



Middleton Buildings

10-12 High Street

BELFAST

BT1 2BA

www.housingrights.org.uk

POLICY RESPONSE

Department for Social Development

**Facing the Future: Housing Strategy for NI
2012-2017**

December 2012

Executive summary

- Housing Rights Service (HRS) welcomes the development of a NI Housing Strategy.
- We would welcome consideration of how other Departments and their agencies can contribute to the NI housing strategy.
- We believe the strategy should include a comprehensive assessment of housing issues and thorough analysis of the NI housing market.
- We welcome the broad principles of the proposed strategy but would like the document to acknowledge that people who are homeless are also citizens.

Theme 1 - Ensuring Access to Decent, Affordable, Sustainable Homes across all Tenures

- The DSD should also explore how social housing providers can support private sector landlords e.g. by encouraging long leasing partnership arrangements to increase the availability of good quality homes to rent.
- New models of housing could also be considered.
- We support the proposal for a Housing Supply Forum which appears to be based on the successful Scottish Housing Supply Taskforce. We recommend that Government reviews the role and work of this forum and considers why it eventually evolved into the Housing Policy Advisory Group (HPAG).
- We would like to see an explicit reference to the provision of affordable housing to rent included as the core purpose in the remit of the proposed Housing Supply Forum.
- Given the high proportion of NI households with mortgages in negative equity and increasing repossession levels, we strongly recommend that the NI Housing Strategy contains a specific commitment to initiatives which will help struggling homeowners to remain in their homes where it is practicable and cost effective to do so.
- Given the increasing reliance on the Private Rented Sector for accommodation in the future, we believe that the NI housing strategy should consider how to ensure that private tenants enjoy similar standards to people who rent from social landlords. The DSD should consider taking steps to improve conditions and ensure growth in the private sector through, for example:
 - Improving practices of estate/letting/management agencies
 - Regulating pre-tenancy charges such as inventory, credit checks and other 'administration' fees
 - Clarifying landlord and tenant rates liability

- Improving security of tenure
- Introducing a statutory definition of overcrowding
- Establishing an independent dispute resolution service to avoid costly litigation and promote access to justice for tenants
- Supporting the development of a NI private tenant's organisation.
- There should be a review of the "Building Sound Foundations" strategy to assess if there has been any improvement in management standards and conditions in the PRS since the strategy's launch in March 2010.

Theme 2 - Meeting Housing Needs and Supporting the Most Vulnerable

- The primary focus in any scheme for the allocation of social housing should be addressing housing need.
- There is a public/political risk in changing the method of allocating social housing at the same time as proposing a new role for the Housing Executive which is widely viewed as the guardian of a fair and equitable allocation system.
- We strongly recommend the establishment of a stakeholder forum to inform the development of a new/revised housing allocations system.
- The Disabled Facilities Grant is currently means tested and applicants are already required to make a financial contribution towards the cost of the works. Requiring owners to contribute further to the cost, for example through equity release, may deter people from applying.
- We would like to see more detail from the DSD on helping older people live independently and in particular a consideration of the development of 'lifetime neighbourhoods' in NI.
- We are disappointed that issues relating to meeting the needs of vulnerable rural tenants are not addressed under this theme. Additionally there is little consideration of the needs of Irish Travellers, other minority ethnic groups and ex-offenders.

Theme 3 -Housing and Welfare Reform

- HRS is very concerned about the impact of welfare reform on people's housing circumstances and is pleased that DSD has chosen to focus specifically on this issue within the housing strategy.
- Homeowners as well as tenants will be affected by welfare reform and this needs to be reflected within this section

- There is a role for social landlords in promoting financial inclusion and capability of tenants affected by welfare reform and to ensure that they have access to good quality, independent debt and housing advice.
- The targeting of Discretionary Housing Payments (DHPs) will be difficult but necessary. Given the substantial increase in the number of DHP applications we recommend that the NI Guidance which governs the processing and administration of DHPs is reviewed and updated. Input from stakeholders should form part of this review process.
- We would like to see a focus on preventing homelessness and tenancy retention reflected in Housing Executive guidance on the operation of DHPs.
- Rates are closely linked to housing and affordability. There is a clear need to make reference to future assistance with rates relief for tenants and homeowners within this document.

