



advice and support for older age
**Independent
Age**

Overcoming the Barriers to Longer Tenancies in the Private Rented Sector

August 2018



About Independent Age

We offer regular contact, a strong campaigning voice and free, impartial advice on the issues that matter to older people: care and support, money and benefits, health and mobility. A charity founded over 150 years ago, we are independent so older people can be too.

For more information, visit our website www.independentage.org

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Introduction

Independent Age welcomes the opportunity to comment on the Ministry of Housing Communities and Local Government's consultation on longer tenancies in the private rented sector. We have completed research looking specifically at the situation of older renters in England and Wales and it is in the context of these findings that we are responding to this consultation. Unless otherwise stated, figures in this consultation are all taken from the Independent Age report, 'Unsuitable, insecure and substandard homes: the barriers faced by older private renters'¹. We have answered only the sections relevant to our research and expertise.

Question 10: Do you think that the protection for tenants from retaliatory eviction introduced in the Deregulation Act 2015 has been successful? Please explain

No. From our experience on the calls we take on our Helpline, awareness of the Deregulation Act is very low. The result is that many older people decide not to ask for improvements and adaptations because they believe that their landlord could retaliate with a rent increase or eviction notice. There is little understanding of the additional protections afforded by the Act.

Question 11a: What do you consider to be the main benefits of a longer tenancy for landlords?

Longer tenancies would attract older renters and older tenants hold a number of benefits for landlords. Older people tend to be financially reliable tenants offering a steady income stream. This is particularly so because benefits they might be in receipt of such as Attendance Allowance are awarded for an indefinite period of time. They are also more likely to want to remain in the property, reducing expensive void periods for landlords. Furthermore, longer term tenants are more likely to be invested in maintaining the property in a good condition.

Question 11b: what do you consider to be the main benefits of a longer tenancy for tenants?

¹ [https://www.independentage.org/sites/default/files/2018-03/Unsuitable insecure and substandard homes Independent Age 2018 0.pdf](https://www.independentage.org/sites/default/files/2018-03/Unsuitable_insecure_and_substandard_homes_Independent_Age_2018_0.pdf)

We are keen to highlight the particular benefits longer tenancies would hold for older people. Older private renters tend to be a neglected group in terms of policy making. The recent House of Commons Communities and Local Government Committee report Housing for older people released in February this year featured a single page on private renters². Government work on privately renting also rarely features the perspective of older people. However, our research highlighted that there are an estimated 500,000 older people privately renting. This represents one in ten of all private rented households. And this is a group on the increase. The Local Government Association (LGA) forecast that older households will make up around 60% of projected household growth between 2008 and 2033.

Shorter tenancies – those between 6 months and two to three years which feature Section 21 notices and are subject to rent increases make up the vast majority of all private tenancies. They hold a number of key disadvantages for older people:

Anxiety and stress about how long they will be able to stay in their current property.

In general, older people rarely move. Only 4% have moved in the last two years. But private renters are more likely to move than those in other housing situations (11% have moved in the last two years compared to just 3% of homeowners). While uncertainty about being able to stay in a property is a feature of renting for all ages, it can be a particular issue for older people. A lack of security can make it difficult to settle into a property and a local neighbourhood. Should older people be forced to move, this can have far reaching implications beyond housing security. Having to move to a new area can disrupt vital social connections. This is a particular concern given the risk of isolation for many people in later life. There are 2.20 million people aged 75 and over living alone in the UK. This means that 4 out of 10 people aged 75 and over live alone (41%)³. Loneliness is especially a risk for the oldest old, with those aged 80 and over twice as likely to report feeling lonely in their daily life as

² House of Commons Communities and Local Government Committee report 'Housing for older people', February 2018

<https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/370/370.pdf>

³ Families and households in the UK: 2017, ONS, November 2017 and Population projections by the Office for National Statistics, ONS, October 2017

those aged 65-79⁴. An unwanted move can have implications for access to service such as GP and social care providers.

In addition to these longer term impacts, older people may also suffer stress and anxiety about the practicalities of managing the upheaval of moving house. This is highlighted in our case study below (box 1).

