



**Independent
Age**



Out of the cold

**Making Minimum Energy
Efficiency Standards work
for older private renters**

March 2026

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About Independent Age

Independent Age are the national charity focused on improving the lives of people facing financial hardship in later life.

Our Helpline and expert advisers offer free information and advice 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** 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 with the energy efficiency of your rented home and have a story to share, please get in touch with us at **policy@independentage.org**.

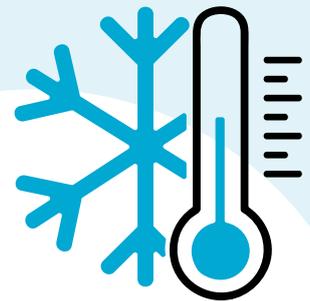
Summary

Older private renters are often living in the oldest, coldest homes, trapped in fuel poverty. The UK Government's Warm Homes Plan commits to raising Minimum Energy Efficiency Standards (MEES) for the private rented sector (PRS) in England and Wales – action that could have a transformative impact for older renters living on a low income.

However, the success of MEES must be measured not just on whether energy performance certificates (EPCs) have been raised, but on whether tenants benefit from homes that are easier to keep warm and cost them less. This demands a tenant-centred approach to implementation.

Meeting MEES deadlines will mean more upgrade work needs to be carried out with tenants 'in situ' – particularly for older renters who tend to stay in their tenancies for longer. Getting it wrong may result in older renters having to endure work that takes a physical, mental and financial toll, and could potentially leave them worse off.

Based on research with older renters and professionals from the energy advice sector, this report sets out recommendations on how to get MEES right, ensuring a path to warmer homes for older renters without causing hardship.



My walls are stone cold, ice cold in winter.

John, 70

Understanding the needs of older renters

Older renters in financial hardship shared with us the impacts of living in cold homes, including increased stress and cutting back on hot meals to afford bills. They wanted upgrades that would make their homes easier and cheaper to heat, but worried about the experience of living through intrusive works and the risks of consequences such as rent increases, eviction and poor-quality work that did not improve their lives.

Professionals working in the advice sector told us older people frequently experienced barriers related to their physical and mental health, not having enough money to live on, digital exclusion, and lack of knowledge and understanding of energy efficiency. These issues all need to be considered when planning upgrades.

Joining the dots

Holistic thinking is needed when it comes to property upgrades; incorporating both energy efficiency and wider housing quality. This is essential at every level, from national policy to individual properties.

Not doing so risks inefficiency and complexity that can drive up costs, create uncertainty and disruption for tenants, and potentially result in less-effective outcomes.

Recommendations

- **Policy alignment:** Ensure that the Decent Homes Standard (DHS) and MEES have aligned objectives, timing and approaches to implementation.
- **Grants to unlock improvements:** The scope of grants should enable poor housing conditions to be tackled where they are a barrier to energy efficiency upgrades, or to support tenants getting their home ready for work.
- **Better enforcement of housing quality standards:** Current standards need stronger enforcement to improve homes and reduce the risk of unsafe conditions being a barrier to upgrades.

A tenant-centred process

If approaches to upgrades are not tenant-centred, the risk is not only that older renters may be disadvantaged, but that they may refuse works, leading to properties not being improved and policy objectives not being met.

At all stages – before, during and after works – the approach must take account of the specific needs of tenants. In the case of older renters, this may involve more time, specific planning, clear communication and practical assistance.

Recommendations

- **Tailored assessments:** Assessments should consider the most appropriate energy efficiency solutions for older residents.
- **Meaningful engagement:** Landlords and tradespeople should work with tenants to ensure the workplan is suitable, including timing, phasing and duration.
- **Appropriate phasing:** Work should be planned to allow tenants to either remain in their home or to keep time spent in alternative accommodation to a minimum.
- **Relocation support:** When staying in the home would be unsafe or impossible, grants should be able to cover temporary relocation costs for older or vulnerable tenants.

Summary

Guidance and support

The proposed role of the Warm Homes Agency in providing advice and guidance about MEES is welcomed. This must incorporate guidance for tenants, alongside boosting guidance for landlords. This should be supplemented by services that can provide more intensive support.

Barriers to accessing support, including lack of awareness, knowledge and trust, need to be addressed.

Clear expectations need to be set for tenants at all stages, and guidance to landlords should set out an approach for fair and reasonable treatment of tenants during MEES improvement works.

Recommendations

- **Accessible to all:** All guidance should be accessible (including offline) and promotion should be part of a national and local awareness campaign. Information dissemination should consider touchpoints for older people on a low income, such as GP surgeries.
- **Localised advice:** In addition to centralised advice access via the Warm Homes Agency, there must be focus on providing localised advice and support for upgrades.
- **MEES guidance for landlords:** This must set out clear expectations for engaging with and supporting tenants, as well as their legal responsibilities.
- **MEES guidance for tenants:** This must boost understanding, as well as explain their rights and opportunities for recourse.



Strengthening protections and enforcement

We found that older renters were concerned about upheaval as a result of MEES, the potential for rent hikes or eviction, and feared their bills would not go down.

To ensure that tenants have confidence in the policy, they need stronger protections, including from rent increases, as well as effective redress if things do go wrong. Tenants need to know that they have the right to refuse works they feel would be unsuitable.

Recommendations

- **Protection from rent increases and eviction:** Tenants should be protected from excessive rent increases and eviction following improvement work. This could be a condition of grants and loans and considered by rent tribunals.
- **Fair exemptions:** Older renters must have the right to refuse works in a way that protects them from both unreasonable disruption to their lives and landlord pressure.
- **Ensure exemptions don't leave renters in the cold:** Exemptions will mean that many homes will not reach EPC C through MEES alone – the UK Government must ensure that the people living in these homes aren't left in fuel poverty.
- **Proactive enforcement:** This includes local authorities being appropriately resourced and the PRS Ombudsman having powers to intervene where necessary.
- **An accessible Private Rented Sector Database:** This should act as a fully accessible and transparent record of a property's EPC status and compliance with MEES and the DHS.
- **Ensure affordability:** Action to ensure that reaching net zero also reduces fuel poverty, including a bill reduction target for all upgrade work undertaken to meet MEES. An energy social tariff is also essential to ensure that fuel-poor tenants are not penalised for the transition to low-carbon heating systems.



Introduction

Living in an energy-efficient home can be transformative for physical, mental and financial wellbeing. But for too many of the growing number of older private renters living on a low income, their homes can leave them battling the cold and facing crippling energy bills.

The UK Government's Warm Home Plan commits to new Minimum Energy Efficiency Standards (MEES) for private rented sector (PRS) homes in England and Wales – rising from a minimum of an energy performance certificate (EPC) of E or above to C or above. This is a significant opportunity to make homes warmer and improve the lives of renters of all ages, including older renters who are disproportionately likely to live in older, colder homes.¹

The new MEES will mean a large proportion of PRS homes will need improving to meet the new standards: 49% of privately rented homes in England² and 59% in Wales.³ With 10% of PRS homes in England⁴ and 16% in Wales⁵ currently having an EPC of E or lower, the amount of work needed to reach EPC C may be significant for some homes.

With a UK Government target that private rented homes meet the new standard by October 2030, many renovations will happen with tenants in situ, rather than landlords completing work between tenancies. This is particularly likely to be the case 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 typical tenancy length for tenants aged 75 and over is between 10 and 19 years.⁶ So, improvement works need to consider people, not just properties. They need to ensure that both the process of carrying out improvements and the outcomes the improvements achieve work for the tenants who live there.

This report sets out recommendations for how the UK Government, landlords, local authorities and other organisations working to improve home energy efficiency can ensure that action to improve the PRS works for all renters, including older people whose presence in the PRS is often hidden.

Based on research involving older renters and professionals in the energy efficiency sector, our findings and recommendations demonstrate how PRS housing stock can be improved without overlooking the needs of those who call it home.

Research methodology

Professionals' interviews & workshop

Between August and September 2025, we interviewed eight professionals working in organisations involved in home energy efficiency improvements. This included:

- Care and Repair Cymru
- Nottingham Energy Partnership
- South East London Community Energy (SELCE)
- Lincolnshire Good Home Alliance
- Groundwork.

Additionally, on 26 September 2025, Independent Age ran a workshop with Care and Repair Cymru's home energy officers.



The extra jumpers go on and the extra socks... I personally am frightened to put [the heating] on... I cut back as much as I can.

Margaret, 74, Leeds

Survey research

We conducted two surveys as part of our research:

- In August 2025, we invited older people on the Independent Age campaign network to tell us about their experiences of renting. Fifty-four older private renters (aged 65+) from England and Wales responded. We use quotes from their responses throughout this report.
- Between 1 September and 10 October 2025, Survation polled 510 private renters aged 65+ in England. Results were weighted to be representative of the demographics of older private renters.

Focus groups with older private renters

Between 7 and 15 October 2025, Independent Age ran three focus groups with 11 older private renters. We use quotes from their responses throughout this report.



Understanding the needs of older renters

Living in homes that are hard to heat takes a toll on the finances and wellbeing of older renters living on a low income. During winter, many experience the misery of knowing that even when they turn the heating on, it will do little to abate the cold in a poorly insulated home.

