

Housing Rights

The 'Perfect Storm':

The impact of Covid-19 on private renters in Northern Ireland

Dr. Martina McAuley
Housing Rights
November 2020

Housing Rights is Northern Ireland's leading provider of independent specialist housing advice. For over 50 years we have been working to prevent homelessness.

CaCHE is the UK Collaborative Centre for Housing Evidence, established in 2017 as a multi-disciplinary partnership between academia, housing policy and practice and is funded by the Economic and Social Research Council, the Arts and Humanities Research Council and the Joseph Rowntree Foundation.

Acknowledgements

Housing Rights is grateful to the ESRC and Joseph Rowntree Foundation for financial support for this research provided by the UK Collaborative Centre for Housing Evidence (CaCHE).

Sincere thanks goes to Etain Ni Fhearghail who provided the policy context section for this research and to those who provided guidance and commentary on various drafts of the research: Dr Joe Frey (Cache), Janet Hunter, Kerry Logan, Claire Maddison and Etain Ni Fhearghail (Housing Rights) and Emeritus Prof Mike Tomlinson (QUB).

Contents

Acknowledgements.....	2
Introduction	5
Background	6
The Housing Context.....	8
Housing - Policy Context	9
Homeless households	10
Social housing tenants	11
Private renters	13
Homeowners.....	15
The Economic Context	16
Aims and Objectives.....	22
Methodology.....	22
Housing Rights clients’ experiences.....	23
Demographics of PRS clients.....	26
Primary Issues raised by PRS clients affected by Covid-19 and subsequent lockdown	26
Affordability and Arrears	26
Affordability issues linked to the Furlough Scheme (CJRS)	27
Issues relating to reduced income/hours of work.....	28
Major issues for students	28
Issues relating to Universal Credit	29
Clients with ‘pre-existing conditions’	31
Issues faced by couples and families	31
Issues affecting foreign nationals	32
Issues with landlords, including unregistered and/or ‘rogue’ landlords.....	32
Clients facing Notice to Quit and the threat of eviction.....	33
Clients affected by the timing of lockdown and Covid-related restrictions.....	34
Clients affected by the opening of the property market.....	34
Clients affected by lack of control over their environment	35
Conclusion.....	35
Affordability	36
Universal Credit.....	36
Landlord registration	37

Security of tenure / control over environment	37
Weathering the storm	38

List of Figures

Figure 1 Wages in NI compared to real house prices and rents 2015-2019	8
Figure 2 Workforce sectors in NI affected by furlough	18
Figure 3 Proposed and Confirmed Redundancies in NI 2007-2020.....	19
Figure 4 Job Vacancies in NI 2019-2020	20
Figure 5 New claims for UC and new claims for UC Housing Support.....	21
Figure 6 New UC support for housing by Social and Private tenants	21
Figure 7 Percentage of Contacts relating primarily to Covid-19 by Housing.....	23
Figure 8 Proportion of Clients Seeking Advice Relating to Covid-19.....	24
Figure 9 Percentage of PRS cases which related to Affordability and NTQ/evictions.....	25
Figure 10 PRS Cases affected by Covid-19 related issues.....	25

Introduction

Northern Ireland currently has a greater proportion of households living in private rented accommodation than at any time in the last few decades. There are more households with children living in private rentals and a greater proportion of those on low incomes and/or in receipt of benefits living in the private rented sector (PRS) (Joyce et al 2017, AHC 2020a). A recent report from the Affordable Housing Commission showed that one in five households struggled with affordability (40% of lower half of the income distribution) and around 90% of income growth for the lowest income households has been absorbed by higher housing costs¹. The past few decades have also been witness to increasing welfare retrenchment² throughout the UK as well as a reduction in the provision of social housing³, leaving a greater number of low income households with no option but to rent privately. Northern Ireland also experienced a more pronounced housing boom and bust in response to the 2007/08 Great Financial Crash (GFC) than any other part of the UK, with many of those affected losing their homes as a consequence and ending up in the PRS. In addition, growth in employment numbers in NI was not matched by growth in employment quality, with a disproportionate increase in part-time and temporary work⁴, particularly for young people⁵. Previous research has shown that NI households have lower average incomes than other parts of the UK and traditionally fewer savings as well⁶.

The above factors in isolation have impacted on households for a generation at least. However, the global pandemic has unleashed the ‘perfect storm’⁷, with far-reaching consequences for many people for the foreseeable future. Close attention needs to be paid to those whose lives have been affected, and how, during the crisis. It is important to attempt to address the highly uneven starting point at which we entered this pandemic. The ‘pre-existing condition’ of the private rented sector, particularly as experienced by low income households, should be of particular concern.

With that in mind, this paper explores the impact of Covid-19 and the subsequent lockdown measures, as well as the resulting policy interventions, on private tenants in Northern

¹ AHC (2019) [Defining and measuring housing affordability – an alternative approach](#). Affordable Housing Commission.

² Where government increasingly withdraws or reduces welfare provision or entitlement (Soederberg, 2014). An example in relation to housing is the reduction in generosity of provision of Housing Benefit in the private rented sector (McAuley, 2019).

³ NIHE House Conditions survey 2001 social housing (HE and HA) accounted for 132,610 households (21% of total households). HCS 2016 social housing accounted for 118,650 households (16% of total households).

⁴ NERI (2019a) Quarterly Economic Observer, Spring 2019 <https://www.nerinstitute.net/research/quarterly-economic-observer-spring-2019-automation-technologies-and-future-work-northern>

⁵ NERI (2019b) Research in Brief No. 70 ‘Young Workers and Employment’ https://www.nerinstitute.net/sites/default/files/research/2019/neri_research_inbrief_nc_final.pdf

⁶ Tinson, et al (2016) Economic Inequality in Northern Ireland, NICVA https://www.nicva.org/sites/default/files/d7content/attachments-resources/economic_inequality_in_northern_ireland.pdf

⁷ A perfect storm refers to the rare combination of several meteorological factors which combine to enhance the devastation which could be brought by any of the factors alone. The term became popularised after the 1997 book by ‘The Perfect Storm’ by Sebastian Junger (and the subsequent blockbuster movie of the same name).

Ireland. The analysis focuses on the time period between the beginning of March and the end of June 2020⁸. The research uses data from Housing Rights case records relating to PRS tenants from 2019 (pre-Covid) and compares those with cases arising during lockdown (Covid era), exploring the volume of cases and issues raised alongside a detailed qualitative focus on case studies which illustrate the lived experiences of Housing Rights' PRS clients⁹ during what is effectively the first phase of the pandemic.

Background

Towards the end of 2019 the most pressing issues in NI seemed to centre around Brexit, a new, strengthened Conservative Government in Westminster and the potential for a new agreement which would restart the NI Assembly. The dawn of a new decade held plenty of promise, with the 'New Decade, New Approach' deal paving the way forward for NI politicians to get back to business. Legislation on Brexit now passed through Westminster with ease after the 2019 General Election returned a Conservative majority.

At the start of the new decade NI faced a 'cliff edge' in terms of the end of welfare reform mitigations which had been in place since 2016 providing, among other things, protection for an estimated 34,000 (largely unaware) NI social tenants who were protected from the financial impact of the 'bedroom tax' by the mitigations payments. Whilst the legislation to do so has not yet been passed, the mitigations were extended beyond March 2020 through contingency arrangements under the Budget Act, and there was a collective sigh of relief, not least from the over 100 organisations which collaborated in the 'Cliff Edge Coalition' which worked to drive the issue to the top of the new Assembly's ever-growing 'to do' list. While work remains to be done in terms of closing loopholes in the bedroom tax and benefit cap mitigations, and strengthening the mitigations package to address new challenges, it seemed that for the moment NI could breathe more easily by the end of January. And then that breath was quickly taken away.

Covid-19¹⁰ is the disease caused by a virus, SARS-CoV2, which was first identified in late 2019 and, thanks to an increasingly connected globe, managed to spread around the world at record speed, leaving devastated lives, lungs and healthcare systems in its wake. On March 11th 2020 the World Health Organisation declared Covid-19 a pandemic. The WHO Director-General Dr. Tedros Adhanom Ghebreyesus, speaking at the briefing in which the pandemic was declared said "this is not just a public health crisis, it is a crisis that will touch

⁸ Whilst the effects continue to affect PRS tenants, this time period was chosen in order to provide a comparison with previous years and for the purpose of expediency.

⁹ All names were changed in writing up the case studies and any identifying information removed.

¹⁰ Often referred to as 'Coronavirus', however the term 'coronavirus' covers a range of viruses including the common cold. SARS-CoV2 is a coronavirus which is understood to be less deadly than influenza (i.e. the fatality rate is lower than influenza) but much more easily transmitted than influenza (including potentially asymptomatic and pre-symptomatic transmission, meaning that it can be passed on by someone who is completely unaware that they are carrying the virus) and therefore the effect of these two factors combined is much more impactful on healthcare systems and individuals alike.

every sector.”¹¹ Perhaps there were no more prophetic words spoken as the economic crisis begins to unfold as we head into a winter which promises to be one of much discontent.

A few years after the tragic heat wave that besieged the city of Chicago in the mid-1990’s, sociologist Eric Klinenberg described that severe weather event as a ‘particle accelerator,’¹² fuelling every challenge the city had faced before that fiercely hot July. Inequality, concentrated poverty and social isolation in those neighbourhoods were the direct result of poor urban planning and design, chronic disinvestment and proved to be a morbidity predictor. Similarly, the hurricane which hit New Orleans in August 2005 and left devastation in its wake, uncovered both the level of poverty and the racial composition of economic inequality in the region. Just as a tsunami recedes and leaves devastation in its wake, the current pandemic continues to uncover levels of inequality and inadequacy of support which was previously hidden from view, and is likely to expose more devastation as the economic consequences of the response to the pandemic become apparent.

The decade leading up to the pandemic in the UK has been characterised by ten years of government imposed austerity and welfare retrenchment combined with weak growth in incomes and jobs¹³ (with low paid and insecure jobs an increasing feature of job growth¹⁴), a health system besieged by efforts to increase privatisation¹⁵ and growing insecurity in housing – with a greater reliance on the private rented sector to house more low income households than at any time in the previous few decades (Joyce et al 2017).

The loss of loved ones to Covid-19, financial strain, social isolation, and everyday changes which people have had to make recently are all stressful life events and any one of them may have an adverse effect on mental well-being. For many people these events have happened in conjunction with each other and thus had a compounding effect on stress levels and mental health.

Between Saturday 21st and Wednesday 25th March, Renters’ Voice¹⁶ conducted a survey of private renters in Northern Ireland about their issues and concerns due to Covid-19 and what measures private tenants feel would be of help as a result. Ninety four people responded to the survey, setting out concerns about affordability, access to benefits and eviction. Almost three quarters were concerned about their ability to pay their rent due to the impact of Covid-19. Over one third said they had already lost employment and over half of those who had lost work were self-employed, freelance or agency workers. Respondents were in favour of a range of financial or practical measures that might help, with the highest

¹¹ WHO. (2020, March 11). WHO Director-General's opening remarks at the media briefing on COVID-19. <https://www.who.int/dg/speeches/detail/who-director-general-s-opening-remarks-at-the-media-briefing-on-covid-19---11-march-2020>

¹² <https://press.uchicago.edu/ucp/books/book/chicago/H/bo20809880.html> Klinenberg ‘Heat Wave’

¹³ See for example Mark Blythe (2013) *Austerity, The History of a Dangerous Idea*. Oxford University Press

¹⁴ NERI (2019a) *ibid*.