Theme 4 – Driving regeneration and sustaining communities through housing

- HRS supports the proposal to bring empty homes back into use.
- Part of the loan conditions to bring empty homes back into use should be that the property is let for a specific period of time and that the rent is reasonable.
- We would also support other measures such as vesting powers to tackle the problem of derelict properties which have been unoccupied for very long periods of time and/or where the owner is not traceable.
- We believe that social housing providers have a central role to play in supporting tenants to take up employment or training opportunities.
- We would support the use of social clauses in construction contracts to provide tenants with the opportunity to become involved in building homes.
- Scope for housing providers' activities to engage in such initiatives may be restricted by their statutory powers and/or charitable objectives. Legal barriers will need to be further considered before embarking on new areas of service delivery.
- We have concerns about the introduction of demoted tenancies.
- We support the shared housing agenda and believe that the review of the housing allocation would need to be considered in tandem with any developments.

Theme 5 - Getting the Structures Right

- HRS broadly supports the proposed strategic direction and appreciates the arguments for separating the strategic and landlord functions of the Housing Executive.

- Whatever arrangements are put in place will need to have the support of Housing Executive tenants.
- We agree there is a need to retain a Regional Housing Authority for NI. This body should be responsible for the delivery of homelessness services and the Supporting People function throughout NI.
- We agree that DSD should develop its capacity as the Government Department responsible for the development and oversight of housing policy and strategy.
- We are strongly of the view that the Regional Housing Authority should have primary responsibility for the delivery of the strategy and be accountable to the DSD.
- We also believe that housing regulation should be an 'independent' function; separate from policy responsibility and should not be located within Government.
- The emphasis of regulation should not only be on housing provider accountability and compliance and but also on service delivery outcomes for tenants.

Equality

- We believe it would have been helpful if the Department had carried out an Equality Impact Assessment (EQIA) at the strategic level for this Housing Strategy.

1.0 General comments and observations

Housing Rights Service (HRS) has long been advocating for a single housing strategy for Northern Ireland (NI). Good housing is central to the health and well-being of all citizens. In this regard, it is vital that the NI Executive provides clear direction on public housing policy. We therefore welcome the development of a NI Housing Strategy.

HRS has a number of broad issues that we would like to highlight about the content of the consultation paper.

Firstly, there is no comprehensive assessment of the key issues facing individuals and families who are in housing need. There is no sense that the actions included in the document will actually contribute to the achievement of the proposed themes or are guided by the five core principles. Secondly there are no SMART objectives or costings provided in the consultation paper. This poses the question of how the Department proposes to monitor progress and measure success.

HRS believes a useful starting point would be to include a comprehensive assessment of housing need and thorough analysis of the NI housing market. This would also act as a benchmark for evaluating the impact and success of the strategy at the end of a five year period.

In addition, whilst there are a number of individual proposals which will have a positive impact on addressing housing need, we feel overall that a more joined up approach is required. Given the connections between areas of Government, it is critical that Departmental-led strategies take account of broader Government policies and strategies which impact on housing. From the outset, the housing strategy should outline what contribution can be made by other strategies to the achievement of its aims (e.g. linking to OFMDFM poverty and social deprivation, DETI financial capability, DARD tackling rural poverty & social exclusion, DHSSPS public health initiatives etc). This would provide focus and a more co-ordinated approach to the development, delivery and success of the housing strategy.

Finally, HRS welcomes the broad principles of the proposed strategy but would like the document to acknowledge that people who are homeless are also citizens. Currently, there is no reference to homeless people” in the consultation paper but there is a reference to “taxpayers which seems superfluous.

