Private rented sector and support for older people: an overview

Joe Oldman (Policy Adviser – Housing)
Questions

- What do we know about older people living in the private rented sector?
- What kind of issues are raised with the Age UK?
- What does Age UK research tell us?
- What are the possible implications of future expansion in prs?
- What are some of the key support issues for older tenants?
How many older people live in the private rented sector?

- The Shelter report ‘A better deal’ found that around **8.5 million people** in England now rent privately.

- There are predictions that the sector could increase to **27% of total stock by 2020** (currently 17.4%). Likely that more of us will be private tenants in older age, but perhaps without the safety net of social housing?

- The sector is not restricted to young single people – according to Shelter nearly a third of renting households are families with children, and **almost half are older than 35**.

- Private renting represents a relatively small proportion of housing for older people (**about 6%**) (JRF/Shelter). Recent DCLG figures show **276,000 older households** living in the private rented sector.

- **BUT** the private rented sector is currently dominated by younger people, while the social rented and owner occupied sectors are still seeing increasing numbers of older households.
What else do we know?

- **37%** of private rented dwelling (1.4 m) are **unfit** – and this sector shows slowest rate of improvement. (DCLG)

- **26%** of dwellings occupied by older households are **non-decent** – lack of adequate heating the major factor. (DCLG)

- Clear evidence of the impact of poor housing conditions on older people (see Care and Repair England)

- Over 2/3 of **regulated tenants** are older people over 60 (although a small percentage of PRS overall) – more likely to experience poor housing and harassment.

- Older private tenants more likely to be **isolated** or living on their own

- **75,000** older private tenants were affected by restrictions in **local housing allowance** – what impact is this having? (DWP)
Age UK casework

- **Repairs to the property** – time taken, damage to/theft of the tenant’s property/possessions, right of tenant to be provided with alternative accommodation during significant repairs

- Landlords refusing to give permission for adaptations

- **Allowing guests** - neighbouring tenants relative causing a nuisance. Issue around the right of a tenant with disabilities to have a relative stay to provide care.

- **Limited security** for assured shorthold tenancy. Older tenants given 2 months notice to leave but impossible to find alternative and move within that time.

- Poor standards and landlords refusing to carry out repairs.

- Callers to advice line often afraid of being given notice to leave if they complain.

- **Disturbance and harassment** from neighbours and private landlords refusing to take any action.

- **Harassment of regulated tenants** to gain vacant possession

‘My elderly Mother had to move three times when she was over the age of 75 due to private landlords changing their plans, with 2 months notice each time, it became incredibly stressful for her until we were able to secure a tenancy with a housing association for her’.

But how representative is this?
Age UK research study

- Different approach to previous Help the Aged research ‘The Harassment and Abuse of Older People in the Private Rented Sector (2003)

- Qualitative research – so indicative

- Limited sample – some methodological issue

- Carried out York University – linked to the Rugg review of PRS – against over regulation but calling for basic licencing system.

- PRS is a positive option and could be developed further.

- Differentiates between experience of regulated and assured short hold tenancies – important to different forms of intervention and support
Issue raised

- Assured short hold many routes in – and a diversity of experience

- PRS offers older people flexibility to move around – often in good locations – case for expansion by encouraging best practice.

- Regulated a special category (often poor quality) – need active monitoring (different forms of intervention and support).

- Affordability – complex interaction between pensions, savings, benefits – important in understanding the housing and care choices available.

- Landlords and tenants – good relations within assured short hold – mutually beneficial arrangement.

- Older tenants looking for long term tenancy - insecurity not an issue for assured short hold?

- Majority of landlords seek long term tenants (huge advantages housing older tenants which could be promoted further) (But is there a problem with agents seeking high turn over and profit?)

- Limited evidence of the need for further regulation to improve position of older tenants (?)

- Many assured short hold felt they were in a secure position (real or perceived) – but assumed that if their care needs increased supported housing would be available.
Solutions suggested

- Local authority ‘health check’ on all regulated tenancies in their area – local licensing and accreditation – need greater awareness of the impact of poor conditions on older people.

- Regulated tenants should be made aware of full range of housing options and given assistance if they want to move on – better advice for all older tenants in assessing their care and support needs.

- Advice to help older tenants going from work to retirement to prevent the loss of a tenancy

- Local authorities to keep a register of adapted properties – updated through liaison with local aids and adaptations services

- Landlords with suitable properties encouraged to advertise through specialist registers – suitable properties – highlighting key features.

- Landlords on register to be given access to specialist advice, information and training on working with older tenants. Services to could include entitlement check for tenants.
Future trends

- Scope for expansion in **private rented retirement housing**?

- **Girlings Retirement Rentals** who manage 2,500 properties and 500 retirement developments in the UK – potential for further development? Also some examples in extra care housing. (Housing LIN briefing)

- Flexible – cost and quality **compares well with leasehold** – but without the complexity?

- Potential of housing associations investment in prs – improved standards?

- The **Strategic Society Centre** estimate that without reform by **2060**, there will be **3.76 million pensioners** claiming housing benefit, requiring extra expenditure of **£8.13 billion a year**.

- What will be the **impact on pension savings** if more older people are forced to rely on HB rather than having paid off a mortgage?
Support issues

**Practical issues**

- Support with **home improvements** – repairs, adaptations, and energy efficiency programmes. Working with Home Improvement Agencies (see Foundations guide to good practice).

- Obtaining **Disabled Facilities Grants** working with local authorities and landlords to take a flexible approach (HAA guidelines).

- Working with local authorities to ensure **housing and care options** are available and help with moving to more suitable accommodation (flexible **social** rented housing in the right locations).

**Broader policy issues**

- Delivering care and support in insecure housing conditions – need to offer **greater security**? Need to address the deterioration of conditions in the private sector.

- **Government review** of Disabled Facilities Grant – vital role of access to equipment and adaptations to stay independent.

- Addressing a failure to deliver to ‘**Supporting People**’ services to the private rented sector. What happens after SP?

- Implications of **rent increases** and HB **expenditure**.

- Lack of affordable **move on housing** for older people.
Summary

- Private rented sector provides many older people with flexibility and a better choice of location – also has scope for expansion.

- Need targeted support for regulated tenants – to ensure housing and care options are available to them – this needs to be more proactive.

- Local authorities can work with landlords forums and other relevant agencies to develop sub-markets specifically for older people that address support issues.

- Older residents offer stable source of income to landlords - so it is in landlords interests to provide longer tenancies (but there are factors mitigating against this).

- Improving accessibility alongside other features - could attract more older people with into the sector.

- There needs to be local cooperation between social services, voluntary sector and landlords forums to deliver care and support to isolated older tenants.

- Lack of move on accommodation when prs it is no longer appropriate.

- Need to proactively identify and offer housing support services and find ways of engaging with older tenants about what they want - not make assumptions.