“ My walls are stone cold, ice cold in winter.
John, 70

“ The extra jumpers go on and the extra socks... I personally am frightened to put it [the heating] on... I cut back as much as I can. I started cutting back on my hot meals per day in order to make sure I had enough for heating.
Margaret, 74, Leeds

Living in a cold home can have a harmful effect on older people's health, increasing the risk of illness and accidents like falls.⁷

Cold homes also eat away at a low income. Research by Rightmove found that the average annual energy bill for a two-bed flat with an EPC rating of E is £1,389 more each year than for a two-bed flat with an EPC rating of C.⁸

“ It's worrying that winter is looming...the bills. At the worst point, I was about £1,200 in debt.
Steve, 70, Leeds

Older renters can feel trapped – unable to take action to improve their home, but bearing the cost of higher bills and sometimes dangerously cold living conditions. That is why we welcome the MEES being raised, because it has the potential to be an important step towards alleviating fuel poverty in the PRS.

But older renters have no time to wait. Every winter spent in a cold home risks placing an intolerable toll on the health and financial wellbeing of an older renter.

“ Five years, is not 'quite soon'. Five years is five more years of my bill going through the bloody ceiling.
Steve, 70, Leeds

We welcome the fact that the UK Government has set ambitious timelines for improving the energy efficiency of PRS homes. It is the right thing to do to reduce the hardship caused by fuel poverty.

However, while new energy efficiency standards are vital, it is essential that upgrades to homes are carried out in a way that fully considers the needs of tenants, particularly when work needs to take place during a tenancy rather than between tenancies.

Older renters we spoke to during our research were welcoming of the goal to create warmer homes that were less costly to heat. However, we frequently heard about their worries around the practicalities of the process. And, our conversations with professionals currently supporting people to get home energy efficiency upgrades, revealed a system that is often confusing and daunting.

“

Five years, is not 'quite soon'. Five years is five more years of my bill going through the bloody ceiling.

Steve, 70, Leeds



Older tenants feel trapped and powerless

For older renters, who too often feel powerless and fearful about holding on to their tenancy, concerns were significant. Many of the older people we spoke to in our research felt they had little power over what happened to their home. They wanted to have a say over when works were done, so it accommodated their lives and needs. They also wanted clear communication so they understood what work was being done, how it would help them and what the expected timelines for the improvements would be.

“ We don’t have a choice. We don’t have an input. It’s not as if they come and consult. Sue, Cheshire

A lack of trust can lead to tenants being hesitant or resistant to improvements being made to their homes. It is vital that they feel heard and can trust those involved in the process, including landlords, tradespeople and support officers.

Financial worries

For older renters facing financial hardship, living in an energy-inefficient home is likely to push them into fuel poverty because they are unable to afford to spend more on heating.

“ Even if people live in energy-inefficient places, if they had the money to pay for the heating, they will be fine... Money’s always an issue. SELCE

While improvement may help lift an older renter out of fuel poverty, the prospect of going through works can be particularly daunting for those managing on a low fixed income. Although they may be more likely to be eligible for upgrade grants, their financial circumstances may leave them susceptible to impacts of disruption during work – for example, not being able to afford to cover associated costs, like cleaning or storage – or adverse outcomes afterwards such as a rent increases.

These observations were reflected in our focus group conversations, where considerations about the financial implication of MEES were top of mind, both in terms of the hopes of lower bills and fears of higher rents.

“ Does this mean that if they have to make improvements to the property as best they can, is that going to double my rent? And then, on top of the bills going up all the time... Anything to do with the heating in that house, or anything to do with major repairs, makes me very nervous of rent increases... What is that going to do to me as a renter? It’s really frightening when you’re on your own. Margaret, 74, Leeds

“ I think the question to the landlord would be, ‘What’s the estimated saving?’ Has anybody done a study to see what the amount of saving would be between Level E and Level C? Steve, 67, Llandrindod Wells

Understanding the needs of older renters

Tenants' health and capacity

Health is an important driver to improve energy efficiency, but undertaking the work needed can also have a negative impact on people's physical and mental health.

“ The benefit would be massive, but the toll that it would take on the mental health is just not worth it at all.

Care and Repair Cymru

Physical capability may impact someone's ability to prepare for improvement works (for example, moving furniture), and health conditions may limit the ability to cope with disruption (for example, temporary loss of utilities during work). Cognitive challenges, such as dementia and anxiety, can also affect tenants' ability to access and engage with landlords and support services.

Digital exclusion

Many older people struggle with online systems, automated phone services and complex jargon. Research by Ofcom shows that 40% of people aged over 70 do not have access to or use the internet at all (compared to 10% of all UK adults). This rises to 60% for people who live alone, are aged over 70 and have an impacting or limiting condition.⁹ Professionals we talked to as part our research told us that options for help are limited for people without digital access.

“ If you're part of the older demographic and you might not be as computer savvy, you might not be able to find or access that information... What happens if you can't Google it? Where do you get that support, that understanding, that reassurance that something is legit?... So if something could be made that was hard copy, either through local authorities or something like that I think, that will be really useful to the older private rented sector.
Nottingham Energy Partnership
– Affordable Warmth Programme



Lack of knowledge and confidence around energy efficiency

Interviews with advisers revealed that older renters often lack knowledge and confidence about steps they can take to improve energy efficiency in their homes; whether this is through behavioural changes or asking their landlord for improvements.

“ I think [older private renters] are receptive to the advice and the information and knowing that there are options. I think there is a lot more concern around actually acting on it. Care and Repair Cymru

Effective awareness campaigns and strong tenant engagement will empower older renters on a low income to understand and support improvement works in their homes.

Many of the barriers discussed in this report often present in combination for older tenants – for example, they may experience poor health, digital exclusion and lack knowledge around energy efficiency. Being a tenant also inherently brings with it a lack of power and agency, because you are at the mercy of decisions made by a landlord. All these barriers need to be considered to ensure MEES are tenant-centred.



“

What happens if you can't Google it? Where do you get that support, that understanding, that reassurance that something is legit?

Nottingham Energy Partnership



Joining the dots on improving the PRS

Upgrading the energy efficiency of rented homes is vital, but is only one part of wider improvements needed in the PRS. While there has been a legislative standard for housing quality for the social rented sector since 2006 in the Decent Homes Standard (DHS), there has been no equivalent enforceable standard set for the PRS. The UK Government, however, propose to remedy this, through provisions set out in the Renters' Rights Act, which will bring the PRS in scope of an enforceable DHS. This, together with the proposed introduction of Awaab's Law to the PRS, introduces a set of new standards that landlords of privately rented properties will need to meet, and it provides stronger routes for local authorities and tenants to hold landlords to account.

The need for holistic thinking

While this action is needed and welcome, there is a risk that these separate legislative frameworks for improving energy efficiency and decency in rented homes could create disconnects that lead to inefficiencies and complexity. This may drive up costs and create greater uncertainty and disruption for older renters, as well as potentially leading to less effective outcomes. The link between decency and energy efficiency has been recognised by including 'meeting the MEES' as an element of the proposed revisions to the DHS.

However, to ensure that the process of improvements to meet MEES and the DHS happen within the proposed timeframes, are cost effective and minimise disruption to people's lives as much as possible, both need to be connected at all stages, from the development of these policies within central government through to local implementation.

Taking a whole-property perspective

The works needed to ensure properties both reach a decent standard and improve energy efficiency are often overlapping and interconnected.

The poor condition of a property can currently be a barrier to energy efficiency improvements being made. Professionals we interviewed highlighted cases where both landlords and tenants were ready for improvements, but works could not go ahead because the home was in too poor a condition.



“

Anything to do with the heating in that house, or anything to do with major repairs, makes me very nervous of rent increases...

Margaret, 74, Leeds

While we recognise that the new standards for whole-house retrofit (PAS 2035) include a 'process upgrade' that projects must follow based on a whole-house approach, more emphasis is needed on basic home condition in the implementation of MEES. Currently, energy efficiency grants do not cover essential repairs that are a prerequisite, leaving a critical gap that can stall or prevent home improvements altogether.

Without resources and support available to help make homes ready for improvements, landlords may feel forced to abandon or delay planned improvements, leaving tenants in properties that are expensive to heat and harmful to health. This not only delays progress toward energy targets but deepens inequality for those most at risk. To avoid these delays and ensure upgrades benefit those who need it most, funding must cover essential repairs as part of the upgrade process, and support should be available to help landlords navigate these requirements.

Independent Age's recommendations

- The UK Government should ensure that the DHS and MEES have aligned objectives, timing and approaches to implementation.
- The UK Government should ensure that the grants provided are able to tackle poor housing conditions – where they are a barrier to home improvement – or to support tenants getting their home ready for works where necessary. A specific grant could be developed for this purpose.
- There needs to be better enforcement of current standards such as the Housing Health and Safety Rating System (HHSRS) to improve homes and reduce the risk of unsafe conditions being a barrier to upgrade works.



A tenant-centred process

We welcome the Warm Homes Plan's focus on scale, speed and delivery capacity, but our research shows that, to ensure the success of new MEES, it is key to put older renters at the heart of the upgrade process, making sure they are informed and on board, engaging with them throughout the process.

Without appropriate consideration and support, older tenants may suffer during works, or may refuse to consent – meaning that they miss out on the benefits of a home that is easier and cheaper to keep warm.

