have regrets about property bought	37%	51%	38%	36%	28%	38%
Budgeting issues	13%	23%	14%	13%	11%	13%
Not budgeting for renovations	9%	16%	9%	8%	5%	9%
Not budgeting other buying costs/ fees	4%	8%	5%	4%	4%	4%
Not budgeting for stamp duty	2%	4%	3%	2%	1%	1%
Location issues	12%	14%	15%	13%	12%	10%
Not enough shops/ local services	4%	4%	6%	4%	2%	4%
Poor transport links	3%	5%	3%	4%	3%	4%
No sense of community	3%	7%	4%	3%	2%	2%
Too rural/ feel isolated	2%	3%	2%	2%	2%	2%
Lack of good schools	2%	4%	2%	1%	3%	1%
Crime rate/ do not feel safe	2%	2%	3%	4%	1%	1%
Compromising on property features (size, # of bedrooms, outside space)	8%	15%	8%	9%	6%	6%
Not checking neighbours	4%	2%	5%	4%	2%	5%
Buying a leasehold property	4%	10%	3%	3%	5%	4%
Buying a new build	4%	2%	4%	6%	3%	4%
Not getting a survey	4%	5%	6%	3%	2%	3%
Sample size:	1238	140	301	199	123	309

06

Mortgage protection insurance



Mortgage protection insurance

2.3 million UK mortgage holders have no financial safety net



- **Over a third (36%)** have no life, income or critical illness cover
- **Almost half (46%)** would struggle to keep up mortgage payments within 6 months of losing income

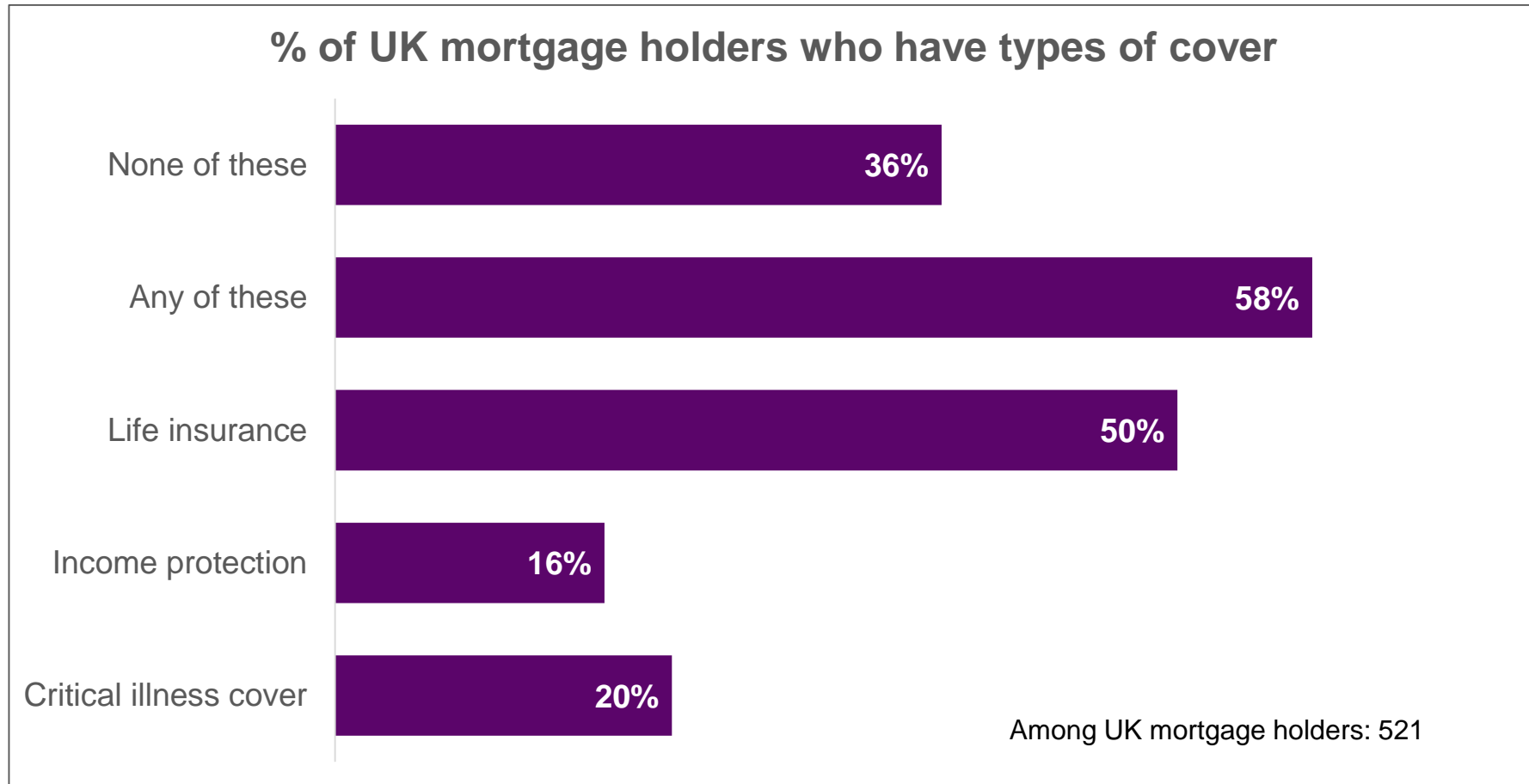
Our research **in partnership with LifeSearch** shows a significant proportion of mortgage holders is potentially under-prepared and vulnerable to financial shocks.

- **Over a third (36%) currently have no form of life insurance, income protection, or critical illness cover** – equating to roughly 2.3 million mortgage holders nationwide.
- **Almost half (46%) said they would struggle to keep up with their mortgage payments within six months** if they faced a loss of income due to injury or illness – with a fifth (21%) facing difficulties within just two months.

