

Renters' Voice!

@RentersVoice

Consultation response

Programme for Government 2024 - 2027

October 2024



About Renters' Voice

Renters' Voice is a group for people who rent from a private landlord or through a letting agent in Northern Ireland. Our experience of renting motivates us to create change by campaigning for improvements across the private rental sector:

- we **speak out** to influence public and political discussions;
- we ask to be **involved** in relevant decision making;
- we **empower** other renters to create change.

As well as being a strong voice for renters in NI, we want to embed a culture of tenant participation among decision makers.

Renters' Voice is supported by Housing Rights and funded by the Nationwide Foundation, but our voice is our own.

How much do you agree that the priority 'Provide More Social, Affordable and Sustainable Housing' should be included in the Programme for Government?

Renters' Voice strongly agrees that this priority should be included in the Programme for Government.

Renters' Voice strongly welcomes the inclusion of Housing as a priority and sees it as crucial that it is included in the final version of the Programme for Government. Given that shelter is a basic need, Renters' Voice believes housing should always be a top priority for any government as it is the foundation that so much else is built upon.

Housing as a key priority

Earlier this year, and coinciding with the return of Assembly, Renters' Voice began discussing and agreeing on our own top priorities for government. This involved engaging with our members and then checking if our experiences were shared by other private renters across Northern Ireland. In our 'Top Priorities for Government' policy paper, **our number one ask of government was to build more social and affordable homes**. This is because Renters' Voice is deeply concerned about the housing crisis in Northern Ireland and the fact that many people's basic needs of life are not being met. More specifically, Renters' Voice believes the lack of supply of social homes is contributing to more low-income households turning to the private sector to live on a long-term basis. Renters' Voice knows of families who, due to their low income, have been left with little choice but to rent homes in the poorest standards and with the least security for the last 10+ years, despite being on the social housing waiting list. We believe this increase in demand in the private rental sector is also driving higher rents and reducing the negotiating power of private renters when it comes to requesting repairs or improving housing conditions.

Renters' Voice also believes that **good housing is fundamental to so many other priorities in the Programme for Government, including Health, Education and Climate**.

Interconnection between Housing and Health

Renters' Voice is aware of research that documents the impact of poor housing on health globally and in the UK. Research shows that damp and overcrowded homes are common contributors to poor indoor air quality, leading to increased respiratory issues (Ferguson et al., 2021). Unsuitable housing can also lead to mental health issues, with one study of around 40,000 households in the UK showing that experiencing housing payment problems has a detrimental impact on mental health and sleeping patterns (Mason et al., 2024).

Renters' Voice members have experienced our **mental and physical health deteriorate due to living in unstable, unsuitable and unsafe housing**. One of our older members (79 years old) was hospitalised earlier this year for a leg and arm injury that she sustained due to disrepair in her home. The repair issue, which was rotten decking, was reported by our member 4 years ago but had not been properly addressed by the landlord. In April of this year, when our member was working outside in the garden, a corner post connecting the decking to a flight of steps broke off at its base due to rot, and our member fell down the flight of steps onto the ground. This fall resulted in broken and damaged limbs, a two-week stay in hospital and nearly two months in a rehabilitation unit.

In addition to our members' experience, our surveys carried out with renters across NI, also highlighted the acute impact of housing issues on health. In our Cost-of-Living Surveys (Aug 22 & Feb 23) respondents told us their mental health was being impacted by the constant money worries which came with rising bills. In February 2023, 36% of respondents told us their rent had been increased in the last year, of these, 24% reported this happening more than once, which was a 14% increase from our August 2022 survey findings. Respondents spoke about their anxiety being at "an all-time high" with a few reporting that they had started medicating for depression during this period. We also know the mental health of renters is negatively impacted by insecurity of tenure in the private rented sector.

In Renters' Voice recent 'No-Fault' Eviction Survey (Aug 2024) respondents were asked how they were impacted by their most recent no-fault eviction; Mental health (86%), General Wellbeing (76%) and Finances (73%) were the top three negative impacts recorded. One respondent told us the no-fault eviction affected their mental and physical health to the point where they "*had a heart attack and spiralled into depression.*"

We've also found that the impact on children living in the private rented sector is similar to our findings in adults. In our 'No-fault' eviction survey (Aug 24) Mental Health (83%) and Wellbeing (77%) were the top two negative impacts recorded following the no-fault eviction. One parent reported that their child's hair started falling out due to the stress and that "*there were tears everyday*".

Interconnection between Housing and Education

Renters' Voice is cognizant of children's experiences living in the private rented sector. As well as no-fault evictions negatively impacting children's health and wellbeing, 60% of respondents told us that their children's education was negatively impacted by the no-fault

eviction. This impact is concerning as it has the potential to affect the children's long-term life choices and/or opportunities

Interconnection between Housing and Climate

The draft Programme for Government acknowledges that Housing & Climate is interlinked by actioning the retrofitting of homes under the section of 'Building new foundations'. This action is said to help the government meet the net zero 2050 target by decarbonising our homes and reducing emissions from the residential sector. Renters' Voice welcomes the government's goals around climate as we believe greener homes are safer and more affordable homes.

