

## Factsheet 68

# Preventing evictions

December 2020

### About this factsheet

This factsheet provides information on a tenant's right to keep their home (security of tenure) and what to do if threatened with eviction. Brief information is given for occupiers who are not tenants, for example people living with friends or family.

For information about other aspects of tenancy rights, see the Age UK factsheets 35, *Tenancy rights - rent* and factsheet 67, *Home improvements and repairs*. We also publish factsheets on finding accommodation in the private rented sector and from social landlords, specialist housing for older people, and park homes.

This factsheet also contains information about temporary government measures put in place due to the Covid pandemic.

The information in this factsheet is applicable in England and Wales. If you are in Scotland or Northern Ireland, please contact Age Scotland or Age NI for information. Contact details can be found at the back of this factsheet.

Contact details for any organisation mentioned in this factsheet can be found in the *Useful organisations* section.

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# 1 COVID-19

The Government has introduced a number of measures to protect renters who may be experiencing hardship due to COVID-19.

Unless exceptional circumstances apply:

- **your landlord should give you an extended notice period** before taking your case to court
- in England, **you should not be evicted by bailiffs until after 11 January 2021.**

Giving notice is the first stage of the eviction process. You may be entitled to extended six months' notice if you have one of the tenancy types mentioned in section 3 and your landlord is serving notice on or after 29 August 2020.

You are not entitled to extended notice if the landlord wants the property back due to anti-social behaviour or rent arrears of at least six months. If you are given a notice period of less than six months, check with an adviser whether this is appropriate.

The rules are different in **Wales**, see the Welsh Government website for more:  
<https://gov.wales/eviction-during-coronavirus-pandemic>

The second stage of the eviction process is the landlord taking the case to court. If the court decides you must leave, you are given a few weeks to find alternative accommodation. If you do not manage to do this, the landlord must make another application to the court before bailiffs can turn up at your property. This is the third and final stage.

In **England**, the ban on bailiffs carrying out evictions means most cases cannot progress to the third stage until after 11 January 2021. Bailiffs cannot attend properties to deliver eviction warrants (stating when the eviction will take place), or carry out evictions, unless exceptional circumstances apply. These include cases involving anti-social behaviour, or at least nine months' rent arrears, although arrears from after 23 March 2020 cannot be counted.

The court should tell you how your case is affected by these rules, but it is important to seek independent advice about your rights and whether eviction can be prevented. **You should do this as a matter of urgency if you receive a notice or visit from bailiffs, or your landlord tries to evict you themselves.**

You are not covered by the bailiff ban if your landlord does not need a court order to evict you. For example, you live in a friend or family member's home and share living space with them, or you live rent free. Contact your local authority immediately if threatened with eviction.

**Please note that the remainder of this factsheet is subject to the above. See the Shelter website for the most up-to-date position:**

[https://england.shelter.org.uk/housing\\_advice/coronavirus](https://england.shelter.org.uk/housing_advice/coronavirus)

## 2 Help in a crisis

If you have been told you must leave your accommodation, do not panic. In most cases, the person owning or managing the property needs to get a court order if they want to evict you, called an '*order for possession*'.

If you are a tenant, your landlord usually has to have a good reason to evict you. It is possible to challenge this in court and, in some cases, the court can consider whether it is reasonable to evict you, taking your age, health and other circumstances into account. Eviction can also be challenged on other grounds, for example if you are disabled and the landlord's reason for evicting you relates to your disability.

The key thing is to seek specialist housing advice as soon as possible. Legal aid is available for challenging a landlord's '*possession claim*', so you may be able to get free legal advice and representation, if you are on a low income and your case is considered strong enough. Check if there is a law centre in your area and, if not, speak to an advice agency such as the local Citizens Advice about sources of free legal help.

The earlier you do this, the stronger your chances of preventing eviction, but you should seek advice even if the eviction is at a very late stage. In some circumstances, it is possible to challenge eviction right up until the date the bailiffs are scheduled to attend.

### Preventing homeless

Another key source of help if you are threatened with eviction is the local authority. It can help even if you do not have a formal tenancy agreement, for example if you are staying with friends or family.

If the authority has '*reason to believe*' you may be threatened with homelessness, it must make inquiries to determine whether it has a duty to help you. It has a duty if it accepts you are threatened with homelessness and '*eligible for assistance*' on the basis of your nationality and immigration status. British citizens are usually eligible.

You are threatened with homelessness if it is likely you will become homeless within 56 days. This includes if you have an assured shorthold tenancy and have received a valid '*section 21*' notice from your landlord that is due to expire within 56 days.

If the local authority accept a duty to help you, they must take '*reasonable steps*' to prevent you from becoming homeless over the next 56 days or so. The reasonable steps should be tailored to your circumstances and needs and focused on helping you to stay in your current property. For example, assessing you for a Discretionary Housing Payment, negotiating with your landlord, or arranging a mediation appointment for you and your family. You are likely to have to take certain steps too.

For more information, see Age UK factsheet 89, *Homelessness* or Age Cymru factsheet 89w, *Dealing with homelessness in Wales*.

## 3 What type of tenancy do I have?

As a tenant, your rights against eviction depend mainly on your tenancy type, so it is important to work this out.

The table below gives a brief overview of the main types and an indication of what you are likely to have depending on who your landlord is and whether your tenancy was granted before or after **15 January 1989** (the '*relevant date*'). Later sections set out exceptions to these rules.

<b>Landlord</b>	<b>Tenancy began before relevant date</b>	<b>Tenancy began on or after relevant date</b>
<b>Local authority</b>	Secure	Secure (could be introductory or flexible)
<b>Housing association</b>	Secure	Assured (could be assured shorthold)
<b>Private landlord</b>	Regulated (often called ' <i>protected</i> ')	Assured shorthold (could be assured)

If you are not sure, check your tenancy agreement – it should say what tenancy type you have. However, it is important to get this checked by an adviser as agreements can sometimes be incorrect or misleading.

In England, you can use the '*tenancy rights checker*' on Shelter's website. This asks a series of questions to help you work out your tenancy type. It can even give you some information about your legal rights if your living situation is more unusual or informal, for example if you are a lodger, or living with family and friends.

In Wales, contact the Shelter Cymru advice line.

