



Minutes of the 466<sup>th</sup> Meeting  
of the Northern Ireland Housing Council  
held in the Corrs Corner Hotel, Newtownabbey  
Thursday, 5<sup>th</sup> December 2019 at 10.30 am

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The Officers joined the Meeting at 10.45 am

**Present:**

Ald Tommy Nicholl	Mid & East Antrim Borough (Chair)
Ald Jim Speers	Armagh City, Banbridge & Craigavon Borough
Cllr Michelle Kelly	Belfast City
Ald John Finlay	Causeway Coast & Glens Borough
Ald Allan Bresland	Derry City & Strabane District
Cllr Catherine Elattar	Mid Ulster Borough
Cllr Michael Ruane	Newry, Mourne & Down District

**In Attendance:**

Clark Bailie	Chief Executive (NIHE)
David Polley	Department for Communities
Karly Greene	Head of Research (NIHE)
Kelly Cameron	Secretary (NIHE, Secretariat)
Laura Clarke	Clerical Officer, (NIHE, Secretariat)

**Apologies:**

Ald Phillip Brett	Antrim & Newtownabbey Borough
Cllr Nick Mathison	Ards & North Down Borough
Ald Amanda Grehan	Lisburn & Castlereagh City
Mr Paul Price	Department for Communities

<b>1.0</b>	<p><b>Welcome</b></p> <p>The Chair extended a welcome to Members and Officials from the Housing Executive and the Department for Communities.</p>	
<b>2.0</b>	<p><b>Declarations of Interest</b></p> <p>None.</p>	
<b>3.0</b>	<p><b>To adopt the Minutes of the 465<sup>th</sup> Housing Council Meeting held on Thursday 14<sup>th</sup> November 2019</b></p> <p>It was proposed by M Kelly, seconded by C Elattar and resolved, that the Minutes of the 465<sup>th</sup> Meeting of the Housing Council held on Thursday 14<sup>th</sup> November 2019 be approved and signed by the Chair.</p>	

<p><b>4.0</b></p> <p><b>4.1</b></p>	<p><b>Matters Arising from the Minutes</b></p> <p><b><u>Item 5.1 – Management Responses to BCS Review of Maintenance</u></b></p> <p>It was noted at the last Housing Council, Members asked if they could have sight of the report. Mr Bailie undertook to seek approval from the Chair, Professor Roberts whether the responses can be released at this stage.</p> <p><b><u>Item 5.6 – Housing Need in particular in the rural areas including Latent Demand Testing</u></b></p> <p>It was reported that arrangements had been made for a presentation to be given at the January Housing Council Meeting.</p> <p><b><u>Item 7.0 – Letter to Permanent Secretary re Housing Council Members on the Executive Board</u></b></p> <p>Members noted the reply letter from the Permanent Secretary.</p> <p><b><u>Item 11 - Housing Executive’s Rent Arrears Recovery</u></b></p> <p>Members noted the breakdown of the Housing Executive’s Rent Arrears Recovery, which had been circulated, for Members Information.</p> <p><b><u>Members Queries</u></b></p> <p>The following queries have been responded to since the last meeting.</p> <ul style="list-style-type: none"> <li>• Michael Ruane – Surplus land in Newry, Mourne &amp; Down Council under the D1 process</li> <li>• Amanda Grehan – Social Supermarkets</li> </ul>	<p><b>C Bailie</b></p> <p><b>Secretary</b></p>
<p><b>5.0</b></p> <p><b>5.1</b></p>	<p><b>The Housing Executive’s Board Bulletin Board Meeting - Wednesday, 27<sup>th</sup> November 2019</b></p> <p><b>Monkscoole House, Rathcoole</b></p> <p>It was noted that the Board had approved the business case which recommended the demolition of Monkscoole House and land banking of the cleared site.</p>	

	<p>The Board had previously approved the clearance and closure of Monkscoole House and the block has since been cleared of all residents. A business case had been undertaken to consider proposals for the future of Monkscoole House in line with the approach to the NIHE Tower Block portfolio outlined in the Tower Blocks Action Plan. The business case will be referred to the Department for Communities for approval.</p> <p>In response to Mr Finlay, Mr Bailie confirmed that in this particular area, there is no housing need in that area and added that the Housing Executive would not be demolishing a block of flats in the short term if there is a high demand in that particular area.</p>	
5.2	<p><b>Economic Appraisal for Orlit Dwellings at 3 McKinley Bungalows, Omagh</b></p> <p>It was reported that the Board approved the Economic Appraisal recommending the sale on the open market of a semi-detached Orlit dwelling located at 3 McKinley Bungalows, Omagh. Ordinarily, Board approval would not be required for such a sale of a single property. However, the recommendation for sale on the open market is contrary to an extant Board approved policy for the treatment of vacant semi-detached Orlit dwellings that are surplus to need.</p> <p>Mr Speers expressed his concern that in some cases the sale of semi-detached dwellings has a negative impact on the existing adjoining neighbour, if the property lies vacant. Mr Speers felt that the Housing Executive should be selling the property with a development brief.</p>	
5.3	<p><b>Chronic Homelessness Action Plan 2019-22</b></p> <p>Mr Bailie reported that the Board had noted the outcome of the 12 week public consultation on the Chronic Homelessness Action 2019-22. The Action Plan was developed in response to Objective 3 of the Homelessness Strategy 2017-22 “to further understand and address the complexities of chronic homelessness across Northern Ireland”. The Board also approved the publication of the revised version of the Action Plan, as amended following consultation.</p>	
5.4	<p><b>Hope Street Development Proposal Update</b></p> <p>In March 2019, the Board had approved the appointment of Radius Housing as the single partner housing association to take forward the Hope Street Development Proposal. The Board noted the progress to date and approved the revised timescales for the development of the site at Hope Street, Belfast and the draft conditions of contract for the sale to Radius Housing. The final contract, reviewed by senior counsel, is scheduled for the Board meeting in January 2020.</p>	