A person-centred holistic approach begins with understanding a tenant's lived experiences. This creates space for discussion, identifies concerns and barriers, and builds trust, essential for a smoother process and for ensuring that everyone is comfortable with the works going ahead. Alongside this, funding and practical support must be available to help tenants overcome obstacles that could otherwise prevent improvements. Without such support, landlords may abandon plans if the process becomes too complex or costly, or could even decide to sell. That's why a joined-up approach is critical to avoid physically and financially vulnerable tenants from being left in unsafe, unaffordable conditions.

Support at all stages – before, during and after work – needs to be considered.

Ahead of improvement work

Independent assessment of works required

As a first step to planning upgrades required to meet MEES, landlords should have access to an independent upgrade assessment that advises on the most appropriate solutions for tenants, taking account of their needs, including factors like age and disabilities.

In summer 2025, the Scottish Government consulted on their plan to introduce a government-led approval and accreditation mechanism to provide oversight and standardisation of the upgrade assessment market (the Heat and Energy Efficiency Technical Suitability Assessment or HEETSA). Independent Age strongly support that proposal¹⁰ and believe a similar model in England and Wales would integrate well while trying to achieve new MEES.

Under the current proposals, HEETSA would involve an assessment of the building fabric and heating system, and the needs of occupiers. The aim is to identify what measures are technically suitable, and to ensure that any upgrade work is tailored to the residents' health concerns and heating patterns. In Scotland, it is also proposed that assessors will consider logistical constraints, installation costs, payback periods, and potential risks like condensation or damp, to ensure that measures are not only technically sound but also practically acceptable. HEETSA aims to be a fully independent service that is complementary to EPC assessments.

It should improve quality assurance and consumer protection by promoting oversight, accreditation and clear accountability. The proposal includes Scottish Government oversight of methodologies, formal accreditation of assessors, standardised reporting, and alignment with funding eligibility and regulatory compliance.

Agreeing to works

Our focus groups with older renters revealed that many had substantive questions about what kind of work might be necessary to improve their home and what the process might entail.

“ It’s a massive upheaval... How am I going to live with a gaping hole, the workmen are coming back tomorrow, they haven’t finished today? They’re going to be here for a week, two weeks, three weeks, you know. How long is this going to take?... Do I have to move out? Do I have to move into another room? It’s a complicated thing. Steve, 70, Leeds

There must be a clear agreement between landlords and tenants in advance of a commitment to undertake the work, ensuring the tenant is fully informed about both the process of the work and expected outcomes. While for some older renters, information provided by their landlord may provide sufficient assurance, tenants should also have access to independent advice.

“ Often that’s the concern about whether the possible measures available through energy efficiency schemes are appropriate for them and their situation and whether they’re comfortable with the current heating controls or fear of changing the whole system to something that they don’t know or they’re not experienced in. Lincolnshire Good Home Alliance

Research by Heartwarming Homes¹¹ in the social housing sector found that making upgrade processes easy for tenants and providing clear explanations in advance improved tenants’ willingness to engage.



A tenant-centred process

Building on underlying interest and motivation

Older people, once engaged, are often interested in how home improvements can be made, especially on the topic of lowering bills and energy efficiency.

According to our nationally representative poll of older private renters in England, 74% of older tenants would be willing to live with some disruption to live in a more energy efficient home, with nearly one in five saying they are “very willing”.

“My home can be cold during the winter and condensation forms easily. It costs a lot to keep warm, but the owners have recently fitted new secondary double glazing, which I’m sure will help both with the heat and my bills.
Thomas, 71

“Once people are aware... they seem to be quite interested.
Lincolnshire Good Home Alliance

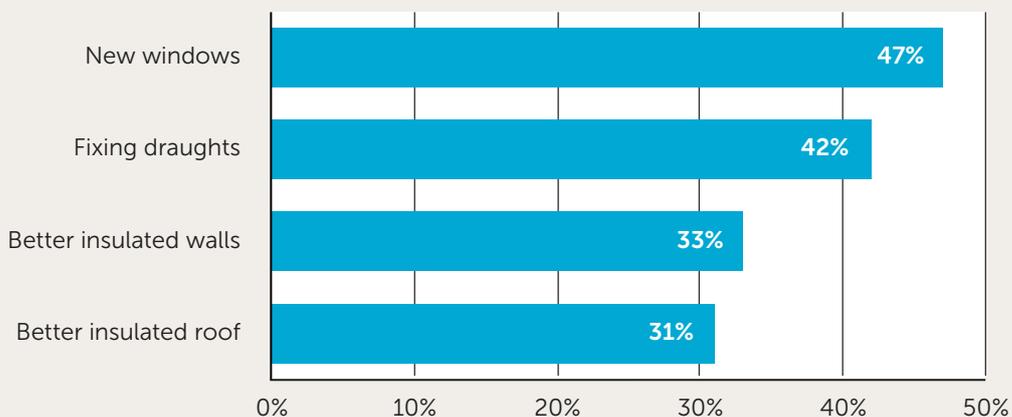
This confirms that while concerns about upheaval exist, there is strong underlying motivation to engage with upgrade works when the value is clear.

When asked whether there was anything they would like improved in their home to help save energy and maintain a comfortable temperature all year round, many respondents identified specific improvements they would welcome, such as new windows (47%), draught-proofing (42%), and better insulation for roofs and walls. While interest in new heating and energy systems like solar panels and heat pumps was lower, this was still mentioned by some older people.



74% of older tenants would be willing to live with some disruption to live in a more energy efficient home, with nearly one in five saying they are “very willing”.

Figure 1: Energy efficiency improvement preferred by older private tenants



Source: Survey Monkey polling of older private renters by Independent Age.

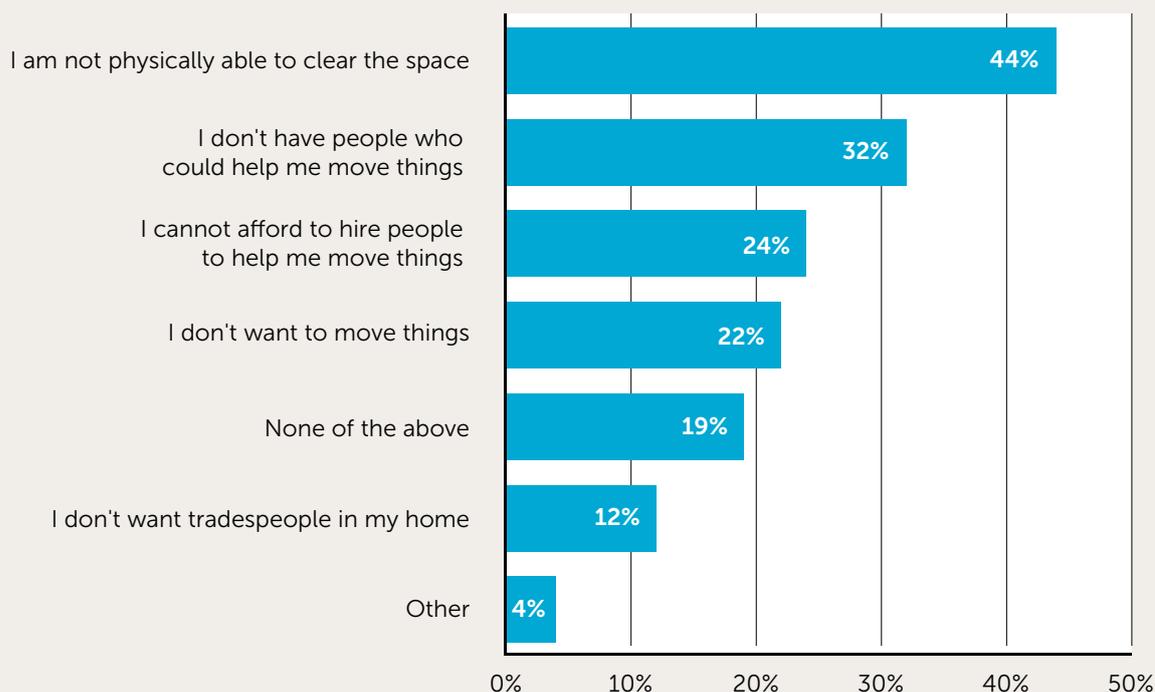
Preparing for works

Even when tenants are enthusiastic about the potential benefits of a more energy-efficient home, preparing for potentially disruptive works can be daunting.

When we asked older private renters in England if needing to clear a room or loft in their home would put them off having the work done, more than a quarter said it would (28%). Their reasons for why were varied, but the most common reasons were not being physically able to clear the space (44%), not having people who could help them move things (32%) and not being able to afford to hire people to help them move things (24%).

“ I think I’d expect somebody to help me... I think I’d be worried about if it had to come out of the house, where would it all go... and who would bear the cost of all that? With wardrobes and things like that, I couldn’t do that on my own, so I’d have to have help to do that.
Karen, 65, Bradford ”

Figure 2: Reasons why older private tenants could be put off having work done in their home



Source: Survation representative polling among private renters aged 65+ in England.

