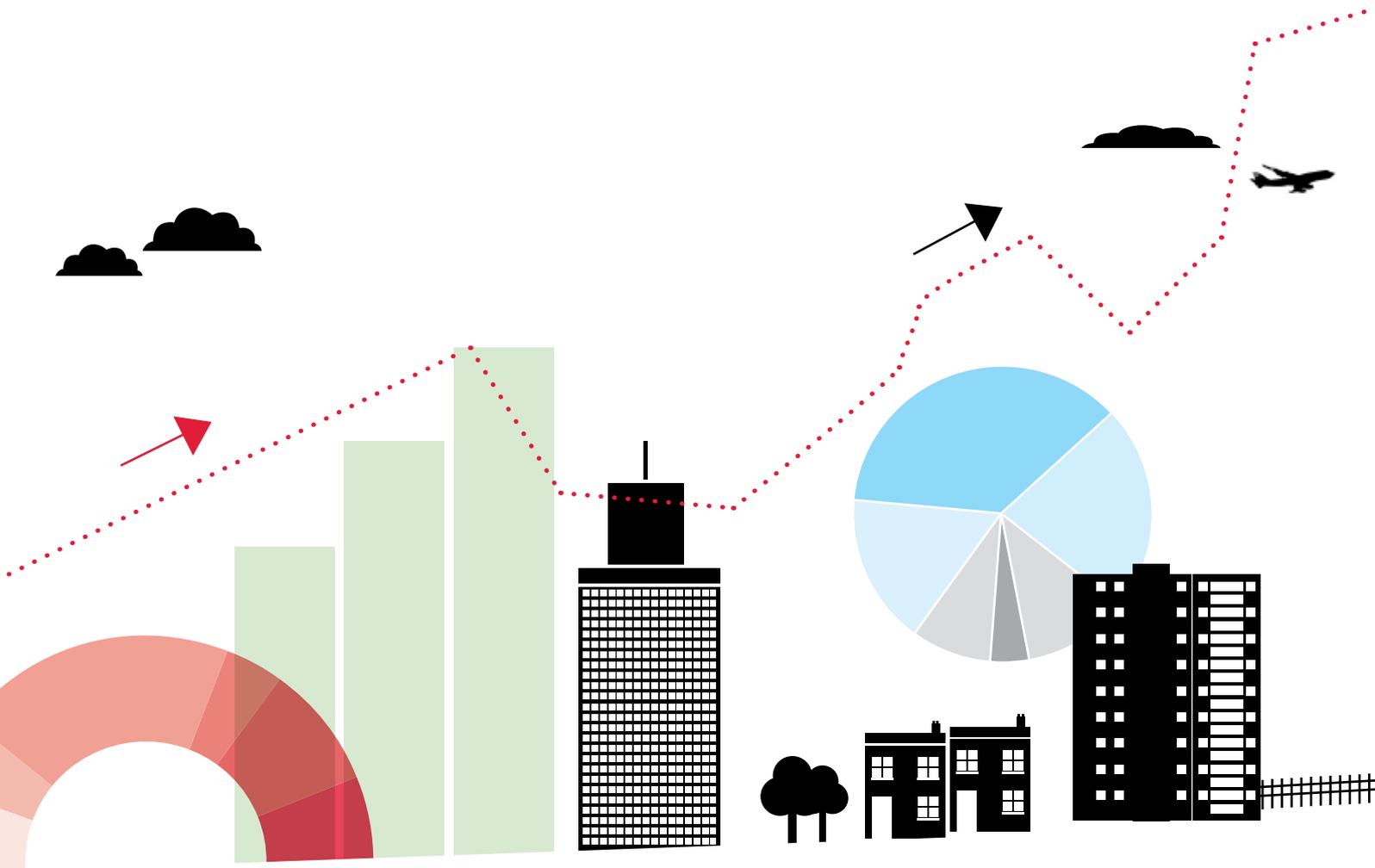


## The homelessness monitor: Northern Ireland 2013

**Suzanne Fitzpatrick, Hal Pawson, Glen Bramley, Steve Wilcox and Beth Watts**, Institute for Housing, Urban and Real Estate Research, Heriot-Watt University; Centre for Housing Policy, University of York; City Futures Research Centre, University of New South Wales

May 2014



## **The homelessness monitor 2011-2015**

The homelessness monitor provides an independent analysis of the impact on homelessness of recent economic and policy developments in Northern Ireland. The key areas of interest are the homelessness consequences of the post-2007 economic recession and the housing market downturn. The other main thrust of inquiry is the likely impacts of the welfare, housing and other social policy reforms, including cutbacks in public expenditure, being pursued by the Coalition Government elected in 2010, and the housing, homelessness and other relevant policies being implemented by the Northern Ireland Executive.

The homelessness monitor Northern Ireland is a longitudinal study, and this first year report provides a 'baseline' account of how homelessness stands in Northern Ireland in 2013. It also highlights emerging trends and forecasts some of the likely changes, identifying the developments likely to have the most significant impacts on homelessness.

While 2013 is the first year of the homelessness monitor in Northern Ireland, the first homelessness monitor for England was published in 2011 and the first homelessness monitors for Scotland and Wales in 2012. We will continue to monitor the impact on homelessness of the economic downturn and effects of welfare and housing reform over the next two years in order to provide a substantive evidence base and will report on them in 2014-2015.

# The homelessness monitor: Northern Ireland 2013

**Suzanne Fitzpatrick, Hal Pawson, Glen Bramley, Steve Wilcox and Beth Watts**, Institute for Housing, Urban and Real Estate Research, Heriot-Watt University; Centre for Housing Policy, University of York; City Futures Research Centre, University of New South Wales

May 2014

## About Crisis UK

Crisis is the national charity for single homeless people. We are dedicated to ending homelessness by delivering life-changing services and campaigning for change.

Our innovative education, employment, housing and well-being services address individual needs and help homeless people to transform their lives.

We are determined campaigners, working to prevent people from becoming homeless and advocating solutions informed by research and our direct experience.

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**Disclaimer:** All views and any errors contained in this report are the responsibility of the authors. The views expressed should not be assumed to be those of Crisis, the Joseph Rowntree Foundation or of any of the key informants who assisted with this work.

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## Acronyms

AST	Assured Shorthold Tenancy
BRMA	Broad Rental Market Areas
CIH	Chartered Institute of Housing
CLG	Communities and Local Government
CRISPP	Committee Representing Independent Supporting People Providers
DCLG	Department for Communities and Local Government
DHSSPS	Department of Health, Social Services and Public Safety
DLA	Disability Living Allowance
DSD	Department for Social Development
DWP	Department for Work and Pensions
EC	European Commission
EHS	English Housing Survey
ETHOS	European Typology on Homelessness and Housing Exclusion
FCA	Financial Conduct Authority
FEANTSA	European Federation of National Organisations working with the Homeless
FD	Full Duty
FDA	Full Duty Applicant
GDP	Gross Domestic Product
GVA	Gross Value Added
HB	Housing Benefit
HSS	Housing Selection Scheme
ILO	International Labour Organisation
JRF	Joseph Rowntree Foundation
LA	Local Authority
LFS	Labour Force Survey
LHA	Local Housing Allowance
NI	Northern Ireland
NIHE	Northern Ireland Housing Executive
OBR	Office for Budget Responsibility
PIP	Personal Independence Payments
PRS	Private Rented Sector
PSE	Poverty and Social Exclusion Survey
PSI	Promoting Social Inclusion Homelessness Partnership
RSI	Rough Sleepers Initiative
SAR	Shared Accommodation Rate
SMI	Support for Mortgage Interest
SP	Supporting People
TA	Temporary Accommodation
UC	Universal Credit

## Foreword

Commissioned by Crisis and the Joseph Rowntree Foundation, the Homelessness Monitors provide an independent, authoritative picture of homelessness within and across each of the countries of the UK, tracking the impact of major policy and economic developments until 2015.

This report is the first of its kind focusing on Northern Ireland and comes as the country faces a period of enormous flux.

Northern Irish housing policy is undergoing a seismic shift. The Northern Ireland Assembly is conducting a wide ranging review, including proposals to separate the housing management and other functions of the Northern Ireland Housing Executive, and to transfer these functions to new bodies. In this environment, there are serious doubts about the delivery of services for homeless people. As pressure on social housing continues to grow, many in the sector are concerned that policies could fail to provide a safety net for those that need it.

Meanwhile, the Northern Irish economy remains vulnerable: it has lower wages and household incomes compared to the wider UK and relies heavily on the public sector for employment. Against this backdrop, the welfare system, as with the rest of the UK, is experiencing a series of major cuts and upheavals. The implications of these changes for the most vulnerable and for homelessness must be carefully considered.

At this critical juncture, the Homelessness Monitor Northern Ireland provides a state-of-the-nation review of homelessness in the country. We hope it will inform policy makers and ensure measures and services to prevent and resolve homelessness remain top priority, particularly at this time of radical change and continuing economic and social pressures.

We are grateful to the research team for all their hard work. Together, Crisis and the JRF are committed to ensuring the Monitors continue to be an authoritative resource for all those in or aspiring to government, the homelessness sector and elsewhere.

Homelessness is a devastating experience. We hope that these reports will be a crucial reference point for everyone working to tackle it.



**Leslie Morphy**  
Chief Executive, Crisis



**Julia Unwin**  
Chief Executive,  
Joseph Rowntree Foundation

## Executive Summary

### Key points

The Homelessness Monitor series is a longitudinal study that provides an independent analysis of the homelessness impacts of recent economic and policy developments in Northern Ireland and elsewhere in the UK.<sup>1</sup> This report provides a ‘baseline’ account of how homelessness stands in Northern Ireland in 2013, or as close to 2013 as data availability allows, and we will subsequently track developments till 2015. The study was commissioned in response to concerns that the recession may have driven up homelessness, and also that the Coalition Government’s radical welfare reforms and cuts to public expenditure could expose more people to homelessness throughout the UK.

Key points to emerge from this 2013 baseline report for Northern Ireland are as follows:

- One in eighteen (5.7%) of all adults in Northern Ireland say that they have experienced homelessness, with 1.4% saying this had happened in the last five years, and 0.9% sleeping rough or staying in temporary accommodation in that period. There are strong associations between experience of homelessness and younger age groups, social renters and to a lesser extent private renters, and single people and lone parent households.
- Statutory homelessness rose significantly in Northern Ireland in the first years of the millennium, and has remained at historically high levels since 2005/06. In 2012/13 19,400 households presented as homeless in Northern Ireland, with just over half –9,900 – assessed to be ‘Full Duty Applicants’.
- Despite the much more extreme ‘boom and bust’ experienced in Northern Ireland’s housing market than elsewhere in the UK, mortgage repossessions continue to account for only a very small proportion of statutory homelessness cases (3%).
- While the flow of new homelessness cases has remained fairly steady over recent years, the use of temporary accommodation has been steadily rising: placements increased by 11% in the two years to 2012/13, with most of this increase attributable to family households.
- Rates of statutory homelessness acceptances are higher in Northern Ireland than anywhere else in the UK (13.4 statutory acceptances per 1,000 households, as compared with 2.3 in England), partly as a result of policy and administrative practices that differ from those in Great Britain. This may start to change if a Scottish-style ‘Housing Options’ approach to homelessness prevention is implemented in Northern Ireland.
- There were an estimated 123,000 ‘concealed’ potential household units seeking separate accommodation in Northern Ireland in 2010-12, equivalent to 16.8% of all households. The proportion of sharing households appears to be marginally higher in Northern Ireland than in the UK as a whole, at just under 2%. Overcrowding is less prevalent in Northern Ireland than in the other UK countries, affecting 2.2% (16,000) of households.
- There has been less policy and legal development on homelessness in Northern Ireland than elsewhere in the UK in the post-devolution period, but important changes were introduced by

<sup>1</sup> Parallel Homelessness Monitors are being published for England, Scotland and Wales. All of the UK Homelessness Monitor reports are available from <http://www.crisis.org.uk/pages/homelessnessmonitor.html>

the Housing (Amendment) Act (NI) 2010, including a statutory duty on the Northern Ireland Housing Executive to produce a homelessness strategy. Much of the content of the Homelessness Strategy for Northern Ireland launched in 2012 appears to command consensus, but proposals to move away from “*bricks and mortar hostels*” towards an emphasis on floating support in mainstream housing are more controversial.

- Housing policy in Northern Ireland is also currently subject to a wide-ranging review, including proposals to separate the housing management and other functions of the Northern Ireland Housing Executive, and to transfer these functions to new bodies. Resulting uncertainties have provoked concerns about the delivery of the homelessness service.
- The accompanying fundamental review of social housing allocations seems likely to lead to at least some downgrading in the priority given to statutory homeless households (currently absorbing 73% of all social lets in Northern Ireland). Increasing pressure on the social housing stock is a major cause for concern amongst homelessness stakeholders in Northern Ireland, with the annual number of lettings to new tenants falling from more than 10,000 in the 1990s to around 7,700 by 2011/12.
- The Northern Ireland Executive has introduced, or is due to introduce, most of the welfare reforms now underway in Great Britain, with the significant exception of the bedroom limits<sup>2</sup> (also referred to as the ‘bedroom tax’) on levels of eligible rents for working age households in the social rented sector claiming Housing Benefit, which is likely to apply fully only to new tenants from the spring of 2014. It is estimated that some 32,650 social renters in Northern Ireland would be liable to a reduction in their Housing Benefit if this welfare reform was implemented on the same basis as in Great Britain.
- The shift from Disability Living Allowance to the new Personal Independence Payments for working age claimants, from the spring of 2014, raises particular concerns in Northern Ireland where just over one in ten of the working age population are in receipt of this benefit; more than twice the average level across Great Britain.
- The Universal Credit regime is planned to be introduced in Northern Ireland on a phased basis from the summer of 2014, but this timetable may well be revised in the light of the further delays and difficulties with implementation in Great Britain. Universal Credit will be introduced in a context where the Assembly has already agreed to a series of significant benefit cut backs, totaling some £730 million per annum by 2014/15. This is equivalent to some £630 a year in income losses for every working age adult in Northern Ireland, more than in any other country or region within the UK.
- 2013 has at last begun to see tentative signs of recovery at the UK level. However, Northern Ireland is also characterised by low levels of pay, and household incomes, compared to the rest of the UK. Rates of economic inactivity are also higher than in Scotland, Wales and England. Moreover, being disproportionately dependent on public sector employment Northern Ireland is unusually exposed to the labour market impact of public expenditure cuts now in train.

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2 The term ‘bedroom limits’ is used throughout this report as a less loaded and more straightforward description of the limits than either the ‘bedroom tax’ or ‘spare room subsidy’ limits.

## Introduction and methods

A wide definition of homelessness is adopted in this Homelessness Monitor series to enable a comprehensive analysis taking account of:

- People sleeping rough.
- Single homeless people living in hostels, shelters and temporary supported accommodation.
- Statutorily homeless households – that is, households who seek housing assistance from local authorities as being currently or imminently without accommodation.
- ‘Hidden homeless’ households – that is, people who are, arguably, homeless but whose situation is not ‘visible’ either on the streets or in official statistics. Classic examples would include households subject to severe overcrowding, squatters, people ‘sofa-surfing’ around friends’ or relatives’ houses, those involuntarily sharing with other households on a long-term basis, and people sleeping rough in hidden locations. By its very nature, it is difficult to assess the scale of and trends in hidden homelessness, but some particular elements of the hidden homeless population are amenable to statistical analysis and it is these elements that are focused upon in this report. These include overcrowded households, as well as ‘concealed’ households and ‘sharing’ households.

While 2013 is the first year of the Homelessness Monitor in Northern Ireland, the first Homelessness Monitor for England was published in 2011, with the English 2012 and 2013 updates now available.<sup>3</sup> From 2012, there have also been Homelessness Monitors published for Scotland and Wales.<sup>4</sup> With future editions published at regular intervals,

this series will track developments across the UK till 2015.

Three main methods are being employed in this longitudinal study in Northern Ireland:

1. Reviews of relevant literature, legal and policy documents.
2. Annual key informant interviews with a sample of well-placed stakeholders from across a range of relevant sectors (six key informants participated in 2013).
3. Detailed statistical analysis of a) relevant post-2007 economic and social trends in Northern Ireland; and b) the scale, nature and trends in homelessness amongst the four subgroups noted above.

## Causation of homelessness

The Homelessness Monitor series is underpinned by a conceptual framework on the causation of homelessness that is used to inform our interpretation of the likely impacts of economic and policy change.

Theoretical, historical and international perspectives all indicate that the causation of homelessness is complex, with no single ‘trigger’ that is either ‘necessary’ or ‘sufficient’ for it to occur.<sup>5</sup> Individual, interpersonal and structural factors all play a role – and interact with each other – and the balance of causes differs over time, across countries, and between demographic groups.

With respect to the main structural factors, housing market trends and policies appear to have the most direct impact on levels of homelessness, with the influence of labour market change more likely to be a lagged and diffuse, strongly mediated by welfare arrangements and other contextual factors.<sup>6</sup>

<sup>3</sup> To access these reports see <http://www.crisis.org.uk/pages/homelessnessmonitor.html>

<sup>4</sup> To access these reports see <http://www.crisis.org.uk/pages/homelessnessmonitor.html>

<sup>5</sup> Fitzpatrick, S. (2005) ‘Explaining homelessness: a critical realist perspective’, *Housing, Theory & Society*, 22(1): 1-17.

<sup>6</sup> Stephens, M., Fitzpatrick, S., Elsinga, M., Steen, G.V. & Chzhen, Y. (2010) *Study on Housing Exclusion: Welfare Policies, Labour Market and Housing Provision*. Brussels: European Commission. [http://www.sbe.hw.ac.uk/documents/Fitzpatrick\\_et\\_al\\_2010\\_Study\\_on\\_Housing\\_Exclusion\\_Welfare\\_policies\\_Labour\\_Market\\_and\\_Housing\\_Provision.pdf](http://www.sbe.hw.ac.uk/documents/Fitzpatrick_et_al_2010_Study_on_Housing_Exclusion_Welfare_policies_Labour_Market_and_Housing_Provision.pdf)

Often the individual vulnerabilities, support needs and 'risk taking' behaviours implicated in some people's homelessness are themselves rooted in the pressures associated with poverty and other forms of structural disadvantage.<sup>7</sup> At the same time, the 'anchor' social relationships which can act as a primary 'buffer' to homelessness, can be put under considerable strain by stressful economic circumstances.<sup>8</sup> Thus deteriorating structural conditions could also be expected to generate more 'individual' and 'interpersonal' vulnerabilities to homelessness over time.

There is international evidence that well-targeted policy interventions, if they are adequately resourced and effectively governed, can achieve positive outcomes on homelessness even in the face of challenging structural trends, such as worsening housing affordability, rising unemployment or poverty.<sup>9</sup>

This conceptual framework led us to consider how the changing institutional, economic and policy context in Northern Ireland may affect the complex structural factors that can drive homelessness, including via impacts at the more individual and interpersonal level.

### The institutional framework

In the 1999 devolution settlement the Northern Ireland Assembly was given full legislative powers in respect of devolved functions. However, the Assembly has been suspended on several occasions, with the longest period of suspension being from 2002 till 2007, with devolved powers returning to the UK Secretary of State for Northern Ireland during that period. Housing and homelessness policies are fully devolved

functions in Northern Ireland, and social security arrangements are also formally and constitutionally devolved, although in most cases the Northern Ireland Executive adheres to the principle of 'parity' with welfare benefits in Great Britain (see further below).

The strategic housing authority is the Northern Ireland Housing Executive (NIHE), and it is the NIHE (rather than local authorities) that has statutory responsibility for responding to homelessness. Local authority housing was transferred to the NIHE in 1971 to counter discrimination in allocations, and by most accounts appears to have successfully established itself as a non-sectarian organisation.<sup>10</sup> There is, however, currently an ongoing major review of the landlord and other functions of the NIHE, with potentially significant implications for responses to homelessness, as discussed further below. The Department for Social Development (DSD) is the 'sponsoring department' for the NIHE and works with the NIHE in the development of homelessness and housing policy for Northern Ireland.

### The homelessness implications of the economic and housing market recessions

While 2013 saw signs of economic recovery at the UK level, income levels are relatively low in Northern Ireland, and rates of economic inactivity relatively high. Moreover, being disproportionately dependent on public sector employment, Northern Ireland is unusually exposed to the labour market impact of public expenditure cuts. There was a sense from our key informant interviews that there is 'much worse to come'

7 McNaughton, C. (2008) *Transitions through Homelessness: Lives on the Edge*. Basingstoke: Palgrave Macmillan.

8 Lemos, G. & Durkacz, S. (2002) *Dreams Deferred: The Families and Friends of Homeless and Vulnerable People*. London: Lemos & Crane; Tabner, K. (2010) *Beyond Homelessness: Developing Positive Social Networks*. Edinburgh: Rock Trust. <http://www.therocktrust.co.uk/wp-content/uploads/2012/08/REPORT-FINAL4.pdf>

9 Busch-Geertsema, V. & Fitzpatrick, S. (2008) 'Effective homelessness prevention? Explaining reductions in homelessness in Germany and England', *European Journal of Homelessness*, 2: 69-95.

10 Paris, C., Gray, P. & Muir, J. (2003) 'Devolving housing policy and practice in Northern Ireland 1998-2002', *Housing Studies*, 18(2): 159-175; Paris, C. (2008) 'The changing housing system in Northern Ireland 1998-2007', *Ethnopolitics*, 7(1): 119-136.

with respect to consequences for both unemployment and homelessness.

The 1990s decline in homelessness witnessed in Great Britain was not apparent in Northern Ireland, and the past decade has seen statutory homelessness trends for Northern Ireland continue to contrast sharply with the remainder of the UK, with both presentations and 'Full Duty' cases doubling in the six years to 2005/06 and remaining at historically high levels thereafter (see further below). These unique Northern Irish trends on statutory homelessness in part reflect the much more extreme 'boom and bust' in the housing market in the jurisdiction than that experienced elsewhere in the UK, heavily influenced by developments in the Irish economy and housing market south of its border. Northern Ireland's housing market effectively collapsed in the period 2007-2011, with average mix-adjusted prices falling by 33%. This has left behind a higher proportion of households with negative equity than anywhere else in the UK, and there remain significant problems in terms of restoring confidence to such a severely dislocated market.

While standard metrics suggest that housing affordability in Northern Ireland has substantially improved since 2007, access to home ownership has in fact remained problematic due to the reduced flow of mortgage funds. There have been just some 5,000 advances for first time buyers a year in Northern Ireland since 2008, lower than at any time over the past thirty five years. In this context, the rapidly expanding private rented sector in Northern Ireland (the sector has tripled in size over the last twelve years) has brought a welcome flexibility to the wider housing market. That said, evidence from England indicates that the insecurity of

the private rented sector is associated with more 'pressured moves' than other tenures, and the ending of private tenancies is becoming an increasingly prominent cause of homelessness, particularly in London.<sup>11</sup>

## Housing policies

Housing has benefited from a high priority policy status in Northern Ireland relative to the rest of the UK, at least when measured in terms of the proportion of public expenditure devoted to it.<sup>12</sup> However, Northern Ireland does not have a larger proportion of social housing than the rest of the UK. The more distinguishing characteristic is that while housing associations are now the larger part of the social sector in Great Britain, in Northern Ireland the NIHE retains by far the majority of the social sector stock, and while virtually all new social housing in Northern Ireland is provided by housing associations, they still account for less than a quarter of the total.<sup>13</sup>

The numbers of social sector lettings available to new tenants has declined over recent decades in Northern Ireland, not least as a long-term consequence of the Right to Buy. In the 1990s new lettings averaged a little over 10,000 a year, while over the last decade they averaged nearly 8,400. In 2011/12 they fell to 7,691. Though completions of new social sector dwellings held up throughout 2012, they are set for decline in 2013,<sup>14</sup> and this is likely to be reflected in a similar decline in levels of new lettings. The growing pressure on social housing stock is cause for major concern amongst homelessness stakeholders in Northern Ireland.

Housing policy in Northern Ireland is currently subject to a wide ranging review, following on from the publication of the *'Facing the*

11 Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2012) *The Homelessness Monitor: England 2013*. London: Crisis. <http://www.crisis.org.uk/data/files/publications/HomelessnessMonitorEngland2013.pdf>

12 Wilcox, S. (2012) 'The quickening pace of devolution', in Pawson, H. & Wilcox, S., *UK Housing Review 2011/12*. Coventry: CIH.

13 Pawson, H. & Wilcox, S. (2013) *UK Housing Review 2013*. Coventry: CIH.

14 DSD (2013) *Northern Ireland Housing Bulletin October – December 2012*. [http://www.dsdni.gov.uk/october\\_-\\_december\\_2012\\_internet\\_copy.pdf](http://www.dsdni.gov.uk/october_-_december_2012_internet_copy.pdf)

*Future: Housing Strategy for Northern Ireland'* consultation paper in 2012.<sup>15</sup> The central and most significant proposal was for the separation of the housing management and other functions of the NIHE, and for the transfer of these function to new bodies. The momentum of the consultation exercise was carried forward by a Ministerial Statement in February 2013,<sup>16</sup> and 'strategic design requirements' are due to be put forward and approved by March 2014, with detailed design plans developed and approved by March 2015. The target date for implementation is March 2017.

There have been widespread concerns provoked by such a fundamental structural review process, not least with respect to the division of responsibilities on implementing homelessness policy as between the new regional housing body and the new landlords to succeed NIHE.

Another major element of this process is a fundamental review of social housing allocations policy – described as 'extremely sensitive' in Northern Ireland because of the implications for residential segregation along religious lines. Segregated housing means that demand for social housing from one community cannot be met from supply within the other group's territory, even if the two areas may be in close proximity. This has led to a situation, particularly in some areas of Belfast, whereby some Protestant neighbourhoods are under-occupied whilst neighbouring Catholic areas suffer from overcrowding and a shortage of supply.

The results of that review of social housing allocation has now been published,<sup>17</sup> and its proposed reforms have been put out for consultation.<sup>18</sup> The report recommends the retention of a primarily needs based approach to allocations, but with applicants placed in priority bands. Within those bands allocations to applicants are proposed to be based on waiting time. Quite how this would work would depend on how the bands are constructed, and where homeless applicants sit within that structure. It is expected, however, that this review will lead to at least some a downgrading in the priority currently given to statutory homelessness in Northern Irish housing allocations (currently absorbing 73% of all social lets).

### Homelessness policies

The statutory homelessness framework was introduced later in Northern Ireland than elsewhere in the UK, as the original Housing (Homeless Persons) Act 1977 covered only Great Britain, and was introduced in Northern Ireland by the Housing (NI) Order 1988.<sup>19</sup> The homelessness legislation has subsequently been incorporated into separate legislation for different parts of Great Britain, but the relevant legislation for Northern Ireland remains 'the 1988 Order' as amended by the Housing (NI) Order 2003 ('the 2003 Order'),<sup>20</sup> and the Housing (Amendment) Act (NI) 2010 ('the 2010 Act').

There have been fewer policy and legal developments on homelessness in Northern Ireland over the past decade or so than elsewhere in the UK, which may in part reflect

15 DSD (2012) *Facing the Future: Housing Strategy for Northern Ireland. Consultation on Northern Ireland Housing Strategy 2012-2017*. <http://www.dsdni.gov.uk/housing-strategy-consultation.pdf>

16 DSD (2013) *Proposals for Social Housing as Outlined in the Social Housing Reform Programme, Minister's Oral Statement to the Assembly on 26 February 2013*. [http://www.dsdni.gov.uk/index/publications/ministers\\_speeches/ministers-oral-social-housing-reform-260213.htm](http://www.dsdni.gov.uk/index/publications/ministers_speeches/ministers-oral-social-housing-reform-260213.htm)

17 Gray, P., Keenan, M., McAnulty, U., Clarke, A., Monk, S & Tang, C. (2013) *Research to inform fundamental review of social housing allocations policy. Final Report: Conclusions and Recommendations*. University of Ulster/University of Cambridge. <http://www.dsdni.gov.uk/fundamental-review-of-allocations-policy.pdf>

18 Northern Ireland Executive (2013) 'Mccausland Starts Debate on Future of Social Housing Allocation', *Northern Ireland Executive News Release*, 10<sup>th</sup> December: <http://www.northernireland.gov.uk/index/media-centre/news-departments/news-dsd/news-dsd-101213-mccausland-starts-debate.htm>

19 The Housing (NI) Order 1988 (SI 1988/1990 NI.23)

20 The Housing (NI) Order 2003 (SI 2003/412 NI.2)

the fact that devolution has been suspended for significant periods of time.<sup>21</sup> Thus Northern Ireland has not experienced the kind of wide ranging reviews of the legislative framework on homelessness seen elsewhere in the UK.<sup>22</sup> In particular, there has been less strengthening of the statutory safety net for young people in Northern Ireland than elsewhere in the UK in recent years,<sup>23</sup> and 16 and 17 year olds are not automatically granted priority need, nor are children leaving care (though key informants noted recent improvements in joint working in this area). A separate Code of Guidance on Homelessness does not exist for Northern Ireland.

We have, however, now entered a period of intense policy activity on homelessness in Northern Ireland. First, the 2010 Act introduced a new independent homeless review and appeal process for dissatisfied applicants. This means that, for the first time in Northern Ireland, homeless applicants have the opportunity to exercise a statutory right to have a homelessness decision reviewed by the NIHE and then looked at on appeal, on a point of law, by the county court. The 2010 Act also introduced a new duty on the NIHE to provide advice on homelessness and its prevention to anyone in Northern Ireland who requests it, free of charge.

The 2010 Act also gives the NIHE a duty to formulate and publish a homelessness strategy, updated every five years. The *'Homelessness Strategy for Northern Ireland 2012-2017'* was published in April 2012,<sup>24</sup> and much of its content appears to command

consensus, particularly the heralding of a greater emphasis to be given to homelessness prevention. However, delay in publishing the Strategy coupled with major contextual changes since it was formulated – particularly the radical nature of welfare reform – has raised concerns about implementation, with some key informants concerned that the positive objectives of the Strategy will now be very difficult to realise in practice.

Hostels and other homeless accommodation are subject to potentially far reaching reform in the context of both the homelessness and draft 'Supporting People' strategy for Northern Ireland.<sup>25</sup> In particular, there is a clearly flagged intention to move away from *'bricks and mortar hostels'* towards the provision of floating support in mainstream housing as the default response. While there is considerable controversy over the 'remodelling' of hostels implied in this,<sup>26</sup> including the potential shift towards a 'Housing First'-style model now being heavily promoted at European level,<sup>27</sup> there was a broad recognition of the need to 'streamline' and rationalise access to floating support services, that have expanded in Northern Ireland, but in a relatively uncoordinated fashion.

Another potentially radical shift in Northern Ireland may be signalled by the recent significant engagement with the Scottish 'Housing Options' preventative approach with a view to the introduction of something similar in Northern Ireland, as a means of making a "significant contribution to reducing homelessness".<sup>28</sup> The introduction of the

21 Wilcox, S. & Fitzpatrick, S. with Stephens, M., Pleace, N., Wallace, A. & Rhodes, D. (2010) *The Impact of Devolution: Housing and Homelessness*. York: JRF. <http://www.jrf.org.uk/sites/files/jrf/impact-of-devolution-long-term-care-housing.pdf>

22 Gray, P. & Long, G. (2009) 'Homelessness policy in Northern Ireland: Is devolution making a difference?', in Fitzpatrick, S., Quilgars D. & Pleace, N. (eds.) *Homelessness in the UK: Problems and Solutions*. Coventry: CIH.

23 Quilgars, D., Johnsen, S. & Pleace, N. (2008) *Youth Homelessness in the UK: A Decade of Progress?*, York: JRF. <http://www.jrf.org.uk/sites/files/jrf/2220-homelessness-young-people.pdf>

24 NIHE (2012) *Homelessness Strategy for Northern Ireland 2012-2017*. Belfast: NIHE. [http://www.nihe.gov.uk/homelessness\\_strategy\\_for\\_northern\\_ireland\\_2012-2017.pdf](http://www.nihe.gov.uk/homelessness_strategy_for_northern_ireland_2012-2017.pdf)

25 NIHE/SP (2012) *Housing Related Support Strategy 2012-2015*. [http://www.nihe.gov.uk/housing\\_related\\_support\\_strategy.pdf](http://www.nihe.gov.uk/housing_related_support_strategy.pdf)

26 CRISPP (2013) *Supporting People Housing Related Support Strategy: consultation response*. [http://www.nifha.org/filestore/documents/responses\\_to\\_consultations/CRISPP\\_SP\\_consult\\_May13.pdf](http://www.nifha.org/filestore/documents/responses_to_consultations/CRISPP_SP_consult_May13.pdf)

27 Busch-Geertsema, V. (2013) *Housing First Europe: Final Report*. <http://www.servicestyrelsen.dk/housingfirsteurope>

28 p.28 in Mahaffy, R. (2013) *Preventing Homelessness: The Housing Options Approach. A Review of the Scottish Experience and Considerations for Northern Ireland*. Paper presented at Preventing Homelessness – The Housing Options Approach Seminar, Ballymena, Northern Ireland, 11<sup>th</sup> October 2013.