¹⁵ For example: <https://www.independent.co.uk/news/health/nhs-privatisation-contracts-virgin-care-richard-branson-jeremy-hunt-a8134386.html>

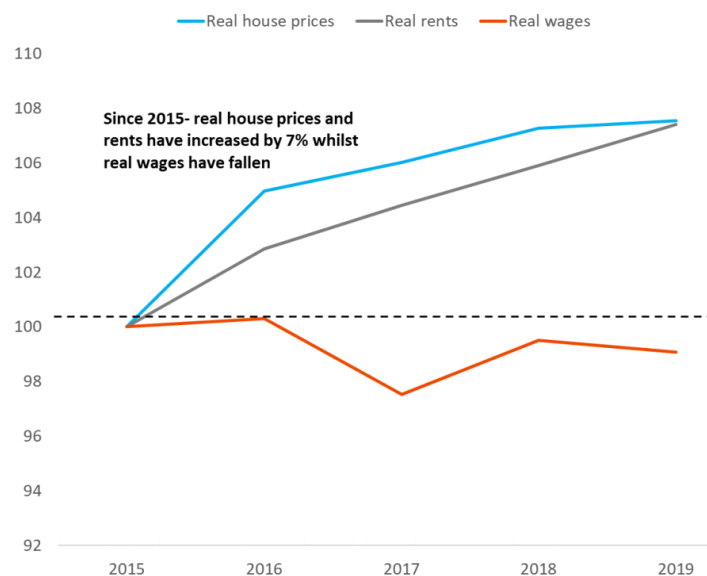
¹⁶ Renters' Voice is a project to build a strong voice for private renters in Northern Ireland and influence landlords, politicians and government, supported by Housing Rights and funded by Nationwide Foundation.

numbers saying that they could benefit from increases to benefits, an emergency 'Universal Basic Income' or a temporary reduction or break from rent.

The Housing Context

Over the past few decades, the proportion of households living in the private rented sector has grown from 8% to 18% in NI¹⁷. In recent decades the PRS has been the sector of choice for the young, upwardly mobile single household, but is now home to more families than at any time in those decades (Joyce et al, 2017). In addition, the cost of renting privately in NI has become increasingly detached from real wages, which have remained stagnant or decreased since 2015 (Figure 1). There are myriad reasons for households living in the PRS, but those reasons increasingly include being excluded from homeownership as a result of changes to deposit requirements and loan to income ratios which occurred in response to the GFC as well as those who have been unable to get access to social housing.

Figure 1 Wages in NI compared to real house prices and rents 2015-2019 (2019 constant prices)¹⁸



Source: Jordan Buchanan (PropertyPal) analysis of ONS and ASHE data

A sector which has been 'lightly regulated'¹⁹ and which, whilst fit for many who choose to live in the PRS because of flexibility and choice, is proving to be largely unfit to house low income households, particularly those in insecure employment²⁰. The pandemic has served to highlight the need for suitable and secure shelter as a means to provide safety for entire communities. Public policy interventions in housing have placed the intersection of housing

¹⁷ NIHE House Conditions Survey 2001 and 2016. NI Continuous Households Survey, 1983 (PRS 6%) and 2017 (PRS 18%).

¹⁸ Jordan Buchanan (2020) The NI economy and property market: Navigating Covid-19. PropertyPal (Unpublished).

¹⁹ Soaita, A.M., Munro, M. and McKee, K (2020) [Private Renters' Housing Experiences in Lightly Regulated Markets](#). Collaborative Centre for Housing Evidence (Cache)

²⁰ See for example Danny Dorling (2014) 'All that is Solid: The great housing disaster of our times and what we can do about it'. Penguin.

and public health on the agenda²¹ and exposed the impact of austerity on both the social security system and housing.

Whilst there has been some ebb and flow in the provision of welfare over the past few decades, the overall trajectory has been towards erosion of that support²². The provision of social housing has been a victim of this change over decades. The NIHE has not built any social housing since 2001/02²³. In fact, the stock of NIHE housing has decreased by 120,000 properties since the introduction of the House Sales Scheme in 1979²⁴. NIHE have not been permitted to build and instead, the building of social housing in NI has fallen to Housing Associations. Still, the waiting list for social housing remains high (currently standing at 37,859 households²⁵) and the sale of NIHE dwellings over the years has considerably reduced the availability of social housing, particularly in areas of high demand. Many of those on the waiting list for social housing have no option but to rent privately.

Whilst there were fewer home repossessions in NI in 2019 than there were at the peak in 2012/13²⁶, there was a worrying upward trend in the months leading up to the pandemic and lockdown. Moreover, heading into the pandemic, Northern Ireland was also experiencing a greater proportion of households in negative equity (6% of households with a mortgage compared to 1% of GB households), with the average negative equity balance being £30,000²⁷.

Many households were locked out of homeownership when entry into the market became more restrictive in the wake of the Financial Crash of 2007/08 (e.g. with the requirement to raise a minimum deposit of 10%, as well as the requirement for higher income to loan ratios by many lenders²⁸). Those households were then *locked into* private renting, unable to avail of the historically low interest rates (now into the tenth year and looking like an ever more permanent feature of homeownership). Those households locked out of homeownership faced the invidious position of paying more in rent than they would pay on a monthly mortgage, in some cases failing ‘affordability tests’ set by lenders, whilst paying much more in monthly rent. Those locked out of homeownership have been labelled ‘generation rent’²⁹.

Housing - Policy Context

In response to the pandemic and the economic impact of the subsequent lockdowns, several changes to policy which affect individuals and households in various housing situations have been introduced. Some of the policies which impact households are UK-wide

²¹ Vilenica et al (2020) Covid-19 and housing struggles.

²² Pierson, P (1994) *Dismantling the Welfare State*. Cambridge University Press

²³ RSM McClure Watters Consulting (2015) [Funding Mechanisms for New Social Housing in NI](#). NIHE

²⁴ NIHE Research Unit (2020) [House Sales Scheme: Outcomes and Experiences 1979-2019](#). NIHE (The House Sales Scheme is equivalent to the ‘Right to Buy’ in other parts of the UK).

²⁵ Latest figure available for March 2019 from the annual [Housing Statistics via DfC](#).

²⁶ [Mortgage repossession stats – NI Dept of Justice June 2020](#).

²⁷ Jordan Buchanan (PropertyPal) analysis of UK Finance Regulated Mortgage Survey in Buchanan, J (2020) The NI economy and property market: Navigating Covid-19. PropertyPal (Unpublished).

²⁸ E.g. from five times joint income during the height of the housing boom, to three times joint income for many lenders.

²⁹ McKee, K and Soaita, A.M. (2018) [The ‘Frustrated’ Housing Aspirations of Generation Rent](#). UK Collaborative Centre for Housing Evidence (Cache).

(primarily those relating to benefits) and others are local policies (reflecting the fact that housing policy is a devolved matter in the UK). The following list is not intended to be exhaustive, but is presented to provide some context for the research.

Homeless households

Issue	Rough sleeping
<p>Details</p>	<p>The Housing Executive agreed a memorandum of understanding with the Public Health Agency and the Department for Communities that allowed it to provide emergency accommodation to people who are not eligible for assistance. Originally this was thought to include everybody who was sleeping rough, as with the Everyone In scheme in Great Britain. However, it seems the memorandum only covers those people who are unable to access emergency housing because of their immigration status and because they have no recourse to public funds.</p> <p>There is some question over the provision of emergency accommodation to other groups who are not entitled to emergency assistance under homelessness legislation. This includes</p> <ul style="list-style-type: none"> • People with no obvious vulnerabilities who are unlikely to pass the priority need test • People who are ineligible for assistance because they have engaged in certain types of antisocial behavior in the past • People who have been found to be intentionally homeless. <p>The Housing Executive recognizes that entrenched rough sleepers will have priority need. Housing Rights has successfully advocated on behalf of clients who are new to rough sleeping and who have no obvious priority need to ensure they have access to emergency accommodation.</p>
Issue	Self-isolation
<p>Details</p>	<p>Guidance was issued to homeless accommodation providers by the Department of Health to assist in the provision of temporary accommodation during the COVID-19 pandemic. This included advice on reconfiguring accommodation to reduce risk of infection. Reconfiguring accommodation meant that hostels had to reduce their capacity.</p>
Issue	Temporary accommodation pressures
<p>Details</p>	<p>The Housing Executive secured additional temporary accommodation to deal with increased demand caused by reduced capacity in traditional providers as a result of social distancing requirements.</p> <p>The Housing Executive reported an increase in temporary accommodation placements breaking down. The exact reasons for this are unclear, but could be a result of a mismatch between the type of</p>

	accommodation and the support needs of the user, and a lack of support staff in new accommodation placements.
Issue	Homelessness applications, assessments and discharges
Details	<p>There was a 14% decrease in homelessness presentations during April to June 2020 when compared with the same period in 2019.</p> <p>Restrictions on movement made it challenging for the Housing Executive to provide some of its services. Notably, staff were unable to carry out home visits, which are generally required if a person with accommodation requests a homelessness assessment on the grounds that it is not reasonable for the household to remain in said accommodation.</p> <p>The Housing Executive was only able to discharge its duty to 53 homeless households during this period. 452 households were discharged in the same period in 2019.</p>

Social housing tenants

Issue	Security of tenure
Details	<p>The Department for Communities secured a commitment from social housing providers that households experiencing payment difficulties as a result of COVID-19 would not be evicted</p> <p>Court closures and prioritisation of urgent cases meant that pending possession cases were adjourned, unless these related to antisocial behavior.</p>
Issue	Affordability
Details	NIHE and Co-ownership Housing delay their scheduled rent increases, which had been due to take effect at the start of April 2020.
Issue	Repairs
Details	<p>Following NIHE's lead, housing associations announced that they could only deal with emergency repairs, and adopted the Housing Executive's definition of what constituted an emergency.</p> <p>The Health & Safety Executive provided little leeway to landlords who are legally required to inspect all gas installations in their dwellings on an annual basis. Landlords were required to do all in their power to carry out these inspections to schedule, and had to document their attempts to fulfill this statutory requirement.</p>
Issue	Allocations
Details	The pandemic significantly interfered with the allocation of social housing properties. Statistics show that only 53 homeless households were discharged between April and June 2020, despite 452 households

	<p>being discharged in the same period in 2019. Allocations were hindered by</p> <ul style="list-style-type: none"> • Restrictions on movement and social interactions which made it difficult for people to view offered properties • Landlords’ inability to carry out change of tenancy inspections and repairs • Applicants’ reluctance to move during lockdown or while they were shielding • Applicants’ inability to access services they require in order to properly move, such as appliance stores and installers, tradespersons, charitable services providing furniture and furnishings. <p>The Housing Executive issued guidance to all registered social landlords advising how to effectively manage allocations during the pandemic. The steps taken included a change to standard offer letters to allow the applicant and landlord to mutually agree an acceptable moving in date, where restrictions prevented the move happening within the standard timeframe.</p> <p>Subsequent regulations imposing further restrictions on movement in Northern Ireland include an exemption for activities associated with house moves.</p>
Issue	Transfers and exchanges
Details	<p>While allocation activity was initially curbed by restrictions on movement, housing providers continued to accept transfer requests and to assess applicants under the rules of the common housing selection scheme. However, an inability to carry out home visits meant that many applicants could not be assessed for certain points, including functionality, disrepair and homelessness points. This remains an issue, although the Housing Executive has suggested that housing officers should be open to alternative forms of evidence while it is not possible to visit an applicant in his or her own home.</p> <p>Secure social housing tenants have a legal right to exchange their tenancy with another secure tenant. The landlord can only refuse consent to an exchange in prescribed circumstances, none of which include a pandemic. This posed an operational challenge for housing providers. The workaround was to ask tenants who had applied for an exchange to withdraw their application until restrictions had eased, pointing out that to move at this time would likely be in breach of current laws.</p>
Issue	House sales scheme
Details	<p>At the end of March 2020, NIHE stopped accepting applications to the house sales scheme and paused all extant applications under the scheme. The scheme reopened on 17th June.</p>

