

**UK Government - Older People's Housing Taskforce – Call for Evidence**

**Response from Propertymark**

**August 2023**

**Background**

1. Propertymark is the UK's leading professional body of property agents, with over 17,500 members representing over 12,800 branches. We are member-led with an executive Board of practicing agents who we work closely with to ensure that we uphold high-standards of professionalism and are able to advocate for legislative change on behalf of the sector.

**Overview**

2. The Older People's Housing Taskforce has been set up by the UK Government to further understand the market in England for older people's housing and make recommendations for shaping it in the future - particularly for those of lower and middle incomes. This includes broadening provision and choice for older people, including supporting them to continue living in their current home if they wish to do so. The taskforce will also examine the issues faced by older people when seeking to move into more appropriate or specialist housing, and how these can be addressed.

**People**

**What are the most important issues the taskforce should seek to address?**

3. We think the three most important issues the taskforce should consider are firstly, how the individual needs of older people can be met, which are often overshadowed as a one size fits all approach. Secondly, the diverse needs of older people living in different tenures. Traditionally, the Private Rented Sector (PRS) was seen as a housing sector for the young or as a gateway for first time buyers. However, according to the English Housing Survey, since 2011-12, the proportion of people aged 45 to 54 living in the private rented sector has increased by over 50% to 740,000 households, or 17% of this age group. And the proportion of people aged 50 to 64 renting has nearly doubled over the past decade to 11% or 477,000 households in 2021-22<sup>1</sup>. With the short fall in the supply of social housing, which is far outstripped by demand, many older people are

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<sup>1</sup> <https://www.gov.uk/government/collections/english-housing-survey>

accessing the PRS. Of those accessing the PRS, some of whom may have complex needs, including the growing numbers of those older people and their families who are impacted by the onset of dementia. With more older people accessing the PRS, few understand or know their rights. Likewise, landlords and letting agents need better signposting to information and guidance on how they can support older people as tenants as many recognise older people as excellent tenants. Finally, the link between inadequate housing and the impact it can have on poor mental and physical health for older people should also be addressed.

### **Recommendations**

4. We have three recommendations for the taskforce in order to improve housing for older people:
  - Firstly, to champion the needs of older people generally, the UK Government should appoint an Older Person's Commissioner who would work across government departments and be independent of politics to improve the experiences of older people especially in terms of housing. This could allow longevity of the work within the remit of the commissioner and build a cross party consensus. The role could also involve working with local authorities and co-ordinate responsibilities across Departments for the issues of older people's housing and care, health, and well-being.
  - Secondly, local authorities are in an integral position to support the diverse needs of older people. For instance, this could include supporting the housing needs of specific protected characteristics of older people by working in partnership with registered PropertyMark letting agents, private landlords who they engage with and social housing providers to ensure equalities needs are met in an appropriate way in the provision of housing.
  - Thirdly, central government should provide an 'arm's length' organisation that provides advice for older people's needs in terms of housing and social care needs. The provision of such information could set a precedent to the support and information local authorities provide. Local authorities should engage with registered PropertyMark letting agents and any landlords they engage with who wish to house older people or wish to learn more about how they can future proof their businesses by engaging in an increasing target of the sector.

### **Products**

5. Propertymark believes that housing, outdoor spaces and transport can be made more age-friendly and must be incorporated into the design of future development plans and policy from the UK Government and local authorities. We recognise that older people make a huge contribution to the economy. Therefore, it's important that housing fits around their needs and they can continue to play a key part in the community. This can be achieved if the government, local authorities, and the housing sector communicates effectively with older people to consider their needs rather than an adopting a one size fits all approach. Older people tend to spend more time in their homes than other groups. Therefore, we think that civic participation with older people around what they need from housing is important and developers should engage with older people on the design of housing.
  
