# People's Housing Bill Consultation

People Before Profit MLA Gerry Carroll is bringing forward "The People's Housing Bill" to alleviate the devastating housing crisis being felt in communities throughout the North.

**47,936** households are on the housing waiting list, with **36,137** in "housing stress". Housing supply is at an all-time low while rents are at an all-time high.

The bill standing in Gerry's name proposes to cut and cap rents, increase housing provision by turning empty houses into homes, establish a Rental Board to protect renters' rights, hold landlords to account and ensure minimum housing standards.

# This consultation will remain open for responses until 5pm on 7th February 2025.

By providing your email address below, you consent to us securely storing this personal information for a period of six months. We will use your email address to keep you updated of consultation engagement events and the outcome/next steps of this consultation. We will not share your data with third parties. If you have any questions about the consultation or how your data will be used, please email gerrycpbp@gmail.com.

\* Indicates required question

Email\* housing@pprproject.org

Tell us about your housing situation.\*

Renter (Private Rented Sector)

Renter (Housing Association or Housing Executive)

Owner/Occupier (mortgage or outright own home)

Living in temporary accommodation

Homeless (and not living in temporary accommodation)

Landlord

If applicable, please detail what organisation you are responding on behalf of. Participation and the Practice of Rights

# 1. Affordability

Do you believe rent in the private sector is generally affordable or unaffordable?

Affordable

Not affordable

No opinion or not sure

Currently, landlords can only ask for a deposit equal to one month's rent. There is **no limit to how much upfront rent** that a landlord can ask for at the beginning of a tenancy.

Do you agree that there should be a limit to how many months' rent upfront that a landlord can ask for?

Strongly agree

Agree Neither agree or disagree Disagree

Strongly Disagree

Do you believe mortgages are generally affordable or unaffordable?

Affordable

Not affordable

Rent controls should be implemented to help tenants meet the cost of rent and stay in their homes.

Strongly Agree

Agree Neither agree or disagree Disagree Strongly Disagree

Rent should be capped based on a person's income and ability to pay.

#### Strongly agree

Agree

Neither agree or disagree

Disagree

Strongly disagree

There should be a monetary or percentage limit on yearly rent increases.

<mark>Agree</mark>

Disagree

Neither agree or disagree

Rent controls can take multiple forms (e.g. rent freezes, rent reductions, a limit on yearly rent increases).

Do you have any thoughts or opinions about what forms of rent control might be most effective?

Your answer

Affordability is a key criterion of the right to adequate housing as set out in <u>General Comment 4</u> to the International Covenant on Economic, Social and Cultural Rights. The right to housing requires that a state take steps to ensure that housing is available, accessible and acceptable in quality and that people do not spend so much on housing that they are unable to safeguard their basic needs. This treaty further provides duties upon arms of the state to ensure that people are protected from the actions of private entities in the enjoyment of their rights, including private landlords.

Careful thought needs to be given to the manner in which affordability is safeguarded through rent controls to avoid unintended adverse consequences, such as additional restrictions on the supply side caused by landlords withdrawing from the market. As we have indicated below, much of the affordability crisis is caused by the lack of supply, particularly of social housing. A recent paper by <u>Andreas Mense of the IAB Nuremberg and LSE</u> <u>shows that</u> "a 1% increase in new supply (i) lowers average rents by 0.19% (ii) effectively reduces rents of lower-quality units, and (iii) disproportionately increases the number of second-hand units available for rent....New supply triggers moving chains that free up units in all market segments.

Please outline your reasons for agreeing or disagreeing with the implementation of rent controls (including caps on increases).

Your answer

We absolutely agree with the implementation of rent controls; we have seen the impact on struggling families of market-driven rents.

How do you think measures to improve affordability for tenants are likely to impact on landlords?

Significant negative financial impact on landlords

Some negative financial impact on landlords

Minimal negative financial impact on landlords

No negative financial impact on landlords

Not sure

Other: Adequate housing is a human right and something that is essential for people's health. This takes precedence over housing as a profit-making investment for people with enough excess income to be able to become landlords.

People who own an empty property but fail to use it to provide housing should - <u>after a specified amount of time, e.g. 6 months</u> - face a financial penalty.

Strongly agree

Agree

Neither agree nor disagree

Disagree

Strongly disagree

#### 2. Vacant properties

Vacant properties should be used to help tackle housing waiting lists.

<mark>Strongly agree</mark>

Agree

Neither agree or disagree

Disagree

Strongly disagree

The Housing Executive (or other relevant public body) should be allowed to take ownership of empty properties to provide social homes.

<mark>Agree</mark>

Disagree

Not sure

If you can think of any possible **exemptions** for the six-month timeframe in which landlords should let or occupy vacant homes, please list them below.

Your answer

Do you have any other thoughts or opinions on empty homes being used to help tackle housing waiting lists?

The introduction of a land tax would be a progressive way to tax wealth and may also have the advantage of creating disincentives to long-term land-banking of vacant land which could be used for housing.

