

## **A place to live in dignity for all: Making housing affordable**

**Report of the Special Rapporteur on the right to adequate housing to the  
78th session of the UN General Assembly**

### **Questionnaire**

Name of submitting entity, organization or individual: **Participation and the Practice of Rights**

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#### **National law, policies and jurisprudence relating to affordable housing**

Question 1: Does your country's national law, including constitutional, housing or social protection law, refer to affordability of housing or provide any other guarantees to ensure a minimum standard of living? Or in its absence, are there national policies that refer to affordable housing or minimum standard of living?

At end 2021 the Department for Communities (DFC) here [launched](#) a plan for 100,000 new homes by 2035, and the Communities Minister [stipulated](#) that that she wanted at least a third of them to be social homes -- that is, homes potentially available to the people in the most need. But the thrust of DFC policy in recent years has actually been focused on what they call 'intermediate' need, not acute need:

- In 2019 the DFC [redefined](#) 'affordable housing' to mean not just social housing and co-ownership, but [also](#) programmes explicitly aimed at 'intermediate' customers on median incomes.
- Similarly, in 2022 the DFC's [report](#) on the consultation around its new '[intermediate rent](#)' model admitted (p. 80) that "*affordability is not the only factor which Intermediate Rent seeks to address*" and that "*intermediate Rent will be a fairly niche product*".) Its new (March 2023) [intermediate rent policy](#) says this new "alternative to open market private rental" (para. 8) is aimed at "households who can pay more than social rents, but for whom open market rents present an affordability issue" (para 10). Rents would be set at a rate that is higher than social rents (para. 26) but at a discount of at least 20% on average comparable local market private rents (para. 44). The policy stipulates that "to maximise affordability, rents should be set at as close as practical to Local Housing Allowance levels, *subject to viability*" (emphasis added) (para. 44); and that rents plus service charges should not 'normally' equate to more than 30% of residents' net income, increasing to 40% in certain circumstances (para. 48). There is no indication of how standards will be consistently and continually guaranteed in this new form of housing; as it is targeted at those with

'intermediate' incomes it does not aim to benefit those with the greatest levels of disadvantage or objective need.

- At a local level, **Belfast City Council's** draft [Agenda](#) and other policies also overlook growing homelessness and acute social housing need. Belfast's draft local development plan (LDP) [strategy](#) foresees **31,600 new homes** in the city by 2035, for 66,000 additional people (para. 5.1.3; Policy SP1). The final paper is due to be published at the start of May 2023 - but in the draft, there was no mention of already-existing unmet housing need -- no mention of the city's thousands of homeless families and families in housing stress.

The draft strategy includes policy HOU5, requiring new residential schemes of five or more units to make **20% of the new homes 'affordable'** -- while acknowledging that this measure alone "falls significantly short of the actual affordable housing need in Belfast" ([Affordable Housing SPG](#), para. 3.2.5). (Here, 'affordable' refers to the newly-expanded DFC definition (described above), no longer targeted at those most in need).

There is no detail of how the 20% would work in practice. Council's draft [supplementary planning guidance on affordable housing](#) - also to be issued in final form at the start of May 2023 - only vaguely mentions a role for the NI Housing Executive, the body responsible for measuring, reporting on and responding to homelessness and housing stress; it is foreseen as giving information impartially both on intermediate housing demand and acute housing need, as background only to decisions made by Council and developers between them about what to build. There is absolutely no indication that acute objective need will be prioritised at all. Ultimate decision-making rests with Council (para. 3.4.9), not the Housing Executive.

Moreover, in the draft Council has given developers a 'get out clause' to escape the 20% affordable housing requirement, by paying money instead. Council has given itself scope (5.2.24) to potentially 'administer' any such 'commuted sums' on its own without reference to the Housing Executive.

So overall in policy terms, given the DFC's redefinition of 'affordable' to include intermediate housing; its prioritisation of intermediate housing in new policy-making; Belfast City Council's exclusion of the Housing Executive from a real decision-making role in administering 'affordable housing' development; and the fact that private residential developers may well choose to meet their affordable housing quota by building more lucrative intermediate housing rather than social homes - it is unclear the extent to which any new 'affordable' housing will actually go to homeless families or those facing the greatest level of disadvantage and therefore, the greatest affordability challenges.

Finally, recent NI **Housing Executive** policy changes - like those to [social housing allocations](#) -- also have elements which are deeply concerning in terms of affordability. To give just one example, upcoming changes will broaden the Housing Executive's options for housing homeless people to include private rentals as well as social homes, formalising the practice -- [already widely seen](#) -- of funnelling public money into the pockets of private landlords (thereby contributing to the upward pressure on private rental rates) rather than using public funds to build social housing accessible to those on the lowest incomes.

