



**Minutes of the 499th Meeting
of the Northern Ireland Housing Council held on
Thursday 9th March 2023 at 10 am in Boardroom
or via Zoom**

Present

Cllr Anne-Marie Fitzgerald	Fermanagh & Omagh District (Chair)
Cllr Mark Cooper	Antrim & Newtownabbey Borough (Vice Chair)
Ald Jim Speers	Armagh City, Banbridge & Craigavon Borough
Ald Allan Bresland	Derry & Strabane Borough
Ald Amanda Grehan	Lisburn & Castlereagh City
Ald Tommy Nicholl	Mid & East Antrim Borough

In Attendance:

Paul Price	Director of Social Housing Policy & Oversight, Department for Communities
Gerard Rushe	Department for Communities
Nicole Lappin	Chair, NIHE
Catherine McFarland	Director of Finance, Audit & Assurance, NIHE
Sarah McAdorey	NIHE
Charles O'Neill	NI Co-Ownership
Kelly Cameron	Secretary to the Housing Council

Apologies:

Cllr Victoria Moore	Ards & North Down Borough
Cllr Micky Murray	Belfast City Council
Cllr Catherine Elattar	Mid Ulster Borough
Cllr Michael Ruane	Newry, Mourne & Down District
Grainia Long	Chief Executive, NIHE
David Polley	Director, Housing Supply Policy, Department for Communities

1.	<p><u>Causeway Coast & Glens</u></p> <p>It was noted the Secretary had been advised that Councillor Adrian McQuillan was no longer the Housing Council representative for Causeway Coast & Glens.</p>	
2.	<p><u>Welcome</u></p> <p>The Chair welcomed Paul Price and Gerard Rushe from the Department for Communities and from the Housing Executive, Catherine McFarland, the Chair from the Housing Executive Nicole Lappin. Also, welcomed was the Presenters from the Housing Executive, Sarah McAdorey & from NI Co-ownership, Charles O'Neill.</p>	
3.	<p><u>Declarations of Interest</u></p> <p>No declarations were received.</p>	

4.	<p><u>To adopt the Minutes of the 498th Housing Council Meeting held on Thursday, 9th February 2023</u></p> <p>It was proposed by Alderman Allan Bresland, seconded by Councillor Mark Cooper and resolved, that the Minutes of the 498th Meeting of the Housing Council held on Thursday 9th February 2023 be approved and signed by the Chair.</p>	
5.	<p><u>Matters Arising from the Minutes</u></p> <p>There were no Matters Arising from the Meeting.</p>	
6.	<p><u>Forward Workplan</u></p> <p>The forward workplan was noted.</p>	
7.	<p><u>Nicole Lappin, Chair of the Housing Executive</u></p> <p>The Chair Anne-Marie Fitzgerald welcomed Nicole Lappin to her first formal attendance at the Housing Council Meeting, since her appointment as Chair of the Housing Executive.</p> <p>Mrs Lappin thanked Housing Council Members for their invaluable work and also the sterling contribution the four Members who sit on the Board of the Housing Executive.</p> <p>Mrs Lappin said she looked forward to maintaining, developing and continuing to working with the Housing Council and Board Members, in the future and she referred to exciting times over the next few years in terms of the direction of travel for the Housing Executive. She added that there will be challenging economic times ahead and necessary decisions which will have to be made to ensure tenants are going to be properly provided for and for the communities that are served collectively.</p> <p>She wished all those who are standing in the local elections every success and in particular those who have decided to step down from local politics, good luck in their future endeavours.</p> <p>The Chair agreed the close partnership between the Housing Executive, the Department for Communities and Housing Council is vital for serving the communities.</p>	
8.	<p><u>Report from Catherine McFarland, Housing Executive</u></p> <p>The Report provided the Housing Council with a monthly update summarising a range of strategic, major or routine matters, including any emerging issues. A summary of the current / emerging issues are outlined as follows:-</p> <ul style="list-style-type: none"> • Industrial Relations • Review following Awaab Ishak inquest 	

- **Supporting People Emerging Issue - Rossorry Grove**
- **Fundamental Review of Allocations (FRA)**
- **Low Income Rates Relief Project – Civil Service Awards**
- **Contribution to the Development of the NI Climate Action Plan**
- **Homelessness and Temporary Accommodation**
- **Review of Disabled Facilities Grants**
- **Performance Update**
- **Budget 2023/24**

Matters Arising from the Report

Councillor Cooper referred to the risk to delivery of the NIHE ERDF retrofit programme for a range of reasons, primarily due to contractor capacity and asked would this be delivered.

