



Chartered
Institute of
Housing
Northern Ireland

AN AGENDA FOR CHANGE

TACKLING THE HOUSING AND
HOMELESSNESS CRISIS



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Introduction

Our housing and welfare system is in crisis, but not irreparably so. Northern Ireland faces complex challenges, but housing is a cornerstone of the solution. By investing in safe, affordable homes, we can enhance our communities, drive economic recovery, and address pressing social issues. This echoes the government-led successes of the past, from large house-building programmes to the foundation of our welfare state.

Northern Ireland needs clear, long-term plans backed by finance to meet housing needs. With the right investment and support, social housing partners can play a key role in this. Through their work building homes and engaging with the community, they can advocate for local needs and target resources to bring about positive change.

As the leading organisation for housing professionals, Chartered Institute of Housing (CIH) is committed to working with partners across Northern Ireland to deliver on this vision. This document outlines our strategic priorities for achieving a housing landscape that is equitable, sustainable and resilient.

Our policy framework is organised into four major priorities, each targeting specific objectives to tackle key issues within the housing sector:

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1. Everyone has access to a decent, safe and affordable place to call home

Northern Ireland is currently grappling with a profound housing and homelessness crisis. The issues at hand are multifaceted, spanning a critical undersupply of social housing, escalating rates of homelessness, and deteriorating housing conditions across the region. Addressing these challenges requires urgent and comprehensive action at multiple levels of government and society.

We begin with a focused policy priority: ensuring everyone has access to a decent, safe and affordable place to call home. This priority is built upon three fundamental objectives, forming a comprehensive strategy to address immediate housing needs and lay the foundation for a sustainable and equitable housing system in Northern Ireland.

1.1 Elevate housing as a political priority to tackle the undersupply of social housing

In the wake of significant political shifts and budgetary challenges, addressing Northern Ireland's housing crisis has never been more urgent. The reinstatement of the Stormont institutions offers a critical opportunity to refocus and elevate housing as a top strategic priority within the government. This moment of political renewal comes after a period where civil servants maintained essential operations but lacked the mandate to drive significant reforms and investments.

The housing crisis in Northern Ireland is multifaceted, characterised by a severe shortage of affordable homes, escalating homelessness, and deteriorating housing conditions. Across all tenures, the number of new homes built in 2023-24 was 5,418 - the lowest in a decade, falling short of even conservative estimates of need. This indicates a growing gap between housing supply and demand, likely pushing up prices and making finding affordable housing more difficult.

Another stark reality is that over 47,000 households are on the social housing waiting list, and homelessness has surged by 11 per cent due to financial hardship and insufficient affordable accommodation. Despite some progress in social housing development, the pace of new housing starts remains woefully inadequate to meet growing

demand. The social housing development programme (SHDP) has been severely impacted by a 38 per cent cut in capital funding, resulting in only 400 new social homes planned for 2024/25 a 73 per cent decrease from the previous year.

Given these challenges, it is imperative to elevate housing to a top-tier political priority. This will ensure that housing issues receive the attention and investment necessary to address immediate needs and create a sustainable and equitable housing system for Northern Ireland.

Action items:

1. Secure priority for housing in the Programme for Government:

- o Advocate for housing to be a central focus in the upcoming Programme for government, recognising its critical role in social and economic policy.
- o Promote the integration of housing considerations into broader governmental strategies, acknowledging its impact on public health, economic stability and social cohesion.

2. Lay the groundwork for adequate capital funding:

- o Influence substantial increases in capital funding dedicated to housing, aiming to reverse recent budget cuts and expand the social housing development programme.
- o Highlight the long-term economic benefits of investing in housing, including job creation, improved health outcomes and reduced public expenditure on emergency housing solutions.

3. Revitalise the Northern Ireland Housing Executive (NIHE):

- Address funding challenges faced by NIHE by advocating for its revitalisation to unlock investment capital. Potential strategies include:
 - o Influencing the UK Government and the Office for National Statistics (ONS): Advocate for a change in public debt classification to remove NIHE's debt from the national balance sheet.

- Negotiating with HM Treasury: Seek a unique borrowing arrangement specific to NIHE, akin to housing revenue accounts of GB councils.
- Transforming NIHE: Consider restructuring NIHE as a non-public corporation, such as a mutual, co-operative, or housing association model, to remove public borrowing limitations.
- Transferring housing stock: Explore partial or full transfer of NIHE's housing stock to established registered housing associations with access to private finance and expertise.

4. End the House Sales Scheme:

- Suspend the House Sales Scheme to prevent the further loss of social housing stock. This action mirrors the approach taken in Scotland, where the scheme was paused and then abolished.
- Review the financial impact of house sales on the availability of social housing and ensure that any future home ownership schemes do not deplete the existing stock without guaranteed replacement.
- Develop a replacement strategy for homes already sold, ensuring robust funding and mechanisms are in place to replace any homes lost under the previous sales scheme.

5. Relax regulations to account for social purpose in land use:

- Relax existing regulations and guidance mandating public authorities to seek maximum financial value when disposing of public land, allowing them to prioritise social purposes such as social housing development.
- Implement policy adjustments to enable public land to be used for affordable and social housing projects, recognising the long-term social and economic benefits over immediate financial gain.
- Encourage public authorities to collaborate with social housing developers to facilitate the transfer of land for projects that address housing shortages and promote community wellbeing.

6. Address structural funding barriers for NI Water:

- Recognise and address the structural funding barriers facing NI Water to ensure it has the resources to provide sufficient water infrastructure to support the number of homes needed across all areas of Northern Ireland.
- Like the revitalisation challenge faced by NIHE, explore potential structures that would allow NI Water access to more capital finance, to ensure a sustainable funding mechanism.
- Carefully consider all factors involved in establishing a fully funded water utility, ensuring that any new structures are financially viable and capable of supporting the necessary infrastructure for housing development.