In Renters' Voice Cost-of-living survey (Feb 23), nearly 70% of respondents stated that the efficiency of their heating system made it more difficult for them to afford to heat their privately rented homes. As well as being costly to run for the tenant, these properties are emitting more emissions than they should be, which is ultimately impacting the planet.

Strengthening the housing priority

It is within the above context, that Renters' Voice strongly agree with and welcome the government's priority to provide more social, affordable and sustainable housing. However, given that this is such an all-encompassing priority, Renters' Voice believes it would be helpful if the Government could expand upon this priority and **define what it means by affordable and sustainable housing**. For example, Renters' Voice members view rent over 30% of a renter's income as unaffordable, yet we understand others may view it differently. Renters' Voice believes offering definitions could help make this priority more meaningful and impactful. Additionally, **Renters' Voice would like to see figures and a suggested timescale in relation to the commitment to deliver more social homes** and develop new funding models. Without a projected number over a projected period, Renters' Voice find it hard to imagine what this commitment would look like in reality. Without figures, Renters' Voice are also not sure how progress would be monitored.

The draft Programme for Government has set out actions that we plan to take under the priority 'Provide More Social, Affordable and Sustainable Housing'. How much do you agree that these are the right actions to take?

Although Renters' Voice agrees with the overall direction of this priority, we believe the actions themselves lack the crucial detail needed for us to fully agree with them.

Transform supply and improve quality across the whole housing system

Renters' Voice wants homes that are fit for purpose. By this, we mean a home that is safe to live in and efficiently heated. **Current legislation around fitness standards in the private rented sector is outdated and is in urgent need of attention**. Renters' Voice members are living in cold, damp homes which are costly to heat and emit significantly more carbon

emissions than energy efficient homes. On top of this, our homes pose a risk to our health and safety, due to there being no duty on a landlord to repair in a timely manner. For these reasons, Renters' Voice was disappointed to see vague terms like "finding solutions" and "creating opportunities" to improve quality rather than more tangible actions like implementing legislative change.

Deliver a Northern Ireland Housing Supply Strategy

This is a very much welcomed action, as the Housing Supply Strategy is something Renters' Voice have been waiting on since the collapse of Stormont in 2017. Considering this action is significantly overdue, Renters' Voice believes this is of top priority and any **further delay in publishing would erode the group's trust in the government's commitment to increasing housing supply** in Northern Ireland. As well as building new homes, Renters' Voice members believe legislation on Airbnb rentals and empty home tax¹ should be considered to increase supply in certain areas.

Seek Treasury agreement to enable Northern Ireland Housing Executive to borrow & build

Because this action impacts so many households in Northern Ireland, Renters' Voice believes the **government should be more transparent on this matter**. For example, Renters' Voice members are keen to know if there is a projected timeframe for key decisions to be made on this.

Bring forward a pilot programme that will support young people leaving care and help prevent this group from risk of homelessness

Renters' Voice **welcome this joined up, whole government approach to preventing homelessness and we are delighted that such tangible action has been proposed**. Renters' Voice would hope that if the pilot is a success, it could be replicated for other vulnerable groups across society.

Launch a new Fuel Poverty Strategy

Renters' Voice knows that poorly insulated homes, draughty single-glazed windows & inefficient heating systems make homes uncomfortable and unsafe to live in, as well as adding to the financial stress renters are under. Indeed, one of our members, who lives alone in a studio flat, received her quarterly winter electric bill for £754. Our member's usage does not warrant such a high bill, but instead the shockingly high bill was caused by the heating system which consists of electric radiators. These radiators are costly to run and ineffective when trying to heat a large room, like her studio flat. Even when the heating was

¹ [Owners of empty Liverpool homes face 300% council tax hike - BBC News](#)

on, our member recorded the room temperature at below 18 C. With rising energy costs, our members cannot afford to heat their homes, and **until higher EPC ratings are legislated for and enforced, our members are reliant on financial support with their energy costs.** Therefore, Renters' Voice agree that that this Fuel Poverty Strategy should be a top priority for government.

Connected to this action, Renters' Voice **agrees with the Government's plan to retrofit homes as part of its Climate Action.** Some of the lowest quality housing exists in the private rental sector which means many renters are living in cold, unsafe homes. Therefore, Renters' Voice believe it is crucial that the sustainable funding mentioned under this section would extend to the private rental sector and we would hope this initiative isn't limited to social housing stock. In addition, Renters' Voice believe this action of retrofitting homes should be included as its own action under the priority to 'Provide more Social, Affordable and Sustainable housing', considering how closely it links in with housing legislation and policy.

Select new intermediate rent operator

Renters' Voice has recently called for the government to explore and support other affordable housing options such as Cost Rentals² and so we are very keen to see this priority progressed.

Continue programme of reform of the private rented sector

The majority of our member's first choice of housing would be social housing. Unfortunately, due to the lack of supply, it is likely that they may never access it, therefore missing out on the many protections it offers. Because of this lack of supply, **the private rented sector is now housing an increasing number of vulnerable people.** This is why it is of the upmost importance that standards in the private rental sector are increased and more is done to provide security of tenure for renters.