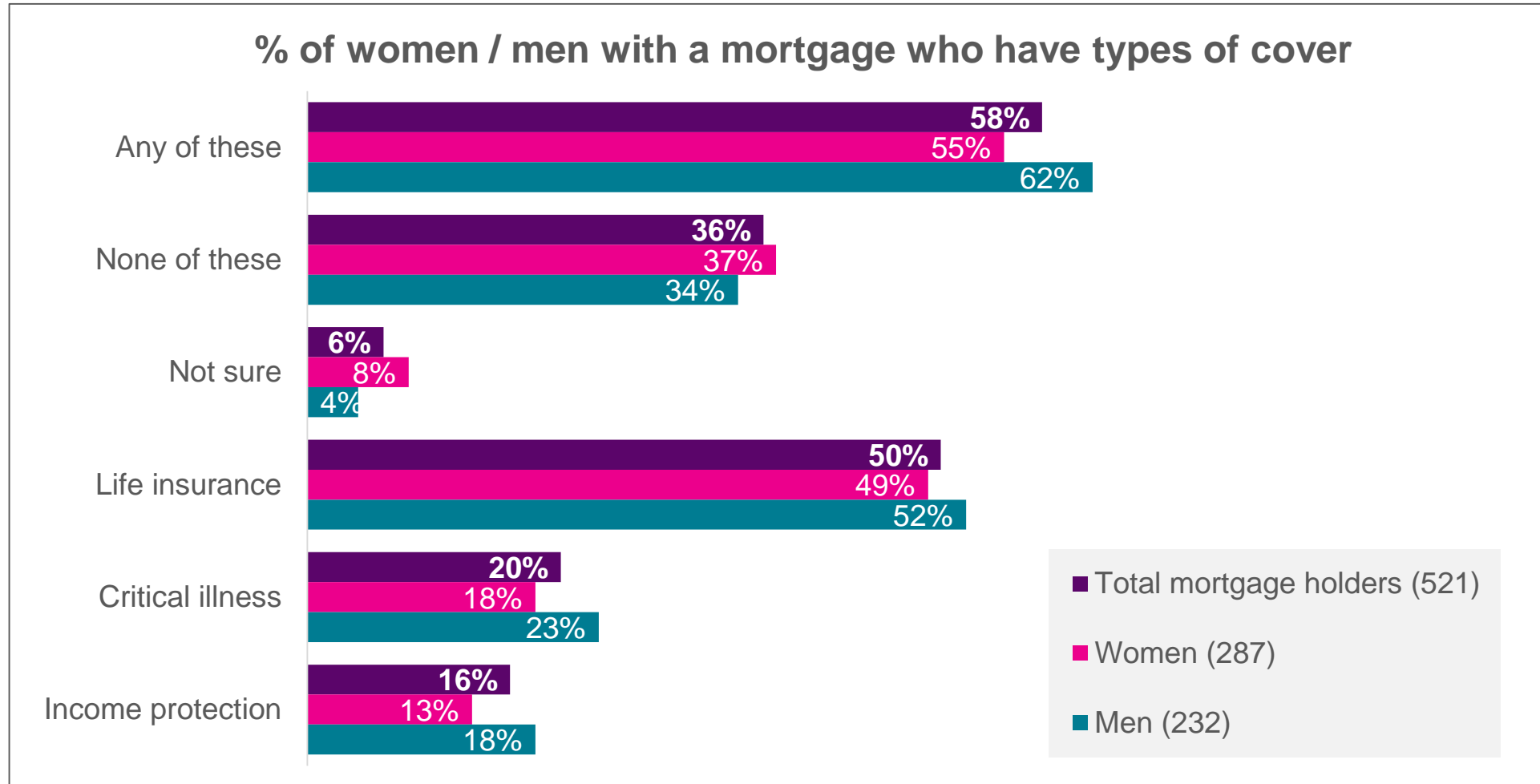
Mortgage holders would turn to various measures to keep up mortgage payments if faced with an income loss:

- **29% said they would reduce their non-essential spending**, and 26% would request a mortgage payment holiday
- **Almost a fifth (19%) would borrow money from family or friends**, while the same amount would sell valuables such as their car or jewellery.
- **15% said they would apply for Government support such as universal credit**, 8% would try to take out a bank loan, and 19% would reduce their contributions to savings or their pension fund – putting their long-term financial security at risk.

Over a third of UK mortgage holders say they have no life insurance, income protection or critical illness cover



Women are less likely than men to say they have some form of mortgage protection insurance – 55% vs 62%



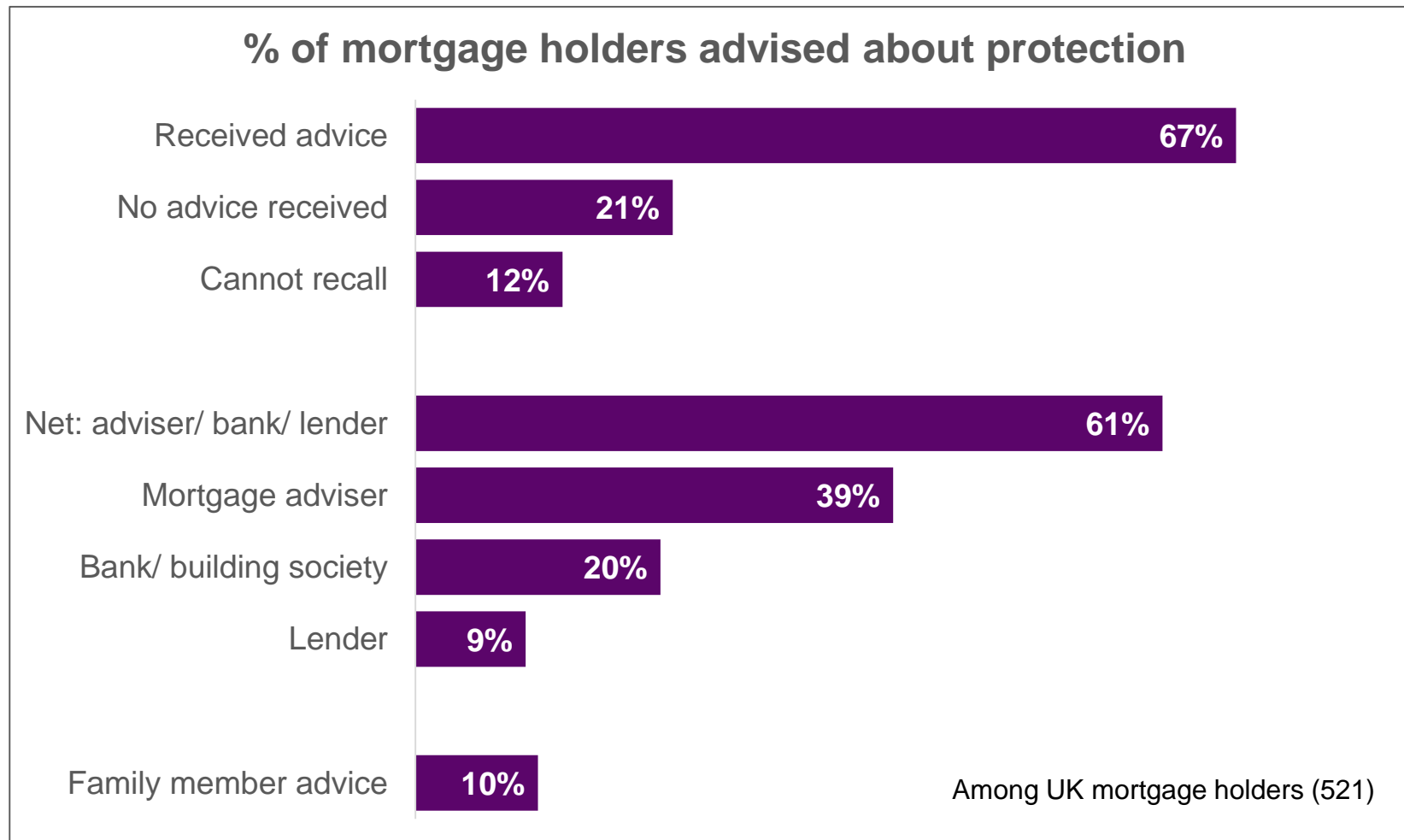
Among UK mortgage holders, women are less likely to feel they know a lot about the types of protection cover