Private renters

Issue	Eviction and security of tenure
Details	<p>New legislation was introduced to require landlords to give tenants a minimum of 12 weeks’ advance notice if they wished to recover possession of a privately rented property. This legislation initially applied from 5 May 2020 to 30 September 2020, but subsequent regulations extended its period of operation to 31 March 2021.</p> <p>The legislation was not retrospective, and could not assist tenants who were issued with notice to quit in the first six weeks of the lockdown. The only respite for these tenants was the adjournment of all but the most urgent matters by the courts. Landlords are required to obtain a court order if a tenant has overstayed beyond the expiry of notice, but courts would only hear such cases during the spring and summer in extreme circumstances, such as where there was alleged antisocial behaviour.</p>
Issue	Affordability
Details	<p>The social security assistance given to private renters to help with housing costs often bears little relevance to a person’s actual rental charge. Instead, a claimant receives a maximum amount based on his/her household size and location. This amount should be the positioned at the 30% percentile of rents in the area. Policy changes, including the benefit freeze, meant that in March 2020 these rents were often more commonly at or below the 10% centile of local rents. The Chancellor announced that housing benefits would be realigned with the 30%, boosting the benefits of many.</p> <p>Universal Credit removed vital safety nets for private renters, which existed under the legacy Housing Benefit system. One such safety net allowed a renter to use their actual rent as the basis for their benefit entitlement for a 13-week period where they have not claimed housing benefits in the past year and could afford to pay their rent without benefit assistance when they initially moved into a property. This vevry welcome protection provided essential breathing space for renters affected by an unforeseen change in circumstances, such as that caused by the pandemic.</p> <p>The Housing Executive replicated this protection for Universal Credit claimants impacted by the pandemic through its Discretionary Housing Payments scheme and committed to paying the full shortfall between benefits and contractual rent for any person who would have benefitted from the old Housing Benefit rule. However, a person must be aware of this additional help and apply to the Housing Executive in order to benefit.</p>

	<p>Campaigns to “cancel rent” did not have much impact in Northern Ireland. While buy to let landlords were able to apply for a mortgage holiday, and guidance from the Department of Communities encouraged landlords benefitting from this option to pass the holiday to tenants, Housing Rights saw little evidence of rent holidays from its clients.</p>
Issue	Repairs
Details	<p>Guidance issued by the Department for Communities advised that only emergency repairs should be carried out in the initial stages of the pandemic. The guidance urged landlords and tenants to take a pragmatic, common-sense approach to non-urgent issues which may not be able to be dealt with while lockdown measures were in effect.</p>
Issue	Access to property
Details	<p>The housing market was effectively closed until 15 June. Restrictions on movement and mixing households meant that many routine property management tasks, such as carrying out viewings and inspections, were outlawed. This created difficulties for people who needed to find new rental accommodation but struggled to properly view and inspect the available options. When the market reopened, some tenants expressed concern at the thought of people now entering their homes if they had been marketed for sale or letting, particularly if the tenants themselves were vulnerable or shielding.</p> <p>The Department for Communities issued guidance on home moves, advising that viewings should only take place in rented properties where the sitting tenant had served notice to quit and was preparing to move out. The guidance placed responsibility on the property manager to ensure social distancing was adhered to and the property was sanitised after the viewing.</p>
Issue	Student renters
Details	<p>Students are generally unable to claim Universal Credit, and there was very little other assistance available to help students continue to pay rent once the part-time jobs they relied on ended. Students could access limited funds from the Finance Support Service and could also apply for grants and loans from student hardship funds.</p> <p>The move to online tuition meant many students no longer needed to live close to their educational establishments. This led to many returning home and seeking to end their liability to pay rent. Some purpose built student accommodation providers released students from their ongoing rental contracts, but this was rare in cases where the</p>

	<p>landlord was a private individual. In most cases, there was no legal argument to support the student’s request for early release and students had to negotiate with landlords if they wished to be released from a valid tenancy agreement.</p> <p>Some students reported concerns about shared accommodation. No specific guidance on dealing with the pandemic was issued to landlords of Houses in Multiple Occupation (HMOs). HMOs are properties wherein at least 3 separate households share communal facilities.</p>
--	--

Homeowners

Issue	Mortgage and secured loan costs
Details	<p>There is very limited assistance available to help homeowners on low incomes to pay their mortgages or secured loans.</p> <p>Since 2016, assistance with mortgage or secured loan costs is paid via an interest-bearing loan. This assistance is called Support for Mortgage Interest. Any payments made by government towards the homeowner’s loans must be repaid, along with the accrued interest, when the property is sold or ownership is transferred.</p> <p>Before a person can receive these payments, they must have been in receipt of a qualifying benefit for a period of at least 39 weeks, or 9 months. Where a person is in receipt of Universal Credit, they cannot receive assistance if they have any earned income. If a Universal Claimant receives earned income, (e.g. a backpayment of wages) this will reset the waiting period for Support for Mortgage Interest.</p>
Issue	Payment holidays
Details	<p>The Financial Conduct Authority required its members to respond sympathetically to customers who were struggling financially as a result of the COVID-19 pandemic. This included offering a three-month payment deferral to mortgage account holders. Customers can request a payment-deferral, or partial deferral, until 31 October 2020. Customers with pre-existing payment difficulties often experienced difficulties availing of such deferrals.</p>
Issue	Rates
Details	<p>The Minister for Finance delayed the issuing of rates bills for 3 months. There was not, however, a reduction in the amount of rates levied on homeowners.</p> <p>As it is no longer possible to claim Housing Benefit/Rate relief in the majority of cases, the only assistance for homeowners on low-incomes</p>

	is through the new rates rebate scheme. However, this option is only available to people who are in receipt of Universal Credit. Many homeowners were either not eligible to receive Universal Credit, (due to earnings or capital above the thresholds) or were advised not to claim (due to the longer-term impact on existing more generous tax credits claims).
Issue	Grants
Details	The Housing Executive suspended its private sector grants programme. It was unable to carry out inspections to authorise grant applications. Where grant-aided work was already underway, recipients were advised to liaise with their contractors to ensure the site was safely shutdown.

Each policy intervention has no doubt represented a welcome lifeline for households which were affected by the economic shock caused by the necessary but protracted lockdown. However, whilst some housing-related responses to the pandemic, such as mortgage holidays, clearly have a positive effect on ensuring households remain in their homes, there is much which could be improved. For example, there is no mechanism for ensuring that any mortgage holiday applied for by a landlord will be passed on to their tenants. Whilst the support mechanisms and changes to policy in response to the pandemic have helped to protect people, as is the case with any wide-ranging policy changes (some of which, like mortgage holidays, have been no more than ‘suggested approaches’ and are in no way mandatory), there are many who fall through the cracks.

The Economic Context

At time of writing, the UK is once again officially in a version of ‘lockdown’, albeit with measures significantly eased compared the severe lockdown imposed throughout the UK in March 2020. Northern Ireland (as well as Scotland and Wales), diverged from Westminster’s recommendations on the timing of easing restrictions from early on in the pandemic, with the Northern Ireland Executive initially announcing that they would be based on evidence of changes in the rate of infection³⁰ as opposed to providing a set timeline. However, restrictions introduced in October 2020 were intended to be for a limited time.

Whilst many commentators and politicians highlighted the need for an impartial political response right from the start, it would appear that policy makers of all political stripes

³⁰ Commonly referred to as the ‘R’ number, however the epidemiological explanation is much more complex and nuanced than can be accounted for in this paper. All infectious diseases will have a rate at which the infection will spread to others with no measures in place to limit its spread (i.e. in a population in which everyone is susceptible to infection, such as is the case with the novel coronavirus, SARS CoV-2). This rate of infection can be manipulated by imposing restrictions on how people interact as well as the use of physical barriers such as wearing masks and maintaining a ‘safe distance’ from others when possible. The effect of these measures is to restrict the ability of the infection to pass from one person to another which effectively reduces the ‘R’ number.

discovered their ‘inner Keynes’³¹ (evidenced for example, by Conservative Chancellor Rishi Sunak’s Coronavirus Job Retention Scheme³² (CJRS), the Self Employed Income Support Scheme (SEISS) and various types of support provided for businesses both large and small). It remains to be seen whether any or all of this support may be recouped in a subsequent round of austerity, such as was introduced in the wake of the financial crash of 2007/08.

Whilst there are no easy solutions to the crises caused by the pandemic and the response to it, the economic upheaval caused by the pandemic and subsequent lockdown provides us with an opportunity to reflect on wider issues of inequality represented by the changes in housing tenure in NI over the past few decades. Dark corners of society where injustice has hitherto been hidden are being exposed by this pandemic, such as the interactions between austerity imposed on certain sections of society and the impact of the Covid-19 crises³³. ‘The Marmot Review 10 Years On’³⁴ highlighted the impact of growing poverty rates in the UK since the first review in 2010 and housing affordability issues were high on the list of issues which had resulted in adverse mental health outcomes. Falling into arrears with housing payments were shown to be comparable to stress levels associated with unemployment (Marmot, 2020). In 2018/19 it was estimated that one fifth of people who were reliant on benefits fell into arrears on either rent or mortgage repayments (p. 358). Cuts to housing benefit introduced in 2011 were shown to be associated with a statistically significant increase in mental health problems among those affected by the policy change. Around one third of households in the PRS were living in poverty as a result of their housing costs in 2017/18. To be most effective in protecting and improving health and wellbeing, the review stresses that housing services must be preventative – that is, they must intervene before problems such as poor conditions, unaffordability and insecure tenures damage health (p.116).

Recent research has shown that low income households are more likely to be affected by job losses as a result of the pandemic and the resulting lockdown³⁵. The industries which were likely to be hardest hit going into the pandemic and lockdown (e.g. hospitality) were those with a larger proportion of low income, temporary and seasonal workers. Recent analysis of NI labour market data showed that those in employment sectors which were traditionally lower paid (including accommodation and food) were more likely to be furloughed (Figure 2)³⁶.

³¹ John Maynard Keynes (1883-1946) was a British economist who called for greater government intervention in the economy in order to ease the boom and bust effects caused by the business cycle. His economic ideas in response to the Great Depression were hugely influential in determining policy throughout the UK and USA from the pre-WWII era right up until the early 1970s, a period often referred to as the ‘golden age of capitalism’.

³² Commonly referred to as ‘the furlough scheme’ and referred to using either name throughout this report.