Housing Options framework – whereby households approaching a local authority for assistance with housing are given a formal interview offering advice on all of the various means by which their housing problems could be resolved<sup>29</sup> – has led to very significant falls in recorded statutory homeless across Great Britain in recent years.<sup>30</sup>

### The impact of welfare reform

Throughout the Monitor series we argue that homelessness rates are critically influenced by welfare benefits provisions, as well as by housing access and supply factors. Under the terms of a ‘concordat’, in most respects the Northern Ireland government has tended to pursue a policy of ‘parity’ with the policies operated elsewhere in the UK,<sup>31</sup> especially given that divergence from those policies requires it to fund any consequential costs.<sup>32</sup> There have, however, been occasional exceptions, notably Housing Benefit payments for private tenants are still being paid directly to landlords, rather than being more typically paid to claimants, as is now the case in the rest of the UK.

In this context Northern Ireland has introduced, or is due to introduce, most of the welfare reforms now underway in Great Britain.

Reforms to the Local Housing Allowance (LHA) regime in Northern Ireland were thus introduced on the same basis, and timetable, as for the rest of the UK. Thus, from April 2011 maximum LHA rates have been based on an assessment of 30<sup>th</sup> percentile level

rents in each market rental area, rather than the median level that previously applied. From the same date the four-bedroom rate became the maximum available, with the abolition of higher rates for larger dwellings. From January 2012 the Shared Accommodation Rate (SAR) applied for young single people was extended to apply to those aged from 25 to 34, and more generally the lower LHA rates introduced in April 2011 began to be applied to existing claimants. Since April 2013 all LHA rates are being updated in line with the Consumer Price Index where that is below the level at which 30<sup>th</sup> percentile rents have increased in each area.<sup>33</sup> These changes resulted in variable, but often significant, reductions in LHA rates across the Broad Rental Market Areas in Northern Ireland. In several areas the reductions exceeded £10 per week, and in percentage terms the reductions amounted to as much as 20%.

A survey of landlords indicated that, of these LHA reforms, it has been the extension of the SAR provisions to single people aged 25-34, together with the impact of the switch to 30<sup>th</sup> percentile levels of the already low SAR rates, that was causing the most concern.<sup>34</sup> This corresponds with the evidence from Great Britain, which showed that in the 20 months since the SAR reforms have been in operation there, this has resulted in a 14% reduction in the numbers of young single people in receipt of Housing Benefit able to secure accommodation in the private rented sector.<sup>35</sup>

While there are concerns about other housing related welfare reform measures that have now

29 DCLG (2006) *Homelessness Prevention: A Guide to Good Practice*. London: DCLG. Welsh Assembly Government (2004) *The Prevention of Homelessness: Advice Note*. Cardiff: Welsh Assembly Government <http://wales.gov.uk/desh/publications/housing/preventhomeless/guidee?lang=en>;

30 Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The homelessness monitor: Great Britain 2012 Executive Summary*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/TheHomelessnessMonitor\\_GB\\_ExecutiveSummary.pdf](http://www.crisis.org.uk/data/files/publications/TheHomelessnessMonitor_GB_ExecutiveSummary.pdf)

31 DWP & DSD (2002) *Concordat between the Department for Work and Pensions and the Department for Social Development Northern Ireland*. London: DWP. [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/214343/dwp-dsd-concordat.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214343/dwp-dsd-concordat.pdf)

32 HM Treasury (2007) *Funding the Scottish Parliament, National Assembly for Wales and Northern Ireland Assembly: Statement of Funding Policy*. London: HM Treasury. [http://webarchive.nationalarchives.gov.uk/+/http://www.hm-treasury.gov.uk/d/pbr\\_csr07\\_funding591.pdf](http://webarchive.nationalarchives.gov.uk/+/http://www.hm-treasury.gov.uk/d/pbr_csr07_funding591.pdf)

33 DSD (2012) *Private Rented Sector in Northern Ireland Newsletter Issue No 3*. [http://www.dsdni.gov.uk/prs\\_newsletter\\_issue\\_3.pdf](http://www.dsdni.gov.uk/prs_newsletter_issue_3.pdf)

34 Beatty, C., Cole, I., Green, S., Kemp, P., Marshall, B., Powell, R. & Wilson, I. (2012) *Monitoring the impact of recent measures affecting Housing Benefit and Local Housing Allowances in the private rented sector in Northern Ireland*. London: DWP. <http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/monitoring-impact-changes-lha-summary-early-findings.pdf>

35 Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2013) *The homelessness monitor: England 2013*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_England\\_2012\\_WEB.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_England_2012_WEB.pdf)

begun to apply, either in full or on a phased basis, across Great Britain, none of them have yet been introduced in Northern Ireland. The total benefit cap is due to be introduced in the spring of 2014, alongside the bedroom limits<sup>36</sup> on eligible rent for tenants in the social rented sector claiming Housing Benefit. However, only a small number (620) of households are expected to be impacted by the total benefits cap in Northern Ireland, although those households have on average five children.<sup>37</sup>

The impact of the bedroom limits will also be limited as while it will be introduced in the spring of 2014, it is understood that this will initially be only in respect of new tenants, with some form of exemption or transitional protection for existing tenants. This arrangement will, however, cost the Northern Ireland Government some £17 million in the first year, with costs declining over time as an increasing number of tenants become subject to the limits.<sup>38</sup> While it had been estimated that the bedroom limits, if applied across the board, would have impacted on some 32,650 tenants with either the NIHE or housing association landlords,<sup>39</sup> no estimates have been made of the likely impact of the revised arrangements. Nor is it clear at this stage how long the Northern Ireland government is prepared to fund the costs involved in limiting the provisions only to new tenants, or precisely what form the measures to protect existing tenants will take.

The shift from Disability Living Allowances to the new 'Personal Independence Payments' for working age claimants, scheduled for introduction from the spring of 2014, are

a cause of particular concern in Northern Ireland where just over one in ten of the working age population are in receipt of DLA; more than twice the average level across Great Britain. Current working age DLA claimants will face new assessments, and a trial exercise led to an estimate that around 25% of existing claimants will not qualify for the new benefit. Based on the numbers of working age DLA claimants at November 2012, this suggests that almost 30,000 will cease to receive any assistance based on their medical condition. A further 33% are estimated to see a reduction in their award, with 19% unchanged, and 23% receiving an enhanced award.

The Universal Credit regime is planned to be introduced in Northern Ireland on a phased basis from summer 2014, but this timetable may well be revised in the light of the further delays to implementation in Great Britain. In Northern Ireland, however, it is notable that benefit payments in respect of housing costs are proposed to continue to be made direct to landlords, and the Northern Ireland Executive have requested that DWP provide an IT system for Northern Ireland that is capable of supporting those payment arrangements.<sup>40</sup>

While Universal Credit as a whole is not in itself an initial cost saving measure, it will be introduced in a context where the Assembly has already agreed to a series of significant cut backs in the levels of available benefits, including the Housing Benefit reforms discussed above, and the levels of support available for child care costs. In total the

<sup>36</sup> Officially these bedroom limits have been designated as the 'spare room subsidy' limits, but they have been more widely referred to as the 'bedroom tax'. The term 'bedroom limits' is used throughout this report as a less loaded and more straightforward description of the limits than either of the alternatives.

<sup>37</sup> DSD (2013) *Northern Ireland Benefit Cap Information Booklet*. Belfast: DSD. <http://www.dsdni.gov.uk/impact-of-benefit-cap.pdf>

<sup>38</sup> Clarke, L. (2013) 'Bedroom tax deal wins Northern Ireland a four year reprieve', *Belfast Telegraph*, 8<sup>th</sup> November: <http://www.belfasttelegraph.co.uk/news/local-national/northern-ireland/bedroom-tax-deal-wins-northern-ireland-a-four-year-reprieve-29633007.html>

<sup>39</sup> DSD (2013) *Changes to Housing Support under Welfare Reform in Northern Ireland*. Belfast: DSD. <http://www.dsdni.gov.uk/ni-changes-to-housing-support-information-booklet.pdf>

<sup>40</sup> Northern Ireland Assembly (2012) *Statement to the Assembly Welfare Reform Bill Second Stage, Minister for Social Development*. Hansard, (Official Report), 9<sup>th</sup> October. <http://www.niassembly.gov.uk/Documents/Official-Reports/Plenary/2012-13/Plenary%209.10.12%20ONEBOOK%20REVISED.pdf>

various cut backs will by 2014/15 result in annual savings in Northern Ireland totaling some £730 million,<sup>41</sup> equivalent to some £630 a year in lost benefit income for every working age adult in Northern Ireland. This is far greater than the estimated average losses of some £470 a year per working age adult across the whole of Great Britain, and more than in any other country or region within the UK.

## Emerging trends in homelessness

### Trends in visible homelessness

There is little statistical monitoring data available on trends in ‘visible’ homelessness in Northern Ireland, other than the NIHE ‘statutory assessment’ statistics. With regards to rough sleeping, however, it is generally acknowledged that numbers are very small, albeit that concerns were raised that this may change as a result of both the expected hostel remodelling programme (see above) as well as the recession and ongoing welfare cuts.

In 2012/13 some 19,400 households presented as homeless in Northern Ireland. Of these, just over half – some 9,900 – were assessed to be ‘Full Duty Applicants’ (FDA) (equivalent to acceptance as unintentionally homeless and in priority need). Although the flow of new homelessness cases has remained fairly steady since 2005/06, the use of temporary accommodation has been steadily rising. Placements increased to 4,880 in 2012/13, an 11% rise over the preceding two years, with most of this increase attributable to family households.

Rates of statutory homelessness acceptances are notably higher in Northern Ireland than anywhere else in the UK. In 2012/13, statutory acceptances per 1,000 households in Northern Ireland ran at 13.4, as compared with 11.8 in Scotland (where the ‘priority need’ criterion has been abolished), with the equivalent figures in Wales and England much lower again (4.2 and 2.3 respectively). This reflects in part the fact that acceptances have fallen in England and Wales as a result of the vigorous implementation of the homelessness prevention/Housing Options model.<sup>42</sup> There has also been a more recent but similarly substantial drop in levels of statutory homelessness in Scotland as a result of the later adoption of the Housing Options model.<sup>43</sup> As noted above, a Scottish-style Housing Options approach is now being considered for Northern Ireland as a means of making a “*significant contribution to reducing homelessness*”.<sup>44</sup>

Another contributory factor to the high rates of statutory homelessness in Northern Ireland may be local administrative traditions on the treatment of certain categories of applicant. In particular, older people whom it is unreasonable to expect to continue to occupy their current accommodation (e.g. because they cannot manage the stairs), are treated as statutorily homeless in Northern Ireland whereas they are generally accommodated via mainstream allocation processes elsewhere in the UK.

This local policy nuance probably also helps to explain the strikingly high proportion of

41 Beatty, C. & Fothergill, S. (2013) *The impact of welfare reform on Northern Ireland*. Sheffield: Centre for Regional Economic and Social Research, Sheffield Hallam University. <http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/impact-welfare-reform-ni.pdf> Note: The figures quoted above have been adjusted to take account of the decision in NI to defer the implementation of the bedroom limits.

42 Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2012) *The Homelessness Monitor: England 2013*. London: Crisis. <http://www.crisis.org.uk/data/files/publications/HomelessnessMonitorEngland2013.pdf>; Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. with Watts, B. (2013) *The Homelessness Monitor: Wales 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/05-13\\_HomelessnessMonitor\\_Wales\\_web.pdf](http://www.crisis.org.uk/data/files/publications/05-13_HomelessnessMonitor_Wales_web.pdf)

43 Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The homelessness monitor: Scotland 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_Scotland\\_2012\\_complete.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_Scotland_2012_complete.pdf)

44 p28 in Mahaffy, R. (2013) *Preventing Homelessness: The Housing Options Approach. A Review of the Scottish Experience and Considerations for Northern Ireland*. Paper presented at Preventing Homelessness – The Housing Options Approach Seminar, Ballymena, Northern Ireland, 11<sup>th</sup> October 2013.

social housing allocations accounted for by statutory homeless cases in Northern Ireland. In 2011/12 lettings to homeless households made up 73% of all NIHE lettings to new tenants, as compared with 42% of all social lets in Scotland, and only 18% of all local authority lets to new tenants in England.<sup>45</sup>

The overall profile of causes of statutory homelessness in Northern Ireland has stayed fairly stable in recent years, save for an increase in the absolute and relative importance of the ‘accommodation not reasonable’ category that concerns mainly older people requiring rehousing for health or social care reasons as noted above. It is particularly relevant to note that mortgage default continues to account for only a very small proportion of total presentations in Northern Ireland (3%), albeit that the numbers in this category did rise markedly in the two years to 2009/10 – coinciding with the onset of Northern Ireland’s housing market collapse in the period 2007–2011.<sup>46</sup> While the rising trend of mortgage defaults has continued thereafter from this very low base,<sup>47</sup> the changing incidence of homelessness due to ‘loss of rented housing’ has shown a somewhat more complex trend, with the past three years seeing a gradual increase (to 15% of all presentations by 2012/13), but with the numbers remaining below those recorded in 2006/07 and 2007/08.

Taken as a whole, this relative stability with respect to both trends in the overall levels and causes of statutory homelessness in Northern Ireland suggests that there are only limited signs thus far that the recent economic recession and welfare changes discussed above have fed through into measured homelessness.

### Trends in hidden homelessness

People may be in a similar housing situation to those who apply to housing authorities as homeless, that is, lacking their own secure, separate accommodation, without formally applying or registering with NIHE or applying to other homelessness agencies. Such people are often referred to as ‘hidden homeless’. A number of large-scale/ household surveys enable us to measure some particular categories of potential hidden homelessness: *concealed households*; households who are *sharing* accommodation; and *overcrowded* households. In addition, we are able to provide an analysis of the social distribution of *past experiences of homelessness* (both ‘visible’ and ‘hidden’), based on the UK Poverty and Social Exclusion (PSE) Survey 2013.

We estimate that there were 123,000 *concealed*<sup>48</sup> potential household units seeking separate accommodation in Northern Ireland in 2010, including 16,800 couples and lone parents, 63,000 non-dependent adult children and 43,400 other singles, equivalent overall to 17% of all households in the jurisdiction. This is 4% points higher than the comparable UK-wide figure, due to a higher proportion of families with non-dependent children co-residing. Concealed households have increased slightly in the last two years, after previous slight falls between 1997 and 2010.

Another indirect indicator of concealed households is *reduced household formation*. For the age group between 25 and 34, there are some fluctuations but a general tendency for Northern Ireland to catch up and begin to exceed UK with respect to the formation of new households. This could be indicative of both an easier general housing market and economic improvement following the peace agreement;

<sup>45</sup> Tables 97b, 103 and 104 in Pawson, H. & Wilcox, S. (2013) *UK Housing Review 2013*. Coventry: CIH.

<sup>46</sup> Table 47b in Pawson, H. & Wilcox, S. (2013) *UK Housing Review 2013*. Coventry: CIH.

<sup>47</sup> Choice of phraseology here reflects acknowledgement that 2011/12 and 2012/13 figures have been adjusted to allow for missing data (i.e. missing cases have been distributed pro rata to recorded data).

<sup>48</sup> ‘Concealed households’ are family units or single adults living within other households, who may be regarded as potential separate households that may wish to form given appropriate opportunity.

equally, the recent fluctuations could reflect the very dramatic fluctuations in the housing market in Ireland (North and South) in the late 2000s. An upward blip in 2012 may reflect the increased availability of private rental lettings.

The number of *sharing households*<sup>49</sup> appears to be marginally higher than in the UK as a whole at just under 2%. Sharing is concentrated in both private and social renting (3%) but is not unknown in the owner occupier sector (0.8%). Sharing has seen a long-term decline across the UK, which may reflect improving housing availability but also probably changes in the private rented sector and its regulation. However, the indicator for sharing appears to be rather inconsistent over time for Northern Ireland and it is difficult to discern a clear trend, given its relative rareness and small sample numbers.

*Overcrowding*<sup>50</sup> is less prevalent in Northern Ireland than in the other UK countries, affecting about 16,000 households (2.2%). Crowding is more common in social renting (3.4%) and lower in owner occupation (1.2%); and higher for families and other working age households (2.9%) than among older households (0.5%), although the rate for families is much less than across UK as a whole.

Analysis of the UK Poverty and Social Exclusion Survey 2012<sup>51</sup> indicates that one in eighteen (5.7%) of all adults in Northern Ireland say that they have experienced homelessness, with 1.4% saying this had happened in the last five years, and 0.9% sleeping rough or staying in temporary accommodation in that period. The implied annual rate of homelessness in Northern Ireland is 0.28% of adults, or 4,150 individual instances per year.<sup>52</sup> There are strong associations between experience of

homelessness and younger age groups, social renters and to a lesser extent private renters, and single people and lone parent households. There are also strong relationships with low income and current experience of material deprivation.

## Conclusion

This is a time of enormous flux in Northern Ireland with respect to both homelessness and housing policies, as well as great trepidation associated with the implementation of the UK Government-led welfare reform agenda. Going forward, we would expect to see significant upward pressures on homelessness as a result of both welfare cuts and housing market pressures, particularly the declining supply of social housing lets. That said, if the Housing Options model is introduced in Northern Ireland with the same vigour as it has been elsewhere in the UK, that could be a 'game changer' with regard to statutory homelessness levels, cutting across the countervailing effect of the underlying structural drivers of homelessness and acute housing need.

As well as tracking the headline trends in both visible and hidden forms of homelessness until 2015, our ongoing study will continue to monitor the profile of those affected, and highlight any significant changes in this as the impacts of recession and welfare reform are played out over the next couple of years.

The evidence provided by this Homelessness Monitor going forward will provide a powerful platform for assessing the impact of economic and policy change on some of the most vulnerable people in Northern Ireland.

49 'Sharing households' are those households who live together in the same dwelling but who do not share either a living room or regular meals together. This is the standard Government and ONS definition of sharing households which is applied in the Census and in household surveys. In practice, the distinction between 'sharing' households and 'concealed' households is a very fluid one.

50 'Overcrowding' is defined here according to the most widely used official standard - the 'bedroom standard'. Essentially, this allocates one bedroom to each couple or lone parent, one to each pair of children under 10, one to each pair of children of the same sex over 10, with additional bedrooms for individual children over 10 of different sex and for additional adult household members.

51 For details of the PSE 2012 see <http://www.poverty.ac.uk/pse-research/pse-uk-2012>

52 This has been calculated straightforwardly by multiplying the proportion who report having been homeless over the past 5 years (PSE) x adult population (Census) / 5. This assumes even temporal spacing of homelessness, and only one episode per person.

# 1. Introduction

## 1.1 Introduction

The aim of this study is to provide an independent analysis of the impact on homelessness of recent economic and policy developments in Northern Ireland. It considers both the impact of the post-2007 economic and housing market recession on homelessness, and also the effects of welfare reform now being implemented under the Conservative-Liberal Coalition Government that came to office in 2010, as well as the impact of relevant Northern Ireland Executive policies. The report was commissioned in response to concerns that the recession may be driving up homelessness across the UK, and also that some of the Coalition's radical welfare reform agenda in particular may have deleterious effects on those vulnerable to homelessness.

This Northern Ireland Homelessness Monitor is a longitudinal study, and this first report provides a 'baseline' account of how homelessness stands in Northern Ireland in 2013 (or as close to 2013 as data availability allows), and analyses key trends in the period running up to 2013. It also highlights emerging trends and forecasts some of the likely changes, identifying the developments that are likely to have the most significant impacts. It further provides a conceptual framework for linking policy and economic developments to possible impacts on homelessness, and describes how these impacts will be assessed over the next two years of the project.

There are parallel Homelessness Monitors being completed for other parts of the UK and, while 2013 is the first year of this

Northern Irish Homelessness Monitor, the first Homelessness Monitor for England was published in 2011, with an update in 2012,<sup>53</sup> while the first Monitors for Scotland and Wales were both published in 2012.<sup>54</sup> All of these UK Homelessness Monitors will track developments till 2015.

## 1.2 Definition of homelessness

A wide definition of homelessness is adopted in this report, and we are considering the impacts of the relevant policy and economic changes on all of the following homeless groups:

- People sleeping rough.
- Single homeless people living in hostels, shelters and temporary supported accommodation.
- Statutorily homeless households – that is, households who seek housing assistance from local authorities (LAs) on grounds of their being currently or imminently without accommodation. This covers all household types, including families with children and single people.
- 'Hidden homeless' households – that is, households living in overcrowded conditions, and also 'concealed' and 'sharing' households. This definition of hidden homelessness has the benefit of being measurable using national datasets.

Further details on the definitions used for each of these categories are given in subsequent chapters.

<sup>53</sup> Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2011) *The homelessness monitor: Tracking the impacts of policy and economic change in England 2011-2013. Year 1: Establishing the baseline*. London: Crisis. <http://www.crisis.org.uk/data/files/publications/TheHomelessnessMonitor.pdf>; Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The Homelessness Monitor: England 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_England](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_England)

<sup>54</sup> Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The Homelessness Monitor: Scotland 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_Scotland\\_2012\\_complete.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_Scotland_2012_complete.pdf); Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. with Watts, B. (2013) *The Homelessness Monitor: Wales 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/05-13\\_HomelessnessMonitor\\_Wales\\_web.pdf](http://www.crisis.org.uk/data/files/publications/05-13_HomelessnessMonitor_Wales_web.pdf)

### 1.3 Research focus and methods

Key areas of interest include the effects on homelessness of the post-2007 economic recession and the housing market downturn. The other main thrust of inquiry is the likely impacts of the welfare reforms and cutbacks in public expenditure being pursued by the UK Coalition Government elected in 2010, and the housing, homelessness and other relevant policies being implemented by the Northern Ireland Executive.

Three main methods are employed in this study:

First, relevant literature, research and policy documents have been reviewed, including Government impact assessments, and briefings, evaluations and responses prepared by a range of organisations. We have also analysed relevant legislation and Government consultation and policy documents.

Second, we have undertaken six key informant interviews with representatives of service provider organisations and others well placed to comment on the homelessness impacts of policy changes and economic developments in Northern Ireland. In order to facilitate as open and frank a discussion as possible, all interviewees and organisations are anonymised in this report. In selecting these interviewees we sought to capture the experiences of a range of different homeless or potentially homeless groups, and also a sectoral balance that encompassed the voluntary, statutory and academic sector perspectives.

All of these interviews have been conducted face-to-face. In these initial interviews we sought key informants' perspectives on both existing impacts of economic and policy change on homeless people and those at risk of homelessness, and also any future impacts that they are anticipating. The topic guide used is presented at Appendix 1. The plan is for these interviews to be staged regularly throughout the duration of the project, in order to track changes over time in experiences and

perceptions of the impact within a purposively selected sample of service providers and other key informants across Northern Ireland. All of those who have participated in this first year of the project have expressed their willingness to stay involved for the three-year period.

Third, and finally, we have undertaken statistical analysis on a) relevant economic and social trends in Northern Ireland, particularly post-2007; and b) the scale and nature of homelessness amongst the four subgroups noted above, and recent trends in this. A range of administrative and survey data sources have been consulted, and we should like to acknowledge the assistance of the Northern Ireland Housing Executive (NIHE) in helping us to secure relevant data.

### 1.4 Structure of report

Chapter 2 places current homelessness in Northern Ireland in a broader historical, UK and international perspective, and also provides a conceptual framework on homelessness 'causation', which informs the consideration of economic and policy impacts in the remainder of the report. Chapter 3 reviews the economic context and the implications of the recession and housing market developments for homelessness. Chapter 4 shifts focus to the likely impacts of policy developments under both the UK Coalition Government, especially its welfare reform agenda, and the Northern Ireland Executive, particularly its housing and homelessness policies. Chapter 5 provides an analysis of the available statistical data on current scale and recent trends on homelessness in Northern Ireland, focusing on the four subgroups noted above, thus forming a 'baseline' for subsequent monitoring and identifying any trends already emerging. All of these chapters are informed by the insights derived from our qualitative interviews with key informants. In Chapter 6 we summarise the main findings of this baseline report and set out a framework for monitoring the impact on homelessness of policy and economic change until 2015.

## 2. The historical and international context

### 2.1 Introduction

This chapter begins by providing a brief historical introduction to homelessness in Northern Ireland, concentrating on the post-devolution era. It focuses on the main policy and institutional responses of the Northern Ireland Executive to each of the four homeless subgroups noted in Chapter 1, and how these compare to those of the other UK nations. It then places this 'Northern Irish story' in a wider international context. The chapter concludes by summarising current thinking on the causation of homelessness – informed by these historical and internationally comparative accounts – in order to provide a conceptual framework to inform the analysis of potential policy and economic impacts on homelessness that forms the main focus of the report.

### 2.2 A recent history of homelessness in Northern Ireland

In the devolution settlement the Northern Ireland Assembly was given full legislative powers in respect of devolved functions from 2nd December 1999. However, the Assembly has been suspended on several occasions, with the longest period of suspension being from 2002 till 2007, with devolved powers returning to the UK Secretary of State for Northern Ireland during that period. Housing and homelessness policies are fully devolved functions in Northern Ireland, and social security arrangements are also formally and constitutionally devolved, although in most

cases the Northern Ireland Executive adheres to the principle of 'parity' with welfare benefits in Great Britain.

The strategic housing authority is the Northern Ireland Housing Executive (NIHE), and it is the NIHE (rather than local authorities) that has statutory responsibility for responding to homelessness. Local authority housing was transferred to the NIHE in 1971 to counter discrimination in allocations, and by most accounts appears to have successfully established itself as a non-sectarian and effective organisation.<sup>55</sup> There is, however, currently an ongoing major review of the landlord and other functions of the NIHE, as discussed in Chapter 4. The Department for Social Development (DSD) is the 'sponsoring department' for the NIHE and works with the NIHE in the development of homelessness and housing policy for Northern Ireland.

#### Rough sleeping

As has been well documented,<sup>56</sup> the very visible growth of rough sleeping in central London in the late 1980s prompted the then Conservative Government to establish the first Rough Sleepers Initiative (RSI) in London in 1990.<sup>57</sup> Rough sleeping has subsequently been a very active area of policy development for successive Conservative, Labour and Coalition Westminster administrations,<sup>58</sup> and for the Mayor of London.<sup>59</sup> In Scotland, too, a national RSI was launched in 1997,<sup>60</sup> and there was a pre-devolution commitment by the then Labour administration in Scotland to

55 Paris, C., Gray, P. & Muir, J. (2003) 'Devolving housing policy and practice in Northern Ireland 1998-2002', *Housing Studies*, 18(2): 159-175;

Paris, C. (2008) 'The changing housing system in Northern Ireland 1998-2007', *Ethnopolitics*, 7(1): 119-136.

56 Jones, A. & Johnsen, S. (2009) 'Street homelessness', in Fitzpatrick, S., Quilgars D. & Pleace, N. (eds.) (2009) *Homelessness in the UK: Problems and Solutions*. Coventry: CIH.

57 Randall, G. & Brown, S. (1993) *The Rough Sleepers Initiative: An Evaluation*. London: HMSO; Social Exclusion Unit (1998) *Rough Sleeping - Report by the Social Exclusion Unit*. London: HMSO.

58 Jones, A. & Johnsen, S. (2009) 'Street homelessness', in Fitzpatrick, S., Quilgars D. & Pleace, N. (eds.) (2009) *Homelessness in the UK: Problems and Solutions*. Coventry: CIH.

59 Mayor of London (2009) *Ending Rough Sleeping – the London Delivery Board*. London: Greater London Authority. <http://www.london.gov.uk/archive/mayor/publications/2009/docs/ending-rough-sleeping.pdf>

60 Yanetta, A., Third, H. & Anderson, I. (1999) *National Evaluation of the Rough Sleepers Initiative in Scotland*. Edinburgh: Scottish Executive. <http://www.scotland.gov.uk/Publications/2005/03/20886/54982>

'end the need to sleep rough' by 2003 (this commitment was formalised in 1999),<sup>61</sup> with an independent evaluation concluding that, though this 2003 target had been narrowly missed,<sup>62</sup> the Scottish RSI programme had produced tangible benefits for those at risk of sleeping rough across the country.<sup>63</sup> In England there are regular street counts of rough sleepers, and there is monitoring of rough sleeping via the official statutory homelessness returns made by local authorities in Scotland.

There has been no equivalent to the English and Scottish RSIs at national level in either Wales<sup>64</sup> or Northern Ireland, but there are a range of local projects to assist rough sleepers, particularly in the main cities. In Northern Ireland's case, these services are focused on Belfast and Derry, where there are local Rough Sleepers Strategies,<sup>65</sup> which are said to have led to enhanced street outreach services, additional emergency bed facilities, improved links to health services, and the provision of a 'wet hostel' (where chronic drinkers are permitted to consume alcohol) in Belfast.

The recent NIHE Homelessness Strategy states that "*In Northern Ireland the propensity to rough sleep is confined largely to Belfast and to a much lesser extent Londonderry*" (p.22).<sup>66</sup> While it is unclear how strong the evidence is to back this claim, the Strategy does say that, using the DCLG guidance on counting rough sleepers, fewer than 10

individuals sleep rough in Belfast on any given night (excluding foreign nationals), but up to 100 people could be at risk of sleeping rough if street outreach and allied rough sleeping services were not available. There are some anecdotal accounts that rough sleeping was becoming more visible in Belfast, and front-line rough sleepers services reported running at full capacity, but others in the homelessness sector commented that as yet there had been no increase in rough sleeping in Northern Ireland (though they anticipated that there would be an increase in the coming years, see Chapter 5).

### Single homelessness

A Crisis-sponsored review of single homelessness across the UK as a whole, conducted by the University of York in 2010, demonstrated that there have been long-term improvements in service responses,<sup>67</sup> with a shift over the past few decades from merely 'warehousing' single homeless people in hostels and night shelters, towards an emphasis on 'resettling' them in the community.<sup>68</sup> The 'resettlement services' that have developed over recent years have attempted not only to address tenancy sustainment issues amongst this vulnerable group, but also broader aspects of their 'social inclusion', such as re-integrating them with social networks and engaging them in 'purposeful activity'.<sup>69</sup>

The introduction of the 'Supporting People' (SP) funding stream, in April 2003, was

61 Scottish Executive (1999) *Social Justice... a Scotland Where Everyone Matters*. Edinburgh: Scottish Executive. <http://scotland.gov.uk/Resource/Doc/158142/0042789.pdf>

62 Laird, A., Mulholland, S., & Campbell-Jack, D. (2004) *Rough Sleepers Initiative: Monitoring the Target of Ending the Need to Sleep Rough by 2003: Third Report Covering the Period from 2001-2003*. Edinburgh: George Street Research. <http://www.scotland.gov.uk/Resource/Doc/47060/0028719.pdf>

63 Fitzpatrick, S., Pleace, N. & Bevan, M. (2005) *Final Evaluation of the Rough Sleepers Initiative*. Edinburgh: Scottish Executive. <http://www.scotland.gov.uk/Resource/Doc/37428/0009584.pdf>

64 Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. with Watts, B. (2013) *The Homelessness Monitor: Wales 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/05-13\\_HomelessnessMonitor\\_Wales\\_web.pdf](http://www.crisis.org.uk/data/files/publications/05-13_HomelessnessMonitor_Wales_web.pdf)

65 Rough Sleepers/Street Drinkers Strategy for Derry City (2009) Belfast Area Rough Sleepers' Strategy 2004-2006 (reviewed under the Homelessness Strategy 2012-2017)

66 NIHE (2012) *Homelessness Strategy for Northern Ireland 2012-2017*. Belfast: NIHE. [http://www.nihe.gov.uk/homelessness\\_strategy\\_for\\_northern\\_ireland\\_2012-2017.pdf](http://www.nihe.gov.uk/homelessness_strategy_for_northern_ireland_2012-2017.pdf)

67 Jones, A. & Pleace, N. (2010) *A Review of Single Homelessness in the UK 2000-2010*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/ReviewOfSingleHomelessness\\_Final.pdf](http://www.crisis.org.uk/data/files/publications/ReviewOfSingleHomelessness_Final.pdf)

68 Pleace, N. & Quilgars, D. (2003) 'Led rather than leading? Research on homelessness in Britain' *Journal of Community and Applied Social Psychology*, 13: 187-196.

