

**Housing
Rights**

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Written Evidence

**Northern Ireland Affairs
Committee Inquiry into the
experiences of ethnic minority
and migrant people in NI
December 2021**

1.0 INTRODUCTION

Housing Rights is Northern Ireland's leading independent provider of specialist housing advice. For over 50 years we have been helping people to find and keep a home. We believe that prevention is better than the cure, and work to prevent homelessness wherever possible. Housing Rights' policy work is informed by the views and experience of the people who contact us for advice and aims to support the identification of evidence based, user informed solutions.

Our client experience in this area is drawn from our Housing Champions project, which was piloted in 2017 with the support of Northern Ireland Housing Executive (NIHE) funding. The aim of this peer housing advice project was to enhance the advice service Housing Rights provides to ethnic minority communities, by addressing barriers to accessing housing advice. The project involved training, supporting and developing peer volunteers/mentors who could then go on and deliver housing advice directly within their own communities. Housing Rights allocated a housing advisor to the project who worked alongside the peers and dealt with the more complex of cases.

The experience from this project reflects the Joseph Rowntree Foundation's findings that low-income households from ethnic minority and migrant communities experience similar housing issues and concerns to those which impact other low-income households, which, combined with problems accessing benefits, uncertainty about rights and language difficulties can compound difficult situations.¹

In Housing Rights experience there are a number of distinct barriers faced by different minority ethnic communities when it comes to access to housing and housing advice, as well as an additional set of barriers faced by migrant communities. Unfortunately for some clients, their access is impeded by both these elements.

2.0 BARRIERS TO ACCESSING HOUSING ADVICE

2.1 Awareness of rights

Both Shelter Cymru 'Homelessness amongst people from Black and Minority Ethnic populations in Wales,' 2014 and Shelter England 'The Advice Gap' 2007, identified that one of the main reasons for ethnic minority and migrant communities failing to access independent housing advice was a lack of knowledge about their rights and entitlements to housing, and how advice services could help.

¹ Poverty and Ethnicity in Northern Ireland: An Evidence Review; Joseph Rowntree Foundation, Jan 2013.

Indeed in our client experience, for those who have recently moved to Northern Ireland, a lack of knowledge of the housing and social security system, as well as how to access advice, can be an additional barrier. This can be further compounded by language barriers which prevent some people from migrant and ethnic minority communities, whose first language is not English, from understanding content or promotional material about their rights, and how advice services can help. In 2020, Housing Rights created advice material regarding Brexit and its implications on housing matters. The content was translated into numerous languages so that crucial information was communicated to migrant communities. The content included information about our advice helpline and reassured people that we use a language interpreting service on our calls, so that language will not be a barrier to seeking advice.

2.2 Trust

In Housing Right's experience, a lack of trust in statutory services can also be a barrier faced by both ethnic minority and migrant communities when it comes to accessing housing advice. This can be as a result of experiences of racism from official bodies. For example, research commissioned by Housing Rights into Traveller accommodation and housing advice needs in Northern Ireland, found that there was a general mistrust of outside 'officials' which stemmed mainly from previous negative experiences with 'officials', a lack of understanding of the areas of responsibility for various statutory and other support agencies and a failure of previous 'officials' to deliver on what they promised. The research found that these failures to deliver were particularly in relation to housing and accommodation.

Housing Rights are also aware of the cultural differences when it comes to trust and disclosing personal information with regards to housing and financial problems which can also act as a barrier to accessing advice. For some groups sharing this information with someone they don't know is not the cultural norm, and some communities have a specific person who acts as a go between for their community and others on a range of issues including housing.

