Make Renting in London Age-friendly!

The latest campaigns to improve life for older renters

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Comment

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Following the launch of our “Make Renting in London Age-friendly!” campaign, this edition of London Age looks at the experiences of the growing number of older private renters in London.

We start with the latest Age UK campaigns to improve the lives of older private renters, both on a London-wide and a national level. This includes our current campaign which calls on boroughs to implement selective licensing schemes to protect renters of all ages.

We then hear from Sue Adams from Care and Repair England, who asks the question “Is London’s housing Age-friendly?” and explains how Silver Sharers connects older homeowners with compatible older renters. Having recently asked to hear your experiences of renting in London, we share Paul’s story of a troublesome landlord. Lastly, we put housing campaigner Will Russ in the hotseat to learn some lessons from ACORN Sheffield’s recent campaign to improve conditions for renters.

I hope you enjoy this issue of London Age which offers a series of ways to improve London’s private rented sector, both in the present and the future. This will be my last forward as CEO as I am leaving Age UK London in December. It has been a privilege to work with the staff and board for older people across London and I look forward to the charity going from strength to strength and making London truly Age-friendly.

Paul Goulden, CEO

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“It’s Never Too Late!” Campaign Launches

No one likes getting the flu. However the flu virus is a particular risk for older people and those with long-term conditions.

Greater London holds eighteen of the twenty CCG areas with the lowest flu vaccine uptake. In response, Age UK London has launched the “It’s Never Too Late!” campaign, a focused promotion of the flu vaccine across London.

To find out more, head to: www.agefriendlylondon.org.uk

Holobalance Campaign Update

Age UK London is delighted to be a partner in Holobalance - an EU-funded project to create technology to aid recovery after a fall.

The project is now nearing the start of the pilot phase, which will see the system brought into the homes of 80 users in Athens, Freiburg, and London, so that the feasibility and effectiveness of Holobalance can be evaluated.

Find out more at: www.holobalance.eu

Lewisham Property Licensing Scheme

We’re pleased to see that Lewisham Council is taking steps to introduce a selective property licensing scheme in their borough!

The Council is set to ask for government permission to introduce the scheme, which will require landlords to apply for a license to rent their properties. Their properties will then be subject to legal checks with fines imposed if they don’t comply with the regulations set out by the license.

Find out more: www.bbc.co.uk/news/uk-england-49449115

Ageing Well Without Children Re-Opens!

After a brief hiatus, Ageing Well Without Children has re-launched, with the Prama Foundation taking up the mantle.

Founded in 2014 by Kirsty Woodard, Ageing Well Without Children was set up to focus on the issues facing those ageing without children, whether by choice or through circumstance. Prama are committed to continue this work, by developing a peer-led network bringing together people ageing without children as a community across the UK.

Find out more on the AWWoC website: www.awwoc.org
Protecting the increasing number of older private renters in London

With the number of older private renters in London set to double over the next two decades, action must be taken to ensure the private rented sector is as Age-friendly as possible. Age UK London’s Campaigns Officer John McGeachy explains how selective licensing schemes could help to achieve this.

Whatever your age, housing has a huge impact on both physical and mental health. However for people in their 60s, 70s, 80s and older, living conditions can be an even more significant determinant of quality of life.

A worrying picture

When exploring an issue to launch a campaign on, listening and learning from those most affected is usually the best place to start. With this in mind, the first report I read when thinking about a possible campaign to protect older private renters was our ‘Living in Fear’ report, which paints a deeply concerning picture of life as a private renter for some older Londoners.

Whilst media narratives can portray renting as an issue affecting younger people, the 2017 report was one the first to explore what renting is like for the thousands of older private renters in London.

Most landlords are decent, honest, hardworking people who want the best for their tenants. We also shouldn’t lose sight of the fact that there are older private renters who have a positive experience of renting. Sadly that’s not the case for many of London’s older private renters. Overall, there are few signs that things have improved in the two years since ‘Living in Fear’ was published. It is our job to work alongside older private renters and take action for the thousands of older Londoners living in poor conditions.

Increasing numbers of older Londoners are renting

In London, 29% of the population live in private rented homes – a huge percentage compared with the rest of the country which measures as 17.4%. In addition, of the ten English councils with the highest proportion of privately rented homes, seven are in London.