<b>5.5</b>	<b>Economic Appraisal for Lands at Rathenraw Estate, Antrim</b>  The Board had approved the economic appraisal to declare the land at Rathenraw Estate, Antrim on receipt of outline planning approval decision, as surplus for disposal on the open market in accordance with the Disposal Strategy.	
<b>5.6</b>	<b>Social Housing Development Programme (SHDP) 2019/20 Delivery Update and Approval to the Draft 3 Year SDHP 2020/21 – 2022/23 and accompanying SHDP Strategic Business Case</b>  It was noted that under the Strategic Theme (Property), and Outcome 2 “Delivering Better Homes”, it is necessary to ensure that the future Social Housing Development Programme contains a sufficient number of new scheme proposals to secure the target number of social housing starts aligned to the budget settlement and Draft Programme for Government (PfG) targets.  The Board had noted the issues affecting progress with the delivery of the 2019/20 SHDP. The Board also approved the scheme content and level of funding required to deliver the 3-Year SHDP for the period 2020/21 – 2022/23. The Board also approved the accompanying SHDP Strategic Business Case in line with the Department of Finance requirements.  Mrs Elattar felt the number of new schemes was not fitting with the demand for social housing, if the figures included those in the private rented properties, social housing would be considerably higher and show the true reading for housing need.  In response to Mrs Elattar’s question, Mr Polley also confirmed that the tenants in private rented sector are not counted as social tenants. He explained that Housing Association and Housing Executive tenants are social tenants; it is based on who owns the property and not who lives in the property. Mr Bailie added that there is no reason why a tenant in private rented accommodation should not also put their name on the social housing waiting list.  Several Members reiterated that the 1850 target per year, is not meeting the demand of social housing.	
<b>5.7</b>	<b>Update on the Rental Income Maximisation Strategy 2016-21</b>  The Board had been advised on the progress and developments with the Rental Income Maximisation Strategy & Action Plan 2016-2019 during the last 12 months. The Strategy originally received Board approval in June 2016 and was subsequently extended to 2021 following further Board approval in September 2018.	

<p><b>5.8</b></p> <p><b>5.9</b></p> <p><b>5.9.1</b></p> <p><b>5.9.2</b></p>	<p><b>Supporting People Programme – Progress Status Update</b></p> <p>The Board had noted the Supporting People Status Report. The paper provided the Board with an up-to-date delivery assessment for the remaining deliverables from the 2015 Departmental Policy Review of Supporting People and other significant deliverables, including proposed corporate KPIs.</p> <p><b>Other Matters Arising from the Board Bulletin</b></p> <p><b>Mid Ulster Borough Council</b></p> <p>In response to Mrs Elattar’s questions, Mr Bailie undertook to check the reasons for the Housing Executive cancelling the meeting on two occasions with Mid Ulster Borough Council in relation to a workshop being set up relating to housing need and homelessness within the area.</p> <p>Mr Bailie added that the Housing Executive are keen to work with local Councils and as a statutory partner are enthusiastic being a part of Councils Community Planning.</p> <p><b>NI Water Service</b></p> <p>Several Members referred to the Northern Ireland Water Service suggesting that they are refusing to adopt newbuild schemes planned for their areas.</p> <p>Mr Polley explained that newbuild scheme constraints are not all attributed to budget, land availability and also this emerging water and sewage issue, which is preventing planning permission in certain cases on the account of the limitations of the waste water treatment.</p> <p>Mr Bailie conveyed that the Housing Executive will be writing to the Permanent Secretary on this issue.</p> <p><b>Agreed:</b> The Secretary to formulate a letter to the NI Water Service expressing the Housing Council’s concerns on the water and sewage issue, preventing planning permissions being granted in certain areas.</p>	<p><b>C Bailie</b></p> <p><b>Secretary</b></p>
<p><b>6.0</b></p>	<p><b>Housing Issues, Department for Communities</b></p> <p>Mr Polley gave a detailed monthly update on the Department for Communities Housing Issues, under the following headings:</p> <ul style="list-style-type: none"> <li>• Social Newbuild starts</li> <li>• Co-ownership</li> </ul>	

	<ul style="list-style-type: none"> <li>• Programme for Social Reform</li> <li>• Fundamental Review of Social Housing Allocations Policy</li> <li>• Reclassification of Northern Irelands Social Housing Providers</li> </ul> <p><b>Agreed:</b> Mrs Elattar requested a copy of the proposed articles for the draft Bill in relation to the reclassification of Housing Associations in Northern Ireland following the decision by the ONS to classify the Housing Associations to the public sector.</p> <ul style="list-style-type: none"> <li>• Supporting People Delivery Strategy</li> <li>• Homelessness Strategy</li> <li>• St Patrick’s Barracks, Ballymena</li> <li>• Regulation of the Private Rented Sector</li> <li>• Increasing Housing Supply</li> <li>• Affordable Warmth Scheme</li> <li>• NIHE Rent Scheme</li> <li>• Welfare Reform Mitigation payments</li> </ul> <p>Mr Ruane sought assurances for those tenants who found themselves in rent arrears due to mitigation payments being discontinued, questioning what protection is there for these tenants.</p> <p>Mr Polley explained that the Department for Communities is working relentlessly to extend the mitigation beyond March 2020. The best scenario would be for the Permanent Secretary to give an extension of the mitigation period. He added the other difficulty is the budget for an extended mitigation period and additional funding would be required to meet the shortfall, which would be approximately £26m.</p> <p>Mr Polley also referred to discretionary payments for tenants, but his would be extremely difficult to administer, there are 25,000-30,000 tenants affected and would have to individual apply for the payment.</p> <p>It was noted both the Department for Communities and the Housing Executive have processes in place depending on which scenarios they are faced with come March 2020.</p>	<p><b>D Polley</b></p>
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**PRESENTATION**

<p><b>8.0</b></p>	<p>Karly Greene gave a presentation on the recent research conducted on the impact of the anticipated cessation of mitigation measures for tenants receiving a Welfare Supplementary Payment in respect of the Applications of the Social Sector Size Criteria (SSSC, or ‘bedroom tax’)</p>	
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Copies of the Slides are appended to these Minutes – Appendix B).

