

Second Reading of Rights of Boat Dwellers Bill [HL] Friday 17 July 2026

Hansard Link - [Rights of Boat Dwellers Bill \[HL\] - Hansard - UK Parliament](#)
Parliamentary TV [Parliamentlive.tv - House of Lords](#) (14:06 – 14:47)

Baroness Bakewell of Hardington Mandeville (LD)

My Lords, I am grateful to the National Bargee Travellers Association and the Public Bill Office for their help in drafting this piece of legislation, which is long overdue and very important to those who make their homes on Britain's rivers and canals. I thank those few noble Lords who are speaking this afternoon for taking part.

The 2021 census counted 105,000 people living on boats and other mobile homes. Many living on boats did not receive the census information at all. They have no postal address and cannot receive mail in the way everyone else takes for granted. Housing law does not apply to boats. Boat dwellers who travel have no access to health services, as you need a permanent postcode to register with a GP. A marina or canal-side address is not accepted, and I will return to that.

Since 2015, the Canal & River Trust has enforced a policy that pushes boaters without a permanent mooring to travel a distance and pattern that can cut them off from work, from their children's school and from family. This goes well beyond what the British Waterways Act 1995 requires. For those with children—which admittedly is a very small percentage of boat dwellers—gaining access to education is problematic if they are forced to move on every 24 hours. I fear it is difficult to comprehend the Minister in the other place saying in December 2024, in answer to a Parliamentary Written Question: *“Those with children who choose to live on a boat without a permanent mooring are responsible for ensuring they have access to education”*.

If a family were to live in the middle of Dartmoor, miles from the local school, would the education authority say it was the parents' responsibility to provide access to the relevant school?

It is time that boat dwellers who travel have recognition and enjoy the same rights as the rest of society. I have received emails from those with views from both ends of the spectrum of support and antipathy, and I take that as a sign that this subject needs a proper airing.

The Bill is short, and one or two of the clauses appear to be causing some concern: Clause 4, on the right to access public services, and Clause 5, on security of tenure for boat dwellers. This is what debate in the House of Lords is all about: airing concerns, modifications and agreements.

I am not personally a subscriber to social media. However, I have been sent a copy of the National Association of Boat Owners' Facebook page from 11 to 29 June, anonymised. There were a wide range of views, for and against, with many who have boats for leisure activities worried about how the Bill will affect their use of the water. I understand this. However, I will just quote from one contribution: *“Giving rights to someone does not take away from anyone who already has that right. It just makes it fair to all”*. I agree with this statement. One boat dweller, contacting me via email—I have taken out the venue he has listed to protect his anonymity—says: *“In the spring, summer and fall, I travel. In the winter, my boat is in a static place. However, I cannot register with a GP in this static area. I would like to know, if this Bill became law, would it require financial services—banks and credit agencies—to treat boat dwellers equally and not a reason to lower their credit ratings?”*

The RBOA has welcomed the Bill and the debate that will arise as a result. It says: *“The Bill addresses a number of long-standing issues affecting resident boaters, including recognition of boats as lawful homes, access to public services, security of tenure and treatment of those living aboard without a permanent mooring”*.

I return to the issue of access to health services. I have received an email from a travelling boater—whose name I will not mention—who illustrates the difficulties:

“Recently, my wife has been able to register temporarily with a GP, and this has its problems. Because they use a different computer system from the one our home GP uses, they are unable to access her past records. Also, because we are now moving away, we now have to incur expensive and time-consuming train travel to get back to the hospital, because appointments cannot be transferred without going back to the bottom of the waiting lists”.

It is obvious that boaters who travel have significant disadvantages compared to those living in permanent moorings or bricks and mortar. Those objecting have particular difficulties with Clause 6, on cruising patterns and licensing conditions. Those who cruise for leisure instead of as a way of life believe they will be adversely affected. Those with fixed addresses appear not to understand the difficulties of those who are unable to register an address to receive mail, register to vote and enrol with a GP. These are the basics of life to which everyone should have access. There are those who, having moored their boats, appear to seek to block the towpath, causing difficulties for others, and I do not support their actions. I am grateful to those who have made contact with me to tell me of their concerns, but not always of the way in which they have expressed themselves.