Expected outcomes:

- Enhanced political focus on housing issues, leading to more comprehensive and effective policy responses.
- Increased funding and resources allocated to social housing projects, enabling the construction of new homes and the maintenance of existing stock.
- A revitalised NIHE with the financial and operational capacity to meet the housing needs of its tenants.
- Cessation of the house sales scheme, ensuring that the social housing stock is preserved and expanded to meet the growing demand.
- Flexible land disposal policies that prioritise social housing development, fostering community wellbeing and long-term sustainability.
- Adequate water infrastructure to support housing development, facilitated by a fully funded NI Water utility.
- A sustainable and equitable housing system that addresses immediate community needs and lays the foundation for long-term stability and growth.

By prioritising housing at the highest levels of government, ending the house sales scheme, relaxing regulations for land use to prioritise social purposes, addressing funding barriers for NI Water, and ensuring robust investment and revitalisation efforts, we can address immediate community needs and lay the foundation for a sustainable and equitable housing system in Northern Ireland.

1.2 Develop successful housing schemes

To create sustainable and inclusive communities, it is essential to address system deficiencies that hinder the implementation of effective housing schemes. A well-functioning planning system is critical for integrating various tenures - social housing, affordable housing, and market-rate housing - within single developments. This integration fosters diverse and cohesive neighbourhoods, alleviating housing stress and reducing stigma associated with social housing by ensuring a balanced mix of residents.

Anti-social behaviour (ASB) legislation is another vital component in supporting community cohesion. Effective ASB laws create safer environments, promoting harmony and reducing conflict within neighbourhoods. Robust ASB measures are essential for the success of housing developments, as they help maintain the quality of life for all residents.

Within the context of social housing, allocation systems play a crucial role in community cohesion. The current system in Northern Ireland, particularly the use of "intimidation points" is a legacy of past conflicts and no longer aligns with the needs of modern communities. Reforming housing allocation processes is necessary for fairness and transparency and supports the development of mixed-tenure and shared housing schemes that promote social integration.

Additionally, promoting shared housing initiatives is crucial for fostering respect and understanding across cultures. By encouraging shared living arrangements among diverse groups, including those from different religious backgrounds and black and minority ethnic (BME) communities, we can build bridges between communities and create a more harmonious society. Shared housing schemes that prioritise integration between residents from Protestant and Catholic community backgrounds remain essential for addressing the legacy of sectarian division in Northern Ireland.

Action items:

1. Encourage the development of mixed-tenure housing projects:

- o Promote housing projects that integrate various types of tenure to foster diverse and cohesive communities.

2. Expand support for shared housing initiatives:

- o Increase initiatives that support shared housing schemes, namely those that bring together residents from different religious backgrounds, BME communities and other diverse groups to promote social integration and understanding. Provide adequate support for schemes that facilitate integration between residents from Protestant and Catholic community backgrounds.

3. Support legislative reforms for anti-social behaviour:

- o Advocate for effective ASB legislation that creates safer and more harmonious living environments.

4. Ensure full implementation of the fundamental review of allocations:

- o Support the implementation of all 20 proposals of the fundamental review of housing allocations to ensure it is fairer, more transparent and fully implemented.
- o Ensure that the necessary budget is allocated for the timely implementation of the review.

5. Encourage additional reforms in housing allocation processes:

- o Push for further reforms to promote long-term community stability and tenant satisfaction.

Supporting documentation:

- **CIH Northern Ireland response to the ASB review consultation:** For detailed positions on ASB legislation, refer to the [CIH Northern Ireland response to the ASB review consultation](#).

Expected outcomes:

- Successful and inclusive housing schemes that promote social cohesion.
- Reduced stigma associated with social housing.
- Structural improvements in the planning system to support sustainable developments.
- Enhanced support for shared housing communities.

1.3 Deliver sustainable services for independent living

Ensuring that individuals can live independently with dignity and wellbeing is a cornerstone of a thriving, inclusive society. As we navigate the complexities of housing and community development in Northern Ireland, it becomes increasingly clear that providing robust support services is essential. These services not only help sustain tenancies but also enhance the overall quality of life for vulnerable populations.

Recent political developments and funding boosts have underscored the importance of these services. The new funding announced by the Department for Communities for the Supporting People programme is a welcome step in addressing the urgent needs of those requiring housing-related support. Administered by the Northern Ireland Housing Executive (NIHE), this programme provides funding to approximately 85 delivery partners, offering over 850 housing support services to around 19,000 service users. This support is critical for older people, individuals with physical and learning disabilities, and other vulnerable groups, including those with mental health conditions, looked-after children, people with drug and alcohol dependency, and survivors of domestic abuse.

The Supporting People programme exemplifies the positive impact that well-funded, targeted support services can have. These services help prevent hospitalisation, homelessness and premature admission to residential or nursing care, thereby promoting independent living and preserving the dignity of those affected. However, while the recent funding increase is promising, it is imperative to advocate for sustained investment to ensure the continuity and enhancement of these vital services.

Furthermore, the recognition and support of workers in the housing support sector are crucial. These individuals are the backbone of programmes like Supporting People, and their roles must be acknowledged and valued. Ensuring adequate revenue funding to support their efforts is essential for maintaining high-quality service delivery.

Moreover, establishing a supported living standard within the Regulation and Quality Improvement Authority (RQIA) regulation would provide a consistent framework to ensure the quality and reliability of supported living environments. This standard would help safeguard the wellbeing and dignity of residents, ensuring that they receive the care and support they need in a stable and safe environment.

Action items:

1. Secure adequate revenue funding to support services that sustain tenancies:

- o Advocate for sustained and increased funding for the Supporting People programme and other similar initiatives.
- o Highlight the long-term benefits of these services, including reduced healthcare costs and improved quality of life for service users.

2. Promote the recognition and support of workers in the housing support sector:

- o Campaign for better wages, training and working conditions for housing support workers.
- o Emphasise the critical role these workers play in sustaining independent living for vulnerable populations.

3. Push for a supported living standard to be included in the RQIA regulation:

- o Advocate for the development and implementation of a supported living standard within RQIA.
- o Ensure that this standard covers all aspects of supported living, from physical infrastructure to the quality of care and support services provided.

