





Introduction

Simon Community welcome the opportunity to respond to the consultation on the People's Housing Bill. There is no doubt that Northern Ireland is in the middle of a housing and homelessness crisis. Every day, Simon Community staff are on the frontline of this crisis and we are deeply aware of the immense challenges faced by those we help. Unless we do things differently, homelessness in Northern Ireland will only get worse, with more and more people living with the devastating effects of not having a safe space to call home.

A wide range of factors, from the lack of truly affordable homes to the rising cost of living, can quickly force people into homelessness and onto the streets. But homelessness is more than just a housing issue. It is linked to poverty, poor mental health, addiction, low educational attainment, lack of job opportunities, relationship breakdown and domestic abuse.

89,704 people in Northern Ireland are currently waiting for a social home and 77% of those people are deemed to be in housing stress. 59,375 people are legally classed as homeless – that's 1 in every 32 people in Northern Ireland. And this is only what the official figures show – recent research by the Simon Community suggests that there could be as many as an additional 25,000 people in Northern Ireland who are experiencing 'hidden homelessness' as they are not engaging with statutory services and are invisible to the official system.

As Northern Ireland's largest homelessness charity, Simon Community is determined in our commitment to ending homelessness. Operating right across the region, we provide preventative services, temporary accommodation and specialised support services that address the unique challenges faced by those experiencing homelessness. In the past year, we've provided vital support to around 1400 people through our accommodation and support services and responded to nearly 18,000 calls for help to our free 24/7 support line. Simon Community's aim is not only to provide immediate assistance but also long-term solutions that end the cycle of homelessness for good. We work in partnership with all sectors, embrace innovative approaches and leverage the strength of our relationships to create meaningful change, focused on our vision of a society where everyone has a safe place to call home.

The private rented sector in Northern Ireland

Safe and secure homes are essential to a healthy and fulfilling life. Improving renting is a vital part of what needs to happen to ensure everyone in our society has a decent and affordable place to call home.



Unfortunately, an imbalance between supply and demand alongside insufficient housing standards is making it increasingly difficult for many renters in Northern Ireland, particularly those from low-income households, to find good quality, affordable homes in the private rented sector. Sadly, every day at Simon Community we hear stories of people being evicted from their private rental home through no fault of their own or for being unable to afford the increasing cost of rent. According to Housing Rights, tenants from the private rented sector account for a third of all calls to their helpline each year with the most commonly reported issues being affordability, security of tenure, and repairs and standards.^{iv}

According to Property Pal, the average monthly rent in Northern Ireland is now £942 (and £1102 in Belfast) and has risen 9% in the last year. Demand is also exceptionally high with the property portal previously reporting an average of 73 enquiries for each advertised rental property. Coupled with the supply of properties in the private rental sector reaching historically low levels, this is creating a situation where people are desperate for a home and are therefore forced to pay a high price or live in unsuitable conditions.

Unfortunately, this is also forcing many into poverty and homelessness. Simon Community's *Hidden Homelessness* research found that the most common reason reported for experiencing hidden homelessness was loss of home in the private rental market, often due to the landlord wanting to sell the property or because the tenant could no longer afford the rent.^{vii}

This aligns with the latest Department for Communities Homelessness Bulletin which cites loss of rented accommodation as the third most common reason for homeless presentations in Apr-Sept 24. VIII The Bulletin also shows that the most common reasons a household lost their rental accommodation during this period was due to the sale of the property or because of affordability challenges.

Given the above, it's clear that reform of the private rented sector is urgently needed to provide individuals and families who rent with greater rights, protections and security. Simon Community are pleased to see that the Department for Communities are taking forward a programme of Private Rented Sector reform and welcomed recent changes to increase the protections of tenants such as the limit on deposits. We note that the recent Housing Supply Strategy commits to commencing the second phase of reform and putting tenants' needs at the heart of improvements. We urge the Department to progress this work without further delay, particularly the positive proposals to introduce longer notice-to-quit periods and limiting rent increases to once a year. We believe the proper implementation of these proposals could go some way to providing tenants with much-needed security and help prevent more people from entering homelessness.



Our response

We will respond below under the general headings and proposals of the consultation; however, our main points are:

Affordability – we support the intention of rent controls but given varying evidence on their effectiveness and the possibility of unintended negative consequences, we would encourage learning from elsewhere to be considered before implementation of rent controls in Northern Ireland. We would also like to see consideration given to other methods to enhance affordability such as local housing allowance keeping pace with increases in private rents.