2.0 Responses to questions

Theme 1 - Ensuring Access to Decent, Affordable, Sustainable Homes across all Tenures

How can Government work best in partnership with the private sector to increase the supply of housing and so create long-term stability in the housing market?

Government needs to work with a range of partners, including the private sector, in order to meet housing need. Similarly, actions need to encompass a range of Government departments and agencies, as many of the problems that face the housing market today cut across policy areas and Ministerial portfolios - as do many of the solutions. The consultation paper makes little reference to the role of other Government Departments. We would have welcomed consideration of how other Departments and their agencies can contribute to the NI housing strategy.

The DSD should also explore how social housing providers can support private sector landlords, for example by encouraging long leasing partnership arrangements to increase the availability of good quality homes to rent. In addition, new models of housing could also be considered. For example, the scope for creating a new form of co-operative housing tenure could be explored by the Department as international evidence has shown co-operatives can make a significant contribution to providing affordable housing options.

HRS welcomes the proposal to continue financial support for mortgage debt advice. As the provider of the Mortgage Debt Advice Service (MDAS) we see at first hand how it can help to sustain people in their homes and limit the financial and emotional costs of homelessness. However, despite best efforts to keep people in their homes through advice intervention, it is not always possible to do so. HRS strongly believes that Government must look beyond purely mortgage debt advice provision if the aim is to create long-term stability in the housing market.

The long standing Government policy of homeownership promotion, coupled with the relaxed attitude towards financial risk amongst lenders and borrowers, has contributed to destabilising the NI housing market. In our opinion, a much greater effort is needed by Government to restore lender and consumer confidence in the housing market.

HRS is already very concerned about the increasing number of clients in negative equity. With very little house price recovery expected in the short to medium term, the reality for our clients is that many have become 'mortgage prisoners', unable to address their arrears situation by selling their home. The house price crash means that households could be left with a significant debt even after the property is sold, which could result in bankruptcy.

A recent survey shows that nearly half (49%) of the NI population could not cover their living expenses for three months or more if they lost their main source of income¹. The majority of lenders in the NI market are currently exercising forbearance but this will become unsustainable unless conditions change. The consequences could be devastating for many families in NI and could have wider implications for recovery in the housing market. Yet there are few Government supported rescue initiatives locally. Comparatively in Britain and the Republic of Ireland there are Mortgage Rescue Schemes whereby people can remain in their homes as tenants or part owners through shared equity. In England, for example, there has been an investment of £20 million into a Prevention Repossession Fund to provide small interest free loans towards mortgage arrears and publicly fund in situ court representation schemes. Very few initiatives are available in NI. HRS believes this situation must be reversed. Given the high proportion of NI households with mortgages in negative equity and increasing repossession levels, we strongly recommend that the NI Housing Strategy contains a specific commitment to initiatives which will help struggling homeowners to remain in their homes where it is practicable and cost effective to do so.

Do you think there is merit in establishing a Housing Supply Forum? If so, who should be involved and what should be its core purpose?

HRS supports this proposal. The demand for housing has increased considerably due to population growth and the trend towards more single person households. At the same time, the current economic situation and cuts in public spending have had a devastating effect on the housing market and, consequently, on the number of homes built. The establishment of such a Forum, involving the key stakeholders from social housing providers, private sector house builders, financial institutions (including not for profit) and voluntary sector groups could have a major role in making recommendations for the future development of a more affordable, effective and stable housing market with greater choice and quality for tenants.

Since this proposal would appear to be closely modelled on the successful Scottish Housing Supply Task Force established in 2007, it may be useful for DSD to review the role and work of this forum and why it eventually evolved into the Housing Policy Advisory Group (HPAG). This latter stakeholder group has been established by the Scottish Government as a partnership approach to delivering the Scottish housing strategy and is a model which we believe the DSD should follow in NI with representation from a wide range of organisations and representatives including social and private tenants. We would like to see an explicit reference to the provision of affordable housing to rent included as the core purpose in the remit of the proposed Housing Supply Forum.