A tenant-centred process

Our interviews with professionals also highlighted the issues that can be caused by hoarding. About 2–5% of people in the UK have hoarding behaviour, and it can get significantly worse with age because of the accumulation of possessions, reduced mobility affecting a person's ability to keep on top of housework and clearing out, and dementia, which affects a person's awareness and ability to plan and organise.¹² Funding is often needed to provide support for people on a low income experiencing hoarding, so that their home can be cleared to facilitate works and make it healthily habitable.

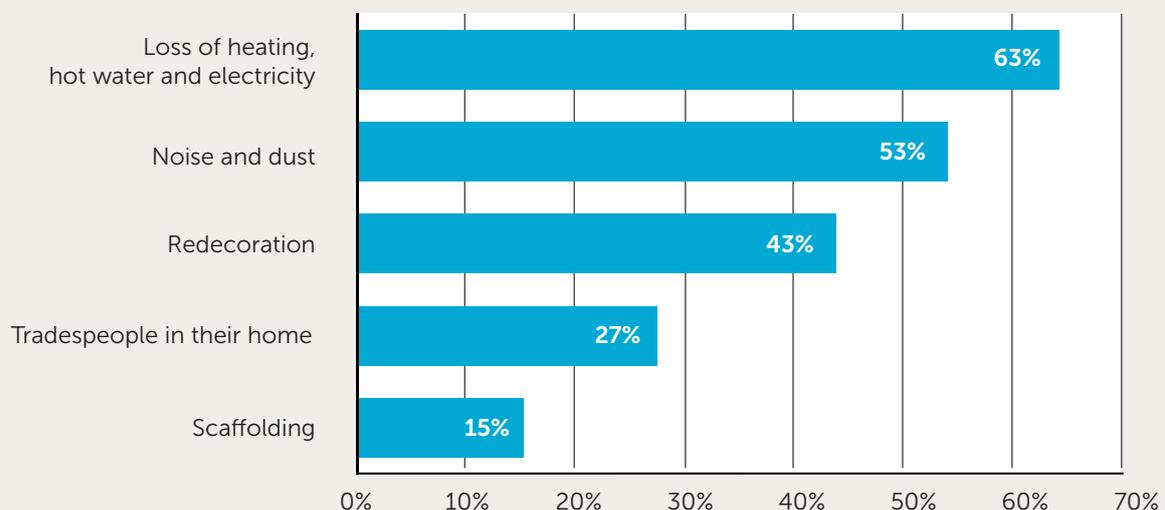
Our research shows 63% of older private tenants worry about losing heating, hot water or electricity, and 53% about noise and dust, which may be very challenging to live through. Some 43% also worry about redecorating afterwards. Even scaffolding (15%) or having tradespeople in the home (27%) can cause anxiety.

Organisations also emphasised the mental stress of disruption.

“ We have had older people saying it would just be too much disruption and because they've got things going on in their lives or even just the mess in the house that can be quite a big thing, especially if they've lived there a long time.
Nottingham Energy Partnership – Affordable Warmth Programme

“ Getting older people to sometimes think about the benefits of having that done when the upheaval and the drama and dealing with multiple contractors and the dust and holes in the wall and not being able to use a kettle and all of these sorts of things.
Care and Repair Cymru

Figure 3: Older renters' worries linked to retrofit disruption



Source: Savation representative polling among private renters aged 65+ in England.

To overcome barriers linked specifically to disruption, upgrade delivery needs to actively minimise upheaval and provide reassurance, including through clear communication. Practical steps such as reducing dust and noise wherever possible and planning works to avoid prolonged loss of heating, hot water or electricity can make a significant difference.

Attention to detail also matters. Scaffolding can be a major concern for those with mobility issues or who rely on wheelchair access, so discussing these needs in advance is critical. Including basic redecoration as part of the works can also reduce worries about the mess left behind.

Finally, safeguarding measures, such as providing contractor names, phone numbers and agreed passwords ahead of the work can help older renters feel secure when tradespeople enter their homes.

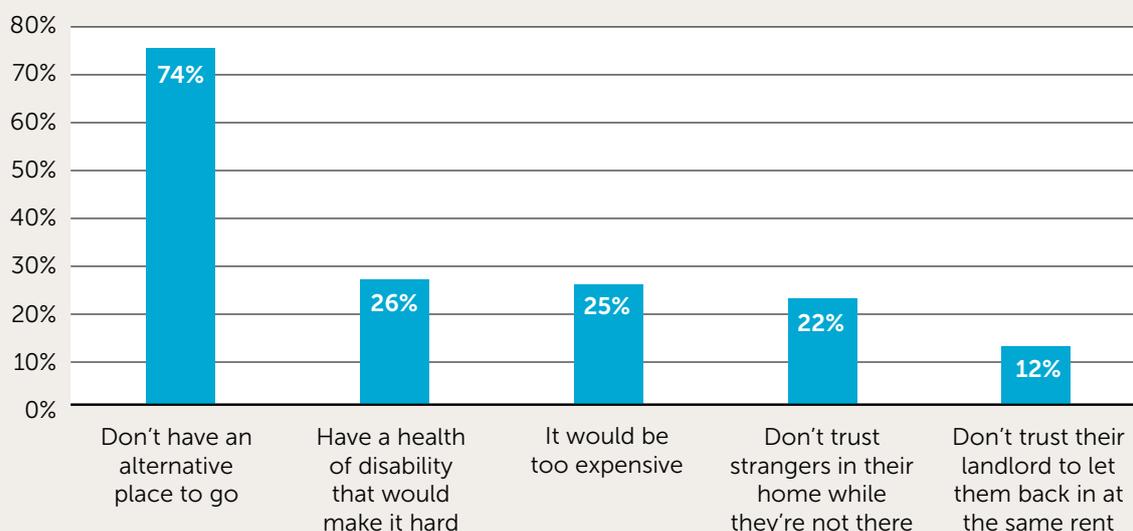
Deeper upgrades

Where bigger works are needed to improve a property, this may involve needing to move out of the home entirely. However, almost half (48%) of older tenants in England would be put off having the work done if works meant they needed to move out for a period of time. For 74% of them, it is because they don't have an alternative home to go to. This increases to 82% for women and rises to 84% for those with an income of less than £20,000 a year.



Almost half (48%) of older tenants in England would be put off having the work done if works meant they needed to move out for a period of time.

Figure 4: Why moving out for works puts older renters off



Source: Survation representative polling among private renters aged 65+ in England.

A tenant-centred process

This is an issue that advisers at Care and Repair Cymru often come across.

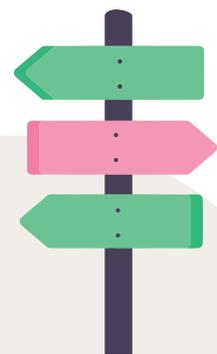
“ Some don't have anywhere else to go while that work is being undertaken. There's a lot of cases where older people have children who live away, their partners passed away, they don't really know their neighbours or they live so isolated that they don't have any neighbours for them. Their home is their sanctuary. Care and Repair Cymru

Older renters told us they wanted clear standards and assurances in the event they needed to temporarily move out, to help them understand what to expect from any alternative accommodation, and reassurance that costs would be covered and they would not be left out of pocket. They were also looking for assurances about how their home and possessions would be looked after if they did have to temporarily stay elsewhere.

Relocation parameters should consider the location of the replacement accommodation, including how suitable it is for older renters with caring responsibilities or with medical needs. The available, accessible transport links should also consider tenants' needs.

If a landlord receives a government grant, part of it could be used to cover the relocation costs. This proposal was welcome by the advisers we talked to, who thought it would help support older private tenants through the works.

“ If there was funding to help relocate a tenant during that time, so they won't have to worry about actually living in that work or something like that. You know, if there is money there to support the individual while they're going through that process, then [the works] will happen. Groundwork



“ Some don't have anywhere else to go while that work is being undertaken.
Care and Repair Cymru

During the works

Phasing work

In some cases, choices will need to be made around whether different improvements take place concurrently (to minimise the time period over which disruption is experienced) or sequenced (to avoid too much disruption and the need for relocation). Smaller, sequenced stages that residents can tolerate more easily can be particularly helpful for tenants who are physically vulnerable, including those with disabilities or long-term health conditions for whom big disruptive works can be more difficult. It is also an option that many older private renters would find easier: in our nationally representative polling, 71% of older tenants in England said they would prefer to have improvement works done one at a time so that they would be able to remain in their home.

Post completion: Ensuring aftercare

Without proper aftercare, home energy upgrades can become sources of confusion and stress rather than empowerment. Providing ongoing support ensures that older renters know how to use and maintain improvements effectively, and can address any issues that arise post-installation.

“ There’s a massive gap between installation and aftercare – making sure that people know how to use these technologies in their homes, which are brand new. **Care and Repair Cymru**”



When faced with barriers such as limited digital literacy, visual impairments or unfamiliarity with new systems, even seemingly simple upgrades, like replacing a boiler with a similar model, can create difficulties.

“ In some cases when I have had grant funding for my clients, they were not given any instructions, even when it was just a like-for-like boiler. But it might have worked slightly differently than the client’s previous boiler – instructions were not left. **Care and Repair Cymru**”



71% of older tenants in England said they would prefer to have improvement works done one at a time so that they would be able to remain in their home.