6. Despite the increased numbers of older people accessing the private rented sector, Disabled Facility Grant (DFG) funding remains relatively low compared with other tenures. According to data from Foundations, 58 per cent of DFG's went to owner occupiers, 35.7 per cent to housing associations and just 6.4 per cent went to the private rented sector.<sup>2</sup> According to data from the National Residential Landlords Association (NRLA), 79 per cent of landlords had no knowledge of DFGs but after learning about DFG funding, 68 percent of landlords were more willing to adapt their properties.<sup>3</sup>

### **Recommendations**

We have three recommendations to improve the products of housing for older people:

- Propertymark believe that the UK Government should promote DFG funding to private landlords on a national scale and that local authorities should engage with agents and landlords operating within their borough's on the potential to future proof their businesses. Not only is landlord and agent awareness of the funding weak, but it is likely that landlords and their agents may have misconceptions about adapting properties. Evidence from conversations with agents has alluded to the fact that there are no provisions to deal with adaptations when the tenant moves out, tenants will have to move out while the adaptation is being made resulting in loss of income and that adaptations will be restrictive to other tenants. With the right support from local authorities, these concerns can be addressed.

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<sup>2</sup> [DFG-Report-2019-2020.pdf \(foundations.uk.com\)](#)

<sup>3</sup> [NRLA calls on local authorities to work with private landlords to close the adapted properties gap | NRLA](#)

- As there is currently a shortage of adapted housing, local authorities should more effectively engage with Propertymark agents and their landlords on what adapted housing they provide especially with the shortage in social housing. One method they could consider would be to adopt an accessible housing database of all the adapted property in their borough. This would aid local authorities in sign posting older people to suitable homes to rent in the PRS that meet their adaptation needs.
- Finally, Propertymark has worked with our estate agent members and the Law Commission on an introduction of a stringent codes of practice to require developers, operators and managing agents to bring 'event' fees to the attention of prospective buyers. The UK Government should implement a code of practice and disclosure document concerning Event Fees in specialist retirement developments as drafted by the Law Commission in March 2017.<sup>4</sup>

## Places

7. There is a chronic lack of housing options for older people across all tenures including for those who wish to own or privately rent a property.
  - More needs to be done to incentive developers to build housing that meets the needs of older people. The taskforce should consider how more homes suitable for older people can be built and how these can be spread across different tenures to meet the individual needs of older people including provision in the social, owner occupied and privately rented sector.
  - As older people's lives changes, they may wish to move house or downsize to live in a smaller property as children move out or they wish to live in a smaller more manageable property. It should never be assumed that all older people wish to move out of their homes, but for those who wish to downsize, the taskforce should consider how homeowners could be incentivised through the tax system and the process made simpler to 'rightsize.'
  - We think that letting agents and estate agents are in a prime position, as local experts in the geographic areas they represent, to advise older people on their housing needs. The taskforce

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<sup>4</sup> [Event Fees in Retirement Properties - Law Commission](#)

may wish to consider how accessible home buying and private letting is to older people. Many older people may not have gone through the home buying and selling process for a considerable time and how can their needs be met in a process that is increasingly becoming digitalised and modernised.

### **Recommendations**

8. Local authorities should target the number of homes required for older people through their Local Development Plans (LDPs) and improve data collection. This should include identifying appropriate sites and design specifications across a mix of housing tenures for older people to rent and buy. Building specific accommodation for older people can be expensive especially for high volume developers. We recommend that the UK Government offers incentives to developers to build more accessible housing across all tenures. including tax incentives, grants, and interest free loans to developers.
9. Propertymark recommends the UK Government implement a policy which offers last time buyers a stamp duty exemption. This is crucial as stamp duty can be expensive for last time buyers and the policy could lead to more family homes on the market. The UK Government should also explore additional incentives such as access to over-65s bonds with market-beating returns for rightsizers. For example, the UK Government could permit only funds obtained through property rightsizing to be converted into the bonds. Given that it has already been proven that there is a strong appetite among the over-65s for bonds such as these, reintroducing them, but with the added qualification tied to rightsizing, would boost the supply of properties on the housing market.
10. Finally, we recommend that the UK Government adopts the recommendation made by Lord Best in the Regulation of Property Agents<sup>5</sup> and in addition to this consider how accessible information and the sector is to older people including documentation and plans. Propertymark would be pleased to engage further with the taskforce on how this could be achieved.

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<sup>5</sup> [Regulation of Property Agents: working group report - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/614242/Regulation_of_Property_Agents_working_group_report.pdf)