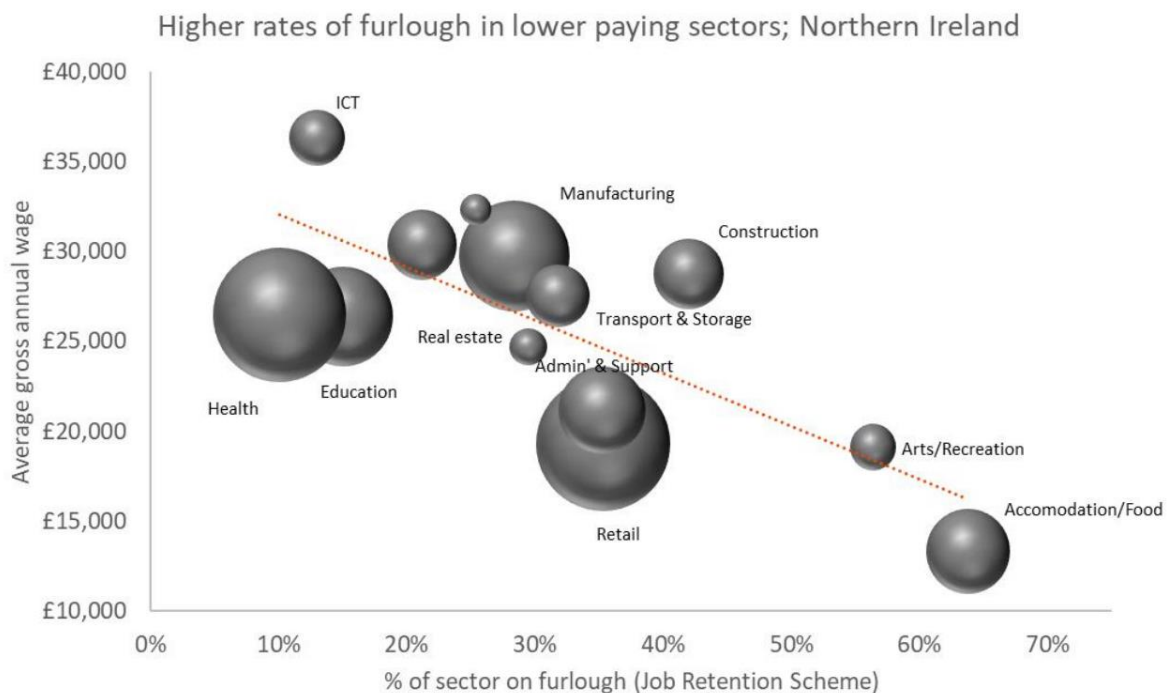
³³ <https://housingevidence.ac.uk/are-we-all-in-this-together-reflecting-on-the-continuities-between-austerity-and-covid-19-crises-in-the-uk/>

³⁴ Marmot, et al. (2020) *The Marmot Review 10 Years On*. Institute of Health Equity

³⁵ Hastings, A (2020) Are We ‘All in this Together?’ <https://housingevidence.ac.uk/are-we-all-in-this-together-reflecting-on-the-continuities-between-austerity-and-covid-19-crises-in-the-uk/>

³⁶ Buchanan, J (2020) *ibid*.

Figure 2 Workforce sectors in NI affected by furlough



Source: J Buchanan, PropertyPal analysis of ONS Business Impact of Covid-19 Survey

NERI research in 2019 explored the nature of precarious employment and under-employment in NI which, when taken together with the impact on those workers of job losses and/or reduction in hours or pay, demonstrates why such precarity is problematic not just at an individual level, but at a systemic level³⁷. We also know that there are more low income households living in the PRS than at any time in the past few decades³⁸. Furthermore, research has shown that savings levels in NI are lower than any region in the UK³⁹ and debt levels are higher⁴⁰.

Labour market statistics released in June 2020 showed little effect on employment, largely due to the success of the initial support mechanisms which were put in place to retain employees⁴¹. By June 2020 240,000 workers in NI had been furloughed (out of a total workforce of around 790,000)⁴². However, there were some worrying signs in terms of the reduction in hours worked per week, suggesting that workers who were not laid off or furloughed may be working fewer hours as a direct result of the pandemic. This is particularly an issue for those on low or zero hours contracts. Such employees may not be showing up in CJRS figures or unemployment figures, but may be experiencing financial stress due to lower income. They may subsequently appear in figures relating to Universal

³⁷ NERI (2019a) *ibid*.

³⁸ Joyce et al., (2017) *ibid*.

³⁹ Tinson et al (2016) *ibid*.

⁴⁰ [Money Advice Service \(2016\)](#) 'A Picture of Over-Indebtedness'.

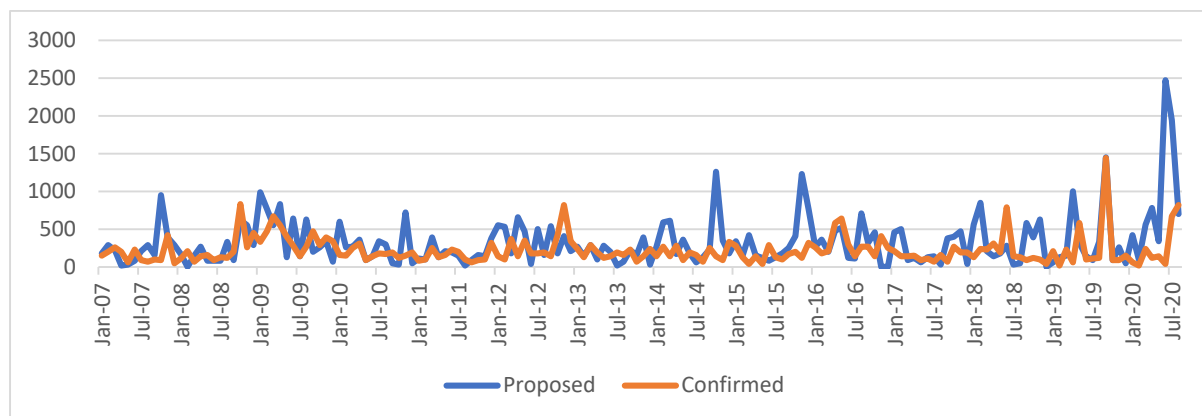
⁴¹ Wilson, L. (2020) '[The rising tide of unemployment](#)'. NERI

⁴² [HM Revenue and Customs \(2020\) Coronavirus Job Retention Scheme statistics: July 2020.](#)

Credit claimants (and we can see a corresponding increase in UC claims – see below). Many of those affected by a reduction in hours worked and who are on zero hours contracts are students, who can only claim social security benefits in extremely limited circumstances and many of whom are living in the PRS. For those who cannot call on significant additional parental support, affordability issues relating to their housing can follow very quickly.

The subsequent Labour Market Review (LMR) for September 2020⁴³ presented a very different picture. Once again, Northern Ireland had the lowest employment rate in the UK (71.5% of working age adults are in employment, compared to 76.5% in GB). Northern Ireland also had the highest rate of economic inactivity⁴⁴, 26.3% compared to 20% in GB. But perhaps the figure which is more indicative of the scale of the economic impact of the pandemic relates to the claimant count⁴⁵. In June 2019 the claimant count related to support for unemployment was 30,000 and the rate was 3.2%⁴⁶, by June 2020 the claimant count was 62,300 – 6.7% of the available workforce. The claimant count had more than doubled compared to the same period in 2019.

Figure 3 Proposed and Confirmed Redundancies in NI 2007-2020



Source: NI Labour Market Review tables. September 2020

Redundancies were also at historic highs according to this LMR (Figure 3). In July 2018, there were 140 confirmed redundancies and 110 in July 2019 – but in July 2020 the figure was 670. Perhaps more concerning are the figures for proposed redundancies, which were 2,470 in June 2020 and 1940 in July – the highest in the series of figures produced (which go back to January 2000).

The most recent LMR also provides information on incomes in NI, which are traditionally lower than other parts of the UK and the most current figures show that this trend has

⁴³ <https://www.nisra.gov.uk/publications/labour-market-report-september-2020>

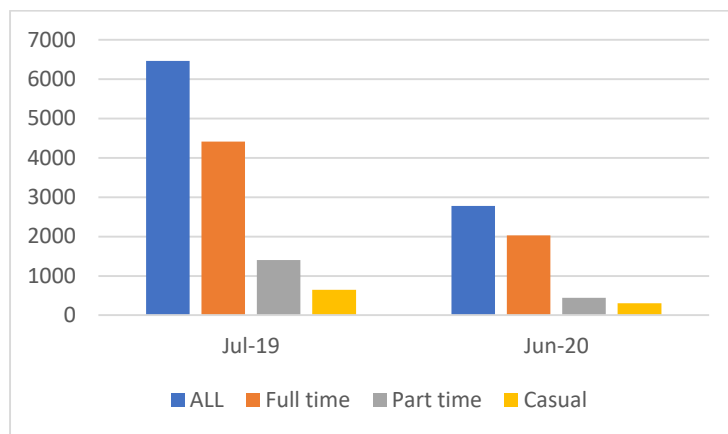
⁴⁴ The proportion of working age people (16-64) who were not working and not seeking work or available to work.

⁴⁵ These are ‘experimental statistics’ for the LMR – i.e. not yet official statistics and are provided in the tables which accompany the LMR. The ‘claimant count’ here refers only to those claimants of Universal Credit and legacy benefits who were claiming principally for the reason of being unemployed.

⁴⁶ Percentage of all those of working age who were available for work – i.e. claimants + workforce.

continued, with the median monthly pay standing at £1,706 (compared to £1,828 for the UK as a whole).

Figure 4 Job Vacancies in NI 2019-2020



Source: NI Labour Market Review tables September 2020

In July 2019 there were 6,467 job vacancies reported to DfC in NI, including 1,404 part time job vacancies and 648 casual jobs. By June 2020, there were only 2,777 job vacancies reported, including only 443 part-time jobs and 304 casual job vacancies (Figure 4). This reduction in available work, particularly part-time and casual work will undoubtedly have a huge impact on the student population, who traditionally rely on such work to supplement their student loans and help pay for their accommodation, as well as on other young workers and women in the workforce (who may depend on part-time work if they are also primary caregivers for their children and/or elderly relatives).

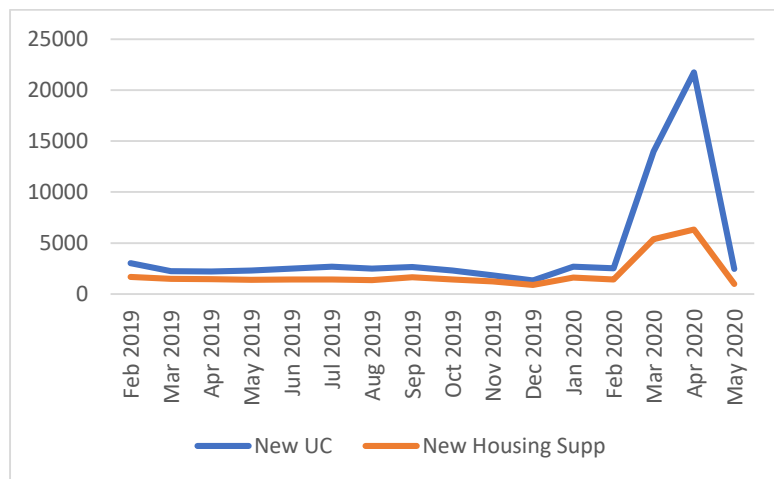
A further complication involves the impact on childcare provision. As Lisa Wilson (NERI) pointed out in her recent report on the NI Labour Market⁴⁷, there was a significant increase in economic inactivity for women in the period April-June 2020 compared to the previous quarter, with 60% of them wanting to work but unable to. This increase in economic inactivity, she argues, points to the likelihood of an underlying issue in the provision of childcare, with the economy opening up before childcare facilities did (and before lockdown restrictions on home visiting were lifted).

