

IT STARTS WITH A HOME



DECEMBER 2019

**NORTHERN IRELAND FEDERATION
OF HOUSING ASSOCIATIONS**



Shelter – a secure place to call home – is one of our most basic needs

Northern Ireland’s housing associations have a **proven track record** in meeting this need by providing **quality social and affordable homes**.

Our development of new homes already contributes c. **£1bn per year to Northern Ireland’s economy**. Because we leverage private funding, we build c. **twice as many** homes as we could with government grant alone.

As registered charities, we are also here for the long term. We partner with statutory bodies, local authorities, charities, voluntary and community organisations to **invest £8.7m each year** in facilities and initiatives **to help people and local communities thrive**.

In this way, we deliver effective, value for money solutions to the challenges we currently face in Northern Ireland.

Challenges such as:

- record levels of homelessness and housing stress
- an ageing population and the increasing prevalence of dementia
- the growth of working poverty, fuel poverty and food poverty
- sectarianism, racism and intimidation
- helping vulnerable people.

Significant obstacles are making it more difficult, however, to help those who need it most.

This document provides a summary of the key issues and actions needed to address them in relation to:

- Development
- Supporting People, and
- Welfare Reform.



The housing association sector, supported by the Dept. for Communities and working with the Housing Executive, generates around £1 billion each year for the NI economy, through its construction of new homes and related investment alone.

We are deeply grateful for the support the sector has received over the last 40 years.

We ask for your renewed support so that we can work together for the benefit of everyone in Northern Ireland.

Development

– record numbers are struggling

The number of people in housing stress (living in unsafe or unsuitable accommodation) continue to rise and there are now more than **26,000** people urgent need of a new home. That's **increased by more than a third, 34%, in ten years.**

In addition to the requirement for additional funding to build more homes, a number of issues inhibit further development. These include problems with access to land and delays in planning. We have highlighted below a package of measures which would help to address this.



Rural Housing's energy efficient social homes at Lismore Park, Sion Mills are the first to incorporate elements of Rural's groundbreaking new Design Guide for Rural Homes.

Development of new build homes in the sector creates an economic multiplier effect of circa **£1bn** for the wider economy across Northern Ireland.

Each council's local development plan (LDP) should have an element **of affordable housing**. This needs to be based on a definition of affordable housing that includes social and intermediate housing.

It is difficult to be prescriptive as to the split of social and intermediate housing in all cases. The actual proportion of social or intermediate housing required in relation to a specific site must be

based on the level of need as identified by the NIHE (Northern Ireland Housing Executive) and will depend on factors such as site viability and other related issues. These are matters that are commonly addressed in planning agreements in the rest of the UK.

The following measures are **urgently needed** to help housing associations deliver more quality, affordable, homes and inclusive communities:

- central government support in the form of a policy to support **mixed tenure housing**
- an updated and wider definition of **affordable housing**
- a **multiyear development programme** rather than the current annualised one



Two of the 106 new social homes provided by Choice Housing at Killaire Wood in Bangor. The scheme also features a children’s play park.

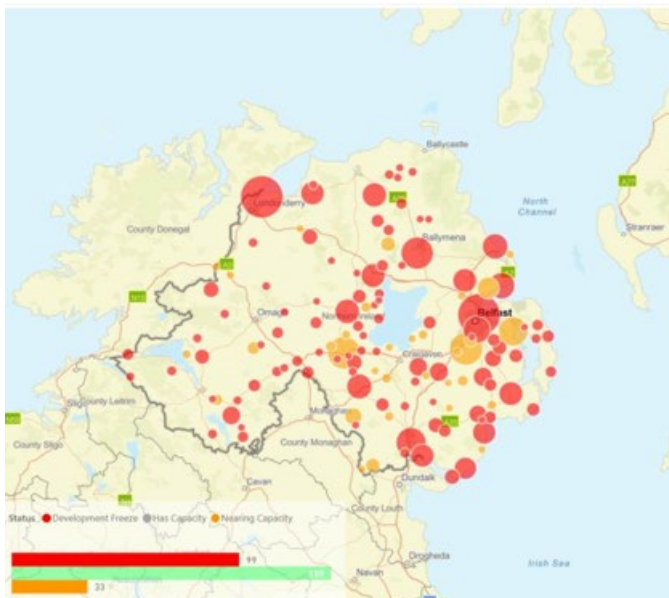
- **reversal of the ONS reclassification** by passing new legislation at Westminster, and
- reinstatement of the **Z Clause derogation** which enabled housing associations to effectively manage claims for unforeseen ground conditions with no use of public funding, on the same basis as in Britain.

