MLA Bulletin - Manifesto Special

As we move towards the last few months of this Assembly mandate, Housing Rights is setting out priority areas for housing informed by the experience of people using our advice services. We have identified a set of key policy asks necessary to deliver good quality, affordable, sustainable homes for people across Northern Ireland over the course of the 2022 – 2027 mandate.

Cross-tenure priorities

Standalone Housing Outcome

It is crucial that the Government honour the commitment made in 'New Decade, New Approach' to **include a standalone housing outcome in the Programme for Government**, namely "Every household has access to a good quality, affordable and sustainable home that is appropriate for its needs." The inclusion of a specific housing outcome is vital in ensuring the cross-departmental commitment needed to tackle our unacceptably high homelessness levels and growing housing need.

Welfare Reform Mitigations

As co-convenors of the Cliff Edge Coalition, Housing Rights are continuing to urgently call for **legislation to be** passed to extend the existing welfare reform mitigations, and to close loopholes which have left over 1000 households unprotected from the bedroom tax and the benefit cap. It is also crucial that the mitigations package is strengthened to address new challenges such as the Universal Credit 5 week wait, the two-child limit, and cuts to housing benefits in the private rented sector.

Participation

The expertise of people with lived experience of housing problems and homelessness is key in identifying policy solutions and delivering effective services to prevent and alleviate homelessness. It will therefore be **crucial that a co-design approach is prioritised throughout the mandate**; meaningfully involving people with lived experience in the development, design and delivery of housing and homelessness policy.

People experiencing homelessness

The inter-departmental response to support people experiencing homelessness during the pandemic showed the strength and importance of collaboration across departments in supporting this group. This learning should be built upon in the next Assembly mandate with priority also given to:

- Introducing a statutory duty to co-operate on relevant bodies across housing, communities, education, justice, health and social services to prevent and alleviate homelessness
- Extending the period during which people are considered to be 'threatened with homelessness' to reflect the extended notice to quit period in the Private Tenancies Bill
- Adopting a Housing First approach to chronic homelessness
- Building upon the 'Everyone In' approach during the pandemic to provide longer-term solutions for people with no recourse to public funds



Private renters

Private renters continue to make up a disproportionate number of calls to Housing Rights helpline. Their experience highlights a sub-sector within the private rented sector (PRS), which is characterised by poor standards, insecurity of tenure and affordability issues.

19% of households in NI now live in the private rented sector, and almost half receive support with rent through Housing Benefit or Universal Credit. Given the increasing reliance on this sector by low income households, and the fact that loss of rented accommodation continues to be one of the top three causes of homelessness in NI, it is crucial that reform of the PRS and support for private renters is prioritised in the coming mandate.

To this end Housing Rights are calling for:

The timely implementation and maximisation of the Private Tenancies Bill:

- We strongly welcome the introduction of the Private Tenancies Bill as the first in a series of legislative reforms to improve standards, security of tenure and affordability in the PRS
- Our policy team have been busy meeting with Communities Committee members to discuss how the impact of the Bill can be maximised, and we look forward to contributing evidence during the scrutiny of the Bill
- If you would like to arrange a briefing, please get in touch

Further legislation to be brought forward in order to:

- End 'no fault evictions' through the introduction of indefinite tenancies which can only be ended on prescribed grounds
- Improve fitness standards
- Introduce landlord licensing for all private landlords
- End 'No DSS' discrimination
- Ban letting fees in all but prescribed circumstances

Steps to be taken at a local and Westminster level to address affordability issues by:

- Addressing operational issues with the payment of UC Housing Costs directly to landlords
- Increasing the Discretionary Housing Payment budget, and expanding its use, to maximise its impact in preventing and alleviating homelessness
- Ensuring Local Housing Allowance rates do not fall below the 30th percentile of market rents and increase this in stages to its original 50th percentile value
- Abolishing the Shared Accommodation Rate

Homeowners

In the aftermath of the pandemic, Housing Rights is concerned about the threat of an economic downturn for homeowners in Northern Ireland where we have a higher percentage of marginal homeowners, and <u>a remaining</u> legacy of higher levels of negative equity. We are therefore calling for:

- A reversal of the changes to Support for Mortgage interest to reinstate it as a non-repayable grant that can be
 accessed after 13 weeks and which is accessible to people in work who are in receipt of UC.
- The introduction of a Mortgage Rescue Scheme in NI to enable homeowners facing repossession to stay on in their homes either as tenants or shared owners.

