



**Independent  
Age**



## Turning the dial

Energy efficient homes for older  
private renters in England

April 2025

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# About Independent Age

Independent Age is the national charity focused on tackling poverty in later life.

Our Helpline and expert advisers offer free, practical support to older people without enough money to live on.

Through our grants programme, we support hundreds of local organisations working with older people across the

UK. We use the knowledge and insight gained from our support services and partnerships to highlight the issues experienced by older people in poverty and to campaign for change.

We believe no one should face financial hardship in later life.

## Get support and resources

Call our freephone Helpline on **0800 319 6789** for information or to speak to one of our expert advisers, who provide free and impartial advice on the issues that matter to older people with money worries.

Our free guides and factsheets are full of information to help boost your income, remain independent, stay connected with others and more. These are available online at **[independentage.org/get-advice](https://independentage.org/get-advice)** or you can call our freephone Helpline to order paper copies.

## Get in touch

If you want more information on the research and analysis in this report, or are an older person struggling to make ends meet with a story to share, please get in touch with us at **[policy@independentage.org](mailto:policy@independentage.org)**.

# Summary

## Action to improve energy efficiency in the private rented sector (PRS) could transform the lives of older people, who are too often living in the coldest, least energy efficient homes.

For older private renters, the struggle to keep their homes warm can be both financially crippling and dangerous to their physical and mental health. More than a third of excess winter deaths are attributed to cold homes.<sup>a</sup>

Independent Age has carried out research with both older tenants and landlords. We have heard how older private renters are surviving winters wrapped in duvets or riding buses to avoid spending time in a cold home. We have explored how the UK Government can work to support landlords and tenants and invest in energy efficiency in the PRS to improve, and save, lives.

We found that engagement with Energy Performance Certificates (EPCs) is often low among both landlords and tenants. Plans to reform EPCs offer an opportunity to create a tool that is better understood and trusted, and more effectively informs tenant choices and landlord decision-making.

**Independent Age recommend that the validity of EPCs is reduced from 10 years to five, and that the design of new EPC metrics is informed by consumer research. The reform should be accompanied by work to raise awareness and understanding of EPCs and of energy efficiency in general, particularly to ensure that tenants are well informed before they agree to a tenancy.**

Presently, more than half of PRS homes fall below EPC C. Research has shown that improving a home from EPC E to EPC C could halve the average energy bill for a typical flat. Our polling showed that two thirds of older renters agreed with raising minimum energy efficiency standards (MEES), with just 1 in 10 disagreeing with this proposal.

**Independent Age recommend that the UK Government raise MEES in the PRS to EPC C as soon as possible, with clear timelines for compliance for both new and existing tenancies. Necessary cost caps and exemption criteria must not be a barrier to the oldest and coldest homes benefiting from improvements, even if they cannot viably be brought up to EPC C.**

<sup>a</sup> 4,950 excess winter deaths caused by cold homes last winter, End Fuel Poverty Coalition, 17 January 2024.

## Summary

Strong regulations must be accompanied by the right support for landlords to invest in improvements. Our polling found that only 38% of landlords were aware of existing grant schemes, suggesting there is a need to promote awareness and uptake.

**Independent Age recommend that the UK Government promote grants to both tenants and landlords, focusing on the least energy efficient homes and tenants in fuel poverty. The forthcoming PRS Database should be used to help disseminate information.**

We found that there were a number of barriers to landlords investing in energy efficiency improvements – cost being the most significant, although finding suitable tradespeople was also raised as an issue. We found that incentives for landlords are important, but this must come hand in hand with an active regime of enforcement of new standards.

**Independent Age recommend that eligibility criteria across grant schemes be simplified and aligned. Tax incentives and low interest loans should be introduced to provide financial incentives to landlords to improve energy efficiency. The UK Government should create a workforce strategy to deliver retrofitting, and explore the idea of Good Home Hubs to help deliver energy efficiency improvements. Local authorities should be given powers and resources to enforce new rights and standards.**

Tenants must be at the heart of any efforts to improve energy efficiency in the PRS, both to support them to access and benefit from improvements, and to protect them from the risk of negative consequences. Currently, landlords often upgrade their homes between tenancies, but new MEES requirements make it more likely that they will need to conduct works with tenants in situ. The prospect of living through retrofitting works may be daunting for older renters and they may need support to make effective use of new features and systems.

**Independent Age recommend the UK Government provide additional protections for tenants. Tenants should have protection from eviction or rent increases after grant-funded energy efficiency improvements. Landlords should be given information and advice to help them support tenants, particularly older tenants, through improvements, and grants should be able to fund essential support for tenants through retrofit works, such as temporary accommodation.**



# 1. Introduction

**At Independent Age, we often hear from older people in financial hardship who are struggling to keep their homes warm. Not only can this be financially crippling, but the consequences can also be dangerous: a cold home can kill.<sup>1</sup>**

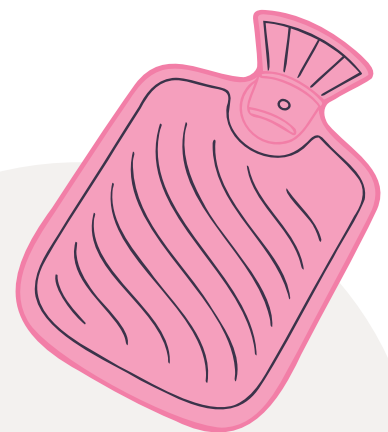
Particularly through the winter months, the consequences of living in a cold, energy-inefficient home are felt daily. Older people living on a low income have told us they spend their days riding the bus or sitting in the library in a bid to stay warm. And with the cost of heating the home making up the majority of the average energy bill,<sup>2</sup> this impact can place older people living on a low fixed income under huge financial strain.

**“ This house needs...like, a sort of extra layer on the walls. On the outer walls, really. Some of the houses in my street are having it done. But, obviously, you know, I can't instigate it. It's not my house. So, as a result, the price of energy is high because you're just completely freezing. I mean, it's actually colder inside the house during the winter than it is outside.**

**Older renter**

The situation can be particularly challenging for those in the private rented sector (PRS), who often feel powerless – and at the mercy of their landlords' (in) action. And it is homes in the PRS that are the least energy efficient.<sup>3</sup> Older renters are disproportionately likely to live in older, colder homes.<sup>4</sup>

Improving energy efficiency in the PRS has numerous benefits, not least in its contribution to decarbonisation. But for many older renters, the impact of living in a warm home can be transformative: it could even save their life.



**“**

**...it's actually colder inside the house during the winter than it is outside.**

**Older renter**

## 2. About our research

**At Independent Age, we have investigated how the energy efficiency agenda can benefit older renters in financial hardship.**

This report is informed by mixed-method research with older private renters and landlords, supplemented with desk research and sector stakeholder engagement. The research focused on older tenants' and landlords' views and experiences of the PRS, particularly focused on housing quality and energy efficiency. In particular, we looked for areas where there was common ground between landlords and renters.