The Housing Executive should be using vesting / compulsory purchase powers to turn vacant homes and buildings into social homes.

In addition to empty second homes and empty landlord-owned homes, the emphasis should be on using public land and buildings to meet acute social housing need.

# 3. Security of Tenure

Landlords have too much power to evict tenants.

Strongly agree

Agree

Neither agree or disagree

Disagree

Strongly disagree

I or someone I know has faced eviction due to no fault of my/their own.

<mark>Agree</mark>

Disagree

If you believe there are some reasonable grounds on which to evict a tenant, please provide some examples below.

Your answer What we need is a ban on no-fault evictions – Stormont passed a motion in favour of this in early 2024 but the DFC continues to say it has no plans to act on it. The 2021 draft Housing Supply Strategy contained a commitment to work "establishing specific grounds for eviction", but the final version, published in January, omits this task.

What should the default minimum duration of a tenancy agreement be (i.e. how many years should a tenant be legally entitled to stay in their home after signing their tenancy agreement?)

*NB* - tenants who need or prefer shorter leases will be able to opt out of the minimum tenancy duration.

0 years

- 1-3 years
- 3-5 years
- 5-7 years
- 10+ years

If you have any other comments about security of tenure, minimum length of tenancy agreements or evictions, please share them below.

A default minimum duration of tenancies is ok as long as other protections for tenants-- such as a ban on no-fault evictions-- are in place.

## 4. Housing Conditions

There is enough regulation of the private rented sector.

Strongly agree

Agree

Neither agree nor disagree

Disagree

Strongly disagree

I or someone I know has lived in a property with damp and/or mould.

## <mark>Agree</mark>

Disagree

I or someone I know has lived in a property where the landlord refused to respond to maintenance/repair issues in a timely fashion.

## <mark>Agree</mark>

Disagree

If you have any other comments about housing standards and conditions in the private or social rented sector, please share them below.

We need more investment in maintenance and in good quality social homes.

We urgently need a review of the DFC's Decent Homes Standard and – even more importantly – an independent enforcement mechanism for it, so that

tenants are protected landlords cannot get away with unacceptable living conditions.

The standard should be enforced not just for private and social tenants, but also across temporary and emergency accommodation – tenants in these circumstances have even fewer protections around them than anyone else, despite the fact that they are the most in need.

This work would need to be budgeted for, including a maintenance budget.

### 5. Rental Board

A Rental Board should be established to further assist renters with the cost of rent, housing standards and conditions and other issues.

Agree

Disagree

Not sure

The cost of establishing a Rental Board would be worth the investment, in order to better protect tenants' rights.

Strongly agree

Agree

Neither agree nor disagreee

Disagree

Strongly disagree

The Housing Executive should have a statutory duty to prevent homelessness.

<mark>Agree</mark>

Disagree

Not sure

If you have further comments on any of the proposals outlined in this survey, please share them below.

With regard to the Rental Board, creating a new public body would only add value and be worth the resources it would require if it were genuinely empowered with functioning mechanisms for enforcing standards / protections and ensuring accountability.

The TakeBackTheCity campaign is primarily focused on the issue of lack of supply of social housing, which underlies a lot of the problems described above in that it gives power to private sector and creates high rents. We are also deeply concerned about the continuing issue of racist and sectarian control of housing which severely limits people's choices and their ability to access their right to adequate housing.

We welcome the ideas for bringing empty properties into use, but it will not be nearly enough to address the level of the crisis. The supply of social housing must be increased, in a way that responds to people's needs.

The DFC's newly-published Housing Supply Strategy cuts all the previous draft's references to areas of high housing need, and axes the policy response proposed in the draft: to **ring-fence funding** for social housing in areas with high concentrations of homelessness and housing stress, such as West and North Belfast and Derry.

This goes in exactly the wrong direction. What we need instead is greater transparency as to the areas of highest housing need – including a **duty on NIHE to publish local housing need and provision statistics,** in a recognisable mapping format that matches that used in the Social Housing Development Programme for new builds, so that local people can actually track existing social housing need in their area (and adjacent areas) against provision. This would create a level of local accountability for housing provision that currently does not exist.

We need **more ambitious targets** for housing associations to deliver homes, accompanied by required **resources** in new-build funding and in investment in water and other infrastructure, to increase capacity. **Statutory housing targets**, with duties on Minister to report to the NI Assembly / Communities Committee annually on its progress, would improve accountability. As mentioned in the sections above, vacant or unused **public land** must be prioritised for social housing, with a **system of targets** for releasing and building on it to improve transparency and accountability amongst decision makers.

The Housing Supply Strategy also removed the draft's commitment to public consultation on the future of the **'Right to Buy'** that has decimated NI's social housing stock through the sale of 122,000+ social homes. This scheme has paved the way for the current housing crisis; it has already closed for housing association properties and must be immediately ended for Housing Executive ones as well – something the Minister has repeatedly said he has no intention of doing.