Expected outcomes:

- **Sustained and enhanced services that support independent living:** Continuous improvement and expansion of services that enable individuals to live independently.
- **Improved wellbeing and dignity for residents:** Enhanced quality of life for service users, with better support systems in place.
- **Increased recognition and support for housing sector workers:** Greater appreciation and support for the workforce that delivers these essential services.
- **Established standards for supported living environments:** Consistent and reliable standards that ensure high-quality supported living conditions for all residents.

By securing adequate funding, promoting the recognition of housing support workers, and establishing robust standards for supported living, we can deliver sustainable services that empower individuals to live independently with dignity and wellbeing.

2. Everyone has access to a warm and zero carbon home

Northern Ireland is committed to ensuring that every resident has access to a warm, energy-efficient and zero carbon home. This ambitious policy priority aims to address the critical need for housing decarbonisation, ensuring sustainability, economic growth and improved living conditions. CIH Northern Ireland has identified three key objectives to drive this policy forward.

2.1 Achieve the investment needed to decarbonise our homes

Decarbonising homes is crucial for meeting our climate targets and ensuring a sustainable future. However, Northern Ireland is currently the only part of the UK and Ireland without a dedicated fund for housing decarbonisation. This gap not only hampers our progress towards net zero emissions but also places a significant burden on our housing sector, which is heavily reliant on fossil fuels for heating. Addressing this issue requires a concerted effort to secure the necessary investment and support innovative financing solutions.

The challenge of decarbonising homes is particularly pressing given the current state of emissions and energy use in the UK. Although greenhouse gases have been reduced by around 45 per cent from 1990 levels, the Climate Change Committee has highlighted that progress in decarbonising buildings has been “very poor”. In Northern Ireland, the situation is compounded by our heavy reliance on oil and gas for home heating, with 68 per cent of domestic heating still provided by oil-fired boilers. This reliance not only contributes significantly to carbon emissions but also poses a substantial challenge for transitioning to low-carbon alternatives.

The UK Committee on Climate Change estimates that an investment of about £250 billion will be needed to fully decarbonise UK homes by 2050, equivalent to about £9 billion each year from the late 2020s to 2050. Other estimates suggest that up to £330 billion could be needed for the UK residential sector to meet targets, including a desire for all homes to reach EPC Band C by 2035 and by 2030 for fuel-poor homes. Specific to the social housing sector in England, housing associations need to invest almost £36 billion to achieve EPC Band C by 2030 and replace all fossil-fuel boilers by 2050.

One of the primary solutions to this challenge is switching home heating to electricity and ensuring that our electricity supply is decarbonised. This involves increasing the capacity of the grid to handle the additional load and integrating more renewable energy sources. Heat pumps, which use electricity to extract heat from the air or ground, represent a key technology for this transition. However, for heat pumps to be efficient and cost-effective, the energy efficiency of our housing stock must be improved significantly, primarily through enhanced insulation.

Investing in retrofit is critical for achieving net zero and for meeting wider social objectives such as tackling fuel poverty and reducing cold-related ill health. Accelerating the installation of insulation and low-carbon heating systems will contribute significantly to creating warm, safe and healthy homes. Investing in retrofit also drives workforce upskilling, boosts the economy and reduces the winter burden on the NHS.

Given these challenges, it is vital to secure substantial investment for housing decarbonisation. A dedicated housing decarbonisation fund, like those available in other parts of the UK and Ireland, would provide the necessary resources to accelerate this transition. Additionally, exploring non-traditional financing options, such as Financial Transactions (FT) Capital, could unlock new sources of investment for decarbonisation efforts.

Action items:

1. Develop and implement a national cross-tenure retrofit strategy:

- o Advocate for a national retrofit strategy underpinned by fabric-first and worst-first approaches
- o Call for a 10-year cross-tenure retrofit programme worth on average at least £6 billion per year, covering energy efficiency and low-carbon heating, and distributed according to need.

2. Influence for a Northern Ireland housing decarbonisation fund and push for ringfencing:

- o Advocate for the establishment of a dedicated decarbonisation fund for housing in Northern Ireland.
- o Ensure that this fund is ringfenced to guarantee that the resources are used specifically for decarbonisation projects.

3. Explore potential of non-traditional financing options:

- o Investigate and promote the use of innovative financing mechanisms, such as FT Capital, to attract investment for housing decarbonisation.
- o Collaborate with financial institutions, private investors and other stakeholders to develop viable financing models.

4. Commit to fully funded grants for low-income or fuel-poor households:

- o Push for 100 per cent grants for whole-house retrofits of households defined as low-income or in fuel poverty, focusing on insulation and low-carbon heating.

5. Stimulate the market and private investment:

- o Advocate for zero rate VAT on repairs, maintenance and retrofit work.
- o Support the development of green finance products and highlight the co-benefits of retrofit.

Expected outcomes:

- **Secured and increased investment for decarbonisation:** Establishment of a dedicated fund will provide the necessary financial resources to support large-scale decarbonisation efforts.
- **Enhanced energy efficiency and reduced carbon emissions:** Improved insulation and the adoption of low-carbon heating systems will lead to more energy-efficient homes and significant reductions in carbon emissions.
- **Sustainable and resilient housing sector:** A well-funded decarbonisation strategy will ensure that the housing sector can meet future climate targets and remain resilient in the face of environmental challenges.
- **Innovation in financing for sustainability:** The exploration and adoption of non-traditional financing options will create new opportunities for investment and innovation in housing decarbonisation.