The disposal of surplus public sector land can play a key role in helping to deliver much needed new homes. NIFHA is calling for:

- all **surplus public sector land** (including land belonging to all local councils) to be made part of the asset disposal process
- a policy prioritising surplus public sector land **for housing** where there is identified need, and
- **targets** for release of surplus land for housing for each government department.

A range of major challenges exist in relation to **water provision and use**. These include capacity to meet fundamental water supply needs, provision of wastewater treatment and drainage services, and safeguarding water’s indirect benefits in health, wellbeing and biodiversity. Safe and readily available water is important for **public health**, access to clean water is a fundamental human right. It is therefore an absolute necessity that the NI Water infrastructure can ensure water is available for drinking, domestic use, food production or recreational purposes.

Wastewater Capacity Constraints



271 larger WWTW and their catchment areas serve c.90% of NI’s population

99 are now either at full capacity or fast approaching full capacity or have environmental / operational issues

A further 33 will reach full capacity by 2027

Economic growth, our natural environment and the population’s health are at risk

Source: NI Water

- **Improved water supply and sanitation**, and better management of water resources, is required for economic growth.
- **New connections** for new developments such as houses, offices, factories, hotels, hospitals or schools are being curtailed because 99 Wastewater Treatment Works (WWTW) at locations around Northern Ireland are almost at capacity with a further 33 predicted to reaching capacity by 2027. Significant investment is urgently required to address this.
- **A change to the Government owned funding model** (which currently does not allow NI Water to borrow funds) is needed urgently. NI Water requires the Departments for

Infrastructure and Finance to make changes to NI Water's funding model so that it can prepare for future decisions on additional spending.

Economic regeneration plans for Belfast and the North West are not going to happen without investment into the NI Water infrastructure.

Sewerage network and treatment plants are operating **at or beyond design capacity** across many parts of Northern Ireland. This is now limiting the opportunity for new connections, causing constraints and further increasing the already high numbers of housing stress.

Supporting investment into **a sustainable funding model** will ensure water security which will allow for the growth planned for Belfast, the North West and where needed elsewhere throughout Northern Ireland.

Supporting People - a helping hand for those who need it



Cathy Stewart and her son Sean, who has Duchenne Muscular Dystrophy, pictured at their specially designed home in Clanmil's award-winning scheme in Albert Street, Belfast.

Funding for most Supporting People (SP) projects has been frozen in cash terms for 10 years to 2017-18, a **real term cut of over 20%**. This was recognised in December 2016, when one-off funding of £2.6m was awarded to SP to offset the effects of inflationary cuts. This programme has only survived by receiving one-off payments. It needs to be funded on a sustainable basis.

The £72.8m Supporting People (SP) programme underpins vital supported housing services for around **20,000 vulnerable people** in Northern Ireland. It allows them to live independently and helps prevent hospitalisation, homelessness or premature admission to residential or nursing care.

SP is also vital for supporting older people, those with physical and learning disabilities and in preventing/addressing homelessness.

It also provides essential bespoke support for other vulnerable groups including those with mental health concerns, looked after children in care, those with drug and alcohol issues, and victims of domestic abuse.

Supporting People **saves the public purse in Northern Ireland £125.05m per annum** (as of 2013/14 when SP funding was £65.6m). Every £1 spent on the SP services saves the public purse £1.90.¹ This rises to £11.18 for initiatives helping victims of domestic violence.

Instead of SP working to a continuing 5% cut on accommodation-based service there needs to be **an increase in overall funding**. The current funding of Supporting People and continued enforcement of the 5% direct funding cut threatens the wellbeing of many vulnerable people.



Residents at Alpha Housing sheltered schemes spend lots of time with different generations thanks to intergenerational schemes such as ‘Wee Ones Meet Wise Ones’.