A tenant-centred process

The problem can become even more pronounced with technologies like solar panels, heat pumps or smart heating controls. Advisers told us that tenants often receive no guidance on how to operate these systems and receive little benefit from features such as smart export guarantee tariffs. This lack of information can lead to underuse or misuse, negating the intended benefits and, in some cases, even increasing energy bills.

Where a third-party organisation is providing support, this can be extended into aftercare.

“ We keep all cases open until all works are completed and until we make sure that the clients have what they need. If they have, for example, new heating controls installed that they don't know how to use, I would make sure that they know how to use it. I can visit them again. I can show them how things work. Care and Repair Cymru

Aftercare is not an optional extra – it is a vital component of successful upgrades, because installation alone does not guarantee positive outcomes. Ultimately, comprehensive and effective support for older private tenants before, during and after improvement works can lead to better outcomes: lower carbon emissions for the environment and steps towards decarbonisation, and increased comfort and lower bills for older private tenants.

Independent Age's recommendations

- Upgrade assessments should look at the most appropriate solutions for older tenants (for example, what heating system will be easy to use, like an adapted thermostat if they have a disability).
- Landlords and tradespeople should meaningfully engage with tenants to ensure the workplan is suitable – including timing, phasing and duration.
- Landlords should phase work appropriately – allowing the tenant to remain in the home during work where that is their preference or with appropriate arrangements for alternative accommodation during the work.
- Costs covered by upgrade grants should include reasonable costs for essential support needed by tenants – for example, the costs associated with relocation.



The need for holistic guidance and support

As part of existing MEES, there is currently no UK Government guidance targeted at tenants. This is a gap that needs to be addressed to empower tenants and to ensure the success of new MEES implementation. We welcome the UK Government's response to the MEES consultation, which acknowledges and underlines that guidance for tenants was important, because 'it is crucial tenants understand their rights and what they can expect from their landlord'.¹³ During our research, this proposal was welcomed by all professionals and older tenants.

Tenants need to be considered and have access to appropriate guidance and support. Without this, tenants may not feel confident about work going ahead, which may lead to them refusing work, undermining the objectives of MEES.

Our research showed that most older renters don't know about MEES, EPCs or available schemes: according to our nationally representative polling, only 25% of older private tenants in England know the EPC rating of their home.

“ No, I didn't have a clue. Never been given a certificate or anything regarding this. So, no, I was completely in the dark about that. John, 70

Our conversations with advisers working on energy efficiency with tenants also showed that older tenants are unfamiliar with terms like MEES, ECO4 and retrofit, and there is often confusion around what schemes offer, how to access them and whether they're trustworthy.

“ I would say 9 out of 10 people don't know what's available to them. Nottingham Energy Partnership – Affordable Warmth Programme

Landlords also need to understand what action they need to take, the deadlines for doing so and what they need to consider to meet the requirements. In the current system, even well-intentioned landlords face barriers.

“ We've had issues where landlords called up saying, 'I've got this property, there's a tenant living in there.' In this case, it was an elderly couple, and they wanted to help them improve their home. But the couple were against it because of disruption and fears that rent could go up based on the increased value of the property. Under Warm Homes Local guidance, landlords can't raise rent based on these works, but the details are unclear—how long that lasts, or how you prove it. Nottingham Energy Partnership – Affordable Warmth Programme



Only 25% of older private tenants in England know the EPC rating of their home.

The need for holistic guidance and support

Tenant-centred guidance on upgrades

UK Government guidance should aim to address systemic as well as specific issues that may arise from upgrades, and ensure that works are tenant-centred.

Guidance developed should include the following:

- **Information about energy efficiency and the benefit of upgrade work** to address the lack of understanding and awareness. The guidance should include basic information about energy efficiency and the different types of upgrades available, including types of fabric improvements, new technologies and heating systems and how they work. It should also cover what householders can expect from both the work being carried out and the outcomes (for example, possible savings in energy usage or bills).
- **Information about financial support available** like grants and other support for improvements, including government and local government schemes (Warm Homes: Local Grant, Boiler Upgrade Scheme), with easy-to-understand eligibility criteria. It should signpost to other financial support, like winter support funds, available discounts and relevant energy tariffs, such as the availability of smart and time-of-use tariffs.
- **The upgrade process clearly explained** for both tenants and landlords, including responsibilities and options at each stage, model schedules of works and durations.
- **Disruption and deep upgrade scenarios** and reasonable expectations for a tenant to be living through an upgrade process, including levels of disruption and relocation circumstances during work.
- **Options for recourse and resolution** if issues arise at any step of the process. Routes to complain, including through their local authority or PRS Ombudsman, should be set out. Guidance should also advise tenants on what actions they can take if their home does not meet MEES by the relevant deadline, including rent repayment orders.
- **Signposting to more independent advice** for both tenants and landlords at a national or local level. As well as directly addressing energy efficiency and home improvements, signposting should reference support for issues like home clearing and support for hoarding.
- **Tenants' and landlords' rights and obligations** in relation to MEES and housing quality, with clarity about what should be expected from landlords.



I would say
9 out of 10 people
don't know what's
available to them.

Nottingham Energy
Partnership



Clear expectations

Tenants should be able to expect fair and reasonable treatment from their landlords, which should include:

- An expectation that landlords provide six months' notice to tenants of proposed upgrade work, and the exact dates should be agreed between the landlord and tenant. The tenant must be able to request that work does not take place during periods that would cause particular difficulty – for example, during religious holidays, or health treatment and recovery.
- In case of tenants temporarily having to relocate, it should be clear how costs including rent and bills will be covered, to ensure that tenants' costs do not exceed their normal living costs, with additional financial consideration given to compensation for disruption and inconvenience. If a landlord receives a government grant, part of it could be used to cover the relocation costs. If so, there should be clear guidance to ensure a fair balance between ensuring the focus of the grant remains on improving the home, while providing essential support to tenants. We welcome the UK Government's proposal in the Warm Homes Plan to develop funding alternatives as part of the Warm Homes Fund.¹⁴
- Where a tenant is not required to relocate but experiences temporary loss of access to part of their home, or is significantly affected by noise, dust or other daytime disruptions, guidance should clearly address the implications for rent and utility payments.

Guidance for landlords

Better landlord engagement and guidance

A good landlord can be invaluable to older renters living on a low income. Landlords are central to improving energy efficiency in the PRS, yet current evidence shows engagement remains low and targeted support is essential to drive progress towards higher MEES.

A survey of landlords in England commissioned by epIMS in February 2025 found that 40% of landlords were unaware of the UK Government's consultation on MEES. Additionally, 42% weren't aware that the minimum standard required is expected to increase to EPC C, and more than a quarter (27%) didn't know the EPC rating is for each of the properties in their portfolio.¹⁵ This highlights the urgent need for support and guidance for landlords.

**“ We need nationwide awareness campaigns targeted to both [tenants and landlords].
SELCE**

Research from the National Retrofit Hub shows most landlords want an unbiased source of advice, particularly on upgrade costs.¹⁶

Stakeholders we interviewed also emphasised the importance of understanding the lived experience of poor energy efficiency.

**“ Landlords should know how cold properties actually affect their tenants, especially tenants who might have health conditions. So what it actually means to live in a cold property.
Care and Repair Cymru**

The need for holistic guidance and support

Alongside tenant-centred guidance, landlords should be able to access clear, accessible resources to support them through upgrade processes, including clarity on the types of improvements required and their obligations to tenants during works.

Honest and clear communications

Through our research, where older tenants had a good relationship with their landlord, they said they would look to them for advice and information about improvements. A positive relationship also affected attitudes towards agreeing to improvements. Landlords who are in a position to inform and support their tenants are likely to achieve better outcomes. As one tenant explained, they want their landlord to “tell [them] the truth, ‘this is how we’re going to do it, this is when it’s going to happen.’”

Making guidance accessible

The formats chosen for guidance will be crucial to ensure it reaches everyone who needs it. Through our research, advisers repeatedly emphasised the importance of using plain English to make the content clear and accessible, including for those who have sight or hearing loss. Specifically, information on upgrades and heating systems should be straightforward and easy to understand.

“How is someone, who’s got sight loss, major reading glasses meant to read 150-page manual... Installers don’t explain, they just put it in... People don’t know how to use it. So, they either don’t turn the heating on, or they see their energy bills going up to £150 in December and they switch it off and then they end up in hospital and cause those costs to the NHS money.

Care and Repair Cymru

Guaranteeing offline access to all resources was also seen as essential, given that many tenants lack digital confidence. As one adviser explained:

“The biggest plea I would have for this is if there were to be anything like that developed, make sure it’s accessible in more than digital format. I think is what I would say just because we have a huge swathe of tenants that have no access to the internet, don’t trust it, don’t want to use it and would just prefer to speak to somebody. Nottingham Energy Partnership – Affordable Warmth Programme



This highlights the need for printed materials, telephone support and in-person advice sessions alongside digital resources.

It was also suggested that multiple formats should be considered to advertise and deliver the guidance, ensuring it is engaging and easy to understand. Visual aids were strongly recommended, as they can simplify complex concepts and make information more memorable.

“ Images are really, really helpful. If there’s like a YouTube channel with educational videos... Make things as easy as possible. SELCE

This could include short explainer videos, step-by-step guides with diagrams and infographics summarising key points. Combining these approaches would help cater to different learning preferences and overcome barriers such as low literacy or limited digital skills.

