

Renters' Voice!

@RentersVoice

Survey findings

'No-Fault' Eviction Survey Findings

October 2024



1.0 About Renters' Voice

Renters' Voice is a group for people who rent from a private landlord or through a letting agent in Northern Ireland. Our experience of renting motivates us to create change by campaigning for improvements across the private rental sector:

- we **speak out** to influence public and political discussions;
- we ask to be **involved** in relevant decision making;
- we **empower** other renters to create change.

As well as being a strong voice for renters in NI, we want to embed a culture of tenant participation among decision makers.

Renters' Voice is supported by Housing Rights and funded by the Nationwide Foundation, but our voice is our own.

2.0 'No-fault' evictions

A landlord or letting agent in Northern Ireland can evict a tenant for no reason if they choose to, unless the tenant has signed a fixed term tenancy agreement, i.e. for 12 months. An eviction is when a landlord or letting agent asks the tenant to leave the property within a matter of weeks or months. A 'no-fault' eviction occurs when a tenant is asked to leave their rented property through no-fault of their own e.g. landlord wants to sell property, landlord wants to increase rent etc.

Renters' Voice members have experienced 'no-fault' evictions first-hand and wanted to build an evidence base about the broader experience of private renters across Northern Ireland.

Therefore, Renters' Voice designed and conducted a 'No-fault' eviction survey throughout the month of August 2024. We would like to thank our mailing list contacts, Renters' Voice social media followers, Housing Rights Helpline clients, MLAs and their constituents, and all the other people who helped us share our survey and who completed it. We received 146 responses from private renters across Northern Ireland. The findings provide us with powerful, personal testimony.

2.1 Fear of eviction

"I was given less than 24 hours to move into a sub-par home...I feared reporting the landlord due to my inability to find a new home,"

We started out by asking private renters about repairs at home. 'No-fault' evictions mean that renters often cannot exercise their right to repair due to the fear that any complaint

will result in a landlord issuing a notice to quit. This fear of eviction hangs over the most vulnerable renters and traps them in sub-standard properties.

It is therefore not surprising that **62% of respondents said they had delayed reporting a repair to their landlord or letting agent, for fear of being evicted as a result.** One respondent told us that they have had no heat in their home for the last 8 years due to disrepair and were told by the landlord that if they wanted a heating system installed, then the rent would have to be renegotiated. **For 52% of the survey respondents, the fear of eviction was so strong that they decided not to report the repair at all.** These findings are especially concerning as lack of repair poses a health and safety risk to the tenant/s and can potentially be a fire risk, especially if it is an electrical repair. The survey findings are also reflective of the experiences of Renters' Voice members who explained that there was a tendency to try and fix the repair themselves, so that they didn't 'bother' the landlord. This often resulted in a financial loss for the tenant.

Following the theme of repairs, we asked respondents about their ability to report disrepair to Environmental Health. **Nearly half of all respondents (49%) told us that they had decided not to report their landlord to Environmental Health for fear of being evicted as a result.** This fear of retaliatory eviction is very much justified. When we asked respondents why they were evicted, 4% said it was due to asking their landlord for repairs and 8% because they reported their landlord to Environmental Health / PSNI or someone else. One respondent shared the following experience: *"There was raw sewage in the garden, so I reported this to the landlord who then accused of us breaking the septic tank by putting baby wipes down the toilet. We don't use wipes or have any babies and would never do that anyway. They evicted us because of this, even though we had only been there less than two months."* After this, the respondent contacted Environmental Health, who upon inspection stated the septic tank was *"old and in great disrepair long before (the tenants) had got there."* These findings align with Renters' Voice member's own experiences of reporting repairs. One of our older members, who is 79, was hospitalised for 10 weeks, due to injuries she sustained due to disrepair in her home. Our member had previously reported the hazard to the landlord but the request for repair was ignored. After the incident, our member reported the landlord to Environmental Health. A few days after reporting them, our member was told by her letting agent that her lease which was up for renewal in a few months, would not be renewed. Despite her physical injuries, our member is most concerned about where she will live after her notice period expires. To date, she has been unable to secure another private rental due to lack of suitable properties, and the Northern Ireland Housing Executive has yet to secure her with alternative accommodation after the eviction date.

2.2 The impact of eviction

"It affected my mental and physical health to the point I had a heart attack and spiralled into depression."

Approximately **38% of respondents told us they had experienced a no-fault eviction**. Of these renters, **almost half reported that it had happened to them more than once**. Given that there is a financial, emotional and practical impact to moving, it is concerning that some of the most vulnerable renters are being subjected to this experience numerous times and at short notice.

Table 1 below captures some of the ways in which renters who experienced a no-fault eviction, were impacted. It was obvious from the responses that many of these impacts were connected. For example, one respondent noted that they had to borrow over £1000 to cover the new deposit and first month's rent, which left them feeling anxious and insecure.

Table 1.

