Understanding Tenancy Terminations and Issues for Sustainment
Final report prepared for the Northern Ireland Housing Executive

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Contents

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The content of this report does not necessarily reflect the official opinion of the Housing Executive. Responsibility for the information and views expressed lies with the authors.

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Key insights: An executive summary

The following paragraphs summarise the background to this research study, along with an outline of the methodological approach taken, to provide an understanding of the factors which contribute to tenancy terminations and to identify issues for sustainment. This is followed by a brief outline of the key findings, structured under the specific objectives of the study, and incorporating evidence from qualitative depth interviews and a quantitative survey with previous tenants, and a staff focus group. It also includes areas for further consideration.

Background

The Northern Ireland Housing Executive (NIHE) commissioned Perceptive Insight Market Research to carry out a research project to understand the precursors, as well as the outcomes, of tenancies breaking down. The purpose of this study was to provide data that would assist the NIHE in meeting its aims under the 'Customer Support and Tenancy Sustainment Strategy' (CTSS)[2].

The specific objectives for this research were:

- To identify, and provide insight to and understanding of, the reasons tenancies may end and how tenancy breakdowns could be prevented; particularly those which occur within the first year of the tenancy and among those tenants who have held two or more NIHE tenancies within the four years prior to the most recent termination;

- To determine the awareness of tenancy support services offered by the NIHE;

- To analyse positive and negative experiences during customers' tenancies, and whether these negative experiences impacted on their decision to end their tenancy;

- To identify groups who may be more likely to end their tenancy; and

- To provide suggested improvements and strategies that may prevent future tenancy breakdowns, including targeted support for different customer segments.

Context

The Northern Ireland Housing Executive carries out a number of statutory functions on behalf of its sponsor Department, the Department for Communities, and is also a landlord of over 82,000 domestic properties[3]. The following paragraphs outline and provide context for certain topics and terms that are referred to in the research findings.

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[2] https://www.nihe.gov.uk/Documents/Customer-Support-and-Tenancy-Sustainment-Strategy/Customer-Support-Tenancy-Sustainment-Strategy

[3] https://www.nihe.gov.uk/About-Us/Corporate-Governance/Governing-Legislation

Demand and supply

NIHE currently operates in an environment of rising demand for and reducing supply of houses available for new tenancy arrangements. An increasing number of locations are becoming "high-demand" areas, resulting in larger waiting lists all across Northern Ireland. This has an impact on the allocations process, causing mounting difficulty in meeting the housing needs of applicant. NIHE and other social landlords allocate properties, based on the Housing Selection Scheme (HSS), to ensure that, what is scarce housing resource relative to demand, is administered in the most equitable and efficient way possible.

The Housing Selection Scheme (HSS)

The HSS is used to assess housing need and homelessness for the purposes of allocating housing. It operates in the following way:

- It gives consideration to health and mobility needs as well as social factors, including violence and intimidation

- It allows an applicant to select two areas of choice, which can be amended at any time.

- Offers are generally made to the highest pointed relevant applicant on the list of the area in which the property is available.

- An applicant can receive up to three reasonable offers (until 30th January 2023, when this reduced to two reasonable offers).[4] If all offers are refused, the applicant is deferred from the waiting list for one year.

- If an offer is refused, and it is demonstrated that the offer did not meet the needs of the applicant, the offer will be consider an unreasonable offer and discounted from the total number of offers.

- At the time of finalising this report, the Housing Selection Scheme is undergoing changes following public consultation as part of the Fundamental Review of Allocations[5] in order to address the current challenges faced by the system.

  - In September 2017, the Department of Communities embarked on a public consultation on 20 proposals with a view to progressing the review and to bring about long-awaited amendments to the Housing Selection Scheme, which has remained relatively unchanged since its introduction in 2000. The Department sought public views on these reports and series of proposals for change.

  - The Department will be working with the Housing Executive to enable the implementation of these changes which include topics of the points system, areas of choice, eligibility and needs assessment according to different criteria.

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[4] At the time when the research was conducted, the Housing Selection Scheme allowed applicants to receive up to three reasonable offers. However, under the Fundamental Review of Allocations this was reduced to two reasonable offers from 30th January 2023, with some transitional protections for existing applicants.
[5] www.communities-ni.gov.uk/consultations/fundamental-review-social-housing-allocations

Clarification on the term "Intimidation"

During a homelessness assessment by Housing Executive staff, it may become apparent that the applicant has become homeless due to/or has suffered intimidation. To award intimidation points, detailed investigations are required to establish if any of the following criteria apply:

- The applicant's home has been destroyed or seriously damaged (by explosion, fire, or other means) as a result of terrorist, racial or sectarian attack, or because of an attack motivated by hostility because of an individual's disability or sexual orientation; or as a result of an attack by a person who falls within the scope of the NIHE's statutory powers to address neighbourhood nuisance or other similar forms of anti-social behaviour; or

- The applicant cannot reasonably be expected to live or to resume living in his/her home because if he/she were to do so there would, in the opinion of the Designated Officer, be a serious and imminent risk that the applicant, or a member of the applicant's household, would be killed or seriously injured as a result of terrorist, sectarian or racial attack, or because of an attack motivated by hostility because of an individual's disability or sexual orientation or as a result of an attack by a person who falls within the scope of the NIHE's statutory powers to address neighbourhood nuisance or other similar forms of anti-social behaviour.

This is in contrast to some more everyday understandings of feeling intimidated/ feeling that an environment is hostile or that one may believe it to be unsafe for them.

The NIHE carries out investigations as to the veracity (imminence and seriousness) of the threat, which includes seeking information from PSNI or dedicated agencies such as Base II. It is not the role of NIHE staff to undertake investigation of criminal activity.

Anti-Social Behaviour (ASB)

The NIHE wants all its communities to be safe and welcoming places for people to live, and is committed to addressing ASB in these communities. Its statutory powers to address ASB are set out in the Housing (NI) Order 1983 (as amended by the Housing (NI) Order 2003).

The Housing Executive's Community Safety Strategy, 'Working Together for Safer Communities 2020-2023', is supported by annual action plans and work carried out with a range of partners across the statutory, voluntary and community sectors.

Policies and procedures are in place to assist the investigation of ASB in NIHE communities. Issues covered include gathering information from complainants and alleged perpetrators as well as from third parties e.g. PSNI, Councils.

In addressing ASB, the Housing Executive employs an incremental and proportionate approach at all times. The organisation will work with the perpetrator through a range of available interventions (e.g. mediation and/or support from other relevant agencies where there are vulnerabilities), in an attempt to allow the individual to remain in their home while addressing their unacceptable behaviour. In circumstances where the individual fails to respond to offers of assistance and the ASB continues, or where the ASB is of such a serious nature that the Housing Executive must take immediate action, the organisation will use the legal powers available to ensure that victims of ASB are protected and the unacceptable

behaviour ceases. Legal interventions can take a number of forms. The Housing Executive may decide to seek an injunction or, in the most serious circumstances, seek to repossess the property occupied by the perpetrator.

On an annual basis funding, is made available from the Community Safety Budget to a range of community based groups, councils and Policing and Community Safety Partnerships (PCSPs) to enable the development of local solutions to address and prevent anti-social behaviour in NIHE estates.

Methodology

In order to address the aim and the underpinning objectives of this research, an extensive review of existing literature was undertaken, followed by empirical investigations of the subject in question. Firstly, the concept of failed tenancy was introduced to guide the research and set out the policy context in which the project took place. Thereafter, through this desk-based exercise, risk factors and triggers for tenancy breakdowns among socially housed individuals were identified and explored in detail. The literature also offered an overview of the NIHE's approach to and progress in the area of tenancy sustainment. Finally, the review explored and compared approaches from elsewhere in the housing sector, including initiatives to improve the housing outcomes for specific customer segments such as care leavers, older people, those with complex mental health needs, and on street homeless.

Given the complexity of the failed tenancy concept, a mixed methods approach involving quantitative and qualitative techniques was used to examine tenancy breakdowns from two distinct perspectives. More specifically, a statistically robust survey with 650 individuals, who had ended a tenancy with the NIHE, was complemented with 50 'follow-up' semi-structured interviews with a sub-group of these respondents, who offered further insight into their personal housing journeys. A focus group discussion was also convened with NIHE Patch Managers. As methodologically diverse designs were utilised, this facilitated triangulation of results, which within the research context, refers to the combination and interpretation of quantitative and qualitative data in order to gain a better understanding of a complex problem (Wilson, 2014). Using multiple sources of data collection is an approach designed to provide a robust research basis and produce rich and comprehensive findings.

Key findings pertaining to research objectives

Tenancy experiences

- The individual circumstances of tenants, prior to taking up the NIHE tenancy, predominantly included living in temporary accommodation; in an overcrowded home; in a home with or far away from family; or in an unsuitable property.
- Some tenants reported that they felt under pressure to accept tenancies. This was due to a range of contributing factors including challenging personal circumstances and having a limited number of offers remaining. In some cases they felt pressure to quickly accept offers without making an informed decision due to these factors.
- Patch Managers participating in the staff focus group asserted that by working more closely with Housing Advisors, Patch Managers could provide them with a better awareness of problems occurring in certain communities, so that Housing Advisors are in a better position to advise tenants on potential issues.

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- On entering their tenancies, most respondents viewed the now terminated housing offers as long-term options. Despite tenants' apparent willingness to sustain their NIHE tenancies, due to personal factors, external pressures or a combination of both, they were unable to do so and the housing arrangements ended earlier than anticipated.
- Tenants with severe health/mobility issues emphasised the importance of having a conveniently located support network, and where this was not available, they opted to relocate to be closer to family members.

Termination and prevention

- The quantitative survey reported that almost half of all breakdowns (47%) were linked to the tenants occupying flats, followed by 24% in terraced homes. The fact that flats are highly associated with tenancy failures could be due to close proximity with other tenants in the building complex, leading to tensions and conflict. Furthermore, these property types are generally not in high demand and oftentimes are not viewed as long-term arrangements.
- According to the quantitative survey, 43% of tenancies were terminated within the first 12 months of their commencement, which indicates that the tenancies are most susceptible to breakdowns during this time. This in turn could suggest, that adequate support offered to tenants during the first year of their arrangements could be vital in preventing tenancies from failing.
- Perceived intimidation was reported by 19% of respondents as the main reason for tenancy terminations, followed by problems with neighbours (15%), anti-social behaviour (11%) and health/mobility issues (13%).
- NIHE staff identified that intimidation is a wider social problem and not solely a housing issue. As such, the involvement of external organisations in attempts to address this is vital. NIHE staff refer to both the police and appointed justice agencies in the assessment of housing and homeless points. Whilst a decision on entitlement to points will rest with the NIHE, information received from these external agencies is important in informing these decisions. NIHE staff cannot undertake detailed investigations into criminal activity, as this is the preserve of the PSNI.
- According to the qualitative study, in the cases where tenancies were terminated during the first year, the primary factors influencing the termination were the condition of the property or its unsuitability (due to health conditions or personal circumstances) as well as experiences of conflict with neighbours and/or anti-social behaviour in the area. Where issues with the properties themselves are identified, tenancy breakdowns could possibly be prevented through effectively and adequately addressing the maintenance problems. The NIHE could consider conducting regular condition assessments of housing stock where there are known/regularly reported problems. This would ensure the quality and occupancy standards of the dwellings are upheld, as well as determining their suitability to meet tenants' needs.
- The qualitative data from tenants, who held at least two tenancies over a period of four years and where one or more resulted in a subsequent housing/ homeless application and award of FDA homeless points, did not reveal a unique pattern for these terminations. Reasons for why the tenancies were unsustainable included a combination of witnessing anti-social behaviour and/or personal circumstances. Despite terminating the unsuitable housing arrangements, tenants seemed willing to continue their housing journeys in the social housing sector.

Awareness of tenancy support services offered by the NIHE

- The quantitative survey reported that 58% of tenants were familiar with visits or calls from Patch Managers, 44% with support to apply for a transfer to a different property, and 32% had awareness of the NIHE providing a settling-in visit within the first few weeks of the tenancy. In contrast, among the services associated with the lowest levels of awareness were financial advice (9%), support with application for benefits (11%), and advice on accessing other resources such as furniture or other household items (7%).

- Most of the respondents participating in the depth interviews were not comprehensively aware of the full portfolio of support services that the NIHE has on offer. Thus, only a few were aware of the wide-ranging support services available to tenants, which among others included referrals to organisations, property adaptations and help with benefit applications. Many respondents stated they only became aware of these services while being interviewed for this study and were essentially surprised that the NIHE provided multiple strands of support.

- The most commonly endorsed referrals to external organisations were to those groups or institutions that assisted tenants with sourcing essential household items, appliances, and furniture. For example, the voluntary network St. Vincent de Paul was frequently acknowledged by the interviewees, who were offered crucial support on referral from the NIHE.

- The qualitative discussions revealed inconsistencies in the types of support provided by the NIHE. These stem from the differences between individual tenants and their needs, resulting in distinct support provisions being offered, but also from the variation in availability of health and social care services, and charitable and third sector provision that Patch Managers can refer their tenants to, based on the geography or catchment areas of these support services. They also recognised that, due these inconsistencies, promoting available initiatives is more challenging for the NIHE staff.

- Some tenants indicated that they were aware of the NIHE's internal support provision and capacity to make referrals to external agencies and services; however gaining access to and availing of them was somewhat challenging. For example, some tenants commented that they had attempted to contact the Patch Manager in their area to enquire about the available support but had received no response to their query; as a result they were unable to avail of the support needed. Increased contact with tenants by Patch Managers would assist those who struggle to avail of support needed.

- Availing of support provisions was more prevalent among younger, first-time renters who highlighted that the NIHE was supporting their housing journeys by assisting them in the initial stages of the tenancies and offering relevant advice. Moreover, almost all respondents stated that the application process to join the social housing waiting list was relatively straightforward and uncomplicated.

- Many tenants indicated that the NIHE did not provide adequate support in the form of relevant and essential information about the property and/or the neighbourhood prior to confirming the tenancy arrangement. In that regard, some interviewees commented that had they been presented with all the facts, they might have decided differently in terms of accepting the offer.

- The evidence from the interviews highlights that in terms of property maintenance and essential repairs, support was for the most part timely, communication between the parties involved was effortless, and any problems were resolved by the NIHE contractors undertaking the majority of repairs. However, with respect to the more complex social problems, the NIHE was considered by respondents to be somewhat less effective in

dealing with these issues. That being said, this points to a larger debate on the extent of the NIHE's involvement in dealing with existing social issues among its tenants.

Groups more likely to end tenancies

- Quantitative analysis showed that over half (55%) of the tenants who had at least one failed tenancy between 2018 and 2021 were aged between 16 and 34 at the time of the allocation, and further 17% were aged 35 to 44. This suggests that younger individuals are more likely to encounter difficulties in sustaining their tenancies. However, the depth interviews suggested that even though younger tenants had fewer experiences of independent living and of managing their own finances, they were aware (or made aware by the NIHE) of their financial commitments towards the NIHE and were prepared to effectively budget for their tenancies. The survey also showed that just 1% cited the property being too expensive as a reason for termination. Hence, at least at the time the research was conducted, the findings collectively imply that factors other than affordability in meeting housing and living costs were ultimately responsible for tenancy breakdowns.

- In terms of the household composition of the failed tenancies, just less than half (47%) were single-person and a further 32% were lone parent households, which indicates that 'one adult households' are at more risk of tenancy termination.

- Those with failed tenancies were much more likely to have been allocated a flat or maisonette (49%) compared to the prevalence of this type of housing in the NIHE's stock (21%).

- In terms of disability status, 58% of respondents considered themselves to have a permanent illness or condition affecting their daily activities and ability to remain in paid employment. Moreover, many of the interviewees participating in the qualitative component of this research disclosed struggles with mental wellbeing. Although onset of or exacerbating mental health conditions cannot be fully attributed to tenants experiencing housing related problems, some respondents indicated that support is not always available or easily accessible to tackle these issues.

- Even with the younger profile of respondents, the majority were economically inactive due to permanent sickness or disability (47%), looking after family/home (20%), short/long term unemployment (8%), and retirement (3%). In contrast, only 20% of respondents collectively were economically active.

- Both the depth interviews with the tenants and staff focus group highlighted the importance of providing additional forms of support to vulnerable groups of individuals including the elderly, children leaving the care system and those recovering from drugs or alcohol addiction. It was implied that accommodating individuals experiencing difficulties by offering properties in safe and stable environments could improve their housing and personal development journeys whilst separating them from the negative influences. However, it was also emphasised that resolving such issues requires tenants' willingness and co-operation, which are aspects the NIHE/Patch Managers have little control over.

- The qualitative evidence gathered from the tenants and the NIHE staff also highlighted the need for additional support services to address deteriorating mental health among those residing in the social sector. In particular, Patch Managers in the focus group drew attention to specific cases where tenants have been allocated a property in a general needs housing estate as they were the highest pointed relevant applicant, but they would likely be more suited to specialised care only available in appropriate facilities. Patch Managers are therefore sometimes required to manage difficult situations within general needs housing provision.

Suggested improvements and strategies

- The quantitative survey highlighted that the areas where the NIHE could improve performance were linked to 'supporting tenants during difficulties' and 'keeping in touch with tenants'. To help address this, the NIHE could consider the effectiveness of their current communications strategies and approaches to providing adequate support to prospective and current tenants.

- A core theme running across the depth interviews was that the NIHE would benefit from engaging more with the tenants to have a better understanding of their personal circumstances and the situations they are in. This could possibly result in stronger relationships between the NIHE and its tenants, consequently leading to more comfortable exchanges and perhaps tenants willing to disclose their issues and actively seeking support from the NIHE.

- The staff focus group discussion suggested that Letting Mangers could play a bigger role in housing allocations as they are more familiar with the prospective tenants, the housing areas, and the communities, thus making them more equipped with making practical housing recommendations on suitability of accommodation.

- Some respondents highlighted that the initial property viewings were not always conducive to the process of allocating accommodation. They commented that poorly presented properties give the impression that the property may be sub-standard, thereby influencing their decision-making process. As a result, they reject their first offer(s) and subsequently feel under pressure to accept later offers for fear of reaching the maximum number of reasonable offers (i.e. three offers[6]) before being deferred from the waiting list. Indeed, to discourage the rejection of otherwise suitable housing offers, the evidence demonstrated that the NIHE could do more to ensure that properties are in a good state of repair and in clean condition prior to inviting prospective tenants to the viewing. This, tenants emphasised, could assist with making a well-informed assessment before accepting or rejecting the tenancy, as well as promoting confidence in the property they subsequently accept. Moreover, a few respondents noted that they accepted an offer for a property even though they felt the property was substandard, as they were in need of immediate accommodation. However, this may lead to a low level of commitment, with tenants viewing it as a temporary accommodation until they find something better suited to their needs.

- With regard to keeping in touch with tenants, many respondents were eager to see a more responsive and proactive approach, particularly within the first year of the tenancy, to facilitate tenancy sustainment and ensure tenants are settling-in well. At the time of writing, the NIHE conduct settling in visits within the first few weeks of the tenancy but there is potential for conducting more visits during this first year[7]. These visits would provide an early opportunity for the tenant to disclose any emerging issues. This could help minimise the escalation of any problems that occur at the beginning of the tenancy and improve the process of tenants integrating into their new environment. Increased frequency of communication was also recommended for vulnerable groups and for those tenants who might lack confidence in approaching the NIHE themselves.

- A few respondents suggested that the housing points system, which is utilised to allocate properties, does not have the flexibility to address specific circumstances. They had the perception that other applicants received higher points for similar situations and queried

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[6] See footnote 4

[7] It should be noted that such visits were not possible for around two and a half years due to the Covid-19 Pandemic. The policy guidance preventing in-home settling in visits has since been lifted and at the time of finalising this report, these visits had resumed.

whether the housing points system (Housing Selection Scheme[8]) requires a review. We note that, at the time of finalising this report, the Housing Selection Scheme is underdoing changes following public consultation as part of the Fundamental Review of Allocations.[9]

- Some Patch Managers pointed out that they feel the NIHE is sometimes assigned blame for the problems within certain communities that should be addressed by other external organisations in NI. They considered that the responsibility to rehabilitate or prepare individuals to enter society via social housing lies within the specific institutions (e.g. schools, foster/care facilities, prisons), which should offer personalised support to ensure individuals have the necessary skills to adjust well in society. They added that the role of the NIHE should be to establish further connections and partnership, working with these external institutions at strategic and policy level, and through the provision of information to develop their resources and education programmes, to assist mutual clients to be able to create sustainable tenancies once they exit the institutional setting.

- Patch Managers were concerned about the division of their time and the impact of their role in addressing rental arrears on how they are perceived by tenants. They suggested that the income collection unit should be responsible for tenants' rent accounts. This would allow Patch Managers to designate more time and effort to addressing housing issues and thereby assist tenants in sustaining their tenancies.

- Some Patch Managers were concerned about dealing with ASB where there are vulnerabilities, e.g. mental health issues, disabilities. Concerns were also raised regarding the time associated with taking court action in the most serious cases of ASB, which is subject to Legislative and Court Service timeframes.

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[8] www.nihe.gov.uk/Documents/Housing-selection-Scheme/housing-selection-scheme-rules.aspx
[9] www.communities-ni.gov.uk/sites/default/files/consultations/communities/dfc-fundamental-review-social-housing-allocations-consultation-outcome-report.pdf

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Principal conclusions and suggested actions

Having the overall research aim and its underpinning objectives in mind and considering all the evidence presented across the various sections of this report, a number of principal conclusions, and subsequently, suggested actions for consideration concerning tenancy terminations were formed.

Context	Suggested actions
Suggestion 1	
- The research findings indicate that almost half of all tenancies fail due to non-housing specific factors, including anti-social behaviour, feelings of intimidation, and issues with neighbours; - The NIHE has several policies in place to deal with such factors, including the ASB Policy and the Hate Harassment Toolkit; - However, the evidence gathered by the research indicates that social and neighbourhood issues play a greater role in tenancy breakdown than (a) was previously thought, and (b) is reflected by administrative data collected on reasons for termination. That being the case, it appears that their role, and the impact on some tenants' housing experiences and their ability to sustain their tenancy, has not been fully understood.	- Social factors should be recognised as the main contributors to failed social tenancies in NI; - There is a need for the NIHE to consider extending and enhancing the approaches currently in place for dealing with these social factors in order to further enhance their efficacy in terms of tenancy sustainment.
Suggestion 2	
- Type of property, household size, tenant's age, marital status, and employment status can all be used to predict the risk associated with a tenants' ability to maintain their tenancy; - Single-adult, younger, economically inactive, and disabled individuals are more likely to encounter difficulties in sustaining their tenancies.	- A socio-demographic profile of a higher risk tenant could be utilised by the NIHE going forward to target additional support to maintain tenancies.
Suggestion 3	
- Most tenants who took part in the research, despite having terminated a tenancy with the NIHE, continued their housing journeys in the social sector, and only a relatively small proportion of former tenants considered alternative options; - Housing in the social sector was the only affordable option for the majority of individuals, who were often limited in terms of other alternatives due to personal and/or financial circumstances and regardless of their tenure preferences.	- The NIHE should ensure that, within the parameters of the allocations procedures, accommodation allocated to prospective tenants adequately meets their needs, not just in terms of property suitability but also location and proximity to a valuable support network.

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Context	Suggested actions
Suggestion 4	
- The research revealed a certain level of pressure felt by applicants when deciding to accept a tenancy, especially when given a maximum of three offers (now two; see footnote 4) to choose from as per the procedure of the Housing Selection Scheme. - In particular, the points-based and 'three reasonable offers' (now two; see footnote 4) system leads to some tenants feeling compelled to accept an offer. This is especially the case, when an applicant has waited a considerable time on receiving an offer, and is unsure how much longer they would have to wait if the current offer was rejected. This would often result in the applicant choosing a property that they felt unhappy with or which did not adequately meets their needs; - This backdrop can result in housing arrangements being terminated and can adversely impact tenants' health and wellbeing.	- The NIHE is bound by the rules of the HSS and therefore does not have the freedom to deviate from the listed terms of allocation. This is compounded with the added constraint of excess demand and shortage of properties. Therefore any solutions to address highlighted issues are limited by the current operating environment. - That being said, NIHE has a role in effectively and proactively managing the expectations of applicants and their application process. - The respective NIHE departments should continue to work with applicants to ensure they are fully informed of the application process and what constitutes a reasonable offer, and to manage expectations in terms of understanding the difficulty of obtaining an applicant's ideal property. - The NIHE could extend its work in the housing solutions and prospects advice that it provides to applicants, specifically with regard to Areas of Choice. Applications should also be made aware of all details about a tenancy before accepting it so that they can make an informed decision. - The NIHE could consider exploring different communication channels and formats of providing information and advice to make them more accessible to all groups of people. For example, this could be through introduction of more platforms such as online and digital. - Further, an accepted offer, dependent on the in-coming tenant's agreement, should be immediately combined with an assessment of need for other services, such as provisions for essential household items or referral to external organisations to ensure support is available as soon as the tenancy commences. - At the time of finalising this report, the Housing Selection Scheme is undergoing changes following public consultation as part of the Fundamental Review of Allocations. This might help cater to some of the problems regarding allocations addressed in this report.