Assurance was given that the ERDF programme the funding ends in December 2023, the Housing Executive has committed to deliver the number of properties within the retrofit programme.

Agreed – A presentation will be arranged on the Housing Executive’s wider strategic approach to Climate Change.

The Chair referring to the Fundamental Review of Allocations proposal of 3 to 2 reasonable offers of accommodation. In particular, those people with mental health issues being offered accommodation within areas of known Anti-Social Behaviour (ASB) would that be deemed as reasonable.

In response, if there strong evidence based and classed as unreasonable, this would not affect the tenants two offers and staff would take into consideration the tenants mental health issues.

The Chair thanked Mrs McFarland for a very detailed and informative Report.

Secretary

9.

Presentation by Co-Ownership on the over 55’s scheme

Charles O’Neill from Northern Ireland Co-ownership gave Members a presentation on the over 55’s Scheme. (Copies of the slide are appended to these Minutes – Appendix A).

Mr O’Neill explained a new product introduced by Co-Ownership for Over 55s, the concept is that you use the equity from the sale of your current home or savings to purchase your share, and co-ownership buy the rest. You must be able to take a share of at least 50% up to a maximum of 90% of your new home, funded by the equity you hold in your current home or savings. We provide the rest of the money and you pay us a monthly rent at an annual cost of 2.5% of our investment.

In response to the Chair’s question in relation to the occupier passing away, it was explained that the Co-Own for Over 55s product is only available to you, the customer. That means that if you are no longer living in the home on a long-term basis the property should be sold. The sale value of the property will be returned to you (or your estate) and Co-Ownership in line with the equity share agreed at the outset.

Councillor Cooper asked if there was collaboration between all agencies to plan for the future for providing specific properties/developments for the overs 55's.

In response Paul Price explained that this scheme is not adding any new stock but reiterated that any new build development are built to lifetime home standards.

Councillor Cooper commended the product and asked how this scheme is being promoted and is the message targeting those Owner Occupier who wish to downsize into Housing Executive properties.

It was noted that Housing Executive and Co-Ownership work in close partnership and it important that are made aware of all options that are on the market and available to them.

Mrs Lappin welcomed this new product and that the provision is being addressed for an ageing population and looking to the future requirements.

The Chair thanked Mr O'Neill for a very informative presentation.

Mr O'Neill then left the Meeting 10.25 am.

10.

Final Report on Damp, Mould & Condensation

Sarah McAdorey from the Housing Executive gave a presentation on the Report on Damp, Mould and Condensation. (Copies of the slide are appended to these Minutes – Appendix B).

Members heard that the tragic death of 2 year old Awaab Ishak was described by Coroner Joanne Kearsley as a 'defining moment' for the housing sector in terms of increasing knowledge, increasing awareness and a deepening of understanding surrounding the issue of damp and mould.

The Housing Executive set up a Task & Finish Group to Review of how the Housing Executive deals with issues of Damp and Mould has sought to provide an assurance that the organisation is appropriately dealing with reports of damp and mould from its customers.

It was noted that is at a time where issues of damp and mould could be exacerbated by the current cost of living crisis that our tenants and customers are facing – the impact of rising costs and increasing energy prices are forcing tenants to make the difficult decision to not heat their homes, keeping windows closed, for example, and restricting ventilation thereby increasing the likelihood of condensation occurring.

As a landlord the Housing Executive was tasked to consider their approach to damp and mould by considering:-

- Whether there is a proactive, zero tolerance approach to damp and mould with a comprehensive policy and procedural framework
- How effective and timely we are at responding to and resolving reports and complaints of damp and mould
- How we identify and manage complex cases, complex situations and those involving legal disrepair claims
- Our organisational culture with respect to learning.