Perhaps the data released regarding claims for Universal Credit provides the most stark context which has resulted from the pandemic and lockdown. According to figures released by DfC in September 2020⁴⁸, there were 127,310 individual claimants on UC in May 2020, up from 65,190 in February – i.e. the claimant count almost doubled in only 3 months. There were 38,200 households with new claims for UC between March and May 2020, including 12,660 claims for support for housing costs (Figure 5).

⁴⁷ NERI blog post August 2020 <https://www.nerinstitute.net/blog/womens-livelihoods-must-not-be-sacrificed-after-lockdown>

⁴⁸ <https://www.communities-ni.gov.uk/publications/universal-credit-statistics-may-2020>

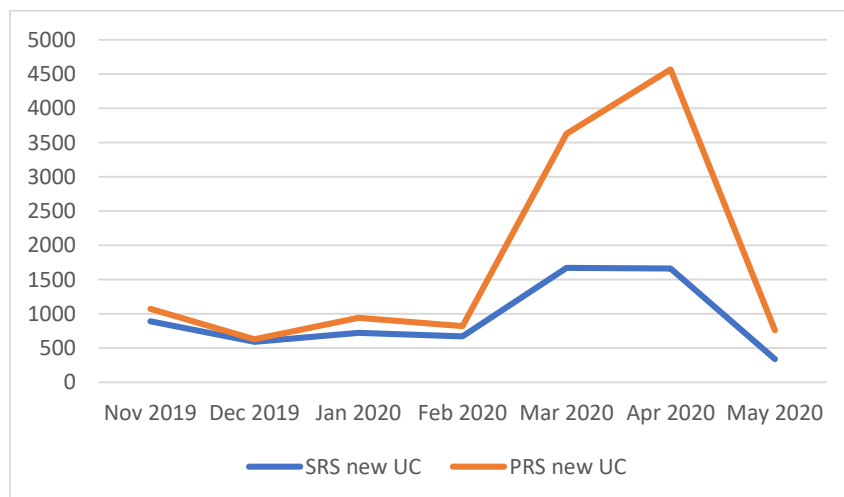
Figure 5 New claims for UC and new claims for UC Housing Support



Source: Author’s own calculation of DfC Universal Credit Statistics

However, when we break the new claims for housing costs down by tenure, we can see that the vast majority of claims for support for housing costs came from private rented sector tenants as can be seen in Figure 6 below:

Figure 6 New UC support for housing by Social and Private tenants



Source: Author’s own calculation of DfC Universal Credit Statistics

The proportion of new claims for support for housing costs were on average 15% higher among PRS tenants than social tenants in the year leading up to the pandemic. However, between March and May the rate of new claims from PRS tenants was more than double that of SRS tenants.

Aims and Objectives

Any one of the issues highlighted above should be of concern, but taken together, these issues represent a potential ‘perfect storm’ particularly for low income PRS tenants in NI, many of whom may also be in precarious employment. The pandemic and lockdown have exposed the fragility of the housing system as well as the welfare support system, which many more individuals and households have had to turn to since the onset of the pandemic. Whilst government support for many of those affected will undoubtedly help relieve the immediate danger, it is not clear how long this can last. It is possible that the majority of those who will be unable to work from home and potentially exposed to the virus as lockdown eases, will be those in lower income, precarious employment, further exposing the increasing level of inequality which many researchers have highlighted for decades⁴⁹.

The policy changes and much of the public discourse would appear to underscore the need to build more resilient societies in anticipation of future shocks⁵⁰. The aim of this research is to make use of evidence of the impact which Covid19 and the subsequent lockdown has had on individuals and households who have contacted Housing Rights, some of whom have had to rely on benefits for the first time in their lives, to address systemic issues which have been put into stark relief by the pandemic. For many of those individuals, benefits were not something that they ever thought they would have had to fall back on. This research explores the lived experience of households living in the private rented sector who have been affected by issues as a result of Covid-19 and seeks to explore what those issues are and how they compare with households in other tenures. In exploring these issues raised by the economic impact on households of the pandemic and lockdown, it is an opportunity to engage with the thorny issue of the adequacy of the PRS to house low income individuals and families.

Methodology

This paper explores the impact of the response to the pandemic on private renters who contacted Housing Rights during the period March-June 2020. The research uses data from Housing Rights case records relating to PRS tenants from 2019 (pre-Covid) and compares those with cases arising during lockdown (Covid era) as well as comparing issues arising for tenants in social and private rented housing. ‘Covid-19’ was added as a ‘primary issue’ in Housing Rights case recording system in March 2020 and was recorded as such for 700 cases between March and June 2020. The research therefore explores these case records and compares this period with the same period in previous years.

In addition to exploring the data at aggregate level (exploring the demographic characteristics of clients who were contacting Housing Rights primarily due to being affected by the pandemic or subsequent lockdown during this period), all 434 PRS cases which recorded Covid-19 as the primary issue were identified. Case details were exported to Excel

⁴⁹ <https://www.equalitytrust.org.uk/>

⁵⁰ <http://www.transformingsociety.co.uk/2020/07/15/why-covid-19-needs-to-be-political/>

(removing identifying information in the process) and a representative selection of cases (n=210) were explored in detail by reading through all of the case notes relating to these cases⁵¹.

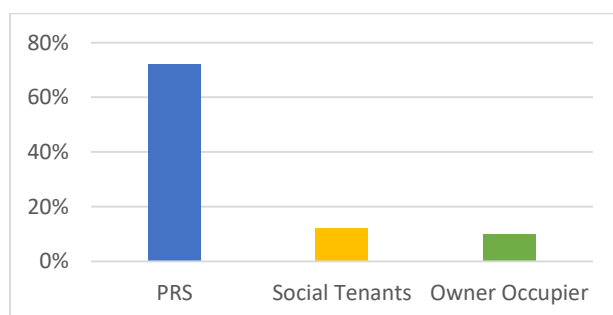
Some data which was relevant to this study is not ordinarily recorded in tabular form for cases in Advice Pro, such as current employment status, (and in particular, details which are specific to the Covid-era e.g. CJRS, SEISS), whether a client has been laid off or is experiencing reduced income and hours of work, or whether a notice to quit was issued or was expected. Additional variables relating to relevant data were therefore added in Excel and recorded using information contained in the detailed case notes written by advisors and recorded on Advice Pro.

A selection of these cases was chosen to illustrate the experiences of clients in the categories which were identified as being representative of clients with similar experiences. **All names have been changed in order to protect clients' identities.**

Housing Rights clients' experiences

During the period 1st March to 30th June 2020, 1 in 5 of all cases recorded on Housing Rights case recording system related primarily to Covid19. The private rented sector houses fewer than one fifth of all households in NI⁵², but PRS tenants contacting Housing Rights advice service make up on average around a third of all contacts from clients – so even in ‘normal times’ PRS clients are over-represented in terms of having housing issues which result in them having to contact Housing Rights for advice. However, between March and June of 2020, the proportion of PRS clients increased - with almost half of all clients who contacted Housing Rights living in private rented accommodation.

Figure 7 Percentage of Contacts relating primarily to Covid-19 by Housing Tenure March-June 2020



Source: Housing Rights Case Records

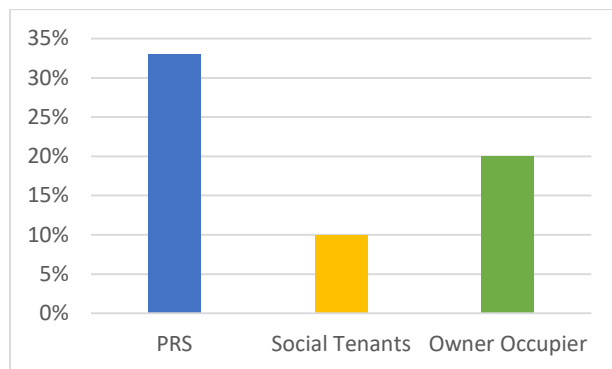
⁵¹ Cases were selected at random for detailed exploration and in order to be representative of the total 434 cases at a margin of error of 5%, 210 cases were selected.

⁵² Proportion varies depending on national survey results used. Latest NIHE House Conditions Survey (2016) puts the figure at 18%, as does Family Resources Survey (2017/18) <https://www.communities-ni.gov.uk/publications/family-resources-survey-report-2017-2018>

Furthermore, between March and June of 2020, of all contacts which were primarily about Covid-19 (clients affected by pandemic and/or lockdown) – almost three quarters (72%) of the cases where housing status was recorded were PRS tenants⁵³, compared to 12% which were social tenants and 10% who were owner-occupiers (Figure 7).

As Figure 8 below shows, 1 in 3 PRS tenants (33%) who contacted Housing Rights during this period were seeking advice on an issue which was primarily related to Covid19, compared to 1 in 10 social tenants and 1 in 5 homeowners.

Figure 8 Proportion of Clients in Each Housing Tenure Seeking Advice Relating to Covid-19



Source: Housing Rights Case Records March-June 2020

Alongside the evidence relating to increasing UC claims among PRS households, this suggests that the pandemic and lockdown to date has had a greater impact on private tenants than any other households.

The most prevalent issues for PRS tenants who contacted Housing Rights during this period because of being affected by the pandemic or lockdown were

- affordability and arrears
- evictions and/or notice to quit (NTQ)
- timing of lockdown

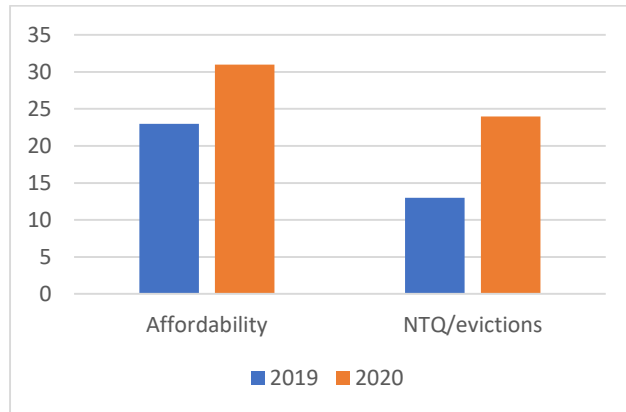
In contrast, although social tenants were also concerned with affordability issues, their concerns were primarily regarding the calculation of and eligibility for benefits (38% of contacts). The remaining 62% of contacts were primarily concerned with accessing social housing and issues relating to their tenancy (including sustaining their tenancy and succession). Issues regarding notice to quit or evictions were negligible.

Affordability issues have long been a major issue for Housing Rights' PRS clients. Looking over the past 5 years, affordability has been one of the most prevalent issues for Housing Rights clients, affecting around a quarter of all PRS clients. However, even starting from this high base, Housing Rights advice service saw a significant increase in contacts relating to

⁵³ 89 cases had no housing status recorded. Homeless households accounted for a further 6% of cases.

affordability issues from PRS clients in recent months compared to the same period in 2019 (Figure 9).

