

Overcoming the Barriers to Longer Tenancies in the Private Rented Sector response to consultation paper

(Ministry of Housing, Communities and Local Government)

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ABOUT AGE UK

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and local Age UKs across England, to help everyone make the most of later life, whatever their circumstances.

In the UK, the Charity helps more than seven million older people each year by providing advice and support. It also researches and campaigns on the issues that matter most to older people. Its work focuses on ensuring that older people: have enough money; enjoy life and feel well; receive high quality health and care; are

Security of tenure strongly influences the ability of older and disabled people to have adaptations carried out on their homes. Although three-year tenancies are a step in the right direction, this does not go far enough to promote adaptations and independent living. It would be insufficient to allow eligibility for a Disabled Facilities Grant. We also have concerns that the proposed six-month break clause will undermine the possible benefits of a longer tenancy model and mean adaptations are still very difficult to secure.

The current review of the Disabled Facilities Grant (DFG) should examine how more older and disabled private tenants could receive help with adaptations. **The Government must address the barriers causing low take-up of the DFG in the private rented sector.**

Poor quality, insecure and expensive private rented accommodation has contributed to an increase in older homelessness. Increased security in the private rented sector combined with greater investment in social housing offering care and support services would be a better and more cost effective way of assisting vulnerable groups.

BACKGROUND

The consultation paper acknowledges that 17 per cent of households in the private rented sector are over 55 years of age, with 9 per cent over 65. Further evidence indicates that based on current trends we are likely to see a continued rise in older private tenants making it increasingly likely that by 2040 a third of those aged over 60 may be living in private rented accommodationⁱ.

The sector is already failing to meet the needs of its older residents. We know that many older private tenants live in terrible housing conditions which affect their health and wellbeing. This in turn places further demands on health and social care services. We know that older homelessness is increasing and that low security of tenure in the private rented sector is the likely causeⁱⁱ. Without meaningful action by Government, these challenges will only increase as the number of older private renters rises.

Security of tenure is an issue for all renters, but the problems identified in the consultation document have particular relevance for vulnerable older people. Lack of security continues to hamper the ability of older people to obtain repairs, improvements and adaptations due to a fear of losing a tenancy or being subject to unfair or abusive behaviour. Unfortunately, this behaviour is not confined to a minority operating at the very bottom of the sector. It is symptomatic of the power imbalance between landlord and tenant, leaving older private renters with the very real fear of losing their homes or being subject to exorbitant rent increases.

Some older renters are house bound, spend a great deal of time in and around their home and often rely on a network of social and family connections for support. Moving home is disruptive, costly and reduces ability to make and retain these

connections, increasing the risk of loneliness and isolation. Often, it is not the move itself that creates pressure but the uncertainty of the tenancy which makes it impossible for the tenant to feel secure and treat their rented accommodation as a home.

OUR RESPONSE

1. Security of tenure and wider issues

The Age UK report *Ageing in Squalor and Distress: older people in the private rented sector*ⁱⁱⁱ, and Age UK London report *Living in Fear Experiences of Older Private*^{iv} both highlight problems some older renters have with the quality of their accommodation, unexpected rent increases, retaliatory evictions and their ability to adapt their homes. Among other recommendations, they call for greater security of tenure as a crucial component of addressing some of these concerns. We therefore support any moves to provide longer tenancies and believe this needs to be achieved through legislative measures, as the other suggestions are likely to be ineffective.

2. Disabled Facilities Grant (DFG)

A recent report by the Equality and Human Rights Commission (EHRC)^v noted problems for older and disabled people in the private rented sector because landlords are reluctant to allow adaptations. They also found that only seven per cent of grants go to private rented sector tenants. The Housing, Communities and Local Government Select Committee^{vi} improvements to

A five-year fixed-term tenancy would mirror the necessary to secure a DFG award, but this would require a disabled tenant to make an application for a DFG at the point of signing a tenancy any later and they may fail to secure a grant. This highlights the limitations of fixed-t

^v EHRC (2018) Housing and Disabled People. Available online at:
<https://www.equalityhumanrights.com/sites/default/files/housing-and-disabled-people-britains-hidden-crisis-main-report.pdf>

^{vi} Communities and Local Government Committee (2018) Housing for older people
<https://publications.parliament.uk/pa/cm201719/cmselect/cmcomloc/370/370.pdf>

^{vii} <https://www.gov.uk/disabled-facilities-grants/eligibility>

^{viii} <https://www.gov.uk/government/publications/model-agreement-for-a-shorthold-assured-tenancy>

^{ix} <https://www.independent.co.uk/news/uk/politics/councils-rented-homes-99-per-cent-unsafe-generation-rent-properties-karen-buck-property-a8168896.html>