## 4 Other living arrangements

Most people living in housing that they do not own are tenants. However, you are unlikely to be a tenant if you live in:

- someone else's home (a lodger)
- a friend or family member's home
- an almshouse
- a care home.
- a hostel.

You are likely to be a '*licensee*', with different rights, although your status depends on your specific circumstances.

Being a licensee means you have permission to stay at the property, but no legal '*interest*' in it that could potentially be transferred to others.

It is also possible to be a tenant, but not have one of the tenancy types in section 3. This is because the tenancies in section 3 are protected by Acts of Parliament and, in certain circumstances, a tenancy agreement will not meet the conditions to be protected by an Act. If this applies, you have a '*contractual tenancy*' as your rights depend mainly on your contract.

The main examples are:

- you live in a converted building and your landlord lives in another part of the building (this does not apply if this is a purpose-built block of flats)
- you are homeless and living in local authority temporary accommodation (if the accommodation is provided by a private landlord or housing association, you are likely to have an assured shorthold tenancy)
- you have a tenancy, but the property is not your main or only home.

Contractual tenants and licensees have fewer rights against eviction than people with a tenancy protected by an Act of Parliament. They either:

- have '*basic protection*' against eviction, meaning the landlord needs to get a court order if they want to evict but does not need to give the court a reason, or
- are '*excluded occupiers*', meaning the landlord only needs to give a reasonable notice period before evicting, or whatever notice period is set out in the contract.

The Shelter '*tenancy rights checker*' can help you to work out if you are in one of the above groups.

Even if your rights are fairly limited, it is important to seek advice. Your landlord must give you whatever legal protections you are entitled to and any attempt to force you to leave without following these steps may constitute harassment or illegal eviction.



It may be important to question the nature of your agreement and whether you have more rights than your landlord is saying. In the past, landlords would sometimes try to avoid giving renters strong rights by issuing them with licence agreements instead of tenancies. This is now much less common, but the courts have said it is the reality of the living situation that matters, not the '*label*' on the agreement.

Note that the position for people living in accommodation provided by an employer ('*tied accommodation*') is complicated. You may have a tenancy, a licence, or a particular kind of licence called a '*service occupancy*'. Speak to an adviser about your status and rights.

## 5 Types of tenancy – detailed rules

### 5.1 Fixed term or periodic?

All tenancies are either fixed term or periodic. The distinction is important - it affects your rights as a tenant. It is particularly important if you are an assured shorthold tenant.

**Fixed-term tenancies** are granted for a specific length of time. They are very common in the private rented sector, where you are likely to be given a tenancy with a fixed term of six or 12 months.

Fixed-term tenancies are less common in the social housing sector, although local authorities and housing associations can grant them and have been encouraged to do so. You may be able to challenge an offer of a fixed-term tenancy by a local authority or housing association, or the length of the tenancy offered (see section 10).

**Periodic tenancies** do not have fixed terms, but instead roll on until you or your landlord decide you want the tenancy to end. Some tenancy agreements specify the tenancy '*period*', stating that it runs from week to week or month to month. If not, the period is inferred from how the rent is calculated in the tenancy agreement, e.g. a certain amount per week. Periodic tenancies are sometimes called '*lifetime*' tenancies.

### 5.1.1 Assured shorthold tenants

If your tenancy comes to the end of its fixed term and you stay there without a new tenancy being granted, it continues as a '*statutory periodic*' tenancy. From this point, your landlord can use the '*no-fault*' procedure to evict you, but not until six months have passed from the start of the fixed-term tenancy (see section 7.3). If the tenancy was always periodic, you can be evicted on a no-fault basis after six months.

## 5.2 Private tenants

Most private tenants have **assured shorthold tenancies**. This is the default private tenancy today. If a landlord wants to grant an **assured tenancy**, which offers more security, they have to take special steps.

However, you are likely to have:

- **a regulated (often called 'protected') tenancy** - if you have lived in your home or with the same landlord since before 15 January 1989. Regulated tenancies are no longer granted.
- **an assured tenancy** – if you moved into your home between 15 January 1989 and 28 February 1997 (unless given prior notice the tenancy was to be assured shorthold) or have been with the same landlord since then.

Regulated tenancies are governed by the *Rent Act 1977*. Assured and assured shorthold tenancies are governed by the *Housing Act 1988*.

## 5.3 Local authority and housing association tenants

If you live in social housing, you are likely to have one of the following:

- **a secure tenancy** (governed by the *Housing Act 1985*) – housing association tenants who moved in before 15 January 1989 and local authority tenants
- **an assured tenancy** – housing association tenants who moved in after 15 January 1989.

However, some social landlords grant fixed term tenancies, either on a trial basis or as a rule of thumb.

If your landlord does this, you may have an **introductory** or **flexible tenancy** (if renting from a local authority) or an **assured shorthold tenancy** (if renting from a housing association). This is only relevant if you moved in fairly recently. For more information, see section 10.

If a local authority transfers its stock to a housing association, all existing tenants become assured tenants of the housing association. You may keep extra rights, for example the right to buy.

## 6 The eviction process

If you have one of the tenancy types mentioned in section 5, the eviction process has three main stages:

- 1 the landlord serves a notice indicating they want the property back
- 2 the court grants an '*order for possession*'
- 3 the court issues a warrant authorising bailiffs to evict you.

However, there may be more stages or fewer. You may end up going to court several times, for example if a possession order is '*suspended*' or '*postponed*' and you struggle to comply with conditions the court has set (see section 6.1 for more information).

On the other hand, the court can sometimes allow a possession hearing to take place, even though the landlord has not served a notice. It may do this if you have caused considerable nuisance to your neighbours, for example.

You may choose to leave at the end of the notice period or by the date specified on the order for possession, meaning no further action is necessary. Speak to an adviser before doing this.

More information on the individual steps is now set out overleaf.

## Stage one – eviction notice

It is likely you will receive a ‘*notice to quit*’, a ‘*notice seeking possession*’ or a ‘*notice requiring possession*’ as the first stage in the eviction process. The type of notice depends on your tenancy and the reason why the landlord is seeking possession.

In most cases, a notice must include your name and address and give you a period of time before the landlord will apply to court for a possession order. In some cases, your landlord’s name and address and full details of any ‘*ground*’ for possession must be given. A ‘*ground*’ is the reason why the notice is being served (see section 6.1).