Most Renters' Voice members have rented long-term, ranging from 10 to 30 years. This has given our members a unique insight into the private rental sector over time, with all reporting a drastic deterioration of the sector in terms of supply, suitability, standards and available support for renters. Renters' Voice believes the situation has further deteriorated due to the scrapping of the 2017 Bill on the Private Rented Sector, followed by a watered-down and much more limited Bill when the Assembly returned. For Renters' Voice, the Private Tenancies Act 2022 does not go far enough in terms of making the private rental sector a secure, safe and affordable place to live. Although Renters' Voice support and welcome all progress in the sector and acknowledge that the Private Tenancies Act 2022 did introduce much needed protection around fire safety and longer notice to quit periods, **we feel the current legislation does not equate to reform of the sector.** Therefore, Renters'

² [The impact of cost rental: our findings \(Part I\)](#)

Voice would like to see the **current programme of reform reviewed and new legislation drafted** to ensure the private rental sector is fit to house vulnerable households. We believe this legislation should include banning no-fault evictions, illegal letting fees and requests for guarantors, as well as introducing rent controls, minimum EPC ratings, a repairing standard and compulsory landlord and letting agent licensing.

Please provide any other comments you have in relation to the 'Provide More Social, Affordable and Sustainable Housing' priority.

Renters' Voice would like the Government to include an action under this priority which focuses on making the private rented sector a more secure place to live.

One reason Renters' Voice members agree with the priority of building more social homes is that social homes provide tenants with much-needed long-term security. By this, we mean social tenants cannot be easily evicted from their homes, and they cannot be asked to leave at short notice for unknown reasons. Due to lack of supply of social homes, the private rented sector is now housing some of the most vulnerable households in society. For this reason, Renters' Voice believes the private sector should match some of the social sector protections. One of these protections, which isn't explicitly mentioned under this priority, is security of tenure for private renters. Renters' Voice believes everyone should feel secure in their homes, and not have to worry about whether they will be evicted at short notice or not.

Renters' Voice members are beyond frustrated with the current housing crisis. In this year alone, three of our core members have been issued with a no-fault eviction. One of these members is currently living in non-standard temporary accommodation as she was unable to find a new affordable private rental property. Another, who is turning 80 and who has been on the social housing waiting list for 7 years, is now facing homelessness in a fortnight when her notice period ends. Our third member, who feels lucky to secure a private rental property for his family after the no-fault eviction, now pays £300 more in rent per month, meaning $\frac{3}{4}$ of his monthly wage goes towards keeping a roof over his family's head.

Renters' Voice believes the only way for the government to achieve its housing aspirations in this Programme for Government is if they begin to see housing as a right, rather than a commodity. Renters' Voice believes that landlord greed is causing unnecessary evictions and rent hikes, which throws already vulnerable renters into a period of chaos and instability. Renters' Voice believes it is the government's duty to protect vulnerable renters from distressing & damaging upheaval and provide them with the security they need, and so we call for the government to consider addressing the need to provide secure housing under this priority.

Renters' Voice recommendation for increasing security in the private rented sector would be to ban no-fault evictions and increase the minimum notice to quit period to 6 months.

PfG Wellbeing Framework

Homelessness

Renters' Voice members found the PfG Wellbeing Framework challenging to dissect and believe the indicators are not accessible for members of the public. However, as a group we reviewed the proposed indicators under 'Better Homes' and were shocked to find that the 'Homelessness' indicator was labelled as 'improving'. Considering the social housing waiting list has never been higher, or the need for temporary accommodation, Renters' Voice members were unconvinced that homelessness should be assessed purely by No. of annual Acceptances of Full Duty Applicants. This year alone, two core members of Renters' Voice have been issued with no-fault evictions, which means one member was forced to move into temporary accommodation for the first time and the other will likely have to access it for the first time when her notice period is up, as she too has been unable to secure a suitable private tenancy. We are not alone in these experiences. In our 'No-fault' eviction survey findings (Aug 24), 46% of respondents said they became homeless after their most recent no-fault eviction, and either had to move into temporary accommodation or move in with family and friends. It is because of these collective experiences that Renters' Voice believes homelessness is worsening, and so believe another more accurate indicator could be used.

Housing costs as a proportion of household income

Renters' Voice does not agree with the indicator used to assess affordability. The current indicator shows there has been 'no change' in housing costs as a proportion of household income. Renters' Voice would disagree with this as we know private rents are rising faster than wages and benefits. Although we acknowledge the 'rental sector' caveat which is provided alongside the graph, we do not feel that this indicator is representative of all housing. Renters' Voice suggests breaking down the housing tenure into the main sectors would help create a more accurate picture of affordability and ultimately help the government to better understand quality of life in Northern Ireland.

Renters' Voice are a group of private renters who campaign for reform in the private rented sector. If you would like to get in contact with us or find out more about the group then please get in touch with us: RentersVoice@housingrights.org.uk

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