There are currently around 146,000 households in London’s private rented sector with at least one person over the age of 50 and the next two decades will see the number of renters over 65 double (some forecasts suggest that the numbers will treble!). In Westminster, which has a large private rented sector, one in four older people will be a private renter by 2039.
‘Non-decent’ homes and the private rented sector

Poor living conditions are a huge problem for renters in London and across the country as a whole. Earlier this year, members of the House of Lords published a report which forecasts that, in terms of quality of private rented accommodation, the number of older households (those containing at least one tenant over the age of 65) that are unfit and unsuitable could leap from about 56,000 to 236,500 in 30 years’ time.

The proportionally higher numbers of private renters in London along with the increase in the number of older private renters and London’s ageing housing stock will mean that a significant proportion of England’s ‘non-decent’ private rented homes will be in the capital.

The most recent English Housing Survey showed that 13% of dwellings in the social rented sector and 19% of owner occupied homes failed to meet the Decent Homes Standard. Meanwhile the figure was even higher for private rented homes, reaching as much as 25% (2017 figures).

The most serious hazard for older private renters is excess cold

A 2011 report by Foundations (the national body for home improvement agencies) highlighted older households in the private rented sector as being almost six times more likely to live in a home comprising an ‘excess cold hazard’ compared to older households living in social housing. As well as exacerbating many existing conditions, the cold can lead to an increased risk of hypothermia, respiratory illness, depression, risk of falls and arthritis amongst many others.
Alongside the problems facing individual private renters, areas with large amounts of private rented properties often see higher levels of anti-social behaviour and fly tipping, as well as lower levels of voter registration. There are also links with homelessness and a 2015 report by Maureen Crane and Louise Joly found that 42% of new rough sleepers in London (recorded between 2006 and 2015) had lived in private rented homes prior to becoming homeless.

**A tool Councils can use to improve conditions**

Improving the private rented sector is complicated and unfortunately there is no silver bullet. However, with thousands of older Londoners living in poor conditions and with problems set to increase, it is our duty to take action. We believe that selective property license schemes (‘selective license schemes’) are something more Local Authorities should be using. It is Local Authorities who are responsible for working with landlords to protect tenants.

Introducing more selective license schemes was a recommendation from our Living in Fear report and we believe effective, well-planned and well-resourced schemes will have a positive impact on the lives of older private renters now and in the future. That’s why the call for more of these schemes is at the forefront of our new ‘Make Renting Age-friendly’ campaign.

The private rented sector has been called the “Wild West” due to the way a lack of regulation has left both renters and landlords often unclear about their obligations and what to expect from one another.
Speaking about selective license schemes, London Councils’ executive member for housing and planning, Councillor Darren Rodwell, said ‘selective licensing could be hugely valuable when it came to tackling poor-quality housing and landlords who did not look after their tenants.’

What is selective licensing?

Let’s face it ‘selective property licensing’ doesn’t have a catchy ring to it but that’s not the point. You need to apply for a license if you want to run a dog kennel and it’s reasonable that you would need one if you are responsible for the places where people live. Selective license schemes are a tool that Local Authorities have available to them to address a range of issues, including poor housing conditions. The best schemes provide a framework to support existing health and safety regulation, use proactive property inspections to uncover poor conditions (without the need for the tenant to make a complaint), and support local housing enforcement practices to protect tenants.

When schemes are implemented in designated areas, landlords that rent out property in those areas are required to apply for a license. Even though London boroughs have a higher proportion of private renters compared with other parts of the country, fewer than half of London’s Local Authorities currently implement licensing schemes.

“Fewer than half of London’s Local Authorities currently implement licensing schemes.”

The impact of selective license schemes

Earlier this year the Chartered Institute of Environmental Health (CIEH) and Chartered Institute of Housing (CIH) published the first nationwide report on the impact of selective license schemes. The report concluded that they are successful at improving housing conditions for tenants.

Increased repairs

The CIEH and CIH report also observed that landlords were more willing to do required works on their properties in a timely fashion in areas covered by selective license schemes. This observation is backed up by the large numbers of improvement works taking place to remedy hazards and defects, without formal action being taken by the local authority.