### **Data and trends on housing affordability**

Question 5: Has housing affordability increased or decreased in your country over the past 10 years? In which regions or cities has housing affordability changed and for whom?

The UK's cost of living crisis has had a serious impact in Northern Ireland. To give just one indicator, the Trussell Trust, the UK's largest food bank network, [reported](#) delivering the highest ever number of food parcels in Northern Ireland (over 81,000) over the year ending 31 March 2023 (at about the same time that the NI Department of Education was reported as having [cancelled](#) its Covid-era school holiday food grant for children from low-income families).

[Research findings](#) published in February 2023 by Joseph Rowntree Foundation and Trussell Trust indicated a worrying [gap](#), estimated at £140/month, between benefit levels and minimum living costs in the UK. This reflected amongst other factors a shortfall between Universal Credit payments to families in need and their housing costs.

PPR submitted a Freedom of Information request to the NI Department for Communities referring to the new JRF and Trussell Trust research and asking for relevant NI data. The DFC said that it did not hold any information on estimated food basket costs; but it did provide information on housing, including this table showing the average housing element component of Universal Credit for households receiving this benefit as at November 2022, by family type:

<b>Family Type</b>	<b>Average housing element amount</b>
Couple without Children	£340
Couple with Children	£400
Single without Children	£310
Single with Children	£390

The [Northern Ireland Housing Executive](#), begun in 1971, is the strategic regional housing authority for Northern Ireland, performing some of the housing functions that local councils do elsewhere in the UK. Its functions have changed somewhat over time; it remains responsible for the identification and analysis of housing need but cannot

borrow funds or build homes. However it retains around 85,000 social homes across the north: according to the [DFC Housing Bulletin](#), 9% of households live in Housing Executive properties (p. 2). **Housing Executive rents** increased by 7% in April 2023, raising the average weekly Housing Executive rent from £69.49 to £74.35. This average weekly rent would on the face of it just be more or less covered by the housing element component of Universal Credit.

For **Housing Association rents** -- paid according to the [DFC Housing Bulletin](#) by 4% of households here -- the picture is more complex. The [DFC's NI Housing Statistics 2021-22](#) (table 3.3c) places the average weekly Housing Association rent at £96.20; whether or not the Universal Credit housing element above would stretch to cover rental costs for the whole month would depend on household and property characteristics. For some households there would appear to be a shortfall, even on paper.

For the estimated 13% of NI households in **private rented accommodation** ([DFC Housing Bulletin](#) p. 2), rents are higher. The [NI Housing Statistics bulletin](#) from December 2022 (p. 1) placed the average weekly rent in the private sector at £114. This would not be covered by the monthly housing element of Universal Credit.

A closer look at the situation in Belfast is instructive. The Housing Executive [reported](#) that in 2021 the average monthly private rent in Belfast was £780 (p. 3). By mid 2022, it [said](#), the average private rent in Belfast had increased by 9.9% to £853 (p.2). (April 2023 [analysis](#) from Renters Voice pointed out that the Northern Ireland average increase in private rent between 2021 and 2022 of 9.5% was higher than any other UK region. It reported that Belfast's average rent during the fourth quarter of 2022 was up 10.6% on the comparable figure from the year before, while real weekly earnings reportedly decreased by 4.5% -- the largest annual decrease on record -- in 2022.)

The December 2022 Homelessness Bulletin cited above indicated (p. 7) that the private rent level faced by the lowest income quartile in Northern Ireland was estimated at £650 / month, which clearly cannot be met by the Universal Credit housing element. It would seem clear that the shortfall between benefits and living costs identified by JRF and Trussell Trust elsewhere in the UK is replicated here as well, particularly for private renters.

Renters Voice [survey findings](#) in October 2022 and February 2023 are also instructive; they found that around half of participants said they spent at least 40% of their monthly income on rent and two thirds said they could not meet all of their household expenses. Money was reported to be a persistent worry for tenants, impacting their physical and mental health. In response to a [question](#) about what private renters felt would immediately help them most during this cost of living crisis, 62% of respondents wanted to see some form of government rent control; by 2023, this proportion had risen to 69% of respondents.

## Causes and Consequences of housing unaffordability

Question 8: What are main reasons why housing is unaffordable to certain persons or groups in your country? Please provide if possible as well links to (scientific) studies that have analysed such reasons.