Different grounds require different notice periods. For some, a landlord should give two months’ notice, for others, two weeks or less. For assured shorthold tenancies, no ground is required if the landlord is seeking possession after six months or at the end of a longer fixed term, but at least two months’ notice must be given.

## Stage two - order for possession

When the notice period ends, the landlord can apply to the court for a possession order. If your landlord takes action in the courts, you may end up having to pay some, or all, of their legal costs.

For most tenancies, there must be a court hearing to decide whether an order should be granted. There is a fast-track procedure for assured shorthold tenancies if the landlord is applying on a ‘*no-fault*’ basis, meaning there may not be a court hearing (see section 6.3). The court still has to consider the case and look at all relevant papers.

If a possession order is granted ‘*outright*’, you are told to leave the property by a certain date, usually two weeks after the date on the order. You can ask the court to allow you up to six weeks to leave if you would otherwise experience ‘*exceptional hardship*’.

In some cases, the court may grant a possession order that is ‘*suspended*’ or ‘*postponed*’, meaning a bailiff’s warrant will not be granted if you comply with certain conditions

## Stage three – bailiff's warrant

If you do not leave by the date on the possession order or comply with conditions set by the court, your landlord can apply to the court for a warrant authorising bailiffs to evict you.

Most eviction cases are dealt with by the county court. If so, the court should send you notice that a bailiff's warrant has been issued. This tells you the date and time of the eviction.

However, your landlord can ask for your case to be transferred to the High Court. The county court judge decides whether to allow this. If they do, the eviction is carried out by officers working for the High Court, sometimes called '*Sheriffs*'.

The landlord must apply for a '*writ of possession*' before the eviction takes place. They must give you notice they are doing this, but there is no requirement for the notice to be in any particular form. In one case, a reminder from the landlord of the terms of the possession order and a request for the tenant to leave was deemed to be sufficient.

High Court eviction is usually much quicker than county court eviction. High Court Sheriffs can turn up a few days after the landlord applies for a writ of possession. They are not required to notify you in advance of their visit, although it is common practice for them to drop off the writ and return a day or two later. This means you may not know exactly when the eviction will take place. In addition, High Court eviction is more costly and Sheriffs have powers to seize your goods if money is owed.

As such, you may wish to challenge an application by your landlord to transfer your case to the High Court – seek urgent advice if so.

### 6.1 Grounds for possession

In most cases, your landlord must have a specific reason for wanting to evict you (a '*ground for possession*'), for example rent arrears, anti-social behaviour, or other breaches of your tenancy agreement. The court will not make a possession order unless it is satisfied the ground exists.

The grounds for possession are set out in law and vary according to tenancy type, although there is overlap. Grounds for possession are either '*mandatory*' or '*discretionary*'. See sections 6 to 8 for the main grounds for possession your landlord can use.

The main exception is if you are an assured shorthold tenant, as your landlord does not need a ground after a certain point and can evict you on a '*no-fault*' basis. See section 6.3 for more information.

### **Mandatory grounds**

If a ground is mandatory, the court has no discretion over whether it makes a possession order. It must make an order if it is satisfied the ground exists. However, you may be able to challenge eviction on '*public law*', human rights, or discrimination grounds (see section 5.2). There may be a requirement on the landlord to show that suitable alternative accommodation is available for you.

### **Discretionary grounds**

If a ground is discretionary, the court has discretion over whether it makes an order. It will only make an order if this is '*reasonable*'. In some cases, suitable alternative accommodation must be available for you (see section 6.3).

In deciding whether it is reasonable, the court may consider factors such as the length of time you have lived in the property, your health and age, your conduct and willingness to remedy any issues, and in cases of anti-social behaviour, the effects of your behaviour on others.

When considering a claim for possession on a discretionary ground, the court has the power to '*adjourn*' (delay) the proceedings to give you time to clear rent arrears or rectify another breach. Alternatively, it can grant an order that is '*suspended*' or '*postponed*' on certain conditions.

If you fail to meet these conditions, the landlord can go back to court and ask for a bailiff's warrant to be granted, although you may be able to ask the court to vary the terms of the order instead.

If your landlord is a local authority or a housing association, they must comply with a Ministry of Justice Pre-Action Protocol before seeking to evict. This sets out steps they should take if you are in rent arrears or are '*particularly vulnerable*'. If their ground for possession is discretionary and they do not comply with the protocol, the court can dismiss the case.

## 6.2 Defending a claim for possession

If you receive a notice from your landlord stating they want the property back, seek advice immediately. Bring a copy of the notice to your appointment with the adviser so they can check when your notice period runs out, why your landlord is seeking possession, and whether the notice is valid.

A notice may be invalid if the landlord uses the wrong form (for some tenancies, notice must be given using a specific form) or if the form is not properly completed, does not give enough information about why possession is being sought, or gives an incorrect date by which you should leave the property.

If your notice is invalid, the court may refuse to grant a possession order. This is unlikely to prevent eviction altogether, as your landlord can simply serve a valid notice to begin the process again, but it could buy you time to consider your options or remedy any issues.

It may be possible to raise a defence against eviction by disputing the landlord's ground for possession, or by claiming they are behaving unlawfully or unreasonably. If the ground for possession is discretionary, you can argue that eviction would be unreasonable. If the landlord must show that suitable alternative accommodation is available, you could challenge its suitability or availability.

Your ability to raise a successful defence depends on factors such as your tenancy type, the reason your landlord is seeking possession, whether they are classed as a '*public body*' (meaning they must comply with public and human rights law), and whether you have a '*protected characteristic*' under the *Equality Act 2010*.

If you have a disability and possession is sought because you have done, or not done, something that might relate to being disabled, the possession proceedings may be considered discriminatory under the *Equality Act 2010*. For example, you may have been prevented from claiming housing benefit on time because of a mental health problem.

If your notice may be invalid or there are other 'defences' you can raise against eviction, you may be referred for specialist legal help. Legal aid funding is available for eviction cases. You must meet eligibility criteria to qualify, such as being on a low income or in receipt of certain benefits. Contact a local Law Centre or Citizens Advice for more information.

### **When can eviction be challenged?**

You should always seek advice to see what can be done about an eviction. The earlier you do this, the better your chances of keeping your home, although it is possible to challenge eviction at every stage of the process, including after a bailiff's warrant has been issued.