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Context	Suggested actions
Suggestion 5	
- There are localised differences pertaining to tenancy terminations; - Flats and one-bedroom accommodation are more likely to be terminated. These are perhaps more likely to be considered as temporary arrangements and only initially accepted as no alternative options are available.	- Low levels of commitment to tenancies among those residing in flats and in less desirable locations could be addressed by ensuring properties remain in good condition, safe and secure for the tenants. - Regular assessment and maintenance of housing stock or frequent assessments of the properties' condition and their suitability to meet tenants' needs could: (i) enable early identification of repairs before these escalate into more serious maintenance issues; and (ii) provide Housing Executive staff with greater insight into the evolving needs of individual tenants over time, thus allowing for proactive and preventative measures to be put in place to avoid tenancy crisis and breakdown (e.g. plan for adaptation or commence transfer process); - As any repairs required will only be carried out if they have been reported by the tenant, it is important to offer clear guidance to new tenants on who to contact if something should go wrong, and also to ensure that they are made aware of their rights and responsibilities as a tenant.
Suggestion 6	
- Breakdown of tenancy is most likely to occur within its first year, which means that due to either external influences or personal circumstances of the tenants, tenancies are at the most volatile in their initial pre-secure stage.	- The NIHE should continue and extend adequate and tailored support during the first year of the tenancy; - The NIHE could streamline and raise greater awareness of the processes through which it refers clients to external organisations that could provide professional expertise to tenants based on the identified needs and experienced issues; - Providing staff with comprehensive mental health or other types of training, to assist in identifying early signs of difficulty/distress, could contribute to increases in tenants' uptake of available support.

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Context	Suggested actions
Suggestion 7	
- The levels of tenants' awareness of and their uptake of support offered through the NIHE is relatively low and predominantly centres around housing and financial services; - Despite the NIHE providing additional resources and referrals to expert advice in other domains, tenants seem to have limited awareness that they can avail of alternative services; - The gaps and inconsistency in provision of support services within the health and social care and third sectors across different locales makes it difficult for staff to promote or reinforce uptake of services.	- The NIHE could explore options that would provide a platform for information to be easily accessed by the tenants. It would be beneficial to adopt various methods for disseminating materials to maximise the likelihood of the information reaching the tenants; - Bringing some of critical services in-house to NIHE could ensure a consistent provision of these services. Alternatively, the NIHE could work alongside service providers or other housing organisations to lobby for, provide a need for, and establish collaborative funding for these services.

Introduction

The section of the report presents a detailed background to this study and the approach taken to understand tenancy terminations and identify issues for sustainment.

Background

The Northern Ireland Housing Executive (NIHE) commissioned Perceptive Insight Market Research to carry out a methodologically mixed research project to understand the antecedents as well as the outcomes of tenancy breakdowns. The aim of this project was to develop an understanding of the reasons for tenancy terminations in the three years after a tenancy commenced. Internal data collated by the NIHE indicated that around 14% of new tenants do not sustain their housing arrangements beyond 12 months. This analysis has also shown that tenancy terminations remain relatively high until the third year of tenancy. Whilst the NIHE performs adequately against the UK benchmark, it not only recognises the business cost of tenancy failure, but also, more importantly, the personal costs to its tenants.

This programme of research was designed to help inform the NIHE's 'Customer Support and Tenancy Sustainment Strategy' (CSTSS) and to fulfil its aim of providing care and support to minimise tenancy breakdown, prevent homelessness and promote stable and sustainable communities. More specifically, the purpose of the proposed research was to assist the NIHE in meeting three of the five objectives of the 'Customer Support and Tenancy Sustainment Strategy' (CSTSS):

- Helping the NIHE to direct resources at preventative and responsive tenancy sustainment solutions through identification of the challenges facing social housing communities;

- Identifying the skills, tools and/or services that would help customers to maintain successful tenancies; and

- Increasing the level of data available, which can be analysed in order to target resources toward those most at risk of tenancy breakdowns.

In order to meet the overall research aim, a number of key objectives were specified:

- To develop a nuanced insight and understanding of the reasons why tenants have been unable to sustain their tenancies;

- To identify the point in the personal narrative of the customer when interventions might have prevented tenancy breakdown;

- To determine what customers know about existing Housing Executive services in relation to customer/tenancy support and their awareness of whom to contact in the organisation about specific types of problems;

- To identify customers' positive and negative experiences as a Housing Executive tenant. Did any negative experiences impact their decision to terminate the tenancy and what steps could have been taken to mitigate?

- To provide information concerning the tenancy terminations of specific cohorts that working data indicates are more likely to experience tenancy breakdown/have multiple failed tenancies;

- To provide suggested improvements, based on the data and insights collected, that will provide an evidence base for actions to improve tenant care, and support and reduce preventable tenancy breakdown; and

- To provide data and insights to inform the development of targeted support for different customer segments.

Methodology

As already noted, this programme of research was designed to assist the NIHE in gaining a deeper understanding of the reasons for tenancy terminations that occur within the NIHE housing sector. The NIHE had a particular interest in those tenancies which were terminated within its first year as well as the tenants who held at least two NIHE tenancies within the four years prior to the most recent termination.

To capture the complexity of tenancy breakdowns, this research adopted a methodologically mixed approach, including quantitative as well as qualitative designs. By implementing different techniques within the empirical investigations, the concept of tenancy terminations was thoroughly examined from distinct perspectives. The following paragraphs outline in detail each approach, the materials utilised as well as the methods of conducting the research, and the processes of obtaining high quality responses from the participants.

Literature review

Prior to undertaking the empirical components of this research, a comprehensive review of existing research, including academic and 'grey' literature sources on tenancy breakdown and issues for sustainment within the social housing sector was initiated. A detailed search returned various sources which were subsequently screened for relevance. Those that met the criteria were included in the final review which highlighted a number of important issues associated with failed tenancies and also set the context for the empirical elements of this research.

The literature review formed the first phase in the research project and had the following key objectives:

- To explore the tenant customer journey and opportunities for intervention to prevent tenancy failure; and
- To highlight lessons learned and examples of best practice from elsewhere in the housing sector.

The literature review outlined a definition of a failed tenancy to guide this research and set out the policy context within which the project took place. It also provided a demographic profiling of individuals who are more likely to exit or are at risk of experiencing tenancy failures. Furthermore, the reasons and risk factors for exiting tenancy agreements, and wider consequences of doing so, were also discussed. Overall, the review drew attention to the issues around social tenancies and informed the NIHE of the possible areas where additional support provisions may be needed to prevent tenancy terminations and ensure safe housing options to all households in this sector.

Subsequently, the review included NIHE's current approaches to sustaining tenancies, and included good practice principles and examples from elsewhere. Thereafter, the review primarily focused on the discussion around support provisions and approaches deployed to assist individuals experiencing financial difficulties, and the review ended by drawing

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conclusions from the literature and identifying possible research gaps and opportunities for further investigations.

Quantitative survey

A quantitative telephone survey was undertaken with 650 former NIHE tenants who terminated their tenancy, to analyse their experiences and circumstances prior to and post tenancy terminations. Further, the survey allowed for an exploration of tenants' knowledge and experiences of support services offered by the NIHE and associated with the tenancy itself as well as those which go beyond the housing arrangements. Ultimately, the survey with former tenants sought to complement and extend on the evidence from the reviewed literature and guide the subsequent qualitative components of this research.

Sample design

The sampling frame consisted of former NIHE tenants who had terminated their tenancies within a 36 month period after allocation, within the previous three years.[10] The NIHE supplied a main database of 3736 of these former tenants who terminated a tenancy between 2018 and 2021. The dataset incorporated tenants' contact details, their age at the start of the tenancy, application type, termination reasons, duration of tenancy, and the address and the NIHE area in which the terminated property was located.

Overall, as specified by the NIHE, the target of 650 surveys was achieved and the 13 NIHE areas were equally represented with 50 tenants surveyed in the specified locations. The achieved sample was subsequently weighted to ensure representation by location.

Questionnaire design

The NIHE research team provided a draft questionnaire. The questionnaire was formulated to include questions on housing history and previous accommodation arrangements, type of dwelling and its suitability, household composition, reasons for terminations, and finally, the outcomes of the terminations. The original version of the survey supplied by the NIHE was piloted with 20 respondents upon which amendments were made and the final script was approved for implementation.

Survey implementation

Information about the research, including the details and purpose of the undertaken study, was distributed to prospective respondents who were also assured that participation was voluntary, and all the information provided was confidential and would be anonymised for analysis. Furthermore, to facilitate the data collection process, a contact telephone number was provided for the tenants who wished to opt-out from the survey.

Overall, survey implementation spanned between 4th November 2021 and 25th January 2022. Where difficulties in reaching tenants occurred and led to non-response, five attempts by telephone were made to obtain and/or accommodate interviews.

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[10] The sample excluded: tenancies that ended because of death of the lead tenant; community lets; hostel lets; temporary accommodation lets; tenancies that were the result of single-to-joint or joint-to-single tenancy changes; Permission to Occupy licences and squatters.

It took approximately 26 minutes to complete the survey, although this varied considerably due to a wide range of personal experiences and tenants recounting sensitive and triggering events. The overall response rate for fully completed tenants' surveys was calculated at 32%.

Table 3.1 Contact outcomes

	Counts	Percentage
Completed	650	32%
Exhausted contact after 5 calls	1,196	59%
Household refusal	171	8%
Total eligible	**2,017**	**100%**
Not used/ineligible	*1,719*	
Total contacts	*3,736*	

Upon completion of the survey, former NIHE tenants were informed that the NIHE was also conducting in-depth interviews with a selected group of individuals based on a number of criteria and a consent request was made to initiate further contact, if required. On this basis, agreement was confirmed, and consent noted.

Data analysis

On completion of the survey, a series of data validation and integrity checks were implemented to generate a clean and anonymised dataset for analysis. Open-ended responses were coded into themed categories and subsequently quantitatively analysed. All the survey questions were individually analysed by subgroups agreed with the project team. To facilitate this analysis, a set of frequency tables to explore the data were produced, followed by a set of cross-tabulations by the key variables of interest.

In addition, data weighting, a statistical technique to correct for the geographically disproportionate basis of the sample was applied. Thus, to ensure that the findings are more accurate and representative to the studied population, the weighted data was used for all the subsequent analyses.

Qualitative interviews

This component of the research was designed to draw attention to tenants' unique and individual experiences and highlight their personal housing tenancy journeys. The qualitatively collected evidence supplemented the quantitative findings from the survey and provided in-depth insights into tenancy terminations as experienced by the former NIHE tenants.

Sample design

The sampling frame for the qualitative, narrative led, semi-structured interviews consisted of those 549 individuals who completed the initial survey and also agreed to be re-contacted for this purpose. Of the initial sample, a number of former and/or current NIHE tenants were identified and invited to participate in the interviews. Given that the sample population of tenants is highly diverse, and the experiences of individuals are equally varied, the following attributes were used in selecting the most suitable group of participants to ensure the wide range of views and experiences was accurately reflected:

- Terminated during the first year of their tenancy (5);

- Terminated during years 2-3 of their tenancy (5);

- Were aged <28 at the commencement of the now terminated tenancy (4);

- Had held two or more Housing Executive tenancies within four years of the present termination, where one or more of the tenancies resulted in a subsequent housing/homeless application and award of FDA homeless points (4);

- Were FDA homeless at the time of the allocation of the tenancy now terminated (4);

- Gave termination reasons including the following:

    - Health/mobility issues (where the type of accommodation moved to was not sheltered or residential) (4);

    - Alleged intimidation (4);

    - ASB and problems with neighbours (4);

    - No support in the area (4);

    - Affordability issues (4);

    - Hate harassment or related issues (4); and

- Indicated that the type of accommodation they moved to would be either 'sharing with family/friends' or 'moved to private rental' (4).

In total, 50 telephone in-depth interviews were conducted with tenants who experienced tenancy breakdowns as per the essential criteria specified by the NIHE. In recognition of the time commitment required from interviewees and to encourage participation, the NIHE provided £40 voucher incentives which were distributed to eligible participants immediately upon the completion of the interviews.

Topic guide

To gain greater insights into tenants housing experiences and the reasons which contributed to the tenancies breaking down, a topic guide was developed in consultation with the NIHE project team. Open-ended, semi-structured questions, as recommended by Miles and Huberman (1994) were deemed the most suitable to engage participants in sharing their views and experiences and ensured a straightforward interviewing process, which ultimately encouraged participation. To facilitate the interview process, indicative questions were formulated and grouped into broader themes, which included:

- Current circumstances and housing arrangements;

- Terminated tenancy:

    - Initial housing allocation, property suitability, experiences of living in the property, and concerns;

    - Termination reasons;

    - Support services received;

- Positive and negative experience of being a NIHE tenant;

- Awareness and experiences of customer/tenancy support services offered by the NIHE;

- Missed opportunities for intervention to prevent tenancy breakdown; and

- Suggested improvements.

Overall, the questions were designed to retrospectively probe into individuals' experiences of a failed tenancy to capture crucial details of their housing journeys and gain insight into these complex and highly impactful incidents. Hence, the schedule developed was used to facilitate the interview process and to ensure the right direction of the conversation, rather than a rigid guide for information gathering.

Interview moderation

The telephone interviews took place between 24th February 2022 and 18th March 2022 and were moderated by two research consultants. Initially, the researchers explained to all the former NIHE tenants that their participation was voluntary and assured them that the information discussed during the interviews was shared anonymously and confidentially for the purpose of the study. Once all the essential requirements and concerns were cleared, the researchers were able to proceed with the telephone interviews. Depending on participants' enthusiasm and breadth of experience, the interviews lasted between 30 minutes and two hours, and on average took 45 minutes to complete. Ultimately, the purpose of the interviews was to allow the participants to speak freely about their own experiences and to create an atmosphere for these exchanges to take place.

Upon the completion of each interview, the researchers expressed their gratitude for respondents' willingness to share their experiences and offered an opportunity for clarifying any outstanding concerns. Concluding remarks were then made and the conversation brought to an end and all recordings transferred onto a secure location for transcription and further analysis.

Data analysis

All the qualitative data collected throughout this research were subject to thematic analysis as it enabled a deeper understanding of the studied issues as experienced by the tenants themselves. The analytical process began with reading the transcripts, a fundamental component requiring immersion in the text to identify the meaningful and important elements. Thereafter, the textual data was subject to coding, a process that is concerned with organising data into specific themes and their labelling (Miles and Huberman, 1994). Coding concepts summarises and condenses the data, which facilitated the process of identifying patterns that can be easily and meaningfully categorised. These emerging themes and subthemes that were validated, accurately reflected participants' views and experiences, and thus, were subsequently interpreted with key issues discussed as part of the qualitative data analysis. Verbatim quotes were also provided to support the overall claims made and emphasise the specific issues raised.

Focus group discussion with NIHE employees

One focus group discussion was conducted with 10 NIHE staff members. The discussion took place via the Zoom platform on the 10th February 2022, to accommodate participants based in various locations across Northern Ireland and in adherence with the Covid-19 guidelines on in-person interactions in place at the time. The purpose of the discussion was to gain insights on the reasons why some NIHE tenants are unable to sustain their tenancies from a

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perspective of the individuals working closely with the tenants. As the role of the NIHE housing staff is to support tenants in maintaining their housing arrangements, their perspective on tenancies breaking down was essential.

Sample design

The sample for the focus group comprised of Patch Managers who volunteered their participation in the discussion around tenancy terminations. In total, 13 were invited via email which outlined the details and the purpose of the focus group, and 10 accepted and attended the online discussion. Given that Patch Managers in their roles are responsible for housing management services within a designated geographical area and maintain the in-person contact with the NIHE tenants, they were considered as the most knowledgeable and insightful group to discuss the tenancy terminations issues with. Further, as they operate in different locations, they offered a broad range of views and perspectives that were unique to the areas and tenants they represented.

Topic guide

The topic guide for the focus group was designed to be consistent with the research materials utilised in the qualitative interviews and in line with the researched subject overall. This meant that the open-ended, semi-structured questions were formulated in such a way to elicit rich responses from the participants. Given that the Patch Managers taking part in the focus group had a somewhat different perspective on the discussed issues as compared to the tenants, it was necessary to adapt the topic guide to suit the needs of the study. To fully capture the NIHE staff experiences and views on dealing with tenants and their failed tenancies, the topic guide was structured to probe about the following:

- Tenant journeys and required support:
    - Levels of engagement with prospective tenants;
    - Identifying tenants requiring additional support;
    - Types of support services available and offered to new tenants;
    - Types of support currently lacking;
- Reasons for tenancies breaking down:
    - Do survey findings correspond with what you find?
    - Additional issues, reasons, nuances surrounding tenancy terminations;
- Early intervention and targeted support:
    - What are the risk factors for tenancy terminations? What groups of individuals are at risk of tenancy terminations?
    - What are the support services and/or intervention that tenants at risk of failing their tenancy are availing of?
- Knowledge of services offered by the NIHE:
    - Tenants' awareness of available services; Tenants' response to support offered;
    - Methods of communication with the tenants; and
- Suggested improvements:

- What actions can be taken to help tenants sustain tenancies?
- The barriers facing staff in trying to support tenants.

Focus group moderation and data analysis

The focus group discussion which lasted 90 minutes was moderated by a research consultant, who ensured that all the participants were initially informed of the details and purpose of the research. In addition, prior to the discussion taking place, a limited number of questions were circulated to the attendees to facilitate a more conducive discussion. The interaction was recorded and subsequently transcribed to enable further processing of data.

Similar to the analysis of qualitative data from the depth interviews, a thematic approach was applied to uncover the common themes emerging from the NIHE staff discussion. Further, this technique allowed for identification of differing views and perspectives which, ultimately, illustrated the uniqueness of individual experiences.

Literature review

Introduction and background

The Northern Ireland Housing Executive (NIHE) commissioned Perceptive Insight Market Research to undertake the research project 'Understanding Tenancy Terminations and Issues for Sustainment – Our Customer Journeys' to develop a better understanding of the reasons for tenancy terminations in the three years after a tenancy commences. The literature review formed the first phase in the research project and had the following key objectives:

- To explore the tenant customer journey and opportunities for intervention to prevent tenancy failure; and
- To highlight lessons learned and examples of best practice from elsewhere in the housing sector.

The review begins by outlining a definition of tenancy failure to guide the research and sets out the policy context in which the project is taking place. It then explores the identified risk factors and triggers for tenancy failure both within the NIHE and by other Housing Association or Local Authorities. The review next sets out the NIHE's current approach and progress in this area at the time of undertaking the research, before finally exploring and comparing approaches from elsewhere in the housing sector; including approaches to improve the housing outcomes for specific customer segments such as care leavers, older people, those with complex mental health needs and on street homeless.

Definition of a failed tenancy

In its 'Customer Support and Tenancy Sustainment Strategy 2019 – 2022' the NIHE adopted a broad definition of tenancy failure to include 'tenancies that come to a preventable end at any time' (NIHE, 2019, p. 5). This definition goes beyond that used by most social landlords which restricts the category to those which breakdown within the first twelve months and those which are terminated due to rent arrears, anti-social behaviour or abandonment at any time.

The NIHE definition recognises that tenancies can end due to many complex reasons in addition to those named above, including affordability issues not related to rent (i.e. struggling to adequately furnish, decorate or maintain a home), relationship breakdown, unemployment, illness, loss of income, bereavement or neighbourhood disputes (NIHE, 2019). Instances of death, domestic violence or illness requiring alternative accommodation are removed from analysis as in these cases the end of a tenancy is unavoidable or even desirable (NIHE, 2019).

The present research project has its focus on the first three years of a tenancy, as the NIHE has identified that termination rates remain high throughout this period.

Policy context

Customer Support and Tenancy Sustainment Strategy 2019 - 2022

The NIHE's 'Customer Support and Tenancy Sustainment Strategy 2019 – 2022' has three main aims:

- Support customers throughout their housing journey;
- Create secure and sustainable tenancies; and
- Foster stable, vibrant communities.

The strategy recognises the advantages to minimising the rate of tenancy breakdown within the NIHE's housing stock, including maintaining community cohesion and social ties to avoid isolation and other negative outcomes for vulnerable customers (NIHE, 2019). There is also a clear financial benefit to encouraging tenancy sustainment; both in reducing the costs associated with the re-letting of properties, such as end of tenancy repairs, and also the costs of supporting vulnerable households to find new housing, including funding homeless services (NIHE, 2019).

The 2019 – 2022 strategy notes a year-on-year reduction since 2015/16 in the percentage of stock turnover, or 'churn', from 7% down to 6% in 2018/19 (NIHE, 2019). In order to maintain this downward trend, the strategy proposes an action plan with five key pillars (NIHE, 2019):

- Housing support;
- Money support;
- Employment support;
- Proactive and responsive support for at risk customers; and
- Neighbourhood/ community support.

The priority actions named under these pillars have been devised to, build on the capacity of frontline staff to address complex customer needs; identify social housing challenges early to inform organisational response; draw on timely research to ensure customers are equipped with the right skills, tools and services to maintain tenancies; improve data standards and analysis to better target support; and closely monitor progress to ensure the success of the plan and course-correct if necessary (NIHE, 2019).

The following diagram (Figure 1.1) provides an overview of the NIHE Action Plan under the five pillars named above:

Figure 1.1: Overview of NIHE Action Plan 2019 – 2022

1 Housing support	2 Money support & budgeting advice	3 Employment support	4 Support for at risk customers	5 Neighbourhood & community support
Pre-tenancy work	Building the capacity of staff to provide advice	Supporting businesses & local economy	Understand & innovate	Digital opportunities
Early & in tenancy support	Advice, support and resources for customers	Customer skills & practical employment support	Strengthening referral and signposting networks	Safe & sustainable communities
End of tenancy analysis			Targeted actions for identified risk groups	
Research & funding				

The strategy identified a number of key challenges facing the NIHE as a social landlord in improving the level of tenancy sustainment. These included changes to the social welfare landscape, namely continued customer transition to Universal Credit (UC) and the proposed end of the Social Sector Size Criteria (SSSC) mitigation in 2020; a lack of supply of affordable housing; and changes in the profile of social housing tenants which has seen a growth in the number of NIHE customers with complex vulnerabilities (NIHE, 2019). It should be noted that the strategy was published prior to the unforeseen circumstances of the Covid-19 pandemic and as such this literature review will address how progress against the action plan has been impacted by this event.

Related policy on Homelessness Prevention

There are a number of NIHE strategies which complement the Customer Support and Tenancy Sustainment Action Plan. Of most relevance is the NIHE's policy in relation to homelessness prevention. In particular, objective 2 of the 'Ending Homelessness Together: Homelessness Strategy for Northern Ireland 2017 – 2022'[11] which is 'to find sustainable accommodation and appropriate support solutions for homeless households' (NIHE, 2017, p. 20). Central to achieving this objective is the work of Housing Solutions and Support Teams (HSST) which provide assistance to homeless households or those that approach the NIHE or a partner agency with a housing problem. These teams can, for example, help customers to sustain a current tenancy, facilitate rehousing within the social housing sector or support individuals to access the private rented sector (NIHE, 2017).

Another key aspect of the NIHE's work towards this objective is the Supporting People programme through which the NIHE funds a range of accredited organisations, including charitable organisations, housing associations and health trusts, to provide housing support tailored to meet the needs of particular vulnerable groups (NIHE, 2017, p. 20 - 21).

In response to the Covid-19 pandemic, the NIHE published a reset plan named 'The Way Home' to reinforce progress made during the pandemic and map out a return to the wider strategic aims of the NIHE's homelessness prevention approach (NIHE, 2020). The reset plan identifies a number of lessons learned through the operational response of the homelessness sector to the Covid-19 pandemic. These included the flexibility and responsiveness of

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[11] A new Homelessness Strategy for 2022-2027 was published in March 2022 while this research was being undertaken: www.nihe.gov.uk/Documents/Homelessness-Strategy-2022-2027/Ending-Homelessness-Together-Homelessness-Strategy

stakeholders to successfully implement the 'Everyone In' approach to accommodate all rough sleepers at the outset of the pandemic (NIHE, 2020).

The plan also notes that the pandemic reinforced the importance of having a central access point for referrals with a comprehensive assessment of need at point of entry (NIHE, 2020). Similarly, the plan highlights the increasing demand from those with complex needs – a trend which is likely to continue beyond the pandemic and which is exacerbated by a lack of access to statutory mental health and addiction services. The plan therefore encourages closer links with health and nursing services (NIHE, 2020). Overall, partnership working was emphasised as key to the achievement of desirable outcomes (NIHE, 2020).