2.3 Recommendations

Housing Rights recognises the value of peer support and have witnessed how it can address barriers to accessing housing advice faced by ethnic minority and migrant communities. When housing advice is delivered by members of the same community, language and trust barriers are significantly removed. Peers informing peers about their rights is also an act of empowerment and helps to re-balance the scales of power in our society. **Housing Rights recommends the use of peer modelled projects to continue to address barriers in accessing advice for ethnic minority and migrant communities.**

Housing Rights' Housing Champion project proved successful in raising awareness of Housing Rights and the services we provide, among the peers' communities. One peer spoke about how people from their community had previously thought that Housing Rights charged clients for their services. As a result of the project the peer was now able inform their community that there was no charge for our services and encouraged members to contact the advice line. As a direct result of the 2018 project, 28 new housing cases were opened with Housing Rights, with issues in the communities ranging from homelessness to suitability in the private rented sector.

Although the project was successful in raising awareness, peer advisers operated on a voluntary basis which led to peers being lost over time and therefore the project's reach was restricted. This drop-off rate also impacted year 2 of the project as it was hoped that the 2019 project would be more mentor led by the previous years' peers which was not possible. The learning from our project has shown that in order to sustain this model of advice, there is a need for adequate funding to secure some paid roles for peer advisers.

Housing Rights notes that while peer advice can address barriers for many communities, **it is important to recognise that minority ethnic groups are not a homogenous group and therefore a range of solutions that meet the communities' specific needs will be required.** For example, in research commissioned by Housing Rights into Traveller communities housing advice needs, the peer model received a mixed reaction from the members of the community who were surveyed. It was mostly the preference of Travellers who lived in large sites or developments, where anonymity could be maintained. However, there was a reluctance in the smaller, closed communities to trust one person to hold information on other members of the community.

3.0 BARRIERS TO ACCESSING HOUSING PROVISIONS

3.1 Migrant communities

3.1.1 No Recourse to Public Funds

'No Recourse to Public Funds' (NRPF) is a condition imposed by the Home Office on most migrants with limited leave to remain (also referred to as temporary status or persons subject to immigration control) in the United Kingdom. People who have this condition imposed on them cannot access homelessness support, social housing allocation, or support to pay their housing costs whether through housing benefit or Universal Credit.

In response to the COVID-19 pandemic, the board of the Northern Ireland Housing Executive committed to provide temporary accommodation to people with NRPF on humanitarian grounds. A memorandum of understanding (MoU)

was agreed between the NIHE, the Department for Communities and the Department of Health in order that all rough sleepers, irrespective of eligibility, could be provided with temporary accommodation.

The commitments made under the 'Everyone-In' MoU gave accommodation providers a unique opportunity to engage with this client group for an extended period of time. This allowed a level of casework that is not possible with street outreach services and led to a number of positive outcomes where people were supported into employment or into a position where they could access public funds.

Housing Rights therefore strongly recommends that this MoU be extended beyond the end of December 2021 when it is currently due to expire, and welcome the fact that the Department for Communities have written to the Department of Health requesting for it to be extended to the end of the financial year. Housing Rights further recommends that the NIHE build upon this learning to find longer term solutions to support people with NRPF who are experiencing housing problems and homelessness in order to help them access and sustain a good quality, affordable, sustainable home which is appropriate for their needs.

3.1.2 Language

In Housing Rights' client experience language barriers also impede access to housing. Essential information from services like Universal Credit can get lost in translation for clients who do not speak English as their first language. For example, the account set-up and log-in page for Universal Credit is not translated which means clients have to rely heavily on friends, family or support agencies. These barriers compound difficulties with navigating a social security system that they are unfamiliar with when arriving in NI. Housing Rights are aware of the efforts that have been made on sites such as NI Direct, to make information accessible using tools such as Google Translate and would recommend other statutory organisations explore similar approaches, if they are not already doing so as a first step in ensuring information is accessible.

The case studies below illustrate the impact of language barriers when it comes to accessing housing and support to pay housing costs:

Case Study 1

We were contacted by a support organisation regarding a client who did not speak English and therefore had not understood the Universal Credit system. The client migrated to Universal Credit earlier in the year and did not know they had to apply for a rates rebate. There had also been a recent change in their circumstance which they failed to notify UC about, and as a result UC had suspended their housing costs. The client was now in £950 rent arrears. The

client was unaware of the 2-month suspension as they did not know how to log-in and check their online account for up-dates.