69 Fitzpatrick, S., Quilgars D. & Pleace, N. (eds.) (2009) *Homelessness in the UK: Problems and Solutions*. Coventry: CIH.

central to this expansion of homelessness resettlement and prevention services across the UK, including in Northern Ireland. Within Northern Ireland, overall responsibility for the programme lies with the DSD but it is administered by the NIHE. These SP funds enabled 'housing-related' support to be provided for a range of vulnerable groups, with homeless people and those at risk of homelessness key amongst them. The 'ring-fenced' status of SP funding has since been removed in both England and Scotland, prompting concerns that services for some SP client groups, including homeless people, might lose out disproportionately.<sup>70</sup> In Northern Ireland, the ring-fence remains, but arrangements for the administration of SP funds is under review, as discussed in Chapter 4.

In England, the quality of hostels, day centres and other frontline services has improved considerably in recent years as a result of the 'Hostels Capital Improvement Programme',<sup>71</sup> and the Scottish Government-backed Glasgow Hostel Closure Programme enabled the (successful) re-provisioning of some of the city's worst hostels.<sup>72</sup> There have been no equivalent nationally-funded programmes to improve hostel and day centre provision in either Wales or in Northern Ireland, though there has been investment in single homelessness services in some parts of both countries. Key informants in Northern Ireland noted improvements in joint working in recent years both with respect to young homeless people and homeless people coming out of prison. An unpublished review of hostel and other forms of homelessness accommodation has been undertaken in Northern Ireland (called the 'The Palmer Review'), and

the future of the hostel sector is under consideration as part of the implementation of both the Homelessness and Supporting People strategies in discussed in Chapter 4.

There is no trend data available on single homelessness in Northern Ireland, other than that provided under the statutory homelessness system, now discussed.

### Statutory homelessness

While rough sleeping and single homeless people staying in various forms of temporary accommodation are recognisable across the developed world,<sup>73</sup> core to any understanding of homelessness in the UK is our unique 'statutory homelessness system'. This legislative framework, first established by the Housing (Homeless Persons) Act 1977, provided, in brief, that local authorities must ensure that accommodation is made available to certain categories of homeless people. The original Act covered only Great Britain, but was introduced in Northern Ireland by the Housing (NI) Order 1988.<sup>74</sup> The homelessness legislation has subsequently been incorporated into separate legislation for different parts of Great Britain, but the relevant legislation for Northern Ireland remains 'the 1988 Order' as amended by the Housing (NI) Order 2003 ('the 2003 Order'),<sup>75</sup> and the Housing (Amendment) Act (NI) 2010 ('the 2010 Act').

Under this statutory framework, if the NIHE has 'reason to believe' that a household may be homeless or threatened with homelessness they have a duty to make inquiries to establish whether they owe them a statutory duty. These inquiries concern the following key concepts:

70 Homeless Link (2011) 'Cuts Making it Harder for Homeless People to Get Help', *Homeless Link Press Release*, 30<sup>th</sup> June: <http://www.homeless.org.uk/news/cuts-making-it-harder-homeless-people-get-help>

71 CLG (2006) *Places of Change: Tackling Homelessness through the Hostels Capital Improvement Programme*. London: CLG.

72 Fitzpatrick, S., Bretherton, J., Jones, A., Pleace, N. & Quilgars, D. (2010) *The Glasgow Hostel Closure and Re-provisioning Programme: Final Report on the Findings of a Longitudinal Evaluation*. York: Centre for Housing Policy, University of York. <https://www.york.ac.uk/media/chp/documents/2009/The%20Glasgow%20Hostel%20Closure.pdf>

73 Fitzpatrick, S. & Stephens, M. (2007) *An International Review of Homelessness and Social Housing Policy*. London: CLG. <http://www.york.ac.uk/media/chp/documents/2007/interviewhomelessness.pdf>

74 The Housing (NI) Order 1988 (SI 1988/1990 NI.23)

75 The Housing (NI) Order 2003 (SI 2003/412 NI.2)

- *Homelessness* – persons without any accommodation in the UK or elsewhere which they have a legal right or licence to occupy, together with their whole household, are legally ‘homeless’. Those who cannot gain access to their accommodation, or cannot reasonably be expected to live in it (for example because of a risk of violence/abuse), are also homeless, as are those occupying temporary accommodation such as women’s refuges. A person is legally ‘threatened with homelessness’ if it is likely that they will become homeless within 28 days.
- *Eligibility* – many ‘persons from abroad’ are ‘ineligible’ for assistance under the homelessness legislation. Persons guilty of ‘unacceptable behaviour’ are also ineligible for homelessness assistance in Northern Ireland (the behaviour in question may be that of the person or a member of their household).
- *Priority need* – the priority need groups include: households which contain dependent children, a pregnant woman, or someone who is ‘vulnerable’ because of old age, mental illness, disability, or for some ‘other special reason’; those who have lost accommodation as a result of an emergency, such as fire or flood; those who have been subject to violence in the home and are at risk of further violence (this includes both domestic violence and also intimidation and other forms of violent criminal activity); and young persons aged between 16 and 21 years old who are at risk of sexual or financial exploitation.
- *Intentional homelessness* – this refers to deliberate acts or omissions that cause a person to lose their accommodation (e.g. running up rent arrears, anti-social behaviour, giving up accommodation that was reasonable to occupy, etc.). In Northern Ireland, a person can also be

deemed intentionally homeless if the NIHE is satisfied that they have entered into an arrangement the purpose of which is to enable them to become entitled to assistance as a homeless person, and there is a direct link between this ‘collusion’ and their homelessness.

If the applicant satisfies all four tests – i.e. they are eligible, unintentionally homeless and in priority need – then they will be awarded ‘Full Duty Applicant’ (FDA) status. As such they will be owed a statutory duty by the NIHE to be rehoused and will be entitled to access temporary accommodation while they are waiting to be rehoused. They will also receive a standard 70 points under the current NIHE ‘Housing Selection Scheme’ (HSS) (also currently being reviewed, see Chapter 4), in addition to any other housing need ‘points’ to which they may be entitled under the HSS. Those FDAs who have been accepted as homeless on the basis of intimidation will be entitled to an additional 200 points in the HSS, over and above these standard 70 FDA points. All persons with FDA status are entitled to three ‘reasonable offers’ of housing (as noted in Chapter 4, there is now a proposal that this be reduced to two).

The ‘local connection’ rules operate in a different way in Northern Ireland than they do elsewhere in the UK. If a person with FDA status has a local connection to Northern Ireland – which can be established via normal residence, employment, family associations or other special circumstances – they may select the areas in which they want to live. If a person found to be a FDA has no local connection with Northern Ireland, they will be offered property in any area at the discretion of the NIHE.

There have been fewer policy and legal developments on homelessness in Northern Ireland over the past decade or so than elsewhere in the UK, which may in part reflect the fact that devolution has been suspended for significant periods of time.<sup>76</sup> Northern

Ireland has not, therefore, experienced the kind of wide ranging reviews of the legislative framework on homelessness that have taken place elsewhere in the UK.<sup>77</sup> In particular, there has been less strengthening of the statutory safety net for young people in Northern Ireland than there has been in other parts of the UK in recent years,<sup>78</sup> and 16 and 17 year olds are not automatically granted priority need, nor are children leaving care (though there have been positive policy developments in this field, as reported in Chapter 4). A Code of Guidance on Homelessness does not exist for Northern Ireland, with the NIHE relying mainly on the English Code of Guidance.

However, there have been important recent developments. The 2010 Act introduced a new independent homeless review and appeal process for dissatisfied applicants, commencing on 1st December 2010. This means that, for the first time in Northern Ireland, homeless applicants have the opportunity to exercise a statutory right to have a homelessness decision reviewed by the NIHE and then looked at on appeal, on a point of law, by the county court. It also introduced a new duty on the NIHE to provide advice on homelessness and its prevention to anyone in Northern Ireland who requests it, free of charge, echoing provisions already in place elsewhere in the UK. This is in addition to the specific advice and assistance duty owed under the 1988 Order to homeless persons and those threatened with homelessness who do not have FDA status because they are not in priority need or are intentionally homeless. These specific advice and assistance duties have recently been strengthened via regulations issued under the

2010 Act and accompanying guidance issued by the DSD.<sup>79</sup>

The 2010 Act also gives the NIHE a duty to formulate and publish a homelessness strategy, updated every five years. The Act defines this as a strategy to prevent homelessness in Northern Ireland, to secure that sufficient accommodation is available in Northern Ireland for people who are or may become homeless, and to secure the satisfactory provision of advice and assistance to homeless and formerly homeless people and those threatened with homelessness. The '*Homelessness Strategy for Northern Ireland 2012-2017*' was published in April 2012,<sup>80</sup> and is discussed in detail in Chapter 4.

Perhaps one of the most striking features of the homelessness context in Northern Ireland in recent years is the very high proportion of NIHE and housing association allocations made to statutorily homeless households. In 2011/12 lettings to homeless households made up 73% of all NIHE lettings to new tenants, as compared with 42% of all social lets in Scotland, and only 18% of all local authority lets to new tenants in England.<sup>81</sup> Linked to this, as discussed in Chapter 5, current rates of both homelessness presentations ('decisions made' on those seeking assistance) and acceptances (those assessed as owed the 'FDA' status) are higher in Northern Ireland than elsewhere in the UK. In a Joseph Rowntree Foundation-funded review of the impact of devolution on housing and homelessness across the UK, the authors suggested that the explanation for this exceptionally high level of statutory homelessness may lie in the

76 Wilcox, S. & Fitzpatrick, S. with Stephens, M., Pleace, N., Wallace, A. & Rhodes, D. (2010) *The Impact of Devolution: Housing and Homelessness*. York: JRF. <http://www.jrf.org.uk/sites/files/jrf/impact-of-devolution-long-term-care-housing.pdf>

77 Gray, P. & Long, G. (2009) 'Homelessness policy in Northern Ireland: Is devolution making a difference?', in Fitzpatrick, S., Quilgars D. & Pleace, N. (eds.) *Homelessness in the UK: Problems and Solutions*. Coventry: CIH.

78 Quilgars, D., Johnsen, S. & Pleace, N. (2008) *Youth Homelessness in the UK: A Decade of Progress?*, York: JRF. <http://www.jrf.org.uk/sites/files/jrf/2220-homelessness-young-people.pdf>

79 Homeless Persons Advice and Assistance Regulations (NI) 2011. (SI 2011/339.)

80 NIHE (2012) *Homelessness Strategy for Northern Ireland 2012-2017*. Belfast: NIHE. [http://www.nihe.gov.uk/homelessness\\_strategy\\_for\\_northern\\_ireland\\_2012-2017.pdf](http://www.nihe.gov.uk/homelessness_strategy_for_northern_ireland_2012-2017.pdf)

81 Tables 97b, 103 and 104 in Pawson, H. & Wilcox, S. (2013) *UK Housing Review 2013*. Coventry: CIH.

sharp deterioration in housing affordability experienced in Northern Ireland in recent years,<sup>82</sup> which as we argue below is key to understanding statutory homelessness trends across the UK. It was also suggested in that earlier study, and confirmed in the current study, that in Northern Ireland, serious attention to homelessness prevention has come later in Northern Ireland than elsewhere in the UK:

*“...the prevention agenda kicked in much earlier [elsewhere in UK]. I mean our prevention agenda still hasn’t really been implemented here. It could be because Housing Options has been fairly widely practiced in England and Scotland, as far as I’m aware, and there’s always this debate around Housing Options as to what extent it’s actually gate keeping... So I think those things could have had an impact.”*  
(Senior manager, voluntary sector)

It is certainly the case that a growing emphasis on homelessness prevention and the ‘Housing Options’ model – whereby households approaching a LA for assistance with housing were given a formal interview offering advice on all of the various means by which their housing problems could be resolved<sup>83</sup> – has been a very significant feature of homelessness policy development

in Great Britain over the past decade or so. Statutory homelessness in England and Wales fell sharply from the mid to late 2000s, as a direct result of the implementation of Housing Options.<sup>84</sup> While this Housing Options model attracted considerable controversy,<sup>85</sup> research has indicated that at least some of the decline in statutory homelessness resulted from constructive homelessness prevention, rather than being entirely attributable to increased LA ‘gatekeeping’.<sup>86</sup> Policy has taken quite a different direction in Scotland<sup>87</sup> with the phased abolition of the ‘priority need’ test meaning that, from the end of 2012, virtually all homeless people in Scotland are entitled to settled housing.<sup>88</sup> However, with increasing pressure on both temporary accommodation and permanent social housing lettings, the Scottish Government has recently started promoting stronger prevention measures, along the lines of the English and Welsh Housing Options model in an effort to reduce ‘statutory demand’ and assist with meeting the demands of the 2012 commitment. As a result there has also been a recent sharp drop in levels of statutory homelessness in Scotland.<sup>89</sup> We understand that there is now considerable interest in Northern Ireland in the Scottish ‘Housing Options’ preventative approach, with a view to recommending the introduction of something similar in the jurisdiction.<sup>90</sup> However, the lesser attention given to

82 Wilcox, S. & Fitzpatrick, S. with Stephens, M., Pleace, N., Wallace, A. & Rhodes, D. (2010) *The Impact of Devolution: Housing and Homelessness*. York: JRF. <http://www.jrf.org.uk/sites/files/jrf/impact-of-devolution-long-term-care-housing.pdf>

83 DCLG (2006) *Homelessness Prevention: A Guide to Good Practice*. London: DCLG; Welsh Assembly Government (2004) *The Prevention of Homelessness: Advice Note*. Cardiff: Welsh Assembly Government <http://wales.gov.uk/desh/publications/housing/preventhomeless/guidee?lang=en>

84 Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The homelessness monitor: Scotland 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_Scotland\\_2012\\_complete.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_Scotland_2012_complete.pdf)

Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. with Watts, B. (2013) *The Homelessness Monitor: Wales 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/05-13\\_HomelessnessMonitor\\_Wales\\_web.pdf](http://www.crisis.org.uk/data/files/publications/05-13_HomelessnessMonitor_Wales_web.pdf)

85 Pawson, H. (2007) ‘Local authority homelessness prevention in England: Empowering consumers or denying rights?’, *Housing Studies*, 22(6): 867-884.

86 Pawson, H., Netto, G. Jones, C., Wager, F., Fancy, C. & Lomax, D (2007) *Evaluating Homelessness Prevention*. London: CLG. [http://www.sbe.hw.ac.uk/documents/Pawson\\_et\\_al\\_2007\\_Evaluating\\_Homelessness\\_Prevention.pdf](http://www.sbe.hw.ac.uk/documents/Pawson_et_al_2007_Evaluating_Homelessness_Prevention.pdf)

87 Pawson, H. & Davidson, E. (2008) ‘Radically divergent? Homelessness policy and practice in post-devolution Scotland’, *European Journal of Housing Policy*, 8(1): 39-60.

88 Anderson, I. (2009) ‘Homelessness policy in Scotland: A complete state safety net by 2012?’, in Fitzpatrick, S., Quilgars D. & Pleace, N. (eds.) *Homelessness in the UK: Problems and Solutions*. Coventry: CIH. The 2003 Act also made provision to significantly soften Scotland’s ‘intentional homelessness’ provisions, and made allowance for Ministers to suspend the ‘local connection’ referral rules, but neither of these amendments has yet been brought into force and there is currently no indication that they will be.

89 Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The homelessness monitor: Scotland 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_Scotland\\_2012\\_complete.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_Scotland_2012_complete.pdf)

90 Mahaffy, R. (2013) *Preventing Homelessness: The Housing Options Approach. A Review of the Scottish Experience and Considerations for Northern Ireland*. Paper presented at Preventing Homelessness – The Housing Options Approach Seminar, Ballymena, Northern Ireland, 11<sup>th</sup> October 2013.

prevention in Northern Ireland can't be the entire story with respect to the extraordinarily high proportion of social lettings absorbed by statutorily homeless households. Even prior to the Housing Options/prevention agenda, allocations to statutorily homeless households were nowhere as high as in Northern Ireland in any other part of the UK. As Chapter 5 indicates, another likely contributory factor relates to the NIHE administrative choice to process applications from older people who require rehousing for health or social care reasons via the homelessness legislation rather than through the 'normal' allocations system.<sup>91</sup> It is also possible that there is some impact from other policy factors unique to the jurisdiction. For example, the treatment of statutorily homeless applicants within regard to social allocations is more generous in Northern Ireland than is the case in Great Britain, where it is common for those owed the 'main homelessness duty' to be made only one reasonable offer of accommodation (as noted above, three such offers are made in Northern Ireland at the moment, though this is likely to change, see Chapter 4).

### Hidden homelessness

Finally, there is the issue of 'hidden' homelessness, which has been a longstanding concern of many homelessness agencies and the subject of various reports by Crisis.<sup>92</sup> The term 'hidden homelessness' remains controversial, but broadly speaking refers to those people who may be considered 'homeless' but whose situation is not 'visible' either on the streets or in official statistics on households seeking housing assistance. Classic examples would include households living in severely overcrowded

conditions, squatters, people 'sofa-surfing' around friends' or relatives' houses, those involuntarily sharing with other households on a long-term basis, and people sleeping rough in hidden locations.

By its very nature, it is difficult to assess the scale of and trends in hidden homelessness, particularly amongst single homeless people (though see the useful analysis in a key Crisis report),<sup>93</sup> but some particular elements of potential hidden homelessness are amenable to statistical analysis, including with respect to trends over time, and it is these elements of hidden homelessness that are focused upon in this report. This includes overcrowded households, and also 'concealed' households and 'sharing' households, all of which are concepts recognised in a number of official surveys. This evidence is reviewed in detail in Chapter 5.

### 2.3 The international context<sup>94</sup>

The key distinguishing feature of homelessness policy in Northern Ireland (and the wider UK) is the emphasis on 'enforceable' legal rights – i.e. rights which courts of law will enforce on behalf of individuals – as a mechanism of 'empowering' homeless households and ensuring that their long-term housing needs are met.<sup>95</sup> Internationally, the UK approach is highly unusual in this respect, with only France offering anything remotely similar.<sup>96</sup> While a constitutional 'right to housing' exists in many other European countries, there are seldom any legal mechanisms enabling homeless individuals to enforce such rights. International reviews suggest that, though the UK statutory homelessness system has its drawbacks, in that it can encourage an

<sup>91</sup> NIHE (2012) *Homelessness Strategy for Northern Ireland 2012-2017*. Belfast: NIHE. [http://www.nihe.gov.uk/homelessness\\_strategy\\_for\\_northern\\_ireland\\_2012-2017.pdf](http://www.nihe.gov.uk/homelessness_strategy_for_northern_ireland_2012-2017.pdf)

<sup>92</sup> Reeve, K. & Batty, E. (2010) *The Hidden Truth about Homelessness: Experiences of Single Homelessness in England*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HiddenTruthAboutHomelessness\\_web.pdf](http://www.crisis.org.uk/data/files/publications/HiddenTruthAboutHomelessness_web.pdf)

<sup>93</sup> Ibid.

<sup>94</sup> A fuller account of this international context is given in the 2011 Homelessness Monitor.

<sup>95</sup> Fitzpatrick, S. & Stephens, M. (2007) *An International Review of Homelessness and Social Housing Policy*. London: CLG. <http://www.york.ac.uk/media/chp/documents/2007/interviewhomelessness.pdf>

<sup>96</sup> Loison-Leruste, M. and Quilgars, D. (2009) 'Increasing access to housing – implementing the right to housing in England and France', *European Journal of Homelessness*, 3: 75-1-100.

adversarial, process-driven approach on the part of both LAs and advocacy agencies,<sup>97</sup> it also has a number of important benefits,<sup>98</sup> not least making it far more difficult for social landlords to exclude the poorest and most vulnerable households from the mainstream social rented sector as happens in a number of other European countries.<sup>99</sup>

There are enforceable rights to emergency accommodation in a number of European countries, such as Germany and Sweden, and this is also the case in New York City in the US.<sup>100</sup> However, in all of these cases, the entitlement falls far short of the right to temporary accommodation until settled accommodation becomes available that applies in Northern Ireland (and the wider UK) for those owed the main homelessness duty, and in most relevant jurisdictions these emergency accommodation duties only apply to roofless households with literally nowhere else to go. On the other hand, it is worth noting that there are no legal rights to emergency accommodation for roofless people in Northern Ireland or elsewhere in the UK (aside from Scotland) unless they are in a 'priority need group'. In this sense the current *legal safety net* for rough sleepers in the UK (except Scotland) is weaker than in these countries.<sup>101</sup>

Notwithstanding the lack of legally enforceable rights to settled housing, in most European and other developed countries there is some sort of state-funded assistance

to homeless people.<sup>102</sup> These programmes are often organised in a broadly similar way to that in Northern Ireland and elsewhere in the UK: central government establishes a national strategic and/or legal framework, and provides financial subsidies for homelessness services, but direct provision is often undertaken by voluntary organisations.

As in the UK, most north-western European countries offer 're-integrative' services of various kinds as well as emergency provision, and have at least some focus on homelessness prevention, most notably in Germany<sup>103</sup> and Finland<sup>104</sup> where prevention efforts (particularly eviction prevention) have been extremely effective with regard to family homelessness. In Australia and the US, there are relatively extensive targeted homelessness programmes, but in the latter case in particular this is compensating for a very weak mainstream welfare safety net. Another historic weakness in the US has been a lack of emphasis on homelessness prevention, though that is beginning to change.<sup>105</sup>

One important point to emerge from the international literature on homelessness is that (credible) substantial declines in homelessness tend to be associated with carefully-targeted and well-resourced policy measures, whose implementation has been closely monitored.<sup>106</sup> This certainly seems the case with respect to the dramatic falls in family homelessness achieved in Germany and Finland in recent years,<sup>107</sup> as well as

97 O'Sullivan, E. (2008) 'Sustainable solutions to homelessness: The Irish case', *European Journal of Homelessness*, 2: 205-234.

98 Fitzpatrick, S. & Watts, B. (2011) 'The 'Right to Housing' for homeless people', in E. O'Sullivan (eds), *Homelessness Research in Europe*. Brussels: FEANTSA.

99 Stephens, M., Burns, N. & MacKay, L. (2002) *Social Market or Safety Net? British Social Rented Housing in a European Context*. Bristol: Policy Press.

100 Fitzpatrick, S. & Stephens, M. (2007) *An International Review of Homelessness and Social Housing Policy*. London: CLG. <http://www.york.ac.uk/media/chp/documents/2007/interviewhomelessness.pdf>

101 Though the statutory guidance in Wales does state that a rough sleeper should be considered as vulnerable 'other'.

102 Ibid.

103 Busch-Geertsema, V. & Fitzpatrick, S. (2008) 'Effective homelessness prevention? Explaining reductions in homelessness in Germany and England', *European Journal of Homelessness*, 2: 69-95.

104 Fitzpatrick, S., Johnsen, S. & Watts, B. (2012) *International Homelessness Policy Review: A Report to Inform the Review of Homelessness Legislation in Wales*. Cardiff: Cardiff University. <http://wales.gov.uk/docs/desh/publications/120131interhomelesspolicyreviewen.pdf>

105 Culhane, D.P., Metraux, S. & Byrne, T. (2011) 'A prevention-centred approach to homelessness assistance: a paradigm shift?', *Housing Policy Debate*, 21(2): 295-315.

106 Busch-Geertsema, V. & Fitzpatrick, S. (2008) 'Effective homelessness prevention? Explaining reductions in homelessness in Germany and England', *European Journal of Homelessness*, 2: 69-95.

with regard to the considerable success in reducing 'chronic homelessness' reported in the US.<sup>108</sup> This point has particular resonance in Northern Ireland where data and monitoring on homelessness is somewhat limited (see Chapters 4 and 5).

## 2.4 Homelessness causation

Explanations of homelessness in the UK and in other developed countries have traditionally fallen into two broad categories: *individual* and *structural*.<sup>109</sup> Broadly speaking, individual explanations focus on the personal characteristics, behaviour and needs of homeless people. Structural explanations, on the other hand, locate the causes of homelessness in external social and economic factors, such as housing market conditions, poverty and unemployment. An 'individualistic' focus on the ill health, substance dependencies and dysfunctional families of homeless people began to subside in the 1960s as pressure groups and academics increasingly argued that homelessness was the result of housing market failures. While structural, housing market-based accounts of homelessness then dominated until the 1980s, their credibility declined as research repeatedly identified high levels of health and social support needs amongst single homeless people, particularly those sleeping rough.<sup>110</sup> As a result, researchers again began to incorporate individual factors in their explanations of homelessness, while at the same time continuing to assert the overall primacy of structural factors. This led them to the following set of assertions which became the orthodox account of homelessness causation:<sup>111</sup>

- (a) Structural variables such as housing shortages, poverty and unemployment create the conditions within which homelessness will occur and determine its overall extent; *but*
- (b) People with personal problems are more vulnerable to these adverse social and economic conditions than other people; *therefore*
- (c) The high concentration of people with support needs in the homeless population can be explained by their susceptibility to structural forces, rather than necessitating an individualistic explanation of homelessness.

This 'new orthodoxy' provided a more 'practically adequate' explanation of homelessness than prior analyses, but was unsatisfying for several reasons. For example, there are many factors which could be interpreted as operating at either a structural or individual level. Should, for example, the breakdown in a homeless person's marriage be considered an individual problem or the result of a structural trend towards growing family fragmentation? How can the new orthodoxy account for homelessness arising from acute personal crises where structural factors can seem virtually absent, as has been demonstrated to often be the case with older homeless people?<sup>112</sup>

Perhaps most fundamentally, these orthodox accounts of homelessness tend to imply a rather simplistic 'positivist' notion of social causation:

107 Fitzpatrick, S., Johnsen, S. & Watts, B. (2012) *International Homelessness Policy Review: A Report to Inform the Review of Homelessness Legislation in Wales*. Cardiff: Cardiff University. <http://wales.gov.uk/docs/desh/publications/120131interhomelesspolicyreviewen.pdf>

108 Byrne, T. & Culhane, D.P. (2011) 'The Right to Housing: an effective means for addressing homelessness?' *University of Pennsylvania Journal of Law and Social Change*, 14 (3): 379-3.

109 Neale, J. (1997) 'Theorising homelessness: contemporary sociological and feminist perspectives', in Burrows, R., Pleace, N. & Quilgars, D. (eds.) *Homelessness and Social Policy*. London: Routledge.

110 Fitzpatrick, S., Kemp, P. A. & Klinker, S. (2000) *Single Homelessness: An Overview of Research in Britain*. Bristol: The Policy Press.

111 Pleace, N. (2000) 'The new consensus, the old consensus and the provision of services for people sleeping rough', *Housing Studies*, 15(4): 581-594.

112 Crane, M., Byrne, K., Fu, R., Bryan Lipmann, B., Mirabelli, F., Rota-Bartelink, A., Ryan, M., Shea, R., Watt, H. & Warnes, A. M. (2005) 'The causes of homelessness in later life: findings from a 3-Nation study', *Journal of Gerontology*, 60B(3): 152-159.

*“Housing shortages, poverty, unemployment, personal difficulties such as mental health, drug or alcohol problems are sometimes said to be the causes of rough sleeping. However, there are continuing problems of rough sleeping in areas with no housing shortage. Equally, the great majority of people in poverty or with mental health, or substance abuse problems, do not sleep rough. ... It follows that housing shortages, poverty, mental health and substance misuse problems cannot be said to cause rough sleeping.” (p. 5)<sup>113</sup>*

There is an assumption here that for something to constitute a ‘cause’ of homelessness it must be both ‘necessary’ (i.e. homelessness cannot occur unless it is present) and ‘sufficient’ (i.e. it inevitably leads to homelessness). But such 100% correlations are rarely found in the social world, and certainly not with respect to complex phenomena like homelessness.

The ‘critical realist’ account of homelessness employed in this report overcomes these limitations by employing a more sophisticated theory of social causation.<sup>114</sup> First, according to the realist perspective, social causation is *contingent*: given the open nature of social systems, something may have a ‘tendency’ to cause homelessness without ‘actually’ causing it on every occasion, because other (contextual) factors may often – or even always – intervene to prevent correspondence between cause and effect. These ‘buffer’ factors may include, for example, targeted prevention policies (see above) or protective social relationships (see below). Second, realist explanations are *complex*, taking into account multiple (often inter-related) causal mechanisms, and

also allowing for the possibility of a range of quite separate causal routes into the same experience.

Another central tenet of realist theories of causation is that causal mechanisms operate across a wide range of societal ‘strata’, with no one strata assumed to be logically prior to any other.<sup>115</sup> This is a crucial point with respect to the causation of homelessness wherein the orthodox position seems to be that ‘structural’ or ‘economic’ causes are somehow more fundamental than more ‘personal’ or ‘social’ factors. In contrast, a realist theoretical framework allows for the possibility that the balance of underlying causal factors may vary between different homeless groups. For example, there can be little doubt that high levels of youth unemployment and social security cuts played a major role in driving up the numbers of homeless young people in the late 1980s,<sup>116</sup> whereas for older people it is plausible that personal crises such as bereavement may be far more important than any aspect of the structural context.<sup>117</sup> Likewise, research on statutorily homeless families in England has suggested that this form of homelessness is far less strongly associated with individual support needs than appears to be the case with rough sleeping or single homelessness.<sup>118</sup>

It may also mean that the balance between structural and individual factors varies between countries. It seems likely, for example, that countries with benign social and economic conditions – well functioning housing and labour markets and generous social security policies – will have a low overall prevalence of homelessness, but that a high proportion of their (relatively) small homeless populations

<sup>113</sup> Randall, G. & Brown, S. (1999) *Prevention is Better Than Cure*. London: Crisis.

<sup>114</sup> Fitzpatrick, S. (2005) ‘Explaining homelessness: a critical realist perspective’, *Housing, Theory & Society*, 22(1):1-17.

<sup>115</sup> *Ibid.*

<sup>116</sup> Fitzpatrick, S. (2000) *Young Homeless People*. Basingstoke: Macmillan.

<sup>117</sup> Crane, M., Byrne, K., Fu, R., Bryan Lipmann, B., Mirabelli, F., Rota-Bartelink, A., Ryan, M., Shea, R., Watt, H. and Warnes, A. M. (2005) ‘The causes of homelessness in later life: findings from a 3-Nation study’, *Journal of Gerontology*, 60B(3): 152-159.

<sup>118</sup> Pleace, N., Fitzpatrick, S., Johnsen, S., Quilgars, D. & Sanderson, D. (2008) *Statutory Homelessness in England: The Experience of Families and 16-17 Year Olds*. London: CLG. <http://www.york.ac.uk/media/chp/documents/2008/Family%20Homelessness%20final%20report.pdf>

will have complex personal problems.<sup>119</sup> The reverse has been posited to hold true (high prevalence/low proportion with support needs) in countries with a more difficult structural context. While the available evidence is far from definitive, it does tend to support this analysis, with Sweden and the Netherlands at one end of the spectrum (countries with strong welfare states) and the US at the other (with a very weak welfare safety net).<sup>120</sup>

Research funded by the European Commission (EC) supports the argument that ‘welfare regimes’ impact profoundly on the causes and nature of homelessness.<sup>121</sup> However, the relationship between homelessness and labour market change is complex, and seems direct only in those countries (such as in eastern and southern Europe) and amongst those groups (such as recent migrants) which have the least welfare protection. Even in these cases, it is usually long-term worklessness or labour market marginality which is important rather than sudden labour market ‘shocks’, such as redundancy. The authors comment:

*“In those countries, and for those groups, with better welfare protection, it seems that sustained poverty and/or unemployment contribute to homelessness not so much in direct, material ways, but rather in longer-term, more indirect ways via exerting negative social pressures on family units.”* (p. 266)

This suggests that, insofar as there is an impact of rising unemployment on homelessness, this will most likely be a ‘lagged’ effect of the recession, and also

rather a diffuse one, mediated by many intervening variables (see Chapter 3). However, this is highly dependent on the strength or otherwise of welfare protection, as social security systems, and especially housing allowances, are what usually ‘break the link’ between losing a job or persistent low income and homelessness.<sup>122</sup> This means that significant reform of welfare provisions – such as that being implemented by the UK Coalition Government and discussed in detail in Chapter 4 – are likely to be highly relevant to homelessness trends in Northern Ireland.

The same European comparative research suggests that housing market conditions can have a more direct effect on homelessness than labour market conditions, and this effect can be to some extent independent of welfare arrangements.<sup>123</sup> Likewise in England, academic analysis has indicated that statutory homelessness has been closely tied to the housing market cycle until more proactive homelessness prevention over the past decade disrupted this link.<sup>124</sup> As discussed in Chapter 3, in the last housing recession levels of statutory homelessness actually *decreased* in Great Britain (though not in Northern Ireland), partly because overall levels of housing affordability and access eased in the context of a sluggish housing market and this facilitated higher levels of available relets in the social and private rented sectors.<sup>125</sup> Housing policies as well as housing markets matter to homelessness,<sup>126</sup> and it has been argued that housing can be considered, to at least some extent, ‘the saving grace’ in the UK welfare state, as the UK does better by low income households on a range of housing indicators than it does

<sup>119</sup> Shinn, M. (2007) ‘International homelessness: policy, socio-cultural, and individual perspectives’, *Journal of Social Issues*, 63(3): 657-677.