Ms Greene outlined the structure of the research including the background, the research profile, research findings, next steps and suggested further research. She explained that a Welfare Reform Research Group had been established to explore the gaps in evidence relating to welfare reform and avoid duplication across the sector. A key area of focus was the potential impacts of SSSC, and the actual impacts for those who have lost their mitigation payments. The research explored the impacts on Housing Executive tenants and social landlords, as well as impacts for the broader housing market.

### **SSSC – Post Mitigation WSP (Welfare Supplementary Payments)**

Ms Greene outlined the sample profile, as well as the percentages of those sampled who were aware of bedroom tax, the preferred source of advice, the percentage of those currently under occupying and affordability of the shortfall in rent. She summarised by stating that those sampled had a general awareness of SSSC but were unaware of the impact it would have on them and the affordability challenge.

### **SSSC – Loss Mitigation**

Ms Greene outlined the findings, including reasons for moving, tenants' awareness and information available, staff views on the information available, ability to pay and the impact on tenants. She also reported on the findings of the impact on social housing landlords and the issue of arrears.

Ms Kelly reiterated concern at the low level of awareness and preparation of tenants that this mitigation will be ceasing in March 2020. Some tenants could be losing up to £25 -£30 from their housing benefit payments and the potential rent arrears when the mitigation payments end.

Members felt that tenants urgently need to be made of aware of these changes, in order to be prepared.

Mr Polley explained that the communication to tenants is difficult, as there is no clear and defining message, at the minute.

Several Members expressed concern at the limited one/two bedroom properties available in the social housing stock to facilitate the proposed bedroom entitlement rules. It was agreed that forward planning is required and it needs to be recognised that the social make-up of families has changed.

9.0	<p><b>Social Housing Development Programme - Progress Report November 2019</b></p> <p>Members noted the report.</p>	
10.0	<p><b>The Housing Executive's Scheme Starts November 2019</b></p> <p>Members noted the reports.</p>	
11.0 11.1	<p><b>Any Other Business</b></p> <p><b>Adaptation Performance and OT waiting times and assessments</b></p> <p>Mr Speers referred to annual presentations the Housing Council received by the Housing Executive and the Department for Health, Social Services &amp; Public Safety on waiting lists for assessments by Occupational Therapists and statistical information.</p> <p><b>Agreed:</b> A presentation to be arranged to revisit and monitor the Adaptation Performance and OT waiting times and assessments.</p> <p style="text-align: center;">There was no other business.</p>	<b>Secretary</b>
12.0	<p><b>Date and Venue of Next Meeting – 9<sup>th</sup> January 2019 in the Belfast City Hall.</b></p>	

The Meeting concluded at 12.30 pm



# Impacts of SSSC on NIHE tenants

**Karly Greene**

Head of Research

Northern Ireland Housing Executive



@karlygreene  
@nihecommunity

# Overview

1. Background
2. Contextual data analysis
3. Research Profile
4. Research Findings
5. Further research

# Background

- Changes to benefits since 2008 (LHA)
- 2015 Welfare Reform (Northern Ireland) Order
  - **Social Sector Size Criteria ('Bedroom Tax')**
  - Universal Credit
  - Benefit Cap
  - PIP

# Welfare Reform Research Group



Department for  
**Communities**  
[www.communities-ni.gov.uk](http://www.communities-ni.gov.uk)



*Northern Ireland*  
**Housing** Executive



# Potential Impacts



# Contextual data analysis

# What is SSSC?

One bedroom is allowed for:

- Every adult couple
- Anyone else aged 16 or over
- Any two children of the same gender aged under 16
- Any two children aged under 10
- Couples or children who cannot share because of a disability/medical condition
- Non-resident carer(s) providing overnight care

1 bed  
14%

2 bed  
25%

# Tenants Effected

31,300

NIHE Average  
weekly shortfall  
£12.25

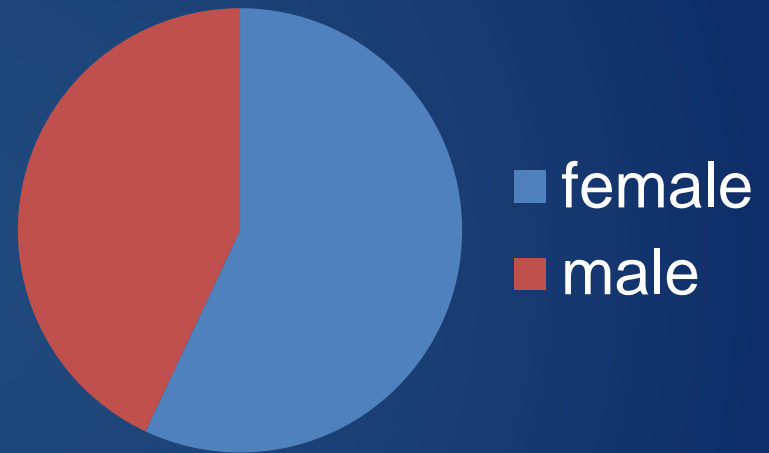
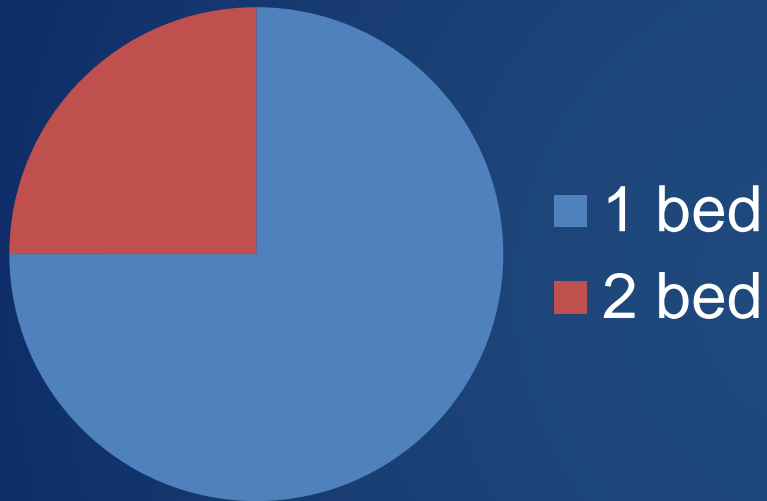
24,100  
NIHE