- Between 12 March and 17 April 2024, Independent Age held one online and two in-person focus groups with a total of 16 private renters aged 65 and over.
- Between 21 March and 11 April 2024, we ran two in-person focus groups with a total of 11 landlords aged 65 and over.

- Between 16 and 23 May 2024, Independent Age commissioned YouGov to conduct a poll of private renters aged 65 and older in England. The total sample size was 542 adults, and the figures have been weighted to be representative of people aged 65 or over who rent privately.
- Between 16 and 23 May 2024, YouGov conducted a poll of private landlords on behalf of Independent Age. The total sample size was 1,066 adults and the figures have been weighted to be representative of private landlords in England (aged 18+).
- On 29 May 2024, we ran a joint workshop with six older private tenants and six older landlords to discuss the issues identified in previous groups and results from the polling.

Unless otherwise stated, all quotes and polling figures within this report are taken from this research.



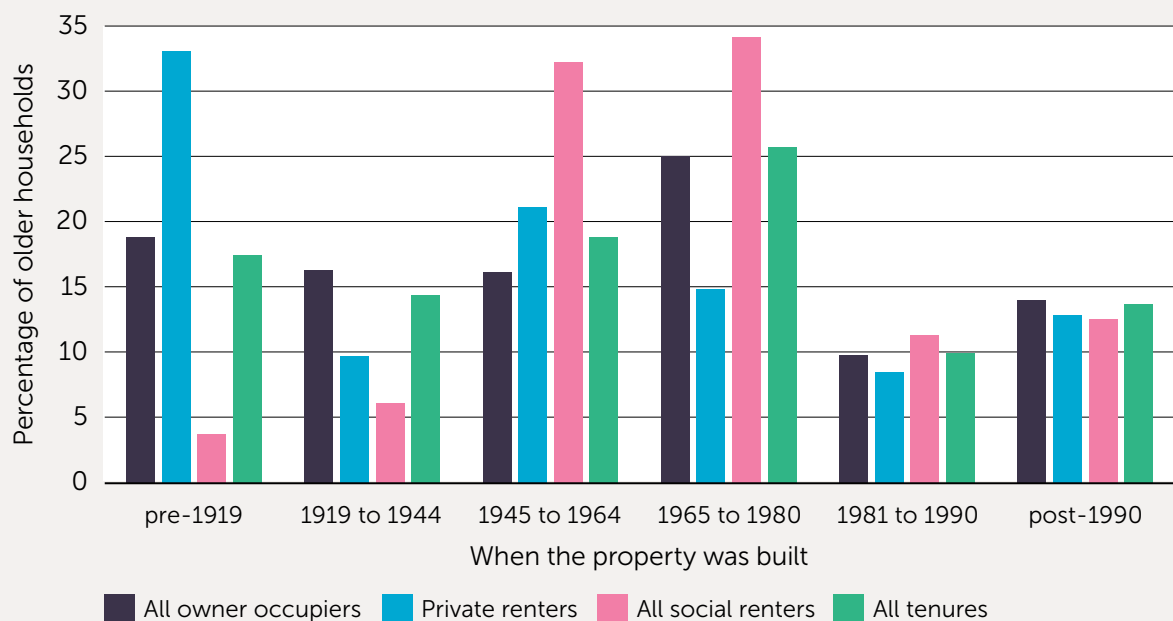
### 3. Why older private renters need warmer homes

**Older people living in the PRS are disproportionately likely to be in poverty.<sup>5</sup> They are also disproportionately likely to live in older, colder homes. Both poverty and living in a cold home can have detrimental health and wellbeing effects for older people – combined, the two can be devastating.**

Older private renters are more likely than other older people to live in an older property. According to the English Housing Survey, more than a third of older private renting households live in properties that are more than 100 years old<sup>6</sup> – see figure 1.

Older homes tend to be less energy efficient and more expensive to improve. The 2023/24 English Housing Survey found that 77% of homes in England built pre-1919 had an Energy Performance Certificate (EPC) rating of D or below, in comparison to just 14% of homes built post-1990. The survey also found that the mean cost of increasing the EPC of a pre-1919 home to C was more than double the cost of improving a home built between 1991 and 2022 (£10,788 compared to £4,922)<sup>8</sup> – see figure 2.

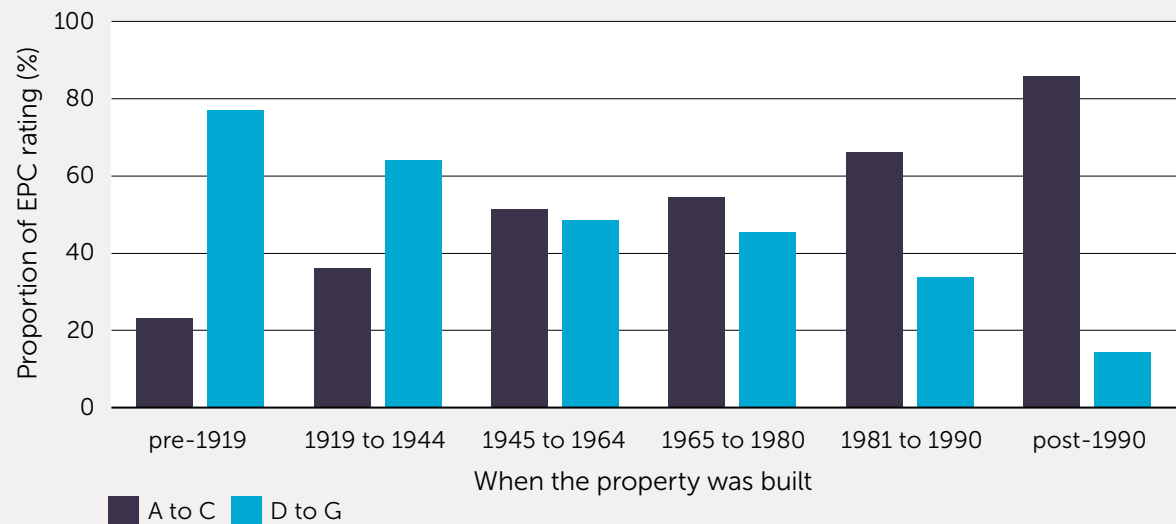
**Figure 1: Age of older people’s homes by tenure in England in 2020/21<sup>7</sup>**





### 3. Why older private renters need warmer homes

Figure 2: EPC ratings by age of property in England<sup>9</sup>



The English Housing Survey also found that, in 2020/21, 9% of older private renter households lived in excessively cold homes, compared to 3% of older owner-occupier and just 1% of older social renter households.<sup>10</sup>

#### The impact of a cold home

Living in an energy-inefficient home can have wide-reaching impacts on health and wellbeing at all ages, but older people can feel the effects particularly acutely.