Ms McAdorey highlighted the high level observations include:

- The Housing Executive recognises that it is inevitable that cases of damp and mould exist within its current stock given both the scale of stock (circa 84k) and the age/type of stock;
- Over the last five calendar years the Housing Executive received a total of 1.6 million repair requests (excluding heating repairs), of which 26,000 mentioned issues with condensation or damp. This equates to 1.6% of the repair requests;
- There are opportunities to improve the current policy and procedural guidance for both staff and customers on what steps to take/what to expect when damp and mould is reported; this will be covered in the Proposals made within the report;
- As well as providing a reactive response maintenance service when issues of damp and mould are reported the Housing Executive also relies on proactive measures such as our continuous stock condition survey, cyclical inspections/services of heating boilers/systems as ECM schemes to identify issues in our properties.

The Housing Council were asked how they could feed into this piece of work and to consider the findings of the Task & Finish Group in terms of how the action plan could be shaped and this early stage and how the Housing Executive could actively encourage tenants of mould and damp within their properties and engage with them.

Councillor Cooper expressed grave concern at the timeframe of 2/3 months for an Independent Damp Surveyor's report to be issued. He suggested that it may be an opportunity for Maintenance Officers to be trained and accredited to identify and take action as opposed to an Independent Surveyor requiring to be appointed.

Councillor Cooper also added that in cases of damp and mould treatments being carried out in properties, there should be a follow up process in place to ensure the cases are completed and resolved.

Ms McAdorey welcomed the suggestion of the post inspection scheme and would be keen to address this issue in more detail.

On the issue of the timeframe several options may need to be considered on an individual basis.

In relation to training for staff, Ms McAdorey assured Members that they are in the process of working to procure specialist training courses to be undertaken by Maintenance Officers and Housing Staff to enable them to recognise the signs of mould and damp, which in turn should help to speed up the process.

Reference language barriers, Councillor Cooper referred to an app that his Council avails of which automatically provides a live interpreter.

Ms McAdorey gave assurance that the Housing Executive do access a service 'Big Word', and also staff are trained to be prepared and aware of any barriers before house visits are made.

Several Members reiterated her concerns at the ongoing 'shoddy workmanship' of certain Contractors.

