



Preventing and alleviating homelessness in the face of COVID-19

As the leading provider of independent specialist housing advice in Northern Ireland, Housing Rights has been helping people in housing need for over fifty years with advice, assistance and advocacy. Our policy work is based on the experience of our clients and aims to support the identification of evidence based, user informed solutions.

Policy Recommendations

Impact of the COVID-19 Crisis

As COVID-19 continues to impact people across Northern Ireland, our advice teams are dealing with increasing demand for support and advice from people worried about their housing situation because of financial pressures or illness. Housing Rights recognises that the NI Executive are working hard to design and deliver a range of support to assist those impacted by the crisis.

It is imperative that the government's response is characterised by a determination to prevent homelessness. Specifically, **no-one should lose their home because of COVID-19** and people who need increased support, financial and otherwise, to keep their homes should have access to it quickly.

Cross-tenure social security issues

With the ongoing financial impact of the crisis, the protection afforded through welfare mitigations is more important than ever. It is therefore crucial that the new mitigations legislation **closes the loopholes in bedroom tax and benefit cap mitigations** through which many people are currently falling and **extends the mitigations indefinitely.**

In addition, the **co-design mitigations review should be progressed in a timely manner** in order to **strengthen the mitigations to address new challenges** such as Universal Credit, including the two child limit, and cuts to housing benefits in the private rented sector.

These challenges have been heightened as a result of the pandemic. For example, the arrears caused by the 5-week wait before people receive their first Universal Credit payment has been even more acutely felt as a result of the financial impact of the crisis and the steep rise in people claiming UC. **This built in 5-week wait should therefore urgently be removed.**

Participation

People across all tenures, have faced housing problems as a result of COVID-19. Consequently, they have developed an expertise by experience on the impact of the crisis on housing and homelessness, as well as on the support they need to help them find and keep their homes moving forward.

This expertise is crucial in ensuring that the steps taken to prevent and alleviate homelessness are effective. The NI Executive should therefore **include people who are experiencing or are at risk of homelessness as a result of COVID-19 in the decision-making process.** Good practice examples of such involvement can be seen in projects in NI such as Renter's Voice and UC:Us, as well as the Change Team in Scotland.

Housing Rights' policy recommendations for each housing tenure are outlined in the tables inside



Private Tenants

Impact of COVID-19	What has happened so far?	What needs to happen next?
Local Housing Allowance (LHA) Cuts		
The affordability issues faced by low income private renters, as a result of changes to the calculation of Local Housing Allowance rates over the past decade, have been made even more acute by job loss and reduced income during the COVID-19 crisis.	The Local Housing Allowance rate was realigned to cover the cheapest 30% of local rents. While the realignment to 30% is very welcome, there remains a shortfall between this rate and the rent owed by many private renters in receipt of housing benefits.	<ul style="list-style-type: none"> • Local Housing Allowance rate realigned to cover the cheapest 50% of market rents for 12 months as an emergency measure. • Shared Accommodation Rate removed.
Discretionary Housing Payments (DHP)		
DHPs are one of the key mechanisms used by Housing Rights advisers to help people sustain their private tenancies. With job loss and reduced income as a result of the crisis, this discretionary support is even more vital.	The NIHE introduced a 13-week rent protection DHP for private renters who have had to apply for Universal Credit as a result of COVID-19. If their housing cost payment from UC does not cover their full rent this DHP will cover any shortfall for 13 weeks.	<ul style="list-style-type: none"> • Continuation of the COVID-19 13-week rent protection DHP. • Additional DHPs reintroduced to cover the Housing Benefit safety nets which were removed or weakened under UC, such as overlap payments, income shock and death protection. • DHP budget increased to enable to award of higher, longer term DHPs where needed.
Evictions		
The heightened affordability issues faced by low income private renters as a result of COVID-19 have left them at greater risk of eviction. The risk of eviction is likely to increase significantly with the end of the job retention scheme and continued job loss.	The Notice to Quit period for private tenancies has been extended to 12 weeks until 31st March 2021. Until the 31st August 2020 non-urgent court cases were adjourned, meaning most housing possession cases have been postponed.	<ul style="list-style-type: none"> • Landlords should be encouraged to work proactively with tenants and use alternative methods including the Housing Mediation Service, to find an alternative resolution which would avoid tenants losing their homes.

