



Covid-19 Private Renters Survey

Renters' Voice is a new project for people who rent privately in Northern Ireland to build a strong voice and influence landlords, politicians and government. We are supported by Housing Rights and funded by Nationwide Foundation.

Approximately one in four households in Northern Ireland now live in private rented homes and people who rent privately are diverse in many ways – for example in age, social background, income and health needs.

Between Saturday 21st and Wednesday 25th March, we conducted a survey of private renters in Northern Ireland about their issues and concerns due to Covid-19 (or Coronavirus) and what measures they feel will be of help as a result.

94 people responded:

Almost three quarters said they had a concern about their **ability to pay their rent** due to the impact of Covid-19.

Over one third said they had **lost employment** and **over half** of these were **self-employed, freelance or agency workers**.

People who responded were in favour of a range of financial or practical measures that might help, with the highest numbers saying that they could benefit from **increases to benefits**, an **emergency 'Universal Basic Income'** or a **temporary reduction or break from rent** (if there would not be an expectation to pay this back later).

7 in 10 also said that they could benefit from **information and advice about rights as a private tenant during the Covid-19 crisis**.

The additional information that people gave about their situations highlights the personal impact of the Covid-19 crisis on different people who rent, for example:

‘My wage has reduced by over £300 per month. I will struggle to pay my rent. I have only one wage, live with my daughter whom I support entirely alone. I live month to month and need my entire wage to meet all my bills.’

Here is a breakdown of the full survey findings. A further selection of quotes from people who responded is included at the end of the document.

We asked private tenants what issues or concerns they, or anyone they live with, are facing due to Covid-19.

Only 14% said they are facing **no new issues and concerns** about their home or rent due to Covid-19

Almost three quarters said they have a concern about their **ability to pay their rent** due to the impact of Covid-19

One in five said they have a concern about their **ability to stay safe from Covid-19 in their rented homes**

Almost one in five said they have a **different issue or concern** (as reflected below).

The private renters who responded told us more about their issues and concerns and how these are affecting them and the people they live with.

Over one third told us about **loss of employment** and a further **nearly one in ten** said they faced **potential loss of employment**.

Over half of those who reported loss of employment were **self-employed, freelance or agency workers** and their areas of work included **Arts; TV and film; hospitality; care; interpreting; working as an electrician; running a small business**.

More than one in ten people told us about impact on their **ability to pay bills and pay for other essentials aside from rent**.

Almost one in ten people told us about **impact on physical health** for them and others in their households and **one in ten** told us about **impact on mental health**, in particular mentioning **anxiety, depression and social isolation**.

Other concerns that emerged from peoples' responses included:

- Issues with living in **shared accommodation** including Houses in Multiple Occupation, **poor housing conditions** and **difficulties self-isolating** due to shared spaces or lack of space.
- **Concerns about benefits**, including lack of entitlement; difficulty covering the shortfall between their housing element and rent; potential delay in receiving Universal Credit; difficulties contacting their Job Centre and their landlord not accepting tenants who are in receipt of benefits.
- Risk of **homelessness** and landlords pursuing **notice to quit or eviction** during the pandemic
- Landlords arranging **viewings of properties** despite guidance on social distancing and **continued expectations that tenants would move out** despite the pandemic.
- Being **unable to seek a move** whilst restrictions remain in place.
- Added pressures and impact of covering **childcare needs**, issues for **single parents** and issues for **households with a single income**.
- **Difficulties accessing health care, advice services and food deliveries**.

We asked private tenants whether they have been in contact with their landlord or letting agent in recent days or weeks about issues that Coronavirus may cause and whether this had led to any changes - positive or negative.

Two thirds said they **hadn't or hadn't yet** been in contact with their landlord or letting agent and a further two said they had tried but had not yet received a response.

Whilst some people said they didn't feel there was a need to contact at present, others expressed **uncertainty or anxiety about contacting** due to an expectation of negative consequences or that no supportive action would be taken.

Out of those who contacted and told us the outcome, **one in six** told us the contact had been positive or had resulted in a positive outcome but **over half** said that there had been no change as a result.

People's responses demonstrated a wide range of relationships with their landlords or letting agents from 'He told me not to worry' to 'I haven't contacted my landlord, I don't think she really cares of the effects it will have on myself or my family'.

Some of those who had a positive conversation with their landlord were still left uncertain, for example:

'I contacted my landlord and she is sympathetic, however she explained that she couldn't help as she has to pay the mortgage on the property and cannot get a mortgage break as it's a second mortgage.'