Could self-build play a greater role in increasing affordable housing supply? If so, what role should Government play, if any, in supporting an increase in the number of self-build developments?

¹ NISRA Omnibus Survey September 2012 Financial Capability

HRS would be content for this proposal to be fully explored as part of the Housing Supply Forum's remit.

Do you agree with our overall aims within theme 1 and how we propose to achieve them?

HRS is broadly in agreement with the approach and aims set out under theme 1 of the strategy, although we would have welcomed more detail on the proposals and how they can be achieved.

In addition, although we support the intention to focus on making the Private Rented Sector (PRS) a more attractive housing option by improving standards and regulation (p6), the document does not make any new proposals for improving conditions in the PRS and simply restates initiatives that are already in train. For example the aims and proposals included under theme 1 relating specifically to the PRS are (a) *improving the regulation of houses in multiple occupation* – which is a process already consulted on; and (b) *making the PRS a more attractive housing option by improving standards* – where regulations introducing landlord registration and tenancy deposit protection have already been introduced.

The lack of detail for many of the proposals in the strategy is frustrating and we would have liked to see what precisely the Department will do e.g. "to raise minimum standards on energy efficiency and tenant safety" (p 17). We believe the current fitness standard is unable to address the most common health and safety defects found in rented accommodation and we are disappointed that the Department failed to take this opportunity of proposing the introduction of the Housing, Health and Safety Rating System, which exists in Great Britain, in order to address these safety concerns and to improve the health and well-being of private tenants in NI. Also we note in theme 5 a proposal to establish a new independent rent panel for social housing and would suggest that the Department considers introducing a similar mechanism for regulating rent increases in the private rented sector - a system found in many other countries.

What other aims and measures should we be considering within theme 1?

HRS believes that serious consideration needs to be given to changing the perception of the PRS in order to make it a tenure that more people are content to choose. The credit crunch and the current recession have resulted in a greater reliance on the PRS for a place to live; a development likely to be further exacerbated with restrictions on social housing building programmes, implementation of Welfare Reform and future homelessness strategies. HRS would like DSD to give serious consideration to how management practices can be improved for private tenants, in particular those renting in the lower end of the market. Compared to other local jurisdictions, private tenants in NI enjoy fewer legal protections in their rented accommodation.

Given the increasing reliance on the PRS for accommodation in the future, HRS believes that part of the NI housing strategy should consider how to ensure that private tenants enjoy

similar standards to people who rent from social landlords. Currently, the main areas of difference between the two sectors are:

- Private tenants have fewer statutory rights than social housing tenants
- Rents in the social housing sector are much more affordable and are regulated (i.e. not market rents)
- Private tenants have less security of tenure
- There is no formal system to resolve complaints against a private landlord; unlike the formal systems in place for Housing Executive and Housing Association tenants (additionally private tenants cannot access the Ombudsman).

In 2011/12, HRS recorded over 10,000 issues relating to the PRS which represents approximately 33% of our total advice work. We believe this is disproportionately high given that the sector itself represents only 17% of the total housing stock in NI. Issues relating to tenancy management have been the most common problem received by our advice service (36%), followed by security of tenure (23%); fitness and disrepair (20%); and affordability (20%). In addition to the limited number of proposals relating to the PRS contained in the proposed strategy (i.e. a general commitment to improved fitness standards, landlord registration and tenancy deposit protection) the DSD could also consider taking steps to improve conditions and ensure growth in the private sector through, for example:

- Improving practices of estate/letting/management agencies
- Regulating pre-tenancy charges such as inventory, credit checks and other 'administration' fees which act as barriers to entering the PRS for some tenants
- Clarifying landlord and tenant rates liability
- Improving security of tenure (currently the standard default tenancy period in law is 6 months)
- Introducing a statutory definition of overcrowding (on a similar basis to that pertaining in England, Wales, Scotland, and Ireland)
- Establishing an independent dispute resolution service to avoid costly litigation and promote access to justice for tenants
- Supporting the development of a NI private tenant's organisation.²

² HRS has facilitated the recent development of such an organisation called the Northern Ireland Private Rented Sector Tenants' Forum. This was identified as a need through our casework service. The Forum involves private tenants based in specific localities and communities of interest and intends to engage in dialogue with policy makers and landlord representative groups, particularly in relation to meeting the needs of vulnerable people in rented accommodation.

