

# Housing Rights

when everyone has a **home**

(t): 028 9024 5640  
@HousingRightsNI  
www.housingrights.org.uk

## Housing Matters: 2016 Election Edition

March 2016

With the upcoming NI Assembly Elections and the opportunity presented by the subsequent Programme for Government, Housing Rights has identified a set of key policy asks to deliver sustainable homes for people across Northern Ireland.

### Sustaining Homes

At Housing Rights, we believe prevention of homelessness is the best cure. Where possible, Housing Rights advisers work with people to sustain their current homes before looking at other housing options.

**Government must ensure advice and support to help people remain in their homes, is accessible to people at the right time.**

Early intervention is vital in enabling people to resolve issues and pro-actively sustain their homes. The Executive should continue to resource independent specialist advice and support services to ensure people can sustain their homes.

### Affordability

The fastest growing area of enquiry to Housing Rights' advice line relates to affordability. In 2015 Housing Rights received 13,258 affordability queries, with the majority relating to owner-occupiers, closely followed by private tenants. There were significantly fewer queries from social rented tenants.

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**Government must ensure that low-income households are supported to sustain their homes and tenancies particularly in the context of the following upcoming changes.**

### Welfare Reform

Despite the welcome announcement in the Fresh Start Agreement that the Social Sector Size Criteria (the "bedroom tax") will be mitigated for a period of four years, the practical administration of this mitigation remains unclear. However Housing Rights remains concerned about the roll out of Universal Credit (UC) on tenants across Northern Ireland.

With the housing element of UC the last to be added to the payment and with many service charges excluded, increasing numbers of tenants in both the social and private rented sectors may face a shortfall in their rent. Housing Rights is particularly mindful of the impact that restrictions on eligible service charges for example, could have on tenants living in supported accommodation, many of whom are already vulnerable. It is therefore imperative that adequate financial support is available and targeted towards those in greatest need, to ensure that housing remains affordable and tenancies are sustained.

As UC is rolled out across NI, steps should be taken to avoid delays in payments which further exacerbate affordability concerns. A recent survey by the National Federation of ALMOs and the Association of Retained Council Housing, found that 89% of the 2,000 new Universal Credit recipients surveyed in England were in rent arrears- almost three times higher than the sector average rate of 31%.

Housing Rights Helpline  
028 9024 5640

- mortgage / rent arrears
- repossession and eviction
- homelessness
- repairs
- private rented sector

The Assembly and Executive ensure that the Social Sector Size Criteria is categorically not implemented in Northern Ireland.

Practical steps should be taken to minimise the disruption to people in receipt of housing benefit migrating to Universal Credit.

Current legislation and guidelines for Discretionary Housing Payments in Northern Ireland are restrictive both in respect of those eligible to apply (currently only those living in private rented and in very limited circumstances for those living in housing association accommodation) and the prescribed circumstances under which a DHP can be paid. Given the anticipated significant impact of UC, support under DHPs and other mechanisms should be reviewed to ensure it is adequate and sufficiently accessible to those in greatest need.

### Support for Mortgage Interest

MLAs will be aware of the recent and [upcoming changes to Support for Mortgage Interest](#), a benefit which assists low-income households in mortgage difficulty to maintain their homes. From April 2016, the waiting period for SMI will extend from 13 to 39 weeks. Further restrictions will be placed on SMI by Universal Credit, and the conversion of SMI from a benefit to a loan scheduled for 2018.



The new Department for Communities should work with others to closely monitor the impact of these changes on new SMI claimants, identifying any related increase in mortgage repossessions. Appropriate interventions should be made to ensure that reduced access to SMI does not lead to a rise in mortgage repossessions.

## Access

Whether in the private rented sector, the social sector or in owner-occupancy, ensuring access to affordable and sustainable housing should be a key priority for the next Executive and Assembly.

### Supply of Affordable Housing

For those living in the social and private rented sector, the problems of access will be all too familiar. Housing Rights regularly deals with client queries on this issue and would encourage the Executive to redouble its efforts to increase the supply of housing which is affordable to those who need it most.

The new Department for Communities should ensure that the Social Housing Reform Programme results in adequate supply of affordable and high-standard social housing, as well as considering the recent report of the [Housing Supply Forum](#) in encouraging affordable private and mixed-tenure developments.