In taking forward the lessons of the pandemic response, the NIHE has identified a number of aspects to be reflected in longer term planning or priority setting in collaboration with sectoral partners. These are set out under five themes. For the purposes of the present review, the most relevant themes are a) prevention and b) collaborative working. A number of points of interest were set out under these themes as outlined below:

- Prevention (NIHE, 2020)

  - The need to scale up Housing First in Northern Ireland more rapidly;

  - Commitment to engaging with mental health specialists to consider what needs to be done to provide effective mental health interventions in the development of initiatives aimed at homeless prevention;

  - Consider the need for targeted approaches in respect of prevention for specific groups at particular risk; and

  - Consider opportunities to pilot new ways of working e.g. intensive tenancy support service for previously homeless individuals to aid homeless prevention.

- Collaborative working

  - Make the case for longer-term dedicated health resources for homelessness to reflect the interconnected nature of homelessness, drug and alcohol addictions and mental health issues;

  - Consider the need for specific collaboration for particular client groups e.g. youth homeless, female homelessness, former rough sleepers and work with relevant stakeholders to develop these into commissioning plans; and

  - In respect of youth homeless, work with Health to produce a strategic outline case for the continuum of service provision.

Risk factors and triggers for tenancy failure

As part of their statutory obligation, social housing providers support vulnerable and socially disadvantaged households by offering secure, affordable, and long-term housing provision. The resulting tenancies from this commitment are, for the most part, successful; however, tenancy breakdowns continue to occur. While data on socio-demographic characteristics of the households and reasons for terminating tenancies is routinely collected by the housing organisation, this subject remains widely under-researched. Despite this limited knowledge base, a demographic profile of individuals who are more likely to exit or are at risk of experiencing tenancy failures has emerged and is subsequently outlined in this section. In addition, reasons and risk factors for exiting tenancy agreements, and wider consequences of doing so, are discussed. This has been done to draw attention to these issues and to inform the NIHE of the possible areas where additional support provisions may be needed to prevent tenancy terminations and ensure safe housing options to all households in this sector.

Socio-demographic characteristics and risk factors for tenancy exits

With regards to the demographic characteristics of those whose tenancies were discontinued, Johnson et al. (2018), in research recently undertaken in Australia, showed that over half of their sample (55%) were aged 35 or less. More specifically, 27% were below 24 years of age, and 28%, between 25 and 35 years old. This suggests that younger individuals are less likely to remain in sustainable tenancies. Similarly, although in relation to involuntary terminations, Ambrose et al. (2015) highlighted that tenancy failure among males under 35 years of age is a major issue in the United Kingdom (UK). They emphasised that financial difficulties experienced by this particular cohort, compounded by the young status of individuals (which in itself is a risk factor for tenancy terminations), resulted in initiation of eviction proceedings against young adults due to rent arrears. Moreover, unemployment or low-income employment associated with young age rather than relative life inexperience are cited as the greatest obstacles for young individuals to sustain a secure tenancy.

Concerning household type, research consistently shows that single-person and single parent households are the two predominant subgroups that are most likely to have experiences of tenancy exits (Johnson et al., 2018; Ambrose et al., 2015; Wiesel et al., 2014). According to Johnson et al. (2015), 53% of terminated tenancies in the study were accounted for by single households collectively. In the context of the current research on failed tenancies within one year, Wiesel et al. (2014) also highlighted that the high exit rates and shorter tenancies are attributable to tenants who move to the private rented sector; however, they did not specify this by household type. In terms of involuntary terminations, single person households are more likely to be affected and evicted than any other household category despite not being the subgroup with highest incidence of issues with arrears. These discrepancies between the rates of household types with debt issues and actual evictions, Ambrose et al. (2015) suggest, are indicative of the presence of other contributory factors that result in terminations of tenancies. Indeed, they concluded that the risk of eviction is the highest for young single males and highlighted the need for further qualitative research among this group to examine possible differences in relation to their experiences with the judicial system and availability of support alongside any behavioural factors that may increase their likelihood of being evicted.

Existing evidence also highlighted those individuals with diagnosed mental illness are a high-risk group for tenancy breakdown. In that regard, Slade et al. (1999), in their early research on failed tenancies, examined experiences of participating individuals living in social housing in London and the factors that contributed to this outcome. In addition, they collected evidence from internal focus groups to draw attention to the issues that housing workers and carers were raising and had experiences of when dealing with those individuals struggling with mental wellbeing.

With respect to tenants' experiences, a logistic regression model was generated to identify the risk factors that significantly predicted tenancy breakdown. These included:

- Having a housing crisis;

- Loss of housing benefit following hospital admission due to disjointed communications between housing workers and health professionals;

- High frequency of contact with support services (seems counterintuitive, however tenants who received high levels of support were those who needed it the most, and thus, are extremely vulnerable; support received was perhaps insufficient); and

- No additional support post-resettlement (indicative of the need for multi-agency involvement in achieving sustainable tenancy).

More recently, Gonzalez and Andvig (2015) conducted a meta-synthesis analysis of existing evidence in relation to housing support and additional needs for tenants living with serious mental conditions. Both the positive and negative experiences were themed and discussed. Similar findings were also reported by Fossey et al. (2020) and Holding et al. (2020), who undertook a qualitative analysis of residents' experiences with a particular focus on housing and other forms of support for those struggling with mental illness. Table 1.1 shows a summary of tenants' own accounts and provides insight into possible areas for additional support services to prevent tenancy breakdowns (adapted from Gonzalez and Andvig, 2015).

Table 1.1: Summary of tenants' experiences of housing and support services

Positive experiences	Negative experiences
Relational and support qualities	
Available, stable, supportive, and accepting staff	Limited access to support service
Meaningful relationships	Choosing between support and independence
Positive attitude towards mental health	Defined by the illness
	Lack of respect and confidentiality
	Negative consumer-staff relationships
	Staff not enforcing rules
Counselling and therapy	
Being listened to and understood	Fear of isolation and loneliness
Continuity of support	
Having your story forward-looking	
Identity strengthening	
Attitudes	
Being treated like a grown-up	Being treated like a child
Having choices	Responsibility taken away
Allowed to take ownership	Meetings like psychiatric hospital
Experiencing freedom	
Sense of coherence and a meaningful life	
Achieving pride and accomplishments	
Values and ideas	
Supportive, open, flexible	Fear of losing home and support when worse
Forgiving, inclusive and negotiating	Strict rules
Collective decisions	Fear of being evicted
Collective purpose	Landlords lack mental health competence
Harm-reduction approach	
New perspectives	
Neighbourhood qualities	
Availability of service and support	Poor, noisy, and tough
Access to ordinary facilities	
Access to natural environment	
Neighbourhood experiences	
Being comfortable	Feeling vulnerable, nervous, and distressed
Participating in activities	Fearing other tenants
Reciprocal neighbour contact	Fearing outsiders entering
Feeling safe and secure	Disliking other tenants' ruined area
Being proud of home and place	Having to accept poor environment
	Developing tolerance
Community experiences	
Sense of belonging	Difficulty establishing contact
Participation in activities	Missing socialising with others
Feeling known by fellow residents	Feeling devalued
Membership in groups and communities	Feeling discriminated and stigmatised

Note. Adapted from Gonzalez and Andvig (2015)

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Motivations to terminate tenancy

Research on tenancy exits and the motivation for doing so shows a clear distinction between pull and push factors. The former, as noted by Wiesel et al. (2014), are 'positive' drivers whereby tenants are inspired to improve their circumstances by purchasing own property, moving in with a partner or family members. The latter on the other hand, are considered 'negative' and refer to instances of, for example abandonment or eviction. Importantly, Johnson et al. (2018) highlighted that the pull factors are often associated with tenants transitioning to lower quality conditions. They also recognise that there are no clear boundaries between push and pull factors and the reasons for exiting tenancy are oftentimes multiple and arising out of both categories. Similarly, Wiesel et al. (2014) indicated that motivations for tenancy terminations stem from a combination of economic, social, and cultural components.

In a study of occupancy patterns between 2014 and 2016 in Unison Housing (Australia), Johnson et al. (2018) found that the proportion of those leaving for negative reasons was highest among tenancies lasting under 12 months (64%) and decreased for longer tenancy periods (49% for those lasting 2 years or more). Often cited reasons for the end of a tenancy were eviction or vacation of a property due to rent arrears, unsuitability of a property for a household's needs, abandonment, and eviction or vacation of a property due to anti-social behaviour. Research conducted in Wales also determined eviction due to rent arrears as the primary reason for tenancy failure (Campbell et al., 2016). Such administrative data however does little to illuminate the complex dynamics which ultimately lead to these circumstances.

Indeed, research on tenancy terminations (Johnson et al., 2018; Wiesel et al., 204) consistently shows that evictions, although certainly problematic, account for approximately 10% of tenancy exits. In fact, other factors determine to a greater extent individuals' decision to leave the property. In that regard, Wiesel et al. (2014) in the qualitative component of their research outlined a number of push factors, findings that were supported by their initial quantitative analysis on exit patterns from the longitudinal survey of Household, Income and Labour Dynamics in Australia (HILDA) in 2002 and 2010. A summary of the push factors in order of their prevalence and significance derived from the qualitative interviews is presented in Table 1.2.

Table 1.2: Push factors for tenancy breakdowns

Factor	Comments

Neighbours and neighbourhood	Dissatisfaction with the area and neighbours
	Difficulties or conflict with neighbours, including:
	  ▪ Violence
	  ▪ Verbal abuse
	  ▪ Sexual harassment
	Sense of insecurity in the neighbourhood
	  ▪ Break-ins
	  ▪ Substance abuse
	  ▪ Drugs in the area
	  ▪ Noisy behaviour
	  ▪ Negative stigma associated with social housing area
	  ▪ Unsafe neighbourhood
	Negative impacts on mental health
	  ▪ Anxiety
	  ▪ Depression

Condition and suitability of property	Dissatisfaction with the property:
	  ▪ Size
	  ▪ Condition
	  ▪ Design
	Lack of maintenance
	Unsafe – leading to feelings of insecurity and fear
	Financial input required to maintain property
	Property unsuitable for physical needs

Domestic violence	To escape violent partner ▪ Leaving property and area for safety reasons
Unsuccessful transfer to different property in the social sector	Rejected transfer Delays in finding other property
Rent arrears	Unexamined due to the nature of the study and its methodology (Former tenants with prior rent arrears who re-entered social housing indicated the reasons for initial exits were not due to accumulated debt; debt was accumulated once they left as they continued to be charged housing associated fees)

Source. Wiesel et al. (2014)

Exit outcomes

Unsurprisingly, very little is known about tenants' experiences once the tenancy is terminated as it has been acknowledged that collecting data on the outcomes and consequences of social housing exiting is extremely challenging (Baker et al., 2020). In their mixed methodology research, Wiesel et al. (2014) offered limited insights into wellbeing trajectories of residents exiting social housing in Australia. Analysis of respondents' self-assessed health at the time of exit in 2002 and 2010 (see Table 1.3) revealed that wellbeing of those who were exiting social housing at the time of this transition declined; however, Wiesel et al. (2014) emphasised that causal inferences should not be made. The authors suggested that given this trajectory, external but integrated support services could be established to address the issues of tenants' wellbeing. More recently, Bentley et al. (2018), who followed social housing tenants over 13 years and examined their journeys, concluded that negative mental health outcomes were associated with repeated housing transitions. Further, it was implied that stability and tenure security are the most important elements required in achieving positive outcomes among tenants in social housing.

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Table 1.3: Self-reported health of residents at the time of exit from social housing (%)

	2002	2010
Excellent	19.1%	11.8%
Very good	37.2%	29.4%
Good	33.1%	41.2%
Fair	4.5%	14.7%
Poor	6.1%	2.9%
Total	100%	100%

In addition to the health impacts, the following adverse experiences were identified by Wiesel et al. (2014):

- Financial difficulties upon entry in the private rented sector (due to higher housing costs, changes in the household composition, unforeseen financial obligations);

- Relationship breakdown (compounded by strained finances); and

- Homelessness (oftentimes associated with housing transitions).

Evidence-based implications and recommendations

Overall, existing research on social housing exits is insufficient to be conclusive and further research into systemic and individual factors that may determine tenancy outcomes is required. Nonetheless, considering all the issues raised on the subject of tenancy terminations, several practical implications and recommendations were proposed by various authors. These include:

- A trusting landlord-tenant relationship is crucial for achieving sustainable tenancies; preferable methods of communication in order of effectiveness were identified as: in person, over the phone, digital means such as email, text message or social media platforms;

- Positive reinforcement for tenants' 'good behaviours' may strengthen the landlord-tenant relationship;

- Early intervention and regular contact with tenants when non-payment is triggered could prevent the situation from further deterioration;

- Provision of support for rent payments as a standalone measure does not prevent tenancy failures; support should be tailored to individuals' needs and could include budgeting and debt advice, help with finding employment, setting up direct debits

- Inadequately furnished properties and lack of essential items at a starting point may contribute to tenancy failures;

- Immediate neighbourhood and community should facilitate sense of belonging, participation, and social inclusion;

- High risk groups should be identified and supported in their housing journeys: information on tenants' rights and responsibilities in relation to allocated accommodation and how to access relevant support services could be supplied at the beginning of the tenancy; and

- Data collecting procedures around tenancy terminations should be improved to inform social landlords on tenants' circumstances when such exits do occur.

NIHE mechanisms of tenant support

In light of all the evidence presented on tenancy exit risk factors, the motivations for terminating tenancies, and the consequences, it is important to draw attention to the actions that the Housing Executive implements as part of its commitment to safeguard the most vulnerable individuals.

The Housing Executive published its Community Safety Strategy 2020-2023 'Working together for safer communities'[12] to promote safety and improve relationships in communities. In this strategy document, anti-social behaviour is identified as one of the main issues affecting residents in the social sector and it has been acknowledged that anti-social behaviour adversely affects individuals' mental health and wellbeing. Furthermore, the NIHE recognised that immediate neighbourhoods and wider communities are negatively impacted following incidents involving anti-social behaviours, which in turn may result in unfavourable perceptions of these areas and affect tenants' quality of life. The NIHE is committed to tackling anti-social behaviour and its underlying causes.

One of the practical examples of NIHE's commitment to tackle anti-social behaviour where there are perceived hate motivated incidents in communities is the 'Hate Harassment Toolkit'. This document was developed, in collaboration with other external organisations, to help individuals who were the subject of any type of hate harassment. It outlines various types of behaviours that may be considered as offensive and/or unlawful and provides a comprehensive list of resources available to assist in such difficult situations. These may include, but are not limited to, mediation services, referrals to organisations providing legal advice, and support for victims of sexual or domestic abuse and those experiencing mental health issues.

The NIHE's 'Customer Support and Tenancy Sustainment Strategy 2019 – 2022' identifies a range of risk factors which may leave households more susceptible to these types of tenancy failure. The strategy also acknowledges that individuals or families may experience multiple risk factors that compound each other. The list included in the strategy is not exhaustive but includes characteristics such as: mental health issues, learning difficulties, leaving care, poverty and fuel poverty, anti-social behaviour, isolation, BME and LGBTQ+ (NIHE, 2019). Broadly, the NIHE approach addresses tenancies in financial difficulty through rent arrears and, in tandem, at risk tenancies for which rent arrears is a symptom of myriad additional vulnerabilities. This maps onto the pathways identified by Campbell et al. (2016) whereby:

> (a) Tenants without additional support needs face structural barriers such as changes to welfare reform, unstable (or no) employment, sudden changes in circumstances and Housing Benefit challenges;

> (b) Where tenants have unmet support needs, these needs interfere with their ability to pay their rent and engage with their landlord to resolve the issue.

Linc Cymru's Tenancy Sustainment Strategy 2021/24 outlines a range of triggers alongside key vulnerabilities which may lead to a failed tenancy. These include for example (Linc, 2021):

- Family or personal change/ crisis;
- Unanticipated expenditure;

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[12] Community Safety Strategy 2020-2023 (nihe.gov.uk) (accessed June 2023)

- Loss of income;

- Universal Credit claim;

- Lack of engagement; or

- Death of close family member.

Other example mechanisms of tenant support

Other strategy, such as The Linc, prioritises a risk based early interventionist approach through the use of a Tenancy Management Register matrix. The matrix aims to bring together data from across the association to highlight areas of highest need, for example, where no repairs have been reported, the household is not providing access, is in rent arrears, displaying changes in behaviour or where there are external signs of property neglect (Linc, 2021).

The New Zealand Ministry of Housing and Urban Development in recent research to inform design of a Sustaining Tenancies Service also adopted a multi-layered approach to identifying those most likely to experience tenancy failure and require targeted support. They first identify groups most likely to be vulnerable and then assess risk factors which they may have or be experiencing. Finally, the model addresses adverse life experiences which may trigger a tenancy breakdown:

Figure 1.2: NZ Approach to identifying target cohort for sustaining tenancies service

1 Vulnerable tenants	Young people People experiencing mental health and/or addiction People with physical disabilities or ill health Woman and children that have experienced domestic/ family violence Single parents Large families
2 Risk factors	Poverty and low income Prior debt or housing instability Mental health needs/ history of institutionalisation Ill health/ disability Drugs/ alcohol use or dependency Household factors (e.g. lack of social supports, limited life skills, household/ family instability) Age (e.g. young person) People leaving care services Housing factors (e.g. location) Previous anti-social behaviour Hoarding and squalor
3 Adverse life event factors	State care Rent arrears or financial difficulty Loss of employment Illness/mental health needs/ disability Relationship breakdown Death of a family member Breach of tenancy Incarceration/ hospitalization Domestic or family violence Social isolation Anti-social behaviour/ neighbourhood disputes

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While there are particular demographic groups for whom it is recognised that tenancy breakdown may be more likely, the trigger points may be different for different tenant types. For example, previous research has identified particular systems issues which contribute to tenancy instability and homelessness among young people, namely (Brackertz, 2018):

- The process of applying for social housing;

- Limited ability of the system to keep track of a young person's movements if they do not notify of a change of address;

- Lack of support services after a tenancy had commenced;

- Constraints on the skills and capacity of Patch Managers to offer social service responses (e.g. health care, education, employment, social welfare services);

- Constraints of effective service delivery and referrals due to concerns around data protection legislation; and

- Limited capacity and long wait times for support services required by young people.

Research has also indicated poorer housing outcomes for those who are resettled in the private rented sector than in local authority or housing association tenancies (Crane, 2016). Factors contributing to housing instability in the private rented sector include fixed-term tenancy agreements, difficulties with rent payments, poor conditions in the accommodation and conflicts with landlords regarding repairs.

Current NIHE approach to sustaining tenancies

2019 – 2022 Action Plan

Taking the Customer Support and Tenancy Sustainment Action Plan as a whole, there are a number of central aspects to the NIHE's sustaining tenancies approach which can be summarised as:

- Providing information and tools to customers to support them in sustaining their tenancy independently;

- Building internal capacity to provide financial and budgeting advice to support tenants in affording rent payments, including through income maximisation;

- Providing proactive and tailored support for particular at-risk groups, including those with mental health needs, care leavers, and those with drug or alcohol dependency; and

- Initiatives to build community cohesion and tenant participation, with a particular focus on safety and digital inclusion.

These aspects are underpinned by a process of monitoring and review as well as research and data analysis to guide the allocation of resources and new or innovative projects. A brief review of sustaining tenancies strategies from other social landlords reveals a similar approach.

Table 1.4: Sustaining Tenancies Strategies Compared

	Providing information and tools to customers to support them in sustaining their tenancy independently	Financial and budgeting advice	Providing proactive and tailored support for particular at-risk groups	Initiatives to build community cohesion and tenant participation
Dacorum Borough Council (England) 2018 – 2022	▪ Reviewing sign up process and information provided to new tenants. ▪ Setting standards called 'Our House – Your Home' to facilitate a good working relationship with tenants. ▪ Recognise and encourage 'responsible tenants'. ▪ Ensure approach to enforcement is proportionate but sets out clear consequences.	▪ Use of support plans and helping tenants to track their progress. ▪ Tenant Academy as a way of building life skills.	▪ Identifying support needs at the earliest point. ▪ Proactively building relationships with support agencies. ▪ Identify tenants that create high levels of demand on the service and work with them to understand the cause. ▪ Service dedicated to helping tenants with hoarding. ▪ Using internal Housing Panel to make decisions where exceptions to policy are needed. ▪ Explore how to better support older tenants to move to a smaller home.	▪ Ensure all tenants are aware of where permission needs to be granted e.g. home alterations, keeping a pet. ▪ Publish key policies so tenants understand what is required of them e.g. safety in communal areas, fire safety. ▪ Review management of anti-social behaviour to help tenants resolve issues between themselves.
Housing Plus (Australia) 2018	▪ Risk assessment process at the point of allocation to determine appropriate referrals that could be made prior to the lease sign up. The outcome of the risk assessment to be recorded in a Tenancy Response Plan. ▪ Provide information in an easy to read format to assist new tenants to understand their responsibilities as a tenant. ▪ The new tenant should be informed about what they should do if they do experience difficulties sustaining their tenancy. This will involve informing their tenancy worker and support worker if they are experiencing problems.	▪ For applicants who have a history of debt and/or rental arrears, they will be supported to link in with financial counselling and/or financial management to assist with developing a budget and increase their budgeting skills. ▪ A 'payment culture' will be fostered and tenants with identified complex needs will have regular direct contact (face to face/phone) during the first three months of their tenancy to establish a good rent payment habit. ▪ Tenants who are identified as being vulnerable to rental arrears will have a tailored approach in accordance with their needs. ▪ Use of realistic and achievable repayment plans.	▪ Conduct routine inspections to all properties in accordance with inspection procedures to determine if there are any early signs of tenancy issues. ▪ The Vulnerability Assessment Tool (VAT) will be used to determine the severity and likelihood of a tenancy being at risk. ▪ Based on the VAT outcomes Housing Plus will collaborate with the tenant and partner organisations to develop or modify a Tenancy Response Plan to address the identified risks/needs.	

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	Providing information and tools to customers to support them in sustaining their tenancy independently	**Financial and budgeting advice**	**Providing proactive and tailored support for particular at-risk groups**	**Initiatives to build community cohesion and tenant participation**

Charing Cross Housing Association (England) 2018 – 2021	▪ Every member of staff views every occasion when they engage with a tenant as an opportunity to identify potential vulnerabilities and/or tenancies at risk of failure.
	▪ However there will be key points throughout the tenancy that are, in part, intended to allow a more formal assessment of risk and/or vulnerability;
	  – Pre-Tenancy
	  – At sign up – It is essential that tenants understand and accept their responsibilities and obligations as a tenant and neighbour
	  – 'Settling-in' Visit – New tenants will be visited within one month of taking on the tenancy
	  – 'Anniversary' Visit – New tenants will be visited at the first anniversary of the tenancy start date
	  – Planned Visits – The Association has a programme of planned visits to ensure regular contact with each tenant
			▪ Recognises many issues such as mental health, addictions, multiple debts etc that make tenants vulnerable or put a tenancy at risk require specialist services.
			▪ Build a comprehensive database of the support and advice services, both statutory and voluntary, that operate in and around the Charing Cross area.
			▪ Develop referral arrangement and protocols for liaising and working with external agencies.
			▪ Build and maintain positive working relationships with appropriate agencies.	

Waverley Housing Association (Scotland) 2019 – 2020	▪ Providing new households at commencement of tenancy with information on the importance of rent payment and what assistance is available through Tenant Support Worker. ▪ Assessing risk factors when dealing with prospective tenants and identifying any support needs to help sustain the tenancy.	▪ Where appropriate, ensuring prospective tenants are aware of the option of obtaining white goods. ▪ Providing computers in our office which tenants can use to submit welfare benefit claims and for other purposes which assist them to maintain their tenancy. ▪ Discussing with the tenant the impact of Welfare Reform changes to their benefits (if	▪ Provide individually tailored support throughout any tenancy, catering for the changing needs of households. ▪ Sustained support for vulnerable and potentially vulnerable individuals using housing support plans to detail the nature of assistance provided and actions to be followed.	▪ Work with Registered Tenant Organisations and any other community organisations to forge a sense of community.