We asked private tenants about what measures they feel could help with their issues and concerns due to Covid-19.

UK Government schemes

- **8 in 10** said **increases to benefits, including Tax Credits, Universal Credit and Housing Benefit** announced by the UK Government on Friday 20th March could help.
- **6 in 10** said that they felt the **COVID-19 Job Retention Scheme** (for employees put on leave of absence from work due to the pandemic), also announced by the UK Government on Friday 20th March could help.

Information and advice

- **7 in 10** said that they could benefit from **information and advice about rights as a private tenant during the Covid-19 crisis** and **6 in 10** from **information and advice about finances and benefit entitlement.**

Preventing evictions

- **6 in 10** said that **preventing eviction proceedings** against people who fall behind on their rent because of the crisis could help.

Further financial help

- **8 in 10** said that an **emergency 'Universal Basic Income'** could help.
- **8 in 10** said they could benefit from a **temporary reduction or break from rent for people whose income has been affected (where there would not be an expectation to pay this back later)** and **1 in 3** from a similar reduction or break from rent (even if you needed to pay this back later).
- **6 in 10** wanted **help with paying bills**, for example ensuring people get help with utility bills and will not be cut off if they fall behind.
- **6 in 10** wanted **support to pay their full rent for a 13 week period through Universal Credit or Housing Benefit** if they lost income.
- **Over half** wanted **easier access to benefits** for people who have not had to apply before.
- **4 in 10** said they could benefit from **help from banks**, for example breaks from loan repayments and increased limits on credit cards.

Practical help

- **1 in 6** said they could benefit from **practical help with paying bills** (for example, where they have to use top-up meters which require them to go to a paypoint)

Further suggestions made by the private tenants surveyed for measures that could help them include:

- Financial support for people who are self-employed or freelance
- Tailored support for students
- Additional support with existing housing issues such as arrears
- Increased regulation of landlords and prevention of Notice to Quit being issued
- Greater support for tenants from landlords
- Practical support with obtaining food, medication and other basics
- Financial support with bills and paying for basics such as food, utilities and internet for childrens' schooling
- Rates relief that is guaranteed to be passed to tenants

- Support with childcare and replacement of school meals
- Increased measures to prevent stockpiling of food and other basics
- Permanent systemic changes for private renters

Here are some further quotes from peoples' responses:

'Finances wiped out over night.'

'I haven't been allowed to work from home. We are a one income household and if I get sick from being out and exposed to the virus I'm only entitled to SSP which wouldn't cover the rent. It would be near impossible to quarantine myself from my partner in our one bedroom flat.'

'I am already facing eviction soon due to rent arrears, I am on universal credit and cannot afford to top up my rent or pay the arrears, I'm really worried and don't know what to do.'

'I have three children and I'm a single parent. I have been extremely ill and my test results indicated I had the virus. I was out of work on statutory sick pay and now my work has shut and I am on 80% of basic salary - which only makes up a small proportion of my wages. My landlord hasn't offered any solutions and I am extremely worried about paying my rent.'

'I work in hospitality... I fully respect the decision made by the government, but I suffer from severe anxiety and not knowing where a wage is coming from now is deeply concerning, after months building up my health.'

'I work in TV drama, my work has been cancelled and the industry decimated.'

'My wife and I both work in the Arts sector and are facing extremely uncertain times ahead regarding finances. We have two young children and have concerns about meeting their basic needs while keeping on top of rent.'

'I've had a hard time in my current accommodation and have been planning to move... property viewings have been cancelled and I'm scared I'll be stuck in my current accommodation because of it.'

'I live alone and suffer from both physical and mental health problems which makes me vulnerable regardless of the Covid-19 virus. I can't get out to do

shopping and no online shopping slots are available. I can't get out to top up gas and electric as I have pay and go meters so the house is cold and electric supply low. Social isolation is lowering my already low mood.'

'We don't know where we will be living.'

'I am a freelance worker and will have zero new income until this situation starts to abate. I am a single mum to three children and I'm wondering how I can possibly pay my rent, feed everyone or help support my elderly parents.'

'I can't work as I have no childcare and I'm unsure what this means for my finances. I'm not sure about the impact on my Universal Credit claim and I can't get through to helplines.'

'I am a doctor and my husband has underlying health issues. We have two small children... I have considered quitting my job in order to be able to care for my family and decrease the risks of infecting them.'

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