“ I’m not out at work so I’m here all the time and, if it gets cold, I’ll sit with a blanket over me or something, which I don’t think is ideal.  
Older renter<sup>11</sup> ”

#### Impact on physical health

Living in a cold home is a serious risk for older people, closely linked to excess winter deaths. The End Fuel Poverty coalition estimated that 37% of excess winter deaths in 2022/23 were because of cold homes.<sup>12</sup> Cold, mould and damp can cause and exacerbate respiratory and circulatory diseases. Cold homes can affect strength and dexterity and exacerbate issues such as arthritis. As well as causing more challenges in day-to-day life, this can also increase the risk of falls and accidents.<sup>13</sup> The cost of living in cold conditions doesn’t only affect older people themselves: research by the Building Research Establishment (BRE) details the cost savings to the NHS of improving the energy efficiency of excessively cold homes in the PRS.<sup>14</sup>

“ Enjoy a nice cup of tea where you can put your hands round your cup of tea and a bowl of soup to keep warm: it is difficult.  
Older renter ”

### 3. Why older private renters need warmer homes

As well as directly causing health issues, the cost of heating an energy-inefficient home can result in older people cutting down on essentials. We have spoken to older renters who have had to cut back on fresh, healthy food and cooking because of energy costs. A less nutritious diet is linked to increased risk of chronic diseases, a weakened immune system and poor mental health.

“ Because of my heart problem, I feel the cold more... But I’ve come in, put a lounge suit on, and then I put my dressing gown over the top because I’m cold. Older renter<sup>15</sup>”

#### Mental health stress

During the winter months, Independent Age’s advisers often hear from older people who are feeling desperate because they cannot keep their home warm.

Not only does being unable to keep warm directly cause misery, the financial burden of heating an energy-inefficient home can have major negative effects on the mental health of older people on a low income, leading to increased risk of stress, anxiety and depression. It can also increase the risk of loneliness and isolation: older renters may have to cut back on social activities to afford essentials or may be too embarrassed to invite people around to their home. Temperature extremes in the home can cause sleep disruption, which can affect a person’s mood, memory, stress levels and other mental health issues.<sup>16</sup>

“ Our heating’s really poor, so we have electric storage heaters, and they really are poor. They must be about 30 years old and trying to get them to— They won’t replace them. It’s constantly cold, so, in the winter, I don’t like living here. Older renter<sup>17</sup>”

#### Financial stress

In 2023 12% of households that included one or more people aged 60+ were in fuel poverty – equivalent to 1,190,000 households.<sup>18</sup> For those who are already financially vulnerable, living in an energy-inefficient home can tip them into fuel poverty. Older renters have told us about different ways they try to minimise their energy costs. These include only heating one room, wearing a duvet or coat, hat and gloves in the house, not using the oven, not going out to socialise or have people around to socialise, and using public places like libraries to stay warm.

To improve the lives of older private renters in financial hardship, action is desperately needed to increase the energy efficiency of their homes. The rest of this report sets out measures that can help to achieve this.

“ So, basically, I’m doing heat one room, wear everything I can. I’ve got a duvet wrapped around me, while I’ve got the gas fire on as low as possible. Because it’s a big basement flat, it’s very expensive to heat. Older renter”

## 4. Understanding energy efficiency: Maximising the value of EPCs

**EPCs should be the most accessible route for tenants and landlords to understand the energy efficiency of their home.**

However, when we spoke to older landlords and tenants in our research, many had poor awareness and understanding of EPCs. There was a degree of confusion between EPCs and other property information such as gas safety certificates, particularly among older tenants who often had not thought much about these energy efficiency ratings before we spoke to them.

**“ They don’t even see the EPCs, they don’t know what it means. So, the idea was that the market would persuade tenants to choose properties for better rated EPC. It doesn’t happen. Landlord**

For some tenants, this was because they were resigned to the idea that they had little choice or control over many things when it came to finding somewhere to live or to negotiating with their landlord over improvements.

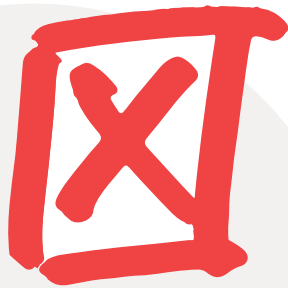
**“ I’ve been through hell to find a property. It’s easier said than done. As a prospective tenant, you don’t want another reason to say no. Older renter**

Both older landlords and older tenants that we spoke to felt that prospective tenants do not factor the EPC of the property into their decision-making – the biggest considerations were finding a property with rent they could afford, in the location they wanted to live in.

The UK Government must help educate tenants and landlords on EPC ratings, how to read them, the importance of a good rating for the benefit of properties (landlords) and tenants, and how to improve the EPC of properties. This should be inclusive of older renters – for example, be accessible to the digitally excluded.

Despite this, the impact of poor energy efficiency loomed large over older tenants’ experiences of living in their home: they spoke of how cold their home was and how expensive it was to keep warm. They also talked about draughts, damp and mould.

**“**



**As a prospective tenant, you don’t want another reason to say no.**

**Older renter**

## 4. Understanding energy efficiency: Maximising the value of EPCs

**“** What we need is proper insulation, proper heating, so what we need is for any property... to be retrofitted properly so that [it] will keep the warmth in, you see. If it's properly insulated then your fuel bills are cut down quite considerably, and you are not leaking out all this warmth into the environment.  
**Older renter**

We found that although awareness of energy efficiency often started from a low base, there was interest in the topic.

**“** I've been a tenant for years and I didn't know any of that... I know once a year the landlord sends somebody to check something, but it's interesting to know about the energy efficiency.  
**Older renter**

Another barrier to engagement was lack of trust in EPC ratings. One tenant told us that they'd taken account of the EPC when renting their home but found the reality of their energy costs very different.

**“** I was given an energy certificate and it said, 'Yearly cost of energy, £473.' Well, it was over £1,000 and they were just making assumptions on it  
**Older renter**

Others didn't believe the methods used to calculate EPCs were reliable.

**“** I've been present when EPCs are done and it's very formulaic – they don't do any measurements. If I stand in my bay window, I can feel a draught even though it has double glazing. The numbers are nonsense.  
**Older renter**

The UK Government are consulting on reform of EPCs, providing an opportunity to consider how this tool can most effectively be used to support both landlords and tenants. Reformed certificates must accurately reflect the energy performance of a home with metrics that are easy to understand – and that relate to how tenants use the home and the energy costs they can expect to incur. For landlords, they must provide clear, actionable recommendations about how they can improve their home to meet different ratings. For older tenants, metrics on energy costs and fabric performance were seen as particularly relevant, because they have the most direct bearing on the financial burden of heating the home and the experience of trying to keep a home warm.

**“**



I was given an energy certificate and it said, 'Yearly cost of energy, £473.' Well, it was over £1,000.

**Older renter**

## 4. Understanding energy efficiency: Maximising the value of EPCs

In our research, both older tenants and older landlords voiced opinions in favour of reducing the length of time that EPCs were valid for: to ensure metrics clearly and accurately reflect energy performance, and to make it straightforward to update an EPC to ensure it reflects any recent changes to the home.