As a starting point HRS proposes there should be a review of the “Building Sound Foundations” strategy to assess if there has been any improvement in management standards and conditions in the PRS since the strategy’s launch in March 2010.

Theme 2 - Meeting Housing Needs and Supporting the Most Vulnerable

How should housing need be assessed and what factors taken into account in determining priority for the allocation of social housing?

The primary focus in any scheme for the allocation of social housing (an increasingly scarce public resource) should be addressing housing need. There may well be scope to review and refine how this is assessed but this fundamental principle should not be undermined.

Great care needs to be taken in this particular discussion. There is a public/political risk in changing the method of allocating social housing at the same time as proposing a new role for the Housing Executive which is widely viewed as the guardian of a fair and equitable allocation system.

We strongly recommend the establishment of a stakeholder forum to inform the development of a new/revised housing allocations system.

Should we consider creating an additional form of social housing tenancy which would allow adapted social dwellings not currently required for their intended purpose to be let on a more flexible basis to other households?

Housing Rights Service does not have a fixed view on this proposal but would welcome further discussion in this regard.

Should individual owner-occupiers make a greater contribution to financing the adaptations required to support them to live independently? If so, do you have any views on how this should happen and Government’s overall role in the process?

The Disabled Facilities Grant is currently means tested and applicants are already required to make a financial contribution towards the cost of the works. Our fear would be that by requiring owners with disabilities to contribute further to the cost, for example through equity release, this may deter people from applying. This policy would run contrary to the community care policy agenda and may prove to be more costly in the long term.

Do you agree with our overall aims within theme 2 and how we propose to achieve them?

HRS is broadly in agreement with the approach and aims set out under this theme. However, as stated previously for theme 1, we would have welcomed more detail on the proposals and how they can be achieved.

What other aims and measures should we be considering within theme 2?

HRS would like to see more detail from the DSD on helping older people live independently and in particular a consideration of the development of 'lifetime neighbourhoods' in NI. These are places that are designed to be lived in by all people regardless of age or disability. A recent report³ discusses how for example ageing, design, housing, transport, participation and green spaces can be linked when creating lifetime neighbourhoods.

In addition, we are disappointed that issues relating to meeting the needs of vulnerable rural tenants are not addressed under this theme. There is evidence to suggest that the rural private rented sector is different in key characteristics to that of the urban PRS and therefore may require a distinct policy response in the following areas:

- The PRS rural sector is perceived to cater for larger households as properties tend to have a greater number of rooms and they are also more likely to be unfurnished
- Properties may be associated with the tenant's employment (i.e. tied tenancies)
- Tenants in rural areas are more likely to be seeking longer term tenancies
- The lack of supply of social housing is a major problem in rural areas and there also tends to be a limited supply of PRS properties in localities which may be exacerbated with welfare reform; and
- There is likely to be a higher level of 'informality' in the relationship between the landlord and the tenant with a higher proportion of tenants not having a written or signed tenancy agreement. Generally rural tenants appear to be less aware of their rights.

HRS is also surprised that there is little consideration of the needs of Irish Travellers and other vulnerable groups such as minority ethnic groups and ex-offenders in the discussion of this theme.

Theme 3 -Housing and Welfare Reform

Do you agree with the overall aim within theme 3 and how we propose to achieve them?