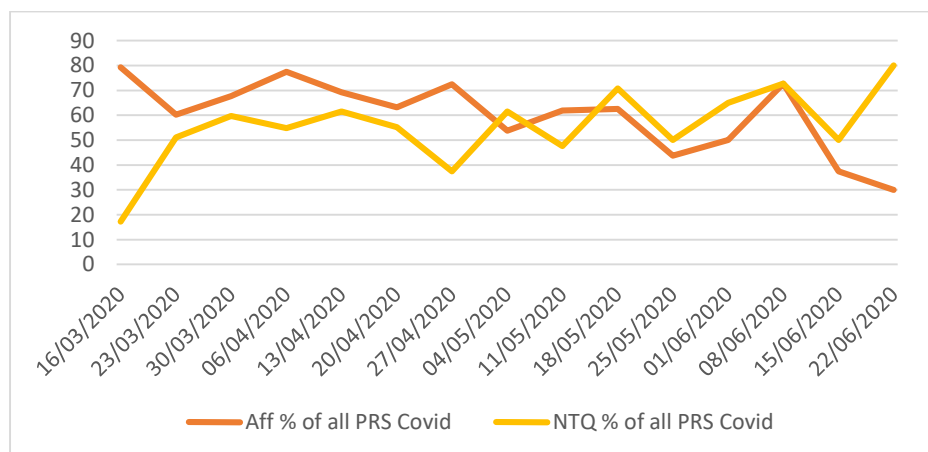
Figure 9 Percentage of PRS cases which related to Affordability and NTQ/evictions 2019 and 2020



Source: Housing Rights Case Records

In March-June 2019, 23% of **all PRS contacts**⁵⁴ related to affordability issues, but in the same period in 2020, 31% of PRS contacts were primarily related to affordability issues – an increase of 30%. Similarly, issues relating to NTQ/evictions ordinarily are raised in around 1 in 10 PRS client contacts. In the period between March and June 2019, 13% of PRS clients had an issue related to evictions or NTQ, but in the same period in 2020, the proportion had almost doubled to 24%. This would suggest that the pandemic and lockdown has had a significant impact on PRS tenants who contact Housing Rights for advice, particularly relating to affordability issues and evictions (including NTQ issued and clients facing evictions).

Figure 10 PRS Cases affected by Covid-19 related issues



Source: Housing Rights Case Records

This impact is even more stark when we look at clients who were primarily contacting Housing Rights because of being affected by the pandemic and lockdown. Between March

⁵⁴ All contacts with PRS clients – not only those affected by issues as a result of the pandemic.

and June 2020 affordability issues were raised by 60% of these PRS clients and eviction/NTQ issues affected 56% of these PRS clients. It is clear from Figure 10 that there was a downward trend for affordability issues compared to an upward trend for issues relating to notice to quit between March and June 2020. These trends likely reflect the impact of policy interventions such as the CJRS and SEISS and the extension of the NTQ period (potentially leading to more queries as clients sought to clarify their position vis-a-vis their tenancy).

Demographics of PRS clients

In terms of household composition, there were no significant differences in the proportion of household types represented in the PRS clients who contacted Housing Rights for advice during the Covid era compared to pre-Covid, with the most prevalent household type being single adult households, although this type of household increased from 58% of all PRS households to 69% (most likely as a result of increasing number of young people contacting Housing Rights over the Covid period). There was a decrease in the proportion of single parent households in PRS accommodation contacting Housing Rights during the pandemic and lockdown (from 22% in 2019 to 11% during March-June 2020). This could be due to increase in UC and LHA rates in response to the crisis, but the data which would illuminate this decrease is not currently available via the case recording system.

Young people (under 25) usually account for around 1 in 10 calls to HR advice services and around a third of these young people live in the private rented accommodation⁵⁵. During March – June 2020 young people accounted for 16% of all requests for advice. Over half (54%) of the young people who contacted Housing Rights during March-June lived in PRS accommodation. A quarter of the young people who contacted Housing Rights for advice during this period were primarily seeking advice related to Covid19 and 9 out of 10 of these young people were living in PRS accommodation. Around 1 in 5 of all calls from PRS clients were young people and over half of those related to issues arising from the pandemic and lockdown.

In all, there were 442 cases which related primarily to Covid-19 between March and June. In order to provide a representative sample for analysing, 210 cases were selected at random to be reviewed in detail. The following analysis focuses on these 210 cases.

Primary Issues raised by PRS clients affected by Covid-19 and subsequent lockdown

Affordability and Arrears

Almost two thirds of the reviewed cases had affordability issues (61%) and 4 in 10 feared eviction at some point in the near future. Over a quarter (28%) reported having been laid off and 1 in 5 of these were students and 1 in 10 were foreign nationals. Around half of the cases reviewed regarding affordability issues provided information regarding the type of work which clients engaged in (n=58). Of these, over half were self-employed and a further 34% were working in hospitality. The remainder worked in construction, leisure, retail and transport (delivery).

⁵⁵ Figures from 2019 cases.

For those with affordability issues, the average rent was £554 per month and for those in receipt of help with their housing costs, the average support was £385 per month. Arrears accumulating were an increasingly common issue – with the average arrears by the end of the period under consideration (end of June 2020) being £974. Out of those who were experiencing affordability issues, only 5% had managed to negotiate a reduction in their rent⁵⁶ and half had asked for a reduction but were refused by their landlord or agent. There are understandable reasons for a refusal to reduce rent, which may be because the landlord would not be able to get a mortgage holiday, or where the landlord was dependent on the income from the rental for his/her own household income. However, many of those clients who contacted Housing Rights at this time, were discovering for the first time that their landlord was not registered and therefore they could not engage with Housing Rights Mediation service, which could have been used to resolve disputes over rental costs – or the landlord could have contacted Housing Rights Landlord Advice to find out what options they had to support their tenants and to avoid loss of income for themselves.

Affordability issues linked to the Furlough Scheme (CJRS)

Around 1 in 10 clients reported having been furloughed over this period and still had affordability issues, with a further 1 in 10 who were self employed with no work and no income. This included clients who were working in the arts (including musicians and tattoo artists), personal care (hairdressers, barbers and personal trainers), and also those who were working through an agency and were not furloughed⁵⁷ (including those working in the NHS and other frontline services). Many of these clients were seeking advice regarding applying for benefits and support to help pay for their housing costs.

Even for those clients who were able to avail of the furlough scheme (CJRS), many were on low contracted hours and so their furlough payment was based on 80% of their contracted hours, which made it impossible for them to be able to meet their housing costs – which had been affordable previously. For others, their furlough income would have been sufficient if their partner was also furloughed, but they had been laid off or were self employed with no work. Neil found that his furlough payment was based on his contracted hours, which amounted to 2 days per week, however he usually worked 5 days per week. Whilst many workers were no doubt saved from being laid off and struggling financially by the furlough scheme, private renters like Neil were left behind. Neil was further affected by his claim for UC being based initially on his full pay, rather than on his contracted hours. Like many of the cases reviewed, Barbara worked in hospitality on a fixed hours contract (8 hours), but had been used to working a full week and was finding it impossible to pay her rent on her furlough pay.

Other clients worked for small employers who could not afford to make use of the CJRS because they could not afford to pay the wages up front and claim them back at a later stage via the furlough scheme. For example, Jo worked for a small café and the owner was

⁵⁶ This is obviously not a statistically representative sample of PRS tenants however, as it is unlikely that those who had agreed a reduced rent with their landlord which helped them to stay in their rental property would need to contact Housing Rights.

⁵⁷ Agency workers could avail of furlough, but it was at the discretion of the agency.

not in a financial position to continue to pay staff while applying for government support and so Jo, who was usually paid weekly, had had no income for over a month by the time she contacted Housing Rights.

Even for those who were supported by the furlough scheme, the uncertainty regarding their future work status impacted on their ability to secure accommodation on a long term basis as Martin discovered when his landlord insisted that he either sign a new one year tenancy agreement or leave the property so that the landlord could bring in a tenant who would be prepared to sign for the year.

Issues relating to reduced income/hours of work

It should be noted that although many people were helped by the furlough scheme, for others there was no such support even though they experienced reduced income because of being on low contracted hours or zero hour contracts and getting to work fewer hours per week. This was the case for Connor who was neither laid off nor furloughed but was working significantly fewer hours each week and unable to keep up with his rent payments. Connor was becoming increasingly concerned about the potential for eviction as he was accruing arrears and his landlord was calling round unannounced to inquire about the status of his unpaid rent. Eve faced a similar situation when the reduction in hours worked left her with half of her usual take home pay, which was not enough to cover her rent and other expenses. Eve had moved into the property three weeks before lockdown and contacted Housing Rights in June, when her landlord was demanding she pay the one month's arrears she had accrued and was threatening to evict her.

Major issues for students

Many of those who contacted HR in the first month or two were students who were seeking a way to get out of their PRS contracts as they were no longer living at their term time address. For some, it was a matter of not wanting to pay for something they were not making use of, but for half of those students who contacted HR, the issue was about affordability and two thirds of those students had lost part-time work altogether or were furloughed on low contracted hours. Their experiences were compounded by restricted access to benefits and for many, the only source of assistance was the university hardship fund. Many of these students were no longer able to afford their PRS tenancy, which had been affordable previously due to their income from part time work. Some students worried about their guarantors being liable for their rent for the remainder of their tenancy. For example, Sam was worried about his parents who were guarantors – who were themselves struggling financially having also been affected by reduced income and would be unable to afford to pay for his rent as well as their own housing costs. Whilst some of the students who contacted Housing Rights had requested reduced rent, one client had been told by his landlord that he was unable to take a mortgage holiday because he 'would be

blacklisted’ and another said that the property was actually owned via Co-Ownership and therefore he would not be able to apply for a mortgage holiday⁵⁸.

Issues relating to Universal Credit

Many of those clients contacting Housing Rights for help who were applying for UC for the first time were disheartened to learn of the level of support that was available for them in meeting their rent payments, particularly those who were single and under 35 (and therefore only entitled to the Shared Accommodation Rate of Local Housing Allowance). None of them had expected to need state support for their rent payments and they had rented properties which were affordable for them given their income at the time they moved in⁵⁹.

As the pandemic and lockdown progressed, enhanced support for private renters was made available. However, many of those PRS clients who were contacting Housing Rights about housing affordability issues were not aware of the additional support that they could avail of during the pandemic, such as the extra support available due to changes to Discretionary Housing Payments⁶⁰ which were brought in in response to the challenges which PRS tenants were facing as a result of the pandemic. PRS tenants who had been granted Universal Credit ‘Help with Housing Costs’ and were not already in receipt of UC or HB prior to being impacted by the pandemic were able to apply for a DHP to fully cover the gap between the Local Housing Allowance to which they were entitled, and their contracted rent, which could be paid for 13 weeks under certain circumstances.

Carl was laid off due to Covid back in March and fell into the ‘new starter furlough’⁶¹ loophole – which meant that he was not able to be furloughed as he had only recently started working for the company. He had applied for UC at the time he was laid off and was awarded an amount towards his rent which left him with a shortfall of £270 per month. Carl was not aware that he would have been eligible to receive support to cover his full rent for 13 weeks. He had contacted Housing Rights to see if there was any additional support he could get and was able to apply for a DHP and was awarded £20 per week (still significantly short of the £270 per month that he needed to cover his rent payments). Whilst the DHP had been backdated to April, he had been told that he did not get the additional 13 week protection to which he was entitled originally, as he had not applied for it in time (within 4 weeks of his change of circumstances)⁶².

⁵⁸ It transpired that this landlord was not registered and was not adhering to rules which exist around renting out Co-ownership properties.