Vacant Properties – we agree that bringing suitable properties back into use should be part of the solution to addressing the housing crisis and suggest a possible first step is data collection to understand the true scale of the issue.

Security of Tenure – we would like to see the Communities Minister urgently put in place proposed longer notice-to-quit periods as well as consideration given to banning no-fault evictions, learning from other regions where this is currently being implemented.

Housing Conditions - we would like to see the current statutory minimum fitness standard for housing reviewed to ensure it is fit-for-purpose for dealing with modern housing challenges and standards.

Rental Board – we agree that it is important to consider the introduction of alternative dispute resolution mechanisms for the private rented sector, including the exploration of a potential rental board for Northern Ireland. We also believe this should be combined with increased initiatives to enhance renters' knowledge of their rights and support to fulfil those rights.

Homelessness Prevention – we would like to see a statutory duty placed on all relevant bodies across housing, health, education and justice with a commitment to cooperate to prevent homelessness.

Affordability

As highlighted above, it's evident that many people are struggling with affordability in the private rented sector. Rent controls are an interesting, albeit highly debated, proposal to support affordability and help prevent homelessness. While Simon Community support the intentions of rent controls and recognise that they can provide positive benefits and security for tenants in the short-term, we would urge caution due to possible unintended consequences and negative long-term impacts. We are concerned that in the long-term, there is a potential risk they could serve to exacerbate the housing crisis by dissuading



investment in the sector and incentivising landlords to sell properties leading to a reduced housing supply and poor-quality conditions. Any contraction of the private rental sector could lead to people remaining stuck in homelessness due to a lack of move-on options.

Some research has found that while rent controls are effective in enhancing affordability for families in controlled units, they can also lead to several undesired effects such as higher rents for uncontrolled units, lower mobility, reduced residential construction, and decreased housing quality due to reduced maintenance. For example, rent freezes were introduced in Berlin, Germany, in 2020 but were abolished 13 months later due to a substantial decline in rental properties in the city. Rent controls in Sweden have positively made rents more affordable but have also unfortunately led to a reduction in new rental properties being built and therefore longer waiting times for rent-controlled properties in Stockholm. The rent stabilisation programme in New York City is also an interesting example, setting rent increases according to inflation and requiring landlords to renew leases, leading to a lower frequency of evictions. However, this has incentivised landlords to prioritise higher income renters, making it less likely to help those most in need. We would be concerned that the Bill proposals to cap rents based on a person's income may have similar consequences in Northern Ireland, leading to unfair discrimination against those on lower incomes.

In Northern Ireland, research by the Chartered Institute of Housing found that, while rent freezes or reductions would benefit existing tenants who remain in their homes and whose landlords do not sell or repurpose the property, it would lead to a reduction in the size of the sector which could result in other tenants facing eviction and a shortage of suitable options for prospective renters. Their survey found that if rent controls were put in place, up to 60% of landlords could exit the private rental market or repurpose their property as a short-term let, thereby further reducing an already tight housing market.

One country that should be observed with interest is Scotland, where a host of reforms have been implemented since 2017 including ending no-fault evictions, an emergency freeze on rents due to the cost-of-living crisis and a temporary cap on rent increases. A comprehensive research programme has examined the impact of some of these reforms and found that^{xiv}:

• Between 2017 and 2022, the number of homes in the Scottish private rented sector reduced by 5-13%, depending on data sources used. While it's not possible to conclude whether the introduction of Private Residential Tenancies (essentially open-ended tenancies which ban no-fault evictions) drove this reduction, the research found that the scale and nature of private rental regulations in Scotland negatively impacted investors' appetite to remain or invest in the sector.



- The legislation has not addressed excessive rent increases or high market rents in Scotland, where homes are becoming increasingly more expensive. In fact, given the increasing complexity of regulation, more landlords now appear to be turning to letting agents, who are more likely to implement annual rent increases.
- Despite having more security of tenure under the new legislation, many tenants are still unaware of their rights and so rent adjudication has only been used in a small number of cases.

Overall, the research concluded that while reforms did have some positive effects for renters, it did little to improve affordability and that to truly feel safe and secure in the private rental sector, tenants need to know their rights, suggesting broader reforms are needed to allow tenants better access to support, advice and legal redress.

Under the Housing (Scotland) Bill, which is currently making its way through Scottish Parliament, Scotland looks set to introduce further rent controls including the introduction of rent control areas and limits on rent increases. We would suggest that the effectiveness of these provisions, as well as any potential unintended consequences, should be evaluated and learned from to inform rent reform in Northern Ireland.