Awareness of protection types	% of UK mortgage holders		
	Total	Women	Men
Heard of life insurance	94%	95%	92%
Heard of income protection	90%	92%	87%
Heard of critical illness insurance	91%	93%	90%
Know at least a little about life insurance	88%	90%	87%
Know at least a little about income protection	77%	77%	77%
Know at least a little about critical illness insurance	82%	83%	81%
Have you heard of Life insurance?			
Yes, and I know a lot about it	32%	23%	41%
Yes, and I know a little about it	57%	66%	47%
Not sure what it is/ not aware	11%	10%	13%
Have you heard of Income Protection?			
Yes, and I know a lot about it	15%	12%	19%
Yes, and I know a little about it	62%	65%	58%
Not sure what it is/ not aware	23%	23%	23%
Have you heard of Critical Illness Insurance?			
Yes, and I know a lot about it	20%	15%	26%
Yes, and I know a little about it	62%	68%	55%
Not sure what it is/ no	18%	17%	19%
Sample size:	521	287	232

Younger mortgage holders are more likely to say they are not familiar with income or critical illness cover

Awareness of protection types (By age of mortgage holder)	% of UK mortgage holders			
	Total	Age 18-34	Age 35-54	Age 55+
Heard of life insurance	94%	96%	92%	95%
Heard of income protection	90%	88%	90%	89%
Heard of critical illness insurance	91%	89%	92%	92%
Know at least a little about life insurance	88%	89%	87%	92%
Know at least a little about income protection	77%	69%	78%	85%
Know at least a little about critical illness insurance	82%	77%	84%	84%
Have you heard of Life insurance?				
Yes, and I know a lot about it	32%	40%	26%	38%
Yes, and I know a little about it	57%	49%	61%	54%
Not sure what it is/ not aware	11%	10%	13%	7%
Have you heard of Income Protection?				
Yes, and I know a lot about it	15%	15%	15%	14%
Yes, and I know a little about it	62%	53%	63%	71%
Not sure what it is/ not aware	23%	31%	22%	15%
Have you heard of Critical Illness Insurance?				
Yes, and I know a lot about it	20%	26%	19%	17%
Yes, and I know a little about it	62%	51%	64%	67%
Not sure what it is/ no	18%	24%	17%	16%
Sample size:	521	115	312	94

Over two-thirds say they spoke to someone such as an adviser, bank or family member about mortgage protection



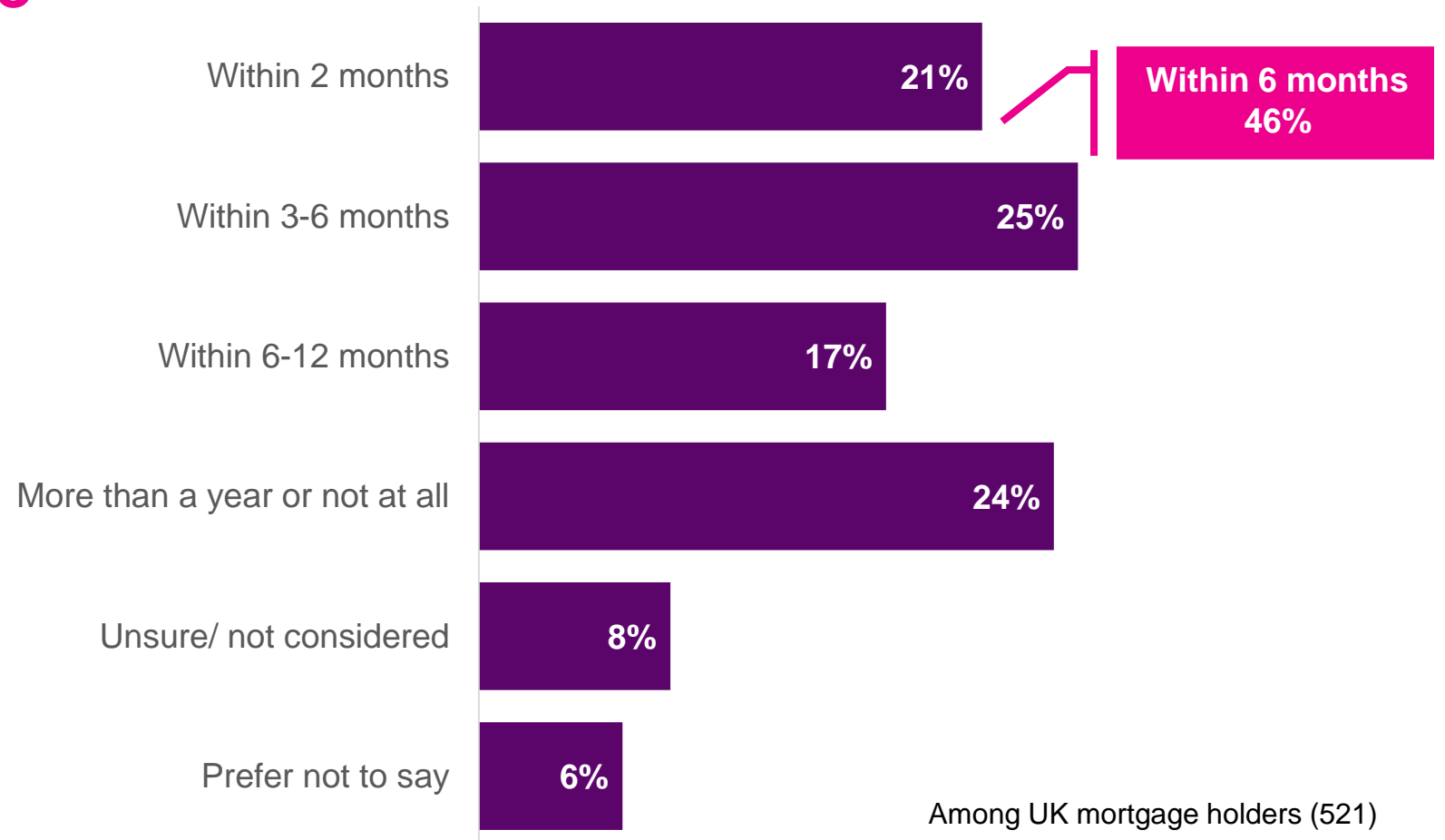
Almost half say they would struggle to pay their mortgage within 6 months of losing their income