Many families who are already in a vulnerable position will feel the impact of the £20 a week cut to universal credit payments. With 53% of those receiving the extra £20 also getting help to pay their rent, we are worried losing this income will put many at risk of homelessness.

Housing Rights helpline can provide advice and information on housing and homelessness issues and will work on behalf of anyone who is homeless or in housing need. To get help

- call our helpline on 028 9024 5640
- chat online at www.HousingAdviceNl.org



Social renters

By 30 June 2021, 44,985 people were on the social housing waiting list, 30,926 of whom were deemed to be in housing stress. With the ongoing issues with supply of social housing, and proposals to revitalize the Housing Executive, there are a number of key priorities which Housing Rights believes should be addressed in the next mandate. We are calling for:

- Tenants to have the final say on the plans to revitalise the NIHE through a tenant ballot
- An end to the NIHE house sales scheme

In terms of the proposals due to be brought forward under the <u>Fundamental Review of Social Housing Allocations</u>, Housing Rights recommends with regard to:

Proposal 1: an independent tenure-neutral advice service delivered by Housing Solutions

This service should include a pathway for people to access independent advice if required.

Proposals 2 and 3: Ineligibility for social housing or full duty homelessness status based on unacceptable behaviour

These proposals should be further reviewed, particularly given the commitment to a Housing First approach to tackling homelessness. It is crucial to avoid excluding those who are most vulnerable from accessing a stable home and any support needed to address complex needs.

Proposal 4: Discharging homelessness duties to the private rented sector

Given the multitude of issues with regulation, standards and affordability in the private rented sector, <u>we believe it</u> is not appropriate at this time to enable the NIHE to meet their duty to homeless applicants by housing them in the PRS.

Proposal 7: Reform of intimidation points

'Intimidation points' should be renamed, creating a new award (e.g. 'trauma points') for applications experiencing a trauma which poses risk to life or serious injury. Such an award should encompass a wider range of specified groups such as domestic abuse or human trafficking victims.



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Private renting continues to be main area of concern

Between February and July 2021, in 12 of the 18 Assembly constituencies, the most common enquiry dealt with by our advisers related to the private rented sector.

With the impact of the pandemic continuing to highlight the myriad of issues in Northern Ireland's Private Rented Sector, and with a major piece of legislation to improve the sector currently passing through the NI Assembly, join us at our Private Rented Sector Conference on 24th November 2021 as we look forward together and anticipate change for private renting in NI.

Our annual landmark conference will look in detail at the changes to the PRS proposed by the Private Tenancies Bill, including proposals to address affordability and improve standards. We will also be unpacking the impact of similar provisions which have been implemented elsewhere, and discussing tenant engagement here and in other jurisdictions.

Private N Rented N Sector

Find out more about our conference at housing rights.org.uk



Constituency	Most Common Concern		Second Concern		Third Concern	
Belfast North	Homelessness	30%	NIHE	25%	Private Rented Sector	17%
Belfast East	Private Rented Sector	25%	Homelessness	25%	NIHE	20%
Belfast South	Private Rented Sector	29%	Homelessness	27%	NIHE	16%
Belfast West	Homelessness	30%	NIHE	25%	Private Rented Sector	17%
East Antrim	Private Rented Sector	28%	NIHE	18%	Homelessness	15%
East Londonderry	Homelessness	36%	Private Rented Sector	26%	NIHE	14%
Fermanagh & South Tyrone	Private Rented Sector	38%	Homelessness	17%	NIHE	12%
Foyle	Private Rented Sector	24%	Homelessness	24%	NIHE	17%
Lagan Valley	Homelessness	53%	NIHE	18%	Housing Associations	10%
Mid Ulster	Private Rented Sector	27%	NIHE	20%	Homelessness	18%
Newry & Armagh	Private Rented Sector	32%	Homelessness	24%	NIHE	18%
North Antrim	Homelessness	25%	Private Rented Sector	25%	NIHE	16%
North Down	Private Rented Sector	28%	Homelessness	19%	NIHE	18%
South Antrim	Homelessness	25%	Private Rented Sector	25%	NIHE	20%
South Down	Private Rented Sector	35%	Homelessness	24%	NIHE	15%
Strangford	Private Rented Sector	27%	Homelessness	25%	NIHE	20%
Upper Bann	Private Rented Sector	36%	Homelessness	22%	NIHE	13%
West Tyrone	Private Rented Sector	32%	Homelessness	16%	NIHE	15%