

Housing and Supporting Older Tenants: A Landlords Guide

Just over 20 percent of people aged 65 and older are renting, and most live in private rentals. In 20 years' time, we expect that around half of 65 year olds will be renting.

Older people can be great tenants. Many know how to look after a property and they pay their rent on time.

They are generally careful and considerate tenants, interested in staying long-term.

This guide offers landlords practical suggestions on supporting older tenants to live safely and comfortably. In turn you will benefit from a tenant who cares for your property and protects it from deterioration.

What helps to attract and keep older tenants?

- A good relationship with their landlord / property manager.
- An affordable rent.
- Repairs and maintenance are done promptly.
- The home is warm and dry.
- They can make small changes, decorate, or grow a garden; things that make a house their home.
- The home is safe and suitable for mobility and physical needs.
- There's space for storage.
- They can have a pet if they want.
- They can get practical help if needed, e.g. section maintenance.
- The house is in a safe location, near amenities.

This guide does not cover general matters relating to landlord rights, responsibilities and compliance with the law. Contact Tenancy Services for that information (see Resources on the back page).

You can download a copy of this guide at <http://renting.goodhomes.co.nz/>



A good relationship

Building a good relationship with your older tenant from the start sets the scene for all future contact.

Tips for building a good relationship:

- Some older tenants have different needs, preferences and priorities compared to younger tenants. Finding out about these will help you to manage your tenancy relationship more effectively.
- Talk with older tenants about how they like to communicate. Many like face-to-face visits, contact by phone and written information.
- Encourage your tenant to provide the name and contact details of someone you can call (next-of-kin, a family member, trusted friend, or doctor) in case of an emergency.
- Be clear about your expectations of the tenancy.

Tenancy application and references

Some older people will not be familiar with application processes or could find filling out forms difficult.

Standard application forms require information that some older people cannot provide if they are new to renting, e.g. details of current or previous tenancy and a landlord reference. Others may not have photo identification such as a driver's license.

Making the application process easier:

- Make sure the form is easily readable – use a large font.
- Identify different types of acceptable references, other than a previous landlord or employer. For example, doctor, minister, lawyer, friend, neighbour, bank or community organisation.
- If the applicant does not have photo identification, they can obtain a Kiwi Access identity card, a legal, secure and reliable form of identification. See <https://kiwiaccess.co.nz>
- If the applicant has trouble with a form, suggest that they ask someone they trust to help them complete their application.

Property inspections

You can make the inspection a constructive time for you and your older tenant:

- Arrange the inspection at a time that suits the tenant.
- Ask if they wish to be present at the inspection, or to have someone they trust with them for the inspection.
- While you must give a minimum of 48 hours' notice for an inspection, consider giving a longer notice period if this helps the tenant.
- Remind the tenant shortly before the inspection is due, with a phone call or text.
- Encourage feedback and use the inspection as an opportunity to identify anything that needs to be repaired.
- If you take photos:
 - Restrict photos to essential things, such as items that need fixing.
 - Make sure the tenant knows what will be in the photo.
 - Be careful not to include the tenant's belongings in the photos.
 - Check out the Privacy Act requirements about collecting and storing information such as photos as part of an inspection. Tenancy Services can provide advice on this.
- Provide a copy of each inspection report to your tenant, along with any dated photos.
- Thank the tenant after the inspection, and compliment them when they are taking good care of the property.

Some older tenants find property inspections stressful. If things are going well with the tenancy, there are no concerns, and you continue to comply with insurance requirements, consider minimising the frequency of inspections.

“ I love it here. The landlady is really happy with me. She said the property is the best it's ever looked. I've put in gardens, I've been allowed to change a room. I think I've got it just how I want it (Tenant aged 71). ”



The rent

Many older tenants are totally or mainly reliant on superannuation, and the bulk of their everyday living costs goes on accommodation.

If your older tenant is routinely late with rental payments:

- Talk with them about whether it would help them to pay on time if the rent due date is adjusted to align better with their pension payment date.
- If the rent amount changes, ensure that they have made the adjustment to their automatic payment.
- Suggest that they contact Senior Services or Work and Income to enquire about accommodation assistance.

If your tenant is in rent arrears, address this promptly as soon as a payment is missed, so that it does not escalate. Work out a plan with them so that they can pay missed payments in instalments. Make sure that your agreement about repayment is a written one.

