

Housing Rights

The Perfect Storm:
the impact of Covid-19
on private renters in
Northern Ireland

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Housing Rights



those in employment sectors which were traditionally lower paid (including accommodation and food) were more likely to be furloughed



June 2020 – 240k furloughed (workforce-790k)



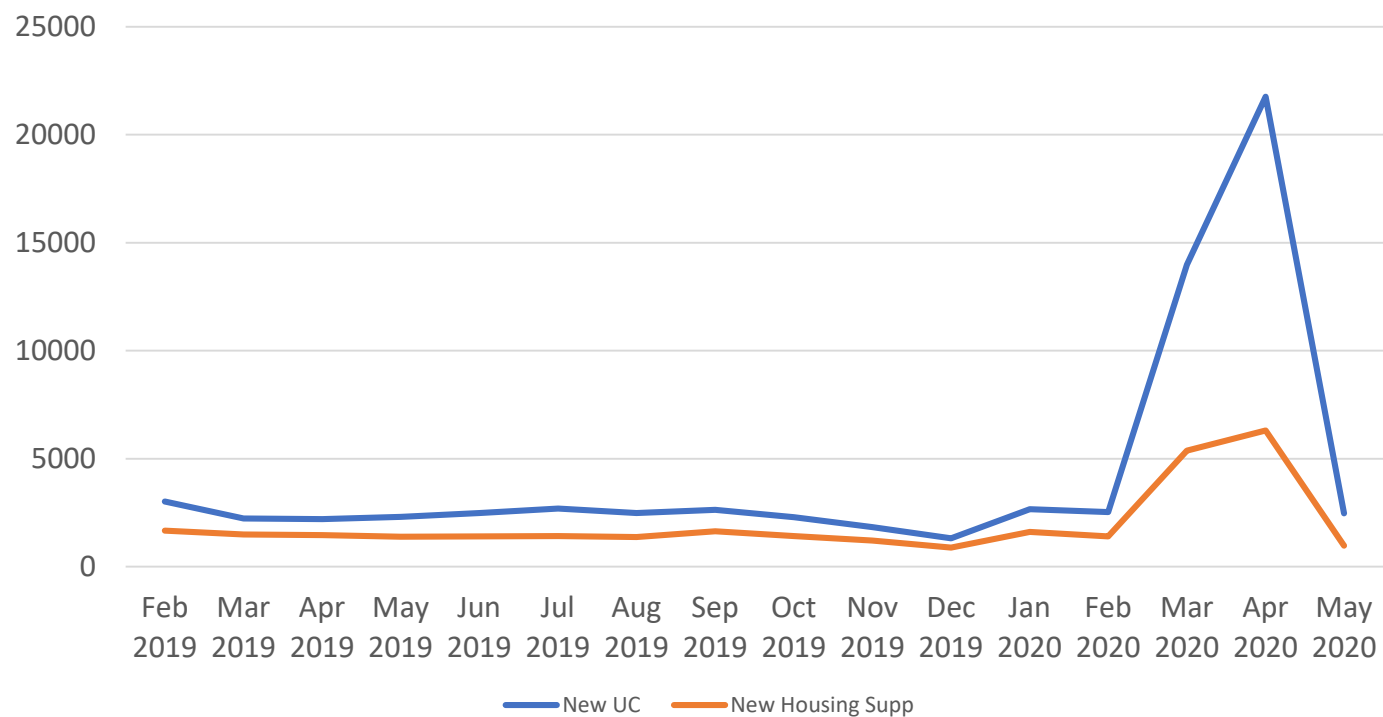
60% reduction in job vacancies – June 2019 – June 2020