Women are almost twice as likely to be hit harder sooner on mortgage payments - 27% of women say they would fall behind on mortgage payments within 2 months, compared to 15% of men

Young mortgage holders most vulnerable to income loss:

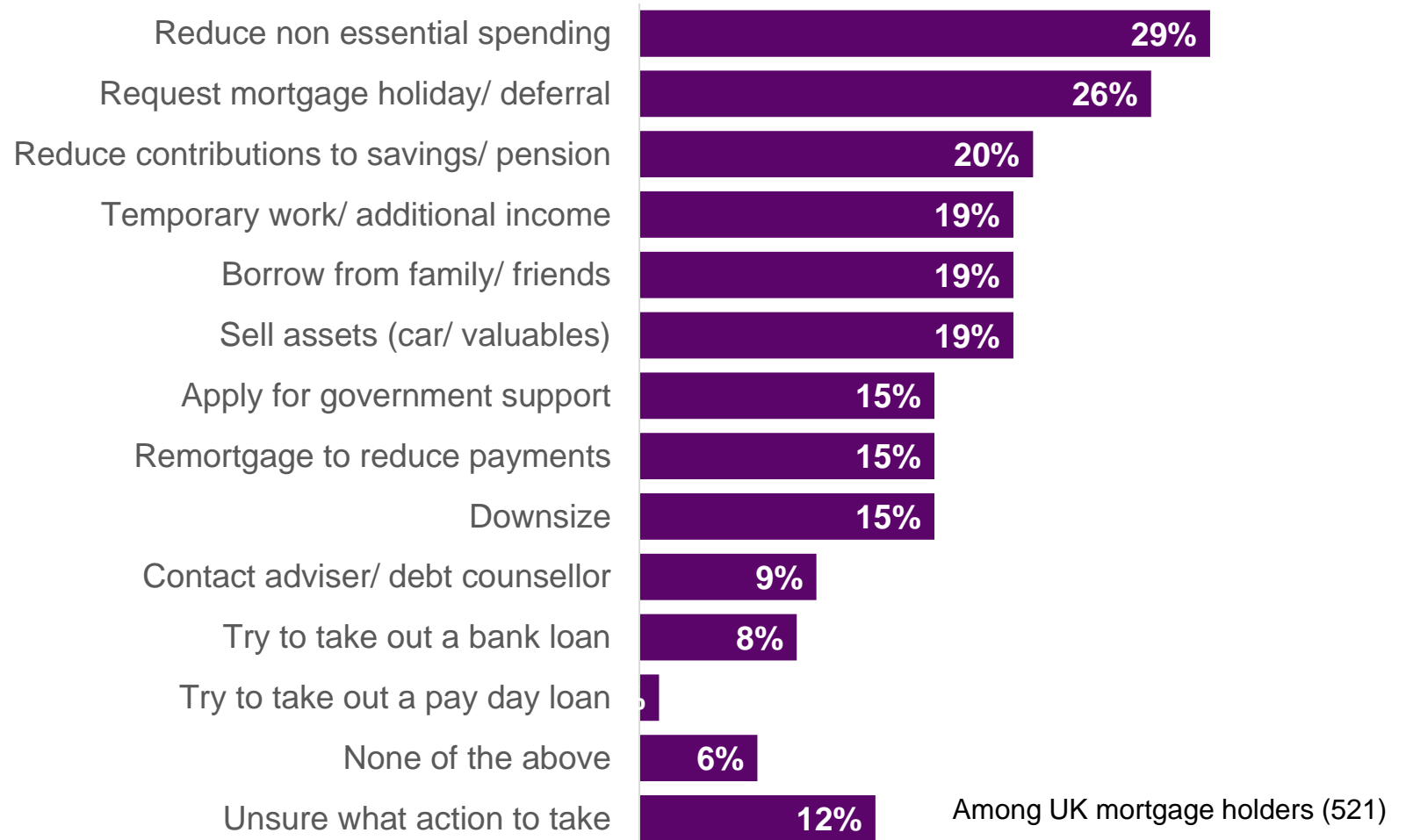
- A quarter (25%) of mortgage holders age 18-34 say they would fall behind within 2 months vs 18% of older mortgage holders

How soon would sudden loss of income (illness/ injury) affect your ability to keep up mortgage payments