<sup>120</sup> Fitzpatrick, S. (2012) ‘Homelessness’, in Clapham, D. & Gibb, K. (eds.), *Handbook of Housing Studies*. London: Sage.

<sup>121</sup> Stephens, M., Fitzpatrick, S., Elsinga, M., Steen, G.V. & Chzhen, Y. (2010) *Study on Housing Exclusion: Welfare Policies, Labour Market and Housing Provision*. Brussels: European Commission. [http://www.sbe.hw.ac.uk/documents/Fitzpatrick\\_et\\_al\\_2010\\_Study\\_on\\_Housing\\_Exclusion\\_Welfare\\_policies\\_Labour\\_Market\\_and\\_Housing\\_Provision.pdf](http://www.sbe.hw.ac.uk/documents/Fitzpatrick_et_al_2010_Study_on_Housing_Exclusion_Welfare_policies_Labour_Market_and_Housing_Provision.pdf)

<sup>122</sup> Ibid.

<sup>123</sup> Ibid.

<sup>124</sup> Fitzpatrick, S. & Pawson, H. (2007) ‘Welfare safety net or tenure of choice? The dilemma facing social housing policy in England’, *Housing Studies*, 22(2): 163-182.

<sup>125</sup> Pawson, H. & Wilcox, S. (2011) *UK Housing Review 2010-11*. Coventry: CIH.

<sup>126</sup> Stephens, M., Fitzpatrick, S., Elsinga, M., Steen, G.V. & Chzhen, Y. (2010) *Study on Housing Exclusion: Welfare Policies, Labour Market and Housing Provision*. Brussels: European Commission. [http://www.sbe.hw.ac.uk/documents/Fitzpatrick\\_et\\_al\\_2010\\_Study\\_on\\_Housing\\_Exclusion\\_Welfare\\_policies\\_Labour\\_Market\\_and\\_Housing\\_Provision.pdf](http://www.sbe.hw.ac.uk/documents/Fitzpatrick_et_al_2010_Study_on_Housing_Exclusion_Welfare_policies_Labour_Market_and_Housing_Provision.pdf)

on most poverty league tables.<sup>127</sup> Housing appears to be a comparative asset, which tends to moderate the impact of poverty on low-income households. It has been hypothesised that three key housing policy instruments explain these relatively good housing outcomes for poorer households in the UK: HB, which pays up to 100% of eligible rent for low-income households; a relatively large social housing sector, allocated overwhelmingly according to need; and the statutory homelessness safety net.<sup>128</sup> Notably, all three aspects of this UK ‘housing settlement’ are now subject to potentially far-reaching change in England under the Coalition Government’s welfare reform and ‘localism’ agendas, which may undermine the protection they offer.<sup>129</sup> This is not the case in Northern Ireland where policies on housing, homelessness and welfare may – and do – depart substantially from those pursued in England (see Chapter 4).

One final point to note is the causal inter-relationship between the structural factors just discussed and the more ‘individual’ causes of homelessness. Often, though not invariably, the individual vulnerabilities, support needs and ‘risk taking’ behaviours implicated in some people’s homelessness (particularly amongst those sleeping rough) are themselves rooted in the pressures associated with poverty and other forms of structural disadvantage.<sup>130</sup> Those with a higher level of resources – in terms of social, cultural, human and material capital – may be expected to have the resilience to manage life crises without falling into homelessness. In this context, strong social relationships

are likely to be an especially important ‘buffer’ to homelessness,<sup>131</sup> and conversely the ‘exhaustion’ of family or other ‘anchor’ relationships (both sudden or gradual) is a widespread trigger to homelessness.<sup>132</sup> These relationships can be put under considerable strain by stressful economic conditions, as noted in the EC research above. Thus, deteriorating structural conditions could be expected to generate more individual and interpersonal vulnerabilities to homelessness over time, and are central to the anticipated lagged effects of unemployment and economic downturns (see Chapter 3).

## 2.5 Key points

- In the decade following devolution, there has been less policy and legal development on homelessness in Northern Ireland than elsewhere in the UK, probably in part because devolution has been suspended for significant periods of time. However, important changes have now been introduced by the Housing (Amendment) Act (NI) 2010, including a statutory duty on the NIHE to produce a homelessness strategy, with recent indications that a Scottish-style ‘Housing Options’ approach may now be under consideration.
- There has been no equivalent in Northern Ireland of the national-level RSIs established in England and Scotland, nor of the Hostels Capital Improvement Programme which has significantly improved the standard of hostels, day

127 Bradshaw, J., Chzhen, Y. & Stephens, M. (2008) ‘Housing: the saving grace in the British welfare state?’, in Fitzpatrick, S. & Stephens, M. (eds.) *The Future of Social Housing*, London: Shelter.

128 Fitzpatrick, S. & Stephens, M. (eds.) (2008) *The Future of Social Housing*. London: Shelter.

129 Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2011) *The homelessness monitor: Tracking the impacts of policy and economic change in England 2011-2013. Year 1: Establishing the baseline*. London: Crisis. <http://www.crisis.org.uk/data/files/publications/TheHomelessnessMonitor.pdf>

130 McNaughton, C. (2008) *Transitions through Homelessness: Lives on the Edge*. Basingstoke: Palgrave Macmillan.

131 Lemos, G. (2000) *Homelessness and Loneliness: The Want of Conviviality*. London: Crisis; Lemos, G. & Durkacz, S. (2002) *Dreams Deferred: The Families and Friends of Homeless and Vulnerable People*. London: Lemos & Crane; and Tabner, K. (2010) *Beyond Homelessness: Developing Positive Social Networks*. Edinburgh: Rock Trust. <http://www.therocktrust.co.uk/wp-content/uploads/2012/08/REPORT-FINAL4.pdf>

132 Stephens, M., Fitzpatrick, S., Elsinga, M., Steen, G.V. & Chzhen, Y. (2010) *Study on Housing Exclusion: Welfare Policies, Labour Market and Housing Provision*. Brussels: European Commission. [http://www.sbe.hw.ac.uk/documents/Fitzpatrick\\_et\\_al\\_2010\\_Study\\_on\\_Housing\\_Exclusion\\_Welfare\\_policies\\_Labour\\_Market\\_and\\_Housing\\_Provision.pdf](http://www.sbe.hw.ac.uk/documents/Fitzpatrick_et_al_2010_Study_on_Housing_Exclusion_Welfare_policies_Labour_Market_and_Housing_Provision.pdf)

centres and other frontline provision in England. Nonetheless, local services for single homeless people and rough sleepers have expanded in some parts of Northern Ireland, and hostels and other homeless accommodation are now subject to potentially far reaching reform in the context of both the homelessness and Supporting People strategies.

- An exceptionally high proportion of all new social housing lets in Northern Ireland are made to statutorily homeless households (73%). In part the explanation for this may be the lesser emphasis on homelessness prevention to date in Northern Ireland than in other parts of the UK, but it also seems likely to be related to NIHE policies and administrative practices, particularly the decision to process applications from older people who require rehousing for health or social care reasons via the statutory homelessness route rather than via the 'normal' allocations process as is generally the case in Great Britain.
- International, theoretical and historical perspectives all indicate that the causation of homelessness is complex, with no single 'trigger' that is either 'necessary' or 'sufficient' for it to occur. Individual, interpersonal and structural factors all play a role – and interact with each other – and the balance of causes differs over time, between countries, and varies between demographic groups.
- With respect to the main structural factors, evidence from a range of European countries suggests that housing market trends have the most direct impact on levels of homelessness, with the influence of labour market change more likely to be a lagged and diffuse effect, strongly mediated by welfare arrangements and other contextual factors.

### 3. Economic factors that may impact on homelessness

#### 3.1 Introduction

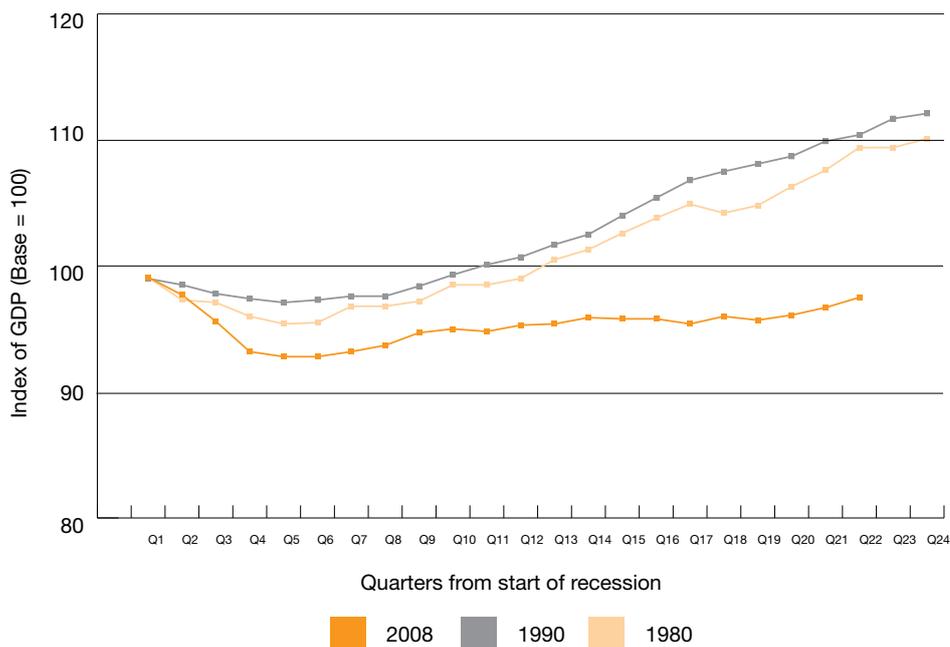
This chapter reviews the key economic developments in Northern Ireland, and across the UK, that may be expected to affect homeless groups and those vulnerable to homelessness. It identifies the impacts of the post-2007 economic and housing market recessions, and also considers the potential impact on homelessness of the current low levels of new house building, relative to projected levels of population and household growth. This analysis is informed by the causal framework set out in Chapter 2, and also by insights derived from our qualitative interviews with key informants from homelessness service providers across Northern Ireland. In Chapter 5 we assess whether the anticipated economic impacts identified in this chapter, and the potential policy impacts highlighted in the next chapter, are as yet evident in trends in national datasets.

#### 3.2 Post-2007 economic context

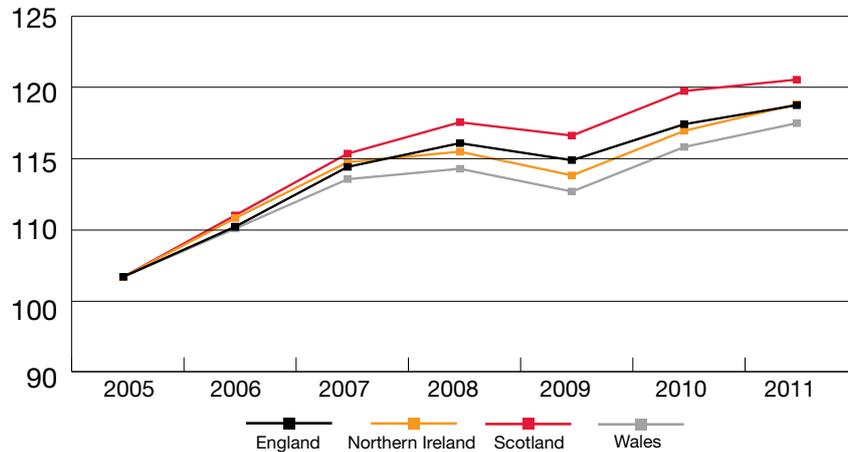
2013 has at last begun to see tentative signs of recovery in the UK economy, but only after the longest economic downturn for over a century (see Figure 3.1). There remain considerable uncertainties, especially about the fragility of some European economies, but most forecasters now anticipate modest levels of economic recovery in the next few years.

The latest forecast by the Office for Budget Responsibility (OBR) is for modest growth of just 1.4% in 2013, rising to 2.4% in 2014.<sup>133</sup> Even so it will still be 2015 before the economy returns to 2007 levels, and unemployment is expected to begin to fall. Moreover, the OBR forecast only suggests that claimant unemployment will fall below 1.2 million in 2016; when it will still be substantially higher than in the pre-credit crunch years.

Figure 3.1: Slow recovery from extended UK economic downturn



133 OBR (2013) *Economic and Fiscal Outlook, March 2013*. <http://cdn.budgetresponsibility.independent.gov.uk/March-2013-EFO-44734674673453.pdf>

**Figure 3.2: National Economic Performance: Changes in Gross Value since 2005**

Source: Region and Country Profiles - Economy, ONS website

While the UK Government did introduce some measures in the 2013 Budget designed to support economic recovery, these were relatively modest, and set within the context of an overall broadly neutral budgetary stance, and with continuing downwards pressures on most areas of public expenditure.

Figures for the Northern Ireland economy are currently only available up to 2011, and are for workplace based gross value added (GVA), rather than the wider and more inclusive concept of gross domestic product (GDP). However, on that measure the figures show that over the six years to 2011 Northern Ireland has broadly kept pace with the English economy, faring less well than in Scotland, but better than in Wales (see Figure 3.2).

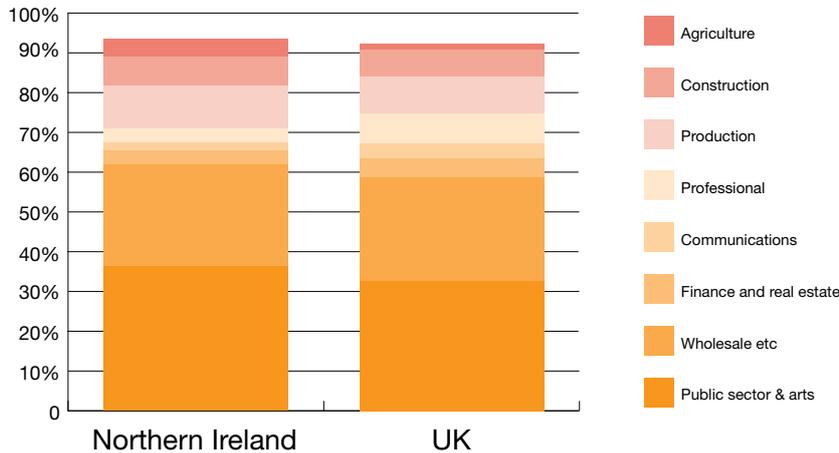
It must also be recognised that the cuts in public spending have only just begun to take effect, and the negative impact on economic growth and public sector employment has not yet been fully felt. OBR forecast UK unemployment to rise to 8.2% in 2013 and

2014 (on the ILO measure), before beginning to ease back over the next three years to just over 7%. This is still some way above the average (5.3%) over the decade before the credit crunch, albeit that unemployment has not risen as much in this downturn as had been anticipated based on past experience. Nonetheless the rising trend in unemployment has affected some groups disproportionately, most notably young people.

Between 2002 and late 2012 UK unemployment for those aged 18-24 nearly doubled, with the unemployment rate for that age group rising to 18%; compared to 8% for all those unemployed.<sup>134</sup> Rising unemployment as a result of public spending cuts is a particular concern in those parts of the UK most dependent on public sector jobs. The loss of jobs in the retail sector is also significant in terms of numbers of relatively low paid and less skilled employment.

134 Office for National Statistics (2012) *Labour market statistical bulletin: November 2012*. [http://www.ons.gov.uk/ons/dcp171778\\_284362.pdf](http://www.ons.gov.uk/ons/dcp171778_284362.pdf)

Figure 3.3: Workplace employment by sector in Northern Ireland 2010



### 3.3 The Northern Ireland economy

The impact of the post credit crunch downturn across the UK and in Northern Ireland must clearly be set in the context of the specific characteristics of the Northern Irish economy and labour market.

The most notable features of the Northern Ireland’s economy, compared to the UK as a whole, is that it has a larger proportion of employment in public sector services and administration, and a lower proportion of employment in the finance, communication and professional sectors. It also has a rather larger proportion of employment in the production, construction and agricultural sectors, as shown in Figure 3.3.

One of the obvious consequences of that employment structure is the Northern Ireland economy will be disproportionately disadvantaged by the public expenditure cuts now in train. While the distribution of those cuts between services is subject to decisions by the Northern Ireland Executive, their overall expenditure plans and policies are fixed by the budgetary framework and financial settlements provided by the UK

Westminster government. There was a sense of anticipation of ‘much worse to come’ amongst our key informants:

*“[The recession is] starting to have an impact economically but it doesn’t look as if it’s causing a particular problem in terms of the social fabric... it looks as if people are at the moment managing okay really. It’s partly because the public sector cuts haven’t really started to come through yet as they are now in England and when they start, which they will, I think there’ll be far more. We’re very dependent on the public sector here so it’s an issue... Certainly the reductions in public sector staff have not hit Northern Ireland as yet and we as an economy are highly dependent on public sector jobs. So I think that is going to be a difficult one.” (Academic key informant)*

While the Northern Ireland labour market currently has an unemployment rate in line with the UK average, at 7.8%, it is also characterised by far higher levels of economic inactivity than the rest of the UK. In the Spring of 2013 the overall economic inactivity rate in Northern Ireland was 27.0%,

compared to 22.4% for the UK as a whole.<sup>135</sup> The economic inactivity rate in Northern Ireland is also higher than in Scotland, Wales and any of the regions of England.

Northern Ireland is also characterised by low levels of pay, and household incomes, compared to the rest of the UK. Indeed median full time earnings in Northern Ireland in 2012 were 9.3% lower than for the UK as a whole, and lower than in all other parts of the UK, other than Wales and the North East of England.<sup>136</sup> However, gross disposable household incomes in 2011 were 15% lower than for the UK as a whole, and lower than in all parts of the UK including all the regions of England.<sup>137</sup>

### 3.4 Post-2007 housing market downturn

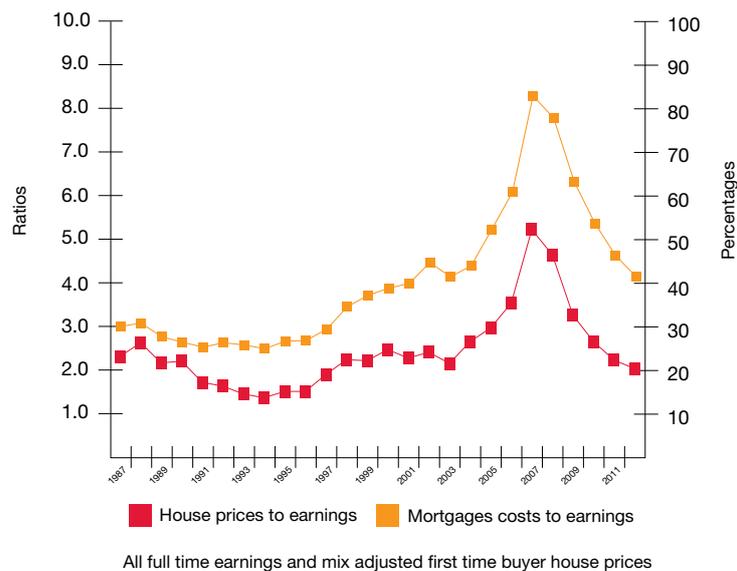
The Northern Ireland housing market has over the decades followed a quite distinctive pathway compared to the rest of the UK, and is more closely linked to the fortunes of

the Irish economy and housing market south of its border. There was no 1990s boom and bust, but house prices began to rise from 1997 onwards, and rose very sharply after 2003. While affordability was eased to some extent by the substantial reduction in interest rates after 1990, by 2007 Northern Ireland had gone from being one of the most affordable parts of the UK, to being one of the least affordable – and briefly was even less affordable than London.

But, as in Ireland, the subsequent fall in house prices was also far more severe than across the rest of the UK, and affordability has returned to more traditional levels (see Figure 3.4). This has left behind a heavily dislocated market, and a higher proportion of households with negative equity, as a result of buying in the boom years, than anywhere else in the UK:

*“... We have a really acute problem with our housing market, which is that within a decade we went from being the cheapest*

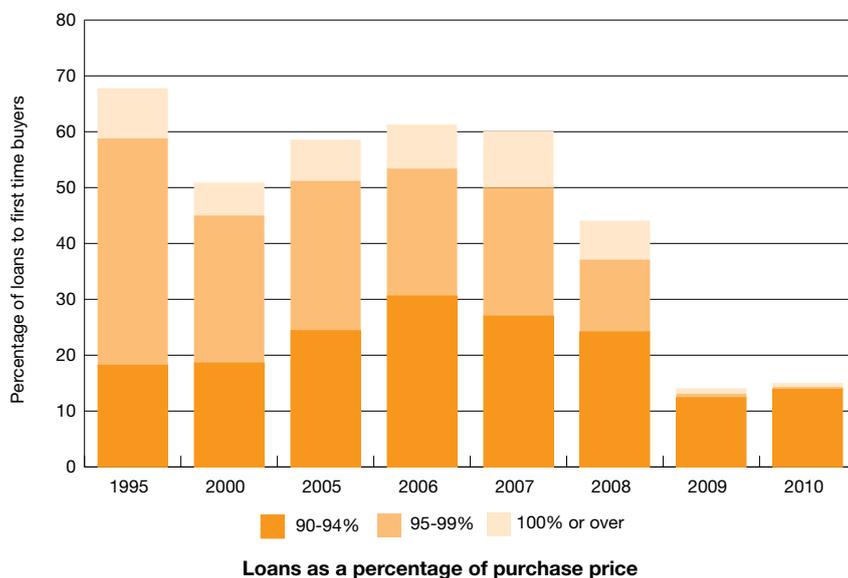
Figure 3.4: Housing market affordability in Northern Ireland



135 Northern Ireland Executive (2013) Statistical Press Release - Latest Labour Market Figures, June 2013. <http://www.northernireland.gov.uk/news-deti-120613-statistical-press-release>

136 Office for National Statistics (2012) Annual Survey of Hours and Earnings 2012 Provisional Results. <http://www.ons.gov.uk/ons/rel/ashe/annual-survey-of-hours-and-earnings/2012-provisional-results/index.html>

137 Ibid.

**Figure 3.5: Limited availability of low-deposit mortgages for first-time buyers**

Source: Regulated Mortgage Survey

*place in the UK to live to being the second most expensive outside of London... So there was this whole decade of really, really rapidly increasing house prices, and lots and lots of credit... What we'd also had here, driven by that whole investing in housing, was a huge boom in the construction industry, and all of that just basically dried up... at the same time as government were pulling back on public sector investment, and we have a much higher number of people here in Northern Ireland dependent on the public sector than there is anywhere else in the UK, so that impacted quite severely... So I do think the recession hit us very hard, and our housing market was quite key to the impact that it had here.” (Academic key informant)*

While housing affordability has fallen back to relatively modest – and more typical – levels since 2007, nonetheless access to home ownership has become more problematic for would be first time buyers in this period

as the reduced flow of mortgage funds and regulatory pressures have drastically reduced the availability of mortgage products allowing purchase with low or no deposit.<sup>138</sup> The sharp reduction in the availability of low deposit mortgages across the UK (see Figure 3.5) has in effect created a ‘wealth barrier’ to homeownership for aspiring first-time buyers – now excluding some 100,000 potential purchasers each year in the UK. There have been just some 5,000 advances for first-time buyers a year in Northern Ireland since 2008; little more than a third of the level achieved in the pre crunch decade. This is lower than at any time over the past thirty five years.

There was some marginal easing in the availability of low deposit mortgages for first time buyers in 2010, but FCA data on low deposit mortgages for all home buyers show that even by the first quarter of 2013, low deposit mortgages were still at only a sixth of the level in 2007, as a proportion of all mortgage advances.<sup>139</sup> Moreover this constraint for would be first time buyers

<sup>138</sup> Pawson, H. & Wilcox, S. (2011) *UK Housing Review Briefing Paper*. Coventry: CIH.

<sup>139</sup> Mortgage Lenders and Administrators Statistics, June 2013, Bank of England and Financial Conduct Authority (FCA) websites.

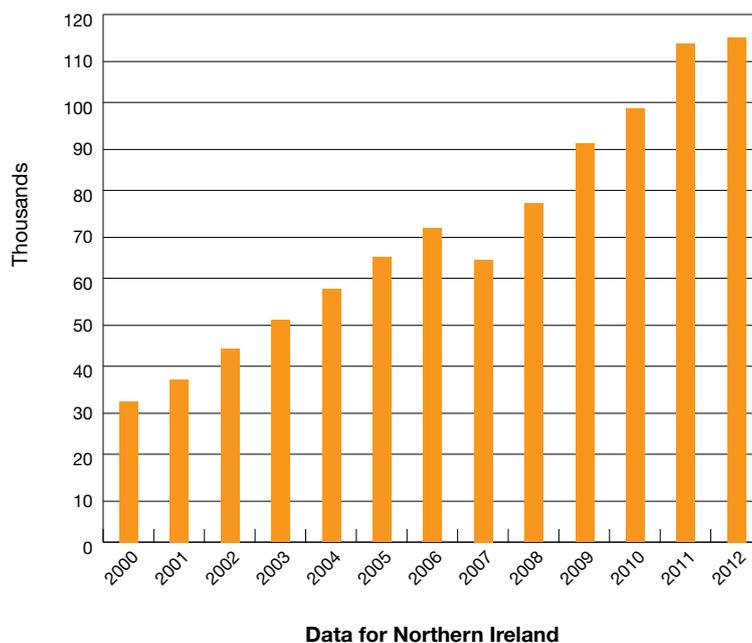
looks set to be locked in by a future tighter regulatory framework for mortgage lenders that will extend beyond the current dislocation of the market.

Looking ahead, expectations for housing market recovery in 2012 are moderated by the low level of anticipated economic growth, anxieties about employment prospects in the face of public sector cuts, and the prospect that financial market pressures will result in rising interest rates. Nonetheless the UK government support provided by the Funding for Lending scheme has improved the flow of low cost funds available to lenders, and there are now some signs of easing in the availability of mortgages to households able to provide at least a 5% deposit, and this is set to be reinforced by provisions for mortgage guarantees to lenders for mortgages requiring deposits of between 5% and 20%, that were announced in the UK 2013 Budget.

A further important difference in the housing market in this downturn is the far more significant role of the private rented sector (PRS). The sector has virtually tripled in size in Northern Ireland over the last twelve years, from 44,000 dwellings at the end of 2000 to 123,000 in March 2012<sup>140</sup> and now fulfills an important and active role in providing accommodation for households at all income levels (see Figure 3.6). It is also associated with high levels of mobility, consequently providing accommodation for a high proportion of all households moving in each year.

The improved supply of private rented dwellings has brought a welcome flexibility to the wider housing market, and has also provided an alternative source of accommodation for households unable to secure housing in either the social rented or home owner sectors (albeit that the PRS may not be their preferred tenure).

**Figure 3.6: Rapid growth of private rented sector**



Source UKHR & Northern Ireland Housing Statistics

**140** DSD (2014) *Northern Ireland Housing Statistics 2012-13*, Belfast: DSD. [http://www.dsdni.gov.uk/northern\\_ireland\\_housing\\_statistics\\_2012-13.pdf](http://www.dsdni.gov.uk/northern_ireland_housing_statistics_2012-13.pdf); Table 17 in Pawson, H. & Wilcox, S. (2013) *UK Housing Review*. Coventry: CIH.

The growth in the importance of the PRS for moving households is both in terms of moves into, but also within, and out of the sector. While data from England shows that less than one in ten moves by existing private tenants are either because the accommodation was unsuitable, or because of issues with their landlord,<sup>141</sup> this still suggests thousands of ‘pressured’ moves in Northern Ireland each year. Moreover, evidence from England also indicates that the ending of private sector assured shorthold tenancies (ASTs) is becoming a far more important cause of statutory homelessness, particularly in London<sup>142</sup> (there is a more mixed trend thus far on the broader ‘loss of rented accommodation’ category used in Northern Ireland, see Chapter 5).

Although it is clear that the PRS now plays a much more important part in the housing market, our understanding of the PRS is hampered by the lack of timely and robust data. There is no transaction data on lettings in the PRS, equivalent to the Land Registry data for house sales, and no robust long-term data series on PRS rents. We currently rely either on survey data, which is always some two years behind the story, or various ad hoc private sector data sets, which give only a very partial perspective on more current developments.

While in England the Valuation Office has now begun to publish data quarterly on market rent levels by region and local authority area, this approach has not yet been taken up in Northern Ireland. Meanwhile they do, of course, publish the figures for Local Housing Allowances (LHAs) for each ‘Broad Rental Market Area’ in Northern Ireland (see Chapter 4).

### 3.5 Household growth and housing market prospects

In the longer-term, prospects for housing market stability and accessibility are both uncertain and potentially problematic. Latest household projections suggest that housing demand will continue to grow strongly over the medium and longer-term: in the 15 years from 2008, household growth in Northern Ireland is projected to average some 8,000 per annum.<sup>143</sup> However, revised projections are now anticipated to show a rather slower rate of growth, given that the economic downturn has seen a return to the long-term trend of net outward migration from Northern Ireland, in marked contrast to the high level of net inward migration in the four years to 2007/08.<sup>144</sup>

While the likely rate of future household growth is not challenging in terms of average levels of new house building in Northern Ireland over the last three decades, there remain current problems in terms of restoring confidence to a severely dislocated market following the dramatic rise and fall in prices over the last decade.

### 3.6 Impact of the post-2007 economic and housing market downturn

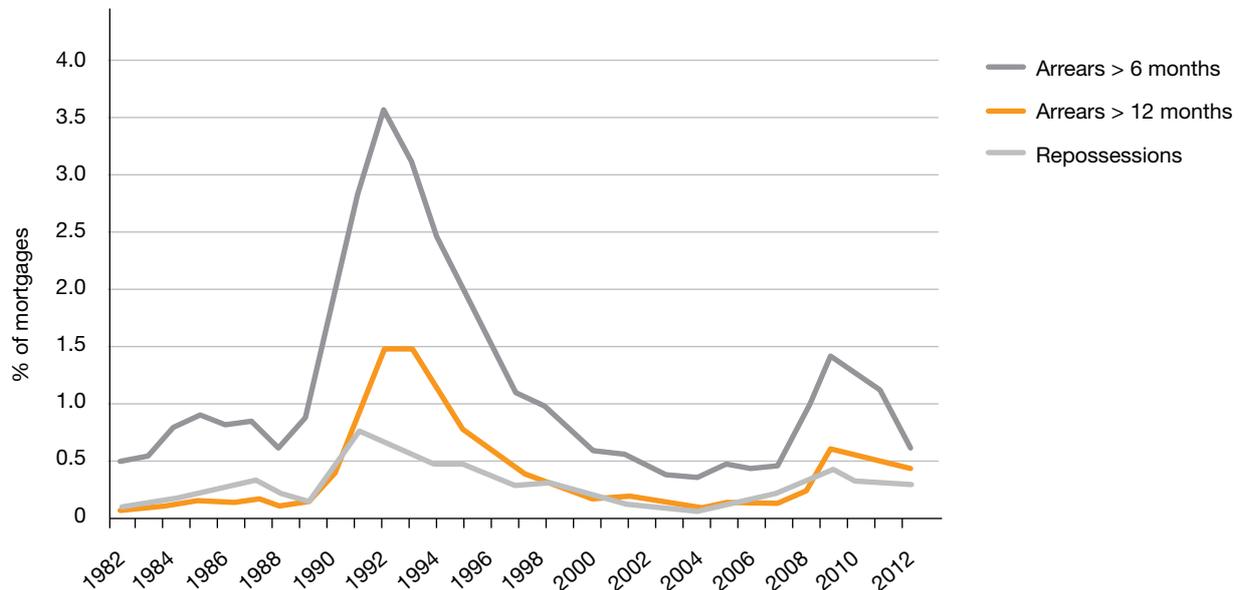
As noted in Chapter 2, European comparative research suggests that housing market conditions and systems can have a more direct effect on homelessness than labour market conditions. It also indicates that the impact of recessionary pressures – particularly rising unemployment – on homelessness is likely to be complex

<sup>141</sup> DCLG (2011) *English Housing Survey: Household Report 2009-10*. London: DCLG. [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/6718/1937206.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6718/1937206.pdf) We could source no equivalent data for Northern Ireland.