The debate is moving on. In 2006, Sir Vince Cable secured a Westminster Hall debate on this subject, so I am following in his footsteps. On that occasion, the Leader of this House, the noble Baroness, Lady Smith, responded as the relevant Minister. Boat dwellers deserve rights and the same access to services as you and I in this Chamber enjoy. Governments from both sides of the House believe that boat dwellers are not a housing issue. This may well be true, but this is certainly an accommodation issue, and those who choose this lifestyle should not be looked down on or ignored.

My Bill is not in the same class as others debated this morning, but it deals with those who are at a disadvantage. I am not a lawyer, but I hope my Bill, having started a very serious discussion, will be successful. I look forward to Committee, where we can explore the pros and cons that have arisen, and I look forward to the Minister's comments.

2.14pm Lord Cashman

My Lords, I am pleased to speak in support of the Bill in the name of the noble Baroness, Lady Bakewell. I congratulate her on her exposition in moving Second Reading and, indeed, in outlining the rights and benefits as well as the problems. I have long taken an interest in this subject, since the decimation of the rights of people with houseboats at the club of the Chelsea Yacht & Boat Company along the Thames on Lots Road, and their subsequent attempts to try to seek justice and security of tenure against rogue developers and landlords. The Bill addresses the rights that we need to protect boat dwellers along the riverways and canals of the United Kingdom.

During the passage of legislation in your Lordships' House, I have tried to bring forward amendments to address these issues, particularly on the rights of access to public services and security of tenure for boat dwellers with permanent mooring and for those without. Sadly, I have been unsuccessful, and the Government have not been willing to address this in legislation—although they recognise the problem sympathetically.

I was a little alarmed to learn that the Canal & River Trust had heavily lobbied civil servants when we were dealing with the Renters' Rights Bill and my amendments. I was alarmed because it did not address their concerns to me, and, as far as I know, it did not address its concerns to all Members of your Lordships' House but directly to civil servants. When we previously discussed this issue during the passage of the Renters' Rights Bill, I was told that it was too difficult to address, and this was reinforced by the civil servants. I am aware that it is a difficult situation but, as I have said before, we come into politics to address and try to solve such difficult situations, not prolong them. It is about outcomes, and the Bill rightly seeks to address positive outcomes for boat dwellers.

At the moment, the United Kingdom faces a housing crisis, and we need to look at every available opportunity to address that crisis. Houseboats, residences and ownership are ways that we can deal with homelessness and overcrowding, and provide a ladder on to the housing market. Indeed, there are developers currently offering a “luxury life on the water waves”, interestingly accompanied by the offer of flexible moorings—for flexible moorings read non-permanent moorings, where people can be evicted and their licence not be renewed, as they are moved on, while on the canals they are forced, as the noble Baroness, Lady Bakewell, said, to play a forward game of ping-pong in order to remain in their licensed boat or barge. Developers see potential and are making inroads across London at the marinas—in Limehouse in east London, the Surrey Docks in south-east London, and places where people have lived in boats and barges for decades and, in some instances, centuries. These are now being taken over by companies seeking to make a quick buck, such as those at Lots Road. It is happening in riverways across the country. That is why we need the Bill.

I have gone on for too long. Sadly, I think the Government will reject the Bill. They will repeat that it is too problematic and that it covers too many Whitehall departments. However, this will not be an acceptable excuse. Without such rights people will be moved along, evicted, have their homes taken from them and their licences will not be renewed. They will be denied basic rights, as outlined earlier. We who do nothing must shoulder the responsibility of such inaction. That is why I wholly support this important Bill.

2.19pm Baroness Miller of Chilthorne Domer (LD)

My Lords, it is a pleasure to follow the noble Lord, Lord Cashman, in his long campaign on this issue. My noble friend Lady Bakewell of Hardington Mandeville has long fought for those members of society who have found it hard, or impossible, to have their non-traditional homes recognised as a home, be they Travellers, Gypsies or, in this case, boaters. She has laid out extremely well why this Bill is needed. I lived on a houseboat on a rented mooring in the 1980s. Frankly, even nearly 50 years later, the issues have not really changed.