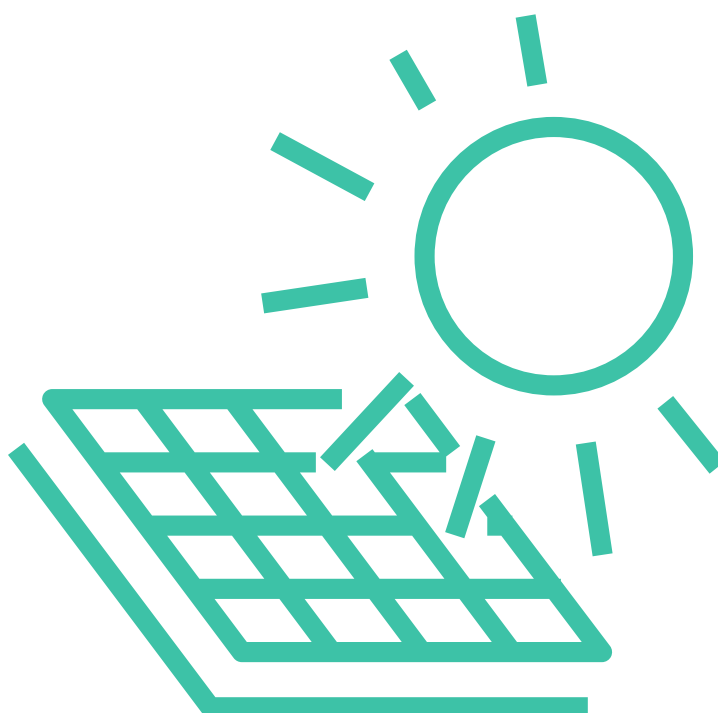
By achieving the necessary investment for decarbonising homes, Northern Ireland can take a significant step towards a sustainable future, ensuring that our housing sector is equipped to meet the net zero challenge and provide comfortable, energy-efficient homes for all residents.

2.2 Build the policy, legislative and regulatory environment for a fair and equitable transition

Creating a fair and equitable transition towards a sustainable and low-carbon future requires robust policy, legislative and regulatory frameworks. In Northern Ireland, achieving this involves significantly enhancing energy efficiency in existing homes, setting high standards for new builds, and fostering collaboration across different sectors and government bodies. Our aim is to ensure that all residents can benefit from the transition to net zero, while addressing fuel poverty, improving living conditions, and supporting economic growth through green jobs.

Northern Ireland has unique challenges and opportunities in this transition. The region has made significant strides in renewable energy, but the housing sector still faces substantial hurdles. Over 68 per cent of domestic heating is still provided by oil-fired boilers, and many homes, especially in the private rented sector, suffer from poor energy efficiency. These homes often have the highest prevalence of dampness and cold, leading to severe fuel poverty and health issues for residents. Improving energy efficiency is crucial to addressing these problems and meeting the net zero target by 2050.

The biggest challenge lies in addressing the existing housing stock, as retrofitting these homes offers the most significant potential for energy savings and carbon reduction. Collaborations such as the Belfast City Council retrofit hub can help take a place-based approach to retrofitting homes, ensuring they meet modern energy efficiency standards and contribute to the overall reduction of carbon emissions.



Another key area of focus is influencing new build standards to ensure that all new homes achieve an EPC rating of A or are net zero ready. This involves engaging with the Department for Communities (DfC) and the Building Regulations Unit within the Department of Finance (DoF) to advocate for stringent energy efficiency requirements. Recent consultations highlight the need for timely updates to building regulations. These updates should prevent developers from bypassing new standards by adhering to outdated regulations and should include a reasonable grace period for compliance.

Furthermore, tackling the skills gap in the construction and retrofitting sectors is vital. Training more retrofitters and professionals in green building techniques will not only support the transition to net zero but also create job opportunities and stimulate economic growth.

A well-designed policy, legislative and regulatory environment acts as a guide and enabler of growth. Everyone with a stake in net zero – consumers, businesses, housing organisations and professionals – needs long-term stability and certainty to make the required changes.

Action items:

1. Prioritise retrofit initiatives:

- o Collaborate with appropriate authorities and initiatives to promote a place-based approach to retrofitting of existing homes.
- o Support projects that enhance energy efficiency and reduce carbon emissions in the housing sector.

2. Introduce new build standards at EPC rating A or net zero:

- o Advocate for the adoption of stringent energy efficiency standards in new build regulations.
- o Ensure these standards are implemented promptly and consistently, with a maximum three-year grace period for previously approved projects.

3. Introduce clear and legally binding minimum energy efficiency standards across all tenures:

- o Implement updated minimum statutory housing standards, bringing the private rented sector and social rented sector to a decent level of energy efficiency by the end of the decade.
- o Work towards a target of EPC C for the owner-occupied sector by 2035.

4. Phase out new fossil-fuel heating systems in existing homes:

- o Confirm regulatory timelines to phase out new fossil heating systems as a priority.
- o Provide certainty on the future of the gas network by committing to a decision on hydrogen as soon as possible and working closely with the housing sector to understand the implications of decommissioning the gas grid.

5. Support regulation of the heat network sector:

- o Commit to supporting the regulation of the heat network sector to generate a stable regulatory environment.
- o Promote heat networks as a solution for providing affordable heat and power to residents.

Supporting documentation:

- CIH Northern Ireland response to the strategic planning policy statement (SPPS) call for evidence:
 - o For detailed positions on required changes to strategic planning policy, refer to the [CIH Northern Ireland response to the SPPS consultation](#) on the issue of climate change.

Expected outcomes:

- **Substantially improved energy efficiency in existing homes:** Enhanced retrofitting efforts will lead to significant improvements in the energy efficiency of existing homes, reducing fuel poverty and improving living conditions.
- **High standards for new builds:** All new homes will achieve an EPC rating of A or be net zero ready, ensuring long-term sustainability and energy efficiency.
- **Reduced carbon emissions:** Achieving higher energy efficiency standards and retrofitting homes will contribute to substantial reductions in carbon emissions from the housing sector.
- **Economic growth and job creation:** Addressing the skills gap and fostering green jobs will support economic growth and provide new opportunities in the construction and retrofitting sectors.

By building a robust policy, legislative and regulatory environment, Northern Ireland can ensure a fair and equitable transition to a sustainable future. This will not only help meet climate targets but also improve the quality of life for all residents, making homes warmer, safer and more energy efficient.