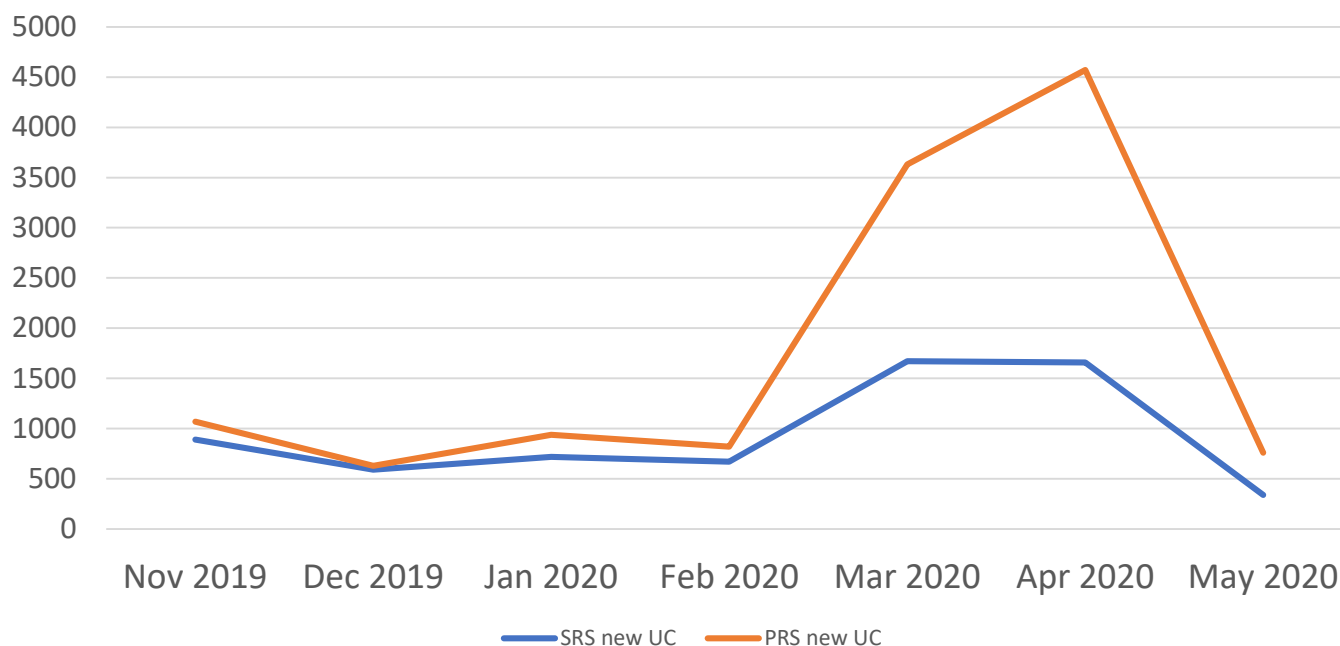
1,300 fewer part-time and casual jobs

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New claims for Universal Credit and new claims for housing support Feb-May 2020