License schemes can also help tenants feel more secure in their homes by improving landlord practice via license conditions that focus on good landlord practice. Such practices include, proper deposit management, full tenancy agreements and restrictions on who can and can’t collect the rent.

This summer’s Independent Review on selective licensing for the Ministry of Housing, Communities and Local Government also found that license schemes could drive better engagement between landlords and local authorities, with the license application also increasing awareness of specific responsibilities. This is especially the case for newer landlords and those with just one rental property.
To ensure that we call for the best possible license schemes, we’ve been looking at where such schemes have been most effective. In Barking and Dagenham the council used the license scheme to serve 570 enforcement notices requiring properties to be made safe. Meanwhile in Croydon, over 8,000 properties were inspected in less than four years with the most serious hazards referred for enforcement. Alongside the statistical data, councils have shared individual cases with positive outcomes for tenants in licensed properties. In Nottingham, an older couple with just two gas fires to heat their entire home, had central heating installed by a landlord working with the Council under the city’s license scheme.

Get involved

Taking action now before the problems get even worse is vital and we need your support. Anyone can join our campaign to Make Renting Age-friendly and over the next few months we’ll be raising our voices together for older private renters to ensure everyone can feel safe and secure in their own home.

To join the campaign to Make Renting Age-friendly, please visit:

[www.bit.ly/AgeFriendlyRenting](http://www.bit.ly/AgeFriendlyRenting)
Security for Older Private Renters!

Alongside Age UK London’s campaign to “Make Renting in London Age-friendly”, we’re also supporting the national Age UK’s campaign to abolish the “no fault eviction” clause titled Section 21. Age UK’s Rhianon Steeds takes us through their latest campaign to give all renters the security they deserve as they get older.

Home should be the place where we feel safest, the place we make our memories, and the place where we can grow old. But more than three quarters of a million people over 60 are locked out from having that – simply because they rent from a private landlord.

With fewer people able to own their own home, renting privately is often the only option. The proportion of older renters has doubled in the last fifteen years, with the proportion of middle-aged renters trebling. This means more and more people will be growing old in the private rented sector.

Sadly, these older private renters are some of the poorest people in our society. For someone just scraping by on a pension, skyrocketing rents leave one in three older tenants in poverty after the rent is paid. This might mean people are forced to miss meals or switch off the heating just to keep a roof over their head. We also know that almost half of older private renters have a disability or longstanding illness.

On top of this, the way the system works means renters are never on sure footing. Landlords are allowed to evict older renters at short notice, even when they’ve done nothing wrong. Those without family or friends to fall back on could find themselves homeless. That’s stressful and uncertain for anyone, but it’s even harder as you get older and need more stability. It makes older private renters some of the most vulnerable people in our society.

“Landlords are allowed to evict older renters at short notice, even when they’ve done nothing wrong.”

We spoke to Pam, an older private renter, and asked her if she could change one thing about her current housing situation what would it be? She told us she just wanted:

“More peace of mind that you won’t be evicted at short notice and have to find somewhere else to live. It can be traumatic for an older person.”

As well as causing worry and instability, the potential to be evicted at such short notice has far-reaching impacts. Fear of what their landlord might do if they “cause a fuss” results in many older renters putting up with damp, disrepair or...
other dangerous living conditions. Almost a quarter of a million older renters, nearly three in ten, do not live in decent housing. Not only is this incredibly difficult for the tenants themselves, it has consequences – poor housing costs the NHS £1.4 billion per year.

Fortunately, the Government said they’d stop landlords being able to evict tenants without a reason by repealing Section 21, the part of the Housing Act that makes that possible. With our housing campaign, Age UK has joined forces with other housing organisations to urge the Government to keep their promise. It’s the step millions of ordinary people in England need, and would give all renters the security they deserve as they get older – now and in the future. Age UK are now kicking off our campaign by feeding into the Government’s consultation on Section 21.

To find out more about Age UK’s work and get involved in their Security for Older Private Renters campaign, go to:

www.ageuk.org.uk/olderrenters

Or follow Age UK on Twitter:

@AgeUKCampaigns
Decent Homes for an Age-friendly London

Appropriate housing is a huge factor in determining older Londoners’ quality of life and ensuring their independence. Sue Adams from Care and Repair England takes a look at the different steps being taken to ensure that London’s current property stock can meet the needs of an ageing population – both now and in future years.