Ultimately, the guidance should be clear, accessible and available in diverse formats – including print, video and online platforms. The introduction of the Warm Homes Agency creates a unique opportunity to coordinate the development of multi-format guidance to ensure that all tenants, including those in later life, those digitally excluded, with a disability or long-term condition, or those who need translations, can benefit from the information provided.

Awareness and engagement

Awareness campaigns

It is essential that renters of all ages and landlords understand what is available to help them make their homes decent and energy efficient. Effective awareness campaigns, delivered in formats and places that people already trust, will be essential.

Clear, targeted messaging, both online and offline, could support older private renters to get the right support.

Messaging should be tested with older renters and should clearly highlight that no private renter should have to live in a cold home. It should set out what support is available for those unable to afford to keep warm and provide straightforward guidance on how to contact their landlord or local authority for help.

To reach all tenants, including those who are digitally excluded, it is key that any awareness, education or advertising campaigns are delivered in different ways to reach all older private tenants. For example, older people are likely to go to GP surgeries: leaflets could be distributed to older tenants there, as well signposting from GPs to relevant services if someone is presenting with health issues that could be linked to living in a cold home. Placing energy support alongside trusted health infrastructure can help reduce scepticism, while meeting older renters where they are. This point was made in the Energy, Security and Net Zero committee report, where National Energy Action recommended that consumers should be signposted to advice in ‘touchpoints such as food banks or GP surgeries’¹⁷ Research¹⁸ highlights the importance of the messenger effect.

The need for holistic guidance and support

When information comes from someone residents 'know, like and trust', such as a neighbour, they are far more likely to engage with it and believe it. This effect is even stronger when the message is delivered face to face.

Dissemination and awareness campaigns should look at involving tenants as advocates who can share their experiences and encourage others to adopt energy efficiency measures. Seeing trusted neighbours take part can help make these improvements feel achievable and desirable.

The need for trusted local intermediaries

It was clear from our research that for some older renters, their need for support went beyond being able to access a digital portal or helpline – they needed more bespoke support through the process.

“ I would just say that I think the idea of an independent person, organisation, perhaps to negotiate with the landlord over the, sort of, upgrades would be beneficial... I don't have a lot of faith in my landlord, so I'd want some intermediary in the process. **Martin, 63, South Shields** ”

When we spoke to professionals working in the energy efficiency sector, they confirmed the value of such support. This could help build trust and overcome barriers older private renters may have when it comes to upgrades.



“

I don't have a lot of faith in my landlord, so I'd want some intermediary in the process.

Martin, 63, South Shields

“ I think having [support] separate from anyone that might be able to profit... if [the] older generation they can call someone up and talk to them knowing that it is trusted...a more trusted independent service. **Nottingham Energy Partnership – Affordable Warmth Programme** ”

At a local level, some initiatives are already demonstrating good practice. Throughout England and Wales, initiatives exist to provide advice, support and guidance on home energy efficiency, including for private renters. The support on offer can include:

- **Practical energy efficiency:** Providing access to low-cost items (like LED bulbs, radiator reflectors) and providing advice to encourage energy-saving behaviour changes.
- **Home assessments:** Conducting comprehensive property and wellbeing reviews to identify hazards like damp or poor heating. These assessments facilitate tailored solutions, ranging from quick fixes to full retrofits.

- **Grants and funding support:** Guidance through the application process for government programmes (like Nest, ECO, GBIS). This ‘handholding’ reduces the administrative burdens needed to access major upgrades like heat pumps or solar panels and increases schemes’ success among older private tenants.
- **Financial and utility support:** Maximising income through social security entitlement checks, vouchers and access to discounted tariffs. Support also includes advice on smart meters, bill management and switching providers to improve affordability.
- **Advocacy and casework:** Liaising with landlords and councils to address disrepair and improve living conditions through negotiation, formal correspondence or referrals to housing standards teams.
- **Emotional support:** Providing information and reassurance to build confidence. Personalised guidance helps individuals overcome anxiety regarding new technologies and the upgrade process.

Some of these services are more relevant to homeowners and landlords, but PRS tenants also need of guidance and support. Even if new MEES standards increases action by landlords, tenants still need to feel there is someone ‘on their side’ if they need it, who can provide information and advice. In fact, the need for advocates may be even more pronounced to ensure some landlords do not neglect tenant needs as they focus to meet MEES.

An adviser explained how they advocated for people who can struggle to interact with less personalised services.

“ We call energy companies if people need help with that, especially for older people and people who come from other countries, like if they have to call services to require something to be done, they say that they don’t like speaking with the robots, like, oh, press this number for this or this number for that. SELCE

Often these existing services are reliant on short-term project-based funding. Long-term funding is important to achieving fuel poverty and net-zero goals, and to ensure they are expanded to provide comprehensive coverage and avoid advice deserts.

The Centre for Ageing Better have created the Good Homes Hubs model,¹⁹ one-stop shops offering comprehensive support for home repairs and adaptations. These hubs guide people through every stage, from identifying necessary work and finding trusted tradespeople to financing repairs and improving energy efficiency. The evaluation *Better Homes, Better Lives*²⁰ highlighted the significant benefits of integrated home-improvement services, not only for individuals but also for public services and society as a whole, but funding remains a barrier to expanding the model.

The need for holistic guidance and support

Develop a national and centralised support

We warmly welcome the UK Government's proposal of introducing a Warm Homes Agency whose remit will include the delivery of impartial advice and information.²¹ While locally delivered services may be well placed to deliver targeted and personalised support, it was clear from our focus groups that older people on a low income did not have a clear idea where they would turn for help on issues around energy efficiency. They were looking for a well-known and reputable name they could trust.

“ I think, a government website or something that was backed by the government or backed by Age UK or yourselves. You know, something that you knew it was 100%.”
Karen, 65, Bradford

The Warm Homes Agency could provide such a national service, able to help with both direct provision of information and advice, as well as signposting to local services, simplifying access. In our workshop with home energy officers, some mentioned that such a service could also help professionals to stay abreast of any changes. The national service could also support tenants make sure they have the right type of energy tariff for their needs.

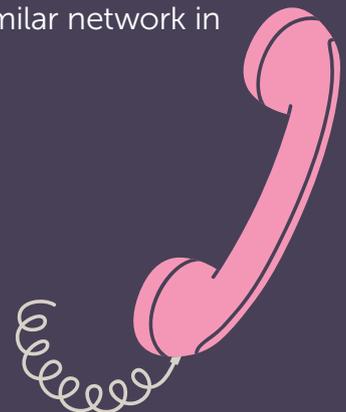
Similar services exist in many countries across Europe and have shown that they can be successful.

Case study: France Rénov' and Home Energy Scotland

In France, the service France Rénov',²² launched in 2022, allows consumers to get free and independent advice over the phone, online and in person through more than 600 offices around France. People can receive tailored advice on what measures would be suitable for their home, be put in touch with certified installers, and see what loans and grants they are eligible for.

In the UK, Home Energy Scotland,²³ funded by the Scottish Government, provides a network of local advice centres covering all Scotland.

It allows people to get advice on creating a warmer, more energy-efficient home, reducing energy bills, and exploring greener energy options and what financial support is available. The UK Government could consider the system built around Home Energy Scotland to build a similar network in England and Wales.



Trusted sources and providers

The Warm Homes Agency also have a role to play – both directly and indirectly – in ensuring that advice and support, nationally and locally, enhances older tenants' trust in energy efficiency upgrades and accompanying schemes, and reduces their fear of scams.

During interviews, the issue of trust in schemes and providers was regularly cited as one of the main barriers facing older private renters who could benefit from upgrades.

“ We go out and give them advice... in person... All my clients are over 60, like they're quite distrusting, especially of people on the phone these days because of scams. Care and Repair Cymru

“ Older people in general are a lot more untrusting. Which is I think valid in the day and age we live in. Nottingham Energy Partnership – Affordable Warmth Programme

It was an issue also raised by older private tenants themselves.

“ It would have to be backed by somebody that I trusted. You know, that looked after people's interests, not companies' interests, sort of thing. Karen, 65, Bradford

'Horror stories' of energy efficiency works gone wrong play a big part in the lack of trust, with concern about cold calls and 'cowboy' installers. The promise of free upgrades through grants can seem too good to be true, and sometimes older people can feel they are being railroaded into something they don't fully understand or trust.

“ Some ECO4 installers...can be slightly harassing... People are concerned and confused. Care and Repair Cymru

Trust in central government and local councils was mixed. While the introduction of government guidance and support will be valuable, the ability of locally delivered services to build trusted relationships was important. Older renters we spoke to in our research often told us they would like to deal with an organisation that was wholly independent.



The need for holistic guidance and support

“ If I could invent something, I would invent a completely independent organisation. Independent of the government and independent of the trade, that would work to produce standards that everybody had to adhere to. Jules, 68, Northamptonshire

The Energy Security and Net Zero Committee’s report²⁴ also touched on this point. It pointed out that ‘many consumers would be more receptive to home retrofit if they heard positive experiences from neighbours who have already retrofitted their homes, rather than being advised by government.’ Even for MEES, where initiating improvement is more likely to be driven by the landlord, tenant trust and knowledge is likely to be critical, because tenants may block work if they do not have faith in it.