If your tenant has persistent financial problems, encourage them to seek help from Senior Services, or Work and Income (if they are under 65). The local Age Concern, budgeting service or CAB may also be able to help.

Repairs and maintenance

Older people often spend a lot of time in their homes, so it's vital to do repairs. Fixing leaks and draughts can improve indoor temperatures and reduce moisture. Keep steps, stairs, decks and pathways in good condition. It's also important to do small jobs, like changing light bulbs, testing fire alarms and changing fire alarm batteries.

Sometimes older tenants don't like to report needed repairs or maintenance. Often, they don't want to bother their landlord. Some are even afraid they will be asked to leave if they request repairs, or their rent will be increased. Use the property inspection to identify anything that needs fixing. Remind the tenant you want to keep up with the repairs and maintenance.

“ It's just perfect – the flats are all modern and fully insulated, so warm. All the necessities of life. DHB are going to get me a riser for the sofa and the toilet and also a chair for the shower (Tenant aged 78). ”

Accessibility

Some older tenants need home modifications to make it safer and easier for them to move around and carry out everyday tasks. Examples include: a ramp, grab rails, hand rails, a level-entry shower, a hand-held shower, lever door handles and tapware.

As a landlord, it is up to you whether modifications to the dwelling are allowed. However, the Residential Tenancies Act states that the landlord must not withhold consent unreasonably for any requested alteration.

Your tenant may be eligible for a home modifications subsidy from the Ministry of Health. They can be referred by their doctor, local hospital, district health board or local Needs Assessment and Service Coordination service (NASC). NASC will assess whether your tenant needs home modifications and whether they are eligible for financial assistance. There is a limit to the amount of funding that can be provided. Small modifications under \$200, such as grab rails, are not covered by that funding, but can make a huge difference to your tenant's wellbeing.

“ It's only got one step. The other house had a lot of steps, not good for me. I have a mobility scooter and I've also got a garage for that (Tenant aged 73) ”



Tips for age-friendly housing

- Non-slip, evenly textured flooring materials prevent falls. This is the best flooring for users of wheelchairs and mobility aids.
- For interior painting, use colours that reflect light. This helps people with limited sight.
- Make outside steps clearly visible by painting the edges of the steps with contrasting paint.
- Cupboards should be easy to reach.
- Handrails on steps and grab rails in the bathroom and toilet are easy to install, cheap and effective.
- Ensure that the dwelling is well lit inside and out, especially on pathways and entrances.
- Lever-type door handles, tap handles and a hand-held shower are easy to use.
- Replace bath or shower with a level-entry shower. If your tenant is assessed as needing a level-entry shower, you may be able to get it subsidised (see Accessibility).
- Anti-scald water device.
- Peephole viewer in the front door at a convenient height.
- Security stays on windows.
- Fire blanket to put out small kitchen fires. This can be purchased relatively cheaply from hardware stores.
- Consider storage needs for equipment such as a walker or mobility scooter. A mobility scooter needs access to a power point for charging.

You can make age-friendly improvements when you do renovations. Refer to Lifemark (see resources on the back page) for information on age-friendly design.

Health issues

If your tenant has to go to hospital for a lengthy period, it's important that they talk with you (or your property manager) about how to manage any issues and rent payments while they are away. You and the tenant may be concerned about the security of their home, and you may be able to arrange for a regular check on the property to allay those concerns.

When your tenant returns from hospital, they may need someone to stay with them for a few weeks. They may also need help from a home care

service, or home modifications. Their doctor or health service should make those arrangements.

Connecting with services

It can make a big difference to an older person's wellbeing if they receive the services they need.

You may notice some warning signs that your older tenant is struggling with routine activities or is unwell. If you have concerns for your tenant, raise this with them. Encourage them to discuss any problem with their family, trusted friend or doctor so that they can be supported.

Some issues may be easily resolved through connecting your tenant with appropriate services. You can leave contact addresses with them for the local Age Concern, Grey Power, CAB and RSA. All provide information and advice about services for older people. Churches and community organisations such as Lions, Rotary and MenzSheds offer practical help to seniors.

An online directory of services is available at www.familyservices.govt.nz/directory/ This can be searched by location.

“ When you are older you want to be able to stay put in a community. You lose contact with friends and family, it's really easy to lose contact if you are moving a lot (Tenant couple in their 70s). ”

Pets and service animals

If a tenant has a dog that has been certified as a 'disability assist dog', they have a right to access accommodation under the Human Rights Act. (Note some exceptions are allowed under the Act).