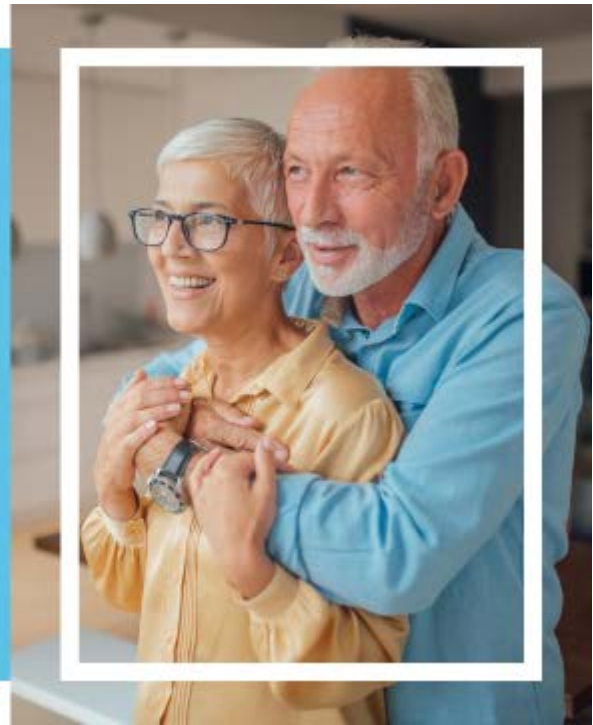
S McAdorey

	<p>Members were encouraged to report any specific details of Contractors not fulfilling their work, in order for the Housing Executive to address.</p> <p>Mrs McFarland noted the importance of the engagement with the Housing Council on key issues as the Housing Executive receives practical ‘on the ground’ issues and welcomes their feedback and she assured Members that all issues raised would be addressed within the Action Plan going forward.</p> <p>The Chair thanked Ms McAdorey for a very important Presentation.</p>	
11.	<p><u>Housing Starts – February 2023</u></p> <p>The Report was noted.</p>	
12. 12.1	<p><u>Any Other Business</u></p> <p><u>Forthcoming Elections</u></p> <p>The Chair paid tribute to those Members who had decided not to stand in the forthcoming elections, those being Alderman Jim Speers, Alderman Tommy Nicholl, Councillor Catherine Elattar. Alderman Amanda Grehan and Councillor Anne- Marie Fitzgerald declared that they would not be standing again for the Housing Council</p> <p>Special tributes were paid to Jim Speers who had sat on the Housing Council since 1977, he was a long standing Chair of the Housing Council and also served on the Housing Executive Board for two terms.</p> <p>The Chair wished all those Members standing for election every success and those who have decided to step down, wished them luck in their future endeavours.</p>	
13.	<p><u>Date of next Meeting</u></p> <p>As agreed at the February meeting, due to forthcoming local elections, there will be no meetings in April and May, therefore the Secretary will be in touch with the elected representatives appointed to the Housing Council to arrange a suitable date in June.</p>	Secretary

The Meeting concluded at 12.35 pm

Introducing our new product, Co-Own for Over 55s

Co/ownership



Why Over 55s?

- We have an ageing population.
- By 2045, almost 1 in 4 people in Northern Ireland are projected to be aged 65 or over.
- An ageing population undoubtedly presents challenges to the access and provision of suitable housing.
- People may want to move to more suitable accommodation that is nearer to family and friends, nearer to transport links, easier to maintain & heat.



Aims & benefits of the product

- To encourage customers to think about right sizing to more suitable, long-term accommodation earlier.
- To stimulate the demand for over 55s accommodation & encourage developers to develop properties for this market.
- Less reliance on government's health and social care budget as customers are able to remain in their own home for longer and can more easily be cared for in their own home.
- To free up housing which is unsuitable for the older person's needs, but which is suitable as family accommodation and/or accommodation for people on lower incomes.



If you are over 55 and want to move to a new home but can't afford to, we can help you bridge the gap.

Co-Own for Over 55s

- Customer takes a share in their new home (50-90%).
- Customer funds their share by savings they already have or from equity in their current home or a mix of both.
- If they currently own a home they must sell it and complete the sale on the same day like in any home move.
- Criteria will apply including a maximum of savings of £25,000 that a customer can keep from savings/housing equity.
- Co-Own buys the property and grants a long term lease of it (99 years) to the customer.
- Customer pays rent on the share owned by Co-Own.
- Customer can buy out at any time and the property will be sold when the customer is no longer living there on a long term basis.