Actions mortgage holders would take to stay afloat

Main actions would take if unable to keep up with cost of mortgage



Differences between men & women with a mortgage

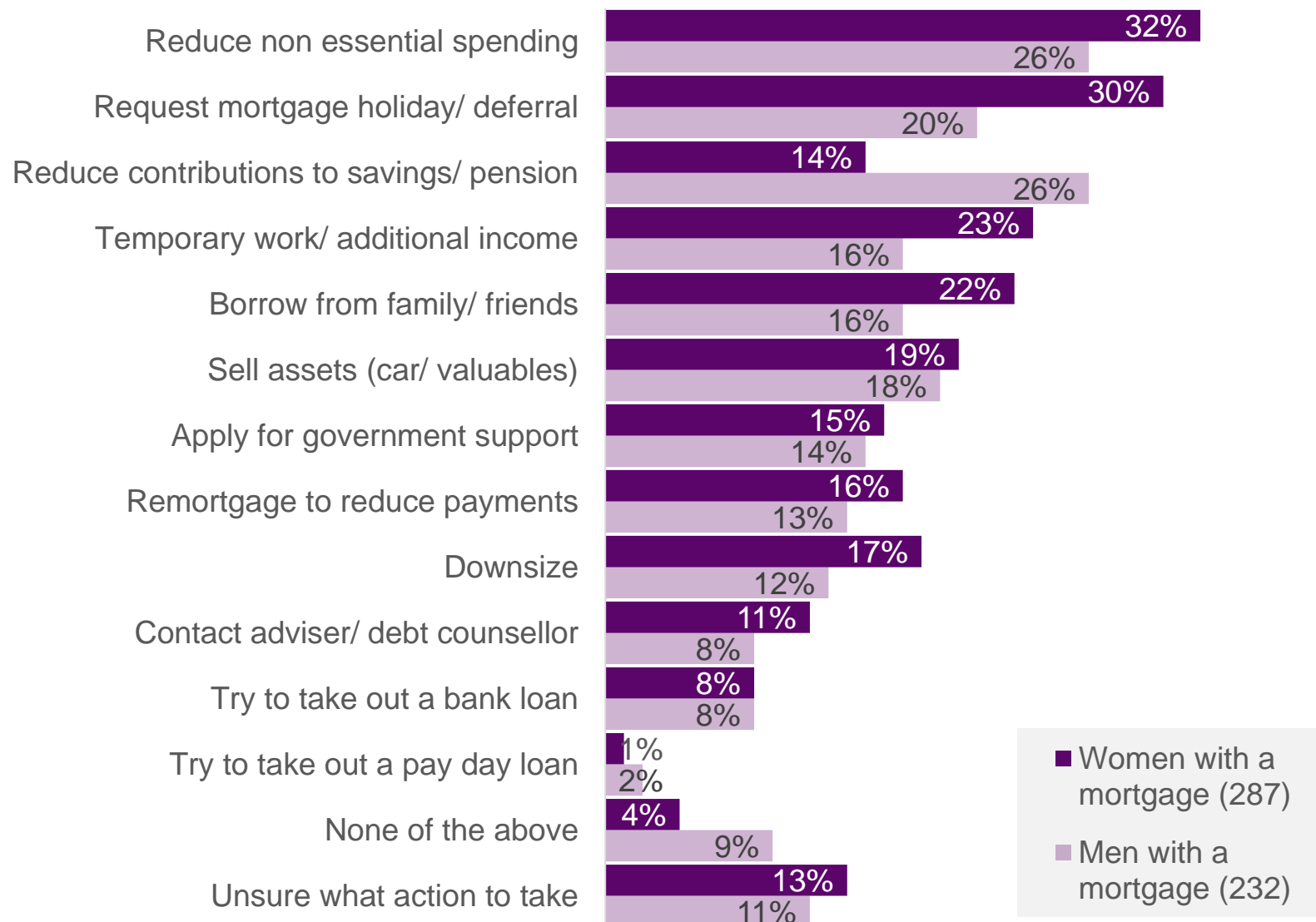
Women more likely than men to:

- Reduce non-essential spending (32% vs 26%)
- Request a mortgage holiday (30% vs 20%)
- Take on extra work (23% vs 16%)
- Borrow from friends/ family (22% vs 16%)

While men are more likely to:

- Reduce savings/ pension contributions (26% vs 14%)

Main actions would take if unable to keep up with cost of mortgage



07

Licensing of Builders



Licensing of builders

81% of UK homeowners support mandatory licensing of builders



In fact, most homeowners wrongly think UK builders are required to meet higher standards currently than is actually the case.

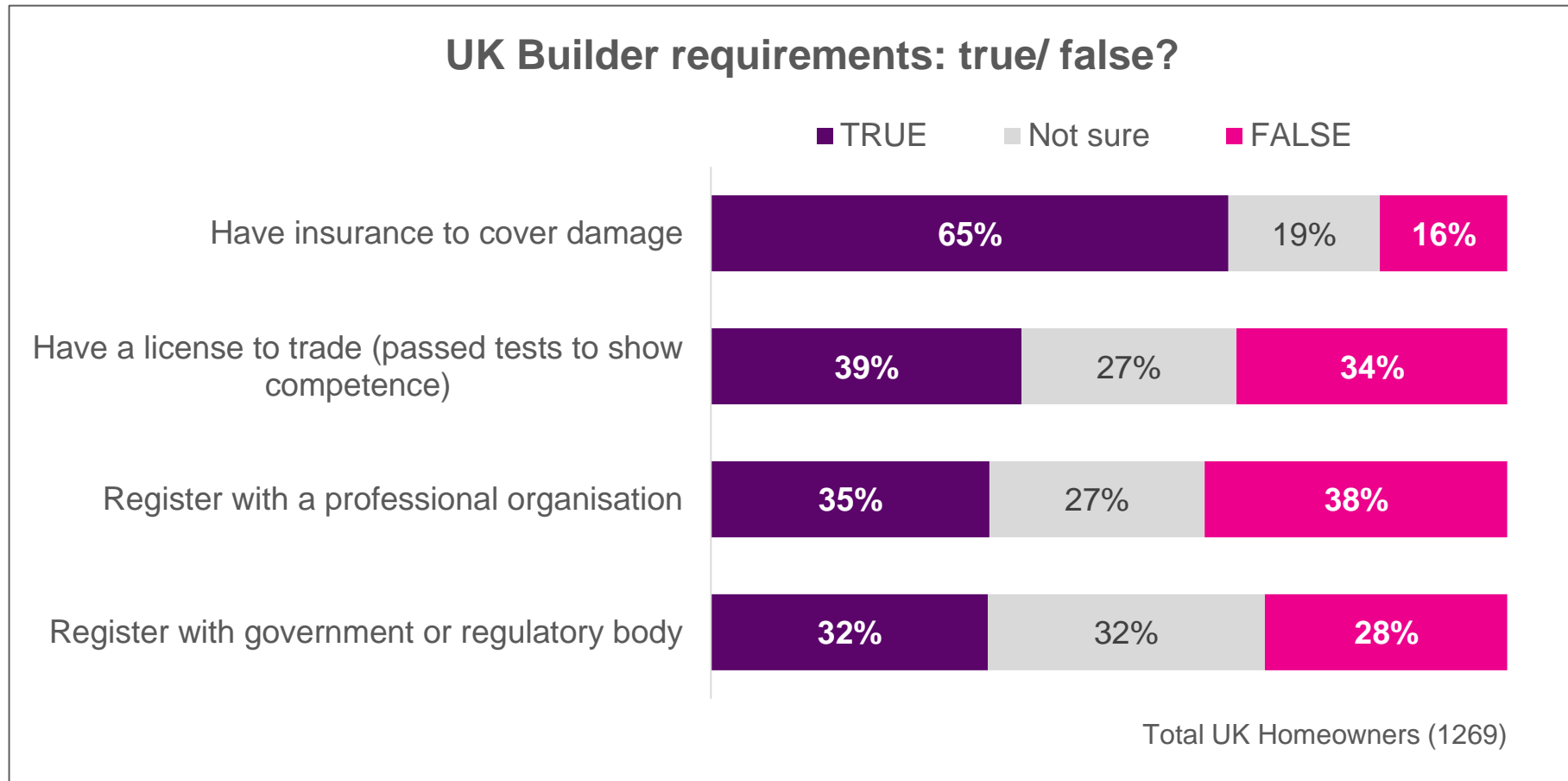
Our research in partnership with the **Federation of Master Builders** shows homeowners tend to overestimate builders' qualifications. A significant proportion believe builders require more professional qualifications and checks than is the case.

