



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

**Independent Age response to the APPG for Ageing
and Older People's inquiry on decent and accessible
homes for older people**

March 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, and 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.

At Independent Age we are extremely concerned about the declining state of housing conditions for older people, particularly in the private rented sector. Our recent report, “*Unsuitable, insecure and substandard homes: The barriers faced by older private renters*” revealed that **almost one third (32%) of older private renters feel their accommodation isn’t suitable for their needs.**

Our population is aging 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, from around 338,000 households to around 549,000.**

This inquiry presents an important opportunity to shine a light on older people’s experiences of housing conditions, and the difficulties they face in requesting simple adaptations to their home, particularly in the private rented sector.

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

Introduction

There is a misconception that all older people are wealthy homeowners, but for many the reality is very different. The oldest group of pensioners are more likely to be lifelong renters, and around one in five people aged 85 or older have never owned their own home. More than half of older renters live alone, and nearly three quarters have a disability or illness. Furthermore, private renters have the highest rates of loneliness, with 16% of them reporting the highest loneliness scores, compared to just 6% of homeowners. Despite improvements in the past, a fifth of all homes are still not up to decent standards and improvement has stalled in recent years¹. This is an issue that particularly affects older people, as on some measures, 27% of older people live in homes which don’t meet the living

¹ English Housing Survey 2017/18, DCLG, 2018

home standard². Accessibility of homes is also sorely lacking, figures from 2014-2016 revealed that over a third of people aged 75 and over who require an adaptation in their home do not have it, and only 5% of all homes in England where older people live have all the four main accessibility features (level access, flush threshold, WC at entrance level, and a wide enough space for internal doors and circulation).

The Housing, Communities and Local Government Committee reports on the Private rented sector, and Housing for older people, have highlighted longstanding concerns in relation to housing conditions, and the Homes (Fitness for Human Habitation) Act 2018 is welcome progress for tenants' right to take action against unscrupulous landlords. However there is a risk that older renters' experiences are overlooked in the growing debate about housing availability and affordability. Our findings show that there is a stark variation in living conditions for older people across the different housing tenures and evidence suggests that private renters find it harder to secure adaptations in their homes, compared to social renters.

Last year, Independent Age produced a report, 'Unsuitable, insecure and substandard homes: the barriers faced by older private renters'³, which analysed national data about older private renters and compared it with that of homeowners and social renters. We also spoke to older people that we support who are privately renting about the issues they had experienced. Our report argued that with over half a million older people living in privately rented accommodation, we need to do more to understand and meet the unique needs of this growing section of the population. Unless otherwise stated, figures in this submission are all taken from this report.

Our submission focuses on questions 2, 4, and 5.

Question 2: How do housing conditions vary across different housing tenures? And Question 4: What are the implications of the growth in older tenants in the private rented sector for housing standards?

Variation in housing conditions

Our evidence clearly indicates that housing conditions vary greatly between different tenure types, and the difference between older private renters and other tenure types is stark.

Around a fifth of households aged 65 years and older live in 'non-decent' housing, an estimated 1.2 million households. This means that the condition of their housing does not meet the government's standards, for example, on safety standards or efficient heating. However, if we focus on older private renters, we see that it is even more common among this group to live in poor quality housing.

Not only are older private renters much more likely to live in non-decent housing, they are more likely to experience problems with their housing that could put their health at serious risk. Our report found:

- 40% of older private renters are living in non-decent homes, almost double homeowner occupiers and just over triple social renters.

² Based on Shelter's 'Living Home Standard', developed in 2016

³ 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>

- Over a third of older renters reported problems with their accommodation, compared to just over a fifth of older homeowners
- Older private renters are more likely to report their home being too cold in the winter than older social renters or homeowners
- Older private renters are also more likely to report problems with rising damp and condensation than older social renters or homeowners. Rising damp can cause numerous health issues, some very serious, and older people are listed by the NHS as a particularly high risk group⁴.

Table 1: Problems in current accommodation by housing tenure

	Homeowner	Social renter	Private renter
Too cold in the winter	3.5%	5.8%	11.4%
Lack of space	4.6%	11.7%	8.8%
Noise from neighbours	3.4%	11.0%	3.6%
Too dark/not enough light	2.0%	6.0%	3.4%
Rising damp	2.3%	4.2%	9.2%
Bad condensation problem	2.4%	5.2%	7.5%
Any problems	22.5%	35.6%	32.3%

Variation in securing adaptations

On top of poor housing conditions, older private renters are also more likely to feel their accommodation is unsuitable for them, and their landlords are much less likely to pay for adaptations than for social renters. This has serious implications, given the growth, and anticipated growth, in the numbers of older people in the private rented sector.

Our research found that the biggest barriers to older private renters looking to make adaptations to their accommodation was cost, and whether their landlord is prepared to adapt their property. Older private renters that we spoke to told us about the reluctance of landlords to pay for repairs and maintenance, let alone adaptations. Given the insecurity of the short term tenancies that many older private renters are on, older people also spoke of their reluctance to be seen as 'too demanding' or a 'nuisance', lest they put their tenancy at risk.

- According to the 2014/15 English Housing Survey 'adaptations and accessibility of homes' report, over a third of people aged 75 and over who require an adaptation in their home do not have it.
- 32% of older private renters feel that their accommodation is unsuitable, compared to 22% of older social renters and 15% of older homeowners.
- A third of older social renters said their landlord paid for their adaptation, compared to only 8% of older private renters.

⁴ NHS, *Can damp and mould affect my health?*, available from <https://www.nhs.uk/common-health-questions/lifestyle/can-damp-and-mould-affect-my-health/>

Table 2: Who paid for adaptations by tenure type

	Homeowner	Social renter	Private renter
NHS	16.2%	7.2%	19.0%
Social Services	31.6%	41.4%	35.7%
Self/spouse	63.1%	17.6%	37.7%
Already in the property	5.2%	21.6%	14.7%
Landlord	1.5%	32.5%	8.3%
Other	2.4%	1.6%	7.3%

Case study

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

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.”

Question 5: What solutions are available to address poor and inaccessible housing standards for older people?

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.

Independent Age recommends that the government takes the following urgent action to address the variation in housing conditions and suitable adaptations for older people:

- **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 through a Tribunal if they do so).⁵ Tenants should be able to hold

⁵ 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

landlords to account and not be required to instigate court proceedings themselves or wait for cash-strapped local authorities to act on their behalf.

- Increase security of tenure for all renters. This should involve longer leases being made the norm. **Section 21 notices (where tenants with shorthold tenancy leases can be evicted without ground or reason) should be abolished.** This would encourage landlords to provide adaptations for older tenants who will be living in the property longer term, and provide reassurance to tenants who worry about becoming 'too much of a problem' and evicted.
- **Landlords should be offered incentives to update their property information on council databases on a regular basis.** Information about accessibility, repair history, and whether adaptations would be welcomed in principle should also be included.
- **Tenant advocacy services should be made available to assist tenants,** including older private renters, in negotiations with landlords.
- **Information and advice services 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.

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