<sup>142</sup> Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The Homelessness Monitor: England 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_England\\_2012\\_WEB.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_England_2012_WEB.pdf)

<sup>143</sup> NISRA (2010) *Statistical Bulletin: 2008 based household projections for areas within Northern Ireland*. Belfast: NISRA. [http://www.nisra.gov.uk/archive/demography/population/household/NI08\\_House\\_Projs.pdf](http://www.nisra.gov.uk/archive/demography/population/household/NI08_House_Projs.pdf)

<sup>144</sup> NISRA (2013) *Long Term International Migration Estimates for Northern Ireland (August 2013)*. Belfast: NISRA. [http://www.nisra.gov.uk/archive/demography/population/migration/Mig\\_Report11\\_12.pdf](http://www.nisra.gov.uk/archive/demography/population/migration/Mig_Report11_12.pdf)

**Figure 3.7: Mortgage arrears and repossessions, UK 1982-2012**

Source: DCLG Live Table 1300

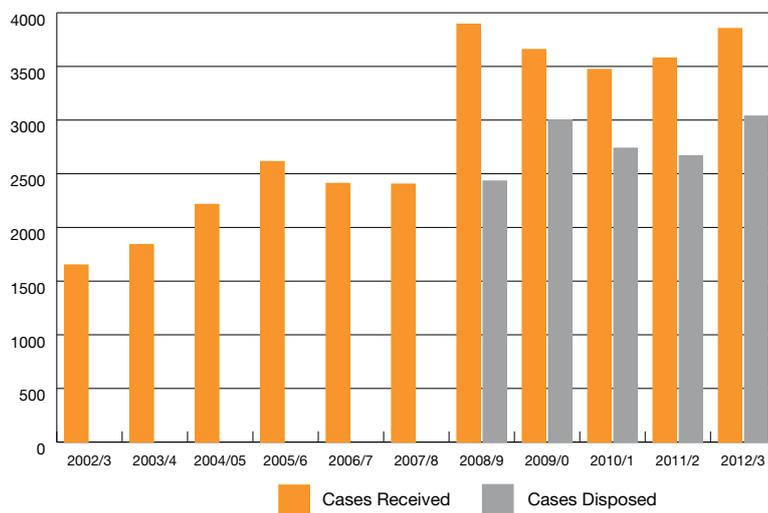
and rather diffuse, mediated by welfare arrangements and other intervening factors. Analyses of previous UK recessions have also suggested that a time lag operates, with unemployment affecting homelessness both *directly* – via higher levels of mortgage or rent arrears – and *indirectly* – through pressures on family and household relationships.<sup>145</sup> Taken together, however, the net effects of recessionary pressures on homelessness may not always be the expected ones; nor are they uniform over economic and housing market cycles. While there are some common elements in economic and housing market cycles there are also important differences in the configuration and characteristics of each market cycle.

Following the post-1990 recession, most of the UK saw easing affordability and rental housing supply substantially outweighing the negative consequences of economic weakness on housing – e.g. repossessions arising from rent or mortgage arrears triggered by loss of employment. However,

while this probably contributed to falling homelessness figures for Great Britain in the early 1990s, this decline was not apparent in Northern Ireland (see Chapter 5). Moreover, the past decade has seen statutory homelessness trends for Northern Ireland continuing to contrast sharply with the remainder of the UK. Possibly associated with the housing affordability pressures generated by the local house price boom (see Figure 3.4), acceptances doubled in the six years to 2005/06 and have remained at historically high levels thereafter. This reflects, in part, that the official policy emphasis on homelessness prevention as seen especially in England post-2002 had no parallel in Northern Ireland, though this appears likely to change going forward. See Chapters 4 and 5 for further discussion on other factors that might lie behind this unique set of trends on statutory homelessness in Northern Ireland.

The next couple of subsections consider the specific interrelationship between mortgage arrears/repossessions, rent arrears and

<sup>145</sup> Vaitilingham, R. (2009) *Britain in Recession: Forty Findings from Social and Economic Research*. Swansea: ESRC; Audit Commission (2009) *When It Comes to the Crunch ... How Councils are Responding to the Recession*: London: Audit Commission. <http://archive.audit-commission.gov.uk/auditcommission/SiteCollectionDocuments/AuditCommissionReports/NationalStudies/whenitcomestothechunch12aug2009REP.pdf>

**Figure 3.8: Mortgage possession court orders, Northern Ireland**

Sources: Northern Ireland Housing Statistics; Mortgages: Actions for Possession April - June 2013, Northern Ireland Courts and Tribunal Service

homelessness, as this is an area of particular policy and press interest.

### Mortgage arrears and repossessions

At the UK level, both mortgage arrears and repossessions have risen sharply since 2007 (see Figure 3.7). However, two points should be noted here. First, the increase in repossessions has been far less marked compared to the early 1990s recession. Second, potential claims for possession issued to the courts actually started to increase after 2003 (Figure 3.8), as rising affordability ratios left more recent buyers exposed to unmanageable changes of circumstances, while there were no effective market or regulatory pressures on lenders to exercise any significant measure of 'forbearance'. However, the arrears numbers are shown in Figure 3.7 to have risen more sharply in response to the credit crunch and recession from 2007.

In practice, however, the combination of low interest rates and lender forbearance has so far

held down the proportion of high arrears cases resulting in repossession in the UK as a whole. Lenders have been strongly encouraged by the UK Government to exercise forbearance, and this has been reinforced by new court protocols and the availability of advice to people with mortgage debt problems on court premises. It may also be argued that lenders have a considerable interest in forbearance in many cases, if there is a reasonable chance that the household will recover its financial position and also if houses are difficult to sell in the current market. This interest may be reinforced by the overall position of banks' balance sheets and the way they are assessed by the financial markets; there may be a disincentive to force the issue and reveal losses on mortgage and other loans.<sup>146</sup>

Nonetheless it is notable that in Northern Ireland, unlike England and Wales, mortgage court claims continued to rise in 2012/13, and court claims remained well above pre-credit crunch levels.

<sup>146</sup> Wilcox, S., Wallace, A., Bramley, G., Morgan, J., Sosenko, F. & Ford, J. (2010) *Evaluation of the Mortgage Rescue Scheme and Homeowners Mortgage Support*. London: DCLG. [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/6339/1648140.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/6339/1648140.pdf)

While separate figures for repossessions (rather than court orders) are not available for Northern Ireland there are reasons to suspect that repossession levels have been particularly high. The rise and fall of house prices was much more severe in Northern Ireland in the pre and post-credit crunch years, with a consequently disproportionately high level of households left in negative equity. That in turns makes it more difficult for households in financial difficulty to voluntarily trade down or out of the housing market, and consequently leaves them more exposed to lender actions.

Looking ahead a further rise in repossessions is expected, especially since the reduction in the standard interest rate applied for the Support for Mortgage Interest (SMI) scheme. While hitherto low interest rates have cushioned the impact of forbearance on lenders' finances, it is now the case that a far higher proportion of claimants in receipt of SMI will be receiving financial support below the level that fully covers their contractual mortgage commitments; or even simply the level of interest only costs on their mortgage.

Even without any change in lenders' stance on the exercise of 'forbearance' we might expect to see a further rise in repossessions going forward, especially if interest rates begin to rise.

Unfortunately, as there are no separate figures published on mortgage arrears and repossessions in Northern Ireland, we are reliant on UK-wide data in this respect. However, there were said by our key informants to be particular difficulties in Northern Ireland whereby forbearance policies that make sense in the UK as a whole may be inappropriate in a context where there is as yet little sign of a housing market recovery:

*"... the difficulty we have is that most of the lenders who are in our market are GB-based lenders, they're parts of bigger banks, or bigger lending institutions. They have one set of policies, they have one set of directives, and those directives probably sit fairly well the main proportion of their loan portfolio, which will be in places like England, but we're still several years behind that... One size doesn't fit all here..."* (Senior manager, voluntary sector)

### **Mortgage arrears, rent arrears, and homelessness**

As noted above, a range of intervening variables are likely to influence the relationship between unemployment, resultant mortgage/rent arrears, and homelessness. A key point to bear in mind is that, for homelessness to occur, two things have to happen simultaneously, (a) a person has to lose their current home (e.g. because of repossession or eviction), *and* (b) they have to fail to find another. In other words, not everyone who is repossessed or evicted necessarily becomes homeless.

In Great Britain, mortgage and rent arrears account for only a very small proportion of all statutory homelessness cases (less than 5%); a proportion that has remained steady throughout the post-2007 downturn. This may seem surprising given that, as noted above, these would appear to be the causes of homelessness most obviously associated with economic weakness (via job losses or short time working). However, our key informants in Great Britain generally reported that, though advice services were seeing a broader range of people struggling with financial problems in light of the recession, this was a largely a separate group to those who made homelessness applications. In most cases, those who had been repossessed in particular were said to be able to '*find another solution*', either in the PRS or

with family and friends, rather than go to the council homelessness services.<sup>147</sup>

One might expect the position to be different in Northern Ireland, linked to the much more extreme boom and bust in the housing market experienced there than elsewhere in the UK. As one senior key informant from the voluntary sector commented, the combination of rising unemployment and high levels of negative equity meant that there were many people:

*“...who couldn’t afford to keep up the mortgage repayments, and they had an asset that wasn’t worth possibly even 50 per cent of what they paid for it...It’s very hard to sell your home, so that I think is why the debt thing has become so huge here. It’s so intractable. There’s no sign of improving, and our repossession orders here are continuing to rise, whereas in other parts of the UK that’s not the case.”*

Nonetheless, even in Northern Ireland, mortgage arrears account for a very small proportion of statutory homelessness acceptances (3%), albeit that these have increased in recent years (see Chapter 5):

*“Even though we know the biggest thing that’s hit the housing market in Northern Ireland in the last five years is the whole repossession problem... if you look at the homelessness statistics, they probably barely register because they’re not going to present as homeless. If they did they would almost surely be assessed as statutory homeless, but they don’t go to present because it’s not going to find the solution for them.”* (Senior manager, voluntary sector)

This has also meant that, as elsewhere in the UK, there is little evidence of ‘middle class homelessness’:

*“...what we can see is people who are middle class and they’re losing homes are tending to rent in the better houses and selling their properties or downsizing. There’s obviously the stigma of homelessness, people don’t want to be going through that.”* (Policy manager, statutory sector)

Only one voluntary sector provider struck a different note:

*“I think we have seen a change in families... But certainly within those [family] services we have seen that there are families coming through who we would never have seen before, and that’s primarily because they have lost their accommodation; mortgage arrears... in some cases professional people with older families, kids who are 14/15 are coming through.”*

Looking to the future, it was predicted by one senior voluntary sector representative in Northern Ireland that “*what we are going to see... is an enormous increase in people becoming homeless on grounds of affordability alone*”. It should be noted, however, that similar predictions have been made in other parts of UK in earlier years of the Monitor but, with the exception of the extremely rapid growth in the ending of ASTs as a cause of homelessness in the south of England, we have yet to witness any major shift in the profile of the causes of statutory homelessness at least. That said, the position in Northern Ireland with respect to mortgage arrears and negative equity is much more

<sup>147</sup> Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The Homelessness Monitor: England 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_England\\_2012\\_WEB.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_England_2012_WEB.pdf); Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. (2012) *The homelessness monitor: Scotland 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor\\_Scotland\\_2012\\_complete.pdf](http://www.crisis.org.uk/data/files/publications/HomelessnessMonitor_Scotland_2012_complete.pdf); Fitzpatrick, S., Pawson, H., Bramley, G. & Wilcox, S. with Watts, B. (2013) *The Homelessness Monitor: Wales 2012*. London: Crisis. [http://www.crisis.org.uk/data/files/publications/05-13\\_HomelessnessMonitor\\_Wales\\_web.pdf](http://www.crisis.org.uk/data/files/publications/05-13_HomelessnessMonitor_Wales_web.pdf)

extreme than elsewhere in the UK (see above), and for all parts of the UK, reforms in welfare benefits (particularly Housing Benefit) may well lead to a more direct relationship between affordability problems and homelessness than has hitherto been the case over next few years (see Chapters 2 and 4). It will therefore be important to monitor whether this prediction of a rapid increase in affordability related homelessness in Northern Ireland is realised over next couple of years of the Monitor.

### 3.7 Key points

- In 2013 the UK economy finally begun to show signs of recovery, but income levels are lower in Northern Ireland, and rates of economic inactivity higher, than elsewhere in the UK, and Northern Ireland is disproportionately dependent on public sector employment.
- Forthcoming public expenditure cuts have led to a sense of ‘much worse to come’ amongst our key informants with respect to consequences for both unemployment and homelessness in Northern Ireland.
- The 1990s decline in homelessness experienced in Great Britain was not apparent in Northern Ireland, and the past decade has seen statutory homelessness trends for Northern Ireland continuing to contrast sharply with the remainder of the UK, doubling in the six years to 2005/06 and remaining at historically high levels thereafter.
- While these unique Northern Irish trends on statutory homelessness are partly explained by policy measures discussed in other chapters, they also likely reflect the much more extreme boom and bust in the housing market in Northern Ireland than that experienced elsewhere in the UK, heavily influenced by developments in the Irish economy and housing market south of its border. This has left behind a heavily dislocated market and a higher proportion of households with negative equity than anywhere else in the UK.
- Although housing affordability has fallen back to relatively modest levels since 2007, access to home ownership has become more problematic for would be first time buyers due to the reduced flow of low deposit mortgage funds. There have been just some 5,000 advances for first time buyers a year in Northern Ireland since 2008, lower than at any time over the past thirty five years.
- In this context, the rapid increase of the PRS in Northern Ireland (the sector has tripled in size over the last twelve years) has brought a welcome flexibility to the wider housing market. That said, evidence from England indicates that the insecurity of the PRS is associated with more ‘pressured moves’ than other tenures, and the ending of private tenancies is becoming an increasingly important cause of homelessness.

## 4. Coalition and Northern Ireland Executive policies potentially impacting on homelessness

### 4.1 Introduction

Chapter 3 considered the homelessness implications of the post-2007 economic downturn, which straddled the end of the Labour era and the UK Coalition Government's term in office. This chapter now turns to review policy developments that might be expected to affect homeless groups and those vulnerable to homelessness, either immediately or over the next few years.

We begin by considering recent developments in homelessness policies in Northern Ireland, before examining the distinctive housing policies of the Northern Ireland Executive and the NIHE, and finally reviewing the ongoing British welfare reform agenda and its likely impacts in Northern Ireland. This discussion is informed by the causal framework set out in Chapter 2, and also by insights derived from our qualitative interviews with key informants from homelessness service providers across Northern Ireland. In Chapter 5 we assess whether the potential policy impacts highlighted in this chapter are as yet evident in trends in the available datasets.

### 4.2 Homelessness policies in Northern Ireland

In Chapter 2, the history of homelessness policies in Northern Ireland was reviewed across our four key subgroups. This section provides a more forward-looking analysis of current homelessness-related policy debates, developments and proposals and their likely impacts. Several major areas of concern were identified by key informants: the new Homelessness Strategy for Northern Ireland; the new Housing Related Support Strategy

for Northern Ireland (commonly referred to as the 'Supporting People' strategy); policies towards young homeless people and care leavers; and an ongoing review of social housing allocations. The last of these is discussed below in the housing policy section, as is the current 'fundamental review' of the NIHE, a major institutional development with the potential to impact on all aspects of homelessness and housing policy in Northern Ireland.

#### Homelessness Strategy

The first homelessness strategy in Northern Ireland – *'Making a Difference to People's Lives'* – was published by the NIHE in 2002. This was a non-statutory document but, as noted in Chapter 2, the 2010 Act has now placed a statutory duty on the NIHE to formulate and publish a homelessness strategy, updated every five years, and an extensive range of public bodies are required to take into account the strategy in the exercise of their own functions. The *'Homelessness Strategy for Northern Ireland 2012-2017'* was published in April 2012,<sup>148</sup> with its vision stated as to ensure that "*long-term homelessness and rough sleeping is eliminated across Northern Ireland by 2020*" (p.7). There are four strategic objectives:

1. To place homelessness prevention at the forefront of service delivery, with a focus on early intervention, pre-crisis intervention, and the prevention of repeat homelessness (with a strong emphasis on tenancy sustainment and floating support);
2. To reduce the length of time households and individuals experience homelessness by improving access to affordable housing (stressing the need to reduce the length of

148 NIHE (2012) *Homelessness Strategy for Northern Ireland 2012-2017*. Belfast: NIHE. [http://www.nihe.gov.uk/homelessness\\_strategy\\_for\\_northern\\_ireland\\_2012-2017.pdf](http://www.nihe.gov.uk/homelessness_strategy_for_northern_ireland_2012-2017.pdf)

time spent in TA; to focus supported and transitional accommodation only on those who need it, with clear 'exit pathways'; and increased use of private tenancies via a Northern Ireland wide PRS Access Scheme);

3. To remove the need to sleep rough (including consideration of a 'housing-led'/'Housing First' model as an alternative to providing a 'continuum' of services, and a new Belfast Rough Sleepers Strategy);
4. To improve services to vulnerable homeless households and individuals (focusing on victims of domestic violence, sexual and violent offenders, women offenders, ethnic minorities, rural homelessness, and young homeless people).

While the NIHE has statutory responsibility for homelessness, stress is placed on developing an 'integrated strategy' in which there is collaboration with the statutory, voluntary and community sectors in delivering housing, employment, health, financial support and welfare services to people who have experienced homelessness. The DSD, through the 'Promoting Social Inclusion' (PSI) Homelessness Partnership, is the vehicle through which the strategy will be progressed and monitored so that an integrated response to homelessness is delivered. The PSI is an inter-departmental, cross-sectoral working group established by DSD in 2004 to promote the social inclusion of homeless people. In July 2007 the PSI working group published *'A Strategy to Promote the Social Inclusion of Homeless People, and Those at Risk of Becoming Homeless in Northern Ireland'*.<sup>149</sup> There are now four PSI interagency subgroups related to each of the four

objectives in the new Homelessness Strategy, and these are intended to be the primary vehicle through which an interdepartmental approach to progress on tackling homelessness is achieved. It is via one of these subgroups, which has a particular focus on homelessness prevention, that there has been significant engagement with the Scottish 'Housing Options' preventative approach, with a view to the introduction of something similar in Northern Ireland as a means of making a "significant contribution to reducing homelessness."<sup>150</sup>

Many of our key informants had mainly been involved as stakeholders in the development of the Strategy and were generally fairly satisfied with its content, and particularly with its heralding of a stronger emphasis on prevention:

*"... one of the themes that's in it is about greater emphasis on prevention, and that was a big thing for us. I mean, we are pleased that that commitment and that recognition of the important role of prevention is there, what we're not convinced is that it'll necessarily be translated into practice."* (Senior manager, voluntary sector)

Another senior voluntary sector key informant echoed this concern about implementation:

*"... The direction of the strategy I think is okay, the implementation of the strategy and the workings out of the strategy is a whole different ballgame."*

Yet another senior manager from within the voluntary sector was blunter:

*"The homelessness strategy is going to fail miserably... everything that is aspirational*

<sup>149</sup> DSD (2007) *A Strategy to Promote the Social Inclusion of Homeless People, and Those at Risk of Becoming Homeless in Northern Ireland*. Belfast: DSD. <http://www.dsdni.gov.uk/cv-homeless.pdf>

<sup>150</sup> p.28 in Mahaffy, R. (2013) *Preventing Homelessness: The Housing Options Approach. A Review of the Scottish Experience and Considerations for Northern Ireland*. Paper presented at Preventing Homelessness – The Housing Options Approach Seminar, Ballymena, Northern Ireland, 11<sup>th</sup> October 2013.

*is good. We are happy with it but you have to bear in mind that the homelessness strategy was developed over three years ago and while it only was confirmed and in the public domain a year ago, it had been written two years previously to that and then it sat in the doldrums within the department."*

This delay in publishing the Strategy coupled with major contextual changes since it was formulated – particularly the deterioration in economic conditions and the radical nature of welfare reform – was said to mean that the (positive) objectives of the Strategy would now be very difficult to realise:

*"So a certain amount of lip service is paid within the strategy to welfare reform but the actual strategic objectives are, in my opinion, going to be virtually incapable of being actioned."* (Senior manager, voluntary sector)

Given that NIHE has responsibility for homelessness, rather than local authorities (with their wide-ranging responsibilities), another implementation barrier identified was the lack of integrated responsibility at local level for functions relevant to homelessness, including housing, education, health and social services, generating significant challenges to 'cross-functional' working:

*"So I honestly do think the way our service is structured makes it more difficult, because homelessness isn't just about housing. I think that is undoubtedly the biggest barrier; it's engaging those other departments."* (Senior manager, voluntary sector)

Particular question marks were raised about the effectiveness of the PSI subgroups in achieving an interdepartmental approach, because there was said to be a lack of commitment from key players such as the Department of Health, Department of Justice and the Department of Education:

*"Ineffective cross-departmental working is at the heart of everything. It must go back again to the Northern Ireland Executive, and there isn't the leadership at departmental level... There is very, very little thought put into actually how strategic intention is going to actually be embedded on the ground... But the approach, I believe, is well-intentioned but disjointed and without that interdepartmental commitment, you're tinkering at the edges and you won't be able to really address the issues around education, employment, healthcare."* (Senior manager, voluntary sector)

One of the main drivers behind the Homelessness Strategy was said to be the declining availability of social housing (see below), and the ambition to make better use of the PRS. However, a range of key informants raised doubts about the efficacy of this approach, given the pressure on the PRS from other demand groups, including frustrated prospective home buyers, and the reluctance of many private landlords to let to homeless people:

*"The whole strategy is based upon access to the private rental sector. Underpinning this strategy is the availability of stock within the private rental sector... To say that the Private Landlords Association in Northern Ireland were less than ecstatic [about letting to homeless people] would be an understatement. They basically had great concerns over insurance, damaged properties, shortfall in rent because they are not prepared to take just Local Housing Allowance and that this would need to be subsidised. This will not happen..."* (Senior manager, voluntary sector)

In the Homelessness Strategy there is a clearly flagged intention to move away from 'bricks and mortar hostels' towards the provision of floating support. While there is considerable controversy over the 'remodelling' of hostels that is implied in

this, as is discussed in more detail in the SP section below, there was a broad recognition of the need to ‘streamline’ and rationalise access to floating support services, that had been expanding in Northern Ireland, but in a relatively uncoordinated fashion.

### Supporting People

The responsible department for SP in Northern Ireland is DSD and the administering authority is the NIHE. The original SP strategy, ‘*Supporting People, Changing Lives*’, covered the period 2005-2010, and a new SP Strategy, ‘*Housing Related Support Strategy 2012-2015*’, has been issued for consultation recently.<sup>151</sup> The NIHE is currently considering responses – including from the Committee Representing Independent Supporting People Providers (CRISPP)<sup>152</sup> – and the Strategy will then be finalised and published together with an Action Plan.

Support to homeless people currently accounts for around 20% of the SP budget in NI, and support to other closely related groups (including young people at risk, women at risk of domestic violence, people with drug or alcohol problems, and offenders and those at risk of offending) accounts for roughly another 20% of total SP spending. There have been no cuts to the SP budget as yet in Northern Ireland to match those in the rest of the UK, but the revenue funding has not been increased since 2008. While the ring-fence has been removed from SP funding in England, and also in Scotland, that has not as yet happened in Northern Ireland, a fact that was welcomed by voluntary sector providers:

*“I can see why it [removal of SP ring fence] is and has been a concern in England, and the evidence is that it’s decimated*

*what was a really effective fund. We have really benefited from the fact that it has continued to be ring-fenced here...”*

The SP ring fence in Northern Ireland will remain until 2015 but “...beyond that it will be down to the Northern Ireland Executive. They will be lobbied strongly to continue on.”

As with the Homelessness Strategy, there was broad support for the SP Strategy, especially the focus on principles such as “... independence, openness and transparency, and promoting client involvement and promoting prevention, promoting personalisation” (Senior manager, voluntary sector). In particular, it was reported that the move towards a new strategic commissioning approach within SP was welcomed by the homelessness sector (there has been no open, competitive tendering until now, but rather the direct commissioning of grant-funded SP services has been approved by area-based partnerships covering Northern Ireland).<sup>153</sup>

Much more controversial is, as noted above, indications within the SP Strategy of an overall move away from “*bricks and mortar hostels*” towards an emphasis on floating support in mainstream accommodation, broadly in keeping with the ‘Housing First’ model now being heavily promoted at European level.<sup>154</sup> The SP Strategy articulates the “*issues with the ‘traditional’ hostel model*” thus:

*“Statistics show an increasing number of single homeless applicants present to the NIHE with a combination of chronic addiction, mental health and challenging behavioural problems; displaying patterns of very chaotic behaviour. Evidence*

151 NIHE/SP (2012) *Housing Related Support Strategy 2012-2015*. [http://www.nihe.gov.uk/housing\\_related\\_support\\_strategy.pdf](http://www.nihe.gov.uk/housing_related_support_strategy.pdf)

152 CRISPP (2013) *Supporting People Housing Related Support Strategy: consultation response* [http://www.nifha.org/filestore/documents/responses\\_to\\_consultations/CRISPP\\_SP\\_consult\\_May13.pdf](http://www.nifha.org/filestore/documents/responses_to_consultations/CRISPP_SP_consult_May13.pdf)

153 p.3 in CRISPP (2013) *Supporting People Housing Related Support Strategy: consultation response*. [http://www.nifha.org/filestore/documents/responses\\_to\\_consultations/CRISPP\\_SP\\_consult\\_May13.pdf](http://www.nifha.org/filestore/documents/responses_to_consultations/CRISPP_SP_consult_May13.pdf)

154 Busch-Geertsema, V. (2013) *Housing First Europe: Final Report*. <http://www.servicestyrelsen.dk/housingfirsteurope>

*demonstrates that such individuals are often not suited to the traditional hostel environment and have been excluded from a number of services and/or are reluctant to access temporary accommodation due to negative experiences of services in the past.” (p.16)*

The planned “realigning” of homelessness services towards more community-based support met with the approval of some key informants:

*“We’ve been doing hostels for 20-odd years, nearly 30, it’s time for a different approach. In some hostels, people are being institutionalised, they’re being warehoused... so it’s all about getting people out of hostels, getting them into private rented sector and getting floating support as opposed to in situ support.”*  
(Manager, statutory sector)

The culture change required was also highlighted:

*“... you’re trying to change people who have been doing the same thing for the same way for a long time and it doesn’t happen overnight. So, it’s all about cajoling...”* (Manager, statutory sector)

Certainly some within the homelessness sector remained anxious about the implications of this policy shift, which was said to have been recommended in an unpublished review of hostel accommodation in Northern Ireland funded by the NIHE and referred to as ‘the Palmer Review’:

*“... We will have an increase in rough sleeping and the increase in rough sleeping will be due to ...the fact that they are looking at remodelling hostel provision towards the more acute end of homelessness and*

*we are going to have a lot of people who potentially will have no option but to sleep rough... Now the ideology behind this... I suppose they see limited resources let’s direct those limited resources to the sharp end of the pointy stick. What they’re saying is that client choice would be not to go into hostels. Which is probably true. That the hostel model is antiquated. That hostels on a whole find it easier to fill beds with people with low support needs because they’re easier to manage and that in future the direction of travel will be to use the Housing First model to get people through the system and into temporary accommodation [which will become] permanent accommodation in the private rent sector as the default position for homelessness.”*  
(Senior manager, voluntary sector)

While conceding some of these criticisms of hostels, and acknowledging that they are expensive to run, the main argument against this shift towards a Housing First approach is the growing shortage of permanent accommodation in both the social and private rental sectors in Northern Ireland coupled with the impact of welfare reform:

*“...we should not be losing our hostel accommodation. We should not be closing them down. We need to maintain these beds because we will have an increasing amount of people who will become homeless on grounds of affordability alone. They will not be able to access the private rental sector because it will be too dear and we will have an increase in rough sleeping unless we have somewhere to put these people.”* (Senior manager, voluntary sector)

The CRISPP response<sup>155</sup> to the draft Strategy makes similar points in defending the traditional hostel model:

*“We feel that the Strategy needs to overtly acknowledge that traditional models of service do work well for many people and that with probable increases in homelessness arising with the implementation of Universal Credit, hostel bed spaces need to be retained in order to cope with people who become FDA homeless presenters on grounds of arrears and eviction. There will be few emergency accommodation options for this group and the alternative is increased use of Bed and Breakfast establishments.”* (Section 4.1)

Given the relatively lukewarm approach to Housing First in other parts of the UK thus far – particularly in England – it will be fascinating to see how this controversy plays out in Northern Ireland over the next few years.

Finally, there is considerable uncertainty about the impact of the NIHE restructuring on SP in Northern Ireland, with some suggestion that the:

*“...Supporting People team may end up going in to the DSD as part of DSD housing branch... and there was discussions in the past about them giving Supporting People responsibilities to the local councils... We are against it, going to the local councils because you’re then dealing with potentially 11 councils, and 11 different Supporting People teams... Northern Ireland, to be honest, the size that we are it doesn’t make sense. We have a team who know what they’re about now, they have increasingly improved their monitoring and their understanding of the sector, and I think you would lose a lot if that went to local councils.”* (Senior manager, voluntary sector)

Also linked with the break-up of the NIHE (see below), is the proposal that (non-homelessness) elements of the SP budget

might be transferred to the Department of Health, Social Services and Public Safety (DHSSPS). If that happens, it will no longer be ring-fenced and this may have implications for homelessness services because of the grey area between ‘care’ and ‘support’:

*“The big difficulty with [DSD is that] they do not understand housing support... They think it’s care. We keep saying it’s not care. So they want to transfer at least 70 per cent of the housing related support budget to Health. Whereupon it will just go into the great bottomless pit that is health and be re-directed to be spent on hospital waiting lists and trolley waits in corridors and A&E and all of that stuff and we know it will because health budgets are always under tremendous pressure and housing related support is not care and why would they be wanting to produce housing related support when they are care agencies.”* (Senior manager, voluntary sector)

CRISPP wants the NIHE to continue to administer the SP programme on behalf of DSD and are in favour of the programme moving to the Regional Housing Authority on completion of the NIHE’s fundamental review. It is strongly opposed to any transfer of SP funds to the Department of Health.<sup>156</sup> These are clearly critical matters with respect to the response to homelessness in Northern Ireland that we will monitor over next two years.

### **Young people and care leavers**

Statutory duties to young homeless people and care leavers in Northern Ireland are set out in a range of legislation including the Housing Order (NI) 1988, the Children (NI) Order 1995, and the Children (Leaving Care) Act (NI) 2002. Also relevant in Northern Ireland is the official guidance issued in the wake of the House of Lords judgement in the ‘Southwark’ case (R(G) v London Borough

156 p.3 in CRISPP (2013) *Supporting People Housing Related Support Strategy: consultation response*. [http://www.nifha.org/filestore/documents/responses\\_to\\_consultations/CRISPP\\_SP\\_consult\\_May13.pdf](http://www.nifha.org/filestore/documents/responses_to_consultations/CRISPP_SP_consult_May13.pdf)

of Southwark).<sup>157</sup> Nonetheless, the lack of priority need status for young people aged 16 and 17 and young care leavers leaves Northern Ireland out of step with the rest of the UK, and was viewed as a problem by some of those we interviewed:

*“Because the test is they must be at risk of sexual or financial exploitation, which is quite a high test, it’s a difficult test to prove that you’ve passed... I would say they are a very, very vulnerable group because they fall through...they really do fall through that safety net. Because Social Services very much take the view that accommodation is not our responsibility. Housing Executive very much take the view 16 to 17 year olds are not our responsibility. So they’re a very vulnerable group.”* (Senior manager, voluntary sector)

Another voluntary sector key informant explained that this had been a matter of great concern to their organisation over an extended period of time:

*“...unlike other parts of the UK, 16 and 17 year olds don’t have automatic priority need status on the basis of their age alone... For us, it was very much in terms of this is a rights based issue because young people in the Northern Ireland context don’t have the same kind of right as their peers in other parts of the UK. It was very much a kind of focus of our work in terms of really trying to push for that...to try and address the legislation but, essentially, that has been actually sidelined by a lot of the other work that has happened in relation to 16 and 17 year olds.”* (Policy manager, voluntary sector)

There was said to have been substantial progress in the policy response to this group, with a significant period of improved joint working between NIHE and the DHSSPS

(which has overall responsibility for five Health and Social Care Trusts in Northern Ireland), particularly over the past three years or so. There has also been a move to a joint commissioning process to fund supported accommodation for young people, and regional guidance on joint working has also been developed, to provide a framework for the development of local joint protocols. The guidance has recently been revised and attempts are being made to “reinvigorate” its implementation through a series of local seminars and planning days within each Trust area in order to emphasise its importance and improve some of the lines of accountability. Progress on the ground was summed up as follows:

*“There’s a significant improvement, but it’s patchy and I think there is still some way to go, really.”* (Policy manager, voluntary sector)

One critical factor was argued to be whether the local trust had taken the opportunity to employ dedicated young homeless people’s social workers: only two had done so, and young people were viewed as receiving a better service in those areas.

The aim of all this activity is that now every young person – regardless of which agency they initially approach – has a comprehensive needs assessment undertaken and is provided with accommodation if necessary. There is also a focus on keeping young people out of generic hostels wherever possible, and there are now 18 dedicated young people’s supported accommodation projects in Northern Ireland (described as a “good development”). Two supported lodgings pilots will commence shortly, with a further two in development. These aim to fill the acknowledged gap in the emergency/crisis response for this group. The development of bespoke and robust

<sup>157</sup> DLG & DCSF (2010) *Provision of accommodation for 16 and 17 year olds who may be homeless and/or require accommodation*. <https://www.gov.uk/government/publications/provision-of-accommodation-for-16-and-17-year-olds-who-may-be-homeless-and-or-require-accommodation>

standards for this youth accommodation provision, with inspection against those standards by the Regulation and Quality and Improvement Authority in Northern Ireland, was viewed as a “*really positive development*”.

