



advice and support for older age

**Independent
Age**

**Independent Age response to 'A new deal for renting: resetting the balance
of rights and responsibilities between landlords and tenants'**

October 2019



About Independent Age

We are here to transform the lives of older people, providing timely personalised support and fearlessly campaigning for equality and fairness; putting older people at the heart of what we do. We work to put independence in later life at the forefront of the work and activities of all influencers and decision-makers who are responsible for improving the lives of older people, particularly the most vulnerable.

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. Our mission is to enable older people to stay independent and live well with dignity, choice and control.

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

Registered charity number 210729.

Background

At Independent Age we are extremely concerned about the declining state of housing conditions for older people, particularly in the private rented sector. Our 2018 report, *“Unsuitable, insecure and substandard homes: The barriers faced by older private renters”*¹ looked at data from the English Longitudinal Study of Ageing and the English Housing Survey, and spoke to older people that we support. It found that older private renters were a steadily growing population, and were facing significant difficulties compared to older people in other housing tenures.

Our population is ageing and we know that growing numbers of older people are living in private rented accommodation, many with serious concerns about their living conditions and the need for adaptations to their home. The number of older households living in private rented accommodation is very likely to increase in the next 20 years, In England it is projected to increase from around 338,000 households to around 549,000.

Too many older private renters are living in unsuitable and substandard homes, worried about their ongoing financial security and how long they will be able to call the place their home. While building new homes to meet the current and future demand among older people for privately rented housing is part of the solution, we must also address the systemic issues that impact older people already in privately rented housing including affordability, security of tenancy and suitable adaptations.

Urgent action is required by the government if older private renters are to be protected from unsuitable, insecure and substandard homes. This should be coupled with aspirational solutions including specialist or ‘Lifetime Homes’ designed to meet changing health and care needs in a rapidly aging population.

This response focuses on questions relating to the end of section 21 eviction and fixed term tenancies.

¹ Independent Age, *Unsuitable, insecure and substandard homes: The barriers faced by older private renters*, March 2018, available from: <https://www.independentage.org/unsuitable-insecure-and-substandard-homes-barriers-faced-by-older-private-renters>

The end of section 21 evictions and longer tenancies

We welcome the Government's commitment to repealing Section 21 of the Housing Act 1988, and the effective abolition of the assured shorthold regime. Security of tenancy is a pressing concern for older private renters. The vast majority of tenancies in the private sector are assured shorthold tenancies. Assured shorthold tenancies provide little security for tenants and create uncertainty about how long they will be able to stay in the property, and whether their rent is likely to become unaffordable. As people become older, this uncertainty can make it difficult to settle into a property and a local neighbourhood. It can also cause anxiety about the upheaval of moving house and the difficulties of finding somewhere else that is affordable and suitable.

Case study - Elizabeth

As part of our report, we spoke to a number of older people we support about their experiences of privately renting.

Elizabeth is 85 and 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 her flat. The second time, 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"

This is made even worse by Section 21 notices, which allow tenants to be evicted from shorthold tenancies without any specific grounds or reason. Should this happen, it has far wider implications than their housing security alone – it can push older people out of their local area where they may have lived for some time. This can disrupt their social connections and local networks as well as potentially having implications for locally provided services they access, such as their GP and social care. 11% of older private renters have moved in the last two years, and as many as 4 in 10 private renters who move simply do so to another private rented property, which can lead to a cycle of repeated moves.

We welcome the move towards longer fixed tenancies, and believe that fixed terms should have a minimum length of **two years**.

This would offer the stability and assurance that older private renters desperately need, while retaining the flexibility that attracts some older people to the private rented sector.

For section 21 reform to be effective wider changes are needed

We welcome the Government's proposals in this area, and the steps being taken to protect tenants in the private rented sector. We encourage the Government to continue to examine this issue, which impacts some of the most vulnerable older people in the UK. However, reforms to section 21 and assured shorthold tenancies are just part of the wider changes that need to take place. We encourage the Government to consider the following:

- **Local tenant advocates** should be available in each borough and be adequately resourced to assist tenants in finding homes and also in disputing rent increases, eviction notices and repair refusals. While some boroughs continue to fund local advocates, far too many of these services have been defunded in recent years.
- **Information and advice for private renters should be improved** to ensure they are claiming all they are due, and that they are aware of services including Home Improvement Agencies.
- **All tenants should be able to easily request adaptations they need.** If the request is rejected, landlords should have to explain why they are not meeting it. We would like to see a similar system to Scotland implemented in England (where landlords cannot unreasonably refuse an adaptation, and there is an accessible appeals process if they do so²)

For more information or to discuss this submission further, please contact Thomas.Wilson@independentage.org

² Shelter Scotland, *Getting your landlord to do repairs*, available from: https://scotland.shelter.org.uk/get_advice/advice_topics/repairs_and_bad_conditions/repairs_in_private_rented_accommodation/getting_your_landlord_to_do_repairs