⁵⁹ Under Housing Benefit such individuals were able to avail of a 13 week income protection, which was not available under UC, although this protection was eventually provided via DHPs for claimants who were impacted by Covid-19 under certain circumstances.

⁶⁰ DHPs are available to all PRS tenants who are in receipt of Housing Benefit or UC Housing Costs Element and are targeted to address the gap between the amount of support to which claimants are entitled and their contracted rent. They are discretionary and time limited.

⁶¹ A national campaign for ‘New Starter Justice’ was formed in response to this cohort of workers being left out of employment protections (the furlough scheme).

⁶² Carl was subsequently awarded the full 13 week protection as a result of advocacy by Housing Rights.

However, even when clients had managed to access all of the support to which they were entitled, particularly for those clients without a current tenancy agreement in place, there was no protection for them in terms of facing increased rental charges. Lisa benefitted from the 13 week protection after she lost her job at the start of lockdown. She managed to cope during the 5 week wait for her first UC payment and the additional protection alongside rates rebate meant that she had breathing space. Lisa did not have a tenancy agreement in place however, and she felt that her landlord responded to the increased support she was able to get by putting her rent up by £150 per month. This is an important case to highlight because it points to the potential vulnerability of private tenants in the absence of regulation regarding rent increases.

Whilst the 13 week protection would have been very welcome for many clients, others, such as Andrea and Elizabeth, fell between the cracks with regard to these protections. Andrea was on reduced hours as a result of the pandemic and was really struggling to pay her rent but was unable to avail of the extra protection because she had already been in receipt of UC to help with her housing costs before the pandemic struck. Elizabeth was also in receipt of UC prior to losing her job as a result of the pandemic. Whilst she found another job quickly, she was also laid off from that as the lockdown continued and was unable to apply for the full 13 week income protection (via DHP) which could have covered the gap between the LHA rate to which she was entitled and her rent, because she was already in receipt of UC before the pandemic hit.

Several other clients were in the same position, finding that although they lost income as a direct result of the pandemic, they were not entitled to the same protection as others who had not claimed UC before. Sharon is self-employed and was also unable to avail of the 13 week protection because of being on UC prior to losing her income. She was not eligible for the SEISS either as she had only recently started her business and as she was under 35, she was only eligible for the shared accommodation rate of LHA and was facing a shortfall of £260 per month even after being awarded a DHP of £100 per month.

Some clients were reluctant to apply for additional support during this time because of the impact of the five week wait for the first UC payment. For clients like John, this meant that they then faced the additional pressure from receiving or being threatened with a formal notice to quit (NTQ). John lost his job as a result of the pandemic and was living with his wife and young children in a PRS property which had been affordable previously as they were receiving legacy benefits (working tax credit and child tax credit) alongside his income from employment. However, whilst they had accrued arrears and subsequently received a NTQ from their landlord as a result of his job loss, John had avoided applying for support for their housing costs because it would mean that they would have to apply for UC and he was unsure how his payments would be affected compared to legacy benefits. He was also concerned about having to wait 5 weeks for the first payment and what that would mean for his family.

The five week wait for UC was also a very worrying time for Roger who had contacted Housing Rights in May after being laid off at the beginning of April. He applied for UC along with the many others who had to rely on government support at that time and received his

first payment at the end of June. Whilst he had been able to get access to a DHP with Housing Rights' support, the intervening period was incredibly stressful for him and his family, as it was for many others.

Clients with 'pre-existing conditions'

Many of the clients contacting Housing Rights during this period were already struggling or experiencing financial difficulties prior to the pandemic. For many, the pandemic has been a confusing and uncertain time, yet seeking help as early as possible has never been more important. Research on over-indebtedness has shown that people tend to try to deal with uncertainty themselves before turning to organisations and charities for support and advice regarding their financial problems (Kennerley 2009) and this is perhaps no different for people affected by reduced incomes during this pandemic.

Matthew was *already* in a precarious financial position prior to the pandemic. He was dealing with significant debts and had been just about managing before being laid off as a result of the pandemic. When Matthew contacted Housing Rights in May he was in dire straits, had nothing left to live on and had no means to pay for his rent at the end of the month.

Lucy was in a similar situation, having just moved into an unfurnished property prior to lockdown, she had £5 per day to live on as she awaited her first UC payment when she contacted Housing Rights in April. Lucy had been trying to get her life back together after her marriage breakdown and loss of her business. Lucy was finding the UC system difficult to navigate, but had managed to get a loan from Discretionary Support, which amounted to just over £100. This was all that she had to live on until her first UC payment and obviously not enough for her to be able to provide the furniture and other things that she needed to be able to stay in the property. Lucy had applied for a Contingency Fund grant to help with her housing needs but had heard nothing for three weeks. With nowhere else to go, Lucy was at her wits end when she contacted Housing Rights. Whilst she understood the pressure that those administering UC and other support were under, this was little comfort and she felt 'abandoned' by the system.

Issues faced by couples and families

There were several cases where clients were living with their partner and one or both had been affected by reduced income, leaving them unable to afford rent for the first time. Kevin and Joan were in just this position after Joan lost her job as a result of the pandemic and they were not able to afford rent on Kevin's income alone, whilst his income was enough to bring them above the threshold for support for their rent, Joan was advised that she may be able to apply for contributory JSA via UC. Even with this support, their rent, which was previously just about manageable, was no longer affordable.

Nicki's partner was self-employed and she contacted Housing Rights to enquire about any support that might be available to help them to cover their rent in the short term until he was able to avail of the SEISS. Nicki worked full time but they were not able to support their family on her income alone, and like many households in NI, they had no savings to rely on in the meantime.

Issues affecting foreign nationals

Job losses as a result of the pandemic were an issue for clients such as Kristof and his partner who were both foreign nationals who had worked in Northern Ireland for some time. Whilst their rent had been affordable, the income shock which they suffered when they both lost their jobs as a result of the pandemic was substantial, even after they were able to claim for UC. This was also the case for Alicia, a Spanish citizen who had moved to NI from GB in January to take up work here. Alicia is a single parent with two small children and had been able to support her family on her earnings prior to the pandemic. Whilst she was not laid off, when schools closed, she found that she had no one to help with childcare and had no option but to leave her new job to take care of her children.

Housing issues faced by foreign nationals were often complicated due to language issues which served as a barrier for them accessing support. Many of those who were experiencing financial difficulties a result of the pandemic had been managing well previously, even in precarious employment. Whilst language was not a barrier for Charles, who had been living in NI for some time, when trying to negotiate with his landlord after losing his job, Charles was concerned to find out that his landlord was not registered⁶³ and had not protected his deposit (which he had paid over six months before contacting Housing Rights). Charles was particularly concerned about the implications of falling into arrears and being evicted and how that might affect his visa status or could have repercussions for him further down the line.

Issues with landlords, including unregistered and/or 'rogue' landlords

In some cases, clients were helped by their landlord reducing or waiving rent payments (either by seeking a mortgage holiday themselves or just absorbing the reduced income from rent), but even with these cases there were repercussions. For example, Richard, who is a self-employed tradesman, contacted Housing Rights after he was notified by his landlord that he would waive rent for three months, but that his rent would increase after that by £150 per month.

Discovering that a landlord was not registered or that a deposit was not protected was common for clients who had recently moved to Northern Ireland but also in general across many cases. In some instances, this made the process of applying for UC more difficult as the client had to prove their responsibility for rent in the absence of confirmation (or in some cases, outright opposition) from their landlord, as was the case for Nancy. Nancy had never claimed benefits before but her landlord refused to provide details to help her claim UC. Nancy had been asked to pay rent in cash when she moved in to her rental property and had then discovered that her landlord was not registered⁶⁴, so was finding it difficult to prove her liability for rent and rates without the cooperation of her landlord who she felt

⁶³ Like many of those who travel to NI for work or study, they turned to local networks for accessing accommodation – this landlord was well known in Charles' community for providing PRS rentals.

⁶⁴ The scale of unregistered or 'rogue' landlords is unknown in NI. Projects and organisation which exist to help landlords to understand their rights and obligations and to operate within regulations are offered to registered landlords only, which means that it is not possible to engage with Housing Rights' Mediation Service, for example, which could have helped Nancy in this situation.

was behaving in a threatening way towards her. Nancy felt trapped in her property as she was unable to move anywhere else as a result of the lockdown.

Other clients had only ever had contact with an agent of the landlord and had no way of contacting their landlord directly and found that agents were not providing contact details for their landlord. This was the case for Osman, who was furloughed at first and then laid off. Osman had tried to negotiate a reduction in rent with the agent, but was frustrated by how long it was taking to get replies, all the while he was accruing arrears. Whilst it may have been possible for him to make use of Housing Rights Mediation service, as it turned out, Osman's landlord was not registered and so he was unable to avail of this service.

Clients facing Notice to Quit and the threat of eviction

As government schemes such as the furlough scheme (CJRS) and the support for self-employment (SEISS) came into effect from April 2020 on, alongside the increase in LHA rates and increase in the standard allowance element of UC⁶⁵ also in April, affordability issues decreased slightly as a proportion of all PRS contacts relating to Covid19 – but there was then an increase in issues relating to evictions and notice to quit (see Figure 10).

Particularly from May onwards, case records show that there was a significant increase in clients having issues related to evictions and being unsure about their rights with regard to giving and receiving a notice to quit (NTQ), particularly in light of the changes which came into effect in May. From this point on, there were more PRS clients who were seeking clarification about when they would have to leave their property after receiving a NTQ. Fear of evictions was a major concern for clients at this time, particularly prior to the housing market opening up after lockdown (15th June), with many clients worried that they would face eviction without having another property to move into.

Landlords deciding to sell their properties was a common theme with regard to cases relating to NTQ. Mary and her partner, both key workers, were issued with a NTQ at the end of April as their landlord had decided to sell the property. They were unable to access homeownership due to falling between the income limit for co-ownership but not earning enough to be able to save for a deposit to buy a home of their own. Whilst they had had no problems with their tenancy or affordability (they had never missed paying their rent and were not affected by loss of income etc.), they were affected by Covid19 because of the difficulties of finding alternative accommodation as the NTQ was issued during the full lockdown.

Similarly, Erin had been assured by her landlord that she would be able to stay in her PRS property for the foreseeable future, but when the pandemic hit, her landlord had decided to sell up. Ian faced a similar situation after living in his rental property for over 6 years when he received a NTQ because the landlord wished to sell the property, which he said had come 'out of the blue'. Worst still was the situation for Christina and her family, who were given three weeks to vacate their property which their landlord had already sold! This was in April, long before the market for PRS properties was allowed to open up again. At the time, the

⁶⁵ Which was increased by £20 per week.

NTQ extension legislation had not come into effect and Christina's landlord was entitled to provide only 4 weeks NTQ, which still left the family in a hugely precarious situation, having no means to find alternative accommodation at such short notice.

Clients such as David faced the problem of having found alternative accommodation but being *unable* to move because of restrictions at the time (May). His landlord was pressuring him to sign a new tenancy agreement at the time. Colm, on the other hand, was facing a NTQ because his landlord had already agreed to let the property to another tenant, leaving Colm in the difficult situation of having to source alternative accommodation during lockdown.