Question: Please tick all the ways in which your most recent experience of being evicted through no fault of your own impacted on you.

Impact	Percentage of respondents
Mental Health	86%
General wellbeing	76%
Finances	73%
Physical Health	59%
Relationships	49%
Loss of local community	41%
Employment/career	35%
Access to support services	20%
Other (please specify)	14%

Mental Health, General Wellbeing and Finances were the top three negative impacts recorded by respondents. When asked to describe these impacts in their own words, respondents spoke about the experience being *“soul destroying”* and how it left them feeling *“hopeless”* and *“broken”*. Respondents explained how their mental health had *“rocket dived”* during this period, with one respondent reporting that *“life was turned upside down”* for him which made him feel suicidal. Renters' Voice members can identify with these findings as we have also experienced our own mental health and wellbeing deteriorate at times, due to living in unstable housing. Respondents of the survey also described the long-term financial impacts of no-fault evictions, with one respondent reporting:

“After the first eviction I had only 4 weeks to leave a home I had lived in for 10 years. In desperation I signed a tenancy agreement that was unaffordable for me. As a result, I took on a lot of debt and although I am finally earning enough to be considered for a mortgage, my credit file is now holding me back.”

Impacts which were recorded under 'Other' included *“stability”*, which one respondent said was needed in order for them to carry out their carer's role, and *“stress”* which one

respondent said was related to not having a permanent home and therefore no security for himself or his children.

Renters' Voice was also interested in how other household members were impacted by the eviction. **Over half (55%) of respondents who had experienced a no-fault eviction told us there were children living in the house at the time.** The impact on the children in the household is similar to the above findings with **Mental Health (83%) and Wellbeing (77%) being the top two negative impacts** recorded. One parent reported that their child's hair started falling out due to the stress and that *"there were tears everyday"*. Another concerning finding is that **60% of respondents reported that their children's education was negatively impacted by the eviction**, which has the potential to affect the children's long-term life choices and/or opportunities. Parents reported feeling hopeless because they couldn't provide a secure home for their children, with one stating they *"felt very guilty for not having any control over the situation."*

2.3 Life after the eviction

"We feel hopeless and that we have failed in life, having to move back in with a parent at our stage in life (mid to late 50's)."

When asked where people moved to after they were asked to leave their home, a shocking **46% of respondents said they became homeless after the no-fault eviction** and either had to move into temporary accommodation or move in with family & friends. One respondent described her distressing living situation for her family after the eviction: *"We were unable to find a place within the 4 weeks given to us by the landlord and we were forced to move in with my sister and her child. We had to live in a 2-bedroom flat, with 3 adults and 3 children for half a year before finding another nearby property we could rent. Our children had to sleep on air mattresses for 6 months and had no privacy, no room to do homework, and suffered with bad mental health due to all of us being stuck in a small space together."*

Another respondent who became homeless due to the no-fault eviction had no other choice but to move into a *"freezing cold"* 9 ft by 6 ft caravan, with no toilet for one year; it *"had a big impact on both my physical and mental health. All because a landlord wanted to make a profit."*

These findings align with Renters' Voice experiences as in this year alone, three of our core members have been issued with a no-fault eviction, and of these, two have experienced homelessness or are currently threatened with it. Our member who is now experiencing homelessness, is currently living in non-standard temporary accommodation as she was unable to find a new affordable private rental property. The other, who is turning 80 and who has been on the social housing waiting list for 7 years, has been unable to secure a suitable accessible property and may have to move into temporary accommodation at the end of her notice period.

Only 37% of respondents reported that they were able to stay in the private rented sector following their no-fault, whilst 4% were able to secure social housing. Of those renters who were able to access a new private rented property, 22% reported having difficulty finding a new suitable home and 39% found it extremely difficult. One respondent reported spending “hours looking at rentals, only to find they were snapped up already”. This experience left them feeling anxious and depressed.

Some of the factors which made it difficult to find a suitable new private rented home were recorded as:

Table 2.

Question: After the eviction, which factors made it most difficult for you to find a suitable new private rented home (Please tick all that apply).

Factor	Percentage of respondents
High rents	76%
The low quality of homes available	62%
Not enough homes in required area	56%
Deposit required	42%
Guarantor required	38%
Letting agent fees	22%
Discrimination (race, age, disability, being in receipt of benefits etc.)	22%
Lack of homes that were suitable for my mobility needs	20%
Other (please specify)	14%

Factors which were recorded under ‘Other’ included “not having full-time employment”, not being able to find a “safe place to live” and “not having enough time” to find a new place. For one respondent in Portstewart the main contributing factor was the “rising number of holiday lets, holiday homes and Airbnb culture on the North Coast”.