Amongst UK homeowners:

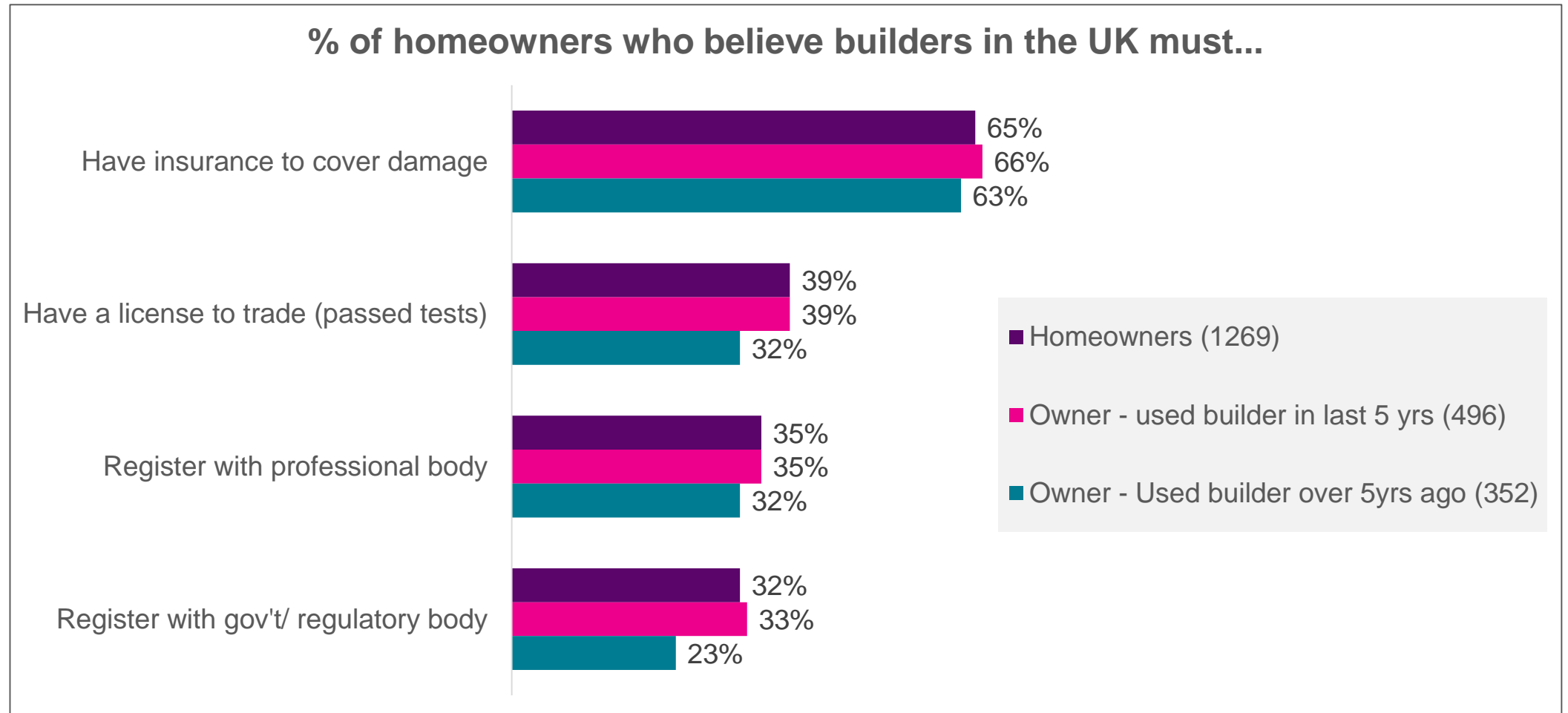
- **Two thirds (65%) believe builders are required to have insurance** to cover compensation or damage caused by their actions.
- **39% think builders need to have a license to trade**, that is, that they must have passed tests to show they are competent.
- **More than a third (35%) believe builders must be registered with a professional organisation** like the Federation of Master Builders to show a commitment to quality standards and ethical practices.
- **A third (32%) expect that builders must register with a government or regulatory body** to trade.

8 in 10 UK homeowners (81%) support a proposal to introduce a mandatory licensing scheme for residential builders to include competence assessments, background checks on trading/ financial history, dispute resolution scheme and mechanism to revoke licenses if standards are not met.