### Independent Age's recommendations

- The UK Government should reduce the validity period of EPCs from 10 years to five, or to subject them to renewal at relevant trigger points – for example, following upgrade work – so they remain more current.
- The choice and design of new EPC metrics should be informed by consumer research, including research involving older people, and be relevant to the experience of living in the home – for example, highlighting energy costs and fabric performance.
- Reform of EPCs should be accompanied by work to raise awareness and understanding, including action to make sure older tenants are properly informed about energy performance before agreeing a tenancy.





## 5. Improving energy efficiency standards in the PRS

**Minimum energy efficiency standards (MEES) were introduced into the PRS in England and Wales in 2015. The UK Government set a minimum EPC rating of E, with the aim of improving energy efficiency to help reduce fuel poverty, carbon emissions and poor-quality housing in the PRS.<sup>19,20</sup>**

These standards came into effect in April 2018 for all new and renewed tenancies, and in April 2020 for all existing tenancies, unless the landlord has a valid exemption.

The UK Government consider households in England to be fuel poor if:

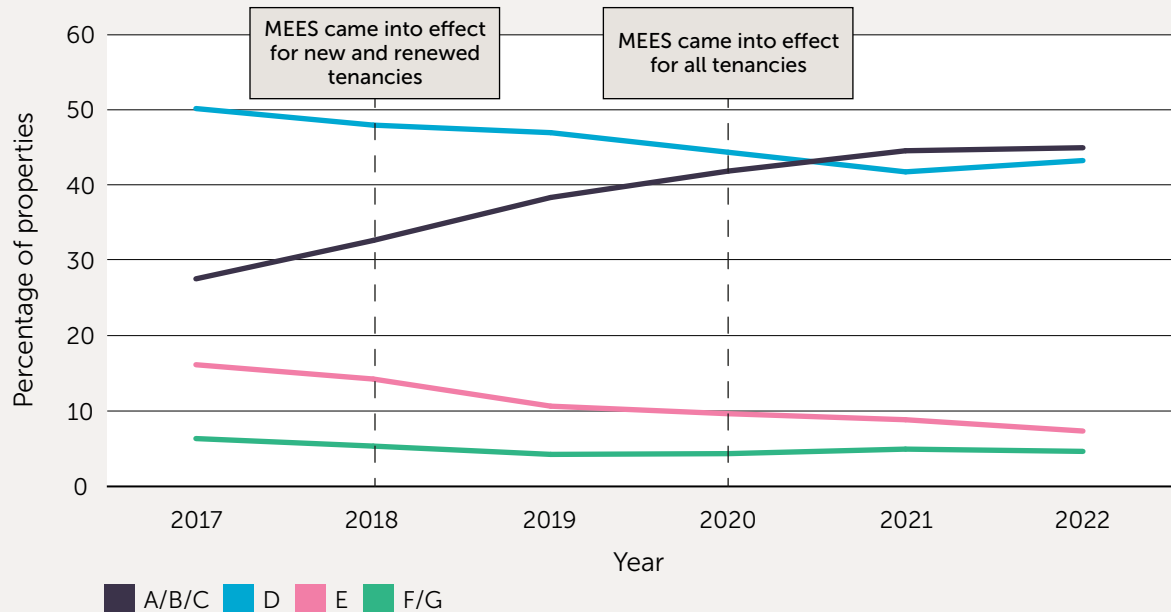
- they are living in a property with an energy efficiency rating of D or below
- after housing and energy costs, their residual income is below the poverty line.<sup>21</sup>

Despite this, the minimum EPC for properties in the PRS is currently still E, meaning the energy rating of their home will be dragging many renters into fuel poverty.

### The case for increasing MEES in the PRS

Unlike homeowners, private and social renters do not have the final decision-making power to choose what energy efficiency measures are made to their home and when. But they are the ones who pay the extra cost if their home is not energy efficient. That's why it is vital that there are regulations in place to ensure landlords act to improve the energy efficiency of their properties.

**Figure 3: EPC ratings in the English PRS over time<sup>22</sup>**



## 5. Improving energy efficiency standards in the PRS

“There’s draughts. It’s not a very warm flat. It costs a bit to heat. So, it needs a bit of work doing insulation-wise and draught-proofing... As we talk, I’m sat here wrapped in a duvet.  
Older renter<sup>23</sup>

Investment in the social rented sector has been effective, with the proportion of properties with an EPC rating of A/B/C increasing from 52% in 2017 to 70% in 2022. However, progress has been much slower in the PRS – see figure 3.

In 2017, before MEES came into effect, the proportion of properties in the English PRS below the minimum EPC rating of E was small, with 6.3% of properties having an EPC rating of F/G. However, despite the introduction of the new MEES regulations, in 2022 the proportion of PRS properties rated F/G had only dropped by 1.7% to 4.6%, leaving approximately 224,000 properties in the PRS below minimum energy standards. This is likely to be because of a combination of exemptions and lack of enforcement.

In the same time period, the proportion of properties in the PRS with an EPC rating of A/B/C increased from 28% to 45%, an increase of more than 17%. But that still leaves a majority of properties in the PRS (55%) with an EPC rating of D or lower, far behind the social rented sector.<sup>24</sup> The impact of this is that a majority of private renters are left more vulnerable to living in a cold home and experiencing higher energy bills.

“You know, I freeze. I sit in the house with my coat and my gloves and scarves on. Then in the evening, if it’s really cold, I might put the heating on but just for a couple of hours and, if I can, I’ll get a fire going while I’m watching TV.  
Older renter<sup>25</sup>

“I usually disappear under a couple of fleece blankets as well in the evening. It’s the cold, I think, that really gets to us all and the fact that to put heating on is so expensive. As I said, if there’s two or three of you living together it kind of spreads the cost but, if you’re on your own, which a lot of old people are, it’s a luxury.  
Older renter<sup>26</sup>

“You know, I freeze. I sit in the house with my coat and my gloves and scarves on.  
Older renter



The financial benefits for older tenants of increasing the MEES from EPC E to C could be significant. Analysis by Rightmove in November 2024 found that the average energy bill for a two-bedroom flat rated EPC C is half that of the average bill for a comparable home rated EPC E (£1,367 compared to £2,737).<sup>27</sup> For older renters who live on a low fixed income, this saving in their annual energy bill could be life-changing.