My noble friend talked about how difficult it is to access services because a boat address is not recognised by many authorities. Clause 4 is absolutely key. Last year, the noble Lord, Lord Cashman, introduced an amendment to the then Renters' Rights Bill on this issue and, on 14 May 2025, the noble Baroness, Lady Taylor of Stevenage, who will reply today, mentioned a couple of points that are worth thinking about.

First, she told the House that a boat is regarded as a chattel, not a home, so security of tenure is—I paraphrase—already in the “too difficult to consider” government box. Nevertheless, that chattel is someone's home. The boat needs to be redefined; it is insulting to call it chattel these days when it is somebody's home. She also mentioned the implications for the navigation authorities. The Canal & River Trust is well aware of the issue but has no duty to have regard to a boat being someone's home. Then there is the added complication that some boat owners own their moorings, some rent their moorings and some have no mooring and must move on every 14 days.

This Bill would give all these groups some extra security, particularly in the recognition of a home. With no such definition, boat dwellers fall down the gap in the legislation that should recognise the status of a home. There are also the duties of local authorities. They have a duty to recognise someone as homeless if they can no longer live on their boat, but they make very little or no effort as a planning authority to address the need for more moorings, both temporary and permanent. That is possibly because land-based communities do not want to see more permanent moorings, but it still needs to be addressed.

My noble friend expounded very clearly why Clause 4 is essential. It is very hard to see how you can get through life when you are denied the rights to healthcare, financial services and voting.

There may be a need to amend the definition in Section 99 of the Housing Act 2004 to include boats.

Recently, the Canal & River Trust commissioned a report on the future of boat licensing. It has reported, and is now working through the recommendations. It is worth reflecting on its CEO Campbell Robb's comment on receiving the report:

"It is ... clear that some of the issues the Commission has highlighted are a symptom of the wider housing crisis, driven in part by the cost of living. More people are finding it harder to afford somewhere to live ... and more people are vulnerable. We know that the recommendations in the report will not solve this. While the Trust is not a housing charity, we do recognise this reality".

That is a welcome and constructive statement. The very least that the Government can do is to take a far more engaged attitude to the issue. It is complex, but there are amendments to legislation and to guidance that would be really constructive and helpful. I hope that my noble friend's Bill will help the Government to move forward in this direction.

2.24pm Lord Jamieson (Con)

My Lords, I think I ought to declare a tangential interest, as my brother-in-law is a boat dweller. I am grateful to the noble Baroness, Lady Bakewell, for bringing forward this Bill and for how eloquently she raised the issues faced by boat dwellers, supported by the noble Lord, Lord Cashman, and the noble Baroness, Lady Miller of Chilthorne Domer.

I do not think there is any doubt that there are genuine issues that need to be addressed. It is only fair and right that everyone in this country should have access to public services, whether it is medical or having the ability to vote, and so forth. Boat dwellers are a diverse community. For some, living afloat is a lifestyle choice but, for others, as has been mentioned, it is an affordable housing option in an increasingly expensive housing market—and we have discussed the housing crisis many times. Whatever their circumstances, many boat dwellers undoubtedly face practical challenges in accessing services. The principle that people should not be denied access to public services, mainly because they live on a boat, is one I think we can all get behind across the House.

However—and I am sorry that there is a however—sympathy for the object of the Bill is not necessarily the same as support for the legislation before us. This House must ask not only whether a problem exists but whether the proposed solution is proportionate, workable and compatible with existing law. In that context, a number of provisions in this Bill raise concerns. Clause 2 defines "boat dwellers" as those "for whom a boat ... is their primary residence". The term "permanent mooring" in the Bill risks confusion and, in our view, would be better replaced with "residential mooring". In the case of the Canal & River Trust inland waterways, where a person chooses to make their boat their primary residence, they are required to have either a residential mooring or a continuous cruiser licence and to abide by the conditions of those licences. Where boaters fail to comply with licence conditions or moorings' anchorage regulations, the relevant authorities must be able to take appropriate enforcement action, but many of the provisions in this Bill would impede their ability to do so.