*“...The good thing now is they will not be dropped. In the past they just went back and forward between the statutory agencies, and it was mainly organisations like ourselves and the voluntary sector who were picking up on them. 16 and 17 year olds were accommodated in generic hostels, and as a director I argued that that should not be the case. We’ve got to the point now where, generally speaking, the Department of Health have instructed health trusts not to accommodate young people under the age of 18 in generic hostel accommodation, and they must make provision for young people within their area.”* (Senior manager, voluntary sector)

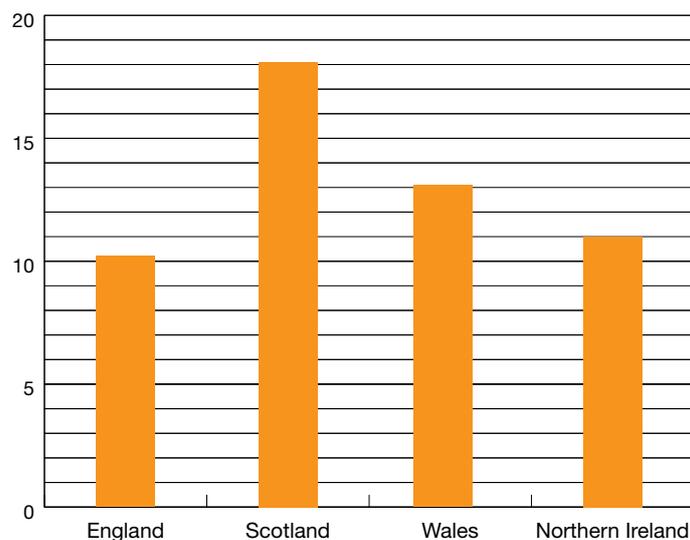
Overall, therefore, there have been substantial improvements in the frontline response to youth homelessness in Northern Ireland, but there are acknowledged gaps with respect to early intervention and prevention (e.g. work with families), and there is perceived to be a particular gap in services designed to support families with older children. Move on options from supported accommodation also remain limited. These areas will be the focus of policy development going forward.

### 4.3 Housing policies in Northern Ireland

Housing has benefited from a high priority in Northern Ireland relative to the rest of the UK, at least when measured in terms of the proportion of public expenditure devoted to housing.<sup>158</sup>

Nonetheless Northern Ireland does not have a larger proportion of social housing than the rest of the UK. The more distinguishing characteristic is that while housing

Figure 4.1: Annual social sector lettings to new tenants per thousand households



Sources: UK Housing Review 2013, Census 2011

<sup>158</sup> Wilcox, S. (2012) ‘The quickening pace of devolution’, in Pawson, H. & Wilcox, S., *UK Housing Review 2011/12*. Coventry: CIH.

associations are now the larger part of the social sector in Great Britain, in Northern Ireland the NIHE has by far the majority of the social sector stock, with housing associations only accounting for just under a quarter of the sector.<sup>159</sup>

However, as in the rest of the UK, virtually all new social housing in Northern Ireland is now being provided by housing associations, and the government target is to develop 8,000 new social homes over the four year period from 2011-2015.<sup>160</sup> While new housing association starts were close to that target in 2011 (at 1,790), they subsequently fell to 1,240 in 2012. The DSD budget provision for new housing association development also reduced from £154.4 million in 2011/12, to £121.7 million in 2012/13 and £112.6 million and £120.2 million in the following two years. Hopes of achieving the government's output target rests on the provision of a lower grant rate per dwelling, and with that implications for higher rents.

While comparing housing pressures between the four countries of the UK is not straightforward, one measure that provides a useful indicator is the number of social sector lettings available to new tenants per thousand households in each country. On that measure (see Figure 4.1) Northern Ireland has slightly more social sector lettings available than for England as a whole, but less than in Wales, and far less than is the case in Scotland.

That said, the numbers of social sector lettings available to new tenants has declined over the decades, not least as a long-term consequence of the Right to Buy. In the 1990s new lettings averaged a little over 10,000 a year, while over the years since

the turn of the century they averaged nearly 8,300. In 2012/13 there were 8,144 lettings to new tenants. While completions of new social sector dwellings held up throughout 2012, they are set for decline in 2013,<sup>161</sup> and this is likely to be reflected in a similar decline in levels of new lettings. This is a cause for concern amongst the homelessness agencies:

*"... the availability of social housing, it's so much more difficult now; I mean you could be waiting two or three years. These people don't have two or three years. So those statutory figures, and you'll know this better than I do, but those statutory figures only tell a very small part of the tale of homelessness."*

### Facing the Future

Housing policy in Northern Ireland is currently subject to a wide ranging review, following on from the publication of the *'Facing the Future: Housing Strategy for Northern Ireland'* consultation paper in 2012.<sup>162</sup> While quite wide ranging, the central and most significant proposal was for the separation of the housing management and other functions of the NIHE, and that each should be transferred to new bodies, as outlined below.

Other major elements involve both a fundamental review of social housing allocations policy, discussed below, and placing a stronger emphasis on preventing homelessness, as discussed earlier in this chapter. The momentum of the consultation exercise was carried forward by a Ministerial Statement in February 2013,<sup>163</sup> and 'strategic design requirements' are due to be put forward and approved by March 2014, with detailed design plans developed and

<sup>159</sup> Pawson, H. & Wilcox, S. (2013) *UK Housing Review 2013*. Coventry: CIH.

<sup>160</sup> DSD (2013) *Facing the Future: Housing Strategy for Northern Ireland. Action Plan*. <http://www.dsdni.gov.uk/facing-the-future-action-plan.pdf>

<sup>161</sup> DSD (2013) *Northern Ireland Housing Bulletin October – December 2012*. [http://www.dsdni.gov.uk/october\\_-\\_december\\_2012\\_internet\\_copy.pdf](http://www.dsdni.gov.uk/october_-_december_2012_internet_copy.pdf)

<sup>162</sup> DSD (2012) *Facing the Future: Housing Strategy for Northern Ireland. Consultation on Northern Ireland Housing Strategy 2012-2017*. <http://www.dsdni.gov.uk/housing-strategy-consultation.pdf>

<sup>163</sup> DSD (2013) *Proposals for Social Housing as Outlined in the Social Housing Reform Programme, Minister's Oral Statement to the Assembly on 26 February 2013*. [http://www.dsdni.gov.uk/index/publications/ministers\\_speeches/ministers-oral-social-housing-reform-260213.htm](http://www.dsdni.gov.uk/index/publications/ministers_speeches/ministers-oral-social-housing-reform-260213.htm)

approved by March 2015. The target date for implementation is March 2017.

To assist with this process a number of projects have been established with specific structural reform issues as their focus. The four main projects are:

1. Rent, Regulation & Inspection project. This will look at the options for rent policy and regulation of social housing in Northern Ireland.
2. Departmental Functions, Governance & Local Government Engagement project. This will look at departmental functions and how the structures will interact.
3. Regional Housing Body project. This project will look at the options for delivery of the regional (non-landlord) functions of the Housing Executive in the future.
4. Landlord Re-structuring project. This will look at the options for delivery of landlord functions of the Housing Executive in the future.

There are also two projects, Human Resources and Legislation, which will look at the staffing and legislative implications of the proposed changes.

In addition the 'Action Plan'<sup>164</sup> for the reform programme sets out thirty action points around the four themes for more substantive policy reforms:

1. Ensuring access to decent, affordable, sustainable homes for all
2. Meeting housing needs and supporting the most vulnerable
3. Housing and welfare reforms

4. Driving regeneration & sustaining communities through housing

While much of the focus of the reform programme is on structural reforms, the wider range of the policy review process is indicated by the thirty action points outlined in the Action Plan against the four themes indicated above. Some initial proposals around a number of these policy reform areas are due by March 2014, but in the meantime there are understandable widespread concerns given the uncertainties provoked by such a comprehensive review process.

Indeed a number of the stakeholders interviewed were not very complimentary about the Facing the Future document:

*"The housing strategy is a loose collection of incoherent ideas many of which have been plagiarised from previous strategic documents."*

At this stage it is perhaps inevitable that the review has raised more questions than it has provided answers. There are also ambiguities around the extent to which politicians are prepared to remove themselves from direct control over the social housing sector, as is very evident in the rather complex proposals for dealing with social sector rent policy and annual rent increases. The housing association sector also has obvious concerns about the proposal to review the regulatory framework for social landlords, which will come into play to cover the new social landlords taking over from NIHE, in a context where there is a continuing reluctance to accept the lesser degree of control appropriate for non public sector bodies.

A further particular area of concern for the purpose of the Homelessness Monitor is the division of responsibilities on implementing homeless policy as between the new regional

<sup>164</sup> DSD (2013) *Facing the Future: Housing Strategy for Northern Ireland. Action Plan*. <http://www.dsdni.gov.uk/facing-the-future-action-plan.pdf>

housing body and the new landlords to succeed NIHE and, crucially, where statutory responsibility for meeting obligations to homeless households will lie.

Some greater clarity on the future direction of housing policy should be forthcoming by the time the Homelessness Monitor reports are published next year.

### Views on the review of the NIHE

There appear to be mixed views on the NIHE restructure in Northern Ireland. For example, one of our key informants from a major voluntary sector provider was very much in favour of the restructuring:

*“My personal thoughts are that that is a good thing. The Housing Executive was of its time, extremely effective in terms of what it was brought in to do, which was to take away the sectarianism in housing in the 1970s when they were created. But it has become an unmanageable and unmanaged beast, it’s a big public sector organisation which is not good value for money. They have a housing side that can’t borrow against their assets to either carry out repairs, or update their buildings because it will affect the public sector borrowing rate. By making it a social enterprise or a housing association they can use their borrowing capacity, which I think is a good thing.”*

However, there is significant resistance to breaking up the NIHE in other quarters:

*“There’s resistance from the staff and trade unions. There’s resistance from far left groups and so on. There’s a fair bit of suspicion from Sinn Fein and the SDLP in the Assembly... I think from the point of the view of the tenants... it’s much more a question of suspicion because the Housing Executive has been so well thought of over the years and played such a pivotal role during the troubles of supporting people and helping people to get re-housed*

*and so on and also ran a really good community consultation mechanism all the way through the troubles and very good on tenant participation... There is I think just suspicion really about what’s going to replace it. At the moment also we don’t have a great deal of information about it...”* (Academic key informant)

There were certainly strong opinions held by some of our key informants about the implications of the NIHE potential stock transfer:

*“...transferring that stock to housing associations is the first step towards privatisation of social housing. [We] would have significant concerns that we lose the state provision of housing... because that is the true safety net. One of the founding pillars of the welfare state... and I find it very very concerning and a lot of people do.”* (Senior manager, voluntary sector)

Some of this anxiety relates to the nature of the housing association sector in Northern Ireland, which is said to be highly fragmented, with many very small associations. A consolidation of the sector is underway at the moment, with associations merging or forming group structures, and a key informant explained that this means “quite a fundamental restructuring of the social housing side”. They went on to explain:

*“The Housing Executive restructuring would involve new housing associations being formed because our housing associations wouldn’t have the capacity to take on the 90,000 houses even if it was divided into five or six which is the plan. Even so, either new housing associations have to be formed or more likely we think associations from elsewhere will come in and I think that that’s likely...”*

Another concern expressed by some in the homelessness sector was that the strategic housing function will be more

directly exercised by the DSD after the restructure, and policy will therefore be written by generic civil servants rather than housing professionals. At present many homelessness-related services are paid for by the NIHE and subsidised by social sector rents, with a proportion of NIHE's rental income set aside in order to enable the Executive to meet its strategic homelessness functions. After stock transfer, in the absence of rental income, there is a question mark over where the funding will come from to sustain the homelessness budget that pays for these functions.

### Views on the review of social housing allocation

Allocations policy was described as “*extremely sensitive*” in Northern Ireland, and is also complicated at the moment by its interlinkage with not only the ongoing review of the NIHE but also with welfare reform. The Housing Selection Scheme (HSS) (sometimes called Common Waiting List or Common Selection Scheme) is shared by all social housing providers in Northern Ireland, i.e. the NIHE and housing associations. It is a points-based system with a heavy weighting towards statutory homelessness, such that some key informants considered that being statutorily homeless is virtually a “*prerequisite*” for accessing a social sector property:

*“You almost have to be statutorily homeless to have any realistic chance of getting a house, because the... weighting that is given to homelessness status is fairly significant. Now, you can't just be homeless, you've got to have other need factors as well, because 70 points isn't going to get you a house, but without*

*those 70 points it's an uphill struggle to get a house.”* (Senior manager, voluntary sector)

A fundamental review of social housing allocations in Northern Ireland was commissioned by DSD from the University of Ulster and University of Cambridge.<sup>165</sup> The results of that review have now been published,<sup>166</sup> and its proposed reforms have been put out for consultation.<sup>167</sup> The report recommends the retention of a primarily needs based approach to allocations, but with applicants placed in priority bands. Within those bands allocations to applicants are proposed to be based on waiting time. Quite how this would work would depend on how the bands are constructed, and where homeless applicants sit within that structure. It is also proposed that there should be a reduction in the number of reasonable offers to which FDAs are entitled (from three to two).

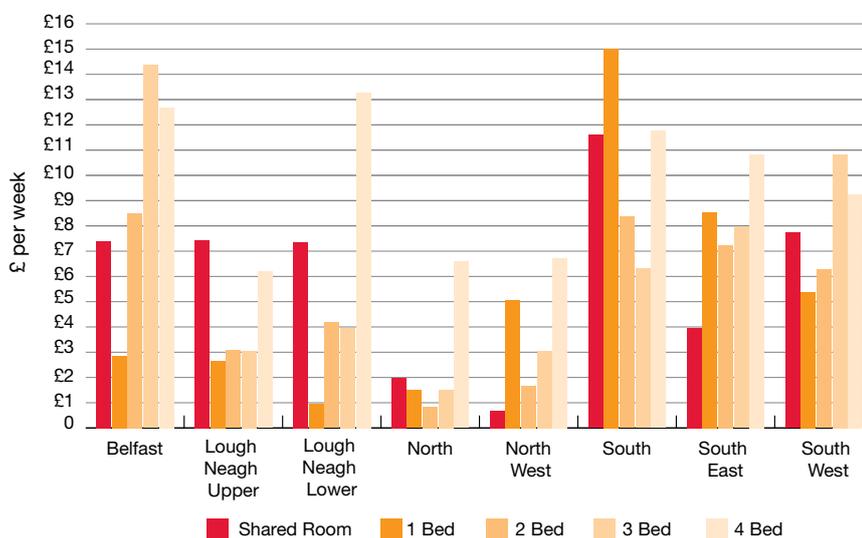
However, it is important to appreciate that issues related to residential segregation in Northern Ireland also provide a critical context to the controversy surrounding housing allocation in this jurisdiction. Over 90% of public housing in Northern Ireland is segregated along religious lines, and this is said to reflect mainly tenants' choice rather than the way the NIHE allocates its properties.<sup>168</sup> Segregated housing means that demand for social housing from one community cannot be met from supply within the other group's territory, even if the two areas may be in close proximity. This has led to a situation, particularly in some areas of Belfast, whereby some Protestant neighbourhoods are under-occupied whilst neighbouring Catholic areas suffer from

<sup>165</sup> See <http://www.cchpr.landecon.cam.ac.uk/Projects/Start-Year/2012/Fundamental-review-housing-allocations-policy-Northern-Ireland>; Agenda NI (2013) 'The state of social housing'. Agenda NI Article, 3<sup>rd</sup> May: <http://www.agendani.com/the-state-of-social-housing>

<sup>166</sup> Gray, P., Keenan, M., McAnulty, U., Clarke, A., Monk, S. & Tang, C. (2013) *Research to inform fundamental review of social housing allocations policy. Final Report: Conclusions and Recommendations*. University of Ulster/University of Cambridge. <http://www.dsdni.gov.uk/fundamental-review-of-allocations-policy.pdf>

<sup>167</sup> Northern Ireland Executive (2013) 'McCauley Starts Debate on Future of Social Housing Allocation', *Northern Ireland Executive News Release*, 10<sup>th</sup> December: <http://www.northernireland.gov.uk/index/media-centre/news-departments/news-dsd/news-dsd-101213-mccauley-starts-debate.htm>

<sup>168</sup> Gray, P. & Long, G. (2009) 'Homelessness policy in Northern Ireland: Is devolution making a difference?', in Fitzpatrick, S., Quilgars D. & Preece, N. (eds.) *Homelessness in the UK: Problems and Solutions*. Coventry: CIH.

**Figure 4.2: Reductions in LHA rates (from Median Jan 2011 to 30th percentile April 2012)**

overcrowding and a shortage of supply. As one of our key informants commented:

*“The big thing that’s actually going to reduce development costs for housing here, reduce the need for new social housing is going to be if housing can actually be allocated according to need across the whole of Northern Ireland. At the moment, you still have quite a segregated allocation system and in particular for Catholic households in need, they can’t be allocated to some areas where Protestants live where there is actually either empty housing or there’s space where new housing could be built... the housing restructuring is about bringing in private finance but actually the biggest thing that could be done to improve access to social housing here would be to get rid of the territoriality around allocations and suchlike. Now that’s obviously a long-term thing.”* (Academic key informant)

#### 4.4 Welfare reforms

In formal terms, Northern Ireland has the devolved responsibility for the design and operation of welfare policies, and is not automatically required to follow the policies and reforms introduced by the Westminster government for the rest of Great Britain. However under the terms of a ‘concordat’ in most respects it has been the practice for the Northern Ireland government to follow the policies operated elsewhere in the UK.<sup>169</sup>

There have been, however, occasional exceptions, and notably Housing Benefit payments for the private rented sector are still being paid directly to private landlords, rather than being more typically paid to tenants, as is now the case in the rest of the UK.

It follows from this that the Northern Ireland government is not automatically obliged to introduce the swathe of welfare reforms now being introduced across Great Britain. If, however, it wishes to diverge from those policies then it needs to meet any consequential costs, as the financial support provided by the Westminster government for

<sup>169</sup> DWP & DSD (2002) *Concordat between the Department for Work and Pensions and the Department for Social Development Northern Ireland*. London: DWP. [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/214343/dwp-dsd-concordat.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/214343/dwp-dsd-concordat.pdf)

welfare policies is based on the costs of the policies as they are applied in Great Britain.<sup>170</sup>

In this context Northern Ireland has introduced, or is due to introduce, most of the welfare reforms now underway in Great Britain, with the significant exception of the bedroom limits on levels of eligible rents for working age households in the social rented sector – officially known as the ‘spare room subsidy limits’, and widely referred to as the ‘bedroom tax’. This is discussed further below.

### Local Housing Allowances

Reforms to the Local Housing Allowance (LHA) regime in Northern Ireland were introduced on the same basis, and timetable, as for the rest of the UK. From April 2011 maximum LHA rates have been based on an assessment of 30<sup>th</sup> percentile level rents in each market rental area, rather than the median level that previously applied. From the same date the four bedroom rate became the maximum available, with the abolition of higher rates for larger dwellings.

From January 2012 the Shared Accommodation Rate (SAR) applied for young single people was extended to apply to those aged from 25 to 34, and more generally the lower LHA rates introduced in April 2011 began to be applied to existing claimants. Since April 2013 all LHA rates are now being uprated in line with inflation (as measured by the Consumer Price Index), where that is below the level at which 30<sup>th</sup> percentile rents have increased in each area.<sup>171</sup>

These changes resulted in variable, but often significant, reduction in LHA rates across the Broad Rental Market Areas in Northern

Ireland, as shown in Figure 4.2. In several areas the reductions exceeded £10 per week, and in percentage terms the reductions amounted to as much as 20% (in the case of the SAR rate in the South BRMA).

In overall terms it has been estimated that these LHA reforms will have a net annual reduction in LHA payments of £55 million a year in Northern Ireland by 2014/15.<sup>172</sup> However those estimates are made before taking into account possible landlord and claimant responses to the LHA changes. While an early survey of landlords and claimants was undertaken as the new provisions were being introduced, this could only report on the extent of their understanding of the LHA changes, and their suggestions as to how they might respond to the LHA changes. It is notable from the landlord survey that this found that landlords in Northern Ireland were far more likely to have a high proportion of tenants in receipt of Housing Benefit than was the case in the rest of the UK.<sup>173</sup> It is, however, difficult to provide precise figures as unfortunately Housing Benefit statistics in Northern Ireland are very limited, and only recently have even begun to show separately the numbers of tenants with private landlords, and the numbers with housing association landlords.

The tenant survey suggested that only a very small proportion had succeeded in negotiating a rent reduction with their landlords. Only one in five had undertaken such negotiations, and of those just one in three had succeeded. However some increase in the proportion undertaking negotiations was anticipated in response to the LHA reforms.

<sup>170</sup> HM Treasury (2007) *Funding the Scottish Parliament, National Assembly for Wales and Northern Ireland Assembly: Statement of Funding Policy*. London: HM Treasury. [http://webarchive.nationalarchives.gov.uk/+/http://www.hm-treasury.gov.uk/d/pbr\\_csr07\\_funding591.pdf](http://webarchive.nationalarchives.gov.uk/+/http://www.hm-treasury.gov.uk/d/pbr_csr07_funding591.pdf)

<sup>171</sup> DSD (2012) *Private Rented Sector in Northern Ireland Newsletter Issue No 3*. [http://www.dsdni.gov.uk/prs\\_newsletter\\_issue\\_3.pdf](http://www.dsdni.gov.uk/prs_newsletter_issue_3.pdf)

<sup>172</sup> Beatty, C. & Fothergill, S. (2013) *The impact of welfare reform on Northern Ireland*. Sheffield: Centre for Regional Economic and Social Research, Sheffield Hallam University. <http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/impact-welfare-reform-ni.pdf>

<sup>173</sup> Beatty, C., Cole, I., Green, S., Kemp, P., Marshall, B., Powell, R. & Wilson, I. (2012) *Monitoring the impact of recent measures affecting Housing Benefit and Local Housing Allowances in the private rented sector in Northern Ireland*, Centre for Regional Economic and Social Research, Sheffield Hallam University.

From a landlord perspective the importance of the continuing arrangements in Northern Ireland for LHA payments to be made direct to landlords was stressed. Landlords also suggested that it was the extension of the SAR provisions to single people aged 25-34, together with the impact of the switch to 30<sup>th</sup> percentile levels of the already low SAR rates, that was causing them the most concern. This corresponds with the evidence from Great Britain, which showed that in the 20 months since the SAR reforms have been in operation there, this has resulted in a 14% reduction in the numbers of young single people in receipt of Housing Benefit able to secure accommodation in the private rented sector.<sup>174</sup>

As elsewhere, particular concerns focused on the potential impact of the revised LHA arrangements on supported accommodation, combined with the limitations of the 'exempt accommodation rules', which it was suggested in Northern Ireland "potentially could close around 80 per cent of hostel accommodation". The issue was summarised thus:

*"...The reforms are going to limit the type of projects that can receive ... extra money and for us in Northern Ireland around 80 per cent of the provision potentially will be affected by these reforms. That is because most homeless temporary accommodation provision with support in Northern Ireland the building is owned by a housing association, the service within that property is delivered...by voluntary sector provider but the support element is commissioned by government. It is not commissioned by the housing association... and that type of accommodation is no longer going to be exempt."*

### Benefit Cap and Bedroom Limits

While there are concerns about other housing related welfare reform measures that have now begun to apply, either in full or on a phased basis, across Great Britain, none of them have yet been introduced in Northern Ireland. The overall benefit cap is due to be introduced in the Spring of 2014, alongside the bedroom limits on eligible rents for tenants in the social rented sector. However, only a small number (620) of households are expected to be impacted by the overall benefits cap in Northern Ireland, although those households have on average five children.<sup>175</sup>

The impact of the social sector bedroom limits<sup>176</sup> will also be limited as while it will be introduced in the Spring of 2014, it is understood that this will initially be only in respect of new tenants, with some form of exemption or transitional protection for existing tenants. This arrangement will, however, cost the Northern Ireland Government some £17 million in the first year, with costs declining over time as an increasing number of tenants become subject to the limits.<sup>177</sup>

While it had been estimated that the bedroom limits, if applied across the board, would have impacted on some 32,650 tenants with either the NIHE or housing association landlords,<sup>178</sup> no estimates have been made of the likely impact of the revised arrangements. Nor is it clear at this stage how long the Northern Ireland government is prepared to fund the costs involved in limiting the provisions only to new tenants, or precisely what form the measures to protect existing tenants will take.

<sup>174</sup> Fitzpatrick, S., Pawson, H., Bramley, G., Wilcox, S. & Watts, B. (2012) *The Homelessness Monitor: England 2013*. London: Crisis. <http://www.crisis.org.uk/data/files/publications/HomelessnessMonitorEngland2013.pdf>

<sup>175</sup> DSD (2013) *Northern Ireland Benefit Cap Information Booklet*. Belfast: DSD. <http://www.dsdni.gov.uk/impact-of-benefit-cap.pdf>

<sup>176</sup> Officially these bedroom limits have been designated as the 'spare room subsidy' limits, but they have been more widely referred to as the 'bedroom tax'. The term 'bedroom limits' is used throughout this report as a less loaded and more straightforward description of the limits than either of the alternatives.

<sup>177</sup> Clarke, L. (2013) 'Bedroom tax deal wins Northern Ireland a four year reprieve', *Belfast Telegraph*, 8<sup>th</sup> November: <http://www.belfasttelegraph.co.uk/news/local-national/northern-ireland/bedroom-tax-deal-wins-northern-ireland-a-four-year-reprieve-29633007.html>

<sup>178</sup> DSD (2013) *Changes to Housing Support under Welfare Reform in Northern Ireland*. Belfast: DSD. <http://www.dsdni.gov.uk/ni-changes-to-housing-support-information-booklet.pdf>

### Universal Credit

These and other reforms will follow on the assumption that the Welfare Reform Bill currently under consideration by the Northern Ireland Assembly does proceed. The Universal Credit (UC) regime is planned to be introduced in Northern Ireland on a phased basis from the summer of 2014, but this timetable may well be revised in the light of the further delays and difficulties with implementation in Great Britain. In Northern Ireland, however, it is notable that benefit payments in respect of housing costs are proposed to continue to be made direct to landlords, and the Northern Ireland Executive have requested that DWP provide an IT system for Northern Ireland that is capable of supporting those payment arrangements.<sup>179</sup>

The new UC regime is to replace Working Tax Credits, Child Tax Credits, Housing Benefit, Income Support, and the income-related Jobseeker's Allowance and Employment and Support Allowance, with the Universal Credit. It will not however cover the rates element of the current Housing Benefit scheme in Northern Ireland, or the rate relief for home owners, in the same way that it does not apply to council tax benefit (or its equivalent) in Great Britain.

Most, but not all, of the features of the Universal Credit proposal were set out in a 2009 report 'Dynamic Benefits' published by the Centre for Social Justice (founded by Ian Duncan Smith MP in 2004).<sup>180</sup>

These changes were advocated not only as simplifications, but also to improve work incentives and make the potential gains to households entering low-paid work more

transparent. Central to this is that, with a single unified benefit structure, there will be a single 'taper rate' through which help is withdrawn as earned incomes rise. Under the UC proposals, it is envisaged that benefit recipients would be subject to marginal deductions from additional earnings at a maximum rate of 76% – much lower than their maximum level under the current system. The marginal deduction rate for the UC scheme itself will be 65%.

While there will be transitional protection, in the longer run some households will receive less than they would have done under the current regime, while others will gain. Modeling suggests that taking account of transitional protection, and once the scheme is fully applied, then some 102,000 households would be entitled to an average £35 increase in entitlement, while some 88,000 households would see an average £34 reduction in entitlement, and some 99,000 household would see no change. These modeling results also assumed an increase in the take up rates of benefits under the new regime.<sup>181</sup>

While Universal Credit as a whole is not in itself an initial cost saving measure, it will be introduced in a context where the Assembly has already agreed to follow the lead of the UK Government in a series of significant cut backs in the levels of available benefits, including the Housing Benefit reforms discussed above, and the levels of support available for child care costs. In total the various cut backs will by 2014/15 result in annual savings in Northern Ireland totaling some £730 million,<sup>182</sup> equivalent to some £630 a year in reduced incomes for every working age adult in Northern Ireland. This is far greater than the

<sup>179</sup> Northern Ireland Assembly (2012) *Statement to the Assembly Welfare Reform Bill Second Stage, Minister for Social Development*. Hansard, (Official Report), 9<sup>th</sup> October. <http://www.niassembly.gov.uk/Documents/Official-Reports/Plenary/2012-13/Plenary%209.10.12%20ONEBOOK%20REVISED.pdf>

<sup>180</sup> Brien, S. (2009) *Dynamic Benefits: Toward welfare that works*. London: Centre for Social Justice.

<sup>181</sup> DSD (2013) *Northern Ireland Universal Credit Information Booklet*. Belfast: DSD. <http://www.dsdni.gov.uk/uc-impact-booklet-transitional-protection.pdf>

<sup>182</sup> Beatty, C. & Fothergill, S. (2013) *The impact of welfare reform on Northern Ireland*. Sheffield: Centre for Regional Economic and Social Research, Sheffield Hallam University. <http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/impact-welfare-reform-ni.pdf>.

estimated average losses of some £470 a year per working age adult across the whole of Great Britain, and more than in any other country or region within the UK.

If Universal Credit is not expected to generate initial benefit expenditure savings, UK Ministers have expressed the hope that the more effective and transparent incentives offered by the scheme will lead to more households entering the labour market, thus leading to longer-term expenditure savings.

There are many issues involved in the design of Universal Credit, in particular the logistical challenge of integrating the tax and benefit IT systems. There are also concerns about the delivery framework for Universal Credit, and in particular its operation as a wholly on line system making only monthly payments in arrears.

The complexity of the required detailing of the tax and benefit reforms, and the IT system required to support the new scheme has seen significant slippage in the initial timetable for UC in Great Britain, and this will have an inevitable impact on the planned timetable for UC in Northern Ireland. Indeed at the time of writing, the practical timetable for the scheme is in some doubt, and there has been a highly critical report on the IT costs and management of this major project by the House of Commons Public Accounts Committee.<sup>183</sup>

The online delivery framework will also be problematic for non-IT literate claimants, while there are obvious concerns about low income households needing to budget over a monthly period, rather than the weekly or fortnightly payments paid in respect of most current benefits.<sup>184</sup>

### Personal Independence Payments

Some of the welfare reform measures not specifically related to housing costs were also a particular cause for concern in Northern Ireland. In particular the shift from Disability Living Allowances (DLA) to the new 'Personal Independence Payments' (PIP) for working age claimants, which began to be introduced from the spring of 2014. Just over one in ten of the population in Northern Ireland are in receipt of DLA; more than twice the average level across Great Britain.

Current working age DLA claimants will face new assessments, and a trial exercise led to an estimate that around 25% of existing claimants will not qualify for the new benefit. Based on the numbers of working age DLA claimants at November 2012 this suggests that almost 30,000 will cease to receive any assistance based on their medical condition. A further 33% are estimated to see a reduction in their award, with 19% unchanged, and 23% receiving an enhanced award. These changes will be phased, and just under a quarter of current claimants are estimated to undergo a PIP assessment by October 2015, with the balance of cases assessed by October 2017.<sup>185</sup>

## 4.5 Key points

- This is a time of enormous flux in Northern Ireland with respect to homelessness and housing policies, as well as great trepidation associated with the implementation of the UK Government-led welfare reform agenda.
- The substance of the Homelessness Strategy for Northern Ireland launched in 2012 appears to command general

<sup>183</sup> House of Commons Committee of Public Accounts (2013) *Universal Credit: early progress, HC 619*. London: The Stationery Office. <http://www.publications.parliament.uk/pa/cm201314/cmselect/cmpubacc/619/619.pdf>

<sup>184</sup> Tarr, A. & Finn, D. (2012) *Implementing Universal Credit: Will The Reforms Improve The Service for users?* York: JRF.

<sup>185</sup> DSD (2013) *Northern Ireland Personal Independence Payment Information Booklet*. Belfast: DSD. <http://www.dsdni.gov.uk/ni-pip-information-booklet.pdf>

consensus, particularly its heralding of a stronger emphasis on prevention. However, delay in publishing the Strategy, coupled with major contextual changes since it was formulated, particularly the radical nature of welfare reform, was said to mean that the positive objectives of the Strategy would now be difficult to implement in practice.

