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# Meeting the Housing Needs of Vulnerable Homeless People in Northern Ireland

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Peter O'Neill

Housing Rights Service, Northern Ireland, UK

› **Abstract** *This policy review focuses on the use of the private rented sector in Northern Ireland to house vulnerable (chronically) homeless people. As the supply of social housing comes under intense pressure in Northern Ireland, the possibilities for using the private rented sector as an alternative source of accommodation for homeless people are now being explored. Use of the private rented sector to house chronically homeless people with high support needs, is controversial, as there are some concerns about housing management quality, affordability, security of tenure and the suitability for homeless people with high support needs. This policy review explores the results of recent policy research that examined the strengths and weaknesses of using the private rented sector to house this group of homeless people.*

› **Key Words** *Northern Ireland, Housing First, Housing Led, Welfare Reform, independent living, private rented sector*

## Introduction

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Northern Ireland has homelessness legislation that broadly mirrors the separate homelessness laws found in England, Wales and Scotland (Fitzpatrick *et al*, 2009). In Northern Ireland, someone is homeless if they have no 'reasonable' accommodation they can occupy in the UK or elsewhere. The 'reasonable' clause in the legislation, which relates to people in severely overcrowded housing, or housing which is in such poor repair that it is unfit for habitation, or housing which exacerbates the effects of an existing disability or limiting illness, makes the Northern Ireland definition of 'homelessness' potentially very wide. However, there are additional criteria

governing acceptance for re-housing. Someone must also show that, through action or inaction, they have not 'intentionally' made themselves homeless. In addition they must have a local connection with Northern Ireland (i.e. be an established resident) and also be within a 'priority need' group (NIHE, 2012a).

An individual or household is in priority need if they have dependent children or if they are 'vulnerable'. To be deemed 'vulnerable' is to have a support or health care need that limits the ability of someone to find their own way out of homelessness, i.e. they need significant assistance to find and secure suitable housing. Someone can be deemed vulnerable if they are a young person at risk of financial or sexual exploitation; someone who is at risk of violence (including gender based/domestic violence or threats of violence from neighbouring households); a disabled working-age adult; a frail older person; if they have mental health problems or a severe mental illness; and for other reasons, such as a history of problematic drug and alcohol use. Vulnerable individuals include those who are chronically homeless, i.e. people who have high support needs and who have experienced sustained or recurrent homelessness. The presence of a support or health care need does not automatically mean someone will be re-housed under the legislation. It has to be determined by the Northern Ireland Housing Executive (NIHE) that a support need makes someone effectively unable to suitably house themselves without assistance (NIHE, 2012a).

Homelessness legislation in Northern Ireland was originally designed to provide housing to homeless people in the social rented sector. However, the supply of social housing has contracted relative to demand, and there is now severe pressure on the available social rented housing in many parts of Northern Ireland. The private rented sector (PRS) is increasingly seen as an appropriate solution for those who might previously have sought social housing, including homeless people. The emphasis on the PRS within housing policy is driven by a number of factors. Most importantly, the current stock of social housing is seen by policy makers as a response to housing need that is difficult to sustain; is attributed with some negative as well as positive outcomes; and is not considered suitable for all cohorts of homeless people. At the same time, demand for social housing, in the face of increased barriers to home ownership, stressed economic conditions, changing demographics and – at least in some areas – rising private sector rents, is likely to increase. Against this background, housing planners increasingly look to the PRS to fill the gap and to meet housing need (DSD, 2010; Donald *et al*, 2011; NIHE, 2012b).

This policy review focuses on recent developments relating to homelessness policy in Northern Ireland. It reports the findings of a research project commissioned by Housing Rights Service, which centred on the potential to make greater use of the

PRs to meet the needs of vulnerable homeless people (Ellison *et al*, 2012). The review is intended to stimulate discussion and inform policy debate about how best to meet the housing needs of vulnerable homeless people in the PRs.

## Policy Context

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The NIHE is the regional strategic housing authority for Northern Ireland and has statutory responsibility for dealing with homelessness. The Department for Social Development (DSD) is the government department with responsibility for housing policy and works closely with NIHE in the implementation of housing policy in Northern Ireland. The homelessness strategy is located in the context of wider social inclusion goals. In 2004 DSD established the Promoting Social Inclusion (PSI) Partnership, an inter-departmental, cross-sectorial working group, in order to promote the social inclusion of homeless people. In July 2007 the PSI working group published a strategy to promote the social inclusion of homeless people, and those at risk of becoming homeless in Northern Ireland. The PSI partnership is still operating and Housing Rights Service is a member alongside a range of statutory and NGO partners.

