Martin Lewis Small Ideas Initiative Submitted Ideas

Idea	Source	Sum up your idea in one line.	What's not working? For whom? And how does it affect everyday life?	What's the fix? Be specific.
1	Generation Rent	Include energy and council tax costs on landlord database	It is easy to rent a home on the basis of a lower headline rent than another option, only to end up paying more per month because the council tax is higher and the home is not energy efficient. It is hard to understand if a home you are interested in is good value because council tax can vary between councils and tax bands, and energy performance certificates use energy cost data that rapidly goes out of date. The government is introducing a new system of EPCs and a private rented property database, but it is unclear if it will contain this valuable information for house hunters.	The public website to access the landlord database should automatically populate with data from the local council about the council tax for the current financial year, and data about estimated energy use from the property's EPC, combined with the current Ofgem price cap, to indicate an estimated annual energy bill. That will enable house hunters to compare properties they are interested in on advertised rents and standardised current values on other costs, making it easier to understand which home offers the best value for money. This information could also include water bills.
2	Generation Rent	Service to help renters stay in a home that's being sold	Landlords can evict tenants in order to sell the property. The potential for this to happen undermines security of tenure and when it does happen the cost and stress of moving falls on the tenant, and can even lead to homelessness. It is possible to sell properties with sitting tenants but few landlords consider this option and tenants are powerless to do anything about an eviction notice. "Concessionary" mortgages are designed for tenants to buy out their landlords but they are poorly	The government should set up a website for tenants who are facing eviction because their landlord is selling, and for landlords who are in the market for tenanted properties. Landlords would sign up for alerts on the site. The government would redesign the notice of possession served to tenants to include a URL to the website. Tenants could register on the site if they would like to stay in the home, and this would alert landlords to available properties. The website would also include a tool to check if the

			advertised and this information is not routinely provided to tenants facing eviction.	tenant would qualify for a concessionary mortgage and information on how to access it.
3	Generation Rent	Penalise landlords who exaggerate claims on tenancy deposits	The tenancy deposit protection system allows landlords to make exaggerated and unfounded claims on tenancy deposits without penalty. Challenging false claims via a protection scheme typically sees them rejected and renters reunited with their money, but this process takes weeks and, because they need at least some money back quickly, many renters feel pressure to settle for less than they are entitled to. No consequences for claims which are rejected mean there's no downside risk for landlords who do this. This means renters lose money that is rightfully theirs and erodes trust in the system.	Landlords and letting agents should face fines where they have had large claims on tenancy deposits rejected by protection schemes on more than one occasion. A single case of this happening may be an aberration, but repeated cases indicate a pattern of behaviour that has the potential to harm other tenants who do not feel confident in disputing a claim with the scheme. Fear of penalty would lead to more realistic claims, return more money more quickly to tenants, free up resources within schemes, and disincentivise bad behaviour by landlords and letting agents.
4	Generation Rent	Right for tenants to pay for repairs and deduct from the rent	In private rented homes, landlords are responsible for most repairs, but it can be difficult for tenants to get their landlord to fix problems, with many complaints ignored or dismissed. Many tenants pay for repairs out of their own pocket but it is not clear what their rights are in relation to getting their money back. If you deduct it from rent without your landlord's permission then they could seek eviction for rent arrears. Tenants can complain to the council or take legal action, but often arranging repairs themselves and taking the cost out of rent would be easy, quick and cheap.	The government should legislate for a clear right for renters to arrange for repairs and deduct the cost from the rent, as long as 1) they give the landlord a chance to fix it first, 2) the landlord has not provided a good reason why the repairs are unnecessary and 3) they can document the cost incurred. It should be unnecessary for tenants to seek multiple quotes for the work to be done as, by ignoring the problem, the landlord has forfeited their right to insist on value for money. The government could include this right as part of Awaab's Law, currently subject to consultation.

5	Generation Rent	Nudge recent movers into updating their voter registration	Moving home is stressful, with lots of admin involved before and after. Registering to vote is usually bottom of the to do list. When an election is called, there is a tight deadline to register, and often complex processes involved. That means private renters and others who move frequently are far less likely to be on the electoral roll on polling day compared to homeowners, meaning their voices are less heard within the democratic arena and excluded from the political process.	When we move, most of us have to update our address with the public sector for taxes, benefits or driving licence. Online and paper systems to do this could easily include a tick box option to update your electoral registration, and an optional field for your National Insurance number, which is needed to register as well as your address and date of birth. This information could then be fed into the electoral register as well as the main service you're updating, in the same way it happens for organ donation. This would save home movers one extra bit of admin and build a healthier democracy.
6	Supporter	An app for reporting disrepair issues in private rented homes	When an issue in a private rented property gets reported, whether it is disrepair in the home or a hazard, renters rarely get updates on the status of the repair from their landlords or letting agents.	An app for reporting disrepair issues would allow all responses from landlords/letting agents to be logged in one place. Tenants would upload a photo/video of the problem onto the app, and this would then set a countdown the landlord has to respond within and a timeframe to fix the issue within.
7	Supporter	Introduce a disability passport.	Private renters with disabilities face multiple barriers in getting access to help as often this requires filling out multiple long and complicated forms, preventing them from accessing the support they need.	Introducing a disability passport, which is a single document that specifies a person's limitations and required adjustments authorised by a doctor, could be access by employers, housing authorities and other statutory bodies to remove these barriers and save a lot of time and stress for people with disabilities.

8	Supporter	Introduce a home MOT	Many private renters live in substandard housing, with complaints of disrepair and hazards in their home often going ignored by their landlords. Additionally, when tenants are looking for a new home, they don't have much idea of the standard of the property bar a surface level viewing and perhaps an Energy Performance Certificate (EPC) rating. This could lead to tenants to unknowingly renting a home that is in poor condition and has a history of the landlord not attending to repairs.	Introduce a home MOT which includes lots of different property checks including its current condition going beyond energy efficiency measurements. This could be found in a national home MOT portal to track progress of the property and be assessed by an independent inspector who could grade a rental according to a set criteria for human habitation and decent housing standards. This would help improve standards in the private rented sector and hold landlords to account for poor quality homes.
9	Supporter	Make discrimination against non-related people in HMOs	Landlords who don't want to get an HMO licence, or in some cases planning permission, for their homes, may tell prospective tenants that they are only renting families because of this. This makes it harder for individual renters to find a room they can afford. Co-housing has benefits for lots of different people and may improve the collective bargain power of tenants in a home as well as being financial beneficial for some and create an improved sense of community.	The HMO legislation should be amended to make discrimination against non-related tenants wishing to share a joint tenancy illegal. This would help people who would benefit from joint tenancies able to access them more easily and experience the benefits of HMOs.
10	Supporter	Make photographic inventories mandatory for rental properties	The current process for documenting the condition of rental properties is inconsistent. Not all tenants receive a sufficiently detailed inventory and where inventories do exist, they may not include adequate photographic evidence. This creates problems for tenants when they move out, as they find	By requiring all landlords and letting agents to provide tenants with a dated photographic inventory of the property's condition at the beginning of every tenancy followed by a corresponding check-out inventory at the end, this would create a fair and transparent record of

			themselves disputing deposit deductions for damage that was already present when they moved in, or for ordinary wear and tear. Without clear evidence of the property's original condition, it can be difficult to challenge these deductions fairly, and adds particular pressure on renters on lower incomes.	the properties condition, helping to prevent disputes over pre-existing damage. Both parties should receive copies, with the opportunity to raise any disagreements.