

Key issues

The impact of the Covid-19 coronavirus pandemic exacerbates existing challenges faced by older tenants in the private rented sector.

Age UKs across London are reporting increasing levels of loneliness and isolation experienced by older people during the current measures to protect people from Covid-19 (coronavirus). One of the groups that Age UK London is particularly concerned with at this time are older private renters. Before the crisis private renters were up to 2.5 times more likely to report feelings of loneliness and isolation than those in other tenures. Isolation and loneliness will be the source of even greater problems at this time, impacting both physical and mental wellbeing¹.

Older renters are more likely to be in a lower income group than those of the same age living in different housing tenures and therefore less likely to have savings to fall back on. Just over a third of private renters aged 50 or over have no savings or investments². The scarcity of some grocery products means that some older people will have no choice but to purchase more expensive items.

There are many welcome stories of landlords contacting tenants, making sensible arrangements to get repairs done in a way and at a time which maintains social distancing, offering additional support and sometimes offering rent holidays where necessary. We are concerned that not all landlords will offer a suitable level of support. A busy landlord might, for example, be behind with repairs and maintenance and unaware of the implications of this for their tenant.

The positive or negative impact of having a good or bad landlord is important at all times but the ongoing effects of the current pandemic means some challenges are felt more acutely. The attitude of the older renter's landlord can be transforming.

Survey by Age UK London

This briefing also includes findings from a small survey by Age UK London sent to approximately 40 older private renters in London. The survey aimed to give a better understanding of how Covid-19 had effected the experience of older renters with private landlords.

There were 23 responses and rent payment and eviction were the primary concerns amongst this group. 91% said that they had not been contacted by their landlord and 41% said that they would like their landlord to get in touch to offer support.

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1. Independent Age 2019; [https://independent-age-assets.s3.eu-west-1.amazonaws.com/s3fs-public/2018-03/Unsuitable insecure and substandard homes Independent Age 2018 0.pdf](https://independent-age-assets.s3.eu-west-1.amazonaws.com/s3fs-public/2018-03/Unsuitable_insecure_and_substandard_homes_Independent_Age_2018_0.pdf)
 2. Age UK 2010; <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/home-truths/home-truths---why-older-renters-need-more-security.pdf>

In this briefing we explore key concerns.

Housing conditions

Older renters will be spending more time in their homes so the condition of their housing becomes even more important. The incidence of homes classified as “non-decent” is highest for older people within the private rented sector. More than one in four private renters over the age of 60 live in “non-decent” housing. A home is considered “non-decent” when it is not in a reasonable state of repair, doesn’t have reasonably modern facilities and services or effective insulation or heating. The two biggest issues are inadequate heating, which is worse amongst older renters, and structural hazards which create a significant risk of falling. These two features account for 85% of Category 1 hazards identified in households headed by people over the age of 55³.

- 1. Cold homes, damp and fuel poverty:** Despite the Spring weather these issues are a particular concern for older people within the private rented sector. 60% of privately renting households headed by someone over the age of 75 are classified as insufficiently warm to meet the standards required to be considered “decent”⁴

The government have agreed [new measures](#) with the energy industry:

- Customers with pre-payment metres who may not be able to add credit can speak to their supplier about options to maintain supply e.g. having a discretionary fund added to their credit
- Disconnection of credit metres will be suspended
- Any customer in financial distress will be supported by their supplier, this might include reassessing bill payments

Hazards, poor condition and limited access to adaptations: Amongst older adults living in the private rented sector 45% are thought to lack at least one required adaptation in their home⁵. Again, problems here are exacerbated as a result of the current crisis. With Local Authorities having to scale back social care and difficulties with care worker visits, independent living becomes all the more important and lack of adaptations, poor conditions more of an issue.

- 1. Repairs and maintenance:** Delays to repair and maintenance work due to social distancing measures (and the interpretation of guidance) poses a significant danger to tenants, particularly renters with long-term health conditions

3. (English Housing Survey 2016/2017) <https://www.gov.uk/government/statistics/english-housing-survey-2017-to-2018-private-rented-sector>

4. (English Housing Survey 2016/2017) <https://www.gov.uk/government/statistics/english-housing-survey-2017-to-2018-private-rented-sector>

5. House of Commons Communities and Local Government Committee, Housing for older people, Second Report of Session 2017-19.

such as arthritis or respiratory illness and those with impaired mobility at greater risk of tripping on poorly maintained flooring. Dependency on the landlord to get the repairs done during lockdown can leave some tenants trapped in dangerous homes with anxiety about physical dangers leading to poor mental health.

The government has stated that landlords remain responsible for the proper condition of the property and health and safety legislation remains in place.

Tenants and landlords are encouraged to take a common-sense approach to any work required. Emergency work should still take place and various examples of what this might be have been set out - broken boilers, washing machines etc.