The immediate policy context for the research reported here was a strategic review of housing policy in Northern Ireland and the development of a new housing strategy and action plan that is designed to meet future housing needs and ensure that housing has a key role to play in meeting wider social and economic goals. Key components of the framework are the *Homelessness Strategy for Northern Ireland 2012-2017* published in April 2012 (NIHE, 2012a) and a new Housing Related Support Strategy (NIHE, 2012b). Both strategies place emphasis on the prevention of homelessness and an increased focus on need while enhancing and joining up services for homeless individuals. There is also a new drive to utilise the PRs as part of both a preventative effort to relieve housing stress and as a major part of the long-term solution to homelessness. There are four key strategic objectives of the Northern Ireland Homelessness Strategy:

- Homelessness prevention at the forefront of service delivery
- Reducing the length of time households experience homelessness by improving access to affordable housing
- Removing the need to sleep rough
- Improving services to vulnerable households and individuals (NIHE, 2012a, p.7).

Homelessness continues to represent a significant challenge for Northern Irish policy makers and providers. Approximately 20 000 households present as homeless to NIHE each year, with around 50 percent of those being accepted as meeting the statutory definition of homeless. More than half (53 percent) of all households who presented in 2010/11 were single people, of whom 23 percent were single men aged 26-59, many of whom were found to be 'vulnerable' i.e. chronically or potentially chronically homeless. Families with children accounted for around one third (34 percent) of those presenting. In recent years, a number of factors have contributed to changes in the nature of homelessness in Northern Ireland. These have been identified by NIHE (2012a) as follows:

- Changing demographics, particularly an increasing number of older people applying and being accepted as homeless due to current accommodation being 'unreasonable' for their needs;
- Economic factors and welfare reform, e.g. increasing numbers of people becoming homeless because they can no longer afford their accommodation costs;
- Increasing number of people who are homeless following release from institutions, including prisons;
- Increasing number of young people requiring supported accommodation. This is attributable to closer partnership working with Health and Social Services regarding the needs of young people leaving care and an increase in the number of 16 and 17 year olds presenting, and being accepted, as homeless.

The dominant factor in homelessness causation, as cited by those presenting as homeless, is a family dispute (23 percent in 2010/11). The other key factors are marital/relationship breakdown (12 percent), accommodation not deemed reasonable (15 percent) and the loss of rented accommodation (13 percent). There has been a sharp increase (22 percent in 2010/11) in the number of presenters who cited the loss of rented accommodation as the cause of their homelessness, which is thought to reflect the decreasing affordability of PRS rents (NIHE, 2011).

### **Pressure to use the Private Rented Sector for Chronically Homeless People**

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If no permanent accommodation is available when the NIHE determines that a vulnerable, i.e. chronically, or potentially chronically homeless, person is eligible to be re-housed, then the individual is entitled to temporary accommodation until suitable permanent accommodation becomes available. Traditionally, most homeless people moved on from temporary accommodation to accommodation in the social rented sector. The social rented sector has usually been preferred

because it is perceived as more affordable, and offering greater security of tenure than the PRS. Use of temporary accommodation has been increasing as demand for social housing in Northern Ireland now exceeds supply.

There are already problems with 'silting-up' within some homeless accommodation services with many chronically homeless people unable to move-on into permanent accommodation, spending long periods of time in accommodation that was designed for emergencies or as temporary. Reasons for 'silting up' may include:

- A lack of adequate and affordable housing to enable move-on;
- A lack of support from other agencies for vulnerable homeless people with complex needs. Being able to achieve successful move-on and sustained independence also depends on the support of other agencies (e.g. health services);
- The support available in temporary accommodation is sometimes inappropriate to the needs of the individual.

Although the PRS looks unlikely to have enough available accommodation to provide a 'total' solution to homelessness, nevertheless the sector does contain a stock of decent and affordable housing that can potentially play a crucial role in tackling homelessness in Northern Ireland, and the NIHE has stated that they believe that even a marginal improvement in access to the PRS could make a significant difference in preventing and tackling homelessness (NIHE, 2012a). However, it can be argued that, if housing needs are to be met using the PRS, access and sustainability are key issues that need to be addressed. Access to the PRS hinges critically on rental affordability and the ability to offer deposits for tenancies. Sustainability rests on accommodation that is appropriate to needs and which is combined with effective support and some degree of stability and security of tenure. It is quite clear from the evidence and the life histories of vulnerable homeless people, that housing based solutions without adequate support will quickly break down, whatever the tenure concerned.