In some exceptional cases, it is even possible to regain occupation of a property after you have been evicted. This includes where there has been an abuse of process or you have been given misleading information by the landlord or the court about the eviction and how you might act to stop it.

### **'No-fault' evictions, including 'retaliatory' evictions**

For assured shorthold tenancies, no ground for possession needs to be given after a certain point. This is often called a 'no-fault' eviction and can be difficult to challenge as, usually, the landlord simply has to follow the correct procedure for possession to be granted.

In England, there are legal restrictions that aim to prevent 'retaliatory' evictions, when a landlord uses the no-fault procedure to evict a tenant who has complained about the condition of their property. See section 6 of factsheet 67, *Home improvements and repairs*, for more information. See section 7.3 for other restrictions on using the no-fault procedure.



## 6.3 Suitable alternative accommodation

In some cases, the court can only grant a possession order if satisfied you are to be provided with suitable alternative accommodation. The suitability rules vary depending on your tenancy type but generally, the new tenancy must offer the same or comparable security of tenure and the new property must meet certain conditions.

If you are a regulated or assured tenant, the court must consider whether the new property is '*reasonably suitable*' in terms of proximity to your workplace, cost and size. If furniture was provided under your old tenancy, similar or '*reasonably suitable*' furniture must be provided at the new property.

If you are a secure tenant, the court must consider additional issues, such as the proximity of the new property to a family member's home (if essential to wellbeing) and the terms of the tenancy agreement.

In some cases, a landlord can provide a certificate from the local authority stating they will re-house you by a specified date. Seek advice, particularly if the court must also be satisfied eviction is reasonable.

## 7 Grounds for possession for private tenants

### 7.1 Regulated (often called 'protected') tenants

Regulated tenancies offer very strong rights. They are often referred to as '*protected*' tenancies, but they actually have two phases (a '*protected*' phase and a '*statutory*' phase). Most are now in their statutory phase.

The protected phase of a fixed-term regulated tenancy ends when the fixed term expires. If the tenancy is periodic, it ends when the landlord serves a notice to quit. If you remain in occupation after a protected tenancy ends, a statutory tenancy comes into being. Statutory tenants can only be evicted if the landlord can prove a ground to the court.

### 7.1.1 Mandatory grounds

The main mandatory grounds are:

- the landlord previously lived in the property or bought it for their retirement and now wants to live in or sell it
- the property was intended for a member of the clergy, or was previously occupied by a farm manager, widow or widower, and has been temporarily let out to an ordinary tenant
- the landlord is a member of the armed forces and intends to live in the property after discharge.

Normally, these grounds can only be used if the landlord notified you in writing before your tenancy started that you may be evicted for such a reason (although the court can make an exception).

### 7.1.2 Discretionary grounds

Discretionary grounds for possession include:

- not paying your rent
- damaging or neglecting the property or furniture
- causing a nuisance or annoyance
- renting the property to someone else without the landlord's permission
- the landlord needs the property for themselves or family
- you are a former employee of the landlord and the property is needed for a new employee
- there is suitable alternative accommodation available.

The court must be satisfied it is reasonable to make a possession order.

## 7.2 Assured tenants

Assured tenants have strong tenancy rights and can only be evicted if the landlord can prove a ground to the court.

If the tenancy is within a fixed term, the landlord can only use some of the grounds to gain possession and, in most cases, only if there is a clause in the tenancy agreement allowing it to be ended in this way.

For example, the discretionary ground where the landlord can show that suitable alternative accommodation is available to you cannot be relied upon.

### 7.2.1 Mandatory grounds

The main mandatory grounds include:

- the landlord previously lived in the property or intends to do so and told you this before your tenancy started (the court can make an exception)
- the mortgage lender is repossessing the property – this ground can only be used in certain circumstances, seek advice if in this position
- the landlord intends to demolish or carry out substantial work to the property
- significant rent arrears both at the date the landlord serves notice and the date of the hearing - at least eight weeks' arrears if paying weekly or fortnightly, or two months' arrears if paying monthly
- conviction for a serious offence or anti-social behaviour that has been proven in another court – see factsheet 9, *Anti-social behaviour in housing*, for more information.

### 7.2.2 Discretionary grounds

Discretionary grounds for possession include:

- the landlord can show that suitable, alternative accommodation is available for you
- some rent arrears (at the time of serving the notice and at the start of court proceedings)
- persistent delays in rent payment
- breaking a condition of your tenancy agreement
- damaging or neglecting the property or furniture
- causing a nuisance or annoyance to neighbours or other people living in or visiting the area
- false information given by you prior to the grant of the tenancy.

In these cases, the court must be satisfied that it is reasonable to make a possession order.

## 7.3 Assured shorthold tenants

An assured shorthold tenancy is a type of assured tenancy and has limited security. During the first six months (or the length of the fixed term if longer), you can only be evicted if your landlord proves one of the grounds for possession set out in section 7.2.

After the first six months (or the end of the fixed term if longer), you can be evicted on a '*no-fault*' basis. This means the landlord does not have to prove a ground in court, although they must follow the correct procedure.

No-fault eviction may be called a '*section 21*' eviction. This is because the landlord must serve a '*section 21*' notice to start the process. To be valid, a section 21 notice must be in writing and, in some cases, use a specific legal form. It must give you at least two months' notice that the landlord wants the property back.

If you have a fixed-term assured shorthold tenancy with a housing association or another social landlord, they should give you notice at least six months before the end of the fixed term if they plan not to renew the tenancy. This applies if your tenancy was granted on or after 1 April 2012 for a fixed term of at least two years.

The notice must be in writing, state that the landlord will not be renewing the tenancy and tell you where to get help and advice. If the landlord does not serve this notice, the court cannot make a no-fault order for possession at the end of the fixed term. The landlord must also serve a section 21 notice as explained above.

### Restrictions on no-fault eviction – all tenancies

A landlord cannot serve a valid section 21 notice if they have not complied with their deposit protection obligations. The law says landlords granting assured shorthold tenancies must protect your deposit in an '*authorised scheme*'.

The rules are different depending on when your deposit was paid. If it was paid on or after 1 April 2012, your landlord should have protected it within 30 days of receipt and should have provided you with '*prescribed information*', including details of where it is protected.

If they did not protect the deposit within 30 days of receipt, or they fail to give you information about where it was protected within 30 days, they cannot use the no-fault procedure until they return the money to you (subject to agreed deductions), or until the matter has been decided in court or settled out of court.