	Providing information and tools to customers to support them in sustaining their tenancy independently	Financial and budgeting advice	Providing proactive and tailored support for particular at-risk groups	Initiatives to build community cohesion and tenant participation
	▪ Referring prospective tenants to agencies who can provide relevant support to them. ▪ Promote positive behaviours through our Tenant Reward Scheme. ▪ Settling-in visit which provides an opportunity for staff to gain an early indication of how tenants are managing their tenancy and, where appropriate, to take action to support the new tenant.	applicable). ▪ Post of Financial Inclusion Officer.	▪ Maintain regular, personal and sustained contact with 'at risk' householders and work in partnership with specialist support agencies working with vulnerable client groups as well as the statutory authorities.	
Linc-Cymru (Wales) 2021 - 2024	▪ Review sign-up process with the aim to improve new tenants' experience. ▪ Identify what information tenants need when they start their tenancy and how they would like to receive it. ▪ Be proactive in building relationships with support agencies to deliver successful outcomes. ▪ Learn from tenants about what works and what does not in terms of starting a tenancy and in terms of the design of new homes. ▪ Explore how to recognise 'responsible tenants'. ▪ Ensure more tenants are included digitally to increase uptake of a self-serve function.	▪ Poverty Reduction Plan. ▪ Ensure staff are well trained and supported to deliver money advice and budgeting support with tenants. ▪ Clearly set out what Linc can do internally and where external agencies are needed in terms of poverty reduction.	▪ Be proactive in approach to tenancy audits to identify issues and work with tenants to solve them. ▪ Create a personal housing plan based on risk assessments. ▪ Identify trigger incidents and widely distribute what this might look like. ▪ Review how to identify any support needs at the earliest point and ensure support is in place. ▪ Identify tenants that create high levels of demand on the service and work with them to understand the cause. ▪ Maintain smaller patch sizes around 300. ▪ Consider implications of the Adverse Childhood Experiences agenda.	▪ Ensure tenants voices/stories are heard ▪ Encourage use of restorative approaches within communities ▪ Support and empower tenants to deal with anti-social behaviour ▪ Identify how to engage with younger people and Black and Minority Ethnic communities to ensure they can inform service improvements.

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Achievements under the previous strategy

The previous NIHE Strategy which ran from 2016 to 2019 saw the introduction of a number of achievements in this area which provided a foundation for the 2019 – 2022 action plan. These included the 'Build Yes' redesign of the NIHE's frontline services. This redesign introduced two distinct roles of particular relevance to tenancy sustainment, namely: Housing Solutions & Support Teams who are positioned to provide a comprehensive housing options service and Patch Managers who act as a single point of contact for all tenants and leaseholders within a defined geographical area (NIHE, 2019). The strategy reports that the introduction of Build Yes led to increased levels of customer satisfaction and reduced the time taken for customers to receive a service (NIHE, 2019).

Alongside this, the NIHE undertook a number of changes to their Financial Inclusion activities, such as, implementing updated guidelines to ensure tenants impacted by the SSSC are fully aware of its implications and introducing new arrangements to ensure tenants receive maximum assistance from the NIHE's UC and Rebate Support Services. Further, the Welfare Reform Implementation Project involved a swathe of measures in response to the significant changes to the welfare system brought about under the Welfare Reform Act 2012, including tailored staff training and the development of a UC/Housing Benefit Checker for assessing and sign-posting customers appropriately (NIHE, 2019).

The NIHE continued to implement its programme of work aimed at tackling fuel poverty and improved the efficiency of the housing adaptations service for those households who have a member with a disability (NIHE, 2019).

Good practice principles and examples from elsewhere

Reviews of policy and practice have indicated a number of essential features to tenancy sustainment services; these include (Jones et al. 2021; Shelter, 2020):

- Assessment of issues and possible implementation of support from the allocations phase;

- Early detection and intervention which targets support before a household reaches crisis stage;

- Provision of support for the duration of need;

- Availability of diverse housing solutions;

- Successful integration of support and housing with an intentional focus on wellbeing;

- Approaches to practice which are responsive to vulnerability (including high quality assessments);

- Support and housing plans that reflect the level of integration needed to achieve outcomes; and

- Building capacity of service users to independently sustain tenancies long term.

Previous research commissioned by the Housing Executive identified critical intervention points in the homeless journey which broadly align with the priorities set out above (NIHE, 2021):

- The need to have more intervention at community level before the breakdown of family relationships, prior to embarking on a homeless journey and coming to the Housing Executive;

- Intervention at an earlier stage for specific groupings, such as young person in care or young person in a homeless family;

- Education as a tool, on a number of levels: the opportunity to learn and develop independent living skills;

- Providing support around managing finances; and

- Preventing the revolving door of hostels and preventing the transition to chronic homelessness though appropriate placements in temporary accommodation hostels and the ability of provision to respond to some higher-level needs which may be a factor in re-presenting.

The paragraphs that follow explore best practice examples of tenancies sustainment from elsewhere with a focus on various customer segments. In particular, the following are addressed:

- Those with complex needs including street homeless;

- Young people including care leavers; and

- Older people.

A - Achieving positive housing outcomes for the vulnerable

In the NIHE context, complex needs (sometime also referred to as multiple needs) is a term used to refer to individuals who due to their health conditions require intense care and support, and thus have additional housing needs that general accommodation may not be adept to fulfil. Under such circumstances, the NIHE utilises mechanisms other than those used to allocate general needs accommodation, therefore, it is important to make a distinction between those with complex needs, and vulnerable individuals who, despite their circumstances, may be allocated a general needs property. Certainly, struggling with or having experienced various combinations of mental ill health, intellectual disability, acquired brain injury, physical disability, behavioural difficulties, homelessness, social isolation, family dysfunction, and drug/ alcohol misuse may require high levels of health, welfare and other community-based services (Hamilton, 2010). Thus, the problems inherent in achieving successful tenancies for this group of vulnerable individuals are many and complex and may arise due to the following (Brackertz et al., 2019):

- Location - programmes which assist people with both appropriate housing and mental health support may not be available in the tenant's geographical location, especially rural areas;

- Housing supply gaps - an inadequate supply of affordable and appropriate housing puts people at risk of homelessness and deterioration of mental health;

- Discharge planning – protocols for post-discharge arrangements from psychiatric facilities or exiting other institutional settings;

- Insufficient integration between housing programmes and mental health services;

- Eligibility and capacity – limited places within existing programmes, meaning many who require services miss out;

- Barriers to collaboration and information sharing – data protection legislation may present a barrier to collaboration and service integration between housing and mental health or other support service providers. It is especially important that suitable protocols are in place to facilitate this.

Previous research has found that, for those with unmet support needs, a lack of engagement with landlords is a common response which, in turn, exacerbates issues related to the tenancy, such as rent arrears. (Campbell et al., 2016). As such, Campbell et al. (2016) set out a number of approaches to encourage tenant engagement from an early stage based on interview with individuals who had experienced social tenancy failure in Wales. These measures included the following:

- Early contact with new tenants, to build rapport and trust at the start of a tenancy;

- Once issues arise, face-to-face contact for the first visit to the household in question, to discuss issues and solutions;

- Correspondence after this should remain flexible to the needs of the tenant in order to boost engagement. For example, text, email, telephone or face-to-face contact at a venue that is comfortable for the tenant;

- To boost engagement landlords should frame the issue in terms of the impact of rent arrears on the ability of the landlord to provide a high quality service and how it affects other tenants.

- Tenants recommended that all households threatened with eviction are provided with a schematic 'route map' out of rent arrears or ASB to show them the exact steps they need to take to help resolve the issues in question; and

- Positive engagement outcomes can be achieved when a third party takes on the liaison between the tenant and landlord.

The Housing First model

There is a clear linkage between complex needs and experiences of homelessness recognised throughout the literature, but especially in relation to those who have experienced rough sleeping (Wilson and Loft, 2021). As such, there are lessons for tenancy sustainment from within homelessness practice, particular those approaches which prioritise housing as a first response.

In its Homelessness Strategy for 2017 – 2022, the NIHE committed to further plans to develop the 'Housing First' pathway model following a successful pilot under its previous strategy (Northern Ireland Assembly Research and Information Service, 2017). Housing First is an approach first developed in North America in the last quarter of the twentieth century and refers to an intervention that supports homeless people by providing them with permanent independent housing and flexible, wrap-around support services (Wilson and Loft, 2021). It is an alternative to 'treatment-led' or 'staircase' approaches which have traditionally been

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preferred in Northern Ireland, and under which, progression towards permanent housing is conditional on successful engagement in treatment services for issues such as drug or alcohol addiction (NIARIS, 2017).

The Housing First model is seen as offering a number of advantages over 'staircase' or 'treatment-led' approaches. In particular, it is argued that the stability provided by the provision of accommodation without preconditions makes non-housing interventions more effective (Busch-Geertsema et al., 2013) and that retention rates are higher compared to existing programmes (Pleace and Bretherton, 2013). The Housing First model is also thought to avoid a number of problems typically associated with 'stairway' and 'treatment-led' approaches. In the case of the 'stairway' model this includes the user becoming "stuck" at a preliminary stage such as shared accommodation or prerequisites being set which are unattainable or hard to meet without access to housing (Wilson and Loft, 2021), while criticisms of the 'treatment-led' model include support workers neglecting the goal of avoiding rough sleeping due to a focus on the long-term condition and those with additional support needs struggling to navigate conventional services (Wilson and Loft, 2021) .

While Housing First approaches may be included under a broader category of housing-led services, it is acknowledged that these services offer support which '*may often be of a considerably lower intensity, time limited and based on certain conditions*' (Busch-Geertsema et al., 2013). Housing First therefore usually takes one of the following forms (NIARIS, 2017):

- Individual Case Management (ICM): this approach uses a one-to-one case manager to client relationship. Case managers make connections between the service users and treatment services.

- Assertive Community Treatment (ACT): this approach uses a multidisciplinary team to provide direct support to service users for a range of needs including mental and physical health treatments and addiction services. This approach is generally used for homeless people with very high support needs.

- Critical Time Intervention (CTI): similar to the ICM approach, this approach uses an individual case manager but this support is limited to a nine month period after which support for service users will be integrated into mainstream services.

However, the Housing First model has also received criticism and poses a number of challenges for successful implementation. Firstly, successful use of the Housing First model is most established in respect of single, adult males (Wilson and Loft, 2021). It has had fewer applications to young people, families or women experiencing homelessness and therefore there is less evidence of benefit to these households. Wilson and Loft (2021) also identified a number of key challenges to the implementation of Housing First. Notably, integration with other homelessness strategies and services as well as availability and access to suitable accommodation for those at whom Housing First is targeted, particularly in respect of affordability.

Supplementing housing-led approaches

It has further been suggested that Housing First should be supplemented by an occupational therapy intervention to promote social and community integration and support systems which assist the individual in maintaining a tenancy (Boland et al., 2021). A study of 29 individuals in the UK and Ireland who had previously experienced multiple exclusion homelessness, highlighted the importance of everyday activities and routines in cementing the tenancy by

enabling participants to develop their identity as a tenant and a sense of their new accommodation as 'home' (Boland et al., 2021). In particular, the authors drew attention to the following essential elements:

- '*Putting your stamp on it* is an active process of adapting the physical environment to make it feel like home' e.g. arranging furniture, acquiring and displaying personal items, cleaning and making personal choices in home decoration, having people to visit;

- '*Seeing a new self* is the construction of an identity fitting that of a tenant and the expectations attached to it'; and

- *'Living the life* refers to having a consistent routine that enables the successful sustainment of a tenancy' e.g. preparing food of choice, undertaking everyday activities when and how you want, volunteering, employment, communal activities such as social groups or adult education classes and interacting with neighbours.

Drawing on this research, the authors argue that:

'…individualised support is needed to help establish occupations that will maintain tenancies. This should not prescribe what occupations are deemed beneficial or harmful but, rather, work with individuals to recognize what works for them (Boland *et al.*, 2021, 17).'

This approach emphasises the importance of empowering tenants to feel a sense of control and ownership over their tenancy through opportunities to engage in 'personally meaningful activities (Boland *et al*., 2021).

Such proposals are supported by research by King's College London, which found that formerly homeless individuals often remain vulnerable for several years into their tenancy and require long-term support to prevent a return to homelessness (Crane, 2016). The study, which interviewed 297 individuals five years after they made the transition from hostels and other temporary accommodation into independent housing found that many struggled to look after their accommodation and manage everyday tasks and, for over a third (35%), their accommodation was in serious disrepair (Crane, 2016). A major issue for study participants was financial difficulties with three quarters (75%) having built up debts within the five-year period.

Consideration should also be given to the incorporation of psychologically informed environments (PIEs) within housing services. This approach acknowledges that people experiencing homelessness have various psychological and emotional needs and prioritises 'reflective practice' by both practitioners and service users. Implementing this approach involves managing relationships and working with challenging behaviour rather than adopting a punitive approach where service access is denied until behavioural change is achieved. PIEs include service user input into design of accommodation and social spaces to reflect the different levels of engagement needed by individuals (Breedvelt, 2016).

Implementation models

The literature illustrates a number of approaches to implementing individualised support of this nature applied in both private rental and social housing settings. One example is the North Tipperary Intensive Tenancy Sustainment Service (ITSS) established in September 2018 and

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comprising two community mental health teams and two project workers from Focus Ireland (Dowling, 2020). Focus Ireland is a specialist homelessness prevention charity based in Dublin. The ITSS had the following aims (Dowling, 2020):

- To assess the housing needs of service users;

- To assist service users to settle into new housing or sustain their tenancies; and

- To use an individualized support plan to assist service users to sustain their tenancies by providing intensive support to build confidence, life skills, budgeting skills and the ability to maintain a home.

Key to operation of the model was the Focus Ireland initial assessment following direct referral from the Community Mental Health Team. The assessment covered a range of life domains in which an individual service user may require support including: health, substance dependency, relationships, children, finances, employment and training, and behaviour. This was accompanied by a detailed housing needs assessment (Cowman Assessment) and followed by an occupational therapy assessment to cover skills and abilities. (Dowling, 2020). These were then used to develop a flexible, goal-orientated support plan for the individual service user to be implemented through weekly key-working sessions with the Focus Ireland project staff. The service reported improved outcomes for those who had participated between its commencement and March 2020 including a fall in hospital admissions and crisis contacts as well as nine successful disengagements from the service (Dowling, 2020).

In the evaluation of the service, Dowling (2020) identified a number of aspects as central to the success of the model, specifically the integration of the ITSS with the Community Mental Health Teams. This had a number of advantages including straightforward referrals to the service and alignment with the service user's overall care plan. Other important aspects included: the housing knowledge and expertise provided by the project workers from Focus Ireland; the detailed nature of the assessments carried out with service users; and the partnership working with other external agencies (Dowling, 2020).

The NZ Ministry of Housing and Urban Development (MHUD) in the recent redesign of a nation-wide Sustaining Tenancies Service adopted a pyramid model through which the level of service provided is tailored to the needs of the individual service user (MHUD, 2020). The model proposed includes three 'levels' which correspond to the complexity of vulnerability, risk factors and adverse life events. Support offered under each of the levels begins with the design of a goal plan developed by a provider in conjunction with the tenant. The intensity of the intervention is then stepped up according to need, with each level consisting of the following (MHUD, 2020):

Table 1.5: NZ Ministry of Housing and Urban Development Sustaining Tenancies Service

Level 1	Level 2	Level 3
Meet the tenant at least once per month for a general assessment check-up Provide tenancy support to the tenant including property maintenance and upkeep Support the tenant to rebuild family connections and to build a support network Refer the tenant to community-based programmes (e.g. church based or community health) Provide support and encouragement to the tenant to meet their goals	Meet the tenant at least once a fortnight for a general assessment check-up Taking a multi-agency approach to addressing the tenant needs by accessing a number of agencies to provide support for the tenant Providing support with property maintenance and encouraging the tenant to maintain this Providing referrals to Alcohol and Drug treatment Supporting the tenant to build family connections Helping the tenant to access community courses	Meeting the tenant 2 – 3 times a week Providing support to the tenant to manage unwanted guests Taking time to understand tenant's network on the street and looking for him/her when not home for more than two days Taking a multi-agency approach to addressing the tenant needs by accessing a number of agencies to provide support for the tenant (e.g. mental health, disability support) Connecting the tenant to a health professional to ensure the tenant is receiving appropriate medication Supporting the tenant to access regular cleaning services

The NZ model promotes an open approach to referrals whereby these can be made from multiple sources including Government departments, district health boards, social and private landlords, property managers, GPs, social workers, NGOs, and self-referrals (MHUD, 2020).

Shelter (Australia) have also proposed a tenancy sustainment framework with supportive tenancy management and direct support at the centre (Shelter, 2020).

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Figure 1.3: Shelter tenancy sustainment framework for Queensland (Shelter, 2020)

Housing	Support	Connections and service integration	Enablers
• Diverse housing options (public, community, private housing systems) • Supportive tenancy management • Tenant advice, information, and education • Favourable legislative framework	• Direct support (appropriate intensity, wellbeing, focus on ending homelessness and sustaining tenancies) • Specialist support (for example: mental health, substance use, disability)	• Community support • Tenant and service user participation, including peer leaders • Regional care coordination groups • Place- based groups of leaders	• Tools: Assessment tool, shared IT platform, informed consent tool • Enabling investment framework, funding contracts and program specifications • Brokerage • Workforce development

In Shelter's model supportive tenancy management is the responsibility of the housing provider and includes supportive assessment to understand the needs of the tenant and match housing for success, active goal setting with the tenant and programs of visiting that identify emerging issues early with the aim of prevention and early intervention, and active identification of and referrals to support services (Shelter, 2020).

This is accompanied by direct support which is the responsibility of the support provider and includes: support to access resources and other services including shops, doctors etc.; support to maintain a tenancy such as cleaning, bill paying, budgeting etc.; and support with health and wellbeing and community connections/ relationships (Shelter, 2020).

Hyde Housing Association have also reported success through their Successful Tenancies programme. The programme combines money and debt advice, welfare benefits support, health advocacy and employment support in one service. The Successful Tenancies team has developed a network of colleagues across partner organisations who they can call on to support Hyde residents at risk of eviction. The service includes a grant scheme for goods and services to prevent tenants relying on high-interest credit. Central to the success of the programme are the following elements (National Housing Federation, 2020):

- In-house specialist welfare benefit advice, ensuring that residents apply for the most appropriate benefit;

- In-house FCA-regulated money and debt specialists delivering income maximization and debt advice;

- All residents who disclosed a job loss due to the Covid-19 pandemic are fast-tracked to in-house employment support;

- A health advocacy service;

- An extensive grants package focused on short-term crisis assistance (unpaid utility bills, replacement of white goods); and

- Bursaries for purchasing computers to aid job search, home schooling during the pandemic and studies.

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B - Young people and care leavers

Young people as a group have specific needs and characteristics which may determine the type and nature of support which will be most effective in tackling homelessness within this cohort. The paragraphs that follow highlight approaches that have been used elsewhere in recent years with the purpose of drawing out principles and models which may be of relevance to the NIHE.

The Rock Trust Housing First for Youth pilot was established to support care leavers aged 16 to 25 who are homeless or at risk of homelessness in West Lothian, Scotland (Blood et al., 2020). The Rock Trust is Scotland's leading youth-specific homelessness charity. The pilot operated over a 31-month period from September 2017 in collaboration with Almond Housing Association and West Lothian Council as the housing providers. The model was based around Housing First for Youth (HF4Y) principles originally developed in Canada to tailor the Housing First model to the particular needs of young people. These principles are as follows (Gaetz et al., 2021):

- *A right to housing with no preconditions* – housing is not dependent on a young person being "housing ready" or involved in a support or treatment programme. Accommodation should be appropriate for the needs and abilities of developing adolescents and young adults.

- *Youth choice, youth voice and self-determination* – young people should be empowered to take control of their lives and to make choices regarding housing and supports as appropriate for their age and cognitive functioning. Their ideas, opinions and knowledge should be respected and feed into programme design and evaluation.

- *Positive youth development and wellness orientation* – recognising that most homelessness-affected youth will have experienced trauma which can impair cognitive development, decision-making and undermine the ability to form attachments, the programme model should incorporate an understanding of the physical, cognitive, emotional and social needs of developing adolescents and provide support in working towards goals that build upon an individual's strengths and interests.

- *Individualised and client-driven supports with no time limits* – supports should be flexible in terms of time frame (extending over several years if necessary), adaptable to the individual's evolving needs, based on relationships of trust, take a harm reduction approach to substance misuse and encourage service users to learn from mistakes (rather than taking a punitive approach).

- *Social inclusion and community integration* - many young people experiencing or at risk of homelessness are socially excluded. Programme design should create supportive opportunities for social engagement to help address this through, for example, avoiding housing models that isolate or stigmatise, encouraging engagement in meaningful activities and repairing relationships with family or the wider community.

A total of 12 young men and women aged 17 to 20 participated in the Rock Trust project and were supported by one full-time and one part-time support worker from the Rock Trust and a dedicated Housing Officer from Almond Housing Association (6 to 8 hours per month). The evaluation reported positive outcomes both in respect of tenancy sustainment and broader outcomes including improved personal relationships and health and wellbeing (Blood et al.,

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2020). Blood et al. (2020) identified the 'stickability' or 'unconditionality' of the relationship between the young person and the project worker as central to this success. Service users valued this relationship as not being time-limited or attached to where they lived. In addition, a trauma-informed lens was adopted by the Housing Officer in their management of the tenancies which was thought to be a distinct feature of the project (Blood et al., 2020).

The evaluation identified three key areas for consideration going forward, namely (Blood et al., 2020):

- The need to involve young people in the service design and delivery, such as peer mentoring, a lived experience advisory forum or routine feedback mechanisms;

- Increased promotion of Education, Training and Employment within the HF4Y model as an enabler to successful exit from support; and

- The need for wider system change to challenge the stigmatisation or exclusion of care leavers or other young people with complex needs within statutory services.

A similar HF4Y pilot in Limerick involved a partnership between Limerick City and County Council, Focus Ireland and Tusla (Child and Family Agency) (Lawlor and Bowen, 2017). The service was aimed at low to medium risk young people aged 18 to 21 (extending to 23 for those in education). Referrals into the scheme were made by Tusla, and a feature of the scheme was that a young person would be identified early with a view to flagging their potential needs in advance of entry into the initiative at 18, at which stage they would be offered high-quality housing (including shared accommodation) and specialised support services. Meetings with Focus Ireland key workers varied in regularity from between twice a week to twice a month depending on the needs of the individual. Guidance and advice was given on issues related to independent living, such as housing, budgeting, social welfare, job seeking, education/ training, and health.

The evaluation identified a number of lessons learned and recommendations including (Lawlor and Bowen, 2017);

- A need for earlier interventions from age 16 onwards to secure better housing and non-housing outcomes for young people;

- A need for protocols to ensure consistency across agencies in what is considered low, medium and high risk;

- A need for small caseloads to enable key workers to deliver the quality and intensity of support required;

- A need for increased capacity to address currently unmet mental health needs within the youth homeless population; and

- The success of the unique working arrangement between the Council, Focus Ireland and Tusla including improved prioritisation of cases, better identification of gaps in service provision, and strengthened relationships between local government and statutory agencies.

The Queensland Government Department of Housing and Public Works commenced a Pilot Project with Brisbane Youth Services in August 2016 aimed at providing mobile support to a young person after they have already entered a social housing tenancy. The initiative sought to address a gap in the service system by providing support once a social housing tenancy

had commenced as opposed to support to enter social housing. The project evaluation identified a number of factors as critical to the success of the model (Brackertz, 2018):

- Ongoing support once the social tenancy has commenced with a focus on developing life skills and increasing ability to sustain tenancies independently;

- Early identification of young people at risk of homelessness and intervention to resolve tenancy issues before they become serious or overwhelming;

- Flexible support based around the needs and strengths of the young person and which focuses on outcomes;

- Holistic approach to supporting a young person that facilitates transition to independence including developing life skills, improved wellbeing, mental health, income, social connectedness, navigating systems (e.g. job services, health care, utility providers, phone providers)

- Relationship building between support service providers and housing providers, based on mutual understanding of the processes, requirements and priorities of the two services;

- Building the capacity of young people to communicate with housing providers, understand housing processes and understand tenant rights and responsibilities;

- Mobile support to offer practical and directed support where and when this is required.

- Flexible brokerage to support a young person's material needs (e.g. food, transport, furniture, white goods) and their general health and wellbeing (e.g. access to alternative health treatments, social activities).

Much of youth homeless practice and prevention is based around relationship-building and person-centred support. Implementation of these types of interventions have been made more challenging by the impact of the Covid-19 pandemic and need for social-distancing restrictions. Face-to-face meetings have moved online or to telephone-based interactions. This has been especially challenging for new referrals where a relationship of trust had not yet been established pre-Covid (Vichta-Ohlsen, 2020).

C - Older people

In the UK, the vast majority of over 65s currently live in the mainstream housing market. Only 0.6 per cent of over 65s live in housing with care, which is 10 times less than in more mature retirement housing markets such as the USA and Australia, where over 5 per cent of over 65s live in housing with care (Local Government Association, 2017). Many retirees want to 'rightsize' and live in retirement housing in later life, and the suitability of the housing stock is critical to their health and tenancy security. As such, age-friendly housing design has been developed and promoted in recent years. As well as influencing the design of the physical environment, age friendly planning includes:

- Taking opportunities to increase supply of a wide mix of housing supporting positive ageing;

- Integrating housing with health and care strategies and services;

- Successfully adapting existing housing and providing older people that want to 'rightsize' the means to do so; and

- Able to inform older people of their options for their current and future housing needs (Local Government Association, 2017).

The following paragraphs outline some approaches adopted by Local Authorities in the UK.