## **Housing Chronically Homeless People using the Private Rented Sector**

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The research project commissioned by Housing Rights Service, funded by the Oak Foundation and carried out by Policis and the University of York during 2012 had a particular focus on using the PRS to house chronically and potentially chronically homeless people with complex needs, people whose voices are not often heard in public debate (Ellison *et al*, 2012). The research report sought to place the issues for chronically homeless people in the wider context of the potential role of the PRS in addressing homelessness. It also brought together existing evidence, original

research with homeless service users, perspectives from Government and other stakeholders, research with private sector landlords, and consultations with domain experts in Northern Ireland and elsewhere.

Evidence from the US and Europe shows that the PRS can be an effective solution for addressing the needs of homeless people. However, the research in Northern Ireland reported in this policy review highlights that the major barrier to the use of the PRS to house those on welfare benefits, who have little chance of being housed within the social housing sector, is affordability (Ellison *et al*, 2012). Rents in the PRS are significantly more expensive than in the social housing sector, while the requirement for a security deposit and rent in advance can pose an insuperable barrier for many low income prospective private tenants therefore limiting move-on options for many vulnerable people.

In particular, the reduction in funding for self-contained accommodation for people aged under 35, who are now often only eligible for sufficient support with rent for their own room in a shared house, is a major barrier to accessing and sustaining housing for those at greatest risk of homelessness. Chronically homeless people who may have difficulties with social interaction are likely to struggle in shared PRS housing.

In addition, for chronically homeless people and those at greatest risk of homelessness such as people leaving care or prison, the affordability barriers are compounded by unmet support needs. If support is not provided with mental health, drug and alcohol addiction, financial and social exclusion, or a lack of life-skills, re-housing in the private rented sector is unlikely to be successful (Ellison *et al*, 2012). From the perspective of PRS landlords, individuals who have high support needs can often be regarded as undesirable tenants. Private sector landlords often do not want to house people they regard as unlikely to pay the rent, who might present with nuisance behaviours and cause damage to property.

Existing policy approaches resulting in serial placement in temporary hostel accommodation have, however, not served homeless people well, setting up a pattern of instability and insecurity and leaving vulnerable individuals exposed to peer pressure and influences conducive to the perpetuation of a chaotic lifestyle. Similarly, providing individuals with housing solutions without an appropriate degree and mix of support can result in low rates of housing retention. It is clear from existing evidence that support is required if the chronically and potentially chronically homeless people are to sustain tenancies. There is also evidence that some older homeless people, who include some of the most high risk and vulnerable individuals, are highly resistant to the idea of living in other than a hostel environment, and reluctant to move away from familiar staff on whom they were often highly dependent for safety and support (Ellison *et al*, 2012).

## Using the Private Rented Sector for Chronically Homeless People

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The evidence base indicates that support strategies need to be holistic and focused on outcomes for different segments within the chronically homeless population involving:

- The disruption of cycle of instability and crisis, acquisition of life-skills, enhanced opportunity for those with light support needs;
- Addressing specialist needs around mental health, drug and alcohol use for those with medium support needs as a basis for a wider effort on longer term behaviour change, new connections and new life-chances;
- The provision of intensive support and harm reduction programmes within stable and secure environments with respect, control and choice, for the relatively few who need intensive permanent support (Ellison *et al*, 2012, p.106).

While barriers exist around landlord attitudes and the affordability of the PRS, private landlords are nevertheless open to propositions which guarantee rent, length of tenure and assurances that the property will be returned in good condition; providing that these guarantees are combined with support services that minimise potential disturbance to neighbours and provide for exit management in the event of a tenancy going badly wrong (Ellison *et al*, 2012).

The research concluded that the Housing First model, which takes housing as a basic human right and provides a permanent housing solution, should be implemented in Northern Ireland as a first step in addressing chronic homelessness, using the PRS, with housing entitlement separate from service development and delivery (Ellison *et al*, 2012). It needs to be recognised that those presenting with different support needs and more or less entrenched homelessness will require differing degrees of support. Putting a permanent housing solution in place as the first step in tackling homelessness needs to be the common thread in the approach to homelessness in Northern Ireland, regardless of the complexity of need.