A landlord must not serve a section 21 notice within the first four months of the tenancy. If your tenancy has been renewed, the four-month period begins on the first day of the original tenancy. If you have been served with a section 21, your landlord must commence court proceedings within a specific time limit (usually six months). If they do not, they must serve a fresh notice to start the process again.

If you rent privately, your landlord cannot serve a valid section 21 notice if you have complained about the property's condition and been backed up by the local authority serving a notice. Nor can they serve a valid notice if they have charged you an unlawful fee and not repaid this or credited it towards your rent. See factsheets 67, *Home improvements and repairs* and 63 *Finding private rented accommodation* for more information.

In **Wales**, a section 21 notice is not valid if the landlord or agent is not registered or properly licensed under the Welsh Government's Rent Smart Wales scheme. If you receive notice, check the public register to see if your landlord or agent is registered or licensed.

### Further restrictions for new tenancies

In **England**, the *Deregulation Act 2015* introduced further restrictions on a landlord's ability to use the no-fault procedure. These apply if your tenancy was granted or renewed on or after 1 October 2015.

Your landlord cannot use the no-fault procedure if they have not provided you with a copy of your property's current Energy Performance Certificate and current gas safety certificate. This applies if you rent from a private landlord or housing association.

If you rent privately, the landlord must also provide you with an up-to-date copy of the government's '*checklist for renting*' at some point during the tenancy.

In **Wales**, the *Renting Homes (Wales) Act 2016* contains measures to tackle retaliatory evictions, but these have not been implemented. Contact Age Cymru Advice or Shelter Cymru for more information, or see the Welsh Government website

### Challenging no-fault eviction

The rules above mean a no-fault eviction can be challenged, even though the landlord does not have to prove a ground in court. Seek advice if you are in this position. However, you should be clear about what you can hope to achieve by challenging eviction in this way. You may only succeed in delaying eviction.

This may give you time to explore your housing options, but some options, such as making a homelessness application, can be more difficult to pursue if you are not at immediate risk of losing your home.

Bear in mind that if you do not leave by the date on the section 21 notice and the matter goes to court, you may have to pay your landlord's costs and your credit score can be affected.

See Age UK information guide 8, *Housing options* for information about your housing options and factsheet 89, *Homelessness* for information about the homelessness application and assessment process. In Wales, see Age Cymru factsheet 89w, *Dealing with homelessness in Wales*.

### Homelessness and no-fault eviction

A local authority should consider you '*threatened with homelessness*' if you receive a valid section 21 notice that is due to expire within 56 days (unless you have other accommodation available to you). Provided you are '*eligible for assistance*' on the basis of your immigration status and nationality, the authority has a duty to help you prevent homelessness.

Such help usually lasts for a maximum of 56 days. However, if you are threatened due to a section 21 notice meeting the above conditions, the authority cannot stop helping you simply because this time period has elapsed. It must continue to help you until its duty ends for another reason, for example you become homeless. If that happens, the authority must take steps to help you resolve your homelessness.

It is important to note that you can be treated as homeless before an eviction is actually carried out. This is because you are homeless if you have accommodation but it is not reasonable for you to stay there.

Government guidance states that it is unlikely to be reasonable for an assured shorthold tenant to stay past the expiry of a section 21 notice if the landlord intends to seek possession, further efforts from the local authority to resolve the situation are unlikely to be successful, and there is no defence to eviction. Do not give up your accommodation without speaking to the authority first.

## 8 Grounds for possession for local authority tenants

Most local authority tenants are ‘*lifetime*’ secure tenants and can only be evicted on limited grounds.

There are exceptions, for example if you have a probationary, fixed-term (‘*flexible*’) or demoted tenancy, or if you are homeless and living in temporary accommodation provided by the local authority.

### 8.1.1 Mandatory grounds

These include:

- your home is illegally overcrowded
- your landlord needs the property empty in order to carry out work to it or to demolish it.

If the landlord seeks possession on these grounds, they must prove suitable alternative accommodation is available for you.

There is an ‘*absolute*’ ground for anti-social behaviour, which is identical to the ground against assured tenants in section 7.2.1. The court does not have to be satisfied suitable alternative accommodation is available when making an order on this ground.

### 8.1.2 Discretionary grounds

These include:

- not paying your rent or breaking a condition of your tenancy agreement

- damaging or neglecting the property or furniture provided by the landlord
- causing a nuisance or annoyance to neighbours or other people living in or visiting the area
- you or your partner have left the property because of domestic violence, including threats of violence, and are not going to return
- you obtained your tenancy by giving false information to the landlord.

In these cases, the landlord has to prove one of the grounds applies and the court must be satisfied it is reasonable to make a possession order.

There are discretionary grounds where the landlord must also show they can provide you with suitable alternative accommodation. These include:

- your home is specifically designed or adapted for someone with a physical disability or other special needs and no one with those needs lives with you
- you took over the tenancy after a previous tenant died and the home is larger than you need, except if you were the spouse or civil partner of the previous tenant (it is unclear if this applies if you were live-in partners).

## 9 Grounds for possession for housing association tenants

If you are a housing association tenant and your tenancy began before 15 January 1989, the grounds for possession are the same as for secure local authority tenants.

If your tenancy began on or after 15 January 1989, the grounds for possession are the same as for assured private tenants, with an additional discretionary ground available in domestic violence cases.

A housing association can seek possession if you or your partner have left the property because of domestic violence, including threats of violence, and are not going to return.

Some housing association tenants have less protection, for example if you have a fixed-term or demoted tenancy. Housing associations may offer fixed-term tenancies as a probationary or longer-term measure.



## 10 Probationary, ‘flexible’ and demoted tenancies

### 10.1 Probationary tenancies

Both local authorities and housing associations can grant probationary or trial tenancies to new tenants. These generally last for 12 months. Provided there are no issues during that time, you should get another, more secure tenancy at the end of the 12-month period, although this could be a fixed-term tenancy.

Probationary tenancies have limited security of tenure and you can be evicted fairly easily if problems arise, such as rent arrears or anti-social behaviour. Local authority probationary tenancies are called ‘*introductory tenancies*’. Housing association probationary tenancies are called ‘*starter tenancies*’.

