



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

**Independent Age's submission to the Call for Evidence
from APPG for Housing and Care for Older People's
inquiry on "Rental Housing for an Ageing Population"**

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; 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, 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.

Introduction

This submission focuses on the barriers to the supply of affordable and secure rental housing, and the design, care and provision characteristics that new homes need to include.

Our report, ‘Unsuitable, insecure and substandard homes: the barriers faced by older private renters’¹, 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 argues that with over half

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>

a million older people living in privately rented accommodation, the government must 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.

This is a vital issue for the APPG to consider, as meeting the housing needs of older people will be an increasingly pressing issue in the years ahead. 60% of the projected growth in households over the next two decades will be among those aged 65+, and increasing numbers of older people are privately renting. An estimated 500,000 older households rent privately, and older households make up 1 in 10 of privately renting households overall. These numbers have been steadily increasing in recent years. However, older private renters are struggling:

- 40% of older private renters are living in non-decent homes, almost double homeowner occupiers and just over triple social 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 group².

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%

Barriers to the supply of affordable and secure rental housing

Income and affordability

Our analysis shows that older renters have significantly lower incomes on average compared to homeowners. More than a third of social and private renters have incomes in the bottom fifth of the distribution, compared to 17% of homeowners. Around 1 in 4 private renters sometimes or often have too little money, while the vast majority of homeowners say they rarely or never have too little money (82%).

² 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/>

While many older private renters receive Housing Benefit to help with their housing costs, this is capped through the Local Housing Allowance rate. This means they can be restricted on where they can afford to live or struggle to make up the rent shortfall through other means, leaving them with little money left over on which to live. Over the past few decades, rents have risen at a much faster rate than wages as the supply of housing has failed to keep pace with demand.

Security of tenancy

Security of tenancy is also 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.

Section 21 notices

This is made even worse by Section 21 notices, sometimes known as ‘no fault’ evictions, 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 impact 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.

Case study - Joe

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

Joe is 72 and lives by himself in a private rented flat on the outskirts of London. He has lived there for seven years. Until recently, he had to make up a difference of £180 a month from the shortfall between his rent (£800 a month) and the level of Housing Benefit payable. Unable to obtain Discretionary Housing Payment, he did this initially through savings, and when he became eligible for Attendance Allowance, he used this to pay the shortfall. His landlady has recently put the rent up to £950 (an increase of 18.75% – far above inflation). He has been paying this out of his pension income (he receives Pension Guarantee Credit) and his Attendance Allowance, but after paying his bills, he has very little left. Joe says he manages on about £60 a week, which just covers his food. “When you can’t work anymore, you’ve got to tighten your belt,” he says. His landlady has suggested he should leave, and he is worried that she will try to make him move. “She’s ok, but you never know when she’s going to bite. And of course, this isn’t mine, so I’ve just got to take what comes.”

Independent Age’s Recommendations:

By addressing the issues that older private renters are experiencing currently, we can not only improve their situation in the short term, but also remove barriers to the supply of affordable and secure rental housing in the future.

To ensure that private rental housing of the future is affordable for older people, we recommend that the Government pursues the following:

- **Exemptions from the Local Housing Allowance** for older people who are facing particular challenges.
- **An exemption from the Local Housing Allowance freeze** for areas in which average rents have risen above a set threshold (for example 10% within a given year).
- **Local rent controls**, such as those which operate in Germany, should be investigated and adopted to ensure that people are not priced out of areas and that rents are kept at affordable levels.
- **An increase in the rate of Local Housing Allowance** for older people, allowing more people to benefit.

To ensure that private rental housing of the future is secure for older people, we recommend that the Government pursues the following:

- **Increased 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.
- **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. They are also no longer widespread as councils are only explicitly required to provide support for homeless people.
- **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.

The design, care and provision characteristics new homes need to include

Despite improvements in the past, a fifth of all homes in England are still not up to decent standards and improvement has stalled in recent years³. 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 home standard⁴.

The need for adaptations

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 adaption, compared to only 8% of older private renters

³ English Housing Survey 2017/18, DCLG, 2018

⁴ Based on Shelter's 'Living Home Standard', developed in 2016

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%

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).

Variation across different housing tenure

The 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. 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.

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.

The number of older people who are privately renting is increasing, both in real terms and proportionally. As more older people enter the private renting sector, the issues described above will become even more acute.

Case study - Margaret

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.”

Independent Age’s Recommendations:

To ensure that private rental housing of the future is appropriate for older people, we recommend that the Government pursues the following:

- **All new builds must be fit for purpose for an ageing population.** They need stricter planning requirements to meet ‘living home standards’ (or another universally accepted standard) so that all new homes can enable ‘ageing in place’.
- **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 so⁵)
- **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.
- **Support services and programmes that identify lonely people should particularly target private renters** to ensure those living alone within the private rental market receive the support they need.

For more information or to discuss this submission further, please contact

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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