In conclusion, while we are not opposed to rent controls and agree with their intentions to better protect tenants, evidence from elsewhere shows that there can be significant variations in the impact of such controls, dependent on what level of controls are implemented and how thoroughly they are enforced.

Simon Community believe that, as well as rent control / stabilisation measures, there are additional ways to enhance housing affordability such as addressing frozen housing benefits.

It's estimated that almost half of private renters in Northern Ireland rely on housing benefits to help pay their rent.^{xv} Yet figures obtained by Housing Rights found that 82% of private renters who are in receipt of Local Housing Allowance face a shortfall between their housing benefit and the cost of their rent.^{xvi} This shortfall can often mean that many renters are faced with the choice of living in unsuitable homes or locations or having to forgo other essential items in order to afford rent.

Despite the rising costs of rent, Local Housing Allowance will effectively be frozen again this year, meaning payments will not keep pace with rent increases. The burden of this freeze will be felt most by low-income households, forcing many into poverty and homelessness.

Simon Community believe that Local Housing Allowance should keep pace with increases in the private rented sector and would like to see the UK Government permanently link this housing benefit with private rents. We believe this would enhance



affordability in the private rented sector, allowing more people to find suitable and secure homes.

There are also schemes that can help remove financial barriers to accessing the private rented sector, such as our Tenancy Deposit Service. This service provides targeted financial support to individuals through the provision of deposits which enables them to take on a private rental, ending homelessness for some while preventing others from entering the cycle of homelessness in the first place. In the last year (from April 2023 – March 2024), we provided 173 deposits, totalling over £86,000, providing people with the opportunity to access safe and stable housing.

However, ultimately, the main way to enhance affordability in the private rented sector is by increasing overall housing supply. We believe enhancing the availability of social housing in particular would help reduce demand on the private rented sector and stabilise rent prices. Simon Community were pleased to see the long-awaited Housing Supply Strategy launched last year but were disappointed that the target for 33,000 social homes over the next fifteen years was not more ambitious. With 48,366 households currently in need of a social home in Northern Ireland, the target is not even enough to address the current waiting list.^{xvii} Given the continuing rise in the numbers of people experiencing homelessness, urgent steps must be taken to enhance our overall housing supply and ensure it is fit for both current and future need.

Vacant Properties

Simon Community agree that empty homes are a missed opportunity to tackle the housing and homelessness crisis. While addressing the issue of empty homes cannot solve the housing crisis alone, bringing these homes back into use can be an important part of the holistic solution. According to the latest statistics from Land and Property Services, there are currently 22,666 vacant domestic properties across Northern Ireland.xviii Repurposing and refurbishing suitable empty properties into affordable homes could help provide safety and security to up to half of the households on the current social housing waiting list.xix

However, we note that these figures may not be wholly accurate given there is no financial advantage or requirement for homeowners / ratepayers to notify Land and Property Services that the property is vacant. A possible first step in addressing the issue of empty homes in Northern Ireland could therefore be action to better understand the true scale of the issue as well as efforts to identify owners.

We note that the adaption / reuse of existing buildings is mentioned in the Housing Supply Strategy as a method to help enhance housing supply and we would welcome further detail from the Department on their plans for this as well as how many homes they estimate this could provide.



There are a number of current initiatives across the UK & ROI that aim to address empty homes and which may provide learning for how we approach this issue in Northern Ireland. These include the Vacant Homes Action Plan in the Republic of Ireland (which proposes Vacant Homes Officers in each local authority),^{xx} the review of empty homes in Liverpool (which could see enhanced council tax charges for properties that have been empty for more than 12 months)^{xxi} and the Scottish Empty Homes Partnership (which encourages every local authority to adopt a strategic approach to bring empty homes back into use)^{xxii}. A new report by Shelter England on how to rapidly convert empty homes into social rent homes may also be of interest.^{xxiii}

Security of tenure

Growing demand for private rental accommodation can lead to reduced security for tenants and a power imbalance between tenants and landlords. Fear of eviction can hang over vulnerable tenants and trap them in sub-standard homes. At Simon Community, we unfortunately have seen an increase in calls from people who have experienced a nofault eviction and recently supported a young single mum who was just given two weeks to leave her home.

A survey of private renters across Northern Ireland found that 38% of respondents had experienced a no-fault eviction and for some, this had happened more than once. Unsurprisingly, this had a negative impact on their mental health and general wellbeing as well as their finances, and for those with school-age children, the no-fault eviction negatively impacted on their education. Shockingly, nearly half (46%) of those respondents who had experienced a no-fault eviction became homeless following it and had to move into temporary accommodation or live with family and friends. 71% of people who responded to this survey believe that no-fault evictions should be banned while 24% believe they should remain possible but with longer notice-to-quit periods, with most thinking this should be at least six months.