#### Introductory tenancies – granted by local authorities

If a local authority chooses to run an introductory tenancy scheme, they must grant introductory tenancies to all new tenants. The exception is if you are already a secure or assured tenant. This might apply, for example, if you live in a ‘*general needs*’ council property and ask to be transferred to sheltered housing. Your new tenancy is secure or assured, not introductory.

If you are an introductory tenant, you have limited security of tenure. To evict you, the local authority must serve a notice giving its reasons and allow you 14 days to request an internal review of the decision. If no review is requested or the decision remains the same, the local authority may apply to the court for a possession order.

Provided the local authority serves the correct notice and carries out the review in accordance with the law, you have no defence to the possession claim, other than on public law, equalities, or human rights grounds.

If the authority does not start possession proceedings within a 12-month period and other conditions are met, the tenancy automatically becomes secure.

If the authority offers '*flexible*' tenancies (secure tenancies granted for fixed terms), the tenancy may become flexible after the introductory period, but only if a notice was served in advance of the tenancy being granted informing you this would happen.

Local authorities can extend introductory tenancies by up to six months, for example if there are rent arrears or to tackle anti-social behaviour. A notice of extension must give the landlord's reasons for extending.

You have the right to ask for a review of a decision to extend your introductory tenancy. You must request this within 14 days of the notice of extension being served.

### **Starter tenancies – granted by housing associations**

If a housing association decides to operate a starter tenancy scheme, it must grant starter tenancies to all new tenants, or all new tenants in a designated area. These should be for a maximum of 12 months, or a maximum of 18 months if reasons for extending the probationary period are given and you have the opportunity to request a review.

If no action is taken, you are offered another tenancy at the end of the trial period. Housing associations are encouraged to use tenancies with fixed terms, like a local authority flexible tenancy. These should be granted for a minimum of five years or, exceptionally, a minimum of two years.

Housing associations can grant '*lifetime*' rather than fixed-term tenancies to certain groups of people, such as older people. They should have a policy on when longer-term tenancies are granted and take the needs of vulnerable households and households with children into account.

They should give you the opportunity to appeal against or complain about the type or length of tenancy offered. They should have a policy on the circumstances in which they may or may not grant another tenancy on the expiry of the fixed term.

## 10.2 Flexible tenancies – England only

A flexible tenancy is a form of secure tenancy, granted mainly by local authority landlords. It is granted for a fixed term, normally a minimum of five years. In ‘*exceptional circumstances*’, a flexible tenancy can be granted for a minimum term of two years.

Flexible tenancies have more limited security of tenure than ‘*periodic*’ or ‘*lifetime*’ secure tenancies, which roll on indefinitely unless terminated by you or a court. As a flexible tenant, you can be evicted at the end of the fixed term if your landlord follows the correct procedure, although the decision to evict must not be ‘*wrong in law*’ and you may be able to raise a public law, human rights or equality defence. See section 6.2 for more information on defending an eviction claim.

When a flexible tenancy is coming to the end of its fixed term, the local authority must either grant another flexible tenancy, or a periodic secure tenancy, or seek possession. If they do not do any of these, the tenancy automatically becomes a periodic secure tenancy at the end of the fixed term.

If the authority does not want to grant another tenancy when a flexible tenancy comes to an end, it must serve two types of notice:

- the first notice must be served at least six months before the tenancy is due to end, with reasons for the non-renewal
- the second notice must be served at least two months before the tenancy is due to end, saying that the authority is seeking possession.

If you receive notice that the local authority does not intend to renew your flexible tenancy, seek advice immediately. You have 21 days from the date the first notice is served to request a review. The law says a review must, in particular, consider whether the decision has been made in line with the authority’s tenancy strategy (see below). The authority must notify you in writing of its decision on the review.

Before a fixed-term flexible tenancy ends, the grounds for possession are the same as for periodic secure tenancies (see section 8). There must be a clause in the tenancy agreement allowing the landlord to 're-enter' the property in this way. Flexible tenants have other rights in common with periodic secure tenants, such as succession (see section 11).

**English** local authorities have been able to grant flexible tenancies since the *Localism Act 2011* came into force on 1 April 2012. The Welsh Government does not intend to introduce this tenancy type in **Wales**.

### Tenancy strategy

Before a local authority can grant flexible tenancies, they must publish a tenancy strategy. It must set out when flexible tenancies are granted, how long the terms are and the circumstances in which the authority will grant a further tenancy on the coming to an end of the existing tenancy.

Authorities must have a policy on how to take the needs of households who are vulnerable by reason of age, disability or illness, and the needs of households with children, into account. This includes offering tenancies providing '*a reasonable degree of stability*'.

You can request a review if you think the authority has not followed its policies by offering you a flexible tenancy of a certain length. You must do so within 21 days of receiving the offer, unless the authority agrees to an extension. You can make a complaint about being offered a flexible instead of a periodic secure tenancy.

## 10.3 Demoted tenancies

Local authorities and housing associations can apply to have a tenancy '*demoted*' by the court. This reduces your security of tenure for a period of time, making it easier for the landlord to evict you.

The court makes a demotion order if satisfied you, or someone living with you or visiting you, have engaged or threatened to engage in anti-social behaviour, or used or threatened to use the property for unlawful purposes. The court must consider it reasonable to make the order. If the landlord does not apply for possession within the period of time specified in the demotion order, usually 12 months, your tenancy becomes secure or assured again.

If you receive notice that your landlord is applying to have your tenancy demoted, seek advice immediately. See factsheet 9, *Anti-social behaviour in housing* for more information.

## 11 The right to inherit a tenancy ('*succession*')

Your right to inherit a family member's tenancy after their death depends on various factors, including the tenancy type, when it was granted, your relationship to the tenant, and how long you lived together.

Sometimes succession happens by law ('*statutory succession*'), meaning the tenancy automatically transfers to you if you meet certain conditions.

This section sets out the different statutory succession rules for each tenancy type. However, you should always check the tenancy agreement of the person who passed away, as this may give additional rights.

If neither the law nor the tenancy agreement allow succession, check the landlord's policies to see if they will grant new tenancies in exceptional circumstances, for example to a child of deceased joint tenants.

Unless there is more than one potential successor, statutory succession happens automatically and does not have to be granted by the landlord.

However, the rules on succession are complex and it can be difficult to get a landlord to recognise your right to succeed. Seek advice if you are having difficulties with establishing a right to succession.