Case Study 2

A Roma client who speaks very little English was given an offer from a Housing Association for a 5-bedroom property. The client could not read the letter and so was unaware of the offer which had been made. The client arranged a meeting with a Roma housing advice clinic so the letter could be translated. Upon realising that an offer had been made, the advisor contacted the Housing Association to accept the offer. By this stage the property had been allocated to someone else and was now gone. The client was left distressed as they had been waiting a long time for an offer of a large property to meet their needs.

3.1.3 Barriers to accessing and sustaining tenancies in the private rented sector

A disproportionate number of people who have migrated to Northern Ireland live in the PRS. Indeed while 19% of households overall in NI live in this sector, the Census Analysis Final Report 2018 reported 69% of EU and 41% of Rest of the World households living in the private rented sector.

Housing Rights' client experience and research highlights the myriad of issues which exist when it comes to accessing and sustaining tenancies for low income households living in the private rented sector.² These issues can be exacerbated by language barriers and a lack of awareness of rights.

The case study below illustrates how language barriers and unfamiliarity with local processes can compound already difficult housing situations:

Case Study 3

A client who did not speak English, was considered ineligible by the NIHE for homeless points due to having a private rented tenancy. In order to be eligible, the property would need to be deemed unfit by the Environmental Health Office. The property had severe damp & mould issues, rodent infestation, lack of suitable heating and was in general disrepair. Such was the level of concern in respect of the housing conditions, the client's Health Visitor felt compelled to submit a UNOCINI referral to Social Services. The client had to rely upon numerous support organisations contacting the NIHE, then the EHO, on their behalf and following up on the case. When the EHO reported that the house passed current fitness standards, the client had to again rely on support

² Dr, Martina McAuley, Preventing Homelessness and Sustaining Tenancies in the Private Rented Sector: Scoping Project (2020)

organisations to communicate with the landlord and follow up with repair requests.

Feedback from our Housing Champions peer project highlighted that migrant communities faced additional barriers when accessing the private rented sector as many were unable to provide guarantors from Northern Ireland and/or references to landlord's/letting agents from previous tenancies. Indeed, one of the peers from the project reported that 13 Somali families had to use the same reference/guarantor in order to access PRS housing.

Affordability in the PRS was also raised as a concern by peers in our Housing Champions project. Indeed, in Housing Rights experience foreign nationals are often required to pay a higher deposit and/or several months' rent in advance in lieu of providing a guarantor.³ While the Private Tenancies Bill currently passing through the NI Assembly, proposes to limit the amount of deposit which can be charged to the equivalent of one months' rent, no such limit is included for the charging of rent in advance.

Relying on the PRS for housing can also leave people from migrant and minority ethnic communities open to discrimination when accessing private rented tenancies. Our client experience from Roma families has been that they struggle to find landlords here in the private rented sector who will accept them as tenants. This difficulty leads to families 'grouping' up, so when one family does manage to finally secure a property, other members of the community will move in also, to avoid homelessness. When landlords find out that more people are living in the property than was agreed, families are often evicted and negative attitudes towards the Roma community are perpetuated.

The case study below illustrates some of the difficulties Roma families experience when accessing private rented accommodation:

Case Study 4

A Roma family, consisting of 6 adults and 10 children, had been struggling to access the private rented sector due to landlords refusing their applications. Eventually one of the family members was accepted for a 2-bedroom property. All three generations of the family moved in and when the landlord found out about this they were threatened with eviction due to overcrowding. There were also arrears on the property, as although numerous members of the family were working, they were victims of modern day slavery and were being forced to pay back their travel through work. As our client could not rely on a reference from the landlord their housing search was now limited to gumtree and other informal adverts.

³ Dr, Martina McAuley, Preventing Homelessness and Sustaining Tenancies in the Private Rented Sector: Scoping Project (2020) 3.1.2

3.2 Ethnic Minority Communities

3.2.1 Housing stock

Housing Rights' client experience of the current housing stock is that there is a lack of culturally appropriate homes to meet the housing needs of certain ethnic minority groups.