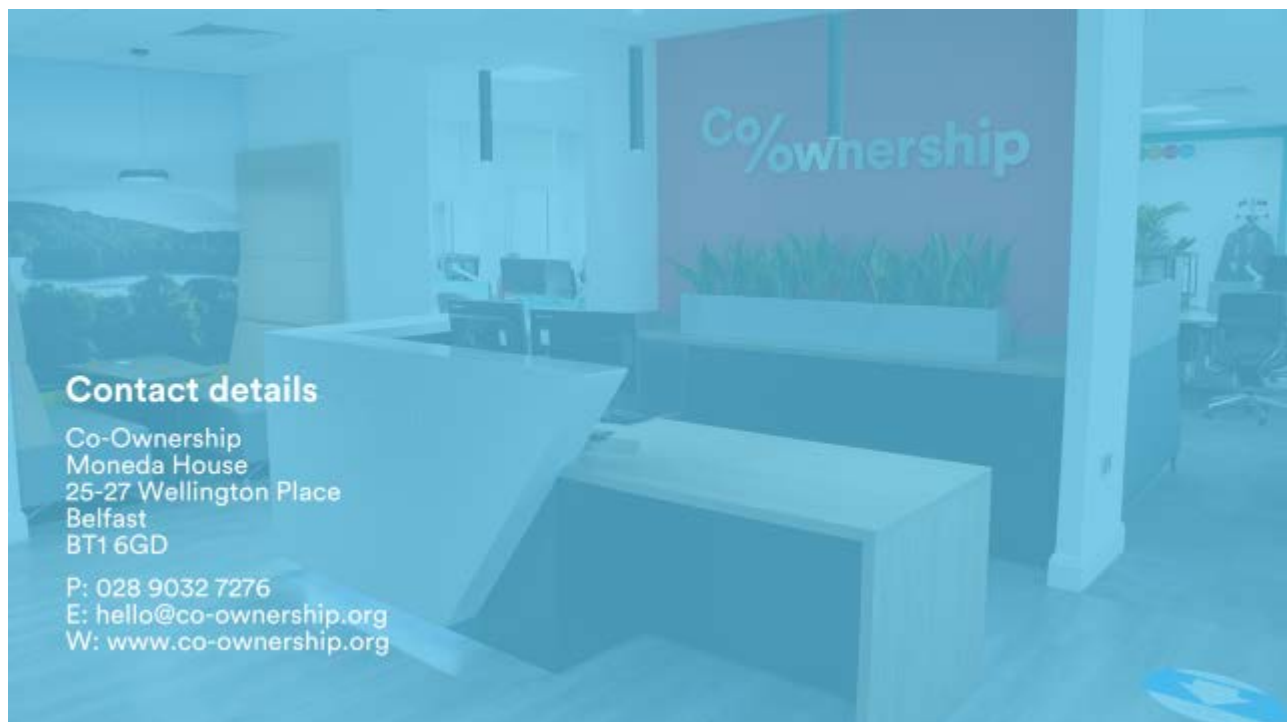
Types of home

- We encourage customers to think of practical things that are important to them such as stairs, location of bathrooms, size of garden.
- New build or existing home up to the value of £190,000.
- We recommend customers look for a property with a relatively good energy performance rating as a higher rating is likely to mean lower heating costs.
- The home should meet the customer's needs now and not require immediate upgrading.
- We do not purchase one bed homes.



The application process

Stage	What happens
1. Understand your finances	When you apply, we'll need you to tell us about your financial circumstances. If you currently own a home we'll need to know the estimated cost difference between your current home and the property you would like to buy. If you do not currently own a home we'll need to know how much savings you will be contributing towards your share.
2. Apply	Call us on 028 9032 7276 and we'll help you complete your application. (£100 non-refundable assessment fee).
3. Get approved	If successful, you'll receive an Approval in Principle that you can share with your estate agent. Your Approval in Principle is valid for 6 months.
4. Get your house sale agreed	If you currently own a home it's time to put it on the market, if you haven't done so already.
5. Find a home	Find a home up to the amount in your Approval in Principle and upload the details to your application. (There'll be a £500 property fee which covers your survey and most of your legal fees for buying your new property).
6. Get your home approved	We'll carry out a property assessment to check it's of a good standard and represents value for money. If all is in order we'll agree the share we can purchase with you.
7. Get an offer	If all is okay, you'll receive a formal offer for us to purchase a share of your new home. If you currently own your home it needs to be sale agreed at this stage.
8. Do the legal work	We will work with you and your solicitor on the purchase of your new home. Your solicitor will also manage the sale of your current home if you have one.
9. Move	Moving house is exciting but busy – enjoy your new home.



Contact details

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Review of How the Housing Executive Deals with Issues of Damp and Mould Final Report

Sarah McAdorey

**Housing Council Meeting
9th March 2023**

www.nihe.gov.uk

Background

- Tragic death of 2 year old Awaab Ishak in Rochdale due to prolonged exposure to mould in family's one bedroom Housing Association flat
- "Defining moment" for housing sector in terms of increasing knowledge, awareness and a deepening of understanding of the issue of damp and mould
- Board & Chief Executive asked that a review of current practices be undertaken to provide assurance as both Landlord and Strategic Housing Authority