The Bill also seeks to elevate a boat dweller's right to secure a home above many existing statutory responsibilities relating to the management of the waterways. In doing so, it risks creating considerable legal uncertainty. The Bill requires authorities to refrain from enforcement action wherever such an action might affect a person's right to a secure home, yet it provides little clarity on how competing rights and responsibilities are to be balanced in practice. Inevitably, this will risk litigation and uncertainty for both authorities and boat dwellers alike.

Nobody wishes to see vulnerable residents lose their homes, whether that is on land or water, but we must consider the wider implications for creditors, navigation authorities and the rule of law. The Bill appears to create protections that go considerably beyond those available to homeowners

or tenants on land. This House must be cautious before establishing a category of property that becomes effectively immune from certain forms of law enforcement.

Perhaps the Bill's most striking provision is that which requires relevant authorities to give greater weight to the rights and interests of boat dwellers than to those of commercial, sporting and leisure users or riparian owners, including homeowners, whenever the rights of boat dwellers may be affected. That is a very far-reaching proposition. Britain's waterways are shared spaces: they support economic activity, recreation, tourism, environmental purposes and residential use. Good governance requires fair balancing between all legitimate interests. Whatever one's views on the current enforcement practices, we should recognise that mooring space is a finite resource. Navigation authorities already struggle to enforce these essential regulations, particularly in premium sites. If authorities are deprived of the ability to manage that resource effectively, there is a risk of congestion, tension between different users and unintended consequences for the very communities this Bill seeks to assist.

There are also questions about whether this Bill inadvertently imports concepts from the housing law into circumstances for which they were never designed. In previous debates, as has been mentioned on related matters, concerns were rightly raised about whether concepts such as dwelling house, tenure and residential occupation can simply be transposed into a waterways context.

Finally, I raise the issue of council tax, as the Bill potentially raises a number of issues of when a boat is a home or not. Currently, a boat with a permanent mooring on which you reside is subject to council tax, but not if you do not permanently reside there. If, in effect, all boats have a right of residence, would they all be subject to council tax or second home tax? I do not have the answer, but it is a question that needs answering.

None of this is to dismiss the concerns that have motivated the Bill. We should continue to examine whether barriers to public service can be reduced and whether existing protections are operating fairly. But legislation must be carefully targeted and evidence based. In its current form, the Bill risks upsetting long-established legal frameworks, constraining the legitimate functions of navigation authorities and creating uncertainty for all users of our waterways. For those reasons, while I respect the intentions behind the Bill and we believe that something needs to be done, I remain unconvinced at this stage that it provides the right legislative answer. I look forward to hearing the contribution of the Minister and whether she is able to answer some of those flummoxing questions.

2.30pm The Parliamentary Under-Secretary of State, Ministry of Housing, Communities and Local Government (Baroness Taylor of Stevenage) (Lab)

My Lords, I thank the noble Baroness, Lady Bakewell, for bringing forward this Private Member's Bill. The noble Baroness raises a very important issue, which, as she knows, we have debated before in your Lordships' House. The Government recognise the important role that the waterways play in enriching people's lives by providing homes for those who live on boats. With the housing crisis that we are only now beginning to tackle, the option is being considered by more and more people.

The Government are committed to tackling insecurities across all housing sectors, including boat dwellers. The question before us is about not only housing rights but the practical management of finite public waterways and the ability of navigation authorities to discharge their statutory responsibilities. The noble Lord, Lord Jamieson, referred to this. Several of the Bill's provisions would substantially reduce the ability of navigation authorities to enforce licensing requirements and to manage the network fairly. While the Government accept the need for proportionality and appropriate safeguards, navigation authorities must retain the ability to deal with persistent non-compliance, licence evasion, unsafe vessels and potential obstruction of the network.

To use a boat as a main and only home, the boat owner will require a licence, a mooring with planning permission for residential use and the agreement of the mooring owner. The agreement with the mooring owner will grant the boat owner a licence to occupy the mooring and will set out how long the boat owner can stay on the mooring. A boat owner on a residential mooring may also benefit from the Protection from Eviction Act 1977. This requires a mooring owner to obtain a court order to evict a boat owner who continues to use the mooring after their licence agreement has ended.