## 5. Improving energy efficiency standards in the PRS

Our YouGov polling found strong support among older renters for increasing MEES: 66% supported increasing the minimum EPC rating for privately rented properties, with only 10% disagreeing.<sup>28</sup>

### Action is now needed to increase MEES

In 2022 the UK Government announced that the minimum EPC rating for new properties in the PRS would be increasing to EPC C in 2025, with a deadline for all properties of 2028. However, this decision was scrapped in September 2023, citing the high costs for some property owners, and concern that costs would be passed on to tenants in the form of higher rents.<sup>29</sup> The current UK Government are consulting on raising MEES for all rented homes to EPC C by 2030. It is vital that they follow through with this plan and raise MEES quickly with a clear timeline, while ensuring that tenants' security is protected, and landlords are supported.<sup>30</sup>



**66% supported increasing the minimum EPC rating for privately rented properties, with only 10% disagreeing**

Increasing the regulations for homes in the PRS to a minimum EPC C would:

- help protect older tenants against negative physical health impacts of living in a cold home by making it easier to keep it at a consistently safe, warm temperature
- help protect tenant's mental health by reducing stress related to costs and living in a cold home
- reduce the financial burden to older tenants by reducing the cost of their energy bills – which could then reduce their risk of falling into rent arrears and make it easier for them to afford other essentials.



It does get cold. My temperature card sometimes goes down to nine, which I believe is quite cold.

**Older renter**



“It's very draughty. I've even got curtains over the door. I shut as many curtains as I can. When I moved in, I put sticky tape stuff round some of the windows. It does get cold. My temperature card sometimes goes down to nine, which I believe is quite cold.

**Older renter<sup>31</sup>**

## 5. Improving energy efficiency standards in the PRS

### Barriers to increasing MEES

Since the introduction of MEES, there have been significant improvements in the energy efficiency of properties in the PRS. But there is still a huge amount of work to be done to bring all homes in the PRS up to EPC C.

In the PRS, landlords hold all the power when it comes to ensuring homes are improved. A majority of properties in the PRS are owned by individual landlords rather than institutions, meaning the number of properties, the capital they have available, and the willingness and knowledge around MEES varies considerably. A lack of willingness to make energy efficiency improvements was revealed in YouGov polling we commissioned, which found that only 37% of landlords supported increasing the minimum EPC rating for PRS properties. In the same poll, 25% of landlords said they had never made renovations that increased the energy efficiency of their properties.<sup>32</sup>

Landlords do, however, believe that housing in the PRS should be of a good quality. Our poll found that a large majority of landlords think rented homes should be mould- and damp-free, clear of hazards and adequately insulated with working central heating.

It is essential that landlords are motivated to improve homes. There is a risk that excessive improvement costs could be a disincentive for some landlords to remain in the sector. Landlords selling up can mean eviction notices for older renters. So, there must be financial support and incentives that encourage landlords to make improvements in the energy efficiency of their properties.

### Increasing national standards

Increasing the minimum EPC rating to C would require more landlords to take steps to improve their properties and, if access to grants is aligned to the new standards, open up funding options for more landlords.

It is clear that the U-turn by the previous UK Government affected landlords' willingness to invest proactively. Research carried out by Lloyds Bank found that 57% of landlords knew about the scrapped plans – and of these, 53% said it made them less likely to invest in energy efficiency in the future, and 42% said that, since the scrapping, they had cancelled plans to invest in energy efficiency measures.<sup>33</sup>

So, to encourage investment in improving energy efficiency in the PRS, it is important the UK Government quickly enact their plans to raise MEES to EPC C, providing landlords with clarity on requirements and timescales.

## 5. Improving energy efficiency standards in the PRS

### Reasonable exemptions

When MEES of EPC E were introduced, a cost cap was implemented to limit how much landlords were required to spend on improvements. The current cost cap is £3,500. The average cost to improve the energy efficiency of a home in the PRS to EPC C is currently estimated to be between £6,100 and £6,800.<sup>34</sup> It is likely, however, this average conceals a much larger range of costs, and we can anticipate the cost of upgrades will be much higher for older, less energy-efficient homes. While exemptions are necessary to give landlords protection from unlimited financial burdens, it is vital that new cost caps and exemption rules are designed to ensure that the properties in greatest need of improvement do not see the least benefit.

### Independent Age's recommendations

- The UK Government must raise MEES as soon as possible to EPC C, with a clear timeline for compliance for both new and existing tenancies. This should balance the need to rapidly improve conditions for older private tenants, with the need to work with tenants in situ through more complex retrofits.
- When raising MEES, the UK Government must ensure that the updated cost cap and exemption criteria do not prevent the oldest, least energy-efficient properties benefiting from the most suitable energy efficiency improvements, even if they can't be brought up to EPC C.





## 6. Engaging landlords to create warmer homes

**It is vital to ensure that older tenants' wellbeing, health and security are at the heart of energy efficiency improvements. To achieve this, it is crucial to reinforce that landlords are responsible for the quality of their properties, and to work with them to secure improvements.**

A strong legislative framework with clear minimum standards is key to improving energy efficiency and housing quality in the PRS for older tenants. But it is also important to take account of landlords' circumstances and to develop a system that supports them to do the necessary work.

Our research has shown that awareness and understanding of grants and other incentive programmes currently available to landlords is low. The first critical step to increase the energy efficiency and quality of homes is to ensure that older tenants and landlords are aware of both the regulations and the support available, as well as how to access this support.

### Increasing awareness

Research has found four main barriers for landlords to retrofitting their tenants' homes:

1. capital cost and split incentives
2. uncertain benefits and quality
3. information engagement and trust
4. complexity, disruption and timing.<sup>35</sup>

In England, several grants programmes exist to support landlords and homeowners to retrofit their homes, like the Energy Company Obligation (ECO), the Home Upgrade Grant (HUG), the Great British Insulation Scheme (GBIS) and the Warm Homes: Local Grant. While they each have a different focus and different funding and eligibility criteria, they all aim to encourage and support the retrofitting of energy-inefficient homes in the UK.

Our research found that only 38% of landlords in England were aware of existing grants and programmes available to improve the EPC rating of their properties and that only 8% had used grants.<sup>36</sup>

Additional research done by Citizens Advice found that 93% of landlords polled had not heard of ECO or HUG.<sup>37</sup>

**“ I'm not aware that there are even grants, or that they should insulate the walls, or I don't know what else is out there. Landlord**

**“ Well, we need information, don't we? We don't know this exists, I have no clue, so they need to publicise more. Landlord**

## 6. Engaging landlords to create warmer homes

Among those who had engaged with grant schemes, there were reports of challenges in accessing them.

“ I had the loft insulated. And it was at the time when they were saying you could apply for a £500 grant. So, I applied for it, never heard a thing. Applied again, never heard a thing. Applied again, never heard a thing. And then I just spent the £500 having the loft insulated.

**Landlord**

“ I never heard a thing. And I complied with all the guidelines. Getting local workman companies to do the work for us and providing the names of the companies. We did everything that we had to do but, as I say, not even an acknowledgement – ‘Your application has been received and will be looked at.’

**Nothing.**

**Landlord**

This poor awareness and the difficulty accessing the support available that we saw exemplified in our research has been linked to creating a lack of trust in the system.<sup>38</sup>

Landlords who took part in our research had different suggestions for awareness raising. These included TV advertising through to information being disseminated through local tradespeople.