New UC support for housing by social / private tenants Nov 2019 – May 2020

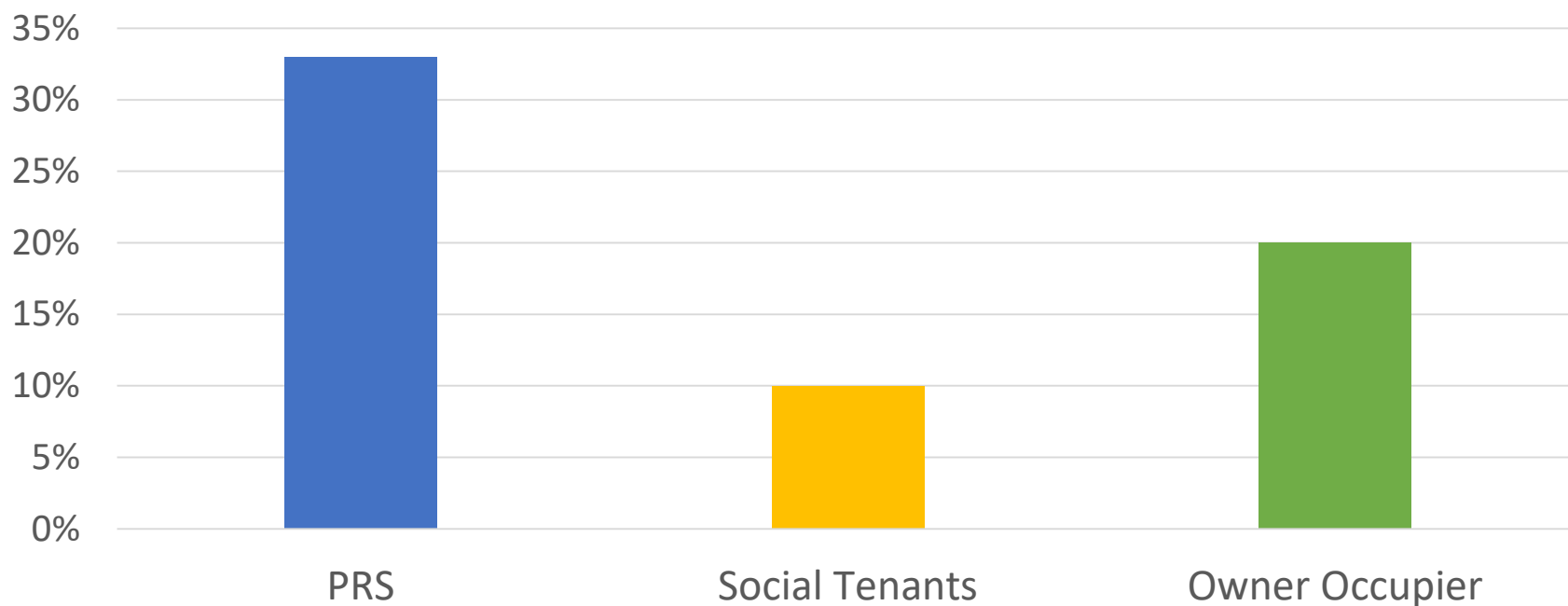


The research

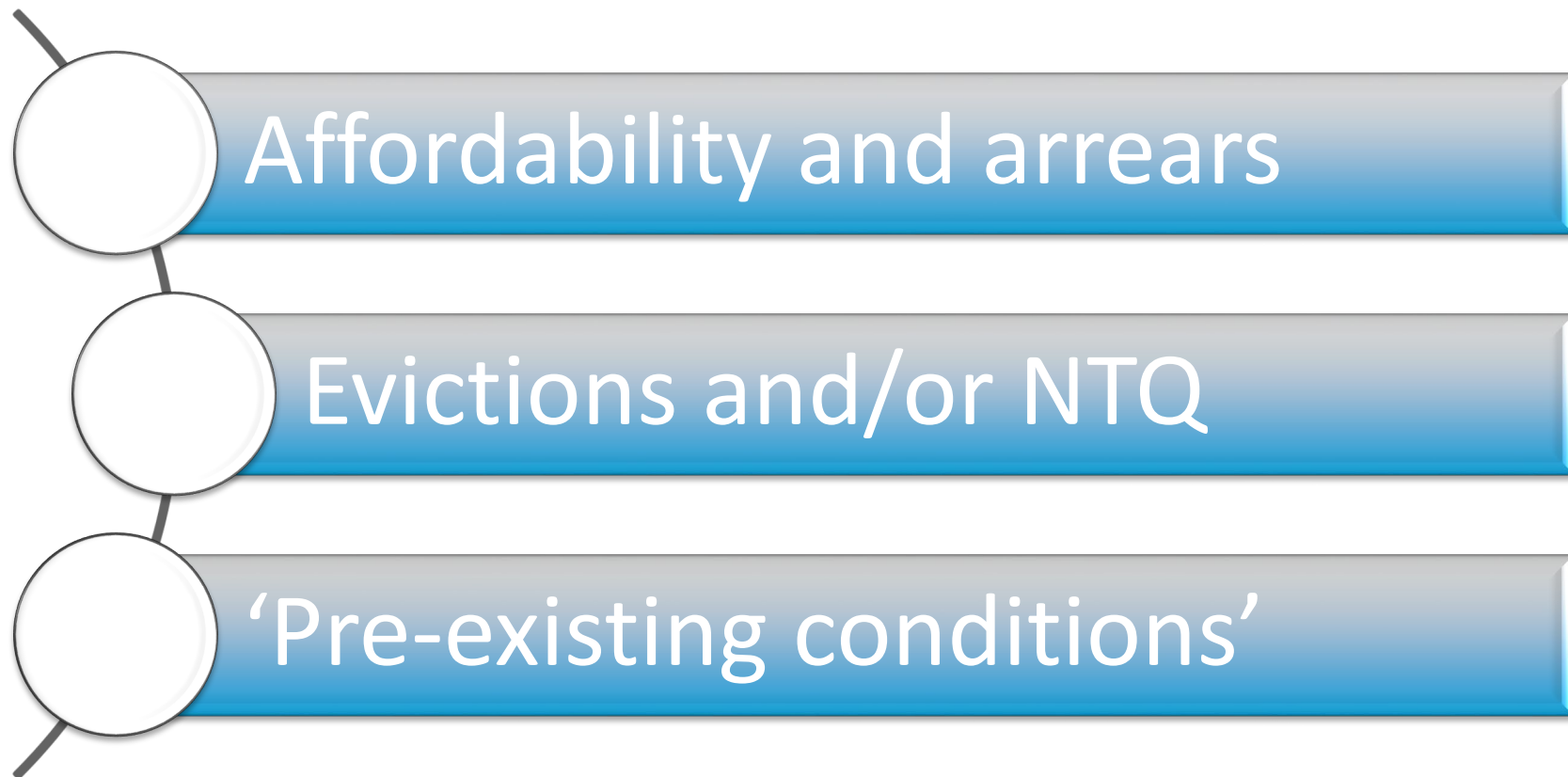


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Proportion of clients seeking advice relating to pandemic by housing tenure (March-June 2020)