Whilst many clients were undoubtedly relieved when Article 14 of The Private Tenancies (NI) Order 2006 was modified to allow for a 12 week NTQ (which is still in effect at time of writing), there was some confusion over whether this applied to tenants coming to the end of a fixed term tenancy, which was the situation which Ellen found herself in. Ellen was on a fixed term contract at work which was due to expire and was reluctant to sign a new tenancy agreement. She was worried that her landlord would be able to end the tenancy on the expiry of her 12 month tenancy, which was just over four weeks away when she contacted Housing Rights.

Clients affected by the timing of lockdown and Covid-related restrictions

Bad timing was an issue for clients who were due to move but were restricted from doing so due to the sudden nature of the lockdown in March and new legislative requirements, which only allowed for absences from the home in limited and narrow circumstances. Nick and his girlfriend were due to move on 1st April and had signed a contract and paid their deposit on their new property, but were unable to move due to lockdown restrictions. Nick got agreement from his new landlord to pay half the rent until they could move in (albeit that the landlord told Nick that he would have to make up the other half over the rest of his tenancy by means of a sizeable temporary increase in his monthly rent). However, Nick's current landlord refused to reduce the rent and so he was stuck in limbo, unable to afford to maintain both properties. Hugh found himself in exactly the same situation, as did others, with both landlords demanding full rent. There were no obvious solutions to this very novel situation which tenants and landlords were finding themselves in.

Clients affected by the opening of the property market

All of these clients faced the problem of trying to find accommodation when lockdown was still effective. However, once the property market opened up again on 15th June, there were additional issues which clients faced, including the obvious issue of having to let strangers into their home during a pandemic. When the market was opened up, restrictions on home visiting were still in effect. This led to scenarios where clients were unable to have family visit their home, but were being pressed by their landlord to show the property to strangers⁶⁶. This in turn led to feelings of loss of control over issues which could affect their

⁶⁶ The guidance highlights that this should only happen where the sitting tenant has given NTQ and are preparing to vacate and that landlords could not compel tenants to facilitate a viewing.

health, which were expressed by clients such as Patrick who was living in a HMO⁶⁷ property. Patrick was concerned about the landlord showing the property to prospective new tenants. Similarly, Rachel was concerned when her landlord was planning to move a new tenant into her HMO when she contacted Housing Rights in April as lockdown was still in effect. Like Patrick, Rachel felt that she had no control over who this new tenant would be and whether they were going to adhere to the Covid restrictions in place, not to mention that she would be having to share facilities with a stranger, with no way of knowing if they might be carrying the virus.

Clients affected by lack of control over their environment

The lack of control over properties and contents in the PRS was highlighted by Moira's case. Moira is a frontline NHS worker who contacted Housing Rights because her landlord had refused to fix the washing machine in the property (telling her that it was not essential maintenance). Her landlord refused to let Moira get the machine fixed herself. Moira pointed out that cleaning her clothes was an essential safety measure, given her job, and that she was currently having to pay to have her clothes laundered.

The pandemic has also shone a light on the impact of co-living arrangements. For many low income PRS tenants who are single and under 35, the support they receive provides an amount which covers only the cheapest 30% of rooms in a shared property in their area. Whilst some may be content to share under normal circumstances, during a pandemic, sharing facilities is not always conducive to good mental or physical health. Laura experienced this when she contacted Housing Rights as she was concerned that her flatmate was in breach of many of the Covid related restrictions still in place in May⁶⁸. Laura felt unsafe in her home as a result and wanted to leave but was unsure about her rights and responsibilities regarding her tenancy. Laura had rented the room from an advertisement online but had no contact with the landlord and had paid everything to her flatmate, who was related to her landlord.

Conclusion

It has been clear since the onset of the Covid-19 pandemic that 'home' has been central to the response, with phrases such as 'everyone in', 'shelter in place', 'stay at home' and 'work from home' becoming commonplace in the effort to protect ourselves and others from the deadly virus. However, it is also clear from the evidence presented in this research that the ability to maintain and make use of our homes during this pandemic has been impacted by the economic shock as well as the position vis-a-vis our home which we were in prior to the onset of the pandemic.

⁶⁷ [House in Multiple Occupation](#)

⁶⁸ There was no specific guidance issued for HMO landlords or tenants, unlike in other sectors where multiple households share (homeless accommodation, care homes, social services accommodation for young people, etc.).

For those fortunate enough to be able to work from home (including having access to the space and facilities to do so) and able to juggle caring responsibilities, the economic impact has likely been minimal (physical and mental health implications aside). However, for those who have been impacted financially and with ongoing financial commitments relating to their housing (rent and mortgage as well as rates and maintenance), the increased stress caused by worrying about how to manage those commitments has undoubtedly added to the stress brought about by living through a pandemic.

Affordability

Paying for a roof over our heads is something that most people take for granted, and whilst there are problems for any household facing affordability issues as a result of the pandemic, for PRS tenants, this is perhaps more pronounced, given the fear of losing their home or being served with a NTQ quickly after accruing arrears. It is understandable that landlords cannot bear the brunt of unpaid rent, particularly if they rely on the income from rent to pay for a mortgage on the property or to provide for their own income. Almost two thirds of the cases reviewed for this research were PRS clients who had experienced affordability issues as a result of the pandemic, which was much higher than those recorded for social tenants or homeowners. Almost half of those who had affordability issues were fearful of being evicted as a result of the arrears which they were accruing. A high proportion of those affected worked in hospitality or were self-employed.

Although the support for incomes made available as a result of the CJRS and the SEISS were undoubtedly a lifeline for many people during the period explored, many of the clients who contacted Housing Rights during this time had been furloughed but were still experiencing financial difficulties due to the nature of their employment and/or the implementation of the scheme by their employers. Such was the case for Neil whose furlough pay was based on his contracted hours rather than his usual hours worked, leading to a situation where he was receiving 32% of his usual pay, rather than 80%. Others, like Jo, worked for small employers who could not afford to implement the scheme and so, staff were laid off rather than furloughed. And of course, there were others, such as Carl, who fell through the cracks in the scheme, having started a new job just before lockdown and therefore was not eligible for furlough. Students who contacted Housing Rights were particularly affected by lay-offs and reduced hours (and income) at work, many of whom relied on their income from part-time work to pay for their rent, with little or no alternative support available to them. The support provided for many employees and the self employed was indeed a lifeline, but it is important to remember that it did not reach everyone affected.

Universal Credit

New claims for UC were particularly high among PRS tenants, as evidenced by the dramatic increase in UC claims between March and May. This is concerning given the precarious position many PRS tenants are in with regard to security of tenure in the sector. Additional support for rent payments for new UC claimants via DHPs for 13 weeks to cover the shortfall between rent and support available for rent under UC (LHA) has been vital for those who were able to receive the support. However, there were many clients who were affected by loss of income from the start of the pandemic who were not able to avail of this support

because they were already in receipt of UC or HB. Clients also had no protection against rent increases during this period even as they received support for their rent, as was the case for Lisa when her landlord increased her rent by the exact amount of additional support which she received via UC, meaning that she was once again in a position of having to find the additional money to pay for her now increased rent.

That so many people were supported by UC was undoubtedly welcome. Many people were applying for benefits for the first time in their lives during this period and clients reported finding the system difficult to navigate and elements of the system (such as the five week wait for first UC payment) difficult to cope with. They were also experiencing issues with fulfilling the requirements for applying for support to pay for their rent. Even when that support was forthcoming, many were dismayed by the level of support for their rent to which they were entitled. It should be noted that all of the clients who contacted Housing Rights and who were applying for benefits for the first time as a result of the pandemic, had rented their properties at a time when they were able to afford to pay the rent. Finding that the support they were able to receive was for properties at the cheapest end of the market (based on LHA at the 30th percentile of rents), was disheartening. The additional support via DHP for 13 weeks was all the more important for these households.

Landlord registration

There were many clients who discovered that their landlord was not registered as a result of seeking help from Housing Rights during this time. This had implications for ease of application to UC for support to pay their rent and rates as well as for their ability to avail of services which could have helped them to negotiate with their landlord (such as Housing Rights Mediation Service).

Security of tenure / control over environment

The extension of NTQ was also a major relief for many clients during this period. Whilst the market opening in June brought some relief for those who were able to find alternative accommodation, there were many PRS tenants who would find it difficult to get access to a new tenancy because of their changed employment and income status. This will have further implications for many PRS tenants down the line, particularly for those who will have to rely on benefits going forward.

Perhaps reflecting the centrality of a safe and secure home in which to shelter during this pandemic, control over who can and cannot enter that space is different for PRS tenants than for social renters and homeowners. Whilst there were issues with necessary repairs for all housing tenures, PRS tenants faced additional requirements around changing tenancies, e.g. having to allow access to their home for new prospective tenants and this was particularly an issue for clients who contacted Housing Rights and lived in HMOs. Indeed, there were HMO tenants who were concerned about their health as a result of the behaviour of the other tenants in their property. Those clients felt a particular loss of control over their environment which added to the stress of experiencing the pandemic.

Weathering the storm

More than anything, this research has shown that the pandemic and subsequent lockdown has affected households in all manner of ways, but that those living in the PRS have been disproportionately affected. In part this may be due to the increasing proportion of low income households in the PRS and as such a policy change in favour of social and affordable housing will be key to a post Covid-19 recovery (AHC 2020b). The research has also shown that the support that many households received has been immensely helpful, but it has also shown us that it is important to remember that we may all be in the same storm, but we are definitely not in the same boat.

Selected Bibliography

- AHC (2020a) *Making Housing Affordable Again: rebalancing the nation's housing system: the final report of the Affordable Housing Commission*. Affordable Housing Commission.
- AHC (2020b) *Making Housing Affordable After Covid-19: a follow up report from the Affordable Housing Commission*. Affordable Housing Commission.
- Joyce, R., Mitchell, M. and Norris Keiller, A. (2017) *The Cost of Housing for Low-income Renters*. Institute for Fiscal Studies
- Kennerley, S. (2009) *Dealing with Debt in NI*. NI Association of Citizens Advice Bureaux.
- Marmot, M., Allen, J., Boyce, T., Goldblatt, P and Morrison, J. (2020) *Health Equity in England: The Marmot Review 10 Years On*. The Health Foundation
- McAuley (2019) *Falling Behind: Exploring the Gap Between Local Housing Allowance and the Availability of Affordable Private Rented Accommodation in Northern Ireland*. Housing Rights.
- McKee, K and Soaita, A.M. (2018) *The 'Frustrated' Housing Aspirations of Generation Rent*. UK Collaborative Centre for Housing Evidence (Cache).
- Soaita, A.M., Munro, M. and McKee, K (2020) *Private Renters' Housing Experiences in Lightly Regulated Markets*. Collaborative Centre for Housing Evidence (Cache)
- Soederberg, S. (2014) *Debtfare States and the Poverty Industry: Money, Discipline and the Surplus Population*. London: Routledge.
- Tinson, A., Aldridge, H. and MacInnes, T. (2016) *Economic Inequality in Northern Ireland*. NICVA.
- Vilenica, A., McElroy, E., Ferreri, M., Fernandez, M., Garcia-Lamarca, M. and Lancione, M. (2020) *Covid-19 and housing struggles: The (re)makings of austerity, disaster capitalism, and the no return to normal*. *Radical Housing Journal* 2 (1).
- Wilson, L. (2020) *'The rising tide of unemployment'*. Nevin Economic Research Institute.



Housing Rights

Housing Rights
Skainos Centre
239 Newtownards Road
Belfast
BT4 1AF

T: 028 90245640
E: policy@housingrights.org.uk
Twitter: @HousingRightsNI