“ I do believe that it should be your electrician as well who should be clued up... They're going to be doing the work, they know what needs to be done, what's the law, what you would like to have done and what you must have done. And I think that they should be clued up...how a grant, or money or whatever could be afforded to you as a landlord.

**Landlord**

“ I think the councils, they can inform us and say, ‘there are grants for this, for that, improve the property’. And if a leaflet dropped in with the utilities, things to the tenants, I'm sure the tenants would go back to the landlord and say, ‘look, you know, you can get grants for this or that, pass it on,’ like that.

**Landlord**

It is crucial that both existing and new schemes prioritise greater proactive promotion of available financial support and have capacity to process applications swiftly to foster trust and boost their uptake.

As part of this, a new PRS property database – to be introduced by the forthcoming Renters' Rights Act – has the potential to act as a one-stop shop for landlords and tenants, including dedicated resources on retrofitting and energy efficiency. Good Home Hubs, developed by the Centre for Ageing Better, aims to act as a one-stop shop offering a range of services, including independent information, financial support and signposting to trusted tradespeople: it could support both landlords and older tenants accessing information about why and how to upgrade their homes.<sup>39</sup>

## 6. Engaging landlords to create warmer homes

### Advantages for all

As well as simply raising awareness of the grants and financial support schemes available, it is important to promote the benefits of retrofitting. Landlords can be encouraged by not only hearing how improving their homes can support their tenants, but also how it benefits them as landlords: reducing energy bills and improving tenants' financial stability reduces the likelihood of rent arrears. It also improves property values. Rightmove research found that green upgrades increase a property's value by up to 16%.<sup>40</sup>

During discussion between older tenants and landlords in our research, all participants agreed there were shared benefits to energy efficiency upgrades: more comfort, and improved health and wellbeing for older tenants; while landlords benefit from an improved property and fostering a positive, lasting relationship with their tenants.

### Independent Age's recommendations

- The UK Government should launch awareness campaigns for landlords and tenants, targeting as a priority the least energy-efficient homes and tenants in fuel poverty.
- The PRS Database, to be introduced in the upcoming Renters' Rights Act, should gather resources and information for landlords about how to retrofit their homes, and signpost to financial support from the UK Government or energy companies.



## 7. Managing the costs of improving homes

While awareness is a prerequisite, our research showed cost was the most common barrier cited by landlords to making improvements to a property.

**“ It’s important, but it’s expensive. Landlord**

Some 58% of landlords in the poll we commissioned from YouGov said that cost was a barrier to fixing issues in their properties. The cost of making improvements was also raised in our focus groups, particularly when it came to more extensive work.<sup>41</sup>

**“ There’s loft insulation, there’s LED lightbulbs, which is dead easy to do. So, you do all of that, then you think, ‘What else? Well, we’ll have new double glazing, we’ve all got double glazing. Well, we’ve done that, what else is there to do?’ Then you get to the real costly stuff. How do you insulate flat roofs? How do you insulate solid walls? Landlord**

For landlords owning one or a small number of properties, a lack of capital to invest in improvements could be a barrier. Landlords we spoke to showed a clear willingness to invest in improvements if there was financial support. When asked how likely they would be to apply for grants to improve the EPC for their property if it covered some of the cost, 57% of landlords in England said they would be likely to do so, rising to 84% if the grant covered all the costs.<sup>42</sup>

### Improving the grants system

For many years the UK Government have funded various energy efficiency improvement schemes.

The ECO scheme places an obligation on medium and large energy suppliers to ‘promote measures that improve the ability of low-income, fuel-poor and vulnerable households to heat their homes’. Tenants who meet certain criteria, with the authorisation of their landlord, can apply for grants to improve the energy efficiency of their homes, and so reduce their energy bills. Energy companies have discretion over what energy-saving measures they want to install, how much funding they provide and the installer that does the work.

Over time, ECO’s scope and focus has shifted towards deeper retrofit, treating fewer homes with more measures. E3G research<sup>43</sup> shows that this reduces the pool of homes in scope and an increased budget would be needed to treat more homes, as deep retrofit is more expensive to do.



**58% of landlords said cost was a barrier to fixing issues in their properties**



## 7. Managing the costs of improving homes

The ECO scheme currently has narrow and specific eligibility criteria related to the EPC of the dwelling and the welfare support received by its occupants. This means many older renters could miss out on desperately needed upgrades and retrofitting – for example, in the UK around 35% of those eligible for Pension Credit do not receive it,<sup>44</sup> while for Housing Benefit, 17% of those eligible miss out.<sup>45</sup> So, eligibility criteria that focus solely on receiving specific social security payments can mean older people living on a low income don't benefit from these interventions.

Under ECO4 Flex, local authorities and suppliers can identify households that meet broader eligibility criteria than the ones of ECO. While this includes targeting those over the age of 65 on a low income, or with health issues, the latest UK Government statistics found that only 30% of measures installed under ECO in the past six months were under Flex criteria.<sup>46</sup>

The GBIS is also aimed at low-income or vulnerable households and available to homes with EPC ratings D to G and within Council Tax bands A to D in England. However, unlike ECO4's 'whole house' approach, this scheme will mostly deliver single insulation measures and energy efficiency upgrades, such as cavity wall insulation or loft insulation. Uptake remains low: since the start of the GBIS, 37,500 measures were installed in 30,200 households up to the end of September 2024, of which around 18,000 (48%) were delivered to households in the low-income eligibility group.<sup>47</sup> Like ECO, the UK Government have recently consulted on evolving the scheme to be less restrictive on which measures are available through it, to encourage higher uptake.

The most recent new programme, introduced in 2024 and set to start in April 2025, is the Warm Homes: Local Grant. It is part of the UK Government's broader Warm Homes Plan, which aims to tackle fuel poverty and reduce household energy bills. The grant provides funding through local authorities to upgrade the energy efficiency of homes, with a particular focus on low-income households living in privately owned or rented properties. With broader eligibility criteria for households in fuel poverty and financial hardship, it is a welcome addition to the grant schemes landscape, which will benefit older tenants living in poor-quality homes.





## 7. Managing the costs of improving homes

### Reducing complexity

**“ I honestly don’t believe that it is simple or straightforward. Landlord**

With various schemes, and different eligibility criteria, it can be difficult for a landlord or an older tenant to know what support is available. We believe the system would benefit from being simplified and made more straightforward to navigate. While we believe there is scope for eligibility criteria to be simplified, it is crucial that the focus remains on support for households in fuel poverty and financial hardship.

### A robust workforce

Independent Age polling found that finding the right tradespeople is a big challenge for landlords: 36% said this was a barrier to fixing issues with their properties.<sup>48</sup>

This is not an unfounded concern. Improving the building-fabric energy efficiency of every building in the country in need of retrofit will require 12,000 workers to be trained every year for about the next four years, before the need to increase annual recruitment by up to 30,000 workers between 2025 and 2030.<sup>49</sup>

This implies an increased trained workforce of up to 230,000 tradespeople by the end of the decade, and a resulting need to urgently prioritise new recruitment and retraining.<sup>50</sup>

Research has also shown that trust in tradespeople and retrofit workers is important to both tenants and landlords.<sup>51</sup> Ensuring that enough workers are suitably trained and embedded in the local community will be key to encouraging landlords, as well as older tenants, to trust the process of retrofitting homes. The UK Government could also explore the Good Home Hubs model to support delivering energy efficiency improvements in England.