“ Because we are a community organisation and we don’t work for the energy companies or the council or the government, I think people tend to trust us a bit more. SELCE

Independent, local and trusted initiatives – whether through local authorities, charities or other community organisations – will play a key part in supporting older private renters in fuel poverty and on a low income to adhere to energy efficiency improvements in their homes.

Independent Age’s recommendations

- The UK Government should fund the provision of localised advice and support for upgrades, including addressing the needs of older private renters.
- UK Government guidance for landlords must set out clear expectations for engaging with and supporting tenants, as well as their legal responsibilities.
- UK Government guidance for tenants must boost understanding as well inform them of their rights and opportunities for recourse.
- All guidance should be accessible – including offline – and should be part of a national and local awareness campaign. Information dissemination should consider touchpoints for older people, such as GP surgeries.



“

I would invent a completely independent organisation...that would work to produce standards that everybody had to adhere to.

Jules, 68, Northamptonshire

Case study: Delivering whole-home support for safer, warmer living

In Lincolnshire, a partnership between local services and the Good Home Alliance has created a model that goes far beyond quick fixes. At its heart is a commitment to helping residents live safely and comfortably in their homes, with tailored support that addresses everything from urgent repairs to energy efficiency and financial advice.

The service begins with accessible tools like the Healthy Home Assessment, an online resource that guides residents through their homes room by room, asking simple questions such as 'Can you see damp?' or 'Is there clutter?' This approach removes the need for technical knowledge and helps people identify hazards they might not otherwise recognise. Once completed, the tool generates a clear report, explaining why issues matter – such as the health risks of mould for older or vulnerable residents – and signposts them to practical solutions through the Good Home webpages.

For those needing more than signposting, the advice team offers a triage-based casework service. Rather than focusing on a single problem, they take a holistic view: a referral for missing carpets might reveal damp, inefficient heating and unsafe windows. Caseworkers then create an action plan, visiting homes where needed and coordinating support across multiple issues. They don't just refer and walk away: they advocate for residents, explain processes, and help overcome fears about repairs or costs.

Energy efficiency is a core part of this model. A dedicated energy advice team provides free, impartial guidance on reducing bills, switching tariffs and accessing grants.

To reach isolated communities, they operate a mobile energy van, demonstrating practical measures and connecting people to funding opportunities. Joint outreach events with the Good Home Alliance at community centres ensure residents can access a wide range of services, from home safety to water bills in one place, making engagement easier and less overwhelming.

Behind the scenes, strong partnerships enable seamless referrals. If heating issues are identified, the energy team steps in; if hazards in private rentals are found, housing standards are alerted. Where no specialist service exists, the casework team continues to support residents, often linking them to benefits advice or budgeting help to tackle underlying financial barriers.

This integrated approach works because it combines accessible self-help tools with expert, person-centred support. It prioritises health, addresses multiple risks in one go, and reaches those most vulnerable – whether online, at home or in the heart of their community. By blending practical solutions with advocacy and education, the model ensures that residents not only fix problems but feel confident and supported throughout the process.



Strengthening protections for renters

Tenants need to be protected throughout the upgrade process. Protections will affect how tenants respond to MEES. If they have confidence in protections, we believe they are more likely to support and benefit from upgrade work, producing better outcomes for all.

Guaranteeing thermal comfort and lower bills

In our research with older renters, it was clear the primary motivation for these tenants to support energy upgrades is the promise of a warmer home and lower bills, and they generally assumed that an improvement in energy efficiency would naturally result in bills coming down. However, improvements focused on decarbonisation, such as the installation of heat pumps, do not always guarantee savings on bills.

Research has found that most families could see their energy bills increase slightly when replacing a gas boiler with a heat pump,²⁵ because electricity unit prices can be four times higher than gas. For an older person on a fixed income, any increase in running costs is a price they cannot afford to pay. Even a small saving was not necessarily considered sufficient incentive when compared to worry about disruption or the risks of rent increasing after work. The tenants we spoke to wanted evidence that bills would reduce, not to simply hope they would see a benefit.

“ If somebody’s going to offer you something, I’d like them to give me some tangible evidence that it’s going to work and it’s going to be worth a little bit of upheaval, a little bit of worry maybe. Margaret, 74, Leeds

“ I think we’d all be very grateful for any sort of decrease in our heating bills... I would like to know how much it actually would decrease, is it going to be a significant amount per month? ...Is it worth the inconvenience if my rent increase is going to be greater – because of the cost to the landlord – than I’m actually saving in my gas, my oil, whatever? Linda, Norfolk

While some of the older renters we spoke to were interested in, and had some knowledge of, heat pumps and alternative heating solutions, generally understanding was low, with the renters feeling they would need more knowledge and reassurance about the potential advantages of such systems.

“ I think I’d want to know a little bit about how heat pumps work and need to understand them, because I don’t know anything about them really. Jules, 68, Northamptonshire

“ I know a couple of people that have had a heat pump installed and one has actually had it taken out again because it was a nightmare. So, I’m not sure whether that’s a great idea. John, 70

Given hesitance over newer technologies and worries about disruption and the risk of rent increases, older renters need know their energy bills will drop as a result of upgrade work. Without this, they may well choose to opt out.

The fear of 'renoviction' and rent hikes

It was clear in our research with older renters that their most significant fear when considering MEES was the risk of their rent increasing as a result of their landlord's investing in improvements. Even where tenants had a good relationship with their landlord, they worried that landlords spending money on improvements would inevitably lead to higher rents. Our polling found that 63% of older renters would be worried about a rent increase if their landlord wanted to undertake work to improve the condition and energy efficiency of their homes. A secondary concern was that a landlord may choose to sell the property, either to avoid the work or to capitalise on improvements, leading to their eviction. This worried 35% of older renters.

“There's very little chance, I'm sure, of it being upgraded to [EPC] C without spending thousands and there's no way my landlord would do that. I think he'd just sell the property. He has a portfolio of properties and I could just well imagine that he'd say, 'Well, it's not economically viable any longer.'
Martin, 63, South Shields

“I would be grateful for any modernisation to save on my energy costs, but cannot afford any further rent increase.
Anna, 71

While the Renters' Rights Act will end section 21 'no-fault' evictions, this does not mean that tenants will stop fearing 'renoviction'. The professionals working with renters in Wales – where the Renting Homes (Wales) Act 2016 has prevented no-fault evictions for a number of years – told us that renters still worry about raising issues with their landlord because they are anxious about the consequences if their landlord were to sell their home rather than commit to improvements.

“I think something that frightens me is I don't want to complain about it to the landlord because the worst thing they could do is turn around and say, 'Well, sorry, we're thinking about selling the property anyway.' Then it's like, 'Oh, right.' So, then you become homeless.
Margaret, 74, Leeds

As long as older renters continue to worry that their options are to continue to live in cold or poor conditions, or risk eviction because of an unaffordable rent increase, it is likely they will be reticent about agreeing to work.



Strengthening protections for renters

“ I would be more inclined to consider having the work done if the rent was kept under control... If the rent was controlled, and would not be put up as a result of having these works done for a period of time, I’d be happy with that. Martin, 63, South Shields

The UK Government’s current Warm Homes Plan and MEES proposals do not address these risks. Our evidence suggests that for older private renters, this is the single greatest barrier to engagement. This is why measures need to be in place to ensure that renters have more confidence that they have long-term security and protections from rising rents. In addition to the protections afforded by the Renters’ Rights Act, there should be more action to ensure that tenants are protected from rent increases and can remain in their home so that they feel the benefit of the work carried out. Limits on in-tenancy rent increases across the sector would provide reassurance to tenants that they will not be subject to sudden rent shocks. Without those protections, MEES risks reinforcing insecurity rather than reducing fuel poverty.

Grants available for improvements to rented homes should include conditions that prevent rent increases or eviction for an agreed number of years following use of the grant. This is particularly important where eligibility for the grant is a result of the tenant being in fuel poverty; the tenant must be able to remain in the home to benefit from the grant. There is also potential for rent tribunals to take account of the previous use of grant funding when making judgements.

We welcome the UK Government’s proposal to develop a Warm Homes Fund, and introduce a new zero- and low-interest loan offer. Providing landlords with access to low-cost loans for improvements needed to meet MEES will help ensure landlords see the cost of meeting MEES as a long-term investment in the value of their property, reducing the risk of the landlord raising rents to fund improvements or selling the property.

Fair exemptions: Putting tenants wellbeing first

Reducing the risk of rent rises and ensuring that the process of upgrades is tenant-centred and supported is likely to minimise the number of renters who resist work being undertaken. Nevertheless, there are likely to be some, including some older renters, who have legitimate reasons for not wanting upgrades done.

“ Unfortunately, I don’t want the upheaval...of having to move out of your home... the inconvenience. Steve 70, Leeds

To ensure the MEES process is person-centred, tenants must have the right to refuse works where they feel it would offer little benefit to them or where the process would be too challenging to endure. Third-party exemptions, as laid out in the UK Government’s response to the MEES consultation, provide a route for tenants to object to certain measures. Tenants must be aware of their right to exemptions.

However, there is a risk that exemptions are seen as an easy opt-out for landlords. While it is understandable that many older renters would be wary of disruptions, with the right support they may be able to cope with the work and benefit from its results. This underscores the importance of the tenant support we have discussed earlier in this report.