Boat owners using their boats for other purposes, including recreational use, will have access to other types of moorings, including utility and short-stay visitor moorings. On waterways managed by the Canal & River Trust, if a boat is licensed without a home mooring, it must move on a regular basis and must generally not stay in the same place for more than 14 days.

The Bill aims to formally recognise the rights of people whose main home is a boat, the definition of which in Clause 2 includes a number of floating structures. The Government do not consider that the proposed legislation would achieve its intended outcome. The Bill proposes that boats should be brought within the definitions of “house” and “dwelling” in Section 99 of the Housing Act 2004 and that other legislation be amended as required, so that boats would then be considered as lawful homes and boat owners would have access to public services.

The existing definition of “house” in Section 99 of the 2004 Act currently refers only to a “building”. A “building” is defined in common law as a structure which forms part of the realty, changes the physical appearance of the land and requires some degree of permanence. Section 99 also defines the term “house” as it applies to the selective licensing regime. The proposed amendment would therefore have practical effect only where a boat is located in an area already designated for selective licensing. The amendment would not have any impact if the boat was not located in an area subject to selective licensing.

Clause 5 places a duty on the Secretary of State to, within one year of enactment, “publish a report to assess the extent to which boat dwellers with and without permanent moorings have security of tenure within the meaning of the Landlord and Tenant Act 1954”.

In simple terms, “security of tenure” under the Landlord and Tenant Act 1954 means that certain tenants may have a right to stay in occupation or seek a new lease when their existing lease comes to an end. That regime applies only in specific cases, including some long residential tenancies at low rents and certain commercial tenancies.

Boat owners on a residential mooring will not be party to a commercial lease: rather, they will have a licence to occupy the mooring. Boat owners without a residential mooring will also not have a lease agreement: rather, they must comply with the terms of the boat licence agreed by the relevant navigation authority. Therefore, the concept of security of tenure, as it applies to long tenancies at low rents and to commercial leases, is not relevant here.

The Bill also places certain requirements on relevant authorities, which include navigation authorities, port authorities, the Environment Agency and riparian owners. There would need to be extensive consultation with those authorities on the Bill's proposals to ensure the effective operation and management of the waterways.

I turn to some of the specific points raised by the noble Baroness, Lady Bakewell, and the noble Lord, Lord Cashman, whom I thank for his long campaign on this subject. He and I have had many conversations on this issue. On security of tenure, boat owners with a residential mooring have that licence to occupy the mooring, and their security of tenure will depend on the terms of the agreement they entered into with the mooring owner. As I said earlier, they may also be protected under the Protection from Eviction Act 1977.

Some boat owners will not want a residential mooring but instead prefer to move frequently around the waterways, and it is important that boat owners continue to have that choice. A tenancy arises when a landlord grants a person a legal right to exclusive possession of premises for a specified period of time in return for the payment of rent. In law, a licence arises when there is no right to exclusive possession and there is no intention to enter into a legal relationship of landlord and tenant. A boat owner's security of tenure will depend on the terms of the agreement with the owner of the residential mooring.

Access to public services is a key point and I understand the concerns about it. Boat dwellers who have a residential mooring will have security of tenure based on their mooring agreement and will be able to access public services. Giving boat dwellers without a residential mooring the same rights as those with a residential mooring would have significant implications for the management of the waterways. Any changes that may impact the management of waterways should be taken after consultation with navigation authorities and key stakeholders and must also take account of the findings of the review commissioned in 2025 by the Canal & River Trust, one of the largest navigation authorities.

The noble Baroness, Lady Bakewell, particularly mentioned issues of GP and other services. For GP services, there is no regulatory requirement to prove identity, address or an NHS number to register as a patient, and there is no contractual requirement for GPs to request this. If anyone is turned away by a GP, the NHS has published guidance online on what their rights are. A residential mooring will usually have a fixed address attached to it, which will enable the boat owner to access public services just like anyone else in the catchment area. They can register with a local GP and dentist, access local schools and vote.

On the issue of education for people not in residential moorings, I will write to the noble Baroness. I know that LEAs have responsibility for people who move around the country, because they do for Travellers, but I am not sure how that applies to boat owners, so I will write to her on that.