### Widening the options

Because grants are not available to all landlords, it is crucial that the UK Government consider other options to ensure landlords prioritise retrofitting their homes when needed.

#### Tax incentives

There is evidence that tax deductibility could play an important role in making investments affordable and incentivise early action. Research from the Residential Landlords Association found that many of the 72% of landlords not planning to invest to improve their property in the next two years would reconsider with a change to tax deductibility rules.<sup>52</sup> Research from Citizens Advice found that among landlords who said they would sell their properties if MEES were tightened, 38% would reassess if spending on energy efficiency improvements were deductible against Income Tax rather than Capital Gains Tax.<sup>53</sup>

## 7. Managing the costs of improving homes

The introduction of tax exemptions for energy efficiency improvements made to privately rented properties would make investments more attractive to landlords, incentivising them to invest in their properties to meet the higher standards sooner, while reducing energy bills for older renters.<sup>54</sup>

Landlords in our focus groups told us that the current different tax rules for maintenance and energy efficiency upgrades created incentives to misclassify spending to benefit from tax relief. So, ensuring that energy efficiency improvements as well as maintenance receive the same tax relief would encourage landlords to pursue works as well as remove these undesirable incentives.

### Low-interest loans

While tax incentives would benefit all landlords, there is also a need for the UK Government to look at options that aren't grants, for landlords who aren't able to pay for the works to meet new MEES upfront.

A low- or no-interest loan scheme with a limited eligibility window and staged decreases could help landlords to carry out improvements and do so earlier. Any no- or low-interest loan from government or local authorities to fund retrofitting privately rented homes should come with conditions and protections for older tenants. These are discussed in the final section of this report.

### Ensuring sufficient enforcement

Positive incentives for landlords to improve energy efficiency needs to come hand in hand with rigorous enforcement of new regulations and standards. At present, local-authority enforcement is widely recognised to be variable, with many acting primarily reactively – for example, in response to tenant complaints – rather than providing active enforcement.<sup>55</sup>

The new PRS Database should help local authorities to monitor compliance and act proactively, both with guidance and support for landlords as well as enforcement action where needed. This must include ensuring exemptions to MEES are valid. Given the large proportion of private rented homes that will be affected by new MEES, local authorities will need additional resourcing to ensure enforcement is effective and supported by best practice guidance.



## 7. Managing the costs of improving homes

### Independent Age's recommendations

- Eligibility criteria across grant schemes should be simplified and aligned, ensuring they are simple to understand and that those on a low income and in fuel poverty are most able to benefit.
- The UK Government should create a long-term local and national strategy to develop training and create new high-quality jobs to support delivering the net zero and retrofitting targets.
- The UK Government and local authorities should explore the idea of Good Home Hubs to support delivering energy efficiency improvements in England.
- The UK Government should introduce tax deductibility of energy efficiency home improvements in the PRS to incentivise landlords.
- We recommend that the UK Government introduce limited-time low-interest loans for landlords who need to improve the energy efficiency of their PRS properties – ahead of the 2030 deadline for complying with new MEES – to encourage landlords to pursue upgrades now. Access to loans should have attached tenant protections.
- Local authorities should be given the resources and powers needed to support landlords to improve, as well as proactively enforce, new MEES and verify exemptions. They must also be able to act against illegal evictions or rent increases after improvements are made.

## 8. Keeping older renters at the heart of improving homes

### Increasing the energy efficiency of older renters' homes can bring huge benefits to them, particularly for those in poverty.

However, when they are equipped with little knowledge or limited power and face the prospect of living through disruptive retrofit works, it can understandably be a daunting prospect. Improving energy efficiency of PRS homes should centre tenants – and the needs of older tenants exemplify this.

### Tenant awareness and power

Tenants in the PRS have little recourse for improving the energy efficiency of their home if their landlord does not take steps to make improvements. Those with sufficient funds sometimes spend their own money to make improvements to their home – improvements that should be the landlord's responsibility to make. We have spoken to older tenants who made DIY improvements to their home just to try to keep it warm and dry.

“ I haven't got central heating, but if I did get central heating my rent will go up double because it's considered an improvement by the landlords... I've had to put this cling film over all the windows, the sash cord windows, to stop the draughts. But you can't then open the windows to allow fresh air to come in.  
Older renter

“ I don't complain. The place is old and tired. I cleared the loft and insulated it myself.  
Older renter

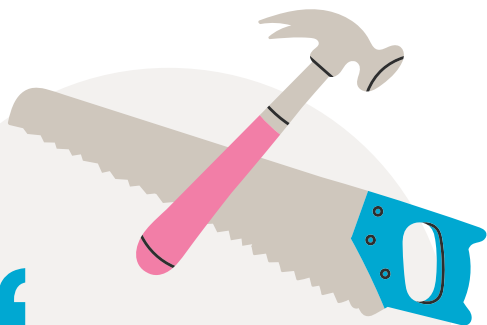
### Working with tenants

At present, private landlords often undertake upgrade work between tenancies,<sup>56</sup> avoiding the challenge of working around their tenants. In our polling, 1 in 6 landlords reported that accessing their property is currently a barrier to making improvements.<sup>57</sup> However, new targets for improving energy efficiency within the PRS are likely to increase the number of landlords having to undertake retrofitting work with tenants in situ. This is likely to be particularly true for older tenants: across the PRS in England as a whole, the average tenancy length is around four years, with the most common length less than a year. However, older tenants tend to stay in their homes for longer: the average tenancy length for tenants aged over 75 is 10 to 19 years.<sup>58</sup>

“

I cleared the loft and insulated it myself.

Older renter



## 8. Keeping older renters at the heart of improving homes

While improving homes with tenants in situ may be inevitable, it is not necessarily easy, particularly for the more invasive works that might be needed to improve the least energy-efficient homes. For older tenants, the process can seem daunting: they may struggle to prepare their home for the work, it may be disruptive and unsettling, and new heating systems may be confusing. Older people with long-term conditions and disabilities can also spend more time at home, making this kind of disruption more challenging. Even after the work is complete, they may worry that the consequence will be their landlord raising the rent or evicting them to capitalise on the newly improved home.

### Support for landlords, security for tenants

Current challenges are compounded by a rental system that offers tenants too little protection and security. Our briefing *Time to rock the boat* described how older renters often felt disempowered and unable to challenge their landlords or ask for improvements.<sup>59</sup> The measures contained in the upcoming Renters' Rights Act provide a vital foundation in allowing older renters to feel secure in their homes – for example, giving them greater certainty that if they endure the disruption of retrofit works, they will be able to reap the benefits of a warmer home over the long term.