For Birmingham City Council addressing the requirement to develop and deliver an attractive 'rightsizer' housing offer has been a core component of their approach. In order to advance this objective, the council developed its own unique specification for an older person's housing model through research and consultation with older people in the city. Research with older people identified the following requirements:

- two bedrooms: either through household need or quality of life requirements;

- decent space standards and storage;

- economic to run and easy to maintain;

- flexible to cater for changing needs;

- manageable outside space; and

- rightsizing needs to be an aspirational move.

To support the delivery of this specialist housing, the council has worked closely with other housing providers, particularly the Extra Care Charitable Trust, to deliver five extra care 'villages' each with approximately 250 units, across all tenures (social rented, shared ownership and full leasehold sale), across the city (Local Government Association, 2017).

Mansfield District Council have implemented a holistic approach to meeting the housing needs of older people, with a particular focus on developing an integrated health and housing 'model' for supporting older people. In relation to the evidence of the need for an integrated health and housing service offer for older people, the council responded by reorganising elements of its own housing service to create ASSIST – the Advocacy, Sustainment, Supporting Independence and Safeguarding Team to support the early discharge of patients from hospital (Local Government Association, 2017). The service is designed to deliver and facilitate:

- expediting hospital discharge;

- preventing hospital readmissions;

- sourcing alternatives to residential care;

- utilising housing stock to meet local need including direct matching;

- fast-tracking repairs to properties;

- installing lifeline and telecare; and

- prioritising the letting of existing adapted accommodation.

Newcastle City Council developed an Older People's Housing Delivery Plan with ringfenced funding to develop older people's specialist housing. As well as increasing the numbers of units and the diversity of specialist older person's housing, the council's older peoples housing delivery programme includes (Local Government Association, 2017):

- helping older people to live independently for as long as possible in their own homes;

- delivering major adaptations (e.g. stair lifts, shower units, ceiling track hoists);

- identifying opportunities to allow clients to access other properties that are already adapted that would better meet their needs and providing assistance with a managed move;

- upscaling the existing repairs and maintenance service;

- making sure older people have the advice and information they need by offering personal housing plans including information of particular relevance to older people; and

- involving older people and older people's groups extensively in the development and delivery of its older people's housing programme.

Support and approaches for those experiencing financial difficulty

It has already been noted that one of the reasons why tenancies ultimately end is due to rent arrears. It has been explained elsewhere that inability to pay rent is often the result of a complex combination of financial, social, relational and health factors rather than a financial problem alone (Van Laere et al., 2009). Previous research commissioned by the Housing Executive on homeless journeys indicated that sudden and often unexpected drop in income, due to the loss of a job or a change in family circumstances, is frequently identified as the trigger for homelessness (NIHE, 2021). It was noted earlier that structural barriers such as changes to welfare reform, unstable (or no) employment, sudden changes in circumstances and Housing Benefit challenges can lead to financial difficulty and rent arrears (Campbell et al., 2016). In some cases, an individual may have failed to comply with or misunderstood the conditions of a social security benefit. For others, difficulty is created by inconsistent and irregular income under zero hours contracts (Crane, 2016). Such work patterns can involve frequent changes of circumstance, with hours and income changing monthly or even weekly. This results in difficulties and inconsistencies in the payment of Housing Benefit, putting tenancies at risk (Campbell et al., 2016).

The NIHE acknowledged in its 'Customer Support and Tenancy Sustainment Strategy 2019 – 2022' that the ongoing welfare reforms may impact on its tenants' ability to keep up with rent payments and on the affordability of social housing tenancies. A scoping report produced in 2018 into the possible implications of welfare changes addressed the introduction of Universal Credit, the Social Sector Size Criterion, the benefit cap and the replacement of Disability Living Allowance with Personal Independence Payment (NIHE, 2018). It noted Trussell Trust data, which indicated that issues with a benefit payment were the biggest cause of referral to a food bank across the UK, accounting for 43% of all referrals (25% due to benefit delay; 18% due to benefit change) (April to September 2017).

Drawing on the available evidence from local authorities in Great Britain (GB), the 2018 scoping report noted that housing associations and landlords had experienced an increase in rent arrears since the introduction of UC, which often took up to a year to be recovered. Arrears were the result of a combination of factors, including direct payment to tenants (making them responsible for paying their rent), unexpected expenses, 'accidental' underpayments, and the delay between tenants' initial UC claim and their first payment (NIHE, 2018).

When UC was first introduced, people making a claim had to wait six weeks for their first payment, as they were required to serve a seven-day waiting period before being entitled to UC. However, the removal of the seven-day waiting period from February 2018 meant that the overall waiting time until the first UC payment was reduced from six weeks to five weeks. In addition, the *Housing Benefit run-on*, introduced in April 2018, allows claimants who have been receiving Housing Benefit (HB) immediately prior to claiming UC to receive a transitional payment of two weeks' HB 'run-on' when they claim UC, without it affecting their UC entitlement. This means the claimant can receive both the HB and the UC housing element for those two weeks.

Importantly, direct payment to tenants (making them responsible for paying their rent) was not implemented in NI as in other parts of the UK. In addition, other measures were put in place in NI over the course of UC rollout to minimise the impacts of welfare reform on tenants, landlords and those experiencing homelessness, including adjustment of the payment cycle for social landlords from four-weekly to monthly. This change more closely aligned the tenant's assessment period with the way in which housing costs are paid – meaning that the Housing Executive and the tenant receive payment on the same schedule – and removed a discrepancy between calculation and payment of housing costs that had previously resulted in rent account arrears of around one month.

Based on experiences in GB, it was predicted that rent arrears for landlords in NI would increase with the full implementation of the Social Sector Size Criterion (SSSC) given under-occupancy rates in the region (NIHE, 2018). Later research in the NI context provided evidence of likely affordability challenges, with the majority of tenants who stood to be impacted by SSSC reporting that they would be unable to afford the amount of rent that they would be liable to pay. The decision to implement mitigating measures in the form of the Welfare Supplementary Payment (WSP), and to extend these beyond the original end date of March 2020, has prevented the worst impacts of the SSSC; however, some tenants will have been impacted by the loss of the Welfare Supplementary Payment by moving to another property and continuing to occupy at least the same number of bedrooms (during the period 1st April to 30th September 2019 a total of 56 Welfare Supplementary Payments came to an end).

In November 2021, the Minister for Communities announced the appointment of an Independent Advisory Panel to review welfare mitigation measures, and it was confirmed that, following successive extensions of the mitigation schemes in 2020/21 and 2021/22, the Executive had agreed that they should continue for a further three years (Department for Communities[12]).   The Independent Panel subsequently completed its review and submitted costed recommendations to the Department for Communities for consideration. The funding for any future mitigation schemes needs to be approved by the Northern Ireland Executive, as the money will come from the Northern Ireland budget (Department for Communities[13]).

Evidence from GB suggested that the Benefit Cap may leave some tenants unable to pay their rent and could cause problems, particularly in the private rented sector, however, a lesser impact was predicted for NI as a result of lower rents and various exemptions in the region. (NIHE, 2018). In that regard, the NIHE highlighted that UC claimants do not observe a reduction in rent by the Benefit Cap. Instead, the housing cost difference is covered via the personal allowance. This means that some tenants may be in a situation where their rent is

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[12] www.communities-ni.gov.uk/news/communities-minister-hargey-commissions-welfare-mitigations-review
[13] www.communities-ni.gov.uk/articles/welfare-mitigation-review

fully covered but their overall income is reduced, which may exacerbate their financial difficulties. Consequently, sustainability of such tenancies may be threatened due to financial reasons not directly related to non-payment of housing costs but stemming from inadequate financial provisions towards living costs. Further, higher prevalence of disability and mental health issues in NI suggests that any impacts arising from the transfer from DLA to PIP may be felt more acutely in the region than in other parts of the UK (NIHE, 2018).

The National Housing Federation carried out a review in 2019 of changes by housing associations to income collection in response to benefit changes. The report noted a number of key trends in how associations were supporting tenants to avoid rent arrears (National Housing Federation, 2019). Specific approaches, along with the NIHE's response to achieve desirable outcomes, are as follows:

- An increased reliance on automation to accommodate shifting staff responsibilities. In the context of NI, the NIHE proposed implementation of Income Analytics in early 2022, a function that will facilitate management of arrears-related issues and allow frontline staff to focus on financial inclusion activities.

- The creation of new teams such as financial inclusion. In that regard, the NIHE created three new roles in early 2021: three Financial Inclusion Managers (FIMs) work across the organisation under the auspices of its Financial Inclusion Strategy 2016-2021; frontline staff are able to refer complex cases to the FIMs who engage with the tenant as an independent advisor to maximise incomes and provide budgeting and debt advice. This new role is also used in the recovery of possessions process to help prevent tenants losing their home.

- Use of specialised customer service advisors to deal exclusively with Universal Credit queries and low level arrears. The NIHE Area Offices have been provided with additional resources to implement specialist UC or financial inclusion roles to assist tenants in their area with UC related queries or issues. In addition, Patch Managers (PMs) are in frequent contact with all tenants presenting with low level arrears. All PMs are trained to provide the NIHE *Making Your Money Work* service to assist their tenants. They are also trained to signpost and make referrals, either internally to the FIMs or externally to Advice NI, where a need is identified.

- Move away from debt advice towards a focus on welfare and checking benefit entitlement to maximise income. In relation to this, the Financial Inclusion Strategy has moved the NIHE into this model and facilitated the development of the Financial Inclusion Manager role. Further to this, the *Making Your Money Work* service is oriented towards monitoring the welfare of customers above and beyond their financial status to ensure tenancy sustainment where possible. Over 580 frontline staff have been provided with their own Benefit and Budget Calculator account. Staff are able to use this tool to perform a quick benefit check with customers ensuring they are claiming all they are entitled to. FIMs are able to follow-up more complex cases, advising on gaps in claims and advocating for the tenant where necessary if they are having problems with the welfare system.

- Investment in software to alert officers to changing rent payment behaviour to predict where arrears might happen. The Housing Management System performs this role for the NIHE, alerting to the presence of a rent arrear as low as £35, which means that staff are able to make very early contact where changes in rent payment patterns have occurred. This has recently been complemented by the Income Analytics Dashboard

and the Universal Credit Control Report, both of which are able to quickly identify changes in Welfare Payments and prompt early intervention by frontline staff.

- Piloting the use of auto-dialers to automatically call tenants if they reach certain triggers such as level of arrears. Whilst the NIHE does not currently use autodial software, technology is being utilised to initiate contact with tenants at the first sign of arrears, and this is typically conducted via text message.

- Use of benefit calculator tools and budgeting tools. The Benefit and Budget Calculator was rolled out across the NIHE in December 2020.

- Referral systems to debt management organisations;

- Commissioning research on behavioural change and tenant experiences of the benefit changes. In relation to research outputs, the NIHE undertook a qualitative study involving 25 in-depth interviews with tenants impacted by the UC. In addition, a quantitative survey of 1300 tenants guided by the themes and issues identified in the qualitative research is in its final stages of reporting key findings. Research was also undertaken into the impact of Universal Credit on tenants in rural areas.

- Bringing debt advice services in-house where there was a low rate of tenants accessing external support. Within the NIHE, the FIMs, to an extent, are able to provide debt advice to the tenants who require such support to prevent tenancy breakdown.

- Changes to or introduction of pre-tenancy checks such as vulnerability and affordability assessments. These are carried out as standard procedures by frontline NIHE staff. All new tenants are offered a Benefit and Budget Calculation to ensure their financial security and to aid their understanding of affordability of any property they may intend to accept.

- New tenancy agreements (such as monthly and/or fixed term tenancies for an initial period).

Housing Associations also reported that they were changing the mode of rent payment to make it more efficient. This involved moving to direct debits and standing orders for rent as standard, where possible. One association had introduced a rent deferral scheme to minimise the take-up of advance payments of Universal Credit or high interest loans. Tenants could defer payment of one month's rent as long as they contacted the association at the time of making a UC claim, had a history of engagement and reported when they got their UC payment. In NI, the NIHE has moved to twice monthly direct debits to reflect the UC payments to claimants. By doing so, half of any outstanding rental liability can be collected on the claimant's payment date, and the remaining half, after two weeks. Moreover, the NIHE does not recover the arrear generated by the payment of UC housing costs in arrears where full rental liability is met by UC, rate rebate and any WSP in place. The tenants are also directed to the UC contingency fund and discouraged from taking up advances in order to minimise the adverse impacts of repayments on the overall income.

Another common theme was having more quality conversations with tenants, focusing on engagement rather than following a process. Increased automation allowed officers more time to focus on personalised conversations in serious and complex cases. For one association, all income calls were directed to a dedicated income team rather than a general customer service centre.

Examples of financial support and innovative use of funding sources include that of Caerphilly County Borough Council where at tenancy sign-up the following supports are offered: a financial health check (which considers welfare benefits, household costs and debt support); assistance to claim Housing Benefits; and help to claim Discretionary Assistance Fund if required. When letters are issued in respect of rent arrears, written advice is provided to tenants on the availability of independent support, and details are provided of Shelter Cymru surgery times and dates. (Campbell et al., 2016).

Another example is that of the Vale of Glamorgan Council Money Advice Team, which consists of a Housing Income Manager and three Money Advisers who work closely with the Income Recovery team, Neighbourhood Management team, Housing Solutions and Housing Benefits team. The team assists tenants through undertaking benefits checks and assistance with applications, providing advocacy where needed, helping tenants access statutory and charitable funds, and providing budgeting advice. (Campbell et al., 2016).

The impact of the Covid-19 pandemic further complicated rent collection by limiting opportunities for face-to-face tenant engagement. Housing Associations responded with commitments to support tenants and work flexibly, including (National Housing Federation, 2020);

- Through the use of affordable repayment plans to support *no evictions into homelessness* policies where tenants are willing to engage to find a solution; and

- Speeding up referrals for grants and benefits to support residents.

In addition, many associations changed the tone of their communications around rent arrears to language around support, and found that this improved resident engagement. For many, this shift will remain beyond the pandemic. Curo Housing Association introduced an emphasis on 'breathing space' where customers pay nothing on their arrears, provided the ongoing rent is being paid, for up to three months. This approach is usually implemented following an income and expenditure assessment which includes a credit check to address any underlying issues (National Housing Federation, 2020). In addition, Housing Associations have embraced the use of online meetings and video calls which have at times facilitated the involvement of a broader number of agencies.

Conclusions and directions for further research

This section of the report offers an extensive review of the existing literature around tenancy sustainment, and more specifically, of the issues relating to tenancy breakdowns, their antecedents, and consequences as well as approaches aimed at reducing levels of preventable and potentially adverse housing outcomes.

Reflecting upon the presented evidence, a number of themes concerning tenancy sustainability emerged.

1. The evidence offered with regard to socio-economic and demographic profiling of individuals who have experienced tenancy breakdowns shows propensity for specific groups to be affected by this. In that regard, the highest levels of unsustainable tenancies are evidenced among young individuals (aged 35 or less), single-person and single-parent households.

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2. Throughout existing research *push* and *pull* factors were identified for tenant-initiated exits; however, such outcomes typically occur due to a combination of several motivators that are inter-connected with each other.

3. Evidence shows that individuals struggling with mental health issues (and other vulnerabilities) require consistent housing-related and personalised support to minimise the risk of tenancy breakdown.

4. The literature reviewed clearly demonstrates that, given the fact that social housing is typically reserved for the most socio-economically disadvantaged and vulnerable individuals, this sector requires a holistic perspective to promote individuals' personal development and to support tenants' journeys beyond provision of housing-related options.

5. Evidence with regards to former tenants and their housing journeys remains limited. This means that little is known on housing trajectories post-exit, and subsequently on the impacts of tenancy terminations on individuals' health and wellbeing.

6. Neighbourhood undesirability is one of the key factors in tenant-initiated exits. Issues around anti-social behaviour, safety concerns, questionable quality of the immediate environment including housing, and stigma associated with social housing contribute to high rates of unsustainable tenancies. Some authors suggest that a more attractive housing offer in terms of the accommodation, neighbourhood and infrastructure could reduce the incidence of early tenancy exits, and simultaneously increase the likelihood of longer-term and satisfactory occupancies.

Research gaps and final remarks

In light of the observations made on emerging themes derived from the reviewed literature, it is important to identify possible research gaps and opportunities for further investigation.

1. Continuous effort to collect comprehensive data is required to understand the complexities of tenancy breakdowns. More specifically, insights into the incidence, motivating factors and consequences of tenant-initiated exits is needed to draw attention to a wide range of tenants' experiences. This would provide a tenant-based perspective and contribute to the development of specific support services to prevent early tenancy breakdowns.

2. Existing research does not adequately examine tenants' motivations for entering into the social housing sector in the first place, and their future aspiration with regards to housing. It has been suggested that the generational differences in intentions to long-term occupancy in this sector resulted in social housing serving a transitory purpose. This could mean that young individuals in particular may enter this tenure temporarily in their housing journey towards settling in or purchasing in the private sector. However, further research is required to address these gaps.

3. One other area where evidence is insufficient relates to tenants' rent paying behaviours. Given that there are instances of rent arrears or non-payment within the social housing sector, future research could address this by investigating tenants' attitudes towards debt and behavioural adaptations to manage housing and living costs.

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Evidence from the quantitative survey

Collectively, the preceding sections of this report provided a detailed overview of the methodological approaches adopted in this research and presented evidence from the existing literature on tenancy terminations and issues for sustainment. This section therefore begins the analytical process of highlighting findings from the quantitative survey on failed tenancies. In particular, this section reports on the **weighted** data whilst focusing on presenting meaningful evidence in relation to former NIHE tenants' experiences of failed tenancies. This section has the following structure:

- Respondent profile;
- Details of the terminated tenancy;
- Termination of the tenancy;
- Previous social housing tenancies;
- Move to private rented accommodation; and
- Move to share with friends or family.

Respondent profile

This subsection describes the demographic characteristics of the respondent cohort under investigation. Further, the social and household characteristics were specifically examined to identify possible links between these attributes and the discontinued tenancies.

Respondent profile

Analysis of respondents' age showed that almost half (46%) of the tenants who had at least one failed tenancy between 2018 and 2021 were aged between 25 and 39 at the time of the survey and a further 27% aged 40 to 59 (Figure 5.1). This suggests that this group of younger individuals are more likely to encounter difficulties in sustaining their tenancies. This could be partially due to inexperience in tenancy management, personal circumstances and/or difficulties with commitment to a tenancy. However, as evidenced through the reviewed literature, there are a number of confounding factors that contribute to tenancies breaking down, and these are difficult to disentangle. The age-associated results could suggest that support provisions targeted to the younger tenants might be more effective in preventing tenancy breakdowns.

The proportion of male to female respondents as presented in Figure 5.1 was 40% to 60%, which is slightly at odds with the ratio found in the 2020 Continuous Tenant Omnibus Survey (CTOS), in which the ratio of male to female was 45% to 55%.

In terms of the household composition, half of all respondents (50%) with a failed tenancy were single-person households, which indicates that, for the most part, this is the cohort where the majority of the terminations occur. A further 23% were two-person households, and those

with three members or more accounted for 27% of all respondents. This profile is fairly consistent with that of all tenants, as identified through the 2020 CTOS. It found that 49% of households were single person, 26% were two-person, 13% were three-person, and 12% four or more person households.

Figure 5.1: Respondent profile
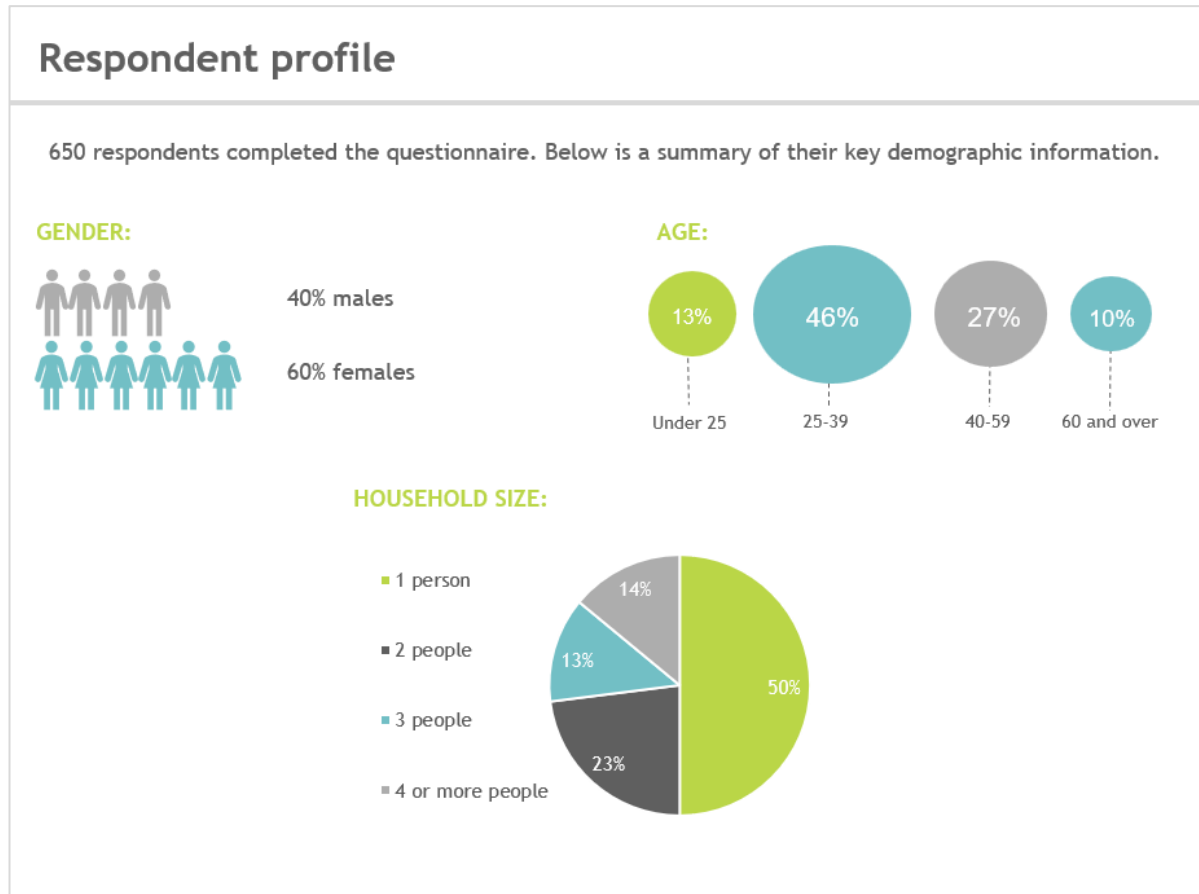
With regards to additional demographic characteristics, the results highlighted that the majority of respondents (69%) were single and never married, while only 9% were married or in a civil partnership (Figure 5.2). Furthermore, 17% were either separated or divorced, and 4% widowed. These findings suggest that, for the most part, the individuals who are unable to sustain tenancies are not in long term relationships, which could contribute to housing insecurity and have an impact on the length of time they are able to maintain their tenancies.

Figure 5.2: Respondents' marital status

What is your marital or civil partnership status?