In order to enhance quality of life, prevent more serious social problems, and to make significant preventative savings for the public purse, NIFHA recommends:

- **Maintaining existing services**

¹<http://www.nicva.org/resource/financial-benefits-supporting-people-programme-northern-ireland>

It is vital that the current level of provision is safeguarded while the programme is reformed. This will require in-year funding to sustain services in deficit, some at serious risk of closure, and a commitment to inflationary increases for all services until the new Strategy is implemented. We estimate this to require £5m per annum from 2020/21.

NO NEW SOCIAL HOUSING FOR PEOPLE WITH SUPPORT NEEDS HAS BEEN COMMISSIONED FOR FOUR YEARS, DUE TO CONSTRAINTS IN SP FUNDING.

- **Additional funding to meet existing need**

The lack of investment in new supported social housing has created a crisis for vulnerable groups, such as young adults with learning disabilities who are being denied supported living homes in the community. Trusts are being forced to use very expensive private alternatives that offer poor value for money.

£8m year on year capital funding is required to urgently address this shortfall and supplement the Social Housing Development Programme in 2020-21 and 2021-22.

This additional accommodation would provide a **further 100 supported living homes** each year, matched with an additional £2.5m in revenue funding per annum for housing support services [through SP] to be delivered in this new accommodation.

- **Increasing floating support places**

There is a need to help more people with support needs to live independently in the community, including the majority not living in purpose-built supported accommodation. This is why the Housing Executive and the Department for Communities are committed to expanding ‘floating support’ services. However, the constrained budget has limited scope to expand these services to meet that need. We recommend a **further annual investment of £2m** to provide **800** new places for floating support services, especially for vulnerable older people and young adults.



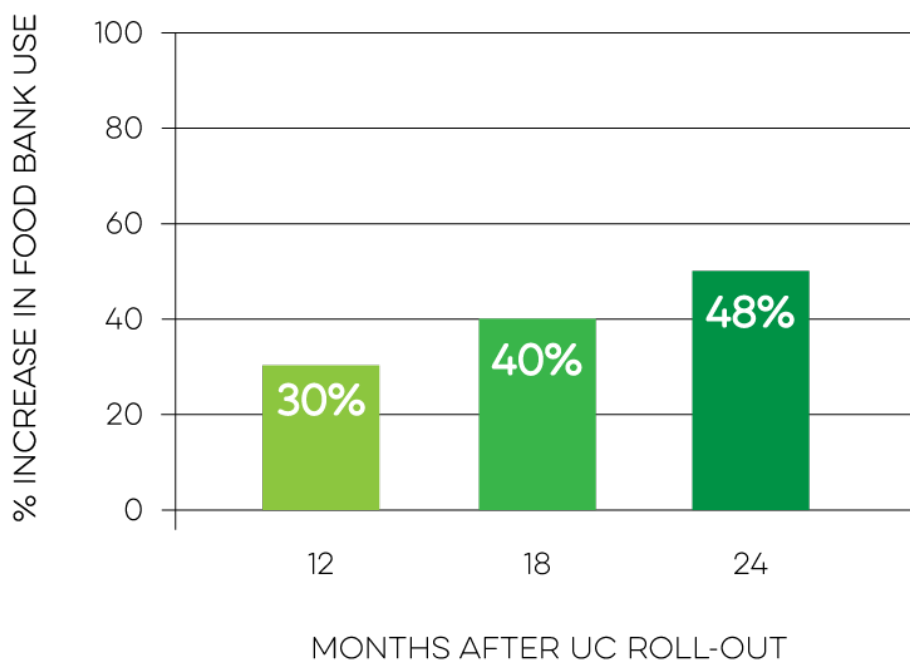
NB Housing's Flax Foyer is a support centre which provides safe, affordable accommodation with access to training, education and employment opportunities for young people who have been homeless or are at risk of homelessness. The Foyer won an award for its participation in The Bytes Exodus 500 which gives vulnerable young people the chance gain new skills, experiences and training.

- A **£17.5m increase** in the SP budget would cover existing services, address current unmet need, develop new accommodation and cover anticipated future needs.
- It is essential that the SP budget continues to be **ring-fenced** and funding should be **index linked**.

Welfare Reform

- don't make a bad situation worse

Welfare reform **mitigations must be extended** beyond March 2020, through legislation at Westminster, if we are to prevent thousands who already struggle finding themselves even worse off.



Source: Trussell Trust

The NI Human Rights Commission [report](#) on the impact of tax and welfare reform echoes studies from across the UK which show **low income families and people with disabilities are hardest hit** by the changes.