2.3 Invest in skills and innovation to make Northern Ireland a leader in low carbon technology, retrofit and construction

Achieving a world-leading transition to net zero requires a skilled and innovative industry and workforce. Northern Ireland faces significant challenges in ensuring that its workforce is equipped to meet these demands. The Construction Industry Training Board (CITB) has highlighted major shortfalls in trades essential for the transition to net zero, including project managers, retrofit coordinators, plumbers and HVAC installers. Addressing these shortfalls is critical to reaching net zero by 2050.

The region's energy sector needs support to retrain in offshore renewables, carbon capture and storage, and hydrogen technologies. Embedding the importance of low-carbon skills across the education sector is essential to produce skilled tutors, apprentices and retraining opportunities.

Modern Methods of Construction (MMC) also offer significant opportunities for accelerating the construction of zero carbon homes. Homes built with MMC can cost significantly less to heat and have a much lower carbon footprint compared to traditional construction. However, the sector faces barriers such as skills shortages, difficulties securing finance and investment, and an underdeveloped supply chain that require sustained, multi-annual government support and commitment to overcome. Achieving significant progress with MMC will likely necessitate building at greater scale and through a smaller number of delivery agents to achieve better value for money in the local market.

Housing professionals, from senior executives to frontline advisors, play a key role in transitioning homes to net zero. They need a detailed understanding of which low-carbon technologies are suitable for different homes and how residents can benefit from them. Investing in skills for net zero extends beyond construction, installation and manufacturing. There is a pressing need to ensure that housing professionals have access to appropriate training, accreditation and development opportunities to maximise the opportunities of the domestic transition to net zero.

Businesses, housing organisations and workers need certainty that low-carbon skills, technologies and markets will be profitable and employable in the long term. They need backing and investment to support their ambitions.

Action items:

1. Develop training and skills funding streams for public and private sectors:

- o Create and fund training programmes for the construction and housing sectors, including initiatives like the Heat Training Grant.
- o Ensure these programmes are funded over expanded durations to cover the full timescales required for completing courses and obtaining qualifications.

2. Establish funding for social landlords:

- o Provide financial support for trained planning and retrofit officers.
- o Fund updates to local plans and planning standards to align with net zero goals.

3. Strategically support the development of Modern Methods of Construction (MMC):

- o Back innovative methods for building new homes to meet net zero targets.
- o Explore ways to provide sustained, multi-annual support to the MMC sector, recognising the complexity of scaling up rapidly. This may include focusing on building at greater scale through a smaller number of delivery agents to achieve better value for money in the local market.

4. Pilot and rollout trusted, tailored advice hubs for retrofit:

- o Establish advice hubs across Northern Ireland as soon as possible to provide clarity and confidence regarding home decarbonisation.
- o Integrate these hubs into a national, cross-tenure retrofit strategy, ensuring they are inclusive and accessible, balancing face-to-face and digital support.

Expected outcomes:

- **Increased workforce capacity for net zero:** Addressing skills shortages will ensure an exponential rise in the number of trained workers essential for the net zero transition. Retrained professionals from the energy sector will contribute to the growth of offshore renewables, carbon capture and hydrogen technologies.
- **Enhanced Modern Methods of Construction (MMC):** Sustained, strategic support for MMC, potentially through building at scale with a smaller number of delivery agents, will lead to the construction of more zero carbon homes that are more energy-efficient and less carbon-intensive compared to traditional methods.
- **Improved professional knowledge and skills:** Housing professionals will be equipped with the necessary knowledge and skills to support residents in transitioning their homes to net zero, fostering better engagement and implementation of low-carbon technologies.
- **Long-term certainty and investment:** Clear backing and investment in low-carbon skills and technologies will provide long-term stability and profitability, encouraging more businesses and workers to engage in the net zero transition.

By investing in skills and innovation, Northern Ireland can become a leader in low-carbon technology, retrofit and construction. This will not only help meet climate targets but also create job opportunities, stimulate economic growth, and ensure a sustainable future for all residents.



3. Everyone has access to a social security system that provides a safety net when needed

The third policy priority is to ensure that everyone has access to a social security system that effectively provides a safety net in times of need. The objectives under this priority aim to tackle some of the most pressing social issues in Northern Ireland, such as homelessness, inadequate housing allowances, and emerging welfare policy challenges. These objectives are critical for creating a just and supportive social environment where individuals and families can thrive without the constant fear of financial insecurity.

3.1 Prevent homelessness in all its forms in Northern Ireland

The COVID-19 pandemic demonstrated that with political will and funding, substantial progress can be made in addressing homelessness. However, recent data shows an alarming increase in homelessness and the number of households in temporary accommodation. As of March 2024, there were 29,394 households with Full Duty Applicant (FDA) status in Northern Ireland, a 40 per cent increase since March 2020. The number of households requiring temporary accommodation has surged from 4,527 annually to 11,368 over the past five years. This increase is not unique to Northern Ireland, reflecting global trends following the pandemic, economic shocks and rising living costs.

The cost of providing temporary accommodation has also escalated dramatically, with net costs rising from £4.6 million in 2017/18 to £26.1 million in 2023/24. This situation necessitates a strategic shift towards prevention to avoid further strain on resources and better support those at risk of homelessness.

Action items:

1. Scale up Housing First and supply-side solutions:

- o Expand Housing First programmes: Housing First is a proven model for ending homelessness among those with high support needs. Evaluations of the Depaul pilot, and outcomes of the Simon Community's housing first for youth services have shown its effectiveness. Housing First should be scaled up to become the default offer for individuals experiencing repeat homelessness, complex needs and multiple disadvantages.
- o Increase investment in social housing: Boost funding for the construction and availability of affordable housing to reduce reliance on temporary accommodation and ensure long-term housing stability.

2. Place a statutory duty on bodies to prevent homelessness:

- o Enact legislation for prevention duties: Implement statutory duties on the Housing Executive and other relevant bodies to prevent homelessness, like models in England and Wales. This statutory focus on prevention has led to more person-centred outcomes and early interventions.
- o Ensure adequate funding: While statutory duties are crucial, adequate funding is essential for their success. Learning from England and Wales, funding should support comprehensive prevention services that include community-based initiatives and strategic measures.