HRS is very concerned about the impact of welfare reform on people's housing circumstances and is pleased to see that DSD has chosen to focus specifically on this issue within the housing strategy. We generally agree with the overall aims and have the following comments to make:

³Centre for Housing Policy at York University. Lifetime Neighbourhoods (December 2011) ISBN 9781409829737 https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6248/2044122.pdf

From the outset HRS would like to point out that homeowners as well as tenants will be affected by welfare reform and that this needs to be reflected within this section of the document.

Welfare Reform Implementation

In our experience there is no appetite amongst landlords or tenants to change current payment methods of Housing Benefit. HRS supports the continuation of the current system which allows the majority of tenants to opt to have Housing Benefit paid directly to landlords. One of the main reasons why we believe this is currently best option is because of the low levels of financial capability locally.

In addition to improving the financial capability of households affected by Welfare Reform there is a need to ensure that tenants have access to good quality, independent debt and housing advice. HRS currently provides a Tenant Debt Advice Service (TDAS) for a number of social housing providers which has proved to be a very effective tool in rent arrears management and collection. As part of the DSD's proposal to encourage social landlords to review rent arrears policies HRS would welcome the encouragement of incorporating independent housing debt advice as part of arrears prevention and recovery processes.

Research to better understand impacts

We are pleased that the Minister is committed to an evidence based approach to policy making in order to help support those affected by Welfare Reform. Research will be central to informing this process. In addition to monitoring Housing Benefit changes, it will be as equally important to ensure that any changes to Support for Mortgage Interest and their impact are taken into consideration when Government is planning responses.

Housing Services

We agree that the provision of housing advice along with targeted financial assistance will be an essential part of helping people impacted by welfare reform. Discretionary Housing Payments (DHPs) will be important in the short term to allow households time to consider their options and, where required, to necessitate a move to more suitable, affordable housing. It will be important to define what is meant by "transitional" protection.

According to NIHE there was a 50% increase in DHP applications from December 2011 to March 2012. In the accounting period to June 2012, 4,981 DHPs were awarded. While it appears that there is a greater success rate in DHP applications, many of the awards only meet a small proportion of the shortfall between the rent being charged and the Housing Benefit payment – with an average payment of £11. Our experience is that claimants are struggling to make up the shortfall, particularly with recent increases in electricity, heating and food costs. The DHP scheme needs to be better promoted with clear guidance provided to claimants, particularly those who are at risk of homelessness.

Produced in 2006, the DHP guidance used by NIHE is outdated and differs substantially from DWP's Good Practice Guidance. The latter was issued in March 2011 to take account of welfare reform changes and a new version is currently out for consultation. In Scotland, Local Authorities are expecting increased DHP applications in 2013 and have reviewed their policies particularly with regard to how young people affected by the shared accommodation rules are treated. As DHPs will soon be made available to social housing tenants and it is therefore essential that the projected DHP budgets are increased in order to ease these pressures.

The targeting of DHPs will be difficult but necessary. Given the substantial increase in the number of DHP applications we recommend that the NI Guidance which governs the processing and administration of DHPs is reviewed and updated. Input from stakeholders should form part of this review process.

Guidance provided by the DWP in its Good Practice Guide March 2011, emphasises the prevention of homelessness and the role of DHPs in sustaining tenancies. The guidance states:

"Homelessness can have a negative impact for the household concerned in terms of health, education and employment prospects. Also, temporary accommodation used to house the homeless can be expensive. Therefore, early intervention to prevent homelessness should be a key issue for local authorities. You may wish to consider how DHPs could help.

- *A DHP would prevent the household from being evicted and thus becoming homeless.*
- *An award of DHP would be central to the person being able to access or maintain employment, education or training and so they are thus less likely to become homeless.*
- *Paying DHPs to households, who have previously been homeless, would help to increase the long-term sustainability of their accommodation.*
- *You could work with homelessness organisations, and those operating rent deposit schemes, as well as your council's homeless section to prevent loss of tenancy."*

We would like to see a focus on preventing homelessness and tenancy retention reflected in Housing Executive guidance on the operation of DHPs.