Renters' Voice

Renters' Voice is a new project for people who rent privately in Northern Ireland to build a collective voice and influence decision-making relevant to the Private Rented Sector. We are supported by Housing Rights and funded by Nationwide Foundation.

During the Covid-19 Crisis, private renters have responded to Renters' Voice surveys, written to the Minister for Communities with the findings and helped to develop online information sessions to inform tenants of their rights during Covid-19.

Our surveys have shown that at the outset of the pandemic, almost three quarters of private tenants in contact with Renters' Voice had concerns about their ability to pay their rent due to Covid-19 and that, as time has progressed, renters remain concerned about finances, paying rent, potential evictions and safety from the virus in their homes. They also have new concerns about what will happen following the initial crisis and whether further financial and legislative support will be provided to meet their needs.

We are now working to ask private renters about the bigger picture and issues for renters that Covid-19 has exposed and supporting renters to get further involved in the project.

For more information about the Renters' Voice project and how your constituents who are private renters can get involved, please contact our Renters' Voice Co-Ordinator: Claire Maddison, clairemaddison@housingrights.org.uk, 07936 929752

People who are homeless

Impact of COVID-19	What has happened so far?	What needs to happen next?
The disproportionate impact of the COVID-19 crisis on people living in the private rented sector has brought into sharp focus the issues with standards, regulation and affordability in this sector and the extent to which it is not suitable for housing homeless households. The threat of COVID-19 has been particularly acute for people experiencing chronic homelessness and has highlighted the interconnectedness of housing, health, social care and criminal justice issues. The impact has been particularly harsh on people with no recourse to public funds who have not been able to avail of the social security safety nets put in place to support people at this time.	A Memorandum of Understanding (MoU) was agreed between the Housing Executive, Department for Communities and the Department of Health to facilitate necessary arrangements to support people with no recourse to public funds, including the provision of temporary accommodation. In order to address the ongoing impact of COVID-19 in a holistic manner, interdepartmental working will continue to play a crucial role.	<ul style="list-style-type: none"> • It is not appropriate at this time to proceed with the proposal to enable the NIHE to meet their duty to homeless applicants by securing private rented accommodation. • Increase supply of social housing. • Introduce a statutory duty to cooperate on all relevant bodies to prevent and alleviate homelessness. • Adopt a Housing First approach as a long term solution. • Extend the MoU which supports people with no recourse to public funds until at least March 2021. • Remove the no recourse to public funds condition for 12 months • NIHE to complete a review of homelessness services in partnership with service providers and people who have experience of homelessness.

Homeowners

Impact of COVID-19	What has happened so far?	What needs to happen next?
Job loss and reduced income as a result of COVID-19 have left some home-owners struggling to afford their mortgage payments. The threat of an economic downturn is of particular concern for homeowners in Northern Ireland where there are a higher percentage of marginal home owners, and a remaining legacy of higher levels of negative equity.	The UK government announced a three-month mortgage holiday for homeowners who were struggling to afford their mortgage payments as a result of COVID-19. A further three-month holiday can be requested up until 31st October 2020. COVID-19 places in sharp focus the impact of measures taken by the UK government to weaken Support for Mortgage Interest. It was changed from a grant to an interest-bearing loan and the waiting period was extended from 13 to 39 weeks.	<ul style="list-style-type: none"> • Lenders to proactively engage with borrowers at an early stage to work with them to avoid mortgage arrears where possible. • Lenders encouraged to exercise forbearance with regard to COVID-19 related mortgage arrears • Changes to Support for Mortgage Interest reversed to reinstate it as a non-repayable grant that can be accessed after 13 weeks.

Social Tenants

Impact of COVID-19	What has happened so far?	What needs to happen next?
Job loss and income reduction as a result of COVID-19 has increased arrears and therefore the threat of eviction.	An agreement has been put in place between the Department for Communities and all social landlords that any social housing tenant facing rent difficulties due to the COVID-19 emergency will not be evicted.	<ul style="list-style-type: none"> • Social landlords to adopt a zero eviction into homelessness policy for those tenants impacted by the COVID-19 crisis.



Private Rented Sector continues to be top issues of concern

Between January and June 2020, in 15 of the 18 Assembly constituencies, the most common enquiry dealt with by our advisers related to the private rented sector.