Is London’s housing ‘Age-friendly’? Decent housing can be the cornerstone of a good later life. However, there has been debate about whether there is enough reasonable, quality, and ordinary housing for people as they age.

With 96% of us living in ‘ordinary’ housing as we age, and 80% of the homes we will be living in by 2050 already built, it is timely to focus on the quality of existing housing.

Ask people where they want to live as they grow older and most will say something along the lines of ‘living independently in my own home’. The standards, design, location, and suitability of our home can have a major impact on our health, well-being and ability to live an active and independent later life. Healthy homes need to be warm, safe, secure, in a decent state of repair, and sometimes adapted to meet changing circumstances, e.g. reduced mobility.

So, what is happening in London to make sure that current mainstream housing is of a decent quality for ageing residents?

Decent homes for all?

London faces major housing shortages, a huge unmet demand for affordable homes, and an expensive private rented sector of insecure and sometimes poor standard accommodation. In the face of these high profile problems it can be a challenge to gain any recognition that older people who have a secure home can also face housing difficulties.

One in every five current homes do not meet the national ‘Decent Homes’ standard, some 4.5 million properties across England. What may be a surprise is that the large majority of these, non-decent homes, 2.8 million, are owner occupied, mostly (75%) by older people. For example, people over 75 years are more likely than other age groups to live in a cold home, with the obvious potential risks to their health.

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The term ‘equity rich, cash poor’, is often used to describe low income older home owners who can’t afford home repairs and maintenance. But it isn’t only about money. Finding a trustworthy builder who will do a good job at a reasonable price is a worry, particularly for more isolated older people concerned about being swindled.

The impartial housing information, advice, advocacy and practical housing repair and adaptation services offered by some home improvement agencies can play a critical role in enabling older people to make best use of their resources, to organise repairs and adaptations, or even sometimes move home. Unfortunately there has been a decline in availability of such schemes across London, alongside a widening gap in what different Borough Councils offer when it comes to tackling housing disrepair.

Older People’s Housing Strategies

The Mayor’s London Housing Strategy welcomes comments about creating a city for all Londoners, adapting current homes and building new specialist and supported housing for an ageing population. There is no mention of non-decent homes, housing disrepair or action to improve the current housing stock. Even though the housing powers of the Mayor are limited and housing disrepair is a Borough Council responsibility, it would be helpful to at least mention this issue.

Some London Boroughs have in place, or are working on, a Borough Older People’s Housing Strategy, providing an opportunity for residents, older people’s groups and forums to influence plans so that they include action to tackling non-decent current homes as well as new build.

For resources, advice and ideas for influencing housing strategies see: www.housingaction.blog

“Finding a trustworthy builder who will do a good job at a reasonable price is a worry”
Have you considered how and where you want to live as you age? Amongst my many and varied friendships groups, the one topic that appears with increasing frequency is housing or, more specifically, our housing needs as we age.

What also comes up is our desire to remain connected to our friends, to not end up alone in a care home; to remain close to the neighbourhoods we know and love as we age.

Co-housing communities (where a group of people share a plot of land on which they build homes to accommodate ageing) is another one of those big subjects that seems to pop up often but one that, to me, seems fraught with challenges. These include: where to buy, how to find the money required for such an ambitious project and, most importantly, negotiating the wants and needs of a large community.

Completely by accident, I hit upon a style of living that I believe has the potential to be a blueprint for the way many of us may want (and need) to live as we age. I was born in 1961 and I currently share my three-bedroom flat with Ameet, born in 1967, who moved in with me in May 2018. The last time I shared a flat was when I was back in University. In the intervening thirty plus years, I’ve been married, had two children (now in their mid-late twenties) and operated several successful (and a few not-so-successful!) businesses.

Like many other older homeowners, it was when my two children left for University that I found myself with two spare rooms. Although it would have been tempting to reserve them for family and friends visiting from abroad, my finances dictated otherwise. Airbnb seemed an easy way to earn a passive income, which was essential as I wanted to devote as much time as possible to my newly birthed social enterprise, Advantages of Age, which was created to challenge the media narrative around ageing.

