

# Parliamentary Briefing

## Home Truths: Security for older private renters

January 2020

### Background

750,000 people over 60 live in private rented housing in England. The proportion of households headed by older renters has doubled in the last fifteen years, with the proportion of households headed by middle-aged renters trebling. This means more and more people will be growing old in the private rented sector.

With a shortage of social housing in England, and fewer people able to afford to own their own home, private renting is often the only option. **Older renters are an often forgotten and overlooked group, and a significant number of older private renters are particularly vulnerable because:**

- They live in fear of being evicted at short notice.
- High rents leave one in three older renters in poverty after the rent is paid.
- They are more likely than older home owners to be unwell.
- Many put up with damp, disrepair or other dangerous living conditions.
- Almost 250,000 older renters, nearly three in ten, do not live in decent housing.

### Age UK's position

Significant and growing numbers of older people who rent their homes from private landlords are struggling financially and in terms of their health. The fact that they can be thrown out at short notice and for no good reason simply increases the insecurity they face. **That's why we're calling for changes to security of tenure for all renters, including an end to landlords' right to evict someone for no reason under Section 21 of the Housing Act 1988.**

We recognise that many landlords are retired and reliant on rental income to top up their pension. We believe housing law can be changed to work for both tenants and landlords. Landlords would still be able to end a tenancy through Section 8 of the Housing Act 1988 – if they need to sell the house or live in it themselves. However it is vital that these reforms are watertight and do not allow for no fault evictions by another means.

We are also convinced that the private rented sector alone cannot meet the needs of our growing older population and **an increase in appropriate social housing must be part of the solution to make sure every older person has a safe place to grow old.**

## **Renters' Reform Bill**

The government have announced their plans to introduce a new Renters' Reform Bill, which aims to deliver a fairer and more effective rental market. This includes ending no fault evictions through the removal of Section 21 of the Housing Act 1988.

**It's vital that any legislation to abolish Section 21 and change the balance of rights between tenants and landlords ensures that:**

- New or extended grounds for possession do not create a backdoor for the continuation of 'no fault evictions', such as landlords only having to provide a very low standard of proof for selling their property.
- Reforms are designed to make it easier for private tenants and private landlords to make home adaptations.
- Measures to speed up the courts do not undermine the ability of tenants to challenge possession proceedings through the courts.
- Any changes are simple and easy for tenants to understand.

## **The key challenges older private renters face**

**Fear of eviction:** Moving home can be disruptive and very expensive, yet many older renters live in fear of being forced to move, leaving behind everything familiar including friends, family and their community. Section 21 evictions leave renters with little protection in the private sector. Almost a third of people 65 or over who have moved in the last three years have been asked to leave or given notice by their landlord.

**Poor conditions:** Almost 250,000 older renters, nearly three in ten, live in non-decent homes. The insecure nature of rented housing means tenants often put up with damp, disrepair or dangerous living conditions. They don't want to 'cause a fuss' and are unable get the repairs or adaptations they need because they fear the threat of eviction.

**Poverty:** High rents mean one in three older renters lives in poverty after the rent is paid. For someone scraping by on a pension, this might mean missing meals or switching off the heating just to keep a roof over their head. Abolishing Section 21 won't prevent rent increases, but changing the balance of rights between tenants and landlords could stop tenancy renewals being treated as an excuse to put the rent up and would protect older people from the high costs of moving.

## **Get in touch with us**

If you have any questions, would like to arrange a meeting to discuss how we can work together, or would like help to raise the issue in Parliament, through a PQ or Westminster Hall Debate, please contact Rob Henderson, Senior Public Affairs Manager, at [robert.henderson@ageuk.org.uk](mailto:robert.henderson@ageuk.org.uk) or 020 3033 1354.