**“ The tenant has to apply for some of these grants. If you want a new boiler for example, the tenant has to apply... If I only stay one year, why should I apply for it? It means the next tenant benefits from it. **Older renter****

However, the protections that will be afforded by the Renters' Rights Act are not sufficient in themselves: more needs to be done to ensure that tenants are beneficiaries of energy efficiency upgrades and not victims.

In our research, we explored the idea that the terms could be attached to grants to afford greater protection to tenants. Among landlords, some felt this was a reasonable 'quid pro quo', while others felt this would be a strong disincentive to using a grant and undertaking energy efficiency work.

**“ If the grant has got you over a barrel...if you get a grant and you can't do this, this or this [then] I'd rather not have a grant and make my own decisions. **Landlord****

**“ So, if the tenant knows they'll be there for three years at the very least, on a fixed rent...because for me if I'm getting £5,000, I know I have the tenant for three years, I'm happy. The benefit for me: my property has glazing and it's gone up 10%. **Landlord****



## 8. Keeping older renters at the heart of improving homes

While it is reasonable to expect tenants to have protection from adverse consequences following retrofit work, care must also be taken to ensure landlords are not substantially disincentivised from doing the work. The most desirable outcome is one in which landlords take the steps needed to make their home energy efficient, not one where they avoid taking action or sell up, leaving the problem unresolved. Not only does this postpone or prevent the necessary upgrades taking place, but it also results in tenants continuing to endure cold housing or facing eviction. This is particularly important for older tenants who typically want to stay in their home long term, and for whom either enduring a cold home for longer or facing eviction are especially challenging.

Bearing these trade-offs in mind, we believe access to grants and loans – most especially those where eligibility for the grant is based on the characteristics of the current tenants – should be conditional on tenants being protected from certain grounds for eviction. Specifically, this should cover grounds where the landlord wants to sell or move into the property for a period of time beyond the completion of the works. To ensure this doesn't stunt the take-up of grants, the period should be linked to the size of the grant, and allow the landlord to repay the grant, with interest, if they are forced to sell the property, for example.

Tenants should also be protected from the fear of excessive rent increases following energy efficiency improvements. For example, the terms of grants should include caps on the maximum rent increases for a number of years commensurate with the size of the grant. The new PRS Database to be introduced as part of the Renters' Rights Act provides a mechanism to monitor this, as long as landlords are obliged to record the rent payable on each home they let. Whether or not landlords would raise rents following improvement work, this uncertainty could be a barrier for tenants seeking improvements – they would have greater confidence asking for or agreeing to work if they have clear protection from excessive rent rises.



## 8. Keeping older renters at the heart of improving homes

### Living through retrofit work as an older renter

New energy efficiency standards will inevitably mean that work that might have previously been ignored or deferred, given the complexity of the retrofit or the age or vulnerability of the tenant, or both, will have to be tackled if the property is to remain in the PRS. The PRS should be able to learn from the experience of the social rented sector, which has been developing good practice in how to engage with tenants and to manage retrofit work to minimise difficulties for tenants, including much experience of working with older tenants.

Communication is a critical factor: in the social rented sector, lack of trust among tenants is often cited<sup>60</sup> as a barrier to successful retrofit work. Good communication is needed so tenants understand the benefits, and for landlords to understand a tenant's needs and barriers. Landlords need to not only be convinced themselves of the need to do the work<sup>61</sup> – in some cases, they will also need to convince their own tenants.

While the social rented sector can be a model for some aspects of retrofit work, the PRS needs its own solutions. For example, social landlords are often able to manage their housing stock to move tenants temporarily during invasive works – something which is challenging for most private landlords, who often only own one or two properties.

Older tenants living on a low income may need particular support before, during and after energy efficiency improvement work – for example, they may need help moving belongings and furniture to prepare for insulation work. It may be difficult or impossible to stay in the home during the work. For people living with health conditions or disabilities, the process may be particularly hard. They may also need support to use new systems and features effectively.

Energy efficiency grants should cover the cost of essential support needed for tenants before, during and after retrofit works. This could, for example, cover the cost of emptying a loft to allow insulation to be fitted or of temporary accommodation during invasive work.

Beyond the initial work, tenants may need support to understand how to maximise the energy efficiency of their home: from smart meters to heat pumps, there can be a significant learning curve, with benefits not realised unless the tenant has the awareness and ability to use them.<sup>62</sup>

As well as individual support, older tenants can benefit from wider awareness raising and knowledge about energy efficiency.

## 8. Keeping older renters at the heart of improving homes

Information about energy efficiency should be considered alongside awareness of new renters' rights, with any information campaign following the Renters' Rights Act including this. The new property database may provide one tool for information and signposting but, given levels of digital exclusion among older people,<sup>63</sup> this should not be relied on as the main or only source of information.

Public campaigns need to speak to people in terms they can relate to – for example, talking about 'warm homes' and 'lower bills' and reaching people where they are (one older renter told us they had picked up information watching property programmes on TV). Wider routes should be used to promote understanding – for example, through Good Home Hubs and advice services like those provided by Independent Age.<sup>64</sup>

### Independent Age's recommendations

- The UK Government should enact the Renters' Rights Bill to provide older renters with more security in their tenancies, giving them greater power to raise issues with their landlord without fear.
- Review the terms attached to energy efficiency grants, including payback clauses if the landlord uses certain grounds for eviction within a specified time period, as well as compensation for tenants.
- Landlords should be prevented from using grant-funded energy efficiency improvements to justify raising rents – for example, in their judgements, tribunals should consider the market rent of a property before grant-funded improvements. Capping maximum rent increases across the PRS more widely would also provide protection from excessive rent hikes following energy efficiency improvements, however they are funded.
- Information and advice should be made available to PRS landlords to help them support tenants through retrofit work, with a particular focus on the needs of older renters. This can include the PRS Database as one tool, but must go beyond it to proactively reach the digitally excluded.
- Grant-funding should be permitted to cover the cost of tenant support and temporary accommodation where this is necessary to make energy efficiency improvements.

## Conclusion

**The wider energy efficiency agenda is hugely important for the country as whole, but it has specific relevance for older renters in financial hardship who are struggling in cold homes, for whom improving standards can be life-changing or life-saving.**

Upgrading the energy efficiency of privately rented homes benefits everyone involved. It is a good investment for landlords, while tenants should be able to reap the benefits of living in a warmer home that costs less to heat, boosting physical and mental health. The benefits extend to the community too: tenants who are healthier and more financially secure can be more social and feel more connected to their home and neighbourhood.

A successful energy efficiency strategy for the PRS needs to be multifaceted. We have set out how new regulation is essential – but this must be supported by the right incentives for landlords, information advice and guidance, and enforcement. Crucially, tenants need to be at the heart of the process, to ensure they benefit from the investment in energy efficiency and to achieve the goal that all older tenants in financial hardship can live in a warm home.





# Acknowledgements

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