

Written evidence submitted by Age UK to the Renters (Reform) Public Bill Committee (RRB29)

Age UK

1. 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 comfortable, safe and secure at home; and feel valued and able to participate.

Introduction

2. Over a million people aged 50 and over live in the private rented sector in England¹.
3. With a shortage of social housing in England, and fewer people able to buy their own home, private renting is often the only option. Older private renters are an often forgotten and overlooked group, and a significant number of them are particularly vulnerable because:
 - They live in fear of being evicted at short notice.
 - High rents leave one in three older private renters in poverty after rent is paid and they are less likely to have savings to fall back on.²
 - One in three older private renters have a long-standing illness that limits their activities in some way.³
 - Many put up with damp, disrepair, or other dangerous living conditions.
4. Older people can have a positive experience of private renting, particularly when it's provided by a good landlord. But due to the current system renters are never on sure footing. That's stressful and uncertain for anyone, but it can be harder as you get older.

¹ Age UK analysis of the 2020-21 English Housing Survey Household Data. In 2020-21 the number of households with at least one person aged 50 and over living in the private rented sector is estimated to be 1,305,377 (with a 95% confidence interval of between 1,166,891 and 1,443,863). By assuming that these households only have one person aged 50 and over living in them, we note them to be the equivalent of the number of people aged 50 and over living in the private rented sector, which may lead to an underestimation as some households will have more than one person aged 50 and over living in them.

² National Housing Federation. April 2018. Research findings: Experiences of those aged 50+ in the private rented sector. YouGov Omnibus Poll March 2018. [online] Available at Research-findingsExperiences-of-those-aged-50-in-theprivate-rented-sector.pdf (housinglin.org.uk). Accessed 6th September 2023

³ Age UK analysis of the English Longitudinal Study of Ageing (ELSA) Wave 9 (2018-29). In 2018-19 the proportion of people aged 50 and over living in private rented homes that had a long-standing illness that limits their activity in some way is estimated to be 32.6% (with a 95% confidence interval of between 25.0% and 41.2%).

5. At Age UK, we believe that older private renters deserve more security, particularly as their numbers are forecast to grow. We welcome the reforms to the private rented sector introduced in the Renters (Reform) Bill, particularly a ban of Section 21 or “no-fault evictions,” measures that give tenants the legal right to request a pet, and plans to introduce a property portal which will help drive up standards in the private rented sector.

6. However, we believe that the Bill can go further to create more security for older people living in privately rented accommodation. We are particularly concerned about potential delays to scrapping Section 21 evictions while the Government makes progress in reforming the court system.

Section 21 evictions

7. One of the most pressing issues for older private renters is fear of eviction. Current housing law gives landlords the right to evict assured shorthold tenants at short notice, without having to give a reason. Known as ‘Section 21 evictions’, this means that landlords can evict a tenant with only two months’ notice, after six months tenancy or at the end of any longer fixed term. 900,000 older renters are on shorthold tenancies in England, and this means that they are at risk of having to move frequently and find a new home within 2 months⁴.

8. We are pleased that the Bill will abolish Section 21 evictions. However, we are concerned by the announcement that the Government will delay the enforcement of the ban until after the courts have been reformed. It is vital that the Government announce a clear timeline for court reform to ensure that the implementation of the Section 21 ban can happen as quickly as possible to ensure that older renters have the security they need.

9. Landlords will still be able to evict tenants for a number of reasons including to sell or live in their property. In the Bill, tenants who are evicted will only have two months to find alternative accommodation. Moving your belongings and environment and finding a new suitable home can be difficult if you are older. Furthermore, because the property search market is increasingly online, many older people who are not digitally proficient may struggle to find a new property. For some older people who need to move to a different local authority, this can also mean that they will need to move care packages or GPs, which can cause additional delays and stress. We are concerned that for many older private renters who are subject to Section 21 evictions, two months is not enough time for them to find a suitable home.

⁴ Department for Levelling Up, Housing and Communities (DLUHC). 15th December 2022. English Housing Survey 2021 to 2022: private rented sector. Chapter 3: annex tables. Table AT3_5. [online] Available at <https://www.gov.uk/government/statistics/englishhousing-survey-2021-to-2022-privaterented-sector>. Accessed 15th August 2023. In the two years 2020-22, 72.7% of private renters in England has an assured shorthold. Assuming the same proportion applies to older households, then 72.7% of 1,305,377 is 949,009.

Age UK would like Committee members to:

- Encourage the Government to commit to a timeline for court reform and subsequent introduction of the end of Section 21 evictions.
- Amend the Bill to change notice periods from two months to four months when a tenant has not breached tenancy agreement to allow sufficient time for an older person to find appropriate alternative accommodation.

Decent Home Standards

10. Older private renters too often put up with unsuitable conditions as they're scared of repercussions from their landlord. Around 340,000 private rented older households are living in non-decent homes.⁵ Living in poor conditions can exacerbate health problems and cause further stress and worry. Older private renters are more likely than homeowners to have a long-term health problem and/or struggle with daily essentials like dressing and eating.⁶

11. There are ways for tenants to address disrepair legally, but the insecure nature of rented accommodation often makes tenants reluctant to pursue them.