I listed my two rooms on the Airbnb website and for 18 months managed the comings and goings of an assortment of guests, from students still at University to elderly men wishing to, finally, ‘see Europe.’ It was fun for the first year, but then I grew tired of the changeovers and
endless washing of sheets. I decided, albeit with mixed feelings, that I would advertise for a long-term lodger.

As luck would have it, Ameet, a friend of a friend, appeared as if by magic, just before I placed the send button on my ad. We hit it off from the start, although our unconventional situation was not without its teething pains. From meeting Ameet to him moving in, was about three weeks and in the intervening period, I hadn’t given much thought to my needs, my boundaries, and just how much I was prepared to compromise - both my space and my privacy.

We both work from home, often sitting opposite each other at my kitchen table. It became apparent, after a month of two of co-working, that the two of us talking on the phone at the same time was distracting and annoying... for both of us. I let the situation go on for the first few weeks until, eventually, anger brewing inside me, I had to confront him. Thankfully, we avoided an argument by agreeing to take calls outside of the main working area or to take it in turns. Big lesson learned – establish some ground rules from the start.

I’m a very early morning person, usually at the gym by 6.45am. Ameet is quite the opposite, often finishing work past midnight and starting work at noon. I enjoy having the quiet time by myself in the morning and I’m certain he feels the same about the night as I’m usually fast asleep by 11:00pm! Another key lesson – make sure you keep compatible hours.
Older people make good housemates for lots of reasons. For a start, most of us have benefitted from years of living with others, whether that’s as a partner or a parent. We’re clear about our needs and wants and also, generally speaking, about where we’re prepared to make compromises.

“Older people make good housemates for lots of reasons.”

Part of the delight of living with Ameet has been the mature manner in which we’ve dealt with each other’s individual foibles, without drama. Beyond the obvious advantage of having someone in my home who can provide me with a passive income, what I hadn’t anticipated was how much I would enjoy the social connection and our shared cultural history.

It’s early days for the business but I know we’re filling a genuine need. I’m determined to do what I can to help owners and renters find suitable housemates while also helping to alleviate loneliness and build social connections. If you have a room to fill or are seeking a shared living arrangement, please do register on the site. Right now, we’re focussing on London, with the aim of branching out at a later date.

To find out more about Silver Sharers, including how to join their mailing list, please head to:

www.silversharers.com
Life as an Older Private Renter in London

No matter how old you are, renting in London can be tough. However, some of the challenges have an even bigger impact on older private renters. We recently met with Paul, a member of the Camden Federation of Private Tenants, to hear about his experiences from many years living in London’s private rented sector.

Paul is 69 and lives alone in a studio flat in Kilburn, which he moved into in October 2015. Paul has always lived in the private rented sector, having moved to London from the North as a student.

Paul had been living in West Hampstead for 13 years when he lost his tenancy in 2015. He moved in originally after he saw an advert in a newsagent’s window and had a meeting with the landlord’s assistant. The landlord, who held an HMO licence, also had an office in the property. Paul rented a room with an Assured Shorthold Tenancy agreement, which was renewed every six months.

Unfortunately for Paul, there were several problems over the course of his tenancy, not least the fact that his landlord became increasingly nasty. Once in 2006, Paul’s property was damaged while he was away, yet the landlord held him responsible. His relationship with his landlord had been uneasy since he heard him swearing at another tenant, who was evicted on Christmas Eve 2003.

In 2014, Paul had to cope with an infestation of bed bugs. Despite reporting the issue twice, the landlord accused Paul of not informing him. The landlord continued to hold him responsible and referred to his “lack of cleanliness” in an email to a Council official. The rooms were sprayed to remove the infestation, yet Paul had to use his own money pay for a new mattress, which cost £100. A year later, pest control sprayed the room again and reported that the infestation started in Paul’s room. However, one operative thought it probably started from a hole in the wall between that room and the next.

In May 2015, Paul’s landlord informed him by text that he planned to merge his room with the one next door to create a studio apartment – this required Paul to move out for a short period of time. Luckily, he was able to secure temporary accommodation just down the road until the end of August. In June, the landlord offered a “Holiday Let” Tenancy Agreement for one month, which Paul later discovered was probably illegal.

