

Manifesto Asks

We believe that endorsing the following ‘asks’ would improve the housing situation for many people in Northern Ireland currently faced with living in unsuitable accommodation, trying to access housing, or trying to save their home from repossession.

1. Ensuring that the private rented sector is a more viable and attractive tenure option

In 2014, the Minister for Social Development announced that there would be a fundamental review of the private rented sector in NI. We understand that the scope of the review is to be subject to consultation but has the potential to be comprehensive and wide ranging. HRS welcomes the review and has identified the following top three priorities for improving the private rented sector (PRS):

<p>1) <i>Licensing of landlords and letting agents</i></p>	<p>Introducing a system of licensing for landlords and letting agents would be a logical next step to the Landlord Registration Scheme. The PRS is growing but is largely unregulated. We believe that landlords and letting agents should be licensed before being able to let properties. This would improve the standard of management and services provided by landlords and letting agents; with a knock-on effect of improving conditions in the PRS. We understand that the Department for Social Development (DSD) is currently considering taking this on board as one of their areas for review.</p>
<p>2) <i>Increasing security of tenure in the private rented sector</i></p>	<p>More and more individuals and families are living in the PRS. We believe that a 6 month or one year tenancy does not provide sufficient security of tenure to help people put down roots in their local communities. Many tenants would welcome a longer tenancy agreement as this would offer them more security for planning their home and family lives.</p> <p>Due to ongoing problems within the owner occupied market and the pressures on availability of social housing; those who would previously have bought or lived in social housing are now renting privately. More people now live in</p>

	<p>the PRS than in social housing (about 1 in 5). As such, the PRS is no longer a tenure of transition. It needs to be reviewed to better meet the needs of an increasing number of families and individuals who live there and want to call it their home. There is also some indication that landlords would also welcome a review of security of tenure.</p>
<p>3) <i>Improving health and safety standards</i></p>	<p>The DSD plans to carry out a review of the current fitness standard and introduce a new standard in 2016/17. Research shows that private tenants are more likely to live in unfit, cold and unsafe properties. The highest levels of fuel poverty are found in the PRS (49%).</p> <p>We agree that the current fitness standard is outdated and provides too low a threshold. Rather than tinkering with the current standard, we believe that a new standard, the Health and Housing Safety Rating System, (HHSRS), should be introduced. (See our detailed Briefing Paper.)</p>

2. Increasing supply and ensuring a fair and effective system of social housing allocation

We believe that social housing and the support it offers is vitally important to many households in NI. However, we are in the midst of a severe housing shortage, which means not only looking at how to increase supply; but also how to allocate a limited stock of social housing to an increasing number of applicants on the waiting list.¹

The DSD is currently considering the future of the Common Selection Scheme, which is used to assess the housing need of homeless persons and applicants for social housing. The Scheme has been in use since 2000 and has generally been regarded as a fair and impartial method of assessing need and priority for housing.² We strongly believe in prioritising those with the greatest need in the future allocation of social housing. We support the retention of a needs based approach to prioritising applications for social housing. Allocations on a fair and equitable basis must continue to be a fundamental principle of any allocations policy.

3. Social housing reform

¹ 41,871 households on the waiting list with 22,000 in housing stress and 10,000 statutorily homeless.

http://www.nihe.gov.uk/housing_market_review_2013-2016.pdf

²<http://www.housingrights.org.uk/sites/default/files/policydocs/HRS%20Response%20the%20Fundamental%20Review%20of%20Social%20Housing%20Allocations%20Policy%20March%202014.pdf>

The DSD is planning to undertake a series of reviews of different aspects of social housing reform including: tenant participation, regulation and delivery of services. We believe that better homes and services for tenants and people in housing need should be at the heart of any reform process. Any reforms should be consumer focused with all users of social housing services involved in the decision making process. Furthermore, any reforms to social housing provision should ensure that the most vulnerable in society, including those who are homeless or at risk of homelessness, are protected.

We believe that all users of social housing landlord services should have a say in the development and monitoring of social landlord services. 'Users' should be wider than just tenants; it should also include the other people who use the services of social landlords e.g. homeless persons, people applying for social housing, and other people who use support services. In considering the regulation of social housing, we believe that, in order to be truly effective and respected, it is crucial that any future Regulator should be independent of all Government interference.

4. Helping those faced with losing their home as consequence of debt

The DSD recently presented its findings of the Housing Repossessions Taskforce to the Social Development Committee.³ HRS has been involved in the Taskforce since it was established in 2014. The Taskforce was set up to address concerns about the higher levels of repossessions and negative equity in NI, compared to other parts of the UK. As a result of the magnitude of the financial crash to the local housing market, NI has experienced a bigger proportion of households with problem debt and at risk of repossession. Significantly, the Taskforce report also shows that the situation in NI could get much worse; especially if interest rates were to rise in the future.

The Taskforce has come up with a number of recommendations to tackle these problems. We believe that these recommendations should be supported and that sufficient resources should be provided to the organisations charged with carrying through on the recommendations. We would particularly like to see the following endorsed:

- The creation of a Mortgage Rescue Scheme
- Ensuring access to free, independent advice to people facing repossession
- Lenders considering forbearance and other less drastic actions instead of repossession.

³ <http://www.dsdni.gov.uk/housing-repossessions-taskforce.htm>

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