Having enough space for physical activity is crucial for physical and mental health. Across England 37% of renters do not have a garden and this is believed to be higher in London. We are concerned that the limits on outdoor exercise to only a short time period during lockdown will lead to greater inactivity and subsequent health impacts.

Age UK London survey

In a survey of older private renters in London conducted by Age UK London at the end of April 2020 tenants were asked about their top three concerns about renting during the pandemic. 18% of respondents were concerned about the 'poor condition' of their home whilst 23% were concerned that their landlord was 'not undertaking general maintenance'. 9% said that their landlord was not making 'urgent repairs'. Among the comments one respondent mentioned that they didn't know 'what would happen if I need routine or urgent repairs'.

When asked about the three most important things that landlords could do to support their tenants during the crisis 18% wanted their landlord to 'ensure that the property I rent is safe to live in by undertaking appropriate repairs and maintenance'.

Loneliness and isolation

The impact of loneliness and isolation, particularly for renters already isolated before the current crisis, is a key concern as these impacts can lead to worsening mental and physical health.

- Existing mental health issues may be exacerbated by this extreme anxiety and so to the extent that private renters tend to be lonelier, live in "non-decent" homes and have difficulty affording rent, the current pandemic will make this worse.
- Older private renters are more likely to have moved home recently and as a result be less connected to a local community and local support networks of friends and family. If moving between boroughs doctor's registrations and social care packages can be disrupted. The current crisis makes all these networks more important and lack of them even more of an issue.
- In areas with a higher proportion of private rented sector homes renters are less likely to know their neighbours well. Neighbours are playing a vital role in supporting older private renters.

- A good landlord can fill that gap looking out for the tenant and offering support. A poor relationship with a landlord may lead to increased anxiety.

Age UK London survey

In a survey of older private renters in London conducted by Age UK London at the end of April 2020 only one respondent mentioned 'not knowing my neighbours' as a main concern however it was noted that whilst loneliness and isolation was not a current concern it would be likely to increase if lockdown and social distancing measures continued.

A positive relationship with a landlord is likely to decrease levels of anxiety felt by older private renters during lockdown. In the survey 91% of respondents reported that they had not received any contact from their landlord but 41% said they would like to have been contacted by their landlord. In the cases where a landlord had contacted a tenant the contact was welcome. One landlord called their tenant to ask if they were ok and another landlord contacted a tenant to ask if they 'could cope with paying the rent'.

Comments from two tenants that had been contacted by their landlord mentioned that they did not expect to hear from their landlord.

Affordability and security of tenure

Many older renters, particularly in London (which has the UK's highest proportion of older workers) are still in employment and likely to be impacted by redundancies, furloughs or reduced working hours. Older private renters in retirement tend to pay rent from pensions, savings income or from Local Housing Allowance.

Age UK London survey

In a survey of older private renters in London conducted by Age UK London at the end of April 2020 55% of respondents said that paying the rent was a key concern and 37% raised the fear of being evicted as a top concern.

When asked about the type of support they would like to see from their landlord 59% of older private renters responding to the survey said that they would like support with rent payments if the situation made it difficult for them to afford what they owed. 68% said they would like the assurance that they would not be evicted during the crisis. One respondent said that their landlord had asked if they would struggle with paying the rent that month and 'was not cross' when the renter said that they may have to reduce the amount they paid that month. One respondent raised the fear of a rent increase as their income was fixed and dependent on the State pension. Another respondent raised their concern about being able to pay the bills.

As part of its emergency response the government has:

1. *Raised the level of Local Housing Allowance* so that it meets the cost of the bottom third of market rents. This opens up more properties to LHA recipients. Whether rents rise to take advantage of this remains to be seen.

2. *Stopped evictions for 3 months*

- The emergency legislation only lasts for 3 months but there is a clause that allows it to be extended to 6 months if necessary.
- Evictions that are already underway will be suspended for 3 months and this again can be extended to six months if necessary
- Although the process of implementing evictions cannot start for 3 months, notices can still be served. There is concern that non-payment of rent will still result in an eviction notice, albeit delayed implementation, and the worry of a future eviction will hang over people during this period.
- Where notices are issued, the 3 months (or 6 months) have passed and the tenant doesn't move, the case has to come to court and the judiciary have been advised to prioritise applications to suspend warrants of possession and not to make any order that risks impacting on public health.

3. The government has advised landlords and tenants to discuss common sense solutions to issues that arise and suggested that changes be made to the rules governing pre-court communication. These changes are designed to widen the remit of the existing system to prevent cases escalating to court.

There is nothing to directly address difficulties in paying rent which many campaigners have asked for. The government have advised landlords and tenants to discuss a workable payment schedule if problems arise. Again, this is an issue where a sympathetic landlord can have a significant impact.

It is important to be aware that certain tenant groups are excluded from the legislation – lodgers, people living with friends and family, care home, alms house residents, many people living in employment related accommodation, property guardians, people in hostels or temporary homeless accommodation provided by the local authority, those living under agricultural and family intervention tenancies.