When asked to choose just **one factor which made it the most difficult to find a suitable new private rented home**, 40% of respondents reported ‘high rents’, making it by far the most popular option. ‘Not enough homes in required area’ was the 2nd top option with 14% of respondents choosing this. One respondent reported that they could not “afford any of the extortionate rents private landlords are charging”, which is not surprising given that the average rent in Northern Ireland now stands at £891pm¹ and rents are increasing on average by 10% per annum². These affordability issues in the sector are particularly concerning given that almost half of private renters in NI rely on housing benefits to help pay their rent, and the local housing allowance rate has once again been frozen since April 2024.

¹ [Northern Ireland Housing Market Update: Q3 2024 by PropertyPal - Issuu](#)

² [Northern Ireland Housing Market Update: Q3 2024 by PropertyPal - Issuu](#)

2.4 Reasons for 'no-fault' evictions

As mentioned in 2.0, a landlord or letting agent in Northern Ireland can evict a tenant for no reason if they choose to, unless the tenant has signed a fixed term tenancy agreement, i.e. for 12 months. This means renters are being asked to leave their homes at short notice and are often not given a full explanation as to why this is happening. We therefore asked renters who had experienced a no-fault eviction, why they think they were evicted. The findings are as follows:

Table 3.

Question: In your opinion, why were you evicted?

Reason	Percentage of respondents
The Landlord wanted to sell the property	48%
The landlord wanted to charge a higher rent	11%
Reported the landlord to Environmental Health / PSNI or someone else	10%
Personal dispute with the landlord / personality clash	8%
The landlord or family wanted to move into the property	8%
Asked the landlord to carry out repairs and maintenance	6%
The landlord wanted to renovate the property	2%
Other (please specify)	7%

'Other' included: *"landlord not paying mortgage and house repossessed"* and *"discrimination against people on benefits"*.

As mentioned in 2.3, three of Renters' Voice core members have experienced no-fault evictions this year, two of which were due to the landlord wanting to sell. However, although one landlord is in the process of selling, the other landlord did not sell the property after our member moved out and instead now lets the property out to a statutory agency, which likely pays higher rent than our member's family could afford. Renters' Voice know we are not the only renters who have been given a reason, and then later find out this was not the case. Indeed, one respondent who was evicted because the landlord wanted to sell, later found out the property was not sold and instead a family member of the landlord had moved in.

2.5 What can be done?

When asked 'What do you think should be done about no-fault evictions?', the vast majority of respondents felt that the current system needed to change with **71% of respondents stating that no-fault evictions should be banned**, and 24% stating that while no-fault evictions should remain possible, landlords should have to give tenants longer notice period. When asked how much notice period should be given, **most respondents (64%) said 6 months or more.**

One respondent who believed the notice period should be 6 months, said that it takes longer to find a suitable private rented property as *"options are limited, especially when single identity community housing is so prevalent within the rental market"*. Another respondent who felt the notice period should be 6 months, said *"it is no longer possible to move to another rented property easily. No consideration is given if you have children and want them to stay in the same school or have to move away from support networks or transport routes."* The same respondent highlighted the difficulty in trying to find a new property which will accept your pets.

2.6 Renters' Voice Recommendations

Renters' Voice are urgently calling for a ban on no-fault evictions, to prevent homelessness and provide private renters with the much-needed security they need in their homes.

To ensure the legislation meets its intended goals, Renters' Voice believes government should learn from other jurisdictions which have implemented similar legislation. For example, in Scotland, the lack of sufficiently robust verification processes means that unfair evictions still occur in practice. We therefore believe any legislation which bans no-fault evictions should include a verification process, particularly around landlord's selling their property, to ensure renters are not unfairly evicted through this route. Renters' Voice knows landlords will always have the right to sell their property, meaning it would still be possible for renters to be evicted for this reason, even if 'no-fault' evictions are banned. However, Renters' Voice strongly believes that banning no-fault evictions and having a robust verification process in place would provide all renters with much needed certainty over their housing, as well as protecting renters from unfair and unnecessary evictions.

In the cases where landlords are selling their properties, Renters' Voice believes the minimum notice period should be 6 months.

2.7 Conclusion

Renters' Voice number one ask of government is to build more social and affordable homes. This is because we believe Northern Ireland is experiencing a housing crisis and many people's basic needs of life are not being met. More specifically, Renters' Voice believes the lack of supply of social homes is contributing to more vulnerable households turning to the private sector to live on a long-term basis. These households need secure homes.

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Unfortunately, as our survey findings show, this security does not exist for many private renters. Renters' Voice believes that landlord negligence and greed is causing unnecessary evictions, which throws already vulnerable renters into a period of chaos and instability.

We believe it is the government's duty to protect vulnerable renters from distressing & damaging upheaval caused by no-fault evictions. Our survey has shown how these evictions impact on so many other aspects of people's lives, including their health, finances and children's education, as well as often leading to homelessness.

Renters' Voice are a group of private renters who campaign for reform in the private rented sector. If you would like to get in contact with us or find out more about the group then please get in touch with us: RentersVoice@housingrights.org.uk

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