7,200  
HA

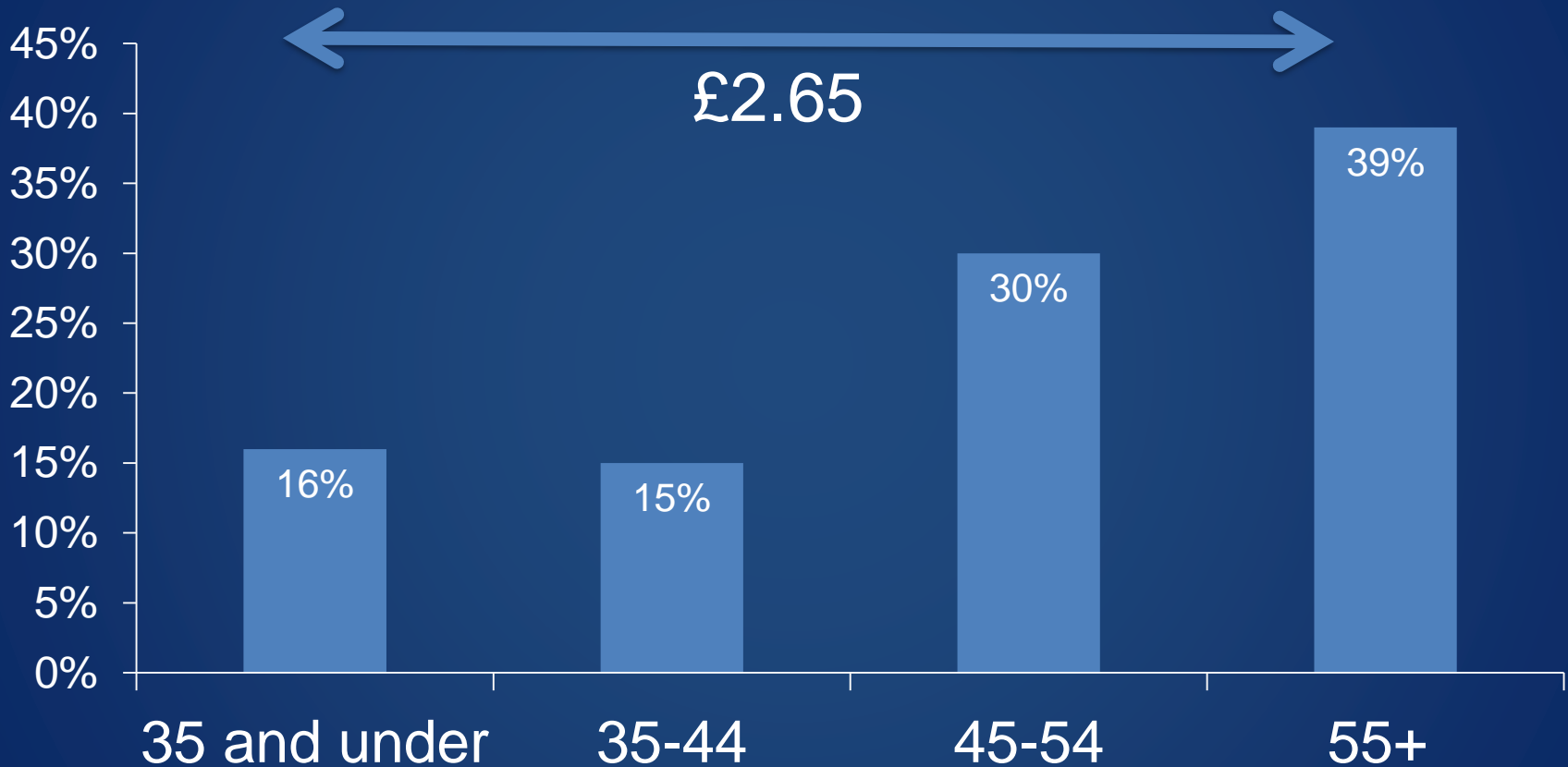
HA Average  
weekly shortfall  
£15.42



# NIHE Tenants—Age and Gender



# NIHE Tenants – Age





**£73.21**



**£18.30**



**£951.60**

# Demand for social housing



# Mismatch

## 1 bed

- **49%** of applicants
- **12%** of existing NIHE stock

## 3 bed

- **14%** of applicants require **3 bed**
- **43%** of existing NIHE stock is **3 bed**

SHDP increasing provision of 1 bed (15%) but will not cover the mismatch

# Welfare reform research

- Around a third of tenants felt well informed about welfare changes
- People get info from the media
- 4 in 10 'not at all concerned'

# Other relevant contextual research

- By 2017, in-work poverty accounted for 45% of income poverty in NI (JRF, 2016)
- Working age employment in GB increased by 3.0% compared to 0.6% in NI
- Almost half (47%) of people in NI who are permanently sick/disabled live in the social sector, compared with 21% in England

# Incomes in NI

Region	£ per hour
London	17.16
South East	14.15
Scotland	13.47
East of England	12.88
North East	12.48
North West	12.45
West Midlands	12.45
South West	12.41
Yorkshire and The Humber	12.28
Wales	12.04
Northern Ireland	12.01
East Midlands	11.96