- There was likewise broad support for the principles underpinning the draft Supporting People Strategy in Northern Ireland, but proposals to move away from “*bricks and mortar hostels*” towards an emphasis on floating support in mainstream accommodation, along the lines of the ‘Housing First’ model now increasingly prominent at European level, were highly controversial in some quarters.
- Housing policy in Northern Ireland is now subject to a wide ranging review, the central proposals of which relate to the separation of the housing management and other functions of the NIHE, and the transfer of these functions to new bodies. The uncertainties associated with this structural review process have provoked widespread concerns, including with respect to the delivery of the homelessness service.
- The accompanying ‘fundamental review’ of social housing allocations – the proposals from which are now being consulted upon – seems likely to lead to at least some downgrading in the priority given to statutory homelessness in allocations. Social housing allocations are said to be “*extremely sensitive*” in Northern Ireland, not least because of their interlinkage with residential segregation along religious lines.
- The number of social sector lettings available to new tenants has declined in Northern Ireland: in the 1990s new lettings averaged a little over 10,000 a year, but had fallen to around 7,700 by 2011/12. Increased pressure on the social housing stock is a major cause for concern amongst homelessness stakeholders in Northern Ireland.
- The Northern Ireland Executive has introduced, or is due to introduce, most of the welfare reforms now underway in Great Britain, with the likely exception of the bedroom limits on levels of eligible rents for working age households in the social rented sector, which it is suggested will apply only to new tenants from April 2014, with some form of exemption or transitional protection for existing tenants.
- Reforms to the LHA regime in Northern Ireland were introduced on the same basis as for the rest of the UK. Echoing experiences in Great Britain, there are indications that it is the extension of the SAR provisions to single people aged 25-34, together with the impact of the switch to 30<sup>th</sup> percentile levels of the already low SAR rate, that have generated greatest difficulties.
- The overall benefit cap is due to be introduced in Northern Ireland in April 2014, but only a small number (620) of households are expected to be impacted, although those households have on average five children.
- The Universal Credit regime is planned to be introduced in Northern Ireland on a phased basis from the summer of 2014, though this timetable may well be revised in the light of the further delays to implementation in Great Britain. While Universal Credit as a whole is not in itself an initial cost saving measure, it will be introduced in a context where the Assembly has already agreed to follow the lead of the UK Government in a series of significant cut backs in the levels of available benefits. In total the various cut backs will by 2014/15 result in annual

savings in Northern Ireland totaling some £730 million, equivalent to some £630 a year for every working age adult in Northern Ireland, more than in any other country or region within the UK.

- The shift from DLA to the new PIP for working age claimants, from the spring of 2014, raises particular concerns in Northern Ireland where just over one in ten of the population are in receipt of DLA; more than twice the average level across Great Britain.

## 5. Homelessness incidence and trends

### 5.1 Introduction

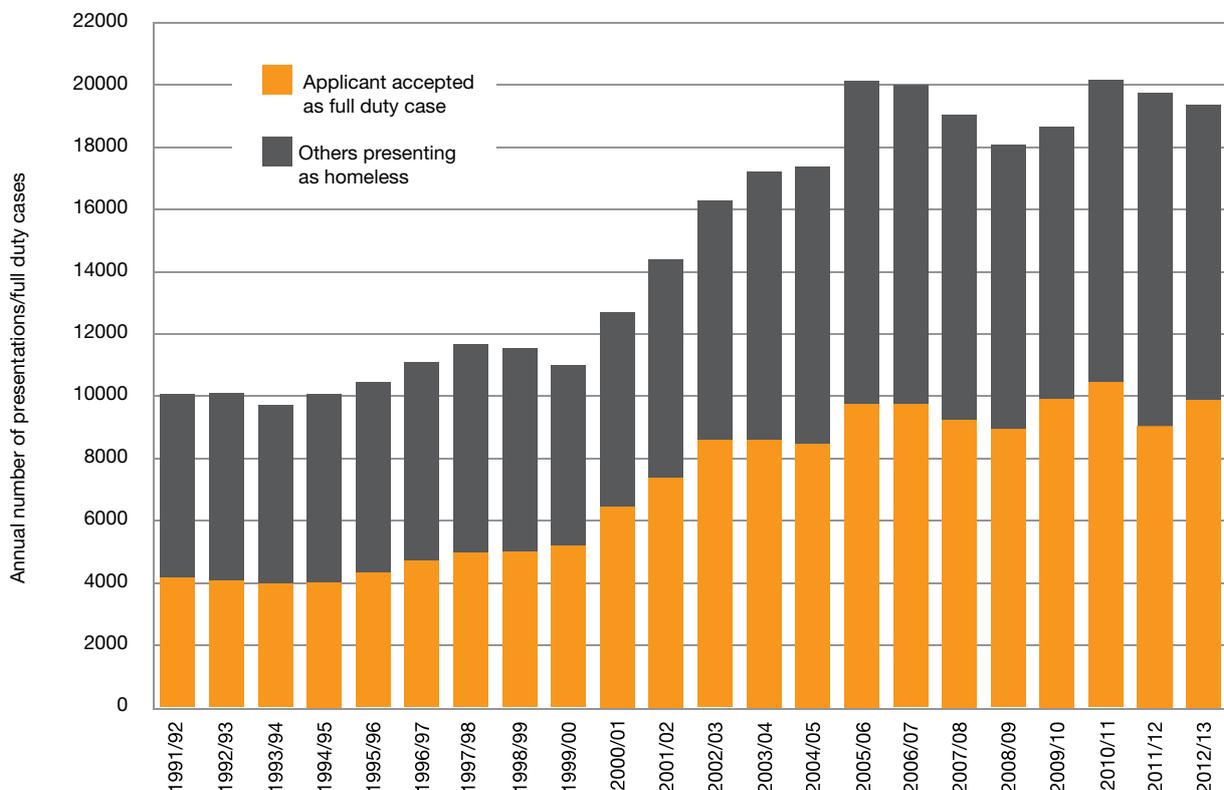
The following analysis investigates the nature, scale and trajectory of homelessness in Northern Ireland, drawing mainly on statutory homelessness statistics as published by the Northern Ireland Housing Executive (NIHE). As regards other forms of homelessness, there is very little statistical monitoring data available for Northern Ireland.

Crucially, other than the NIHE 'statutory assessment' statistics, we have been unable to identify any data series from which homelessness trends over time might be tracked. As regards rough sleepers, however,

it is officially reported that numbers are very small: "...the number of individuals sleeping rough in Belfast on a given night is ...normally under 10 [although] there are many more who have the propensity to [sleep rough] if Street Outreach and allied rough sleeping services were not in place".<sup>186</sup>

The current low levels of rough sleeping were acknowledged by senior voluntary sector key informants, but concerns were raised that this may change as a result of both the hostel remodelling programme (see Chapter 4) as well as the recession and ongoing welfare cuts:

Figure 5.1: Northern Ireland statutory homelessness presentations 1991/92-2012/13



Sources: UK Housing Review 2013; Northern Ireland Housing Bulletin Q1 2013

186 NIHE (2012) *Homelessness Strategy for Northern Ireland 2012-2017*. Belfast: NIHE. [http://www.nihe.gov.uk/homelessness\\_strategy\\_for\\_northern\\_ireland\\_2012-2017.pdf](http://www.nihe.gov.uk/homelessness_strategy_for_northern_ireland_2012-2017.pdf)

*“...we have not yet seen an increase in rough sleeping in Northern Ireland but if you speak to any housing professionals within the homelessness sector, they will be prognosticating that it will happen.”*

### 5.2 Incidence of statutory homelessness

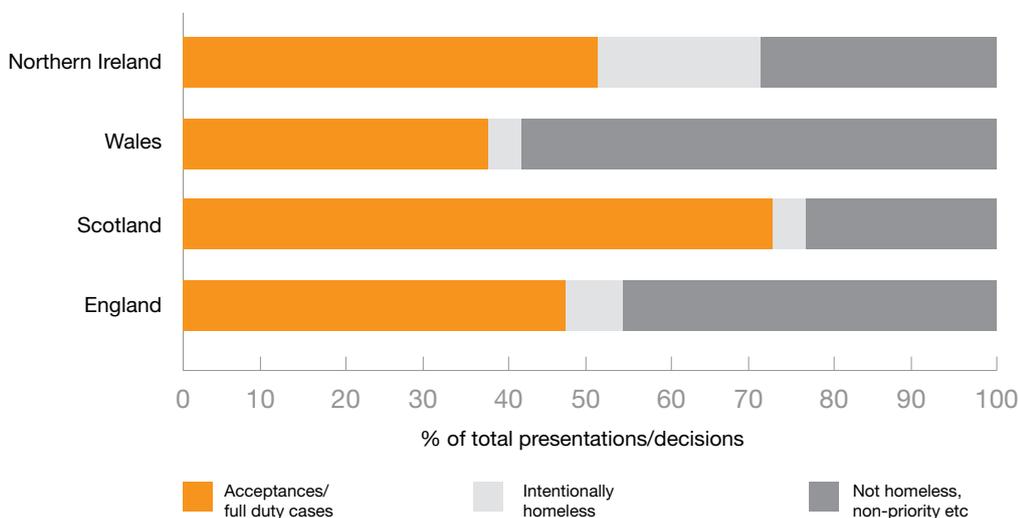
In 2012/13 some 19,400 households presented as homeless in Northern Ireland. Of these, just over half – some 9,900 – were judged as ‘Full Duty (FD) cases’ (equivalent to ‘acceptance as unintentionally homeless and in priority need’). As shown in Figure 5.1, homelessness rose significantly in the first years of the millennium, but both presentations and FD cases have remained at fairly stable levels since 2005/06.

The proportion of statutory homelessness assessment decisions resulting in acceptance (or ‘Full Duty’) is fairly similar in Northern Ireland (52% in 2010/11) to that in England (47% in 2012/13) – see Figure 5.2. However, by comparison with other UK jurisdictions the incidence of ‘intentional homelessness’

decisions has been relatively high in Northern Ireland. In 2010/11 – the latest year for which data is available – this outcome was recorded for 20% of all decisions (see figure 5.2). Moreover, this is a substantial reduction on historic figures for Northern Ireland. Unpublished NIHE data shows that in the early-mid 1990s intentional homelessness accounted for more than 30% of all assessment decisions. As noted in Chapter 2, the definition of intentional homelessness in Northern Ireland is more expansive than elsewhere in the UK, and includes specific provisions to deter on ‘collusion’, which may explain this distinctive pattern.

Pro rata to population, as shown in Figure 5.3, Full Duty cases in Northern Ireland appear relatively numerous compared with other UK jurisdictions. In part, however, this reflects the fact that, while acceptances have fallen elsewhere since 2004 (especially in England), they have remained largely stable in Northern Ireland – see Figure 5.4. Another contributory factor may be local administrative traditions on the treatment of certain categories of applicant – see below.

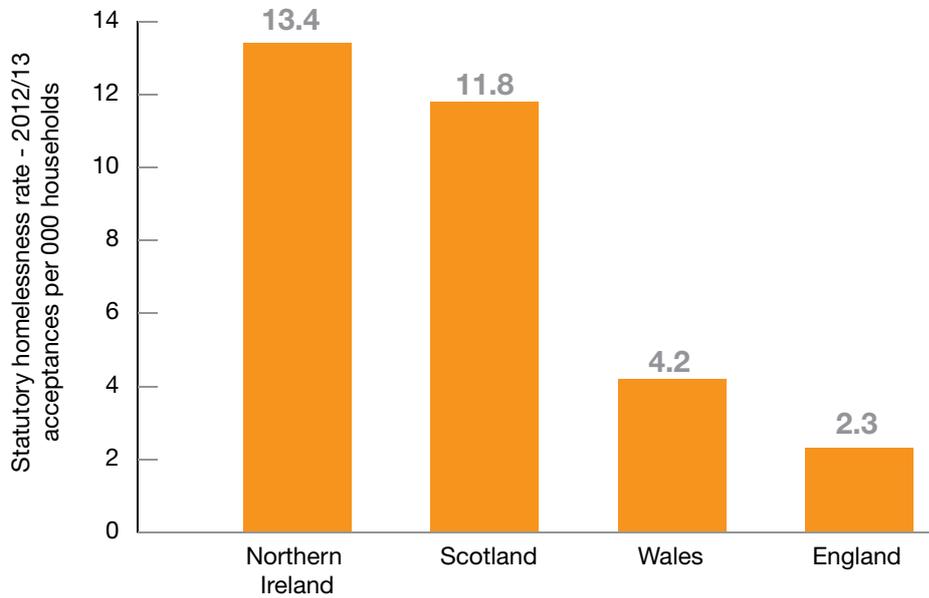
**Figure 5.2: Breakdown of homelessness presentation/assessment decisions\***



Sources: DCLG, Scottish Government, Welsh Government, NIHE

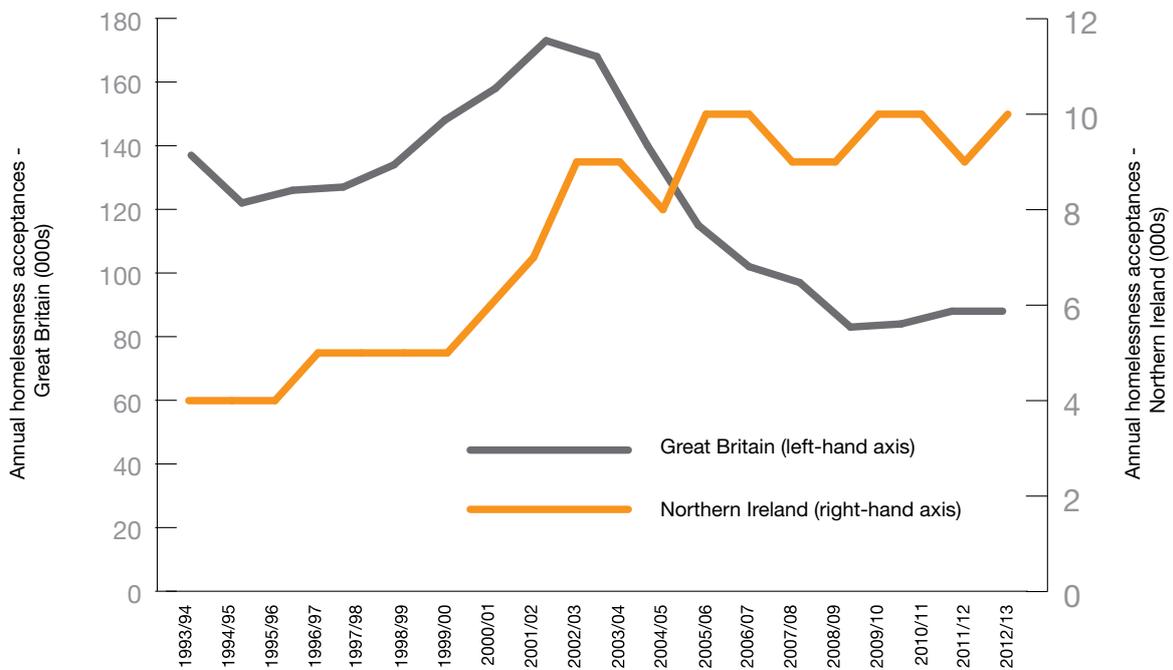
\*Figures for 2012/13 except for Northern Ireland – 2010/11 (comparable data for more recent years unavailable)

**Figure 5.3: Statutory homelessness rates across the UK, 2012/13**



Sources: DCLG, Scottish Government, Welsh Government, NIHE; UK Housing Review 2013

**Figure 5.4: Statutory homelessness in Northern Ireland compared with Great Britain**



Sources: UK Housing Review 2013; Northern Ireland Housing Bulletin Q1 2013

### Statutory homelessness causes

As shown in Table 5.1, the largest 'reason for homelessness' category among homelessness presentations is 'family breakdown', which accounted for 22% of presentations in 2012/13. However, among applications assessed as being owed a 'Full Duty', the largest category was 'accommodation not reasonable', which made up more than a quarter of all such cases in 2012/13 (see Figure 5.5). Although the classification used here is unique to Northern Ireland and cannot be directly compared with other UK jurisdictions, it is understood that this category relates mainly to older people subject to rehousing for health or social care reasons.<sup>187</sup>

The NIHE administrative choice to process applications of this kind via the homelessness legislation rather than through the 'normal' allocations system probably contributes to the relatively high recorded incidence of statutory homelessness in Northern Ireland as compared with other UK jurisdictions (see Figure 5.3). It may also help to explain the strikingly high proportion of social housing allocations accounted for by statutory homeless cases in Northern Ireland. In 2011/12 lettings to homeless households made up 73% of all NIHE lettings to new tenants, as compared with 42% of all social lets in Scotland, and only 18% of all local authority lets to new tenants in England.<sup>188</sup>

For the purposes of this research the 'reason for homelessness' categories of greatest interest are probably mortgage default and loss of rented housing, since these causes are those likely to be most readily associated with economic and housing market change.

Mortgage default, while continuing to account for only a very small proportion of total presentations (3%), did rise markedly in the two years to 2009/10 – coinciding with the onset of Northern Ireland's housing market collapse which, in the period 2007-2011, saw average mix-adjusted prices falling by 33%.<sup>189</sup> Moreover, albeit at a slower rate, the rising trend of mortgage defaults has apparently continued thereafter.<sup>190</sup>

The changing incidence of homelessness due to 'loss of rented housing' has shown a somewhat more complex trend. And while the past three years have apparently seen a gradual increase (to 15% of all presentations by 2012/13), the numbers remain below those recorded in 2006/07 and 2007/08. On this basis, therefore, trends shown in Table 5.1 as yet show only limited signs that recent policy and economic change in Northern Ireland has fed through into measured homelessness.

### Use of temporary accommodation

Although the flow of new homelessness cases has remained fairly steady over recent years (see Figure 5.1), the use of temporary accommodation (TA) has been steadily rising. As shown in Table 5.2, total TA placements rose 11% in the two years to 2012/13, with most of this increase attributable to family households.<sup>191</sup>

<sup>187</sup> NIHE (2012) *Homelessness Strategy for Northern Ireland 2012-2017*. Belfast: NIHE. [http://www.nihe.gov.uk/homelessness\\_strategy\\_for\\_northern\\_ireland\\_2012-2017.pdf](http://www.nihe.gov.uk/homelessness_strategy_for_northern_ireland_2012-2017.pdf)

<sup>188</sup> Tables 97b, 103 and 104 in Pawson, H. & Wilcox, S. (2013) *UK Housing Review 2013*. Coventry: CIH.

<sup>189</sup> Table 47b in Pawson, H. & Wilcox, S. (2013) *UK Housing Review 2013*. Coventry: CIH.

<sup>190</sup> Choice of phraseology here reflects acknowledgement that 2011/12 and 2012/13 figures have been adjusted to allow for missing data (i.e. missing cases have been distributed pro rata to recorded data).

<sup>191</sup> It should be noted that, in enumerating the throughput of placements during the cited financial years, the presentation in Table 5.2 differs from the more conventional 'stock' measure of temporary accommodation placements – i.e. the number outstanding on a given date.

**Table 5.1: Statutory homeless applicants in Northern Ireland: breakdown by immediate reason for homelessness****(a) Number of presentations\***

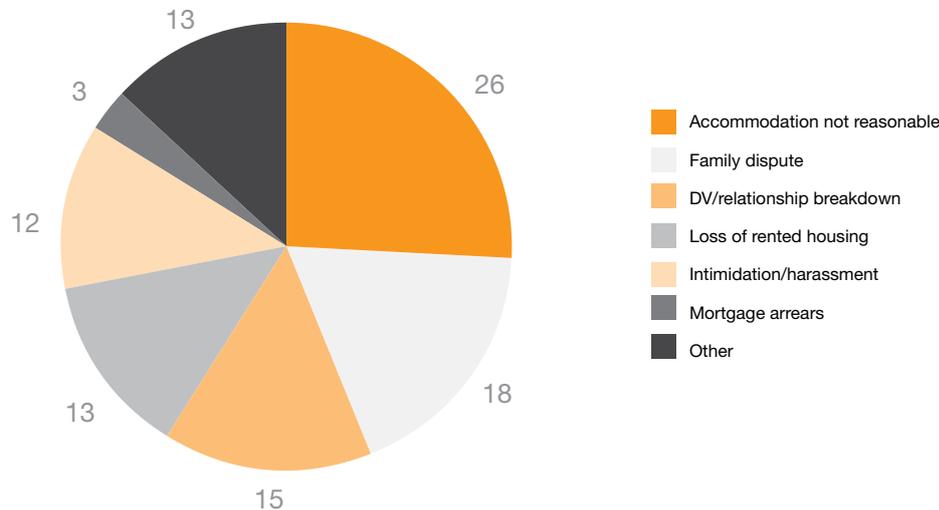
Reason	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Sharing breakdown/family dispute	4,114	4,799	5,037	4,542	4,473	4,525	4,696	5,323	4,199
Marital/relationship breakdown	2,564	2,706	2,901	2,512	2,441	2,367	2,502	2,266	2,161
Domestic violence	727	798	767	783	891	906	1,010	1,105	962
Loss of rented accommodation	2,249	2,705	3,057	3,236	2,322	2,161	2,646	2,671	2,944
No accommodation in Northern Ireland	1,684	1,941	1,984	1,816	1,705	1,563	1,674	1,195	1,702
Intimidation (Civil disturbance)	959	888	764	548	569	769	694	570	657
Accommodation not reasonable	2,252	2,901	3,104	2,713	2,643	2,897	3,013	3,427	3,452
Release from hospital/prison/other institution	340	348	318	392	382	385	375	387	467
Fire/flood/other emergency	80	107	91	80	138	206	437	72	91
Mortgage default	230	318	344	224	403	505	561	554	573
Bomb/fire damage (Civil disturbance)	87	57	44	41	48	40	54	41	42
Neighbourhood harassment	1,214	1,467	1,309	1,267	1,260	1,356	1,599	1,371	1,282
Other reasons	862	1,086	1,293	876	801	984	897	756	823
Total	17,362	20,121	21,013	19,030	18,076	18,664	20,158	19,737	19,354

**(b) Percentage of presentations\***

Reason	2004/05	2005/06	2006/07	2007/08	2008/09	2009/10	2010/11	2011/12	2012/13
Sharing breakdown/family dispute	24	24	24	24	25	24	23	27	22
Marital/relationship breakdown	15	13	14	13	14	13	12	11	11
Domestic violence	4	4	4	4	5	5	5	6	5
Loss of rented accommodation	13	13	15	17	13	12	13	14	15
No accommodation in Northern Ireland	10	10	9	10	9	8	8	6	9
Intimidation (Civil disturbance)	6	4	4	3	3	4	3	3	3
Accommodation not reasonable	13	14	15	14	15	16	15	17	18
Release from hospital/prison/other institution	2	2	2	2	2	2	2	2	2
Fire/flood/other emergency	0	1	0	0	1	1	2	0	0
Mortgage default	1	2	2	1	2	3	3	3	3
Bomb/fire damage (Civil disturbance)	1	0	0	0	0	0	0	0	0
Neighbourhood harassment	7	7	6	7	7	7	8	7	7
Other reasons	5	5	6	5	4	5	4	4	4
Total	100	100	100	100	100	100	100	100	100

Source: Northern Ireland Housing Statistics 2011/12; Northern Ireland Housing Bulletin Q1 2013

\*It should be noted that allowance has been made for missing data for 2011/12 and 2012/13; that is, figures for these years have been adjusted on the assumption that the missing cases can be attributed pro rata to the reported data

**Figure 5.5: Statutory homeless 'Full Duty' cases 2012/13; reason for homelessness breakdown (%)**

Source: Northern Ireland Housing Bulletin Q1 2013

**Table 5.2: Homelessness temporary accommodation placements in Northern Ireland, 2008/09-2012/13**

	Number of placements during period		
	Singles & couples	Families	All
2008/09	2,198	2,169	4,367
2009/10	2,535	2,116	4,651
2010/11	2,397	2,008	4,405
2011/12	2,466	2,093	4,559
2012/13	2,514	2,366	4,880
% change 2010/11-2012/13	5	18	11

Source: Northern Ireland Housing Executive

### 5.3 Single homelessness

The European Typology on Homelessness and Housing Exclusion (ETHOS) is a classification developed by the European Observatory on Homelessness. The ETHOS framework is advocated by FEANTSA, the European Federation of National Organisations working with the Homeless, as a means of achieving international comparability in this area. One argument in favour of such a measure is that its independence from statutory definitions and administratively generated statistics could enable it to capture non-statutory homelessness (or 'single homelessness') which often remains unquantified. On the other hand, the ETHOS concept is difficult to apply consistently in a context where base data sources are inconsistent in terms of whether they relate to snapshot or 'point in time' statistics or 'flows' of cases over a time period.

Table 5.3 sets out statistics generated by a recent NIHE exercise seeking to apply the ETHOS categories in Northern Ireland.<sup>192</sup> While some of the categories are useful because of their focus on groups frequently

<sup>192</sup> Pleace, N. & Bretherton, J. (2013) *Measuring Homelessness and Housing Exclusion in Northern Ireland: A test of the ETHOS typology*. Belfast: NIHE. [http://touch.nihe.gov.uk/measuring\\_homelessness\\_and\\_housing\\_exclusion\\_in\\_northern\\_ireland.pdf](http://touch.nihe.gov.uk/measuring_homelessness_and_housing_exclusion_in_northern_ireland.pdf)

Table 5.3: Application of ETHOS categories to homelessness in Northern Ireland

Ethos category		Point in time statistics	Flows over time statistics	Comments
1	People living rough	11		Street sleepers plus Divis Crash, 1/3/2013
2	People in emergency accommodation	13		As at 1/3/2013
3	People in accommodation for the homeless	1,661		Placements as at 28/2/2013
4	People in women's shelters	24		Women's Aid refuge placements as at 28/2/2013
5	People in accommodation for immigrants	210		Asylum seekers awaiting decision (households) 28/2/2013
6	People due for release from institutions		216	Homelessness presentations by reason, 2012/13 (annual)
7	People receiving long-term support	43		In temporary accommodation (single room, shared facilities,), 28/2/2013
8	People living in insecure accommodation	11,057		Housing waiting list breakdown, 1/2/2013
9	People living under threat of eviction	33(a)	2,419(b)	Tenants with outstanding NSPs and eviction decrees as at 28/2/2013, (b) Homelessness presentations by reason, 2012/13 (annual)
10	People living under threat of violence		1,152	As (b) above
11	People living in unconventional structures		-	
12	People living in unfit housing		-	
13	People living in extreme overcrowding	403		Housing waiting list breakdown, 1/2/2013

Source: raw data provided by NIHE based on work by York University.

omitted from homelessness statistics, the varying basis for enumeration means that the numbers cannot be readily summed to national totals.

#### 5.4 Hidden homelessness

People may be in a similar housing situation to those who apply to housing authorities as homeless, that is, lacking their own secure, separate accommodation, without formally applying or registering with Northern

Ireland Housing Executive or applying to other homelessness agencies. Such people are often referred to as 'hidden homeless' (see Chapter 1). A number of large-scale/ household surveys enable us to measure some particular categories of potential hidden homelessness: *concealed households*; households who are *sharing* accommodation; and *overcrowded* households. In addition, we are able to provide an analysis of the social distribution of *past experiences of*

homelessness (both ‘visible’ and ‘hidden’), based on the UK Poverty and Social Exclusion (PSE) Survey 2013.

**Concealed households**

Concealed households are family units or single adults living within other households, who may be regarded as potential separate households that may wish to form given appropriate opportunity. The UK-wide Labour Force Survey (LFS)<sup>193</sup> asks questions about the composition of the household which enable the presence of ‘additional family/ single units’ to be identified. In addition we can refer to the new Understanding Society longitudinal survey. We combine estimates from the two surveys to increase the robustness of our findings.

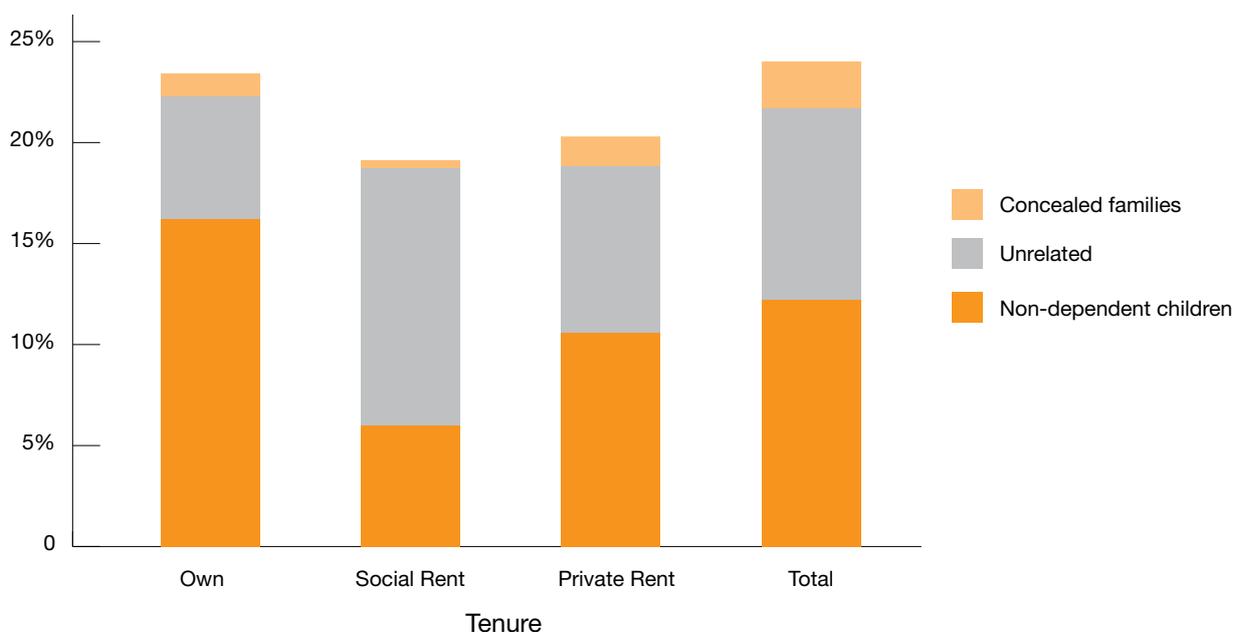
In 2011-12 there were about 167,000 households (23% of all households in Northern Ireland) which contained additional

family units based on the LFS. Of these, 17,000 (2.3%) were cases of couples or lone parent families living with other households, while 69,000 (9.5%) were cases of unrelated one person units (i.e. excluding never married children of main householder) and 89,000 (12.2%) were cases of non-dependent adult children living in the parental household, as shown in Figure 5.6.

Compared with UK as a whole, Northern Ireland has *more* non-dependent children living in the parental households (15.6% vs 11.3%), about the same proportion of other single concealed potential households (7.6%), and *slightly less* concealed couple and lone parent family units (1.4% vs. 1.9%).

Concealed couple or lone parent family units were rare in social renting but slightly more prevalent in owner occupier households and private renting. Unrelated single units were

**Figure 5.6: Households containing potential concealed households by tenure, Northern Ireland 2011-12**



Source: Average of Labour Force Survey, Quarter 4 2012, and Understanding Society, Wave 2, 2010-11

<sup>193</sup> This survey only approximates the ideal definition of ‘concealed households’, as it does not necessarily distinguish between those who would currently prefer to remain living with others from those who would really prefer to live separately. Moreover, it may not fully capture all concealed households reliably. For example people staying temporarily and informally with others may not respond to individual surveys (like LFS).

much more prevalent in social renting as well as private renting, the latter to be more expected because this includes students and young people living in flatshares. The proportions with non-dependent children were higher in owner occupation and markedly lower in social renting. It is possible that the patterns in social renting reflect young people living with other adults to whom they are related, but not as direct offspring.

We can make an estimate of the number of separate households which might form from this set of potential households by applying two adjustment factors. First, we allow for the presence of multiple concealed individuals in some households, using data from Understanding Society. Secondly, we allow for the likelihood that many of these individual potential household units do not want or expect to move in the immediate future for form a separate household. We do not have any survey data on this propensity from Northern Ireland, but results from a special question in the English Housing Survey suggest that the proportion of the two single concealed household groups (non-dependent children and other) who really want to live separately is 52% and 47% respectively. We apply this factor to the numbers from Northern Ireland, while assuming that this would apply to all couples and lone parents. That suggests that the number of separate household units currently concealed in Northern Ireland but preferring to live separately would be about 123,000 (equivalent overall to 16.8% of all households in Northern Ireland). In practice some of these would form partnerships and some might still choose to share with their peer group, so the total 'need' of extra housing units associated with this number would be somewhat less.

The surveys (particularly Understanding Society) enable us to draw a profile of the households where concealed potential households are living. Table 5.4 presents the incidence rates for the different kind of

concealed potential households, firstly across three main household types, and secondly in terms of two different indicators of poverty.