Expected outcomes:

- ▶ **Reduced homelessness rates:** Implementing a statutory duty to prevent homelessness, alongside increased support for Housing First, will address the root causes of homelessness and provide sustainable solutions.
- ▶ **Improved mental and physical health:** Reducing the number of people living in temporary accommodation will alleviate the adverse mental and physical health effects associated with housing insecurity.
- ▶ **Cost savings:** Preventing homelessness is more cost-effective than responding to it. For example, Crisis has shown that preventing 40,000 people from becoming homeless for one year in England could save the public purse £370 million.
- ▶ **Enhanced support for vulnerable groups:** Tailored services for specific groups, such as care-experienced young people, victims of domestic abuse, and individuals with mental health or addiction issues, will ensure that those most at risk receive the help they need.

By scaling up Housing First and placing a statutory duty on relevant bodies to prevent homelessness, we can achieve person-centred outcomes, reduce reliance on temporary accommodation, and provide stable, long-term housing solutions. This approach will not only save costs but also improve the overall wellbeing of individuals and communities.

3.2 Increase local housing allowance rates to reflect the true cost of renting

The local housing allowance (LHA) is intended to help UK renters on low incomes afford their homes by covering the cost of renting the cheapest 30 per cent of local properties. However, despite a recent decision by the UK government to reset LHA levels to the 30 per cent level, in recent years these rates were frozen while private rents continued to rise significantly. This discrepancy has contributed to increasing homelessness and more families living in temporary accommodation.

Previous research by Chartered Institute of Housing (CIH) and Housing Rights highlighted instances where the cost of renting in Northern Ireland was ahead of LHA policy intent. Without ongoing adjustments, LHA rates will continue to fall short of their purpose, leading to housing insecurity for many low-income households. Analysis shows that a modest increase in social rented housing output could be largely financed by savings in temporary accommodation costs and housing benefits that would otherwise go to higher-cost private rentals.

Action items:

1. Uprate LHA in line with current market rents:

- o Annual adjustments: While resetting LHA to the 30 per cent level is a positive step, it is crucial that LHA rates are updated annually to reflect current market rents. This adjustment will help renters afford their homes and reduce the risk of homelessness.
- o Improve data collection: Enhance the collection and analysis of rental market data in Northern Ireland to ensure LHA rates accurately reflect local rental markets and are adjusted promptly.

2. Address specific needs of vulnerable groups:

- o Remove the shared accommodation rate for under 35s: The shared accommodation rate often leaves young people unable to find affordable housing. Removing this rate will enable young people to access a wider range of rental options.
- o Provide transitional protection: For young people who initially afford a one-bedroom self-contained flat but later face financial difficulties, ensure at least three months of transitional protection to prevent sudden homelessness.



Expected outcomes:

- **Enhanced housing affordability:** Up-rating LHA annually will make private renting more affordable for low-income households, reducing the financial strain and risk of rent arrears and eviction.
- **Reduction in homelessness:** Accurate and regularly updated LHA rates will decrease the number of families and individuals falling into homelessness, leading to fewer people in temporary accommodation.
- **Cost savings for the public purse:** Properly funded LHA can save public funds by reducing the need for expensive temporary accommodation and preventing the escalation of housing crises.
- **Support for vulnerable populations:** Adjusting the shared accommodation rate and providing transitional protections will ensure vulnerable groups, such as young people and those with specific housing needs, have better access to stable housing.

Increasing local housing allowance rates to reflect the true cost of renting is essential for preventing homelessness and ensuring housing affordability in Northern Ireland. By resetting LHA to the 30 per cent level and ensuring ongoing annual adjustments, along with addressing the specific needs of vulnerable groups, we can create a more equitable and sustainable housing market, reduce public expenditure on temporary accommodation, and improve the quality of life for low-income renters.

3.3 Address the negative impact of emerging welfare policy challenges

Emerging welfare policy challenges have significantly impacted low-income households. Even before the recent spike in inflation, basic benefits were worth 11 per cent less than a decade ago, equivalent to a benefit cut of £1,800 for a family with two children. As noted by the APPG on Poverty, our social security system should support households and provide genuine financial security. However, low rates of social security are pushing people into poverty and driving destitution.

Annual data from the End Child Poverty Coalition reveals alarming trends: the number of UK children experiencing poverty has increased to 4.2 million in 2021/22, with 71 per cent of these children living in a family where at least one adult is working. This rise in in-work poverty highlights the inadequacies of the current welfare system.

Action items:

1. Ensure the basic rate of benefits covers life's essentials:

- Adopt the 'Essentials Guarantee': Introduce the Essentials Guarantee, developed by the Trussell Trust and Joseph Rowntree Foundation, ensuring that the core rate of universal credit (UC) at least covers essential costs such as food and utility bills. This will prevent policies like debt repayments from reducing income below this minimum level.
- Objective rationale for benefit rates: Establish benefit rates based on an objective assessment of need to ensure that UC and legacy benefits provide adequate support for essential living costs.

2. Establish an independent panel to decide benefit levels:

- Annual review process: Create an independent panel, like the Low Pay Commission, to review and recommend minimum benefit uprating levels annually. This panel would consider the current cost of essentials and ensure benefits keep pace with inflation and living costs.

3. Scrap the two-child limit and benefit cap:

- Remove restrictive policies: Eliminate the two-child limit and benefit cap, which purposefully reduce household benefits below adequate levels. Scrapping these policies would lift children out of poverty and reduce the depth of poverty for many more, benefitting families both in and out of work.
- Mitigate benefit cap impact in Northern Ireland: Address the financial pressure on Northern Ireland by removing the benefit cap, which is currently mitigated by local measures.

4. Ensure access to decent and secure accommodation regardless of immigration status:

- End 'No Recourse to Public Funds' (NRPF) restrictions: Abolish the NRPF condition, which prevents people from accessing social security and government support. This policy reform would reduce homelessness and destitution among immigrants.
- Allow migrants to work: Permit all migrants to work, reducing the state's burden and enabling them to support themselves and afford accommodation.