*Source: Office for National Statistics, 2015*

**Household Income of £31,199 +**

Owner Occupiers – 35%

PRS – 13%

Social – None

*Source: NI House Condition Survey*



# SSSC – Research findings

# Research profile

## Objectives



## Sample – WSP



## - Loss WSP



# SSSC – Post Mitigation WSP

# Research Sample profile

56% - 1 bed

44% - 2+ bed

69% - female

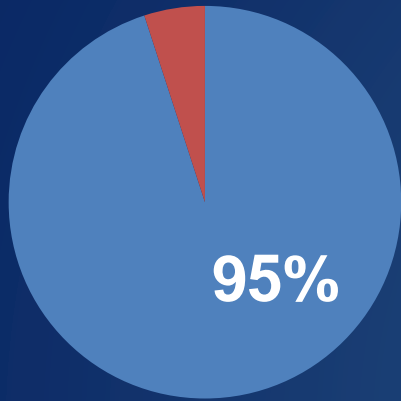
63% aged 55+

59% lone adult

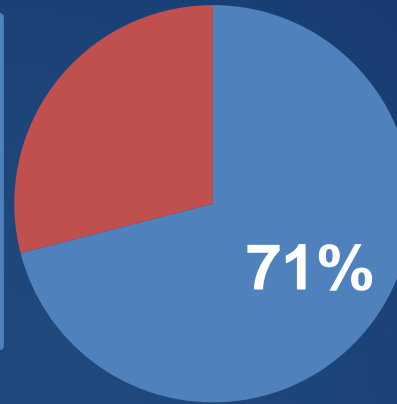
58% permanently  
sick/disabled

73% household  
member had a  
health problem or  
disability

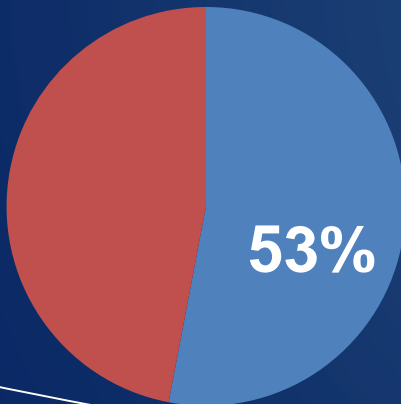
# Awareness of the Bedroom Tax



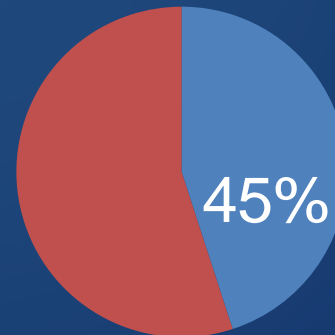
Aware of  
bedroom  
tax



Aware  
applied to  
them

