



Policy Briefing  
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Policy briefing

Initial recommendations in response to Covid-19 to prevent and alleviate homelessness

20<sup>th</sup> March 2020

when everyone has a home

## About Housing Rights

Housing Rights has been helping people in housing need for over fifty years. As the leading provider of independent specialist housing advice in Northern Ireland, we helped over 11,500 people last year, with almost 43,000 housing issues.

At Housing Rights we provide advice, assistance and advocacy. In addition we support front line practitioners by providing an information and training service. Our policy work is based on the experience of our clients and aims to support the identification of evidence based, user informed solutions.

## The Covid-19 crisis

In March 2020, the World Health Organisation announced that the Coronavirus or Covid-19 was a public health emergency of international concern<sup>1</sup>. In Northern Ireland, the impact of the pandemic has already started to emerge with the Department of Health announcing 86 cases of the disease by 20<sup>th</sup> March 2020. To prevent further spread, the UK government and NI Executive have announced a series of measures including social distancing and isolation.

As Covid19 continues to impact people across Northern Ireland, our advice teams are dealing with increasing demand for support and advice from people worried about their housing situation because of financial pressures or illness.

## The need for a response to Covid-19 characterised by homelessness prevention

Housing Rights recognises that the NI Executive are working hard to design and deliver a range of support to assist those impacted by the crisis. With some support already announced<sup>2</sup> and further details yet to be revealed, **it is imperative that government's response to Covid19 is characterised by a determination to prevent homelessness.**

Specifically, **no-one should lose their home because of Covid19 and people who need increased support (financial and otherwise) to keep their homes should have access to it, quickly.**

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<sup>1</sup> WHO, <http://www.euro.who.int/en/health-topics/health-emergencies/coronavirus-covid-19>

<sup>2</sup> NI Executive, <https://www.executiveoffice-ni.gov.uk/news/statement-executive-covid-19-response>

Whilst the scale of the crisis is only just emerging and Housing Rights intends to closely monitor the impact over coming months, the following initial recommendations can be made.

## **Helping private tenants deal with coronavirus**

Private renters continue to be a group for whom we have significant concerns. For some people living in this sector works well, but for others – particularly those on low incomes, the sector is precarious and often unaffordable.

Housing Rights research has identified for example, that for people relying on housing benefit to pay their rent, 9 out of 10 homes in the sector are out of reach<sup>3</sup>.

In order to prevent homelessness for private renters, these are the measures that Housing Rights recommends:

### **Increasing the DHP budget**

Renters who rely on housing benefit or the housing costs element of Universal Credit to pay their rent, should continue to be able to access additional support through access to Discretionary Housing Payments (DHPs). The NIHE and the Department for Communities should work to ensure the necessary budget is available and that awards are sufficient to support people, particularly those impacted by Covid19.

### **Increasing LHA rates**

The Westminster government should readjust the Local Housing Allowance rate to ensure it covers at least the cheapest third of the market (as it is intended to) to reduce the extent of the affordability difficulties facing private renters.

### **An end to the 5 week delay for Universal Credit**

Renters who due to job loss because of Covid19 are faced with a 5-week delay in receiving Universal Credit, should receive immediate support to pay their rent if they are facing homelessness. One of the architects of Universal Credit, Iain Duncan Smith recently announced that this built-in payment delay could be reduced “almost immediately”<sup>4</sup>

### **Reinstate 13 week rent safety net**

Housing Benefit regulations allow for a person to have their full rent paid for a 13-week period if they meet certain conditions. This vital safety net gives people who have had an unexpected change in circumstances (such as a job loss) breathing space to recover, but it is missing from Universal Credit.

**Housing Rights would welcome the reinstatement of this protection under Universal Credit.**

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<sup>3</sup> Housing Rights, Falling Behind research

<https://www.housingrights.org.uk/sites/default/files/policydocs/Falling%20behind%20Executive%20Summary%2010%20October.pdf>

<sup>4</sup> HC Deb, 19 March 2020, c1139

As an interim measure, however, **the Department for Communities could consider amending the regulations which govern DHPs** (and instructing the NIHE to amend the operational guidance which governs their use) to ensure that once entitlement to Universal Credit is established a request for this support could be made via a DHP, thereby bypassing the 5-week wait.

### **Suspending eviction hearings and enforcement**

Whilst it is often not necessary to take court action to evict a tenant in Northern Ireland, tenants who receive a Notice to Quit from their landlord to end their tenancy could be supported in other ways. Courts and EHOs in local councils could make it clear that **in cases where the tenancy is being ended as a direct result of Covid19, enforcement action will not be progressed**. This will give the tenant time and space to seek advice and secure income to meet their rent.

### **Helping NIHE and housing association tenants deal with coronavirus**

Social landlords should ensure that **support remains in place to assist tenants who are impacted by Covid19** and are unable to meet their rent as a consequence. The NIHE has already announced that it will take a sensitive approach<sup>5</sup> to tenants experiencing financial difficulties as a result of the crisis.