Base: 650. All respondents. Weighted data

	%
Single, never married	69
Divorced	8
Widowed	4
Separated	9
Married (opposite sex)	7
Married (same sex)	
Civil partnership	2
Prefer not to say	1

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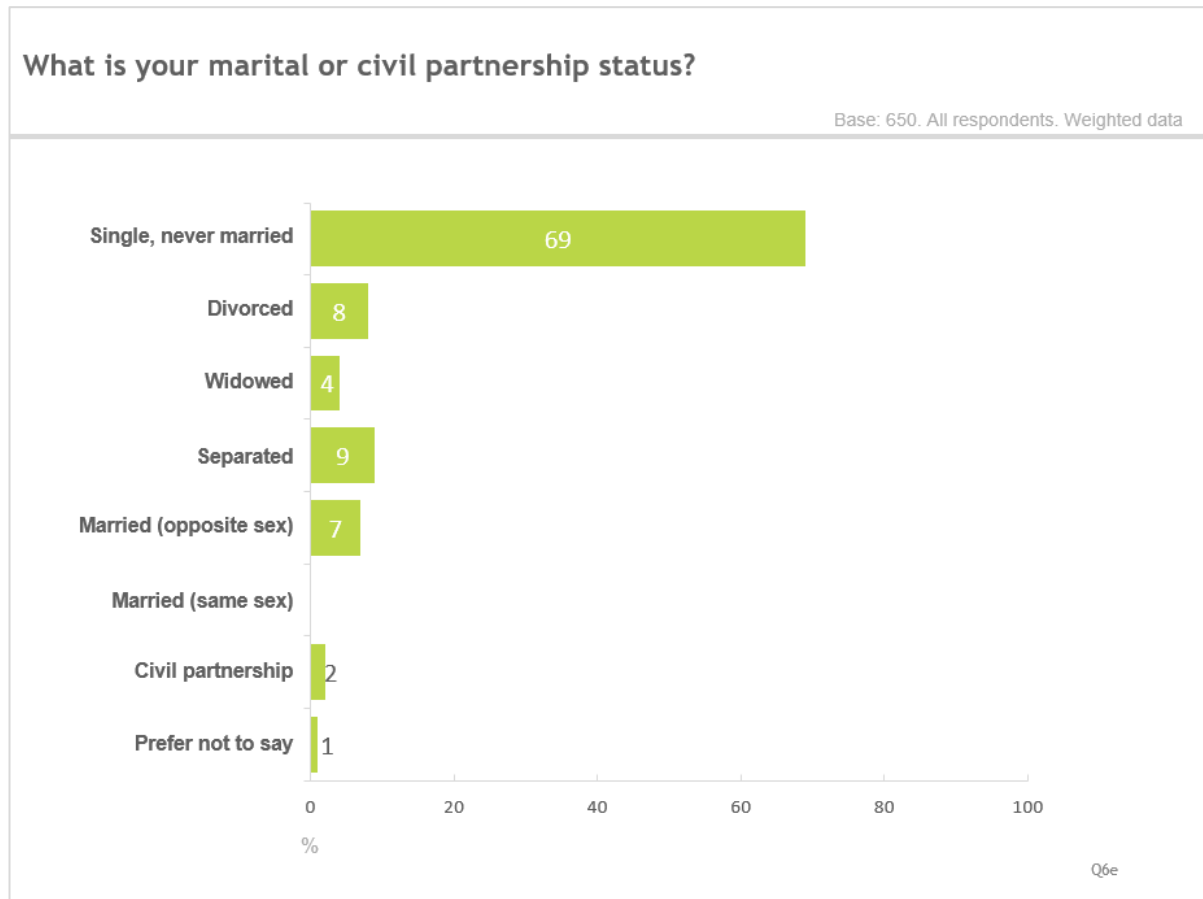
In terms of disability status, 58% of respondents indicated that they considered themselves to have a disability that affected their normal day to day functioning (Figure 5.3). This compares to 65% for HRPs in the 2020 CTOS. Concerning caring responsibilities, 28% acknowledged that they cared for a dependent.

Figure 5.3: Respondents' disability status and caring responsibilities
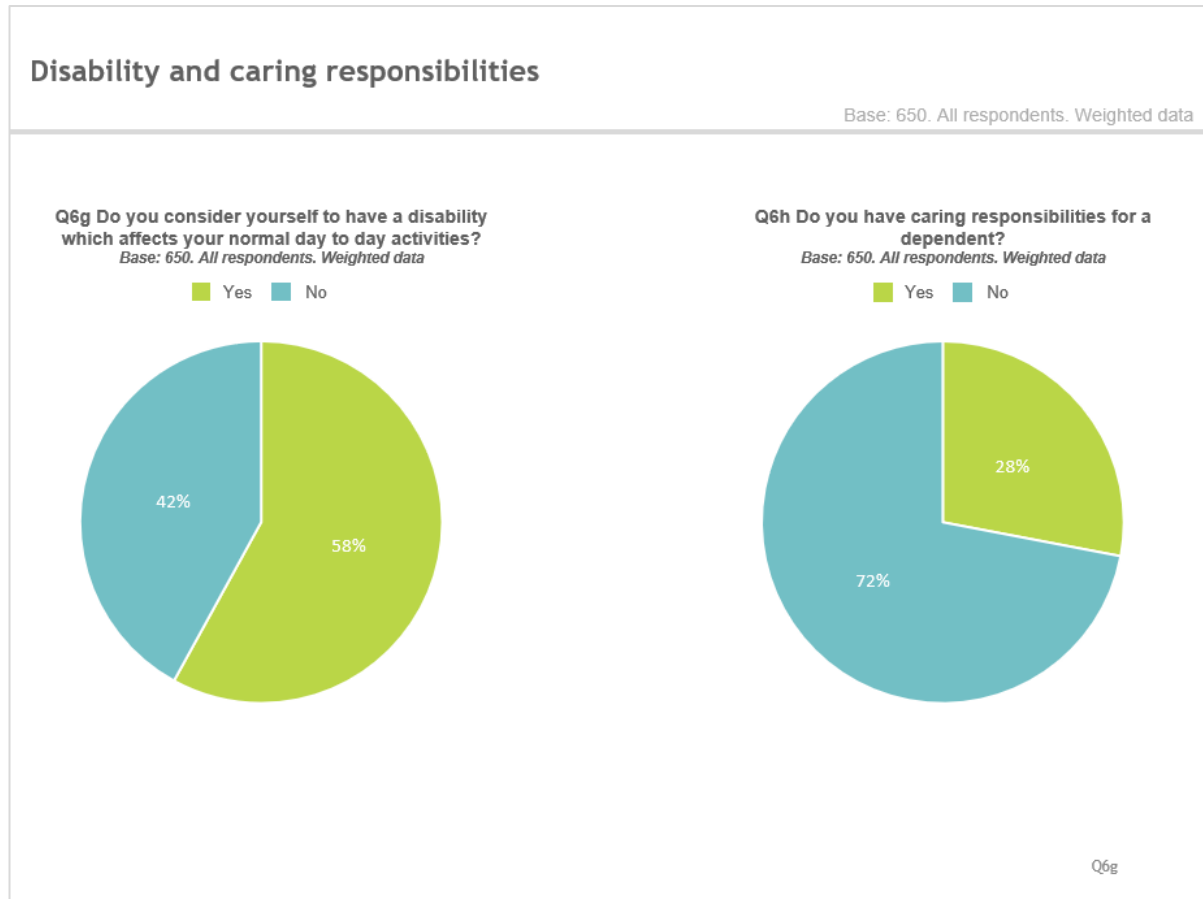
Employment status is one of the key socio-economic indicators collected during the survey to assist with creating an accurate demographic profile of the respondents. As shown in Figure 5.4, the majority of respondents were economically inactive due to permanent sickness or disability (47%), looking after family/home (20%), short/long term unemployment (8%), and retirement (3%). In contrast, only 20% of respondents collectively were economically active (this compares to 22% in the 2020 CTOS), for the most part in full-time employment (13%), followed by part-time (6%) and self-employment (1%). Given the presented findings, this seems to suggest that economic inactivity could contribute to tenancies being terminated prematurely. Insufficient income associated with disability payments or income insecurity could compound tenants' already difficult personal circumstances, which in turn may lead to them being in a position where they are unable to prioritise managing of their housing arrangements.

Figure 5.4: Respondents' employment status
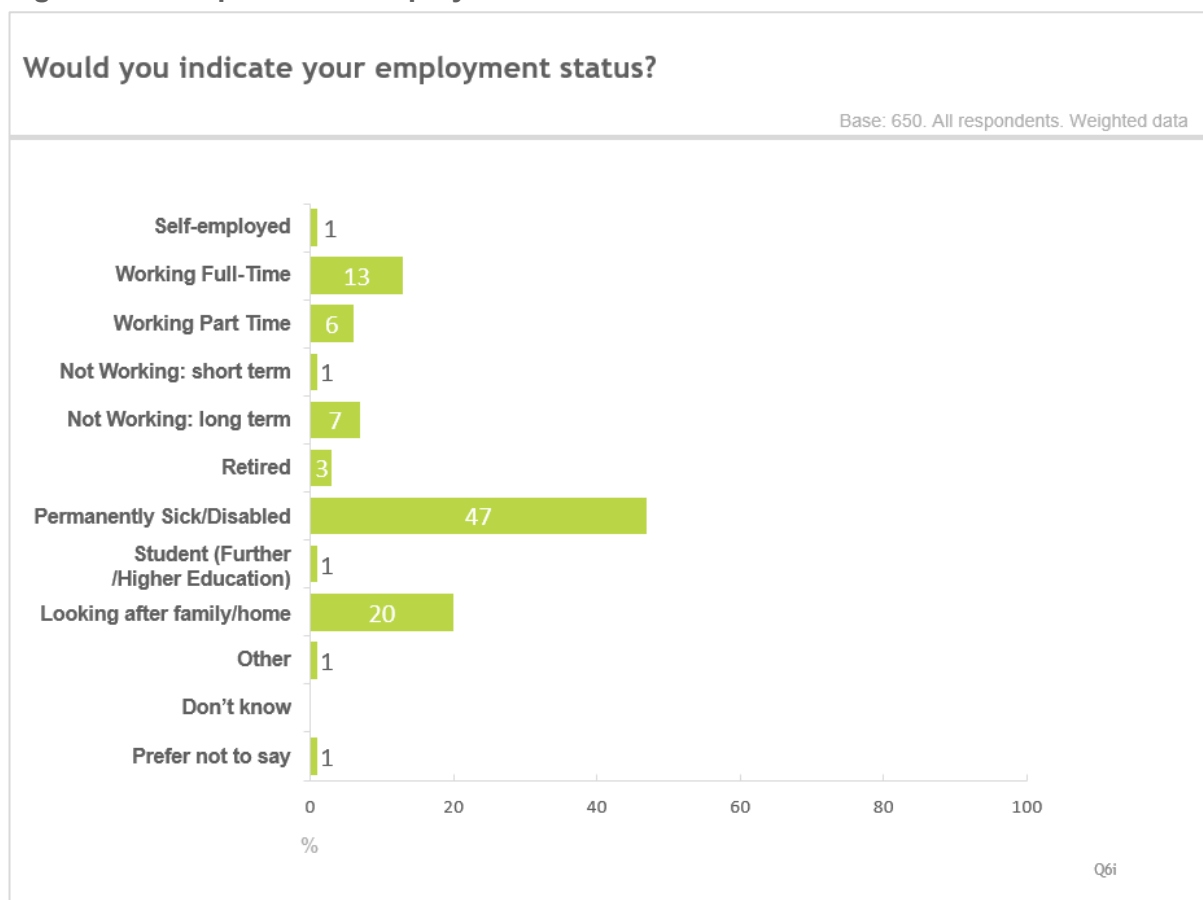
Analysis of the final set of personal and social characteristics showed that 98% of the respondents were of white ethnicity (this compares to 99% in the 2020 CTOS), and 96% identified themselves as heterosexual. With respect to religious beliefs, Figure 5.5 shows that 39% of respondents were of Protestant background, whereas 21% identified as Catholics. Overall, 27% of respondents reported no religious affiliation.

Figure 5.5: Respondents' religious background
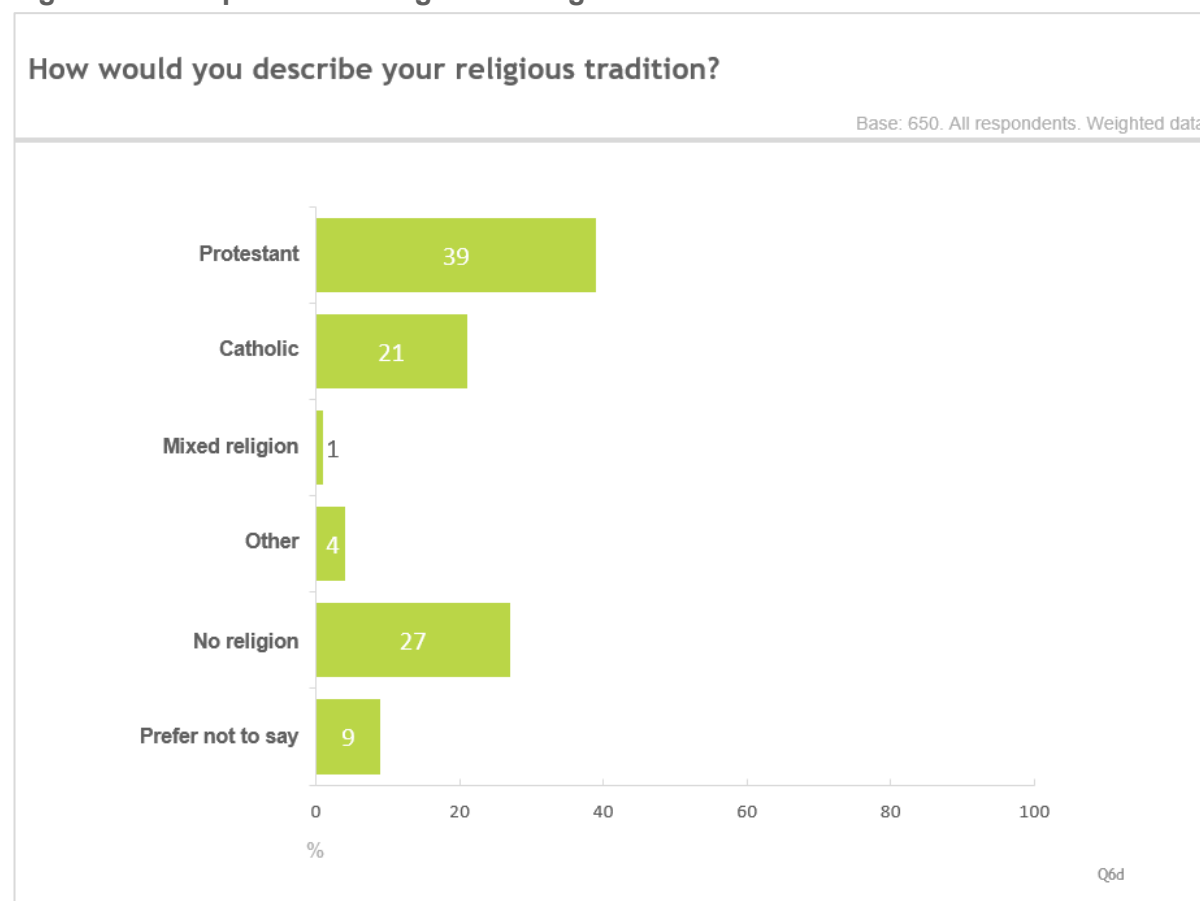
Current & future housing arrangements

To complete a comprehensive characterisation of the respondents, and conclude the demographic profiling, this subsection examined the survey items that related to housing arrangements. More specifically, the survey enquired about tenants' current accommodation and captured their aspirations for future housing.

Regarding respondents' current housing arrangement, the results showed that 41% continued their housing journey in the social sector by renting from the NIHE, and a further 11%, from an alternative social housing provider (Figure 5.6). Just over a fifth of all respondents (21%) were renting in the private rented sector, while 12% were living with family or friends at the time of the survey taking place. Overall, only 4% were owner occupiers, whereas 9% said they were homeless or residing in temporary accommodation. These findings suggest that despite having terminated their tenancies, many respondents continued to be a client of the NIHE, which in turn indicates that the NIHE provided alternative housing options to tenants after their failed tenancies. In relation to those respondents who decided to rent privately or move in with

family and/or friends, it could be that they did not want, or could not continue, to be clients of the NIHE after they terminated a tenancy, and thus were required to consider alternative housing options.

Only a small fraction of the respondents were owner occupiers; this seems to suggest that, for these former NIHE tenants, social housing was an affordable and temporary arrangement which facilitated their progress towards home ownership.

Figure 5.6: Respondents' current housing arrangements
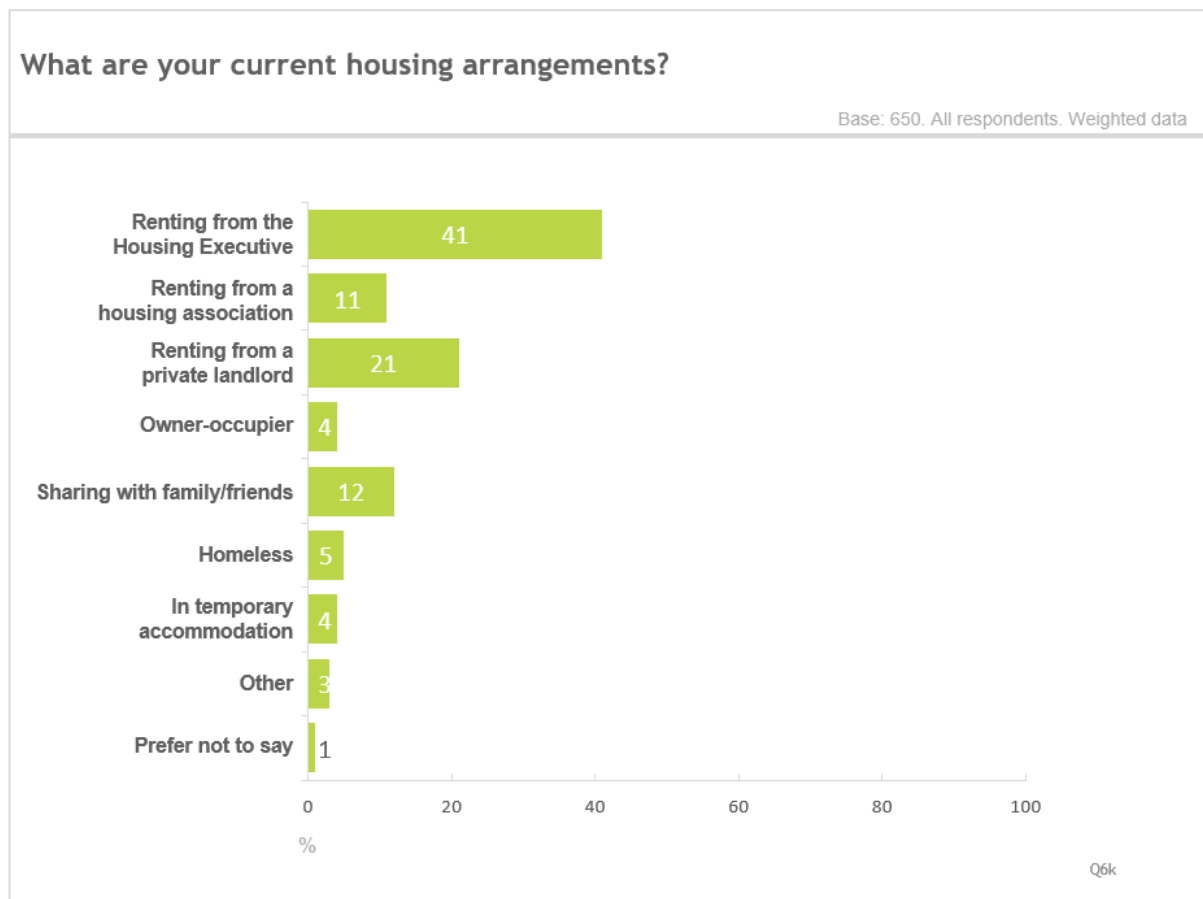
Considering that some respondents indicated they were in temporary housing while awaiting a permanent offer (30 in total), the type of accommodation they were in was examined in further detail. For the most part (64%), the temporary accommodation was sourced by the NIHE, with 39% of respondents housed in hostels, 18% in private rented accommodation (single lets), and 7% in hotels/B&Bs. Almost a fifth of those in temporary accommodation (18%) sourced hostels/hotels independently of the NIHE (Figure 5.7).

Figure 5.7: Accommodation type (temporary housing)

What type of accommodation are you in?

Base: 30. Those currently in temporary accommodation. Weighted data

Accommodation type	%
Hostel accommodation sourced by HE	39
Temporary private rental sourced by HE	18
Hotel/ B&B sourced by HE	7
Self-referral hostel/ hotel/ B&B not provided by HE	18
Prefer not to say	18

Q2u
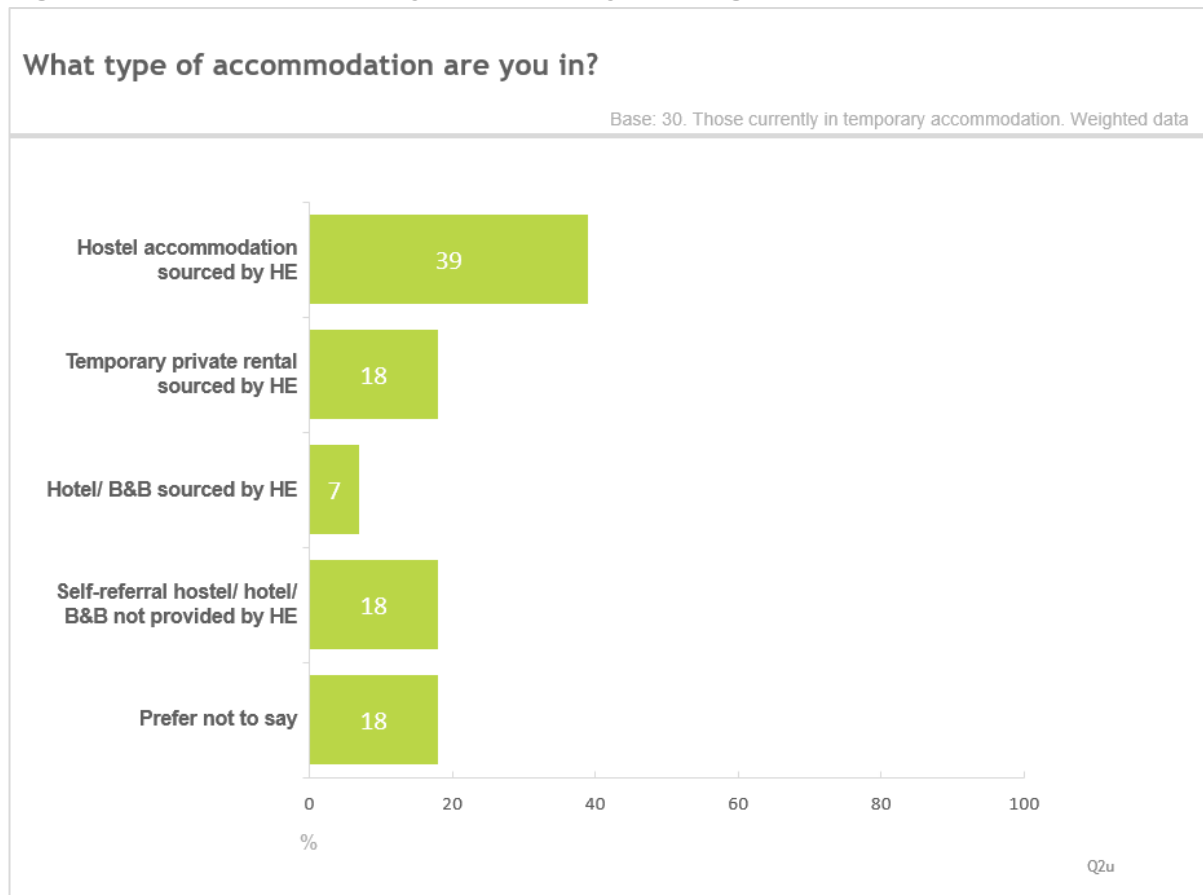
Lastly, as respondents' housing aspirations were analysed, the findings showed that for more than half of the respondents (55%) the intention was to rent from the NIHE during the upcoming five years, and a further 11% indicated they would like to rent a property from a housing association (Figure 5.8). This means that overall, two thirds of the respondents were considering occupancy within the social sector in the next five years. In contrast, just over a fifth of the surveyed individuals (22%) implied that their housing aspirations were associated with the private sector: 11% believed they would be renting privately; and the other 11% had a desire to become homeowners (Figure 5.8).