It's positive that as part of the work to reform the private rented sector the Communities Minister is planning to introduce longer notice-to-quit periods. We would encourage him to urgently put these provisions in place as we believe this could provide some much-needed security for tenants. We would also encourage the Minister and his Department to learn from initiatives such as our Creating Homes project (more information on this is below) which has a 12-week notice-to-quit period for the few cases where we have to ask someone to leave a property. This longer notice period allows the tenants and ourselves sufficient time to find another suitable option.

The Communities Minister also launched the Intermediate Rent Scheme in May 2024 as a way to provide more affordable and secure rented housing. Disappointingly, despite the competition to appoint a single Intermediate Rent Operator closing in August 2024, the



Department have still not announced who the appointed operator will be and next steps for this scheme.

However, we are disappointed that the Communities Minister and his Department is not willing to go further to protect tenants and consider a ban on no-fault evictions, especially given that a motion on this issue was backed by the Northern Ireland Assembly last year.** An end to no-fault evictions is a live issue in other parts of the UK - private residential tenancies in Scotland can only be ended by a tenant (with 28 days' notice) or by the landlord where they have valid grounds for eviction, while the Renters Rights Bill, which is currently being discussed in Parliament, is proposing ending section 21 no-fault evictions in England. We would like to see considerations given to similar protections for renters in Northern Ireland, which includes learning from Scotland around the need for robust verification processes to assess the validity of grounds for eviction, and from provisions under the Renters Rights Bill to provide stronger protections against 'backdoor evictions' (i.e. excessive above market rents purposely designed to force renters out).

Given that one of the main reasons for evictions is the landlord wanting to sell the property, we would also encourage exploration of the 'Cost Rental Tenant in-situ' scheme in the Republic of Ireland, where the Housing Agency can purchase a property if a landlord intends to sell and the tenant is therefore at risk of homelessness.** We are aware that while there are some issues with the scheme, such as the landlord going with a higher bidder rather than the Housing Agency, early reports would suggest that over 100 properties have been purchased since the start of the scheme, saving individuals and families from potential homelessness.***

Depending on findings from future evaluations of this scheme, this could be explored as part of the reform of the Northern Ireland Housing Executive.

We would also like to highlight our Creating Homes project which we launched in 2022 in response to the critical shortage of affordable and secure homes in Northern Ireland. Through this project, Simon Community purchase and manage our own homes as a socially responsible landlord, offering people pathways out of homelessness and into long-term, safe and secure homes. We currently own over 20 homes and plan to significantly scale this project up over the coming years while also exploring the development of a management service for private landlords to further expand the programme. We believe projects such as Creating Homes are evidence of innovative and cost-effective solutions to addressing the housing and homelessness crisis through the provision of long-term secure homes.

Housing Conditions

We are aware that many private tenants in Northern Ireland live in substandard conditions, often experiencing extreme levels of damp and mould, or with repairs to vital



appliances such as boilers not being carried out in a timely manner. According to Housing Rights, a significant number of tenants are often afraid to push their landlords for maintenance and repairs for fear of being evicted.**xxviii For example, a survey of private renters found that 62% of respondents had delayed reporting a required repair to their landlord or letting agent for fear of being evicted while 52% did not report the repair at all.**xxix This is extremely concerning given the potential health and safety risk as well as possible fire risk in the case of electrical problems.

At Simon Community, we also deal with cases where tenants have been hesitant to report issues to landlords and when they have, they have been issued with a notice-to-quit. In one case, a young mother reported her landlord to Environmental Health due to a failure to carry out serious repairs. Environmental Health served a notice on the landlord, however the landlord still refused to carry out the work and when the notice expired, the landlord issued the tenant with a notice-to-quit.

It is positive to see efforts being made to improve the standard of rental accommodation in England via the Renters Rights Bill which is proposing application of 'Awaab's Law' to the sector to set clear legal expectations on the timeframes within which landlords must take action to make homes safe where they contain serious hazards.***

Given that the current statutory minimum fitness standard for housing in Northern Ireland is over 30 years old, Simon Community would like to see this reviewed to ensure it is fit-for-purpose for dealing with modern housing challenges and standards. We welcome that this action is included in the recent Housing Supply Strategy and look forward to hearing more detail on how and when this review will be carried out.