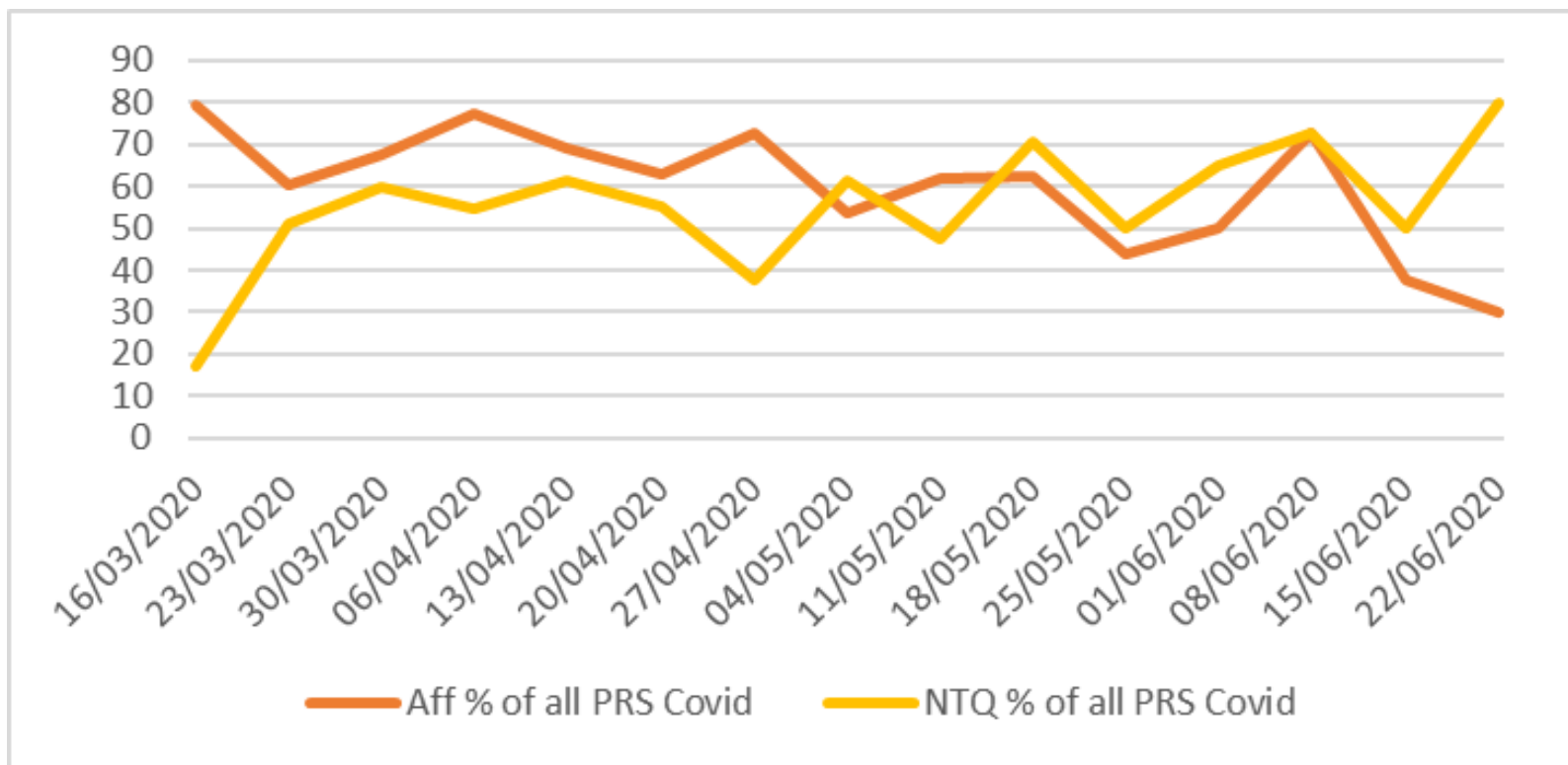


Most prevalent issues – PRS tenants



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PRS cases affected by Covid-related issues



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Affordability impacted by:

- Furlough payment based on contracted hours
 - ‘Neil’ receiving 32% of his usual pay
- Small employers
 - ‘Jo’ worked for small café – no furlough
- Reduced hours
 - ‘Eve’ – reduced hours meant ‘half usual pay’

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Students

- No longer living in accommodation
- Loss of part-time work essential for maintaining rent payments
- Restricted access to benefits / support
- Sam – parents ‘guarantors’ – also laid off/furloughed

Universal Credit

- Applying for first time – level of support not enough to maintain rent / household expenses
- Not aware of additional support (13 week DHP protection for rent)
- Carl – new starter in March (no furlough)
- Sharon – newly self employed / no SEISS

‘Pre-existing conditions’

- Not everyone entered crisis in same position
- ‘Matthew’ significant problems before pandemic exacerbated his situation
- ‘Lucy’ trying to get her life on track after difficult year prior to pandemic

Couples and families

- Living expenses unsustainable – loss of one or both wages
 - ‘Nicki’ family not able to survive on one income – no savings to fall back on

Foreign nationals

- Couples - job losses for both
- No help with childcare
- Unregistered / rogue landlords

Cross-cutting issues

- ‘Rogue’ landlords – unwilling to help with UC claims (or actively resist)
- Foreign nationals – fear of eviction and impact on future visa status
- Help via reduced rent (but significant increase in future payments)