Pets provide companionship and contribute to a sense of security. They can reduce stress, depression and loneliness. If your tenant has or wants a pet, see that the property is suitable for pets. Note in the tenancy agreement, the number and type of pets allowed.

Ask the tenant for a contact who can look after the pet in an emergency.

Remember, you cannot charge a separate pet bond.



Hoarding

The way to manage hoarding is to have a good relationship with your tenant and work with them to address the issue. You can use property inspections to do this. Sometimes hoarding happens because of a physical impairment, or lack of transport, so that disposing of excess items and rubbish is difficult.

Tips for addressing hoarding and unsafe clutter:

- Talk with your tenant and work on a decluttering plan together. Make your expectations clear regarding clutter and safety and provide them with a list of what they need to do.
- Encourage your tenant to ask whether family or friends can help.
- Suggest to your tenant that they contact the local Age Concern or a service club, which may be able to provide advice and practical help.
- Ensure that recycling and garbage containers are available, easy to use, and your tenant knows the council arrangements about collection.
- Check to see if the council has an inorganic collection and whether any items can be disposed of through that.
- Offer to take away rubbish and recycling, if the tenant has no other way of disposing of these.

Elder abuse

If your older tenant is anxious or frightened, or suddenly seems unable to cope financially, consider whether these changes might be due to abuse.

If you suspect abuse, or the tenant discloses abuse, talk to them and encourage them to seek help. Give them the Elder Abuse Response Service contact (phone 0800 32 668 65).

If you have a serious and urgent concern for the older person's safety, contact Age Concern, the Elder Abuse Response Service or Police immediately.

Ending a tenancy

Moving house can be very stressful. If you need to give a tenant notice, discuss this with them face-to-face or on the phone. Consider how to minimise the stress, including providing a longer notice period than required by law.

If the tenant needs help to find housing, you can refer them to your local council, Senior Services, or to the local CAB. Community housing providers operate in some areas and some have accommodation for older people.

There may come a time when your tenant struggles to live safely and independently. It's a good idea to have an agreed plan in place, where you can obtain help for yourself and your tenant to make the decision whether they need to move on.

Death of a tenant living alone

At some point you may be faced with the distressing situation of a tenant's death. There are steps that you need to take to make sure everything is handled legally.

If you find your tenant dead, call the Police immediately; they should contact next-of-kin. Secure the property and turn off all utilities. If your tenant has died away from home, as soon as you are notified, make sure the property is safe and secure.

It is important that you do not remove the tenant's items from the property (or allow anyone else to do so) until you are allowed to under the law. Generally, you would arrange with the tenant's executor or next-of-kin to remove the tenant's property.

The Residential Tenancies Act sets out the requirements of ending a sole tenancy in case of death, such as the notice period that a landlord or the tenant's personal representative or next of kin can give (see the Tenancy Services website).

“ We wanted somewhere safe where we could stay as long as possible, somewhere we would not have to leave. We now feel secure and stable (Tenant couple, late 60s). ”



Resources

Age Concern

www.ageconcern.org.nz

National Office Phone **Freephone 0800 652 105**

Elder Abuse Response Service

Freephone 0800 32 668 65

Going for Good Renting toolkit for older renters

Download a copy of the toolkit at <http://renting.goodhomes.co.nz/>

Or phone CRESA **Freephone 0508 427 372**

Good Homes

Checklist tools to help older householders and landlords identify and address repairs, maintenance and safety issues.

<https://repairsandmaintenance.goodhomes.co.nz/tools/>

He Keteparaha Tēnei Mō Te Whare Kaumātua.

A Toolkit for Kaumātua housing

Available from Rauawaawa Kaumātua Charitable Trust,

<https://www.rauawaawa.co.nz/> phone **07 847 6980**

Lifemark

Freephone 0800 227888

www.lifemark.co.nz

Tenancy Services

Freephone 0800 836 262 www.tenancy.govt.nz

Landlord Compliance Checklist – to help ensure you are complying with the law.

<https://www.tenancy.govt.nz/starting-a-tenancy/new-to-tenancy/landlord-compliance-checklist/>

Renting and You

<https://www.tenancy.govt.nz/assets/Uploads/Tenancy/renting-and-you-english-edition.pdf>

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Disclaimer

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