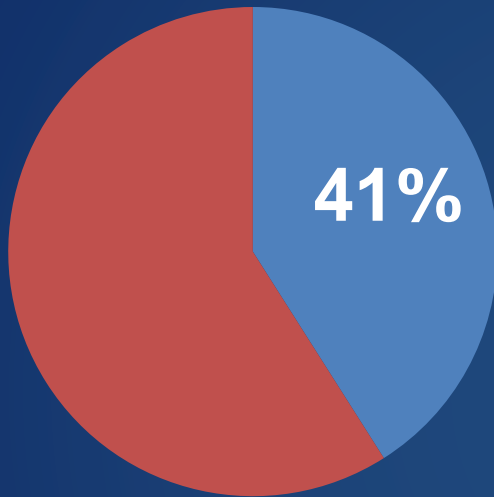


Aware of  
WSP

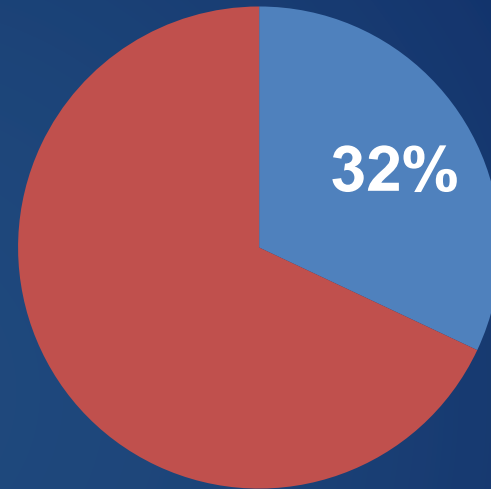


Aware  
WSP ends  
March  
2020

# Sources of Advice



Advice  
services



Patch  
manager

# Stock Mismatch and Planning

75%

- Respondents living in 3+ bedrooms

62%

- Lone adults living in a property with 3+ bedrooms

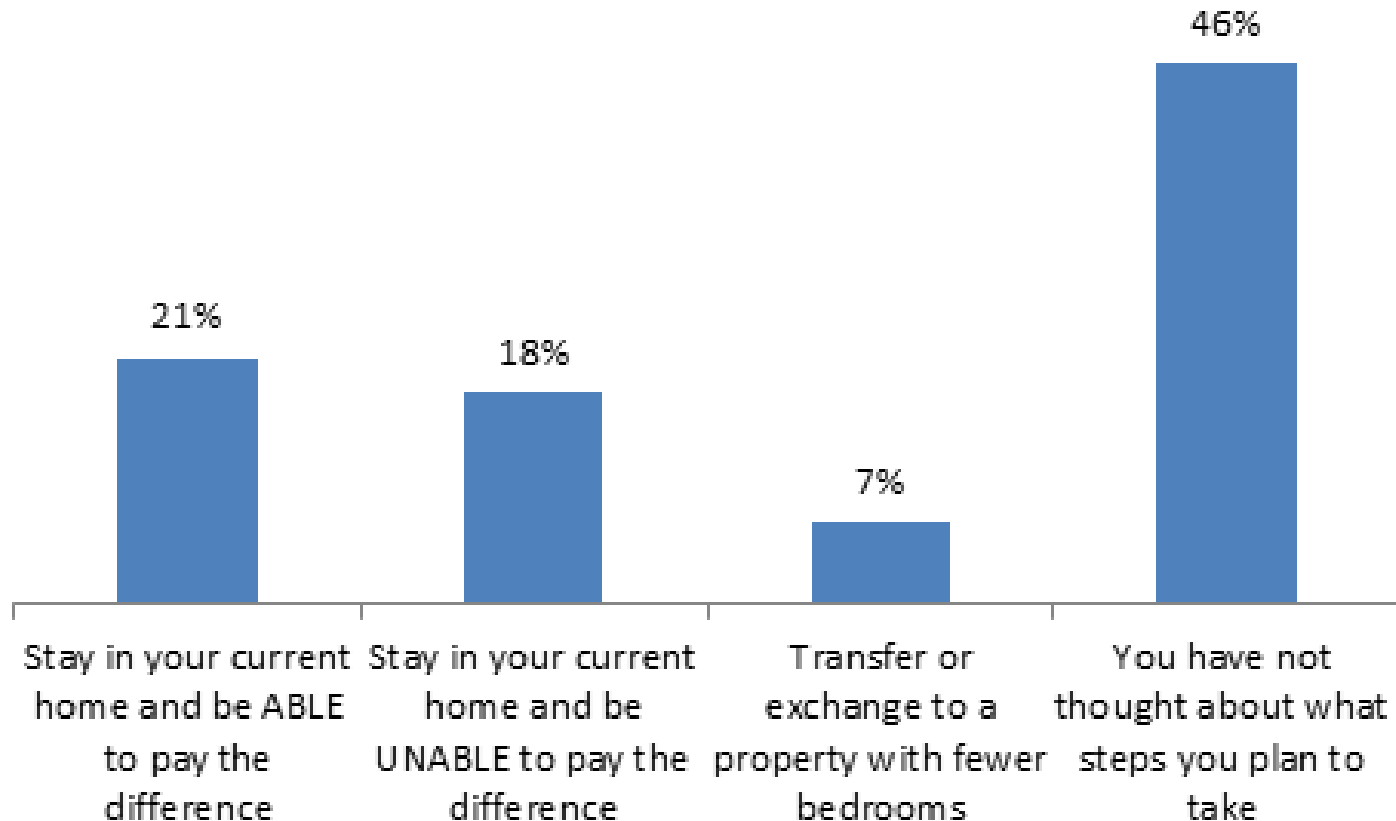
89%

- West area living in 3+ bedrooms

75%

- Those aged 45+ are in 3+ bedrooms

# Stock Mismatch and Planning

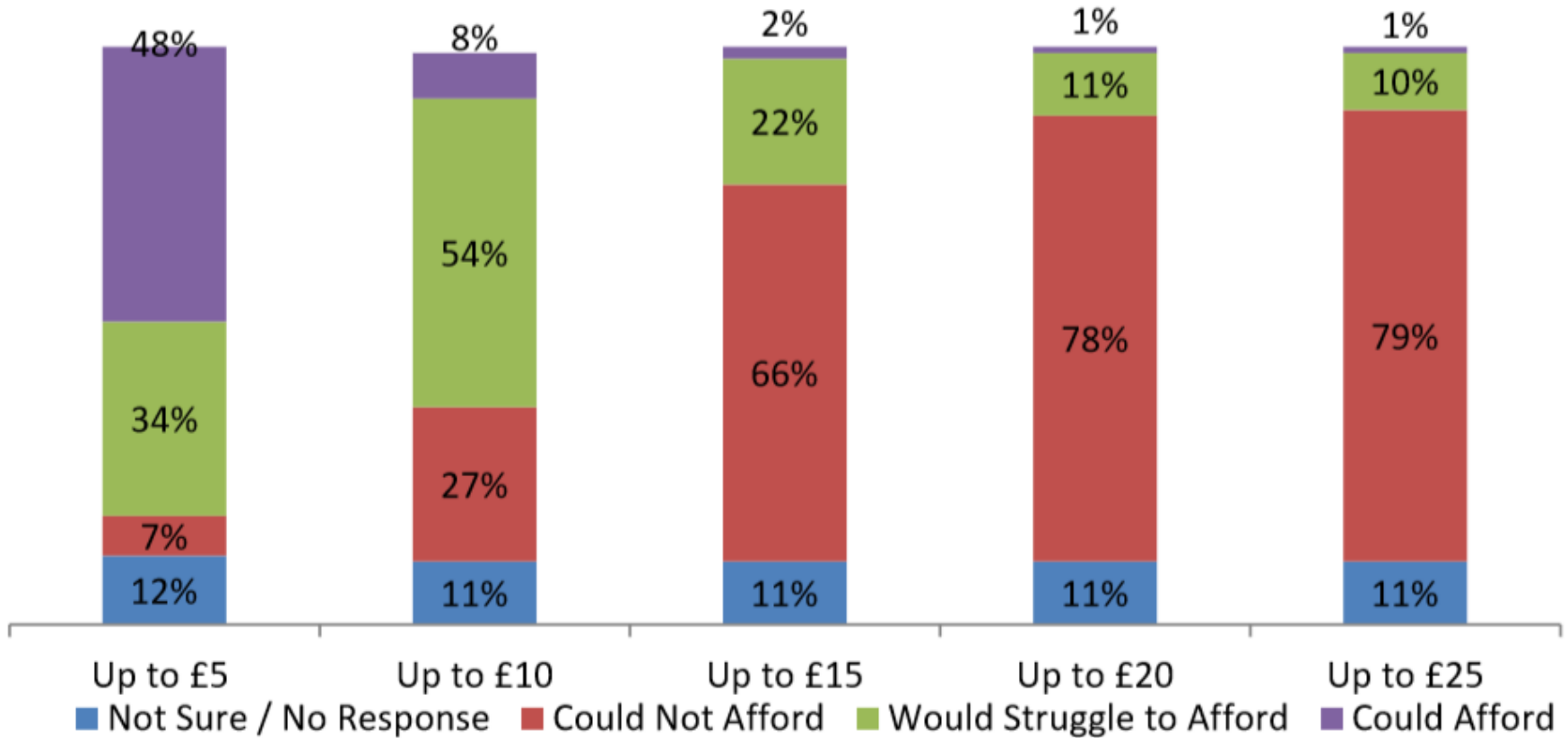




# Affordability

- More than half (51%) did not know their household income
- Around four fifths (81%) of respondents stated it would be difficult for them to pay the difference in the actual rent charged and the Housing Benefit/Universal Credit they receive