Figure 5.8: Respondents' 5-year housing aspirations
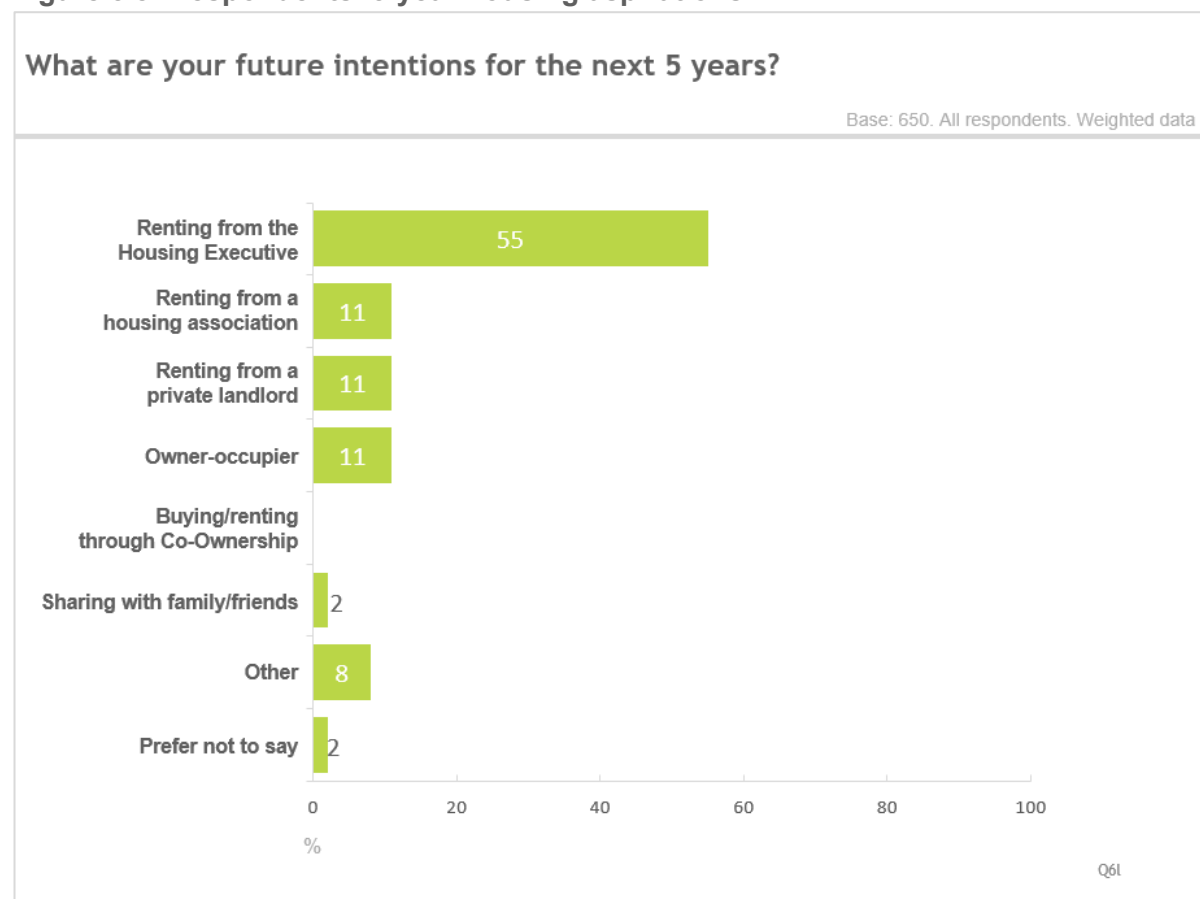
Details of the terminated tenancy

Moving on from respondents' profile, this subsection examines all the available variables that relate to the terminated tenancies. More specifically, it focuses on the analysis of the physical characteristics associated with the allocated properties and their suitability, and also those elements beyond the immediate environment and neighbourhood, such as availability of support and overall satisfaction with the tenancy.

Property and location

With regards to the location of the properties for which tenancies were terminated, Table 5.1 highlights that there was a disproportionate number of terminations (>1% point) compared to the NIHE's housing stock in the following Areas:

- Belfast (North) (+2% points);

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- North Down & Ards (+3% points);
- South Antrim (+2% points); and
- East (+4% points).

Interestingly, there was a disproportionately *lower* percentage of terminations (<1% point) in West Belfast (-7% points), West (-3% points) and South (-2% points).

These findings are indicative of region-specific differences pertaining to tenancy terminations and also highlight the most at-risk areas of failed tenancies. Having insight into the locations where tenancies are more likely to be terminated could have further implications regarding appropriation of resources, meaning that accessible additional support or services for tenants in the high tenancy failure areas could, to an extent, reduce the risk of these tenancies breaking down.

Table 5.1: NIHE housing stock compared to terminations

Administrative Area	NIHE housing stock	Terminations (2018-2021)	% Point difference
Belfast (North)	7%	9%	+2%
Belfast (South and East)	11%	11%	0
Belfast (West)	12%	5%	-7%
Lisburn and Castlereagh	6%	6%	0
North Down & Ards	7%	10%	+3%
South Down	6%	6%	0
South	9%	7%	-2%
South West	4%	5%	+1%
Mid Ulster	5%	6%	+1%
South Antrim	7%	9%	+2%
East	7%	11%	+4%
West	10%	7%	-3%
Causeway	8%	9%	+1%
Total	*100%*	*100%*	

When the type of properties for which the terminations occurred were analysed, almost half (47%) were flats, followed by 24% in terraced homes (Figure 5.9).

There were a disproportionate number of terminations amongst tenants who had been living in ground floor and upper floor flats and maisonettes when compared with the NIHE's housing stock (49% vs 21% of NIHE stock).

The fact that flats are highly associated with tenancy failures is not surprising and could be due to close proximity with other tenants residing in the building, which could lead to tensions and conflict.[14] Further, it is widely recognised that these property types are not in high demand, and overall, tenants do not have a desire to occupy them long-term. Rather, these are perhaps considered as temporary arrangements and therefore only initially accepted as no alternative options are available at the time.

Figure 5.9: Terminated property type

Property type

Base: 650. All respondents. Weighted data

	Terminated	NIHE Housing stock
Terraced house	24	
Detached house	5	
Semi-detached house	7	36% / 57%
Bungalow	15	21%
Flat (Ground floor)	21	10%
Flat (upper floor)	26	
Maisonette	2	28% / 11%

Q1b

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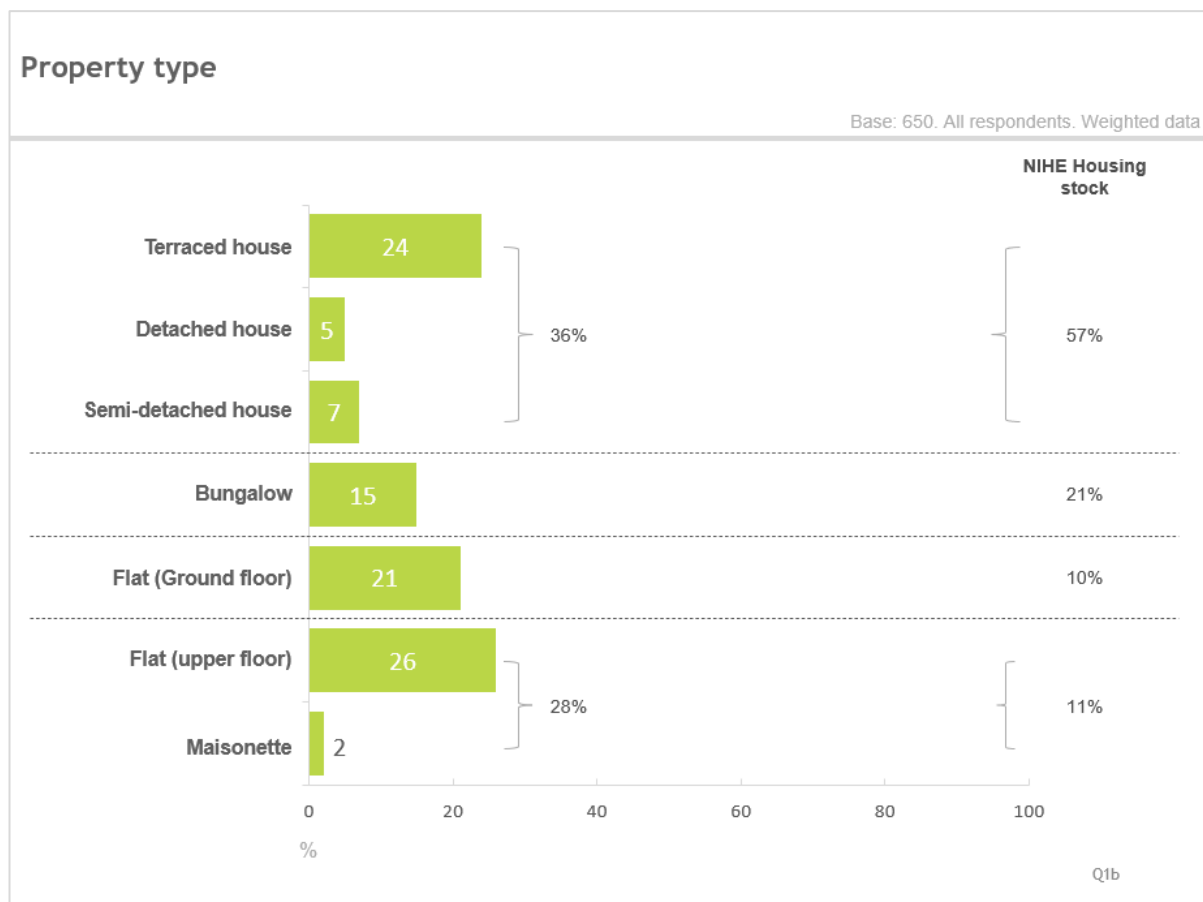
[14] Supporting evidence comes from the qualitative interviews, discussed in the next Section of the report

Concerning property size, the analysis showed that 49% of the properties for which tenancies were terminated had two bedrooms, and a further 26% were one-bedroom dwellings (Figure 5.10). Homes with four or more bedrooms were least likely to have tenancies terminated.

Comparing these figures with the NIHE's housing stock shows that there were a disproportionate number of terminations amongst tenants who had been living in one and two bedroom properties.

Figure 5.10: Terminated property size

How many bedrooms were in the dwelling?

Base: 650. All respondents. Weighted data

	Terminated	NIHE Housing stock
4 or more	2	5%
3	22	43%
2	49	39%
1	26	12%
Prefer not to say	1	

Q1c
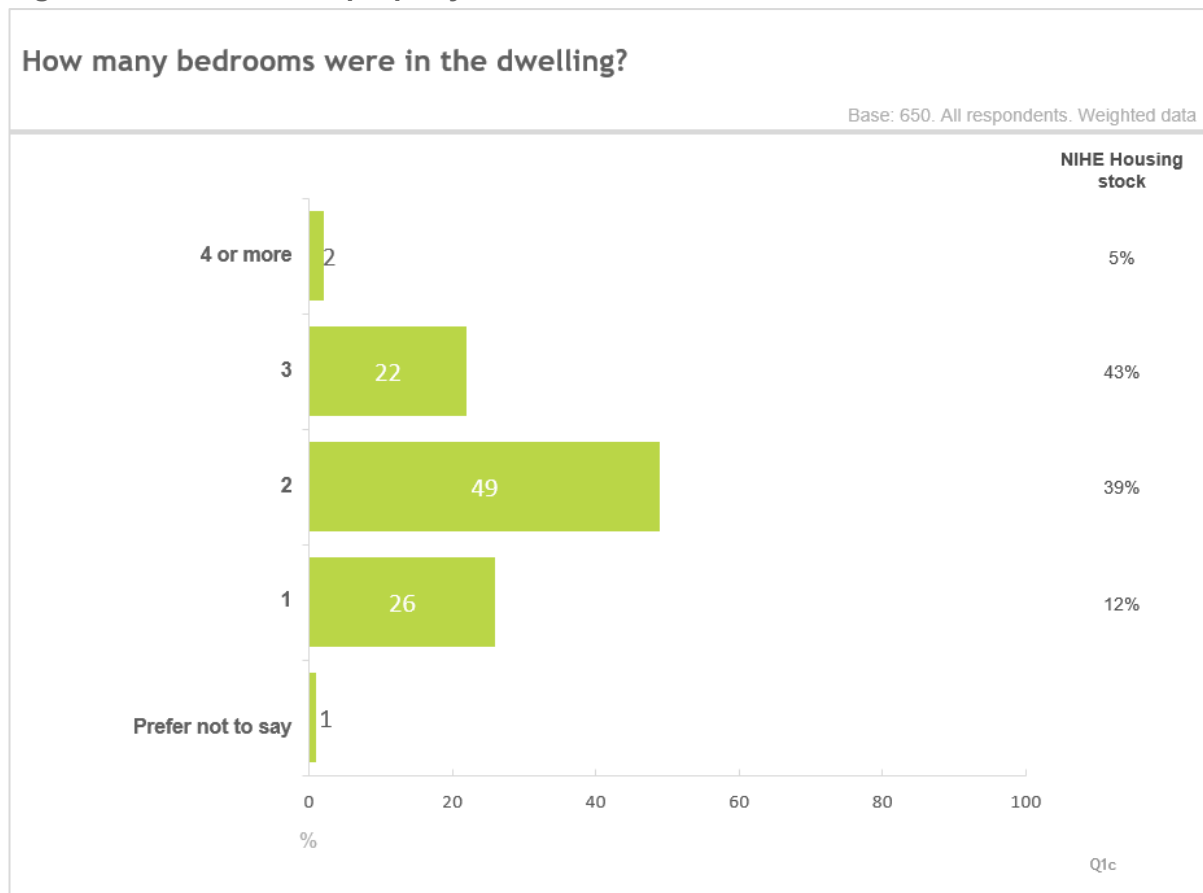
Tenants and their households

The analysis of tenants' age as presented in Figure 5.11 reveals that more than half (55%) were under 35 at the time of property allocation, 17% were between 35 and 44 and just over a fifth (22%) were between 45 and 64. This indicates that most of the respondents were allocated their now terminated tenancy at a fairly young age, which could in turn suggest that age plays a role in tenants being unable to sustain their housing arrangements.

Figure 5.11: Tenant's age at property allocation

What age you were when you were allocated that tenancy?

Base: 650. All respondents. Weighted data

- 65 plus: 3
- 45-64: 22
- 35-44: 17
- 16-34: 55
- Don't know/can't remember: 3

Q1d
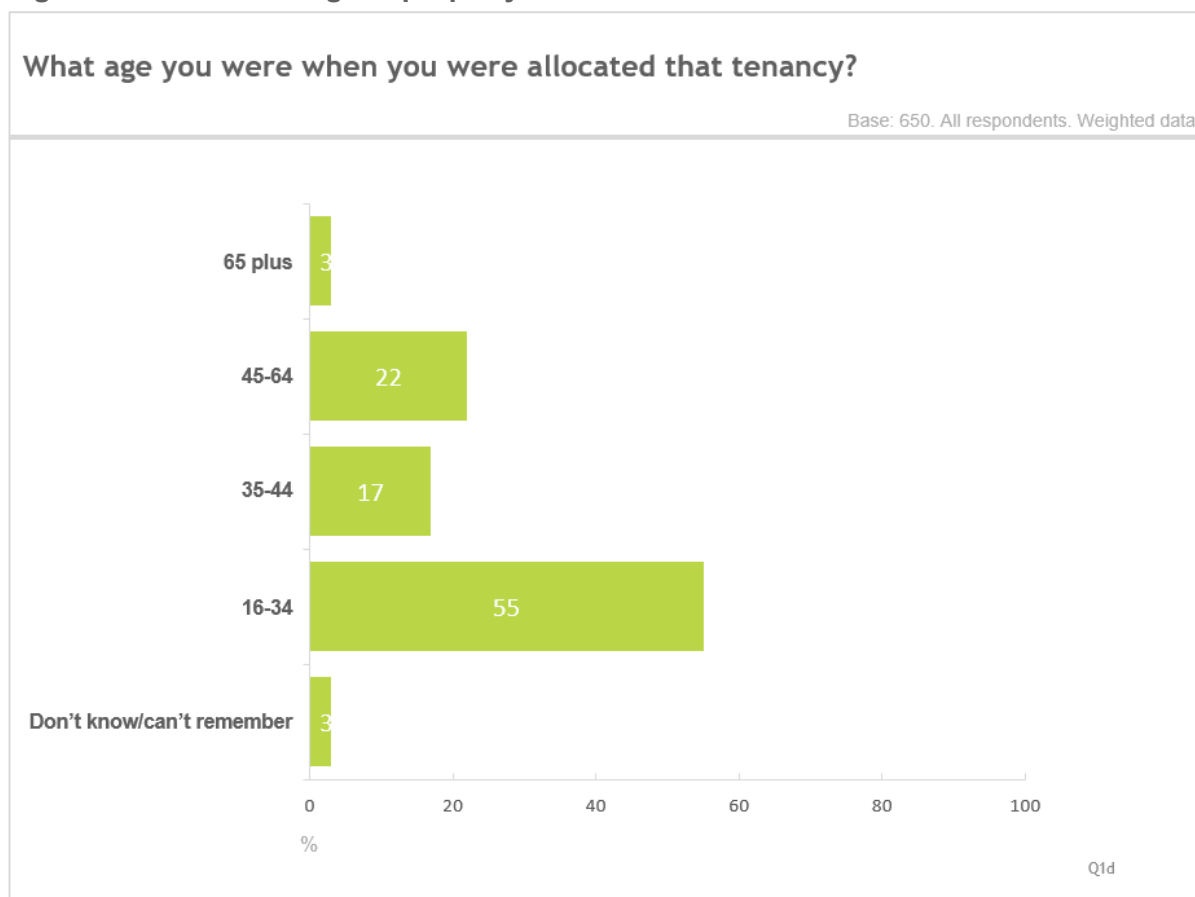
Following from this, the length of the terminated tenancies was examined. As demonstrated in Figure 5.12, one fifth of all terminated tenancies were shorter than 6 months, and just under a quarter (23%) failed between 6 months and 1 year. Further, those that were terminated between 1 and 2 years accounted for 30% of all failed tenancies. This evidence indicates that tenancies are most likely to break down in the first year after their commencement, and suggests that adequate support for tenants during the first year could be vital in preventing tenancies from failing.

Figure 5.12: Length of terminated tenancies

How long did you live at that address before ending the tenancy?

Base: 650. All respondents. Weighted data

Category	%
Longer than 5 years	3
3-5 years	4
25-36 months	21
13-24 months	30
7-12 months	23
4-6 months	10
0-3 months	10
Don't know	1

Q1e

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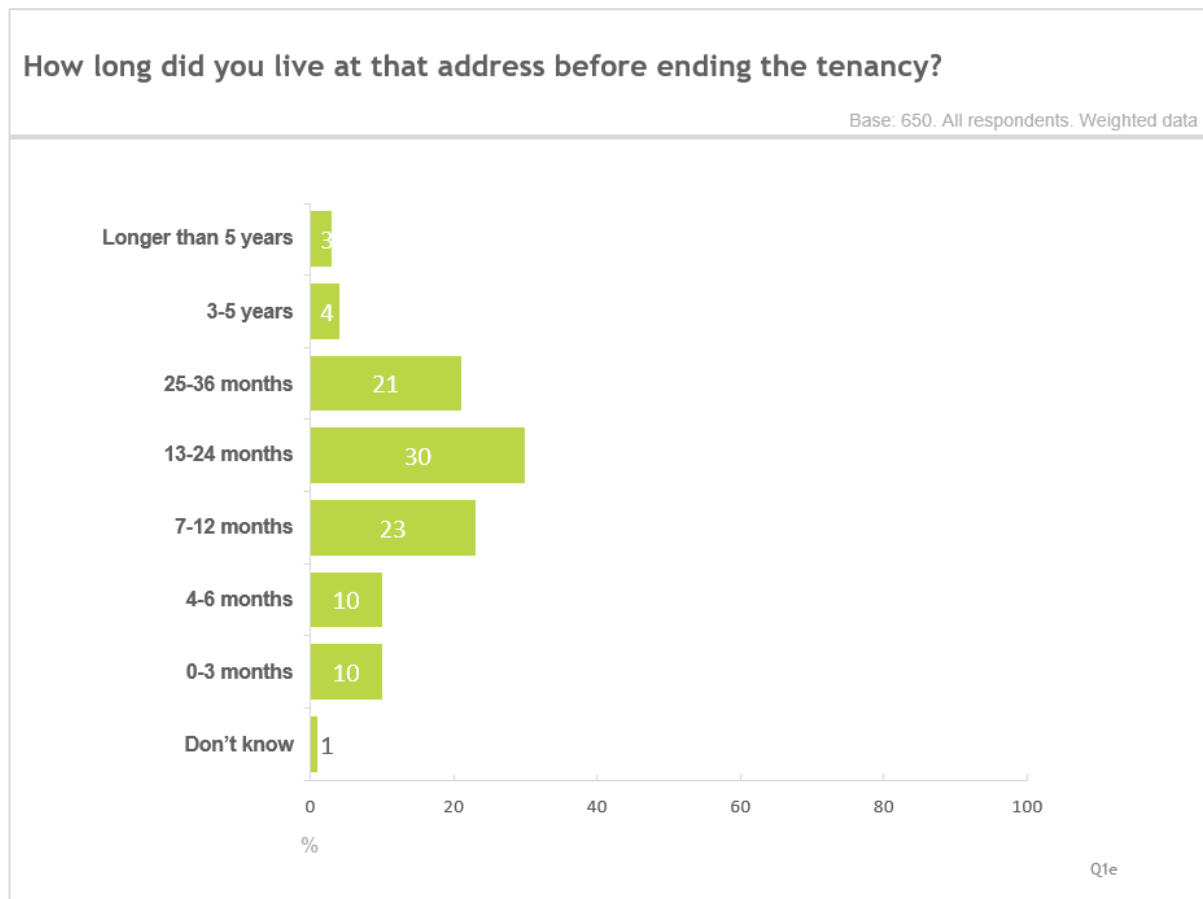
With regards to the property allocation route, almost half of all tenants (48%) were housed as homeless and had full duty applicant status, whilst 45% were on the general waiting list (Figure 5.13). Given the conditions in relation to eligibility, homelessness (having nowhere to live), priority need and intentionality that must be satisfied in order to meet the legal definition of homelessness, it is somewhat concerning to observe high levels of terminated tenancies among this cohort.

Figure 5.13: Tenants' property allocation route

In which of the following ways were you allocated your accommodation?

Base: 650. All respondents. Weighted data

- I had been on the general waiting list (but not homeless): 45
- Housed as homeless (FDA): 48
- Transfer/exchange: 10
- Don't know: 1
- Prefer not to say: 1

[1] Multiple choice question

Q1f

In relation to household composition, the results show that half of all the terminated tenancies were initiated by single person households, and a further 23% by 2-person households ('Total' bar, Figure 5.14). In contrast, the lowest rates of failed tenancies are among households with 3 persons and more (27%). These findings indicate that households consisting of a traditional family unit are the least likely to terminate their tenancies, whereas single-person households are most likely to do so. In terms of the latter households, this could perhaps be mitigated by providing tailored support to address the specific needs of individually renting tenants.

The three upper bars in Figure 5.14 provide more detailed information on the membership of the households represented by all the respondents who took part in the survey. Only 5% of respondents said their household contained a person aged 65 or over; around three quarters (77%) lived in a household containing only one adult between the ages of 16 and 64, and more than half (58%) had no children in their household.

Figure 5.14: Household composition

How many people live in your household?

Base: 650. All respondents. Weighted data

Legend: 0 | 1 | 2 | 3 | 4 or more

Adult(s) (aged 65 years and over): 95, 5

Adult(s) (aged between 16 and 64 years): 5, 77, 17, 1

Child(ren) (aged between 0 and 15 years): 58, 21, 10, 7, 4

Total: 50, 23, 13, 14

Q1g
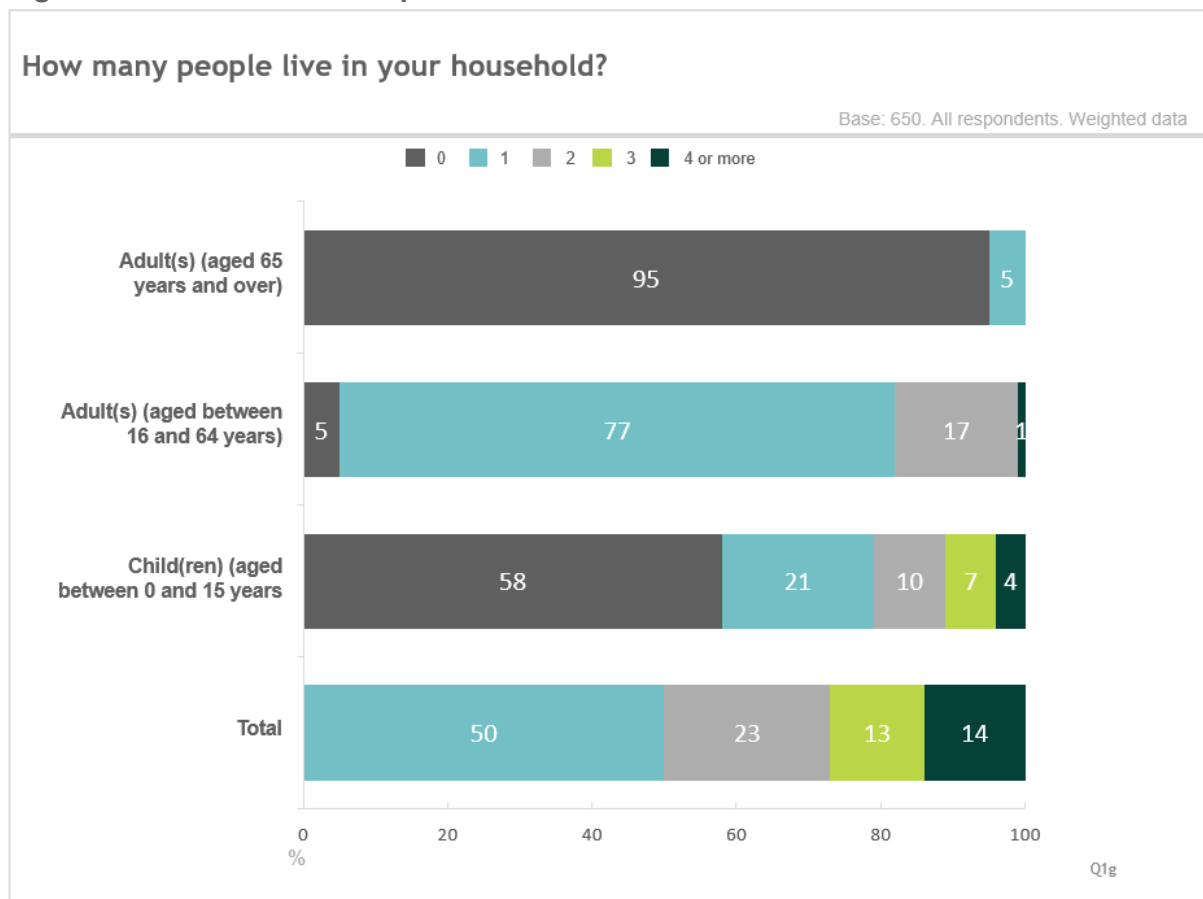
Regarding self-reported household type when the tenancy commenced, lone adults under 65 (47%) and lone parents (32%) were collectively the two groups accounting for the majority of the property allocations (Figure 5.15).