On different GP IT systems, I am not sure that that is an insurmountable issue, because GPs will treat you in a different part of the country if you are there on holiday, for example. So I am not clear why that should be an issue for people who move around the country for other reasons. So, if the noble Baroness perhaps has some evidence on that, I would be happy to look at it and find out more about where there is an issue.

Banks, the DVLA and HMRC will all generally accept a residential mooring address in the same way as other addresses. Many banks may insist on a fixed residential address for identity checks, though.

The noble Baroness, Lady Miller, raised housing needs assessment, which is a good point. Planning policy of course requires local authorities to assess the size, type and tenure of housing needed for different groups in the community, and to set policies to address those needs. Those groups include Travellers and boat dwellers.

I recognise and welcome the commitment of the noble Baroness and my noble friend Lord Cashman on the issue of boat dwellers. The Government's opposition to the Bill is based not on any lack of respect for those views but rather on a lack of clarity on what the Bill intends to achieve. Any changes to the security of tenure of boat owners must be carefully considered, together with the views of all navigation authorities and the findings of the 2025 review on the licensing of boats, commissioned by the Canal & River Trust.

The noble Baroness and my noble friend Lord Cashman will appreciate the current pressures on resources in my department and the many competing demands to add additional priorities for work to be carried out on policy. That said, I am sure that with a fair wind, to use a boating expression, I

will be happy to continue discussions with them about how we work to make things better for boat dwellers. With that, I am very grateful to all noble Lords who have contributed to this debate.

2.40pm Baroness Bakewell of Hardington Mandeville (LD)

My Lords, I thank all those who have taken part in this very short debate, especially the noble Lord, Lord Cashman, for his expertise, as he has been dealing with this matter for a very long time. He is right that, when we tried to amend the Renter's Rights Bill, it was said that it was just too difficult to do. There is a housing crisis and this is possibly part of the solution. The issue around flexible moorings, which the Minister referred to, produces the ability to evict, so it does not provide what we are looking for in the Bill. The fact that it is too problematic to do something is not a good enough reason for not taking any action.

I am grateful to my noble friend Lady Miller of Chilthorne Domer, who is right that it is about the rights of those who choose a different lifestyle. Sometimes it is very difficult for people who are following 99% of the population's choice of lifestyle to accept that some make a different choice. We need to protect that, because if we do not protect minorities that diminishes us all.

I was very interested in a boat being a chattel. My noble friend is right that it is still a home. It is not like a wine glass or a chair; it is the home, and homes are important to everybody's well-being. You shut the door, and that is your home: that is where you feel safe. It does not matter whether it is on land or on water.

Somebody said that the Canal & River Trust has different types of moorings. It has permanent and temporary moorings. That is good, but those who do not have a permanent or a temporary mooring get moved on. I heard what was said about being moved in 14 days. That is not always what happens. Sometimes people are moved on within 24 hours, and it is distressing for them.

I welcome the contribution by the noble Lord, Lord Jamieson, that all should have access to public services. I agree with what he said about council tax and about people who are looking for more security on rivers and canals. It is absolutely about more rights, but with more responsibilities. The one is not going to come without the other. I sign up to that completely. It is not a question of giving people rights through the backdoor for which they have no responsibility. It is about making sure that those who live on boats can maintain a nomadic lifestyle and have access to services at the same time.

The Minister is quite right to raise the issue of the navigation authorities. They are agitated about what is in the Bill and I have had contact from them, but moving forward on the issue of moorings is key. I am not sure that Section 99 of the Housing Act is likely to be amended so that it includes boats, but it is something we could look at, and we have to consider that.

I have to find a way, through this Bill, to get some kind of security for boat dwellers who travel. They do not just mosey up and down the river on a leisure activity; they are moving as part of their lifestyle and, in some cases, as part of their business. They are using their boat to conduct their business where they go, then they move on and do it again somewhere else. They have to be able to do that.

The Minister says that GPs cannot turn boaters away because they do not have a postcode and that they should be able to access the health service. Unfortunately, that is not what happens in every case, and GPs have refused to take on people because they do not have a postcode.

I thank everybody for the debate. It is really interesting. We have started the debate, and I do hope that we can move it forward.

Bill read a second time and committed to a Committee of the Whole House.

House adjourned at 2.46 pm.