For this exemption to effectively help protect tenants, there must also be safeguards to prevent landlords from encouraging tenants into refusing work – either directly, or indirectly by failing to offer support or flexibility – to avoid the cost of upgrades. Exemptions from MEES based on lack of third-party consent must be independently verified, to ensure they are legitimate and that tenant requests for exemptions are not the result of coercion or failure to appropriately inform and support.

Cost exemptions risk leaving renters in the cold

The UK Government's response to the MEES consultation proposes that the cost cap for upgrade work under MEES will be set at £10,000 – substantially lower than the £15,000 originally proposed. It also introduces a 'property value adjustment' exemption, which would reduce the total amount needed to be spent on the lowest value homes. This risks renters most in need of improvements benefiting the least. Older people with a lower income are more likely to live in rented homes of a lower value and that are currently most need of upgrade. These cost caps put them at risk of not being lifted out of fuel poverty by upgrades.

The UK Government must give more consideration to how properties that will not be lifted to EPC C by MEES alone can be upgraded, and how renters in fuel poverty whose homes are exempted from the MEES target can be supported so they are not left in the cold.

Consumer protection for upgrade work

In our focus groups, some older renters expressed concerns about the quality of work that might be undertaken through MEES.

“ So, if you've got a good landlord, who is interested in investing in his properties and in doing good work to his properties, because it's a long-term investment, who is prepared to pay for quality things being installed? That's one scenario, isn't it? But then you've got the landlord that's got lots of houses at cheap rents for your tenants. He's not going to want to spend a penny more than he's going to have to, is he? And he's going to buy the cheapest of whatever it is that he can get.
Eileen, 67, York



Strengthening protections for renters

In the most recent UK Government scheme – Warm Homes: Local Grant – installers must be Trustmark registered and certified under the latest version of PAS 2030²⁶ or by MCS to install the relevant eligible measures. Despite this, there is a lack of trust among some advisers and tenants in the quality of work. Some raised issues with certifications.

“All it is, is that person’s done the training to tick that box. That’s all it says. It doesn’t say whether or not they’re actually good at doing their job.”
Groundwork

Some questioned the quality of work undertaken, and the risk of detrimental impact on the home and resident.

“For some ECO agents, it’s just part of their tick-box in terms of raising the EPC... But in terms of an 80-year-old who’s going to end up starting to get damp at the top of the walls, which will then turn into black mould, which can then lead to respiratory and health problems afterwards as well.”
Care and Repair Cymru

It is not an unrealistic fear, according to the National Audit Office’s latest report, which found that 98% of homes that had external wall insulation installed under the Energy Company Obligation (ECO) and the Great British Insulation Scheme (GBIS) have problems that will lead to damp and mould if left unaddressed.²⁷ A home energy officer at Care and Repair Cymru explained this to us.

“Because of what’s gone wrong with ECO4 – it has been very much documented in the issues of the scheme... Lots of my old people do just listen to the radio and do read newspapers and stuff. They’ve seen this stuff. Lots of them live with stone walls and adding internal wall insulation isn’t always the best option.”
Care and Repair Cymru

It is essential that older private tenants are adequately protected from unscrupulous contractors and poor-quality work. We welcome the UK Government’s response to the MEES consultation, which recognises the need for consumer protection as energy efficiency standards are raised to restore trust and create a system which is simpler and more effective.²⁸

Enforcement and redress

Successfully implementing new MEES requirements will require robust enforcement, and landlords must be made aware they will be held to account if they fail to deliver improvements or attempt to bypass tenant protections. It is widely recognised that enforcing existing MEES standards has been weak,²⁹ inconsistent and underfunded.

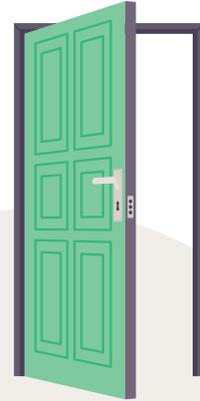
Older renters can feel they are on their own, without any proactive oversight from local authorities or confidence in who they can turn to if they are experiencing problems.

“Unfortunately, the landlords have got the upper hand. If you don’t like it, basically bye-bye.”
Steve, 70, Leeds

“ It’s a bit of a pipe dream, but if the government could take a more hands-on approach with rentals, then I think maybe a lot of people will feel a lot more secure.
John, 70

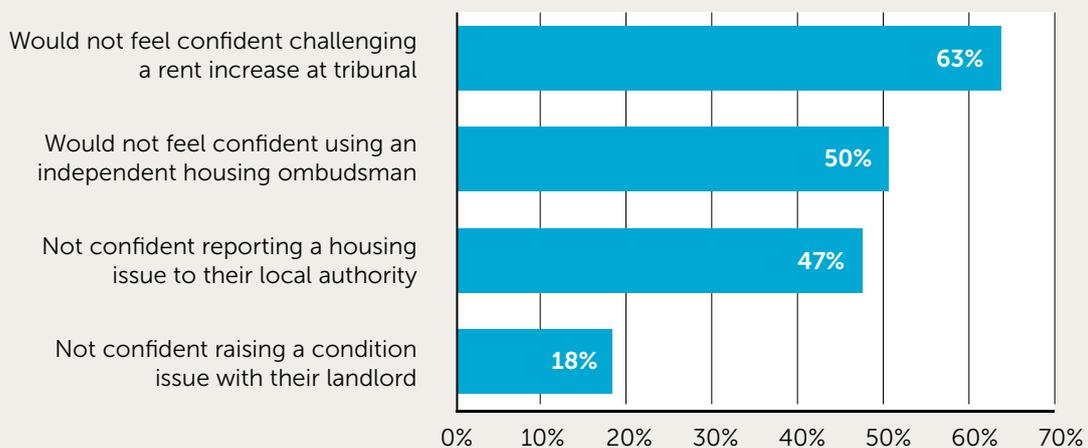
Older renters need a clear, accessible path to redress if they encounter problems, and to have the confidence that this will result in action without jeopardising their security. Our research shows that tenants currently lack confidence using the potential routes for redress that are (or will be) open to them.

The new PRS Ombudsman could intervene in issues where, for example, homes fail to meet the new DHS, or where upgrades were carried out in a way that did not appropriately consider the needs of the tenant during the work.



“
 Unfortunately, the landlords have got the upper hand. If you don’t like it, basically bye-bye.
Steve, 70, Leeds

Figure 5: Older private renters’ confidence about raising an issue about the condition of their home



Source: Survation representative polling among private renters aged 65+ in England.

Strengthening protections for renters

Better data: Visibility and accessibility

One barrier to effective enforcement has been poor data. Local authorities that have the powers to sanction landlords whose properties do not meet the standard simply do not have access to the right information to know where breaches are occurring. The introduction of the Private Rented Sector Database through the Renters' Rights Act offers a transformative opportunity to fill this information gap. While local authorities still need adequate resources for enforcement, the PRS Database – if it is accompanied with the right requirements for landlords to submit data – should enable enforcement to be significantly more effective and efficient.

However, the database should be more than an enforcement tool for local authorities. It should be a public-facing resource that empowers tenants, providing a tool that enables them to check that their home complies with relevant standards, and to allow informed search when looking for a new home.

Digital exclusion must be considered, with routes for people who can't, or aren't able to, confidently navigate information online having alternative routes to access information held on the database. This could include the ability to request a printed copy of a property information log from a landlord or lettings agent, having support integrated into other advice services, and having a dedicated information telephone line.

Backing MEES with the right protections and enforcement would mean that older renters have greater confidence that they will benefit from warmer homes and lower bills, ensuring the policy delivers on its objectives.



Independent Age's recommendations

- Action must be taken to reduce the unit price of electricity relative to gas to make sure electrifying heating reduces bills. The UK Government should introduce a bill reduction target for all upgrade work undertaken to meet MEES. Introducing an energy social tariff is also essential to ensure that fuel-poor tenants are not penalised for the transition to low-carbon heating systems.
- The UK Government must strengthen protections against 'renovictions' and post-work rent increases. Where public grants and loans are used to fund upgrades, there should be enforceable guarantees that prevent rent increases or evictions for a set period, ensuring the benefit of the financial support is shared with the tenant.
- 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.
- Local authority enforcement teams should have discretion to exempt properties from MEES based on existing planning laws and renters' rights. The UK Government must issue clear guidance on the specific circumstances in which a lack of tenant consent constitutes a valid exemption, ensuring older renters are protected from both unreasonable disruption to their lives and landlord pressure.
- The UK Government must consider how homes exempt from MEES, including because of cost caps and affordability exemptions, can be improved so that the people living in homes in greatest need of upgrade are not left in the cold.
- Local authorities must proactively enforce MEES and the DHS, and the UK Government must ensure they have the appropriate funding to do so. The PRS Ombudsman must have the powers to intervene where tenants' homes do not meet the required standard, or tenants' needs aren't met in the process of conducting energy efficiency upgrades and other improvement work.
- The UK Government must ensure the PRS Database is fully accessible to those who are digitally excluded. It should serve as a transparent record of a property's EPC status and compliance with MEES and the DHS, including details of any exemptions allowing older renters to make informed choices about their housing.

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