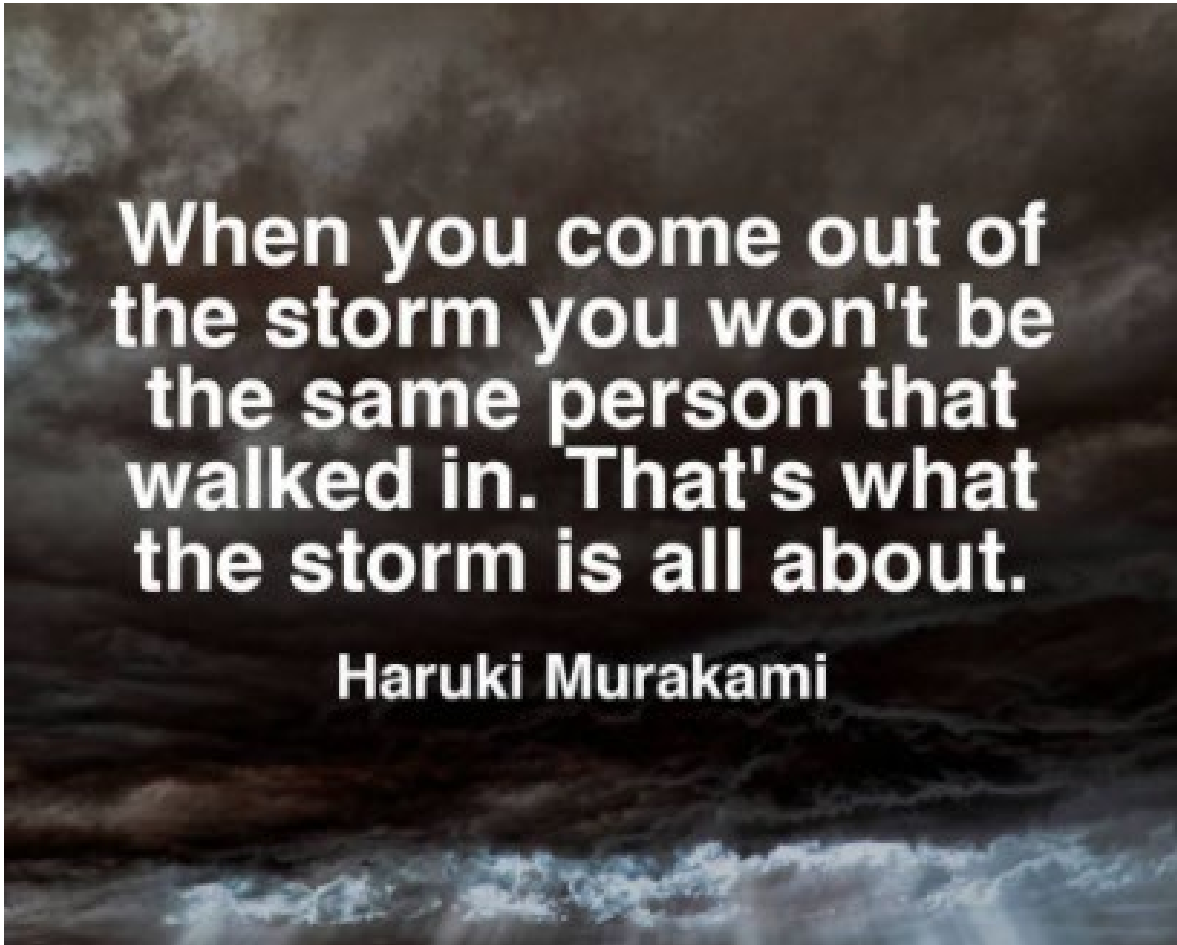
Evictions / Notice to Quit

- Difficult during lockdown (no movement March 23rd -June 15th)
- Landlords selling properties
 - Mary and her partner – key workers – NTQ end of April
 - Christina and young family – landlord had sold property – 3 weeks to move (April)

Conclusion



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When you come out of
the storm you won't be
the same person that
walked in. That's what
the storm is all about.

Haruki Murakami

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