The Northern Ireland Census 2011 found that Asian, Black and Mixed Ethnicity households are generally larger than those of other ethnic groups. For example, households in which the Household Reference Person (HRP) was of Asian origin were more likely to contain 4 or more people (39 per cent) than households in which the HRP was White (25 per cent).⁴ Indeed, our client experience reflects this as it is typical that our clients from ethnic minority communities have a larger family unit than other clients. The particular make-up of these units differ for each community. For example, many of the Somalian households we work with have a large number of children, whilst the Roma households we support tend to be made up of multiple adult siblings and their families.

Our current housing stock in NI does not reflect the housing needs of the growing number of larger families from ethnic minority or migrant communities in NI. The Northern Ireland Census 2011 shows us that people from minority ethnic backgrounds are more likely to experience overcrowding in their home than people who identify as White. It reported that Black ethnic group (30%) were three times more likely than those of the White population (9.3%) to live in overcrowded households. Rates for the remaining ethnic groups were Asian (24 per cent), Other (19%) and Mixed ethnic group (13%).⁵

Again lack of awareness about the housing situation in Northern Ireland can exacerbate issues with regards to the lack of stock available as illustrated in the case study below:

Case Study 5

A client who had migrated to NI was in contact due to severe disrepair of their property, the client had been in temporary accommodation for 18 months, without being made an offer of social housing. The client was living in a property with their partner and 8 children. Our advisor asked where the client had indicated as their Area of Choice for social housing and found they were the two areas of greatest demand in Belfast both of which had low availability of larger homes, which the client had been unaware of.

⁴ Northern Ireland Assembly, Research and Information Service: Census 2011: Detailed Characteristics of Ethnicity and Country of Birth at the Northern Ireland level (Nov 2013) pg.3

⁵ Northern Ireland Assembly, Research and Information Service: Census 2011: Detailed Characteristics of Ethnicity and Country of Birth at the Northern Ireland level (Nov 2013) pg.3

3.2.2 Racism

In our client experience racism towards ethnic minority communities is a significant barrier to accessing and sustaining suitable housing. The Racial Equality Strategy 2015-2025 points to the sectarian conflict here which has “created patterns and attitudes – such as residential segregation and heightened territorial awareness – that now impact upon minority ethnic communities.”⁶ Indeed, verbal harassment, the damaging of homes and cars and threats to physical safety have all been reported by clients from ethnic minority communities as illustrated in the case studies below.

Case study 6

A client from Lithuania was living in the private rented sector and having on-going issues with racist abuse directed at them. The house had been targeted and vandalised by young people in the area. On this occasion the window was smashed and front door damaged. The landlord had secured the window and fixed the door, but not to the original standard. The client was therefore fearful of his safety.

Case Study 7

We were contacted by a client who was having on-going racist abuse directed at her and her family. The client felt isolated and had told us that visitors could not call to see her as their cars have been damaged in the past and they feared this happening again. The client reported that her children were in the garden playing when a neighbour who was using a watering hose nearby, soaked the children deliberately. The children were then chased and called names.

In 2018, a number of the clients supported by our Housing Champions peer project had experienced racial abuse at their current accommodation. During a meeting with the peer group, members explained that several individuals in their community had used intimidation points as a lifeline to protect themselves and their families from serious risk to their life. The allocation of 200 intimidation points ensures priority on the social housing waiting list. Housing Rights welcomes this important lifeline and the protection intimidation points can provide for clients in these situations. However, it is important to note that intimidation points are only awarded if it can be verified that the applicant's home has been destroyed or seriously damaged, or if there is a serious and imminent risk that the applicant/ members of the applicant's household, would be killed or seriously injured. Therefore, many people from ethnic minority communities who face racial abuse which leaves them feeling unsafe in their homes, but does not amount to the intimidation point threshold, cannot rely on this protection.

⁶ Racial Equality Strategy 2015-2015, 1.28

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