If there is more than one eligible successor, try and decide amongst yourselves who should succeed. If you cannot decide, it is up to the landlord or the court to make a decision.

Note, same-sex married couples are treated the same as opposite-sex married couples. Civil partners are treated the same as married couples. Same-sex partners living together as if they are married or in a civil partnership are treated the same as opposite-sex unmarried couples living together as husband and wife

## 11.1 Joint tenants

If one of two joint tenants dies, the remaining tenant automatically takes over the whole tenancy. This is technically via '*survivorship*' rather than succession, but the surviving tenant is treated as a successor. They are responsible for paying the rent in full.

This applies across all tenancy types, although if you have a regulated tenancy that is in its '*statutory*' phase, the surviving tenant has to be living in the property at the time of their joint tenant's death for the tenancy to continue. If you have a secure, assured or assured shorthold tenancy, the tenancy will continue even if the surviving tenant is not living there, but it may become less secure. It is possible to regain security, so seek advice immediately if you are in this position.

If the tenancy is secure, assured, or assured shorthold, no further succession is permitted (unless the tenancy agreement states otherwise or the landlord allows it). If the tenancy is regulated, there is nothing to prevent further succession to the now-sole tenancy.

## 11.2 Private tenants

### 11.2.1 Assured (including assured shorthold tenancies)

Periodic assured tenancies (including assured shorthold tenancies) can be inherited by the tenant's spouse, civil partner, or a person who was living with the tenant as if they were their spouse or civil partner.

You must have been occupying the property as your only or principal home immediately before the tenant's death. Succession can only happen once.

As assured shorthold tenancies have limited security, it can be difficult for successors who were not previously joint tenants with the deceased tenant to assert succession rights. You could try to negotiate a new tenancy with your landlord rather than take over the existing tenancy by succession.

If the assured shorthold tenancy is fixed term rather than periodic, it should pass on according to the will of the deceased or under the laws of intestacy if there was no will.

### **11.2.2 Regulated (protected and statutory) tenancies**

Regulated tenancies can be inherited by the tenant's spouse, civil partner, or a person who was living with the tenant as if they were their spouse or civil partner. You must have been living in the property immediately before the tenant's death.

Alternatively, a tenancy can be taken over by a member of the tenant's family if they lived in the property for the two years leading up to the tenant's death.

If a member of the family other than the tenant's spouse, civil partner or partner takes over the tenancy, it becomes assured instead of regulated. Otherwise, the successor inherits a statutory tenancy.

Regulated tenancies can be passed on twice, but generally only if the first succession is to a spouse, civil partner or co-habiting partner and the second is to a person who was related to both the original tenant and their successor. The second successor gets an assured tenancy.

## **11.3 Local authority tenants**

### **11.3.1 All Welsh tenancies and English tenancies pre-1 April 2012**

These tenancies can be inherited by a spouse, civil partner or a member of the tenant's family (including a partner the tenant lived with as if married or in a civil partnership).

A spouse or civil partner must have occupied the property as their only or principal home at the time of the tenant's death.

A member of the family (including a partner) must have lived with the tenant for at least 12 months and occupied the property as their only or principal home at the time of death. If there is more than one potential successor, the spouse or civil partner has priority.

If you succeed to a tenancy after someone's death and are not the spouse or civil partner of the deceased tenant, the authority can ask the court for permission to move you to suitable alternative accommodation.

They can only do this if the property is larger than you need and they gave you written notice between six and 12 months after the tenant's death. The court may only order possession if it is reasonable to do so.

A tenancy can only be passed on once in this way.

### **11.3.2 Tenancies in England that began on or after 1 April 2012**

If a tenancy (secure or flexible) was granted on or after 1 April 2012, succession rights are more limited. A tenancy can only be inherited by a spouse, civil partner, or person living with the tenant as if they were their spouse or civil partner. However, the tenancy agreement may extend this right to other family members.

## **11.4 Housing association tenants**

Periodic assured tenancies granted by housing associations (including assured shorthold tenancies) can be inherited by the tenant's spouse, civil partner, or a person who was living with the tenant as if they were their spouse or civil partner. The successor must have occupied the property as their only or principal home immediately before the tenant's death and succession can only happen once.

For tenancies granted after 1 April 2012 in **England**, the tenancy agreement may give additional succession rights, which apply if there is no-one eligible to succeed as a spouse, civil partner etc.

For secure housing association tenancies (granted before 15 January 1989), a family member (including a live-in partner) can succeed in the absence of an eligible spouse or civil partner. They must have lived in the property for at least 12 months before the tenant's death.



There are specific rules for fixed-term tenancies granted by housing associations – seek advice if in this position.

## 12 Other issues

### 12.1 Relationship breakdown

If you are asked to leave your home by your spouse, civil partner or partner (referred to collectively as ‘*partner*’), you may have rights to stay temporarily or permanently. This may be the case even if the tenancy agreement is in their sole name.

If you and your partner separate and find it difficult to agree on who should keep your home, you can try mediation. This can help avoid court proceedings, but is unlikely to be appropriate if you have experienced violence or are at risk of violence.

Legal aid, or funding for legal advice and representation, is available for mediation, but you must meet eligibility criteria, such as being on a low income or in receipt of certain benefits.

If you try mediation, make sure you understand your rights to keep your home and your potential options first. For more information, see factsheet 89, *Homelessness*, or Age Cymru factsheet 89w, *Dealing with homelessness in Wales*.

It is important to be aware a joint ‘*periodic*’ tenancy can be ended by one tenant serving a valid notice on the landlord. This means a tenancy that is not a fixed-term tenancy or where the original fixed term has elapsed.

Your partner does not have to obtain your consent to end the tenancy in this way and you may be unable to remain in the property. The situation may be different if you have a ‘*regulated*’ (protected) tenancy, seek advice if you are in this position.

If your partner leaves your property but has not served a notice to quit, you must establish whether you can be made a sole tenant. It may be possible through a deed of assignment (this means your partner transfers their ‘*share*’ of the tenancy to you), or by the creation of a new sole tenancy in your name.

Some social landlords (local authorities and housing associations) may be unwilling to do this, particularly if you are under-occupying the property. However, a social landlord is likely to be classed as a '*public body*', meaning it must comply with public and human rights law, which gives you more scope to challenge eviction.