Case study – Box 1

Elizabeth, 85, has lived on the south coast of England for almost 20 years. She has been forced to move house twice in the past three years, which has been exhausting for her. The first time her landlady of over 10 years was selling the flat and, after just over a year in her new property, the landlord asked for it back. Without the help of her son she would have found it very difficult to find new accommodation. Her son also paid a company to help her move and travelled down to help. "It pushed me right back. My son said if you have to move again we will just put you up in a hotel and we will do the move."

Concerns about finding an alternative property that is suitable for their needs

Our research found that when they do move, older private renters are less likely to move to a more suitable home than older homeowners (23% compared to 44% of older homeowners). 'Non-decent' housing which does not meet government standards for example on safety or efficient heating, is more common amongst older private renters. Four in ten older private renters, compared to 22% of homeowner-occupiers and 13% of social renters, live in non-decent homes⁵.

Older private renters can also struggle to get the adaptations that would make a property suitable to their needs. We know that many older people would benefit from home adaptations, given that 1 in 6 older people have difficulty with bathing or showering. Renters are even more likely to have difficulties with this as 21% of older private renters have difficulty bathing or showering.

Yet given that landlords need to give permission for major adaptations to be made to their property, older private renters can find it difficult get the

⁴ Insights into Loneliness, Older People and Well-being, ONS, 2015

⁵ Adams, S. (2016) Off the Radar: housing disrepair and health impact in later life, Care and Repair England.

adaptations they require. Many landlords may not judge it worthwhile to consent to adaptations to tenants on short tenancy agreements. They may also not be aware of the existence of grants. Disabled Facilities Grants are available for up to £30,000 for adaptations, but tenants must complete a certificate saying they intend to live there for five years. This must also be signed by the landlord. This is clearly problematic for tenancies that are only one or two years long. The process of applying for a DFG can also be so long that it is not worth an older person on a short term tenancy attempting to get one.

Private renters are also likely to be unaware of the protections afforded by the Deregulation Act of 2015, so they may fear losing their tenancy if they do ask for adaptations or improvements because of a disability or increased health need. Overall social renters are in a much stronger position when it comes to adaptations: a third of social renters said their landlord paid for their adaptation compared to only 8% of private renters.

Case study – Box 2

Margaret lives alone in Northern England and has lived in her house since the late 1980s. She lives on a private estate in a detached house owned by a company. She has multiple health conditions and struggles to go up and down her stairs so she asked her landlord to install a downstairs toilet. After months of delay she agreed to pay for the toilet if her landlord paid for it to be installed. In the past she paid for handrails to be installed and she paid for a new cooker when the old one stopped working: "They said if you can prove you really need it (the new cooker) we will pay for it but I thought 'I can't be bothered'." She has asked for repairs and maintenance but she explains that it frequently "falls on deaf ears". Margaret is also careful not to ask for too much from her landlord because she doesn't want them to see her as a nuisance: "I've got two floorboards in my bedroom and I can feel them going through, but I daren't tell them before I get the toilet in as they are liable to have a fit – but they will have to be done or I will go through the floor."

Concerns about finding an alternative property that is affordable

As areas increase in value, particularly those that are more central and undergoing gentrification, older private renters can face the prospect of not only being priced out of their current home but their area entirely. Poverty levels among older private renters are higher than older people in other housing situations. A third of older private renters had incomes below the poverty threshold after they had paid their rent and other

housing costs (compared to a quarter of social renters). Older renters are also less able to deal with rent increases because they are likely to be living on fixed income with limited opportunity to improve their income. Despite this, older people are rarely considered when concerns about rising costs of renting are raised.

With all of these issues in mind, we believe longer tenancies would hold considerable benefits for older people. We would therefore strongly support the proposals in the consultation longer tenancies. We would like to see standard tenancies of five years, accompanied by exemptions for tenants experiencing unforeseen circumstances, and the ability to end the contract on mutual agreement of both landlord and tenant. In addition we would like to see the abolition of Section 21 no-fault evictions. The fact that these can be given without any reason and leaving just two months notice for a tenant to make other arrangements mean private renters face a fundamentally insecure housing situation. As outlined above, the implications are particularly severe for the wellbeing of older people.