- o Provide decent accommodation for asylum seekers: Ensure asylum seekers have access to accommodation that meets reasonable standards while their claims are processed more efficiently.

5. Build on the success of 'Homes for Ukraine' to assist all arriving from conflict:

- o Permanent 'Homes for Refugees' scheme: Develop a permanent resettlement scheme modelled on the Homes for Ukraine initiative, ensuring rapid and adequate accommodation for refugees from conflict zones.

Expected outcomes:

- **Improved financial security:** Guaranteeing that benefits cover essential living costs will provide financial security and reduce poverty among low-income households.
- **Reduced child poverty:** Scrapping the two-child limit and benefit cap will significantly reduce child poverty and its associated long-term negative impacts, while relieving financial pressure on Northern Ireland where the benefit cap is mitigated.

- **Enhanced support for vulnerable groups:** Reforming NRPF and providing decent accommodation for asylum seekers will improve the living conditions of vulnerable immigrants and asylum seekers, promoting social inclusion.
- **Effective refugee resettlement:** Establishing a permanent resettlement scheme will ensure that refugees receive timely and adequate support, avoiding prolonged stays in substandard accommodation.

Addressing the negative impact of emerging welfare policy challenges is essential for improving the financial security and wellbeing of low-income households in Northern Ireland. By ensuring benefits cover life's essentials, establishing an independent review panel, scrapping restrictive policies, and providing support for vulnerable groups and refugees, we can create a more equitable and supportive social security system. This approach will not only alleviate poverty but also foster a more inclusive and resilient society.



4. Everyone has access to a fair and good quality service from their landlord

Ensuring access to fair and quality services from landlords is a critical objective in improving the housing landscape in Northern Ireland. This priority encompasses several strategic objectives aimed at enhancing the professionalism, accountability and effectiveness of housing service providers across the region.

4.1 Equip housing professionals with knowledge, skills and competencies relating to good housing, tenancy and asset management

In Northern Ireland, the recent shifts in housing association regulation signal a growing emphasis on professionalism, accountability and resident-centred services. While the Social Housing (Regulation) Act passed in July 2023 applies to England, its principles resonate with the changes happening in Northern Ireland. The social housing regulator in Northern Ireland has responded positively to our calls for action, including new requirements for housing associations to demonstrate their commitment to professionalising their staff. This evolving regulatory landscape reflects a broader commitment to re-balancing the relationship between social landlords and tenants and professionalising the housing sector.

Tenant participation is a crucial aspect of driving sustainable change in social housing. Engaging tenants in meaningful dialogue ensures that their voices are heard and their needs are prioritised, fostering a more collaborative and effective approach to housing management. By incorporating tenant insights and feedback, housing professionals can enhance service delivery and create more responsive housing solutions.

As the UK body for housing professionals, CIH is dedicated to ensuring that these changes are implemented effectively and that housing professionals in Northern Ireland are equipped with the necessary knowledge, skills and competencies. Our efforts are designed to foster a culture of continuous professional development and to promote the right behaviours and attitudes among housing professionals. We aim to establish a robust framework that supports the professional growth of housing managers, embraces innovative approaches to repairs and maintenance, and encourages tenant and

contractor engagement as vital parts of the housing and asset management process.

Action items:

1. Deliver qualifications for housing managers:

- o Effective implementation: CIH is focused on the effective delivery of qualifications for housing managers. These qualifications are designed to professionalise the sector and ensure housing managers have the necessary skills and knowledge to meet the needs of tenants.
- o Continuous professional development (CPD): Professionalism in housing management goes beyond obtaining a qualification. CIH encourages a commitment to continuous professional development, promoting the right behaviours and attitudes among housing professionals.

2. Rethinking repairs and maintenance:

- o Innovative approaches: CIH has been actively engaged in 'rethinking repairs and maintenance'. This initiative is not just about fixing what is broken but fostering trust, building community and ensuring that residents feel safe and comfortable in their homes. It represents a paradigm shift towards a more proactive, partnership-based approach to maintenance.
- o Collaboration and partnerships: CIH encourages a shift away from traditional, top-down approaches towards genuine partnerships with tenants, contractors and frontline staff. By collaborating with those directly affected, housing professionals can co-create new standards of excellence in repairs and maintenance.

3. Develop and promote apprenticeships and educational programmes:

- o Apprenticeship programmes: CIH has led sector-wide initiatives, such as the level three apprenticeship in housing practice at North West Regional College (NWRC), now in its second year. These programmes aim to nurture talent and foster growth within the industry.

- o New housing degrees: CIH has supported the introduction of foundation degrees in housing practice at the Northern Regional College and North West Regional College, in partnership with Open University. This initiative will provide comprehensive educational pathways tailored to the demands of the housing sector.
- o Customised training plans: CIH has designed bespoke training plans for Northern Ireland, covering diverse topics such as hoarding, conflict resolution and tackling damp and mould. These sessions have received positive feedback and cater to the specific needs of housing professionals in the region.

4. Promote professional standards and membership benefits:

- o CIH membership: We promote the benefits of CIH membership, which includes access to professional standards development, a mentoring platform, a knowledge hub and exclusive events. These resources support the continuous professional development of housing professionals.
- o Engagement with students and professionals: CIH actively shares insights with students and professionals at local universities and housing conferences, fostering a culture of learning and knowledge exchange.

5. Support for young professionals:

- o CIH NI Futures Group: This group of young professionals has hosted events for Apprentice NI Week, college open days, and the first networking event for young professionals. These initiatives aim to engage and support the next generation of housing professionals.

6. Encourage the development of a refreshed tenant participation (TP) strategy:

- o Tenant engagement: A refreshed TP strategy should emphasise active tenant engagement and feedback integration, ensuring tenants have a meaningful voice in shaping services and policies.
- o Collaboration with stakeholders: Work with tenants, housing associations and community organisations to co-design the TP strategy, ensuring it aligns with the needs and priorities of the communities served.
- o Implementation and monitoring: Establish clear goals, actions and metrics to implement the TP strategy effectively and ensure it drives tangible improvements in tenant satisfaction and service quality.