# Affordability



# Affordability

38%

- Very unlikely to take any employment related action

22%

- Seek money advice from NIHE / independent agency

83%

- Something preventing them from earning more money

70%

- Remain in their current home and manage from a reduced budget

# Is there anything else you would do if your household had less income to cover your rent?

*“To be honest I cannot afford to go out to work whilst I am needed for my mum.”*

*“No, I have cancer, osteoporosis and COPD. I am in no position to argue my case. Too ill.”*

*“I would have to do without food and heat and the wee things that you have.”*

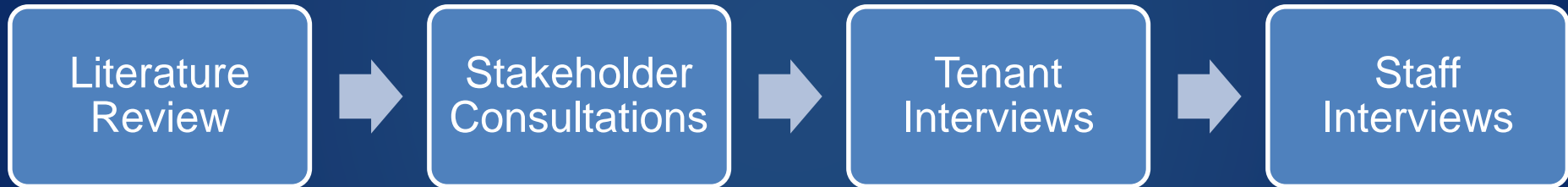
*“Eat less, put more clothes on instead of the heating, have sandwiches instead of cooking. A roof over your head is more important and social housing is supposed to be affordable.”*

# Conclusions

- General Awareness but not the impact for household
- Clear stock mismatch, but people will stay
- Affordability challenge, cutting budget
- Lack of future planning until crisis point

# SSSC – Loss Mitigation

# Process



# Reasons for moving

- Quicker than waiting list
- Caring responsibilities
- Health reasons
- Neighbourhood issues
- More manageable property
- Bereavement



*“Basically I done a swap into this house to be next door to my mummy, I’m my mum’s carer, so it was easier for me to fit her into my routine being beside her.”*

*Tenant 2*

*“I have bad legs, bad back, I’m registered disabled, and it’s just easier to get about because when I was in the house I was either stuck down the stairs or stuck up the stairs [you] know once my legs or my back had went so this is why I swapped to the flat.”*

*Tenant 1*

*“Just somebody turned nasty, very nasty on me. Seen me weak and turned nasty. But I cannot understand it because they threw the rule book at me I’d all the evidence I shouldn’t have moved at all, the rules that the Housing Executive has she should have went not me.”*

*Tenant 3*

*“The guy he’s in like a two bedroom house with a big living room and two bigger bedrooms and he was looking a smaller two bed house. So this young girl had two children, his house would be better for her so the two of them wanted to do a direct exchange but with the guy then wanting to do that direct exchange meant then he was going to lose his bedroom tax.”*

*Patch Manager 2*

# Awareness and Info - tenants

- Confusion
- Did not understand impacts for them
- Did not understand WSP
- Political messages
- Awareness at point of move
- Too late in the process – rushed decisions
- Not specific enough
- Did not understand logic

*“I’d heard that it was a possibility that it was going to come in in Northern Ireland I heard it on the news, but I thought it was ridiculous because they aren’t supplying enough one bedroom apartments or houses for anyone in Northern Ireland. Maybe they are elsewhere but there just are not enough of them.”*

*Tenant 9*

*“Yeah I would probably like to know why because both properties were basically the same with 3 bedroom, why I can’t get the supplementary payment. I’m not a hundred percent why that happened. (NIHE staff) sort of says to me it’s because you’ve not downsized and you’ve stayed the same but I’m sort of thinking if I’ve stayed the same well then why is it not the same you know?”*

*Tenant 2*

*“There are those who have chosen not to move when this has been explained to them. Majority don’t know about it. There is a lack of understanding that people are in receipt of this as a payment. Tenants tend to only engage if there is a problem. Can be very difficult. Some just bury their head in the sand. Could be texting and visiting and they just ignore it. People are used to not having responsibility for payment.”*

*Housing Association*

*“Also politicians in NI have added to the confusion by stating that NI is not subject to bedroom tax ... It needs to have more publicity. People are burying their heads - tenants are burying their heads.”*

*Housing Association*

# Information - Staff

- Confusion – complex policy
- LSA positive but volume of paperwork
- Change/transformation – rent account
- Tenant expectations
- Vulnerable tenants
- Tenants not fully engaged
- Tenant need to move
- Terminology and language

*“... its Landlord Services Advice Note, and we get a number of those, I have to be honest with you, more now than ever. There’s so much, especially in landlord service because we just don’t only deal with financial end of our business we also deal with a whole lot of other things in the estate so there’s LSANS that come through for everything in relation to housing not just Universal Credit not just rent account.”*

*Team Leader 2*

*“There are those who have chosen not to move when this has been explained to them. Majority don't know about it. There is a lack of understanding that people are in receipt of this as a payment. Tenants tend to only engage if there is a problem. Can be very difficult. Some just bury their head in the sand. Could be texting and visiting and they just ignore it. People are used to not having responsibility for payment.”*

*Housing Association*

*It’s not clearly communicated - don't see people being helped to do budgeting working out what they would owe .... Seems to be difficult to sit down and do the more intensive detailed support ... People who are vulnerable and in crisis don't cope well with vague things that might happen in the future - they are living day to day and week to week.”*

*Advice Agency*

*“One of the things I do with people I sign up is in our tenancy agreement welfare under-occupation and I either put ‘not applicable or I would have the conversation ‘it is going to apply to you’, I put in the household, I would say ‘there’s two adults and one child, you’re moving into a three bed, come April 2020 you will be liable for that bedroom tax, currently you are mitigated for £11.03 or you would be in that area, that’s what you’ll have to pay.’ ‘Oh that’s not a problem’ is what I’m getting, and I say ‘well can you sign that we’ve had our conversation’.”*