People with complex needs and a history of entrenched chronic homelessness are likely to need a Housing First approach, combining a housing solution with long term, intensive, wraparound support. Those experiencing recurrent homelessness, but with less complex needs, may need multi-agency support but on a less intensive and, if appropriate, on a time-limited basis, using a Housing Led model. For others with few if any support needs, the Social Lettings Agency approach (which involves a small staff team which essentially checks and then facilitates access to suitable PRS housing), combined with transitional support and any required skill building, will be sufficient to effect sustainable change, secure tenancies and enhanced

life-chances. Combining new ways to manage access to the PRS and innovative support such as that offered by Housing First could be a way forward to successfully using the PRS to end homelessness for chronically homeless groups.

While a number of initiatives have been undertaken in Northern Ireland to prevent homelessness (e.g. rent deposit guarantee schemes), the role of tenancy sustainment in preventing tenancies from coming to a premature end requires greater recognition and support. This entails providing housing support services, including Housing First, from the outset of a tenancy to assist with developing skills for independent living. Currently, floating support can provide such services, but provision is not strongly developed outside Belfast.

This may be particularly important for older people who are increasingly presenting as homeless. There is now a greater appreciation of how housing support can help older people maintain independent living in their own homes through assistance, for example, with peripatetic support, and assistance with repairs or adaptations. In recent years, a substantial portfolio of 'single lets' has also been developed – self-contained rented accommodation in the PRS – which is used to discharge NIHE's statutory duty to make available temporary accommodation for a homeless household whilst a permanent accommodation solution is sought. The level of housing related support provided within temporary homeless accommodation varies from service to service and some single lets often have no support attached.

A number of key recommendations have been set out in the research report including:

- A move away from temporary accommodation and towards the use of Housing First and Housing Led models is required, putting the housing solution first and then building multi-agency services and support around it;
- The Housing First model will need to be deployed in combination with an expanded Social Lettings Agency approach to address the barriers to vulnerable individuals entering the PRS in order to overcome landlord resistance to housing vulnerable tenants and to build the life skills, which will make tenancies sustainable. It needs to be recognised however that, as a stand-alone service, the Social Lettings Agency model is only appropriate for those with low support needs;
- For those with more complex needs, and recovering from chronic and serial homelessness, a more intensive multi-agency support service will need to be developed within a Housing First framework offering: intensive wrap-around 24/7 support on a permanent basis for the relatively few very high risk individuals who need this approach; and less intensive, potentially time limited, support for those with less complex problems who may need extensive support in the transition period but may be able to live independently, with less support, on an on-going basis;

- Vulnerable homeless people aspire above all to self-determination, a space of their own, and an opportunity to re-set their lives. Where there is research on service user aspirations, they express a desire to live independently, in ordinary housing and in their local communities (Ellison *et al*, 2012).

The UK Government's welfare reform agenda will have a major impact on homeless households in Northern Ireland. This agenda is likely to impact significantly on the affordable housing options for homeless people moving on from temporary accommodation into the PRS. Although some exceptions exist for long-term chronically homeless people, a lack of affordable private rented accommodation may lead to delays in moving on from temporary accommodation with some people (particularly those in the single, under 35 age group) finding that they can no longer afford their accommodation and becoming homeless as a result of the benefit changes. Consideration needs to be given to the risk of homelessness and the implications of adopting a Housing First approach when framing the implementation of welfare reform in Northern Ireland. It will be critical that 'Exceptions and Support' policies and protocols around the transition to the new welfare regime are structured so chronically homeless and potentially chronically homeless individuals are exempted from the requirements on shared accommodation and the associated caps on entitlement.

## Conclusion

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This policy review argues that the Housing First and Housing Led models that have been effective elsewhere in Northern Europe and the US can provide a template for adaptation in a Northern Ireland context. Policy makers in Northern Ireland should develop a holistic, people centred, response to the needs of chronically homeless people in order to arrest the cycle of failure which leads to repeated episodes of homelessness and, in the most acute cases, even more tragic consequences for these individuals and their families. It is of note that NIHE and DSD are committed to considering the applicability of a Housing First model in Northern Ireland and to develop 'wraparound' support solutions tailored to individual need. However the continuing recession, welfare reform and the lack of affordable social housing may ultimately undermine efforts to access permanent accommodation for many vulnerable people.

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