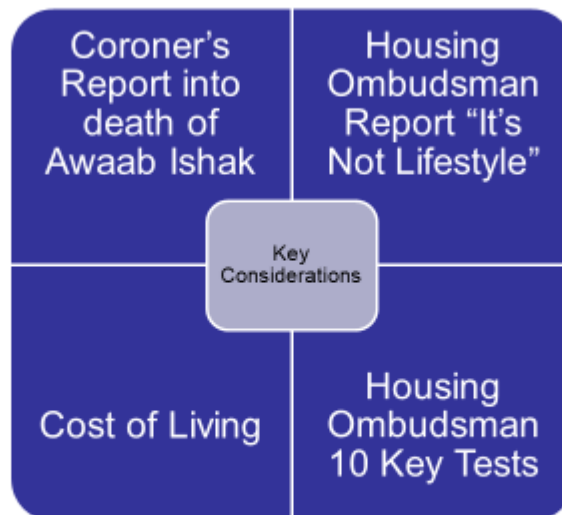


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Work Streams

- **Scope and Purpose**
 - Review current practices for dealing with mould and damp and provide assurances the organisation is dealing appropriately with mould in its own properties/how NIHE assists private tenants/homeowners
- **Work Streams**
 - Analysis of Coroner's Report and 2021 Housing Ombudsman report to determine lessons learned
 - Data analysis of mould and damp reports received
 - Customer Journey
 - Asset Management review of planned programmes of works dealing with mould and damp
 - Regional Services review of services/advice provided for private tenants and owners
 - Interfaces between housing and health
 - Homelessness – how instances of mould and damp are dealt with in single lets/hostels/non-standard
 - Repair requests when Public Liability Claim is in process
- **Task & Finish Group**
 - Membership from across our Divisions

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How we respond to Damp & Mould issues

Addressed on a property by property basis:

Response Maintenance

- Repair requests triaged by Customer Service Unit
- Inspected by Maintenance Officer
- Jobs categorised by priority

Planned Maintenance

- Schemes identified for larger planned works i.e. External Cyclical Maintenance or improvement scheme
- Where clusters of issues that indicate a specific location or property type problem

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Housing Executive Response

- Task & Finish Group established November 2022 – chaired by DOHS, cross-divisional group
- Draft report reviewed current practice across Housing pathways, tenants who do not have English as first language, statistical analyses, financial analysis of response jobs, PLIC claims, PSIS, etc.
- Presented to Exec Team and Tenant & Customer Committee (Jan 2022), Central Housing Forum and Board (Feb 2022)
- Final Report includes Case Studies and learning, Planned Programmes of Works, Homelessness Single Lets & Presentations, Linkages to Health, Communications
- Also includes 11 Proposals from Task & Finish Group on next steps

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High Level Findings

- Inevitable that cases of damp & mould will exist in our stock given age/type of stock
- Many areas that we manage effectively but there are areas that we can improve upon which are included within our Proposals including revised policy & procedures, training etc.
- 1.6million repair requests over last 5 years – 26k mentioned damp & mould (1.6%)
- Reactively addressed through response maintenance but also through proactive measures
- Most reports come in the winter months – 58% increase in reporting of damp and mould (Nov to Jan) this year
- Public Liability Claims – unlike circumstances in Ishak case the Housing Executive does not suspend repairs pending investigation of a PLIC
- Case Studies used as opportunities to review and learn

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Proposals

Management Reporting

- Development of Action Plan

Proactive Measures

- Maximising Opportunities for Intervention
- Proactive Communications
- Stock Investment

Reactive Measures

- Reviewing No Access Procedures
- Policy & Procedural Review

Communications

- Development of a Communications Plan
- Staff Training
- Improve opportunities to identify customer vulnerabilities/complex cases

Partnership Working

- Engage with Statutory Agencies

Learning

- Learning through complaints

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Dealing with damp

Damp can be a problem in any home or flat.

There are two reasons why damp and mould can appear in your home:

- Condensation
- Dampness (problems with water penetration from outside or from neighbouring homes, rising damp, etc.)

Condensation can be the main reason for damp and mould problems in your home and there are a number of things you can do to help prevent this.

If you follow the advice provided, you should prevent, or prevent or reduce, any dampness, mould, or other problems.

Preventing condensation

The best way to prevent condensation in your home is to take a few simple steps:

- Keep your home warm. It will be easier to heat up and you will be able to keep windows open and airing, reducing the risk of condensation in your home.
- If you are doing clothes washing, keep the door to the room closed. Don't leave wet clothes in the room as this will increase the humidity and cause condensation.






Reporting ongoing problems

It is important to report any signs of condensation, dampness or mould to your landlord or housing officer as soon as possible. If you are a tenant, you should report any signs of condensation, dampness or mould to your landlord or housing officer as soon as possible. If you are a landlord, you should report any signs of condensation, dampness or mould to your tenant as soon as possible.

If you have a problem with damp and mould in your home, you should report it to your landlord or housing officer as soon as possible. If you are a tenant, you should report it to your landlord or housing officer as soon as possible. If you are a landlord, you should report it to your tenant as soon as possible.