To prevent homelessness for social renters, these additional measures could be taken forward;

### **Developing an effective response to repairs requests**

Social landlords should take care to **assess repairs requests in light of the Covid19 crisis**. Our advisers have already been making the case that a leak in a roof should be interpreted as an emergency repair for a vulnerable older client who is self isolating due to age.

### **Zero eviction into homelessness**

All social landlords should adopt a **'zero eviction into homelessness'** approach. This approach has already been routinely undertaken by social landlords in Wales<sup>6</sup> and it is imperative, in light of the crisis that **social landlords in Northern Ireland adopt a similar approach**. The **Department for Communities** could usefully issue guidance to social landlords in this respect.

### **Helping homeowners deal with coronavirus**

The Chancellor has announced a **3-month mortgage holiday** for affected households and many financial institutions are announcing additional support to

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<sup>5</sup> NIHE, [https://www.nihe.gov.uk/Home/News/Housing-Executive-response-to-Covid-19-\(Corona-Vir](https://www.nihe.gov.uk/Home/News/Housing-Executive-response-to-Covid-19-(Corona-Vir)

<sup>6</sup> Shelter Cymru, <https://sheltercymru.org.uk/blog-ending-social-evictions-that-lead-to-homelessness/>

people who hold mortgages with them and who face financial difficulties as a result of Covid19.

Covid19 places in sharp focus however, the impact of measures taken by the Westminster government to weaken support available via Support for Mortgage Interest (SMI)<sup>7</sup>. In response to the last financial crisis, changes were made to ensure that people could access SMI after 13 weeks. The waiting period was reinstated to 39 weeks in April 2016 and in April 2018 the benefit changed to an interest-bearing loan. The **Westminster government** should consider reversing these changes to improve support available to people experiencing mortgage difficulties.

## **Helping people who are homeless, sleeping rough and in temporary housing deal with coronavirus**

The Department for Communities and the NIHE should ensure that people experiencing homelessness or chronic homelessness, **should not be made further vulnerable by Covid19.**

The measures below should also be considered;

### **Support for temporary accommodation providers**

**Support should be made available** to temporary accommodation providers so that they can assist those living in their accommodation to stay safe and well, isolating if appropriate.

### **Cooperation and coordination of support**

The **Department for Communities**, which chairs the **Interdepartmental Group on Homelessness** should immediately assess and coordinate relevant support to assist this group.

Once immediate priorities are addressed, the **NI Executive** should bring forward legislation to place a **statutory duty to cooperate** on all relevant bodies to prevent and alleviate homelessness and allow the pooling of resources towards the achievement of this outcome.

## **Other areas of support needed to help households deal with coronavirus**

### **Rates support**

Whilst the Department for Finance has recently announced the deferral of rates payments from April until June<sup>8</sup>, **urgent consideration should be given to how**

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<sup>7</sup> Housing Rights, <https://www.housingrights.org.uk/news/changes-support-mortgage-interest-impact-northern-ireland>

<sup>8</sup> Department for Finance, <https://www.finance-ni.gov.uk/news/covid-19-ps100m-emergency-rates-package-businesses>

**those applying for rates support for the first time will have their entitlement calculated.** The existing issue with this assessment, is made significantly more urgent by the Covid19 crisis. For those impacted by job loss their entitlement to rates support for the following year will be assessed using income information from their first Universal Credit assessment period – this is likely to be artificially higher in the first period due to a final payment of salary or redundancy payments. **The Department should urgently consider amending the legislation to ensure a review of claim as personal circumstances change.**

### **Welfare mitigations**

As the Covid19 crisis unfolds and NI Executive resources are concentrated on the government response to the pandemic, we must not lose sight of the critical and fast approaching welfare mitigation ‘cliff edge’<sup>9</sup>. **The Department for Communities must ensure that promised legislation to extend the current mitigations is progressed through the NI Assembly as required.**

The Covid19 crisis **further underscores the need for these vital protections to be strengthened**, particularly to prevent child poverty, homelessness and the devastating impact of the Universal Credit 5 week wait. **The Department for Communities** should continue to work with stakeholders to progress work to strengthen the safety nets for people impacted by social security cuts in these areas.

### **Continuing to monitor the impact**

Over the coming months Housing Rights will be closely monitoring the continued impact of Covid19 on how people find and keep their home in Northern Ireland, by monitoring advice queries and engaging directly with people to find out their views and experiences – particularly through our Renters Voice project<sup>10</sup>.

As the situation continues to unfold, the NI Executive, the Department for Communities and other key stakeholders should continue to monitor the monitor the impact of Covid-19 and take steps to prevent a significant rise in homelessness for those affected.

**For further information on this briefing, please contact Kate McCauley, Policy & Practice Manager by email at [kate@housingrights.org.uk](mailto:kate@housingrights.org.uk)**

<sup>9</sup> Housing Rights, <https://www.housingrights.org.uk/news/time-running-out-welfare-reform-mitigations>

<sup>10</sup> Housing Rights, <https://www.housingrights.org.uk/renters-voice-private-tenants>