What other aims and measures should we be considering within aim 3?

Role of social housing providers in promoting financial inclusion

Our work with social housing providers, credit unions and the Consumer Council for NI has convinced us that a partnership approach is the most effective way to achieving financial inclusion. Social housing providers are in an excellent position to tackle financial exclusion in the communities they serve. Research and practice in other jurisdictions shows that, by assisting tenants into financial inclusion, social housing providers can help maximise their personal incomes, decrease personal debt and assist with personal advancement and well-

being. By offering financial inclusion support for tenants, this will contribute to cutting rent arrears, reducing evictions and helping produce settled and sustainable communities. Communities also benefit from a lower resident churn and stronger social cohesion. HRS and the Consumer Council for NI have recently commissioned research into the current and potential role of credit unions and others in providing affordable credit options. We would be happy to discuss with DSD how such work would help to achieve the housing strategy's aims as well assisting to meet wider NI Executive objectives.

Rates assistance

The current rates relief system, including support through Housing Benefit, will also be radically altered by Welfare Reform. Around one in ten HRS clients are currently experiencing problems with rates payments. We therefore feel that, because rates are so closely linked to housing and affordability, there is a clear need to make reference to future assistance with rates relief for tenants and homeowners within this document.

Theme 4 – Driving regeneration and sustaining communities through housing

What more can be done to encourage owners to bring empty homes back into use?

HRS supports the proposal to bring empty homes back into use. The £19m secured to provide interest free loans will act as an incentive to encourage owners to renovate and repair such properties. Part of the loan conditions should be that the property is to be let for a specific period of time and that the rent must be at a reasonable level. It would be important to ensure that there was a co-ordinated and considered approach to the allocation of these properties to help meet housing need.

We would also support other measures such as vesting powers to tackle the problem of derelict properties which have been unoccupied for very long periods of time and/or where the owner is not traceable.

What role might social housing landlords play in supporting tenants to enter training or work?

HRS believes that social housing providers have a central role to play in supporting tenants to take up employment or training opportunities. There are good examples in Britain of Housing Associations that have become very effective in this area.

We would also support the use of social clauses in construction contracts to provide tenants with the opportunity to become involved in building homes e.g. through direct employment or apprenticeships.

Promoting financial capability amongst tenants is also important. Money management/budgeting skills can significantly contribute towards helping people into employment or to prepare for work or training.

What barriers or opportunities exist for social housing landlords who become involved in such initiatives?

Scope for housing providers' activities to engage in such initiatives may be restricted by their statutory powers and/or charitable objectives. Legal barriers will need to be further considered before embarking on new areas of service delivery.

Do you agree with our overall aims within theme 4 and how we propose to achieve them?

HRS agrees with most of the aims within theme 4. However there are a few matters that we would like to highlight.

HRS has some concerns about plans to utilise underdeveloped land in housing developments. Green spaces can help to promote health and well-being but we also acknowledge that in some areas it can attract anti-social behaviour. The document fails to mention local consultation which will be critical to this process.

HRS is very aware of the devastating impact anti social behaviour has on lives and communities. We have direct experience of this when advising both victims and perpetrators of anti social behaviour. It is our stated view that, where behaviour is persistent and wilful, remedies must be available to protect individuals and communities. However, measures must be appropriate.

We believe it would be beneficial to evaluate effectiveness or otherwise of the existing tools for tackling anti social behaviour. Having this context would enable a clearer understanding of why there is a need to introduce demoted tenancies. HRS has serious concerns about demoted tenancies and the potential for misuse. In our experience some social housing providers could benefit from training in managing anti social behaviour e.g. dealing with complaints and allegations; understanding problem behaviour in the context of mental ill health and resolving disputes without immediately resorting to eviction. If such provision was introduced in NI we would be asking for safeguards to ensure that an appropriate support package is provided to the tenant with the aim of changing behaviour and re-instating the tenancy.