Even those who have never been behind on their rent are falling into arrears while the ability of housing associations to support tenants is constrained by the way Universal Credit has been set up.

These impacts were recognised by The UK Parliament's Work and Pensions and Northern Ireland Affairs Committees which recommended, in their [joint report](#) on the Inquiry into Welfare policy in Northern Ireland, that mitigations be extended for **another four years**.

As a member of the **#CliffEdgeNI coalition** working group, NIFHA is calling for implementation of the following measures which would help prevent and alleviate such problems.

- **End the 5-week wait for payment**

The five-week wait is causing **unnecessary hardship**, a rise in food bank usage and an increase in rent arrears. Some tenants are being advised to claim the 100% advance on their payments to cover the five-week wait. This leads to people falling into debt from the start. People should be able to get a payment in the middle of this period and there should be greater flexibility on payment frequency for all.

- **Allow more data sharing between DWP and social landlords**

Landlords need to be told in advance who is moving onto Universal Credit, so they can better support tenants and prevent problems for those struggling with payments or in need of extra assistance to make their initial claim. We want to see **'implicit consent'** restored and better use of the Landlord Portal for two-way communications between landlords and the DWP (Department for Work and Pensions). This is key to the success of managed migration.

- **Ensure that landlords receive their payments on the same cycle as their tenant.**

Where benefits are paid direct to the landlord through Alternative Payment Arrangements (APAs), they are paid 4-weekly, whereas Universal Credit is paid twice monthly here. We acknowledge that DWP has committed to monthly APAs and we look forward to working with them, ensuring landlords' voices are heard in the design of a new system.

- **Increase funding for support and advice.**

Government must ensure people **do not miss entitlement** for Universal Credit. They should allow flexibility of backdating for those who need it.

- **Scrap the Social Sector Size Criteria (Bedroom Tax)**

Around **7,100** housing association social sector tenants are deemed to have a house bigger than required and will have to meet a potential **£5.6m shortfall** in rent if mitigations end in March 2020 plus a loss of almost £500,000 in Benefit Cap payments. Across Northern Ireland in total 34,000 people will be affected by the introduction of the Bedroom Tax. Overall there will be a £23million shortfall in rent and Benefit Cap payments.

Even if social sector tenants want to downsize, **the fundamental misalignment** between the current social housing stock and this policy makes it impossible for most. This misalignment will not be able to be 'fixed' in the short term. Given that the reasons for the introduction of the mitigations haven't changed, we seek a continuation of the payments as **an interim solution** until the Bedroom Tax is scrapped.

Conclusion

- what YOU can do

There is already widespread, **cross-party support** for the actions outlined in this document.

But you, and your party, can **do more**.

Having a secure, quality place to call **home is the foundation stone** on which we all build healthy, happy lives. Without such a home, it is almost impossible to maintain good physical or mental health, obtain an education or a job, or build healthy relationships.

Housing associations and their partners provide such homes to those who need them most, as well as the **vital support services** and facilities which help people, and communities, thrive. We also have a proven track record of delivering **value for money solutions**.

Please **put social and affordable housing at the heart of your campaign**. By making this one of your top priorities, you will help bring about **transformative change** to improve the lives of individuals, families and communities throughout Northern Ireland.

You can publicly express your support by using the hashtag **#StartsWithAHome** on social media and **pledging your commitment** to specific actions set out in this document.

About NIFHA

The Northern Ireland Federation of Housing Associations, formed in 1977, is the representative body for NI's 20 registered housing associations.

Our members are all not-for-profit organisations. Together, supported by the Dept. for Communities and the Housing Executive, they provide more than 50,000 social and affordable homes.

Housing associations access private finance to effectively double the number of homes they could build with government housing association grant alone.

Housing associations also deliver high quality care and support to help people stay as independent as possible. Working in partnership with other organisations, they also invest millions each year in community services and facilities.

Our sector employs more than 3,200 people and manages housing assets worth £3.8 bn.

NifHA

6c Citylink Business Park
Albert Street, Belfast BT12 4HQ

T: 02890 20446

E: info@nifha.org

Facebook: NIFHAOnline

Twitter: @NIFHA

nifha.org

Front cover photo: Clanmil's award-winning scheme at Albert Street in Belfast.