12. Furthermore, older private renters might also require essential adaptations such as grab rails, stair lifts, ramps and level access showers but often struggle to get the changes they need. One in eight older private renters have difficulties with everyday activities, such as getting dressed or moving safely round their home.⁷ There is a huge shortage of accessible

⁵ Age UK analysis of the 2020-21 English Housing Survey Stock Data. In 2020-21 the number households with at least one person aged 50 and over living in non-decent private rented homes is estimated to be 336,439 (with a 95% confidence interval of between 251,114 and 421,764). This is estimated to be 25.8% (with a 95% confidence interval of between 20.8% and 31.5%) of all older private rented households; comparable figure for older owneroccupied households is 15.3% (with a 95% confidence interval of between 14.0% and 16.6%). By assuming that these households only have one person aged 50 and over living in them, we note them to be the equivalent of the number of people aged 50 and over living in non-decent homes, which may lead to an underestimation as some households will have more than one person aged 50 and over living in them.

⁶ Age UK analysis of the English Housing Survey 2020-21. The proportion of households with at least one person aged 50 and over living in the private rented sector with a household income below 60% of the median household income (after housing costs) is estimated to be 36.5% (with 95% confidence interval of between 31.3% and 42.1%). The proportion of households with at least one person aged 50 and over living in owner occupied homes with a household income below 60% of the median household income (after housing costs) is estimated to be 10.3% (with 95% confidence interval of between 9.2% and 11.6%). By assuming that these households only have one person aged 50 and over living in them, we note them to be the equivalent of the number of people aged 50 and over living in poverty (after housing costs), which may lead to an underestimation as some households will have more than one person aged 50 and over living in them.

⁷ Age UK analysis of the English Longitudinal Study of Ageing (ELSA) Wave 9 (2018-29). In 2018-19 the proportion of people aged 50 and over living in private rented homes that had difficulty with one or more Activity if Daily Living (ADL) is estimated to be 12.9% (with a 95% confidence interval of between 8.5% and 19.1%). Activities of Daily Living are defined as having difficulty with six everyday activities:

homes and 90% of wheelchair users say they struggle to find housing in the private rented sector.⁸

13. The Government had previously pledged to introduce the Decent Homes Standard for the private rented sector as part of the Renters Reform Bill, but this was subsequently not included in the Bill when it was introduced to Parliament.

14. In order to ensure that older people can live safely in their homes, and to make it easier for tenants and authorities to request improvements where homes are in poor condition, we would like to see the Government expand the Decent Homes Standard, including stronger wording on adaptations and accessibility, to the private rented sector.

15. Furthermore, due to a lack of clear guidance, there is a little of knowledge about what support is available. 79% of landlords have never heard of the Disabled Facilities Grant, but 68% were more likely to allow adaptations once they understood the role of the grant.⁹

16. The Government should publish additional detailed guidance for the Decent Homes Standard setting out what is expected by best practice and clear information about obligations and funding options, which would help increase the number of accessible rented properties and make it easier for older renters to get the adaptations they need.

Age UK would like Committee Members to:

- Secure a commitment from the Government to extend the Decent Homes Standard to the Private Rented Sector, as they had previously pledged to do.
- Encourage the Government to set out comprehensive information, examples of best practice and detailed guidance on what is expected in terms of adaptations and accessibility in the Decent Homes Standard.

Sufficient Resources for Enforcement

17. Age UK's research has found that older renters lack the resources and support to challenge their landlords, preferring to stay below the radar and not cause a fuss.

18. While we welcome the introduction of a property portal in the Bill, we believe the Bill can go further to drive up standards and accountability in the private rented sector. It is vital the portal enables renters to be able to access necessary information in relation to the landlord's identity and compliance with key legislative requirements to help them make an informed decision about their housing options.

dressing (including putting on shoes and sock), walking across a room, bathing or showering, eating (such as cutting up food), getting in and out of bed and using the toilet.

⁸ <https://accessibleprs.co.uk/increasing-the-supply-of-accessible-rental-homes>

⁹ <https://www.nrla.org.uk/campaigns/managing-tenancies/legislation-affecting-private-landlords-England>

19. The Committee of Public Accounts' report on the Regulation of Private Renting suggests that regulation by local authorities is under capacity and not providing appropriate and consistent protection for tenants.¹⁰ In 2017/18, 89% of local authorities reported issuing no civil penalties, over half of local authorities did not have a civil penalty policy in place at all.¹¹

20. This could mean that even if a tenant has identified the relevant legislation and reported their issue, the likelihood of a case being taken to final formal enforcement is slim. It's therefore vital that Local Authorities have access to the resources they need for proper enforcement. We already know that vulnerable groups, including some older people, are reluctant to come forward so the Government must ensure that enforcement is both proactive and reactive.

Age UK would like Committee members to:

- Secure a commitment from the Government that they will properly resource local authority enforcement teams so that enforcement is proactive, which will enable renters to better challenge their landlords.
- Secure a commitment from the Government that the new Portal will maintain sufficient information that will assist enforcement, such as eviction history, redress cases, and details of particular 'rogue' landlords.

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¹⁰ <https://committees.parliament.uk/publications/9608/documents/163793/default/>

¹¹ <https://www.nrla.org.uk/campaigns/managing-tenancies/legislation-affecting-private-landlords-England>