We would also like to highlight here the Landlord Registration Scheme which collects and maintains accurate information on landlords and their properties to enable appropriate inspections and enforcement of minimum quality standards. However, given the low level of fines for not being registered, we have some concerns that the scheme may not be as effective at maintaining standards and offering peace of mind to tenants as originally intended. This may be something that could be explored as part of the review of the current minimum fitness standard to help ensure tenants feel adequately empowered and supported to report required maintenance and repairs.

Rental Board

Simon Community agree that it is important to consider the introduction of alternative dispute resolution mechanisms for the private rented sector, including the exploration of a potential rental board for Northern Ireland. We look forward to hearing further proposals on who might sit on such a board and how it could be best developed and resourced to support renters. We would also encourage exploration of best practice and learning from other countries such as the Residential Tenancies Board in the Republic of



Ireland (which has the power to mediate and adjudicate in cases of rent increases) and Rent Service Scotland (which can adjudicate on rent increases for tenants in a private residential tenancy). As mentioned above, evidence from Scotland shows that despite having more security of tenure under new legislation, many tenants are still unaware of their rights and so often don't use rent adjudication. This would suggest that any rental board that is established in Northern Ireland should also be combined with increased initiatives to enhance renters' knowledge of their rights and support to fulfil those rights.

Prevention of homelessness

Homelessness prevention is central to the ethos of Simon Community's work. We know that the best thing we can do for people is prevent them from needing our support services in the first place. As a society, we need to make the strategic shift to focus more on homelessness prevention. We agree that the statutory obligations of the Northern Ireland Housing Executive should be widened to include the prevention of homelessness. However, it's important to remember that homelessness is more than just a housing issue. It is linked to poverty, poor mental health, addiction, low educational attainment, lack of job opportunities, relationship breakdown and domestic abuse. Tackling the issue therefore requires our collective attention and action, with all Departments in the Executive taking ownership and committing to collaborative working. We would therefore like to see any statutory duty extended to other relevant bodies across health, education and justice with a commitment to cooperate to prevent homelessness. This is currently underway in Scotland via the new Housing Bill which contains new 'Ask and Act' duties that make the prevention of homelessness a shared responsibility across the public sector.

Conclusion

Simon Community welcome the focus and intentions of the draft People's Housing Bill and thank the Bill Sponsor for bringing this important issue to the fore. We agree that we need to do things differently to tackle our mounting housing and homelessness crisis. We look forward to hearing further information and detail on the proposals in the draft Bill, including how any potential unintended consequences of some proposed measures may be mitigated against.

However, we also can't address problems in the private rental sector in a vacuum. Issues with affordability, poor conditions and security are linked with broader problems in housing supply as a whole and we need a joined-up, cross-departmental approach to provide enough diverse housing to meet the needs of everyone in our society, both now and in the future.



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- ^x Hanh, A. et al. (2022). Forward to the past: short-term effects of the rent freeze in Berlin. German Institute for Economic Research.
- xi https://www.womblebonddickinson.com/uk/insights/articles-and-briefings/rent-controls-private-rental-sector-answer-or-problem
- xii https://www.womblebonddickinson.com/uk/insights/articles-and-briefings/rent-controls-private-rental-sector-answer-or-problem
- xiii Chartered Institute of Housing Northern Ireland. (2022). *Rent regulation in the private rented sector in Northern Ireland*. Available at: https://www.cih.org/media/n50no3ps/dfc-rent-regulation-in-the-private-sector-in-northern-ireland.pdf
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- ^{xvi} Housing Rights. (2023). *Press release: 82% of private renters in NI face shortfall between their housing benefit & cost of rent.* Available at: https://www.housingrights.org.uk/professionals/news/press-release-82-private-renters-ni-face-shortfall-between-their-housing-benefit
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- xix Based on 48,366 households on the social housing waiting list as of 30 September 2024.
- xx Rialtas na hÉireann. (2023). Vacant Homes Action Plan 23-26.
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- xxii https://emptyhomespartnership.scot/
- xxiii Shelter. (2024). Home Again: A 10-city plan to rapidly convert empty homes into social rent homes. Available at: Report template England
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- xxvii https://www.irishtimes.com/ireland/housing-planning/2024/12/26/housing-crisis-can-the-cost-rental-tenant-in-situ-scheme-be-deemed-a-success-or-does-it-lack-ambition/

¹ AQW 19059/22-27. (Feb 2025). Available at: dp1865.pdf

[&]quot; AQW 19059/22-27. (Feb 2025). Available at: dp1865.pdf

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