Expected outcomes:

- **Enhanced professionalism:** By delivering qualifications and promoting continuous professional development, housing professionals will be better equipped to meet the needs of tenants and manage housing assets effectively.
- **Proactive maintenance:** A shift towards innovative and partnership-based approaches to repairs and maintenance will enhance the wellbeing of residents and the sustainability of the housing sector.
- **Skilled workforce:** The development of apprenticeships and educational programmes will ensure a robust pipeline of skilled housing professionals, ready to address the challenges of the modern housing landscape.

CIH is dedicated to equipping housing professionals with the knowledge, skills and competencies needed for good housing, tenancy and asset management. Through the delivery of qualifications, continuous professional development, innovative maintenance approaches, and comprehensive educational programmes, CIH aims to professionalise the sector and improve the quality of homes and services for all residents. By fostering a culture of excellence and accountability, we can ensure a brighter future for the housing sector.



4.2 Promote a culture of accountability and fairness in the private rented sector

The private rented sector (PRS) in Northern Ireland is rapidly growing, with 17 per cent of households renting privately, making it the second largest tenure in the region. Despite this growth, significant challenges remain, including issues of affordability, perceived and actual security of tenure, and property standards.

Unlike social housing, rent levels in the private rented sector are more market-driven and not necessarily linked to the quality of homes. Our research has shown that in two-thirds of cases, rents are reset to market levels between tenancies. Supply shortages have driven rapid rent inflation in recent years.

In 2016, it was estimated that 13 per cent of PRS properties did not meet minimum legal standards. To address these concerns, the Department for Communities (DfC) is leading comprehensive reforms, and CIH Northern Ireland is playing a crucial role in supporting these efforts through research and advocacy.

CIH's research contributions:

- ▶ **Regulation of letting agents and letting agent fees in Northern Ireland (2024, forthcoming):** This research focused on establishing a regulatory framework for letting agents to ensure professionalism and consumer protection.
- ▶ **Exceptions to longer 'notice to quit' periods in Northern Ireland (2023):** This report analysed circumstances warranting exceptions to standard notice periods.
- ▶ **Rent regulation in the private rented sector in Northern Ireland (2022):** This study explored the impacts and feasibility of rent control measures.
- ▶ **Private rented tenancies in Northern Ireland and 'notice to quit' Periods (2021):** This research examined the adequacy of current notice periods for tenants and landlords.

CIH Northern Ireland, in collaboration with key stakeholders, is committed to promoting a culture of accountability and fairness within the PRS. Our insights and research are critical in shaping the reforms needed to elevate standards and ensure equitable treatment for all parties involved.

Action items:

1. Enhance affordability:

- o Policy advocacy: Advocate for policies that increase rental supply, such as build-to-rent schemes, alongside demand-side solutions like maintaining local housing allowance rates.
- o Targeted support: Support initiatives providing direct financial assistance to low-income tenants to alleviate immediate affordability challenges.
- o Informed discussions on rent control: Utilise research findings to inform discussions on rent control measures in the PRS, highlighting the potential for unintended consequences. Our research has demonstrated that well-meaning but ill-considered rent control policies lead to adverse impacts such as a landlord exodus, reduced supply of rental accommodation, and a decline in property quality. Ultimately, the most effective way to keep rents down is by ensuring a sufficient supply of rental housing to meet demand.

2. Improve security of tenure:

- o Open-ended tenancies: Promote the introduction of open-ended tenancies with clearly defined eviction grounds and appropriate notice periods to promote tenant stability.
- o Legal requirements: Ensure that eviction grounds satisfy legal requirements and provide tenants with adequate time to address issues.

3. Raise fitness standards:

- o Boost basic standards: Advocate for enhancing current fitness standards to address common safety issues, including thermal comfort and fall hazards.
- o Health and safety benefits: Highlight the direct benefits of improved standards on tenant health and safety and potential reductions in healthcare system strain.

4. Increase energy efficiency standards:

- Policy framework: Support the introduction of minimum energy efficiency standards with a reasonable implementation timeframe.
- Funding and grants: Advocate for the reinstatement of private-sector grants and emergency efficiency upgrade funding to maintain decent housing standards.
- EPC ratings: Emphasise the need for a dedicated funding and policy framework to achieve minimum EPC ratings and contribute to decarbonisation goals.

5. Establish an independent housing panel for arbitration:

- Effective dispute resolution: Advocate for the creation of an independent housing panel to resolve disputes, ensuring it is properly resourced to provide timely and cost-effective solutions.
- Building trust: Emphasise the importance of knowledgeable arbitrators and adjudicators in building trust within the PRS.

6. Regulate letting agents:

- Research and good practices: Conduct research to identify good practices and ensure professionalism and consumer protection within the sector. This will inform the potential introduction of a regulatory framework for letting agents, including a possible ban on letting agent fees. We will engage with tenants, landlords, letting agents and other organisations in developing a balanced and informed position.

Expected outcomes:

- **Improved affordability:** By advocating for policies that address both supply and demand-side challenges, CIH aims to improve rental affordability for tenants.
- **Enhanced security of tenure:** Implementing open-ended tenancies and clear eviction grounds will provide tenants with greater stability and security.
- **Higher property standards:** Raising fitness and energy efficiency standards will improve the quality of PRS properties, benefitting tenant health and contributing to environmental goals.
- **Efficient dispute resolution:** Establishing an independent housing panel will provide effective and timely dispute resolution, building trust within the PRS.
- **Professional letting agents:** Using evidence to inform a potential regulatory framework will ensure professionalism and consumer protection within the letting agent sector.

CIH Northern Ireland is dedicated to promoting a culture of accountability and fairness in the private rented sector. By supporting the Department for Communities' reform initiatives and advocating for key improvements in affordability, security of tenure, property standards, energy efficiency, dispute resolution and letting agent regulation, we aim to create a thriving PRS that benefits both tenants and landlords. Through ongoing research, stakeholder engagement and policy advocacy, CIH will continue to contribute to raising the bar for the private rented sector in Northern Ireland.





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