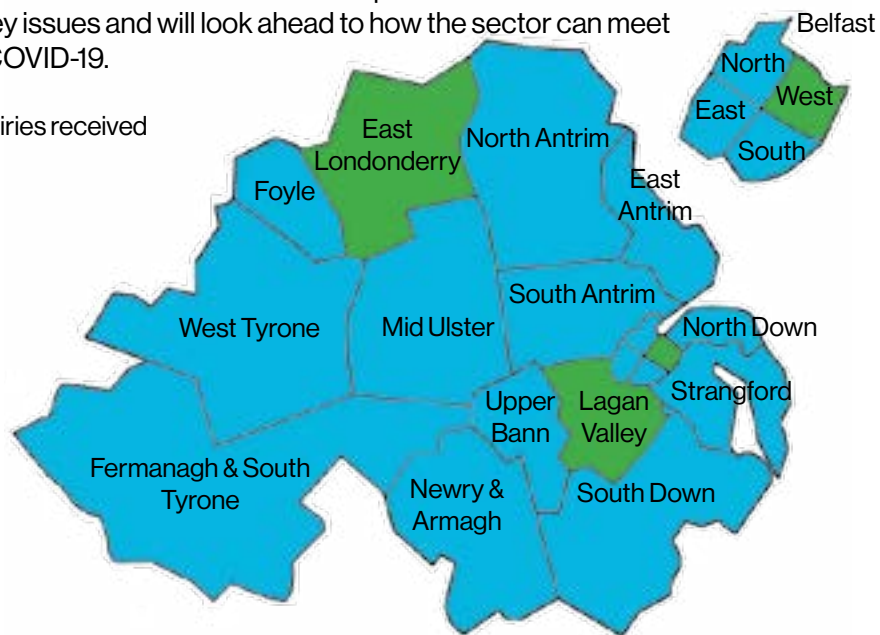
From the onset of the COVID-19 crisis the disproportionate impact on private renters was clear through the proportion of calls our helpline received. While 18% of people in Northern Ireland live in the private rented sector, around one third of the contacts to our helpline come from these tenants. At the onset of the crisis this proportion increased to almost half.

Furthermore, 73% of COVID-19 related cases came from clients living in the private rented sector. We anticipate that we will see a similar trend, in terms of the disproportionate impact on private renters, with the reduction and end of the job retention scheme in October.

This November we are holding a landmark conference on the private rented sector which will unpack a range of key issues and will look ahead to how the sector can meet the challenges presented by COVID-19.

Constituency breakdown of enquiries received
January - June 2020

- Most common concern
- Homelessness
 - Private Rented Sector



Constituency	Most Common Concern		Second Concern		Third Concern	
Belfast North	Private Rented Sector	20%	Homelessness	20%	NIHE	19%
Belfast East	Private Rented Sector	22%	NIHE	18%	Homelessness	18%
Belfast South	Private Rented Sector	33%	Homelessness	22%	NIHE	13%
Belfast West	Homelessness	22%	NIHE	20%	Private Rented Sector	17%
East Antrim	Private Rented Sector	27%	Homelessness	15%	NIHE	14%
East Londonderry	Homelessness	28%	Private Rented Sector	25%	NIHE	17%
Fermanagh & South Tyrone	Private Rented Sector	27%	Homelessness	17%	NIHE	13%
Foyle	Private Rented Sector	26%	NIHE	16%	Homelessness	15%
Lagan Valley	Homelessness	34%	Private Rented Sector	18%	NIHE	15%
Mid Ulster	Private Rented Sector	31%	NIHE	15%	Universal Credit	14%
Newry & Armagh	Private Rented Sector	31%	NIHE	14%	Homelessness	14%
North Antrim	Private Rented Sector	22%	NIHE	18%	Homelessness	18%
North Down	Private Rented Sector	27%	Homelessness	17%	NIHE	13%
South Antrim	Private Rented Sector	23%	Homelessness	18%	NIHE	16%
South Down	Private Rented Sector	34%	Homelessness	13%	Universal Credit	10%
Strangford	Private Rented Sector	24%	NIHE	18%	Homelessness	15%
Upper Bann	Private Rented Sector	35%	Homelessness	15%	NIHE	13%
West Tyrone	Private Rented Sector	41%	NIHE	15%	Homelessness	11%

*Housing Debt can include private rented, home owners and social rented sectors