“In 2014, Paul had to cope with an infestation of bed bugs. Despite reporting the issues twice, the landlord accused Paul of not informing him.”
On 30th June, just after Paul moved out, the landlord texted him to say that he couldn’t return to his home of 13 years. The landlord said that bed bugs had been found under the carpet during the refurbishment and that Paul was to blame. The landlord even shouted at Paul in front of some helpers, who were all strangers. In mid-August, Paul discovered by chance that his room was now being let out as a studio.

The experience was very upsetting for Paul and left him feeling bitter towards the landlord.

Paul could only stay in his temporary accommodation until the end of August 2015 and was very fortunate to find someone who also owned a house in Kilburn where he could rent a studio. The landlord does not live locally and Paul’s housing benefit goes straight to them. While there have been some minor issues with fixtures and fittings, the landlord has responded well when these have been raised and Paul is much happier with this arrangement.

Age UK London are collecting stories from older private renters to support our Make Renting Age-friendly Campaign. If you would like to share your story, please head to:

www.bit.ly/AgeFriendlyRenting
Housing campaigner Will Russ is campaigning for a city-wide selective property licensing scheme in Sheffield to protect people living in the private rented sector. Will is a member of community based union ACORN and we recently caught up to discuss ACORN Sheffield’s campaign to improve conditions for renters.

**Why did you decide to campaign for private renters in Sheffield?**

ACORN speak to a lot of residents, often knocking on people’s doors to listen to their concerns. Speaking to private renters over recent years it was clear that poor living conditions were a huge issue.

**Why did you decide to call for more selective property licensing across the whole City?**

Two separate selective property license schemes had previously been established in the Page Hall and Abbeydale Road areas and this has had a significant impact with inspections leading to serious problems being uncovered in the majority of homes.

We also looked to Nottingham and their scheme, which covers much of the city. The early results in Nottingham seemed very positive.

**What were the first few steps for your campaign?**

By knocking on lots of doors and through regular street stalls in front of the Town Hall we collected over 1,000 petition signatures calling for the Council to take action. We gathered stories from renters and presented these to the Council’s Neighbourhood Services and Community Safety Lead.

**Were there any challenges you faced along the way?**

Yes, to keep up the public pressure we organised an event on Sheffield’s private rented sector as part of the Sheffield Festival of Debate. At the event a Councillor that had been supportive in private seemed to backtrack on their comments when questioned in public and this was picked up by a local newspaper. A little while later, a new Councillor became responsible for Neighbourhood
Services and Community Safety at the Council. This new Councillor had their own ideas about improving the sector and wanted to focus on smaller areas within the city.

It was also apparent that Councillors in general had limited understanding about the selective licensing process and some were quite sceptical. There was clearly confusion about the cost of establishing a scheme.

**How did you overcome these challenges?**

We strengthened our case by collating more evidence and doing more of our own local research. We presented this in the form of a policy briefing which was sent to the most influential Councillors as well as to other key figures within the Council.

When the Cabinet Member for Neighbourhood Services continued to claim that there wasn’t enough evidence for selective property licensing we decided to confront this in a very visible manner. In order to persuade the Cabinet Member we dumped the mouldy kitchen work surfaces of a private renter right in front of the Town Hall!

**What were the results?**

This powerful action had the desired impact and turned the Cabinet Member from being a sceptic to wanting to work with us proactively to improve conditions. Lots of Councillors contacted us to say that they were very impressed by the policy brief.

We were delighted when the Housing and Neighbourhood Services Lead decided to establish a working group for the city’s private rented sector. ACORN Sheffield were invited to sit on the working group to represent the concerns of renters.

**To find out more about the work of ACORN, please head to:**

[acorntheunion.org.uk](http://acorntheunion.org.uk)

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**London Age highlights issues which affect older people in the capital.** It is produced to support Age UK London’s mission to improve the quality of life for older Londoners and to enhance their status and influence.

If you have any comment on the magazine content or ideas for the next issue, we’d love to hear from you: gharvey@ageuklondon.org.uk

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