## 12.2 Mortgage repossession

The property you rent may be mortgaged or your landlord may have secured other debts against its value. This gives the person who granted the mortgage or the loan, the lender, a right of possession if your landlord breaches the terms of their agreement, for example by failing to keep up with payments.

If your tenancy was granted before your landlord took out a mortgage and the lender obtains possession of the property, the tenancy is '*binding*' on the lender. This means you become the lender's tenant and pay rent to them. They cannot evict you unless they can prove a ground for possession or the no-fault procedure is available to them.

Your tenancy binds the lender if it was granted after the mortgage was taken out and with their consent, although there are specific grounds for possession that may apply in these circumstances. If your tenancy was granted without the lender's consent, it will not be binding on them and you can be evicted if they obtain possession.

You can ask the court to allow you to remain in the property for a number of months. You should be sent notices by the lender in advance of the mortgage possession hearing and before an application for a bailiff's warrant is made. This gives you an opportunity to ask the court to postpone the eviction.

## 12.3 Immigration status

Check about your '*right to rent*', linked to your immigration status, a concept introduced by *the Immigration Act 2014*. Some people have an unlimited right to rent, such as British citizens, European Economic Area (EEA) nationals, and people with indefinite leave to remain. Others have a time-limited right to rent and or are disqualified from renting altogether.

You are disqualified from renting if you are not a British, EEA or Swiss citizen and:

- you require leave to enter or remain in the UK but do not have it, or
- you have leave to enter or remain in the UK subject to a condition that you are disqualified from renting.

Private landlords in England must carry out pre-tenancy checks on all prospective adult occupiers of a property to ensure they are not disqualified from renting. They must carry out follow-up checks if an occupier has a time-limited right to rent. For more information, see factsheet 63, *Finding private rented accommodation*.

If you or a member of your household is disqualified from renting, your security of tenure is affected. If you are an assured (including assured shorthold) or regulated tenant, there is a ground for possession allowing your landlord to start the eviction process if informed that you, or an adult living with you, is disqualified.

This is a '*mandatory*' ground for assured tenants and a '*discretionary*' ground for regulated tenants. If your landlord is told all members of your household are disqualified from renting, they do not have to get a court order for possession to evict you. They must serve a notice terminating your tenancy. This notice is enforceable as if it were a court order, meaning that once it expires, the landlord can go to court and ask them to issue a bailiff's warrant.

## Useful organisations

The law relating to rights for tenants is complicated. This factsheet aims to give you basic information about your rights but in many cases you may want to get more detailed advice from a specialist adviser.

### **Citizens Advice**

England or Wales go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
In England telephone 0344 411 1444  
In Wales telephone 0344 477 2020

Helps people resolve their money, legal and other problems by providing free, independent and confidential advice. Details of your local office can be found on the website.

### **Housing advice services**

The availability and quality of housing advice varies from area to area. Local authorities have a legal duty to provide information and advice about various aspects of homelessness, or ensure that this is provided in the local area. Contact your local authority as soon as possible if you are worried you may become homeless.

In some areas there may be a specific housing advice or housing aid centre, providing advice on a range of housing issues. Your local authority or Citizens Advice should be able to tell you if there is a housing advice centre in your area.

### **Housing Ombudsman Service**

[www.housing-ombudsman.org.uk/](http://www.housing-ombudsman.org.uk/)  
Telephone 0300 111 3000

Investigates complaints about landlords made by tenants in England. Membership is mandatory for social landlords registered with the Regulator of Social Housing. Membership is currently voluntary for private landlords and very few are members.

## **Legal advice**

Solicitors can advise you on the law and represent you in court if necessary. If you approach a solicitor about a housing matter, check they are experienced in housing law. Your local housing advice centre or Citizens Advice may be able to refer you to an experienced solicitor. If you are on a low income you may be able to qualify for free legal advice.

For more information see factsheet 43, *Getting legal and financial advice*.

## **Local Government and Social Care Ombudsman (LGSCO)**

[www.lgo.org.uk](http://www.lgo.org.uk)

Telephone 0300 061 0614

In England, the LGSCO investigates complaints about injustice arising from poor administration by local authorities (in Wales, see the Public Services Ombudsman for Wales).

## **Ministry of Housing, Communities and Local Government (MHCLG)**

[www.gov.uk/government/organisations/department-for-communities-and-local-government](http://www.gov.uk/government/organisations/department-for-communities-and-local-government)

Telephone 030 3444 0000

Website has useful information on planning laws, tenants' rights and environmental protection relevant to England (in Wales, see Welsh Government).

## **Public Services Ombudsman for Wales**

[www.ombudsman-wales.org.uk](http://www.ombudsman-wales.org.uk)

Telephone 0300 790 0203

Looks to see whether people have been treated unfairly or have received a bad service from a public body, such as a local authority.

## **Regulator of Social Housing**

[www.gov.uk/guidance/about-the-regulator-of-social-housing](http://www.gov.uk/guidance/about-the-regulator-of-social-housing)

Telephone 0300 124 5225

Regulates registered providers of social housing in England, including local authority landlords and housing associations. It sets a number of standards that providers are expected to meet, but only intervenes in serious cases where harm has been caused or is likely (in Wales, see Welsh Government entry).

## **Shelter**

[www.shelter.org.uk](http://www.shelter.org.uk)

Telephone 0808 800 4444 (free call)

A national charity providing telephone advice to people with housing problems on tenancy rights, homelessness, repairs and housing benefit.

## **Shelter Cymru**

[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)

Telephone 08000 495 495

## **Tai Pawb**

[www.taipawb.org](http://www.taipawb.org)

Telephone 029 2053 7630

An organisation in Wales that promotes equality and social justice in housing. They are committed to working in partnership with the providers and receivers of housing services, local authority partners, third sector (voluntary organisations) and the Welsh Government.

## **Welsh Government**

[www.gov.wales](http://www.gov.wales)

Telephone 0300 0604400

The devolved government for Wales.

## **Your local authority**

[www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

If you are not a local authority tenant and are having problems with your landlord, the authority may have a tenancy relations officer who can help you. Whoever your landlord is, the authority must ensure that advice and information about homelessness and the prevention of homelessness is available to you free of charge. They may have a duty to help you if you become homeless or are threatened with homelessness.





## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0300 303 4498

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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