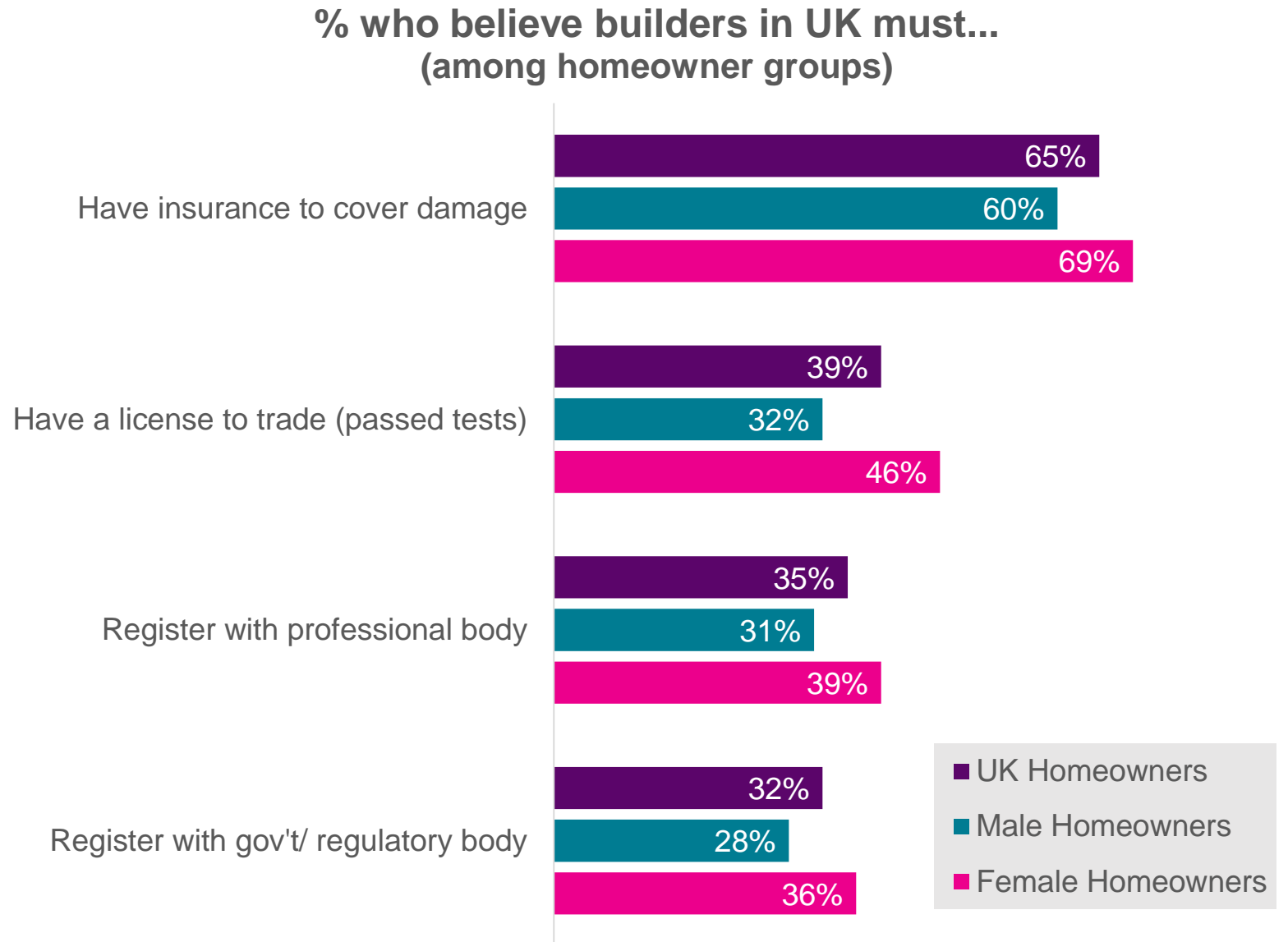
A significant proportion of homeowners believe builders require more qualifications & checks than is the case



2 in 5 homeowners expect UK builders to be licensed even though they are not currently

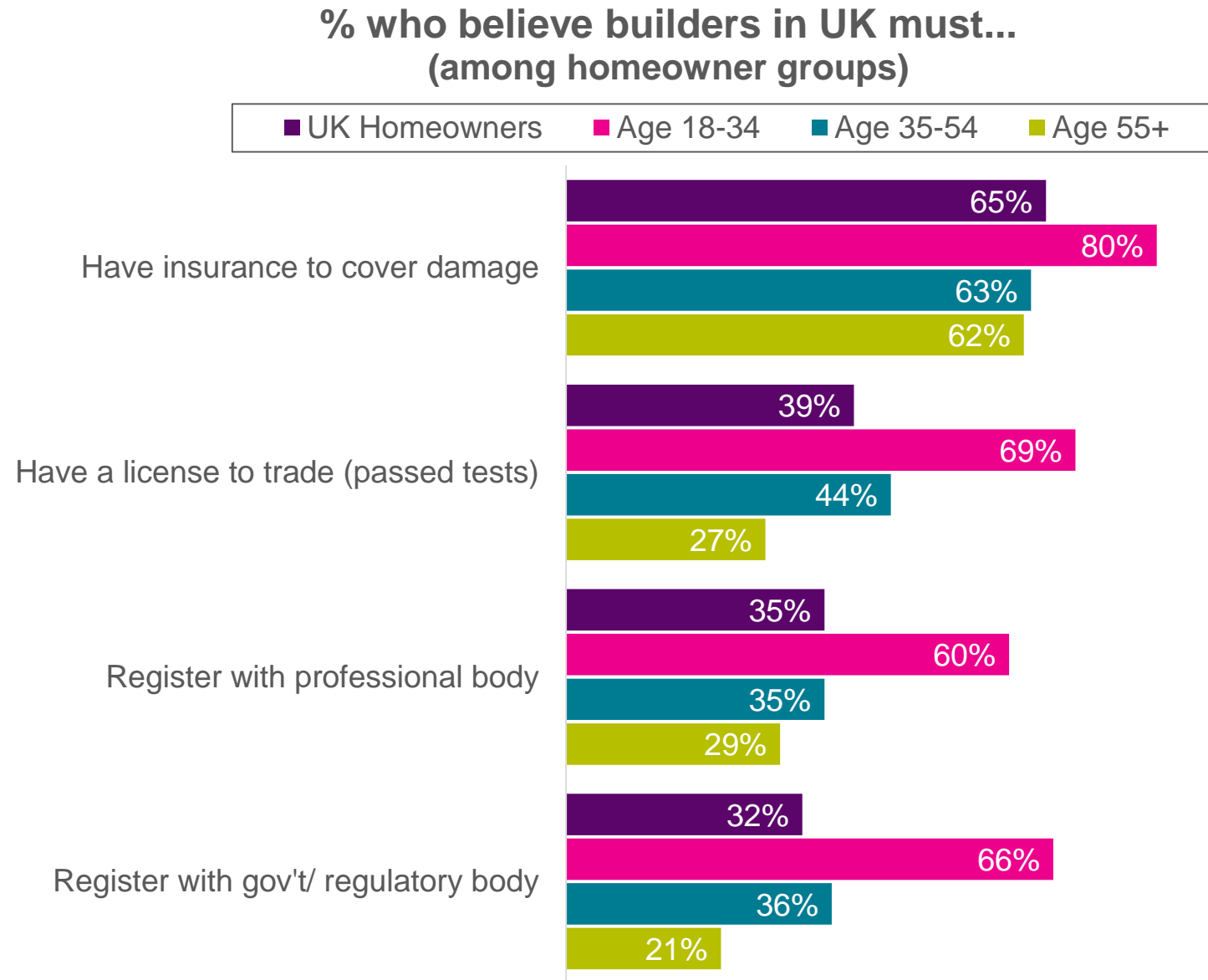


Women are more likely than men to have misperceptions about builder credentials



Sample sizes: UK homeowners (1269), male homeowners (672), female homeowners (595),