## Housing Repossession Taskforce

The recent drop in mortgage repossession statistics is artificial in that it does not necessarily equate to an improvement for those in mortgage difficulty. Rather, home repossessions statistics should be viewed in the context of the aftermath of a legal case which has effectively paused repossession action for many lenders operating in Northern Ireland. To this end, Housing Rights recommend that:

**The new Committee for Communities should carefully scrutinise the [ongoing work of the Repossessions Taskforce](#) to ensure that the final recommendations issued in February 2015, are robustly implemented.**

## Access to Social Housing

Balanced with the need to increase the supply of housing, Housing Rights is particularly alert to the growing financial demands faced by tenants and encourages the new Department to ensure that social rents remain affordable. The Department should be particularly aware of the 23% of social tenants who receive no help with housing costs, and remain conscious of the pending introduction of Universal Credit.

Similarly, any changes to how people practically access social housing, currently administered through the Common Selection Scheme, must ensure that allocation remains based firmly on the basis of greatest need.

**A fair rent-setting policy which is cognisant of the affordability concerns of social housing tenants.**

**The forthcoming review of the Social Housing Allocations Policy must ensure that access to social housing is based on objective need. Housing Rights would be particularly concerned about any changes which would reduce access to housing for homeless applicants.**

## Responsible Regulation

With 1 in 5 people now living in the private rented sector, it is essential that the opportunity presented by the fundamental [Review of the Private Rented Sector](#) is maximised. Housing Rights is supportive of measures which would ensure this sector becomes a sector of choice for the growing numbers living there.

**The new Department for Communities should introduce a system of mandatory landlord licensing.**

A mandatory licensing scheme can deliver improved standards for landlords and tenants in NI, at little financial cost – according to the Department for Social Development's recent discussion paper, a 5-year licence would cost £500, which is under £2 per week.



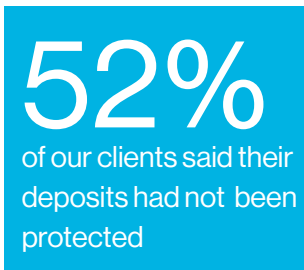


**The new Department for Communities should take steps to [regulate letting agent practice](#), including administrative fee charging.**

Letting agents are currently poorly regulated, and previous [research by the Private Tenants' Forum](#) has found some agents charge additional fees of up to £100 for routine services. DSD should take this opportunity to assess the legality of these fees, and strictly regulate if and how fees can be charged.

**The new Department for Communities should take steps to strengthen the enforcement powers of the Tenancy Deposit Scheme.**

The introduction of the Tenancy Deposit Scheme is welcome: however, the Scheme's Regulations do not currently meet the intention of the Scheme: [52% of our clients between April-December 2015 said their deposits had not been protected](#). Any review of the scheme's operation should:



- Amend Regulations to allow Courts to order full repayment of a tenant's deposit;
- Remove the 6-month limit on the "offence" of failing to protect a deposit;
- Specifically resource Councils to enforce the Scheme, and ensure tenants and landlords are aware of their rights & obligations.

## Conditions

We welcome DSD's commitment, in the 2012-17 Housing Strategy, to review the current Housing Fitness Standard. We received 1449 queries relating to conditions and disrepair in 2015.

**The new Department for Communities should introduce the [Housing Health & Safety Rating System \('HHSRS'\)](#) as the new fitness standard for all properties in Northern Ireland.**

It is widely accepted that the current Housing Fitness Standard is insufficiently detailed or rigorous. DSD should replace this Standard with the HHSRS. The HHSRS is a tried and tested system currently operating in England & Wales, which assesses both core housing standards, and the impact of a property's standard on the health & well-being of occupants. Implementing this System in Northern Ireland will result in improved standards, health and safety for all properties.



## Housing Rights Policy and Practice Team



**Kate Ward**  
Policy and Practice Manager  
[kate@housingrights.org.uk](mailto:kate@housingrights.org.uk)



**Sharon Geary**  
Policy Practitioner Support  
[sharon@housingrights.org.uk](mailto:sharon@housingrights.org.uk)



**Stephen Orme**  
Policy and Public Affairs Officer  
[stepheno@housingrights.org.uk](mailto:stepheno@housingrights.org.uk)



**Bronagh McCulla**  
Training Officer  
[Bronagh@housingrights.org.uk](mailto:Bronagh@housingrights.org.uk)