HRS supports the shared housing agenda and agrees that housing has an important contribution to creating a shared society. However this complex societal issue cannot be solved by the housing sector on its own and any interventions in this area need political support and impetus to drive the agenda. This needs to be recognised within the housing strategy. Additionally there is considerable overlap with housing allocation policies and practices and therefore the two plans should be considered in tandem. HRS is of the view that the allocation of shared spaces should be choice based.

Theme 5 - Getting the Structures Right

What strengths do you see in the outlined strategic direction of travel on a future housing system for NI? Where and in what ways could this be further improved?

HRS broadly supports the proposed strategic direction and appreciates the arguments for separating the strategic and landlord functions of the Housing Executive. Whatever arrangements are put in place will need to have the support of Housing Executive tenants.

HRS considers the Housing Executive as a valuable source of housing expertise and does not wish to see this local expertise diminished. We agree there is a need to retain a Regional Housing Authority for NI. This body should be responsible for the delivery of homelessness services and Supporting People throughout NI. Given the transfer of some housing functions to local councils under RPA, this body will also be necessary to ensure a co-ordinated and joined up approach to the delivery of housing services both regionally and locally, (particularly given the role of councils in private rented sector regulation).

HRS agrees that DSD should develop its capacity as the Government Department responsible for the development and oversight of housing policy and strategy. We are however strongly of the view that the Regional Housing Authority should have primary responsibility for the delivery of the strategy. This body should be accountable to DSD.

HRS is also strongly of the view that housing regulation should be an 'independent' function; separate from policy responsibility and should not be located within Government. The emphasis of regulation should not only be on housing provider accountability and compliance and but also on service delivery outcomes for tenants.

When developing a regulation framework HRS believes the DSD should look to neighbouring jurisdictions. For example in Scotland, the independent Scottish Housing Regulator was established in 2011 to regulate Registered Social Landlords (RSLs) and local authority housing providers. One of its statutory objectives is to:

“Safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by registered social landlords (RSLs) and local authorities.”⁴

According to consumer bodies, consumers want: protection; choice; access; power; information and confidence. An effective regulatory regime must place consumers at the heart of its objectives. If not there is high risk it will not meet their expectations.

⁴ Scottish Housing Regulator [website](#)

Equality

We believe it would have been helpful if the Department had carried out an Equality Impact Assessment (EQIA) at the strategic level for this Housing Strategy. The Department's own audit of inequalities has identified a range of issues within its functional remit that could have been considered in this consultation document which include:

- Northern Ireland has a high proportion of households with children and high proportion of DLA claimants.
- Suitable accommodation is a major issue for disabled people;
- A disproportionate number of households presenting as homeless are single males;
- The NIHE waiting list has a high proportion of single people, elderly applicants and those with small families;
- Lack of adequate housing and accommodation for Travellers is central to the high level of social exclusion and poverty they experience;
- Fuel poverty has the greatest impact on those over 60, those who are disabled or chronically ill and those with children under 16;
- The most acutely deprived urban neighbourhoods are characterised by a high proportion of lone parents, those with disabilities, lone pensioner households, higher rates of teenage pregnancy and low educational attainment; and
- Poverty and segregation are closely linked in Northern Ireland.⁵

It would also have been useful to have sight of the Department's audit of existing information gaps including an analysis of the Family Resources Survey to gather information on all S.75 categories in order to inform our response to this consultation exercise.

Conclusion

HRS welcomes this opportunity of contributing to this important consultation and will be pleased to provide further information in support of this response. We look forward to working with the Department in realising real and lasting improvements to the housing sector in NI.

For further information contact:

Nicola McCrudden - Policy & Communications Manager

nicola@housingrights.org.uk Tel: 028 90267919 (d)

⁵ Department for Social Development. Audit of Inequalities (2012)