Younger homeowners are the most likely to have misperceptions about builder credentials

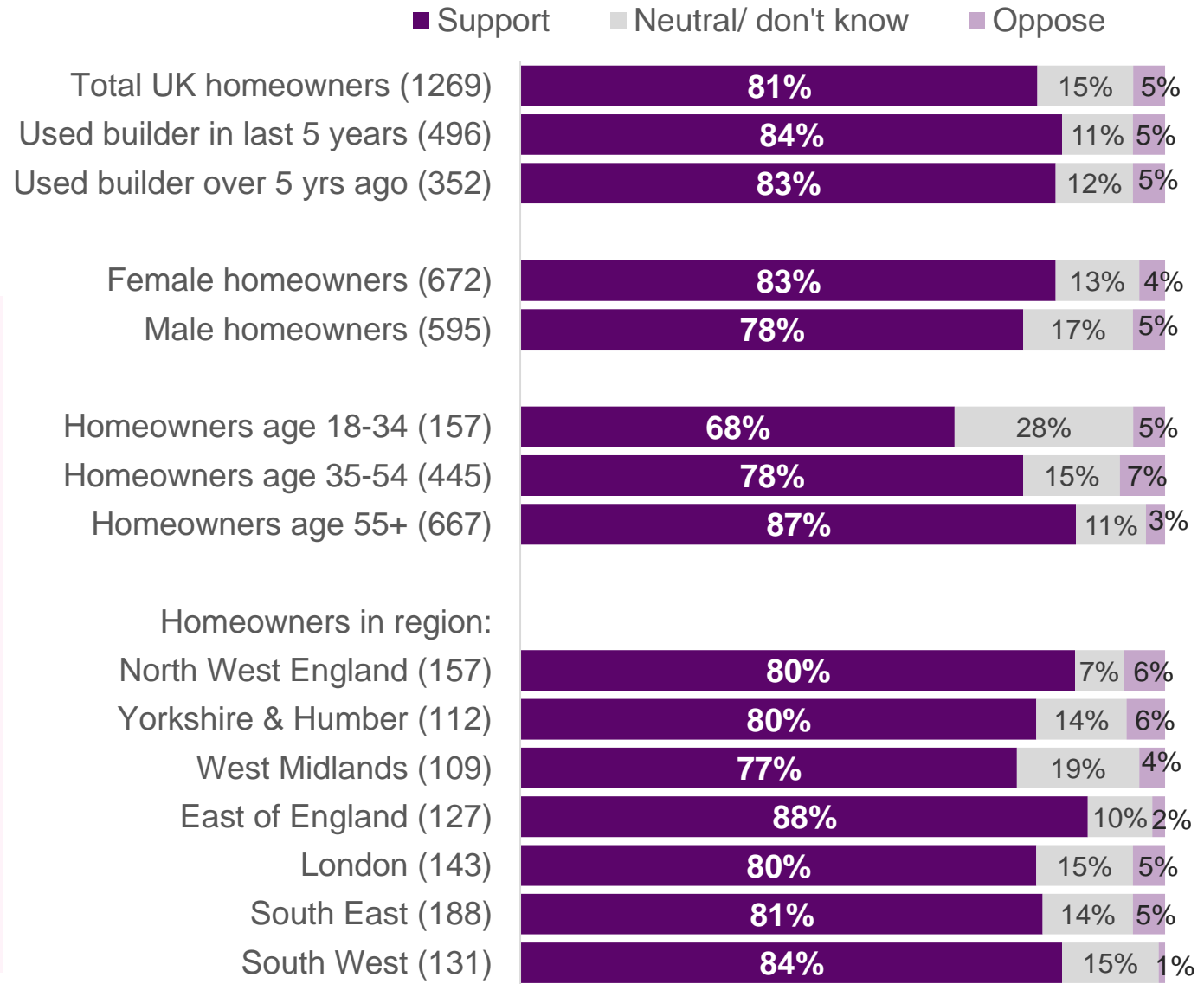


Sample sizes: UK homeowners (1269), homeowners: age 18-34 (157), age 35-54 (445), age 55+ (667)

8 in 10 homeowner support for proposed licensing of UK builders

Question: Currently in the UK there is no formal licensing or registration scheme that regulates who is allowed to undertake construction. Some have proposed mandatory licensing for residential builders, granted by a recognised body like the Federation of Master Builders, supported by the Government. The licensing process would include: Competence assessments, Background checks on trading history and finances, A scheme to resolve disputes, A mechanism to revoke licenses if standards are not met. To what extent would you support or oppose this proposal to introduce mandatory licensing for residential builders?

Support for/ opposition to licensing of builders



Methodology

This is our **9th annual Homeowner Survey**. The latest research was conducted online by Opinium and in partnership with **LifeSearch** and the **Federation of Master Builders**. We interviewed 2000 UK adults of which 1269 were homeowners and 731 were non homeowners, 474 of whom aspire to own their home one day. There were 521 mortgage holders in the sample. Figures weighted and representative of all UK adults (aged 18+). Fieldwork was conducted 1-5 April, 2025.

Calculations:

24.8 million households in England & Wales, 62.5% of these, 15.5 million, are owner occupied [2021 Census](#). In Scotland, as at 31st March 2020, there are 2.6 million dwellings, 62% or 1.6 million are owner occupied [Scottish Household Survey](#) and in Northern Ireland there are 814.2K homes and 70% are owner occupied, 570K, [Northern Ireland Housing statistics 2020-21](#).

- Therefore, the total number of UK households = 28.2 million
- The total number of UK homeowners/ non homeowners is $15.5\text{m} + 1.6\text{m} + 570\text{K} = 17.7\text{m}$ and the remainder, 10.5 million are non homeowners.
- 19% of the 17.7m UK homeowners considered a move in the last 2 years but did not go ahead (3,363,000). Of this group, 24% cited stamp duty costs as the reason for not going ahead with moving plans equating to 807,120.

The number of UK mortgage holders without a financial safety net is based on:

- [Latest ONS Subnational estimates of dwellings and households by tenure](#), estimated that 6.5 million (26%) homes were owned with a mortgage or a loan. 36% of this figure equates to 2.34million.

HomeOwners Alliance



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