One of the main reasons people are exposed to unaffordable private rental rates is the shortage of more affordable social housing in their areas to meet rising demand. As of March 2022, NI's Full Duty Applicant homelessness figures had climbed by a third since 2018, to very nearly [24,000 households](#). More than three out of ten of them live in Belfast: Housing Executive figures show that as of March 2022 the number of homeless Belfast households had risen by 10% on the previous year's total, to [over 7,500](#) households with, amongst them, over 4,400 children under 18.

Local homelessness and housing stress remain overwhelmingly [concentrated](#) in predominately Catholic areas (home to 90% of West Belfast's 2,854 homeless households and 81% of North Belfast's 1,951 homeless households)

There are also signs of emerging shortfall of social homes in [previously unaffected areas](#).

Normally PPR would have received the March 2023 figures from the Housing Executive by now, in order to update all the above - but in response to our traditional annual FOI requests the Housing Executive have told us they've imposed [new reporting restrictions](#) on the social housing waiting list data (based apparently on a new interpretation of a 2007 law) which will delay our access to the figures until at least the end of May.

Question 9: What percentage of land is owned or otherwise controlled by the State or other public entities, as contrasted with private entities (both for profit and not for profit)? Please explain if there are any policies or laws which seeks to control the price of land, prevent land speculation including its supply and finance?

We do not have access for full data for Northern Ireland regarding the percentage of land owned or otherwise controlled by the State or other public entities, versus that owned by private entities. However we have long been aware of the potential of public land to help resolve the social housing shortage, and in 2015, PPR and Equality Can't Wait campaigning families carried out an extensive [photo-mapping](#) of Belfast for available land, including public sites.

In 2018 and 2020, PPR submitted Freedom of Information requests to public authorities and government Departments in order to determine the extent of publicly owned and controlled land in Belfast that could be made available for building new and additional social housing. Building on this work, in December 2021 we published an [evolving interactive mapping tool of Belfast](#) which includes a filter showing all publicly-owned vacant or unused land in the city.

In addition, the map uses a range of other data from different sources to highlight empirically the city's existing challenges around inequality, sectarianism and climate change preparedness. It also shows some assets and resources. The aim of this 'State of Belfast' initiative, produced by the Take Back the City coalition, is to provide communities, activists, professionals, public servants and politicians with a visualisation that will help them respond equitably and resiliently to urgent issues like homelessness and climate change.

Take Back the City is [campaigning](#) for social housing on the Mackies site, the largest by far of the vacant publicly-owned sites in Belfast.

Question 11: How many individuals, households or groups have, during the last ten years, been rendered homeless because of inability to afford housing? Please provide a breakdown of the socio-economic characteristics of such individuals.

According to the Department for Communities' [Homelessness Bulletin](#) for the second half of 2022 (p. 1), 'loss of rented accommodation' was the third most frequently-cited reason people gave for presenting to the authorities as homeless during this six-month period. This equated to 1,310 households, or 18% of those who presented as homeless during this six months (p. 4). These households may have lost their tenancy due to inability to pay the rent or to the owner's decision to take advantage of rising property prices and sell, for example.

### **Laws, policies, programmes and practices aiming to ensure that housing is affordable to all without discrimination**

Question 14: Please share an assessment of the success, limitations or potential failures of the above mentioned laws and policies in your country/region/city, including any studies or independent evaluation reports related to them. Who has benefited from them, who has not? What has worked well, what - less? What lessons can be learned? What could potentially be replicable in other countries/regions/cities?

Given the Department for Communities' redefinition of 'affordable housing' to include intermediate housing in addition to social housing; its prioritisation of intermediate housing in new policy-making; Belfast City Council's exclusion of the Housing Executive from a real decision-making role in administering 'affordable housing' development; and the fact that private residential developers may well choose to meet their affordable housing quota by building more lucrative intermediate housing rather than social homes - it is unclear the extent to which any new 'affordable' housing will actually go to homeless families or those facing the greatest level of disadvantage and therefore, the greatest affordability challenges.

Similarly, recent changes to Housing Executive policy seem to deepen the reliance on the private rental sector rather than focusing on increasing provision of social housing -

the most affordable type of housing in Northern Ireland for Northern Ireland households.

(See the response to question 1 above for more detail on the above conclusions).

## **Submission instructions**

**Deadline:** 30 April 2023

**Email:** Please return this questionnaire to: [hrc-sr-housing@un.org](mailto:hrc-sr-housing@un.org); [ohchr-registry@un.org](mailto:ohchr-registry@un.org)

**Email subject line:** Input for SR housing - report on housing affordability

**Accepted File formats:** Word (supporting documents may be submitted in PDF)

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