

Older private tenants (England)

April 2024

Older tenants need housing that provides a secure, warm, affordable and suitable place to live and one that they can call a home.

For some people, living in the private rented sector can bring benefits. It can provide flexibility and tenants do not have responsibility for funding repairs or maintenance. For many older people, however, the private rented sector is a difficult tenure. With shorthold tenancies, two month notice periods and rapidly increasing rents it can feel an uncertain place to live. It can be difficult to find homes which are suited to those who are less mobile, and with too many renters chasing too few properties it can be hard to secure the right home in the right place.

If a tenant has to move properties, they may also move local authority, which has implications for care packages, doctors and other services. Older renters risk losing their local support network at a time when community relationships are particularly important. The average rental property across the UK now receives 25 enquiries from prospective tenants and competing for properties in a fast-moving market can be hard for older people.ⁱ Not all older people feel confident looking for properties online and having to view properties quickly can be difficult, especially for those who are less mobile.

Older people in the private rented sector are more likely than other age groups to live in homes which are considered non-decent, and they are likely to be more vulnerable to the health impacts of a home in poor condition. Almost a quarter of all private rented households live in a home that fails to meet the Decent Homes Standard and 30% of private rented households over the age of 65.ⁱⁱ

Older private renters spend more of their household income on rent than other age groups and around a quarter of older renters say they find it difficult to afford rent. On average, renters aged between 65 and 74 spend 39.6% of their income on rent and those aged 75 and over, 38.9%. 27.6% of renters between 65 and 74 say that they find it difficult to pay rent, and 23.5% of those aged 75 and over.ⁱⁱⁱ

In addition, older people in the private rented sector struggle to get adaptations and find accessible, age friendly housing. There is a dire shortage of accessible rented properties and only 7% of adaptations installed through the Disabled Facilities grant are for private renters.^{iv} Landlords cannot refuse necessary adaptations 'unreasonably', but few tenants or landlords understand what is expected in practice. Many are unaware that funding is available, and the lack of clarity creates friction, delay and often results in older renters having to move rather than getting the adaptation they need.

The number of older renters is predicted to more than double over the next twenty years. There were 403,000 households over the age of 65 living in the private rented sector in 2020/2021 but 1,217,000 households between the ages of 45 and 64.^v More than half of the 45 to 64 group

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have no savings and many are unlikely to move into home ownership, meaning the number of renters will increase in future.^{vi}

Public Policy Proposals

- Age UK would like to see the measures contained in the Renters (Reform) Bill implemented as soon as possible, including the introduction of a Housing Ombudsman and the abolition of Section 21 no-fault evictions.
- We would like to see the Decent Homes Standard extended to the Private Rented Sector, with stronger wording on adaptations and accessibility so that retrofit incorporates accessibility where possible and practical.
- The reforms should also be used to set out what can be expected if a tenant needs to adapt a property due to mobility issues. Setting out best practice and providing clear information about available funding, design solutions and other factors would help to avoid back and forth, friction, uncertainty and delay.
- Local authority enforcement teams need to be properly resourced to ensure proactive, not just reactive, enforcement of standards for older private renters.
- Notice periods to terminate a tenancy should be longer than two months so that older people have time to find a new home in a competitive market with few accessible properties.
- Local plans should prioritise more affordable housing options for those older private renters who will struggle to afford their existing home in retirement.
- There are limitations to the capacity of the private rented sector to deliver suitable housing for vulnerable older people. The Government should enable local authorities to build more social housing, including supported housing, to extend the options available to older private tenants.

Want to find out more?

Age UK has agreed policy positions on a wide range of public policy issues. Our policies cover money, health and care, housing and communities, and equalities issues. See <https://www.ageuk.org.uk/our-impact/policy-research/policy-positions/> for more information.

ⁱ <https://www.rightmove.co.uk/news/content/uploads/2023/10/Rental-Trends-Tracker-Q3-2023-FINAL.pdf>

ⁱⁱ <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-housing-quality-and-condition>

ⁱⁱⁱ <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector>

^{iv} <https://www.housinglin.org.uk/Topics/type/Housing-Associations-and-Home-Adaptations-Finding-ways-to-say-yes/>

^v <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector>

^{vi} <https://www.gov.uk/government/statistics/english-housing-survey-2021-to-2022-private-rented-sector>