*Patch Manager 1*

## Ability to pay

- Tenants struggling to manage a tight budget already. (Only 2 of 15 were working)
- Loss of £10 - £20 a week
- Managed by some as monies come direct from their benefits - this is considered to make it easier to manage
- Others pay using a Paypoint Card
- Universal Credit complications

*"I know how to budget I know how to look after my finances and stuff but with the money I get at the minute it's that kind of goes into your food and your electric and what you need and all you're basically nothing left you can't pay anything out extra. You're just stuck in a rut sort of thing."*

*Tenant 1*

*"Oh no no. Because the rent automatically came out before you got your benefits your rent was paid but then when I moved here I was in arrears and they didn't realise it."*

*Tenant 13*

*"I feel for them...it's through no fault of their own this has been forced upon them. You know a family home, maybe everybody has left home and now they're going to have to pay for two bedrooms that they never had to before or one bedroom or whatever the case may be. And a lot of them because it's a family home they're the ones who probably won't want to change. That'll be the sad bit, but anyway only time will tell."*

*Patch manager 1*

*"Universal Credit has had a major impact on (arrears) since December 2017 so really that just adds to the arrears and it's only going to be a small amount in comparison to what Universal Credit has done to us. So I think bedroom tax will just tag along with the disaster of Universal Credit on rent accounts."*

*Patch Manager 1*

# Impact on tenants

- Reduce spending in a range of ways, e.g.:
  - Go to cheaper supermarket
  - Buy less fresh fruit and veg
  - Can't provide money for kids to go out, on school trips, for new clothes
  - Change phone or TV contracts
  - Limit family / personal activities
- Borrow money from family and friends / Credit Unions
- Tenants in arrears for the first time



*"I've had to cut down like on everything. Like I can't even get the house done up. I've cut down on the spend for groceries and stuff and it's I don't know just a couple of things ...*

*Like with the child and all for school you know if there's things to be paid for in school like there's some school trips she can't go on because I can't afford it so then she's near losing out. Only for my mummy like, if I hadn't had my mummy like she wouldn't she wouldn't be on any of the school trips.*

*Tenant 8*

*"It stresses me out knowing that I owe money out that I should probably have do you know what I mean but yeah it probably is difficult that way, I would lose sleep over owing money out and stuff you know."*

*Tenant 2*

*"I've cut the TV channels and stuff down ... instead of [you] know paying like a big package now you have to cut them right down and basically you get your money you pay for your messages, your gas, your electric, as long as you have food in your cupboards and your house and home's stuff and then that's basically it ... very rarely get a night out or anything ... Aye my phones I used to have a contract phone and stuff and then I'm having to change onto the pay and go and simple things like that there."*

*Tenant 1*

*"I would normally, my kids, I would normally just take them out where I would just be able to just to treat them to random stuff, I can't do that, my shopping now I have to make sure it lasts me now, my oil I'm constantly worrying if that's going to run out because I don't have the money now to go and get more oil kind of thing, my electric and stuff like that ... If I go and get my shopping my essentials if I go and get them that's fine but say then if my washing machine was to break how am I going to replace that? I have to wait until another fortnights time to get money to replace the washing machine and then struggle with the essentials."*

*Tenant 10*

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# Impact on social housing landlords

- Increased arrears
- Increased activities to monitor arrears e.g. Increased the level of **communication** with tenants
- Placed more onus on the **responsibilities of tenants**;
- **Increased the level of advice and support** they provide to tenants;
- **Digitalising** their services;
- **Upskilling staff to deal with ramifications**
- **Adopted a much more proactive approach to income collection**, with many highlighting the importance of intervening as soon as arrears accrued ('early intervention').
- 'Knowing' their tenants better

# Arrears

<b>Total no of households with arrears at point of loss of mitigation</b>	<b>28</b>
<b>Total arrears of point of loss of mitigation</b>	<b>£2,312.83</b>
<b>Average arrears at point of loss of mitigation per tenant who was in arrears</b>	<b>£82.60</b>
<b>Nominal average arrears per tenant</b>	<b>£23.12</b>

<b>Total no. with arrears Q3 2018</b>	<b>67</b>
<b>Total arrears of all arrears / credits</b>	<b>£16,268.49</b>
<b>Average arrears per tenant who is in arrears</b>	<b>£242.81</b>
<b>Nominal average arrears per tenant</b>	<b>£162.68</b>

# Plans and support needs

- No specific plans
- Couldn't keep borrowing
- Working isn't an option
- No smaller properties available
- Plan and communicate for loss of mitigation 2020 now

*“See it’s sort of I’m stuck that way I would love to get a job and go out and work cause you know the child nursery is actually taking her a year early for me so I would love to go out and work but it’s just I couldn’t have a carer come into my mummy you know she’s too proud and she prefers me and it’s hard that way because she does need me so many hours a day.”*

*Tenant 2*

*“Aye, maybe saying over a monthly basis, yes it’s £10 a week, but this is what you’re going to have to pay your bedroom tax; you’re going to have so much monthly, or you’re going to have to find a way ... to pay it, and what you’re paying it from.”*

*Tenant 11*

*“I just don’t understand why if it’s not coming in to 2020 why they can still take it off me now? ... They should have made that quite clear to people because I don’t think they’re making it clear to anybody that if you move in between now and 2020 you will be getting charged the bedroom tax.”*

*Tenant 13*

*“I mean I don’t even think we have nearly enough time you know nearly enough time to sort this out. As I say back to that, we don’t have, number one we don’t have the accommodation.”*

*Team Leader 2*

# Policy and operational conclusions I

- Significantly enhance targeted communications
- Clearer, common language used – not ‘may’ be affected
- Behavioural economics
- Move away from traditional letters
- Communicate exact amounts and earlier

# Policy and operational conclusions II

- Moving from Paternalistic to empowering relationship
- Support tenants with financial literacy
- Additional resource to support and advise tenants
- Further staff training

# Further Research





# Karly Greene

Head of Research

Northern Ireland Housing Executive

karly.greene@nihe.gov.uk

**For further information and updates, visit our webpage:**

<https://www.nihe.gov.uk/Working-With-Us/Research>



@karlygreene  
@nihecommunity