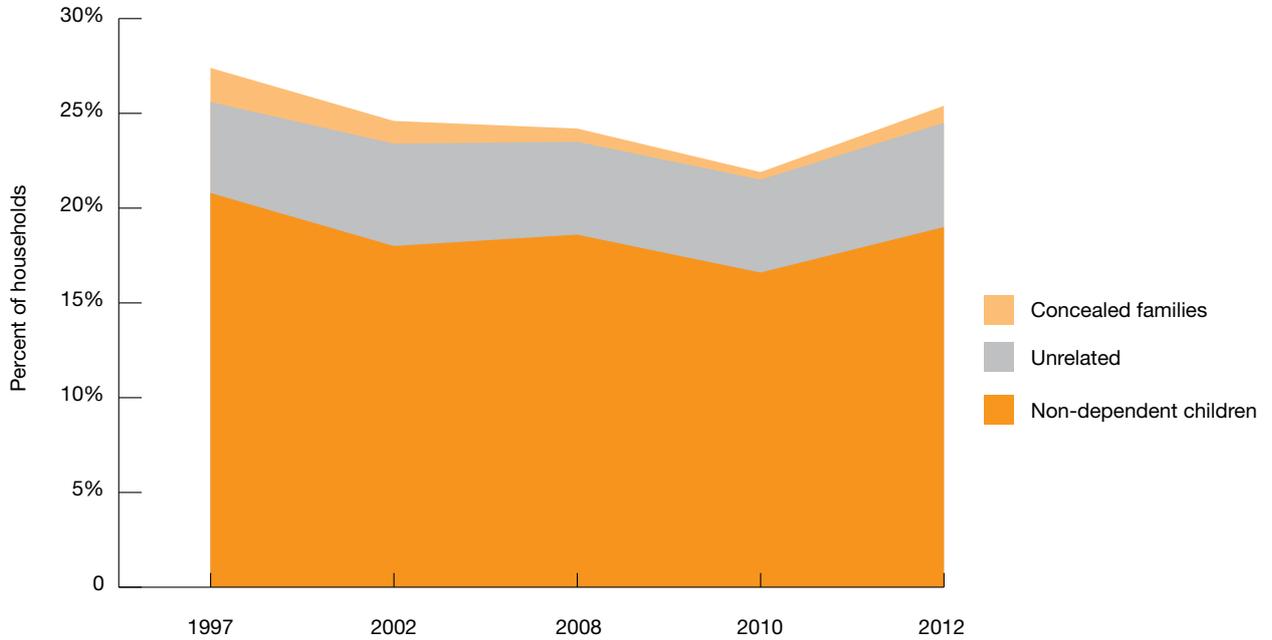
**Table 5.4: Concealed potential households by household type and poverty**

	<b>Non-dep children</b>	<b>Oth Single</b>	<b>Couple or LP Fam</b>	<b>Any Con-cealed</b>
<b>Household Type</b>				
Family	11.3%	5.4%	3.4%	19.1%
Working Age	22.1%	13.3%	2.5%	36.3%
Older	0.0%	9.2%	0.0%	9.2%
<b>Poverty</b>				
Low Income	6.6%	13.2%	2.6%	22.4%
Material Deprived	8.9%	13.7%	2.4%	23.4%
All (US)	12.1%	9.5%	2.1%	22.7%

Concealed households are much more prevalent in working age households without dependent children, and this is particularly true for 'non-dependent children'. Concealed couple/lone parent family units are more common in households where the basic unit is a family with children, whereas the other types of concealed household are somewhat less common in these households. Concealed households are much less commonly found in elderly households, although 9% of older households have some other single person(s) living with them.

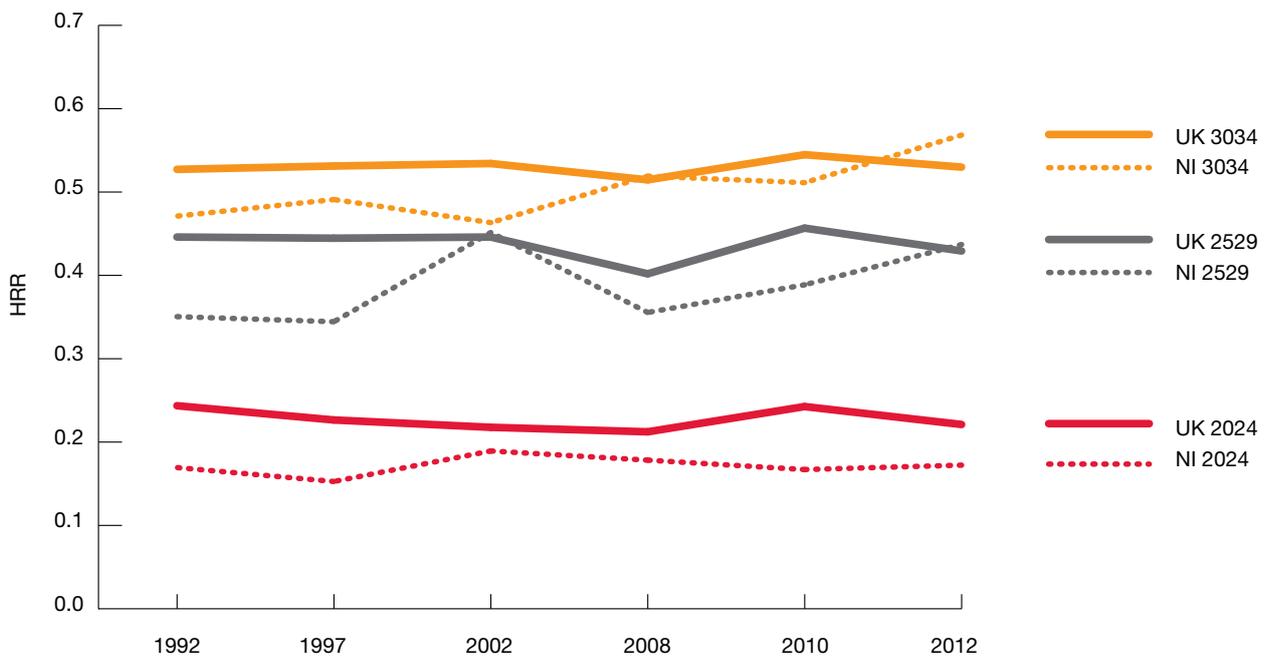
Whereas data for England show associations with poor neighbourhoods and poor households, in Northern Ireland the relationships with poverty are less apparent. Poorer households (whether measured by low equivalent income after housing costs, or by having three or more material deprivations), are only slightly more likely to contain

**Figure 5.7: Concealed potential households in Northern Ireland, 1997-2012**



Source: Labour Force Survey

**Figure 5.8: Household representative rates by selected age groups in Northern Ireland and UK, 1992-2012**



Source: Labour Force Survey

concealed families or unrelated singles, and they are less likely to contain non-dependent children. For some people living together in larger family or sharing groups may be a way of fending off poverty, and this may be more prevalent in Northern Ireland.

The LFS allows trends in concealed households to be tracked back to 1997, as shown in Figure 5.7. It appears that concealed households were static or declining during the 1990s and into the early 2000s. In Northern Ireland the incidence of concealed household appears to have risen recently, between 2010 and 2012.

Another indirect indicator of concealed households is (reduced) household formation. The propensity of individuals within given age groups to form ('head') separate households is a conventional way of measuring household formation. Figure 5.8 illustrates rates for younger adults for Northern Ireland against the UK. The rate for the youngest adult age group remains lower in Northern Ireland than in the UK and does not appear to have increased. For the age groups between 25 and 34, there are some fluctuations but a general tendency for Northern Ireland to catch up and begin to exceed the UK. This could be indicative of both an easier general housing market and economic improvement following the peace agreement; equally, the recent fluctuations could reflect the very dramatic fluctuations in the housing market in Ireland (North and South) in the late 2000s. The upward blip in 2012 may reflect the increased availability of private rental lettings.

### Households sharing accommodation

'Sharing households' are those households who live together in the same dwelling but who do not share either a living room or regular meals together. Sharing is similar to concealed households, namely an arrangement people make when there is not enough affordable separate accommodation. For example, some 'flatsharers' will be recorded as concealed households, and

some will be recorded as sharing households, depending on the room sizes and descriptions.

According to the LFS, 1.7% of households in the UK shared in 2012 (based on average of first and last quarter; See Table 5.5), while the rate for Northern Ireland was marginally higher at just under 2.0%. Sharing was most common for single person households (3.0%) but was also found amongst couples and multi-adult households. Sharing is concentrated in both private and social renting (3%) but is not unknown in the owner occupier sector (0.8%).

**Table 5.5 Sharing Measures for Northern Ireland and UK, 2012**

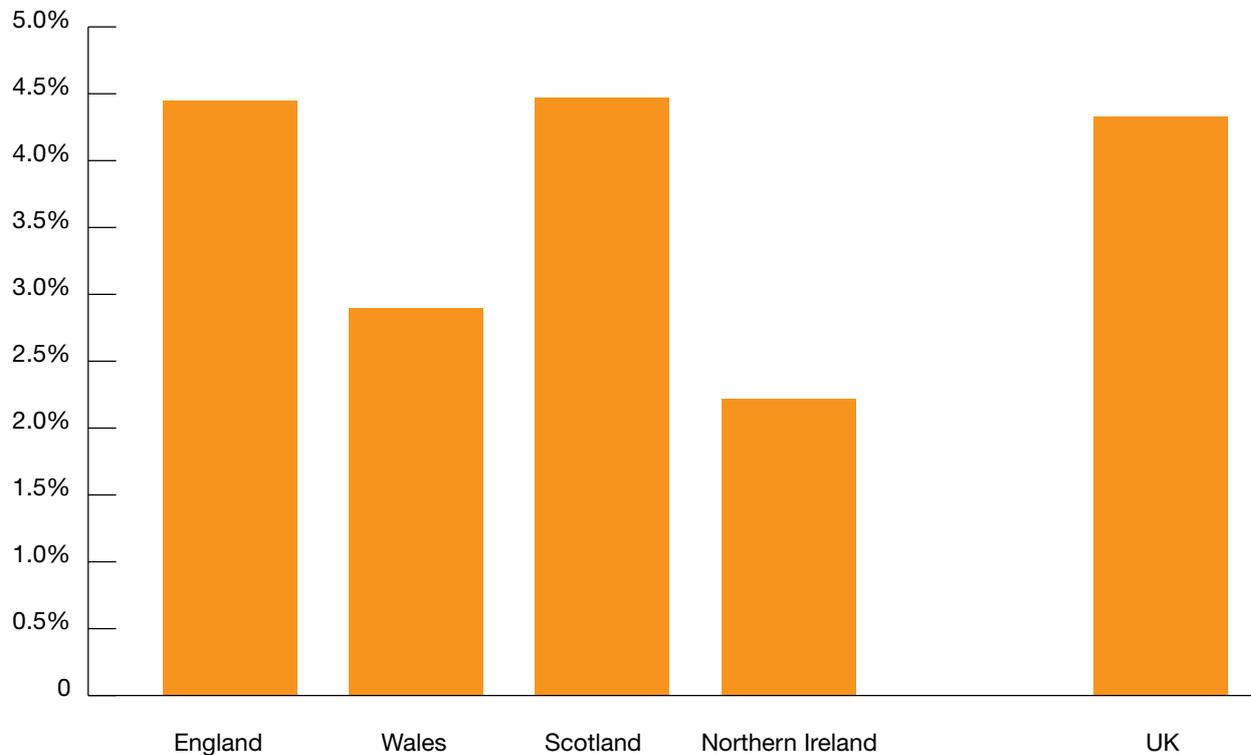
Source	LFS	LFS
Defn	Any Share	Share 4+
Year	2012	2012
N.Ireland	1.95%	1.48%
UK	1.66%	0.92%

Source: Labour Force Survey, average of Quarters 1 and 4.

Sharing has seen a long-term decline across the UK, which may reflect improving housing availability but also probably changes in the PRS and its regulation. However, the indicator for sharing appears to be rather inconsistent over time for Northern Ireland and it is difficult to discern a clear trend, given its relative rareness and small sample numbers.

### Overcrowding

Overcrowding is another form of housing need which may be considered as part of the wider phenomenon of hidden homelessness. Overcrowding has increased somewhat in England in recent years, particularly in London, as discussed in the parallel Homeless Monitor for that country. For Northern Ireland the only available data source is the *Understanding Society* survey. While it is possible to estimate overcrowding from this, attempting to

**Figure 5.9: Households overcrowded by country 2010-11**

Source: Authors' analysis of Understanding Society, 2010-11.

replicate the 'bedroom standard' measure used elsewhere, it is not in practice possible to exactly replicate the measure used in the English Housing Survey. The resulting measure is rather higher than that quoted for England based on EHS. Nevertheless, it does allow comparison across the four UK countries, as in Figure 5.9.

The results indicate that crowding is less common in Northern Ireland than in the other UK countries, particularly England and Scotland. The proportion of households with insufficient bedrooms against the standard is 2.2% in Northern Ireland, affecting about 16,000 households. Crowding is more common in social renting (3.4%) and lower in owner occupation (1.2%); and higher for families and other working age households (2.9%) than among older households (0.5%),

although the rate for families is much less than across UK as a whole. The association of crowding with low income found across the UK is less apparent in Northern Ireland, although there is some association with households suffering three or more material deprivations.

Under-occupancy is also considered here because it is, in a sense, the mirror image of overcrowding. In the rest of the UK the introduction of the bedroom limits in the social rented sector for claimants of working age living in social housing from April 2013 (see Chapter 3) means that under-occupation in the social sector is an issue of growing policy relevance, not least with respect to future homelessness trends. However, this restriction on Housing Benefit had not, at the time of writing, been implemented in Northern Ireland, but was due

for implementation for new tenants from April 2014. The analysis of Understanding Society data indicates that 82% of all households in Northern Ireland under-occupy their homes, including 52% with two or more spare bedrooms. For social renters the proportions are less, at 63% and 29%; while for working age social renters on HB the incidence of underoccupation is slightly less at 59%.

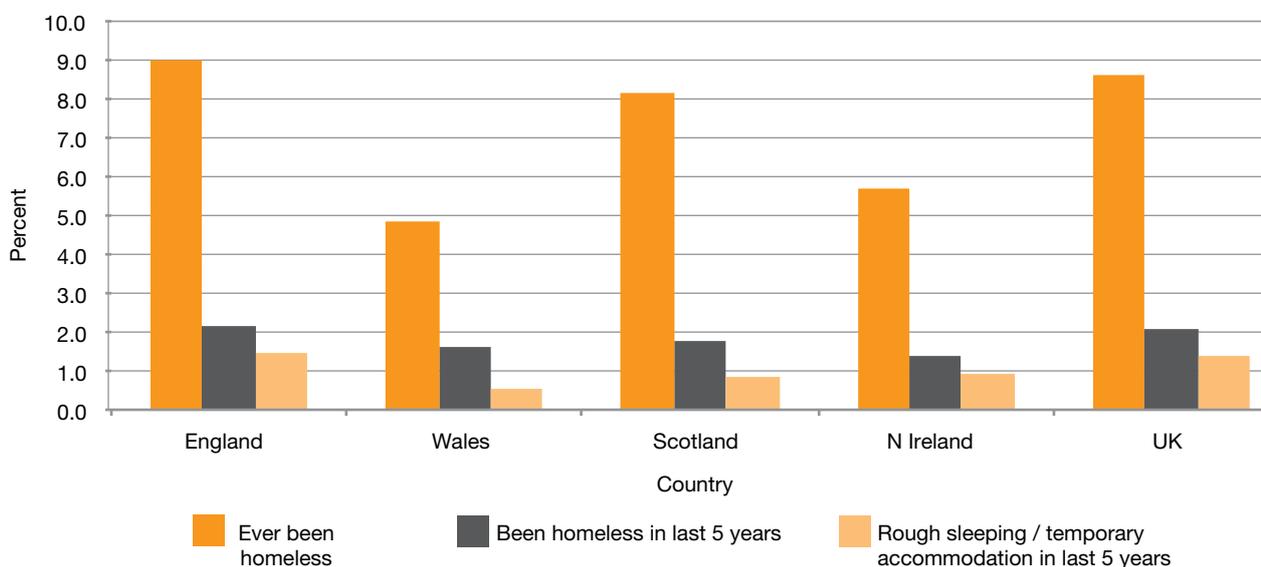
### Past homelessness experience

It is possible to measure the overall incidence of homelessness in the population, and its social distribution, by asking retrospective questions in general household surveys about adults' experiences of homelessness. The UK Poverty and Social Exclusion Survey 2012 provides such an opportunity for all of the UK.<sup>194</sup>

The first indicator captures those adults who said that they had *ever experienced homelessness* (whether you had been homeless or lost your home); the second indicator highlights those who said that they has *experienced homelessness in the last five years*; while the third indicator includes *just those sleeping rough or in temporary accommodation in the last five years*. Figure 5.10 shows these measures across countries of the UK.

In Northern Ireland, one in eighteen (5.7%) of adults say that they had experienced homeless defined as above at some time, with 1.4% saying this had happened in the last five years, and 0.9% reported sleeping rough or staying in temporary accommodation in that period.<sup>195</sup> Rates in

Figure 5.10: Past Homelessness incidence and implied annual rates for UK countries



Source: UK Poverty and Social Exclusion Survey 2012.

<sup>194</sup> For details of the PSE 2012 see <http://www.poverty.ac.uk/pse-research/pse-uk-2012>

<sup>195</sup> The unweighted PSE 2012 sample in Northern Ireland was 1,000 households containing 2311 individuals; the number of adults answering this question would have been between those two numbers.

England are higher than in the other UK countries, with Scotland next and Northern Ireland third overall, although actually second highest for rough sleeping/temporary accommodation in the last five years. The implied annual rate of homelessness in Northern Ireland is 0.28% of adults, or 4,150 individual instances per year.<sup>196</sup>

There are strong associations of retrospective homelessness with younger age groups, with social renters and to a lesser extent private renters, and with single persons and lone parent households. There are also strong relationships with low income and current experience of material deprivation.

### 5.5 Key points

- There is little statistical monitoring data available on homelessness trends in Northern Ireland, aside from statutory homelessness assessment statistics as published by the NIHE.
- In 2012/13 some 19,400 households presented as homeless in Northern Ireland, of whom just over half – 9,900 – were judged as FDA. Statutory homelessness rose significantly in Northern Ireland in the first years of the millennium, and has remained at historically high levels since 2005/06.
- Rates of statutory homelessness acceptances are higher in Northern Ireland than anywhere else in the UK, reflecting in part the fact that acceptances have fallen significantly elsewhere since 2004 (especially in England) as a result of the implementation of the homelessness prevention/Housing Options model. A Scottish-style Housing Options approach now seems to be under consideration for Northern Ireland.
- Another contributory factor may be local administrative traditions on the treatment of certain categories of applicant, in particular older people subject to rehousing for health or social care reasons, who are treated as statutory homeless in Northern Ireland but generally accommodated via mainstream allocation processes elsewhere in the UK.
- The relative stability of both the levels and causes of statutory homelessness in Northern Ireland are indicative of only limited signs that the economic and housing market recessions have fed through into measured homelessness, as yet.
- Although the flow of new homelessness cases has remained fairly steady over recent years, the use of TA has been steadily rising: placements increased by 11% in the two years to 2012/13, with most of this increase attributable to family households.
- We estimate that there were 123,000 concealed potential household units seeking separate accommodation in Northern Ireland in 2010-12, including 16,800 couples and lone parents, 63,000 non-dependent children and 43,400 other singles, equivalent overall to 16.8% of all households in the jurisdiction. Concealed households have increased slightly in the last two years, after previous slight falls between 1997 and 2010.
- Household formation by adults aged 25-34 has increased slightly relative to UK, in contrast to falls in the south of England.
- The number of sharing households appears to be marginally higher than in the UK as a whole at just under 2%. Trends in this index are unclear.

<sup>196</sup> This has been calculated straightforwardly by multiplying the proportion who report having been homeless over the past 5 years (PSE) x adult population (Census) / 5. This assumes even temporal spacing of homelessness, and only one episode per person.

- Overcrowding is less prevalent in Northern Ireland than in the other UK countries, affecting about 16,000 households (2.2%).
- One in eighteen (5.7%) of all adults in Northern Ireland say that they have experienced homelessness, with 1.4% saying this had happened in the last five years, and 0.9% sleeping rough or staying in temporary accommodation in that period. There are strong associations of retrospective homelessness with younger age groups, social renters and to a lesser extent private renters, and with single persons and lone parent households.

## 6. Conclusions

While the UK economy has finally begun to show signs of recovery in 2013, income levels are lower, and rates of economic inactivity higher, in Northern Ireland than in the rest of the country. Northern Ireland is also disproportionately dependent on public sector employment, leaving it especially vulnerable to rising worklessness as the effects of public expenditure cuts are fully felt. At the same time, there is currently enormous flux with respect to both homelessness and housing policies in Northern Ireland, as well as great trepidation associated with the implementation of the UK Government-led welfare reform agenda.

Drawing on detailed statistical analysis and qualitative interviews with selected key informants, this report has sought to provide an independent analysis of the homelessness impacts of these recent economic and policy developments in Northern Ireland. It has revealed that statutory homelessness trends for Northern Ireland continue to contrast sharply with the remainder of the UK, with both presentations and Full Duty cases doubling in the six years to 2005/06 and remaining at historically high levels thereafter (see below). These unique Northern Irish trends on statutory homelessness in part reflect the much more extreme ‘boom and bust’ in the housing market than that experienced elsewhere in the UK, heavily influenced by developments in the Irish economy and housing market south of its border. This has left behind a higher proportion of households with negative equity than anywhere else in the UK. Though housing affordability has fallen back to relatively modest levels since 2007, access to home ownership has become more problematic for would be first time buyers due to the reduced flow of mortgage funds. There is also increasing pressure on the social housing stock, with average lettings falling from just over 10,000 per annum in

the 1990s to around 7,700 by 2011/12. In this context, the rapid increase of the private rented sector (the sector has tripled in size over the last twelve years) has brought a welcome flexibility to the wider Northern Irish housing market, although evidence from England indicates that the insecurity of the PRS is associated with more ‘pressured moves’ than other tenures, and the ending of private tenancies is becoming an increasingly important cause of homelessness.

Rates of statutory homelessness acceptances are notably higher in Northern Ireland than anywhere else in the UK, standing at 13.4 per 1,000 households in 2012/13, as compared with 11.8 in Scotland (where the ‘priority need’ criterion has been abolished), and 4.2 and 2.3 in Wales and England respectively. Linked with this, the proportion of social housing lets absorbed by statutory homeless households is also strikingly high (73%). This discrepancy between Northern Ireland and the rest of the UK reflects in part the fact that acceptances have fallen in Great Britain since 2004 as a result of the vigorous implementation of the homelessness prevention/Housing Options model. We understand that a Scottish-style Housing Options approach is now being considered for Northern Ireland.

Relative stability with respect to both the overall levels and causes of statutory homelessness in Northern Ireland is indicative of only limited signs thus far that the recent recession and policy change have fed through into measured homelessness. However, there is an expectation that this will start to change going forward, with welfare reform critical in this respect. Northern Ireland has introduced, or is due to introduce, most of the welfare reforms now underway in Great Britain, with the significant exception of the bedroom limits on levels of eligible rents for working age households in the social rented

sector, which it is understood will apply fully only with respect to new tenants from the spring of 2014. While it had been estimated that the bedroom limits, if applied across the board, would have impacted on some 32,650 tenants with either NIHE or housing association landlords, no estimates have been made of the likely impact of the revised arrangements. Nor is it clear at this stage how long the Northern Ireland government is prepared to fund the costs involved in limiting the provisions only to new tenants, or the precise form the protection for existing tenants will take.

Reforms to the Local Housing Allowance regime, on the other hand, were introduced on the same basis, and timetable, as for the rest of the UK. These changes resulted in variable, but often significant, reductions in LHA rates across the BRMAs in Northern Ireland. In several areas the reductions exceeded £10 per week, and in percentage terms the reductions amounted to as much as 20%. There has been some suggestion that, of these reforms, it has been the extension of the Shared Accommodation Rate provisions to single people aged 25-34 that are causing most concern, certainly to landlords. This corresponds with evidence from Great Britain, which showed that in the 20 months since the SAR reforms have been in operation there, this has resulted in a 14% reduction in the numbers of young single people in receipt of Housing Benefit able to secure accommodation in the private rented sector.

Universal Credit is planned to be introduced in Northern Ireland on a phased basis from the summer of 2014, but this timetable may well be revised in the light of the further delays to implementation in Great Britain. In Northern Ireland, however, it is notable that benefit payments in respect of housing costs are proposed to continue to be made direct to landlords (as they still are under LHA). Universal Credit will be introduced in a context where the Northern Ireland Assembly

has already agreed to follow the lead of the UK Government in a series of significant cut backs in the levels of available benefits, including the Housing Benefit reforms discussed above, and the levels of support available for child care costs. In total the various cut backs will by 2014/15 result in annual savings in Northern Ireland totaling some £730 million, equivalent to some £630 a year in lost income for every working age adult in Northern Ireland. This is far greater than the estimated average losses of some £470 a year per working age adult across the whole of Great Britain, and more than in any other country or region within the UK. The shift from Disability Living Allowance to the new Personal Independence Payments, scheduled for introduction from the spring of 2014, is also a cause of particular concern in Northern Ireland where just over one in ten of the population are in receipt of DLA; more than twice the average level across Great Britain.

Housing policy in Northern Ireland is currently subject to a wide ranging review, following on from the publication of the *'Facing the Future: Housing Strategy for Northern Ireland'* consultation paper in 2012. The central and most significant proposal is for the housing management and other functions of the NIHE to be split up and transferred to new bodies. Linked with this, there are proposals now issued for consultation on revising social housing allocations policy in Northern Ireland – an *"extremely sensitive"* topic because of the implications for residential segregation along sectarian lines. There are widespread concerns about the uncertainties provoked by the fundamental structural nature of the overarching review process, not least with respect to the division of responsibilities on implementing homelessness policy between the new regional housing body and the new landlords likely to succeed NIHE.

This is additionally a time of intense activity with respect to homelessness-specific policies in Northern Ireland. The potential

shift towards the Housing Options model mentioned above should be seen in the context of the *'Homelessness Strategy for Northern Ireland 2012-2017'*, published in April 2012, which heralded an increased emphasis to be given to homelessness prevention. It is also apparent from both the homelessness and draft Supporting People strategies that hostels and supported accommodation may be subject to far-reaching reforms, with a move away from *'bricks and mortar hostels'* towards the provision of floating support and 'Housing First' style approaches. Given the relatively lukewarm approach to Housing First in other parts of the UK thus far – particularly in England – it will be interesting to see how the controversy over these proposed reforms plays out in Northern Ireland over the next few years.

Going forward, we would expect to see significant upward pressures on homelessness in Northern Ireland as a result of both welfare cuts and housing market pressures, particularly the declining supply of social housing lets. That said, if the Housing Options model is introduced in Northern Ireland with the same vigour as it has been elsewhere in the UK, that could be a 'game changer' with respect to statutory homelessness levels, cutting across the countervailing effects of the underlying structural drivers of homelessness and other forms of acute housing need.

As well as tracking the headline trends in both visible and hidden forms of homelessness until 2015, our ongoing study will continue to monitor the profile of those affected, and highlight any significant changes in this as the impacts of recession and welfare reform are played out over the next couple of years. Some greater clarity on the future direction of housing and homelessness policy in Northern Ireland, and the implementation of Universal Credit, should be forthcoming by the time of the next Homelessness Monitor for Northern Ireland.

The evidence provided by this Homelessness Monitor going forward will provide a powerful platform for assessing the impact of economic and policy change on some of the most vulnerable people in Northern Ireland.

## Appendix Topic guide for key informant interviews: Round 1 (2013)

### Introduction

- Explain nature and purpose of research
- Their job title/role; how long they have been in that position/organisation; the scope of their responsibilities/knowledge with respect to homelessness, etc.
- Nature of organisation – nature of service(s) provided; geographical coverage; homeless groups they work with/know about (rough sleepers, single homeless, young homeless, homeless families, statutory homeless, hidden homeless etc.)

### 1. Understanding NI Context

- The homelessness legislation in NI – up to date summary?; priority need categories, especially position on 16/17; any recent/key developments in the legal framework; key differences/similarities to elsewhere in UK (esp. England)
- Homelessness policy – views on the NIHE Homelessness Strategy for NI (2012-2017); why the European influence/interest in ETHOS, EU Consensus Conference etc. (unusual in the UK); future policy directions (e.g. there is a suggestion that might be a move towards Housing First/floating support/remodelling of hostels)
- Housing system/policy – key themes in Housing Strategy for NI (2012-2017)/views on it; developments/concerns/trends re. role of NIHE, housing associations, PRS etc. in meeting affordable housing needs/accommodating low income groups; any comments on the reasons for/impacts of the extreme house price volatility in NI
- NIHE – what is happening with review (NIHE retaining landlord role but strategic function moving to DSD?); what are the drivers/ implications (esp. for homelessness)?
- Social housing – the recent/ongoing review of social housing allocations (drivers, outcomes, implementation, etc.)/ implications for homeless people (esp. singles); explanations for/ views on the very high (80%) proportion of NIHE lets to statutorily homeless households
- Housing Related Support Strategy (2012-2015) – what are key themes/aims/changes; what do they think of it; what are implications for homelessness/homeless service providers?

## 2. Impacts of recession/economic context

- Has there been an impact of the current recession/economic context on your client group/demand for your services/people vulnerable to homelessness in NI?

*Probe changes in:*

- > nature, size, profile of client group/homeless people (e.g. any evidence of 'middle class' homelessness)
  - > needs of clients/homeless people (e.g. any trends in level of complex needs, drug, alcohol, MH etc. changed at all)
  - > triggers for homelessness/crisis situation, etc. (e.g. rent/mortgage arrears/other debt issues, end of private sector tenancies, family pressures, drug/alcohol issues etc)
- What are key contextual factors driving this change?

*Probe impacts of:*

- > Rising unemployment/poverty;
  - > Housing market factors – pressure on social housing; rent levels/supply in PRS; volatility/affordability/negative equity issues in home ownership, etc.;
  - > Inward/outward migration trends.
- What is it about these changes that directly impacts on your client group?
  - Have you monitored these impacts in any way? Any evidence you can share with us?
  - How do you see these effects developing going forward?.

## 3. Impacts of welfare reform

- Are there any particular aspects of welfare reform that are likely to impact significantly on your service users/homeless people more generally in NI?

*Probe reforms below (and throughout check if arrangements are different in NI, or if any prospect of them using their power to derogate from UK welfare arrangements):*

- > LHA restrictions (30<sup>th</sup> percentile rule; SAR extension to 35); (nb. high proportion of HB recipients in PRS in NI, so greater implications?; attitude/actions of private landlords to LHA restrictions);
- > Cuts in HB for under-occupiers in SRS 'bedroom tax' (implications for finances of NIHE/housing associations; what actions have they taken with tenants affected?);
- > Uprating of HB non-dependent deductions (esp. relevant to 'youth' interviews);

- > Discretionary Housing Payments – how are they being used in NI? Effectively mitigating LHA cuts etc.?
  - > Overall household benefit caps (who is affected in NI?);
  - > Social Fund/Council Tax Benefit (is decentralisation also happening in NI?);
  - > JSA/IB/ESA reforms (i.e. increased sanctions/transferring claimants from sickness to unemployment benefits); Personal Independence Payments (replacing Disability Living Allowance) reforms);
  - > Universal Credit, uprating capped at 1%, etc.
- What is it about these policy changes that will directly impact on your client group/other homeless people in NI?
    - Probe:*
    - > Increase risks of homelessness;
    - > Make homelessness prevention more difficult;
    - > Make resolving homelessness more difficult, etc.
  - Which policies/impacts are you most concerned about and why?
  - Are you already seeing these impacts/when do you think you will start to see these effects/timescale for impacts?
  - Which groups of homeless people/those vulnerable to homelessness are being/will be most affected? (probe different age groups/gender/household type; and rough sleepers, single homeless, statutory homeless, hidden homeless)
  - Will some parts of NI be affected more than others?
  - Will you be monitoring these impacts in any way? When will you have data/evidence to share?

#### 4. Follow up

- Any data/evidence they can give us? Any reports, books, internal reviews etc. they can share (or we can buy?)
- OK to follow up by phone/return to speak to them again this time next year?

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## About Crisis

Crisis is the national charity for single homeless people. We are dedicated to ending homelessness by delivering life-changing services and campaigning for change.

Our innovative education, employment, housing and well-being services address individual needs and help homeless people to transform their lives. We measure our success and can demonstrate tangible results and value for money.

We are determined campaigners, working to prevent people from becoming homeless and advocating solutions informed by research and our direct experience.

We have ambitious plans for the future and are committed to help more people in more places across the UK. We know we won't end homelessness overnight or on our own. But we take a lead, collaborate with others and together make change happen.

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