Figure 5.15: Household type at the start of tenancy

Which of the following best describes your household at the time you began your tenancy?

Base: 650. All respondents. Weighted data

Household type	%
Lone Adult below 65 years of age	47
Two Adults below 65 years of age	8
Three or more adults with no dependent children under 16 years old	1
Lone parent. One adult living with one or more dependent children under 16 years old	32
Two adults living with one or more dependent children under 16 years old	8
Two adults, at least one of whom is aged 65 years and over	1
One adult aged 65 years and over	3

Q1g

When changes in the household composition over the course of the tenancy were analysed, only 8% of respondents indicated that it altered in some way. More specifically, as shown in Figure 5.16, for 57% of those who reported a change, it involved the addition of one or more children to the household, and in a further 19% of cases, at least one adult. Overall, 25% households reported a *reduction* in household size.

These results suggest that whilst changes in household composition can certainly lead to tenancy terminations due to the properties being inadequate in meeting tenants' requirements, this was applicable to a small fraction of the tenants overall. This further adds to the complexity around failed tenancies and signifies that many factors beyond change of household structure contribute to unfavourable tenancy outcomes.

Figure 5.16: Changes in household composition during the tenancy

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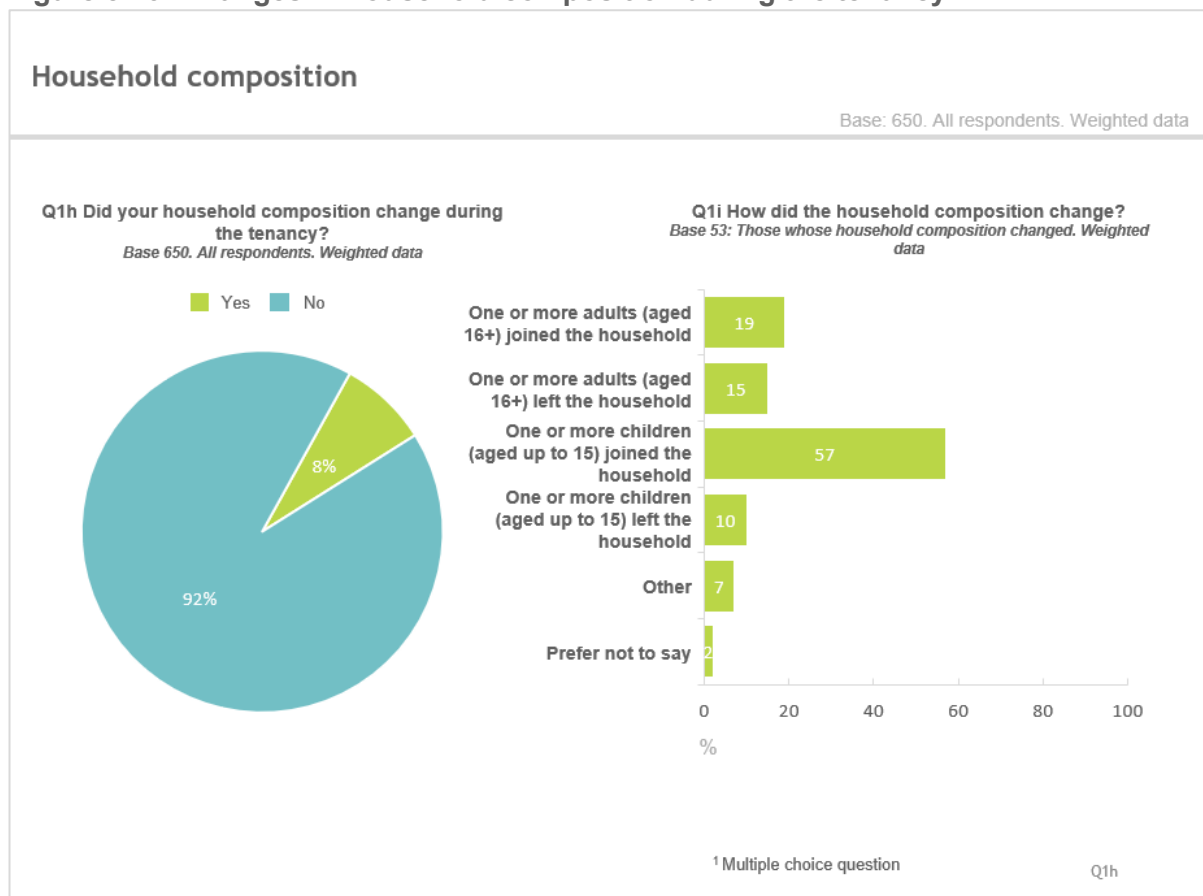
The analysis of tenants' employment status at the start of the tenancy showed that more than three quarters of all the tenants (76%) were economically inactive as opposed to 23% who were working full time or part time, or self-employed. (Figure 5.17).

Figure 5.17: Employment status at the start of the tenancy

What was your employment status at the time you were allocated the tenancy?

Base: 650. All respondents. Weighted data

Status	%
Self employed	
Employed full-time	15
Employed part-time	7
Not working – short term	3
Not working – long term	11
Retired	4
Student	
Permanently sick/disabled	39
Looking after family/home	19
Other	

Q1l
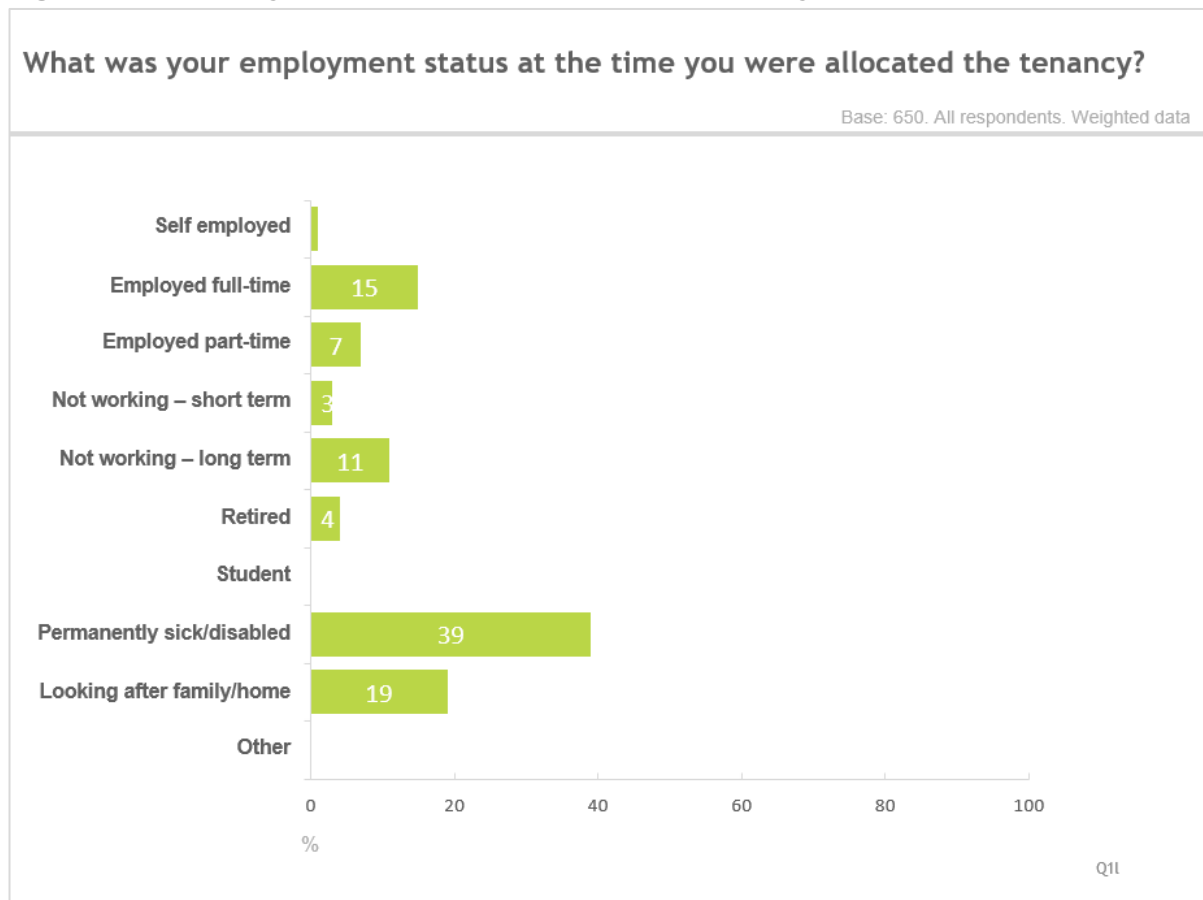
Neighbourhood

In this subsection, satisfaction with, and the issues experienced in, the immediate neighbourhood of the allocated property were assessed. When asked about the neighbourhood as a place to live, just over half (55%) were either satisfied or very satisfied with the location where the property was situated (Figure 5.18). However, 37% of tenants with failed tenancies reported being fairly or very dissatisfied with the neighbourhood where they were allocated the property.

Figure 5.18: Satisfaction with neighbourhood

Overall, how satisfied or dissatisfied were you with the neighbourhood in which the property was located, as a place to live?

Base: 650. All respondents. Weighted data

- Very satisfied: 37
- Fairly satisfied: 18
- Neither: 8
- Fairly dissatisfied: 7
- Very dissatisfied: 30
- Prefer not to say:

%

Q1j
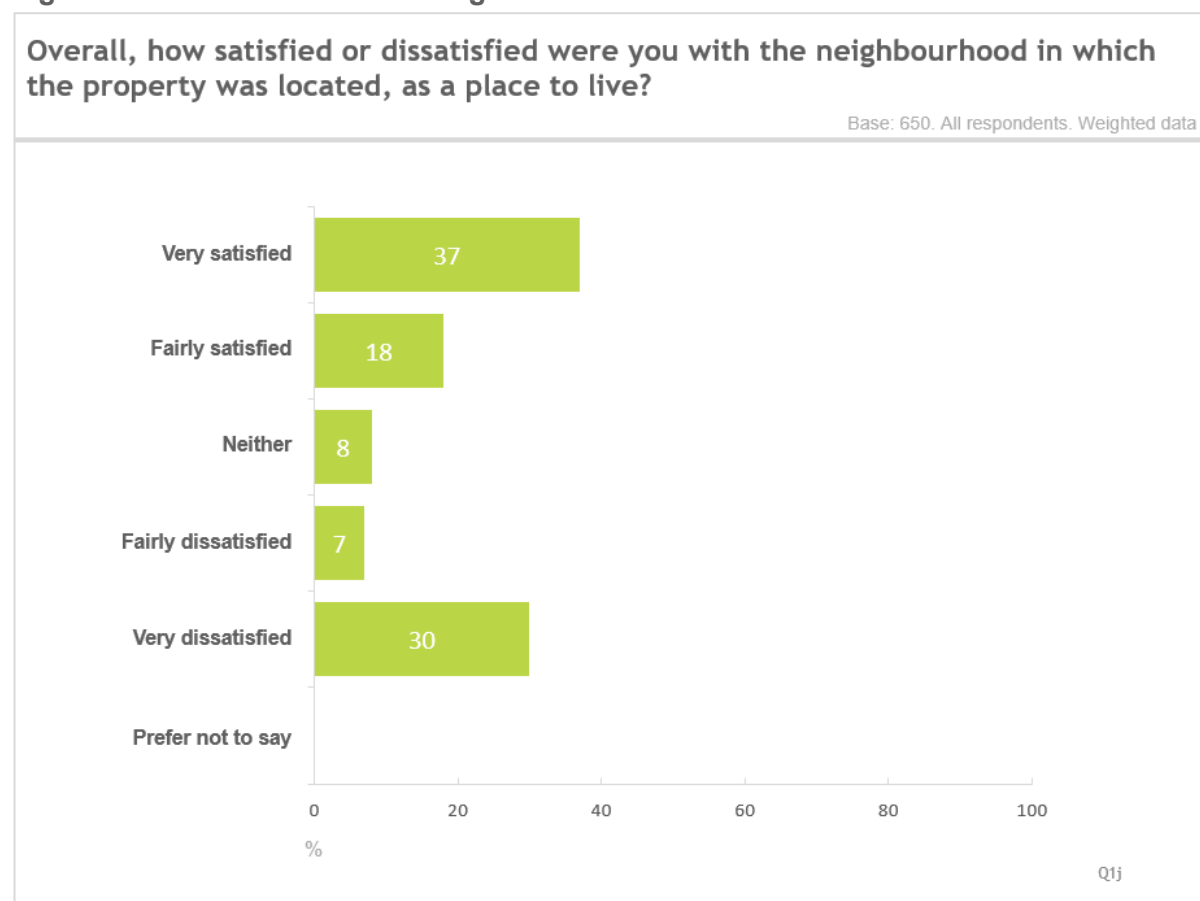
Following from this, respondents' views were further analysed to investigate the specific neighbourhood elements that led to tenants' dissatisfaction with the location as a place to live. The analysis showed that 38% of respondents reported anti-social behaviour as a source of their dissatisfaction (Figure 5.19). Thereafter, issues with neighbours (22%), feelings of intimidation (16%), safety concerns (16%), and drug use (15%) were identified as the most frequent problems observed by the tenants. General dislike of the area was a source of dissatisfaction reported by 9% of tenants, paramilitary activity an issue for 6%, and 5% perceived harassment as the main problem in their neighbourhoods.

The evidence seems to suggest that the sources of locational dissatisfaction are not, for the most part, related to the housing per se. Rather, the social issues reported by the tenants as occurring in their immediate environments are the main causes of concern.

Figure 5.19: Reasons for dissatisfaction with neighbourhood
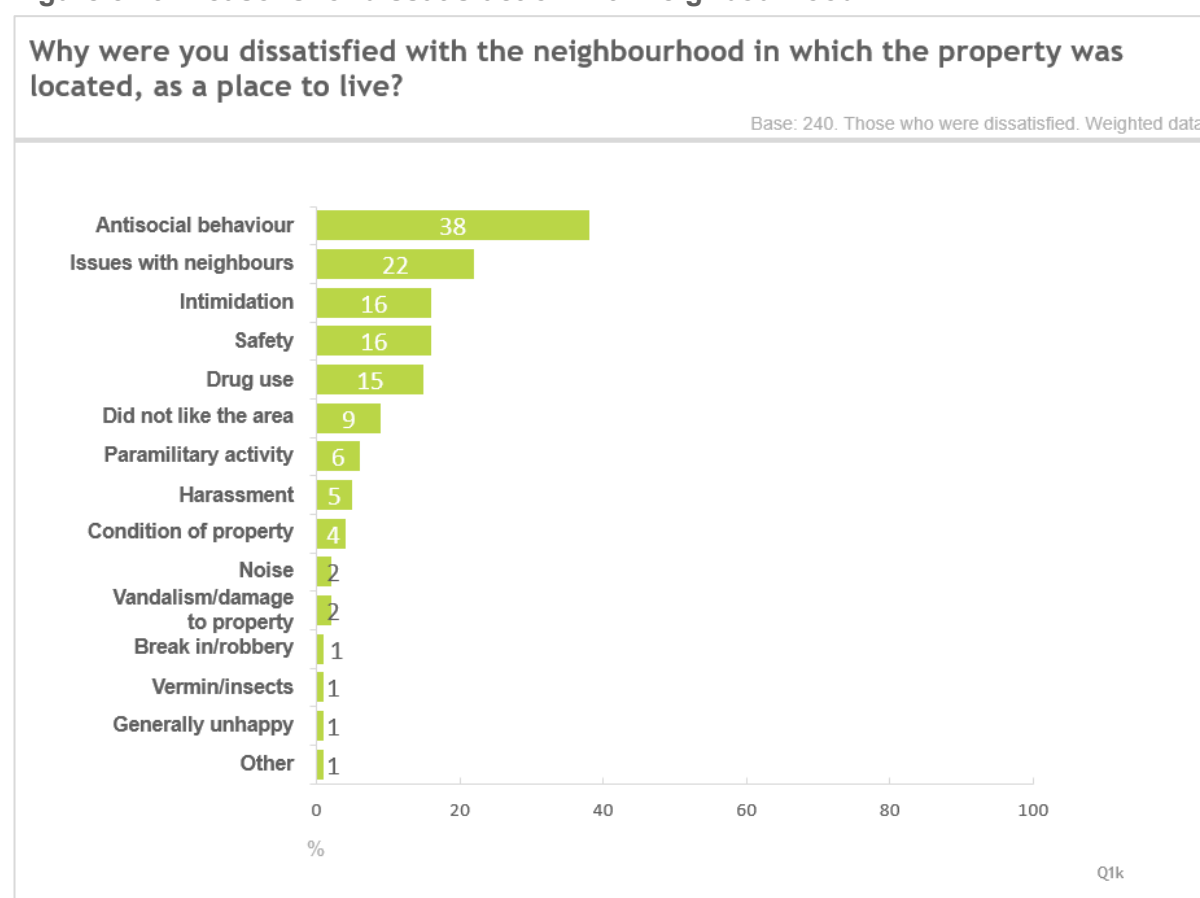
Awareness and uptake of support

This next subsection examines tenants' awareness and uptake of advice and support services offered by the NIHE. Table 5.2 shows the kinds of services of which respondents had most awareness. More specifically, 58% were familiar with visits or calls from a Patch Manager, 44% with support to apply for a transfer to a different property, and 32% were aware of the NIHE providing a settling in visit within the first few weeks of the tenancy. In contrast, the services that were associated with the lowest levels of awareness were financial advice (9%), support with application for benefits (11%), and advice on accessing other resources such as furniture (7%).

Those respondents who were aware of the support provided by the NIHE were further asked if the individual services were offered and, in turn, accepted by them. Based on the answers provided and presented at Table 5.2, a similar pattern of support awareness and recollection of offer is evident, meaning that the tenants were mainly informed of the visits from a Patch Manager (53%), support with transfer to a different property (35%), and early tenancy counselling (27%).

Unsurprisingly, support services that had been accepted also reflected this pattern. Respondents had received visits from Patch Managers (52%), property transfer support (34%), and early tenancy counselling (27%). Lower proportions were given support on how to arrange a direct exchange (10%), received support for minor or major adaptions (5%), and/or were provided with floating support, support with a benefit application, and/or advice on accessing resources (4% each).

Overall, the findings indicate that awareness and uptake of support offered by the NIHE predominantly centres around housing and financial services. Despite the availability of additional resources and expert advice in other domains, for the most part, tenants seem to be unaware that they can avail of alternative services.

Table 5.2: Awareness of services offered by NIHE

Type of support	Aware Yes %	Offered Yes %	Accepted Yes %
Floating support or other referral to a charity or voluntary sector organisation for housing support	9%	6%	4%
Early tenancy counselling or 'settling in visit'	32%	27%	27%
Visits or calls from Patch Manager	58%	53%	52%
Minor or major adaptations	14%	7%	5%
Support to apply for a transfer	44%	35%	34%
Support on how to arrange a direct exchange	18%	11%	10%
Money or financial advice from the Housing Executive	9%	3%	2%
Money or financial advice from another organisation	6%	2%	1%
Support with a benefit application	11%	5%	4%
Advice or information on accessing resources such as furniture	7%	5%	4%
A dementia friendly homes pack	1%	0%	0%
Link with local community group	4%	2%	1%
Other support not listed	2%	2%	2%

Although the open-ended data associated with tenants' uptake of support is somewhat limited, it seems to reflect the broader survey findings. As such, Figure 5.20 highlights that support sought by the tenants mainly related to property transfer (21%), charity (16%), personal safety (12%), and health (11%).

Figure 5.20: Open-ended responses in relation to housing support received

Can you tell me in a few words what the housing support was in relation to?

Base: 24. Those who accessed support. Weighted data

Category	%
Support with transfer	21
Charity support	16
Personal safety	12
Health support	11
Financial/benefit support	5
Issues with neighbours	3
Not sure	32

Q1p
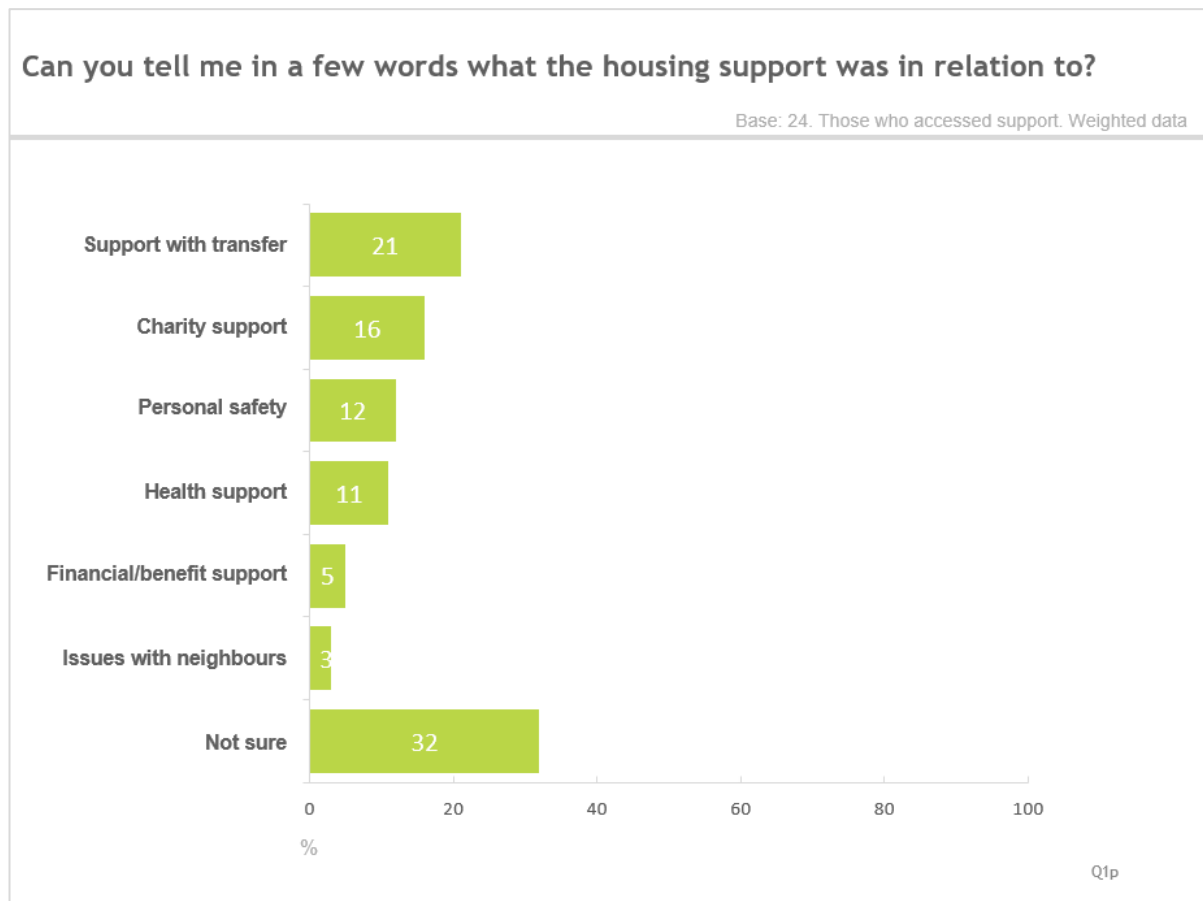
When data in relation to support non-uptake was examined, although also somewhat limited, it provided insights into respondents' reasons for not availing of the services offered by the NIHE. In that regard, more than half (58%) indicated that support was not required (Figure 5.21). Further, 18% noted that support type was not relevant, 6% did not understand what the service offered entailed, and another 6% were unable to fulfil support.

Figure 5.21: Tenants' reasons for not taking up support

Why were you unable to take up the advice or support that was offered?

Base: 27. Those who did not accept support. Weighted data

- Support was not required: 58
- Support was not relevant: 18
- Did not understand support: 6
- Unable to fulfil support: 6
- Would not have helped: 4
- Can't remember: 8

Q1q
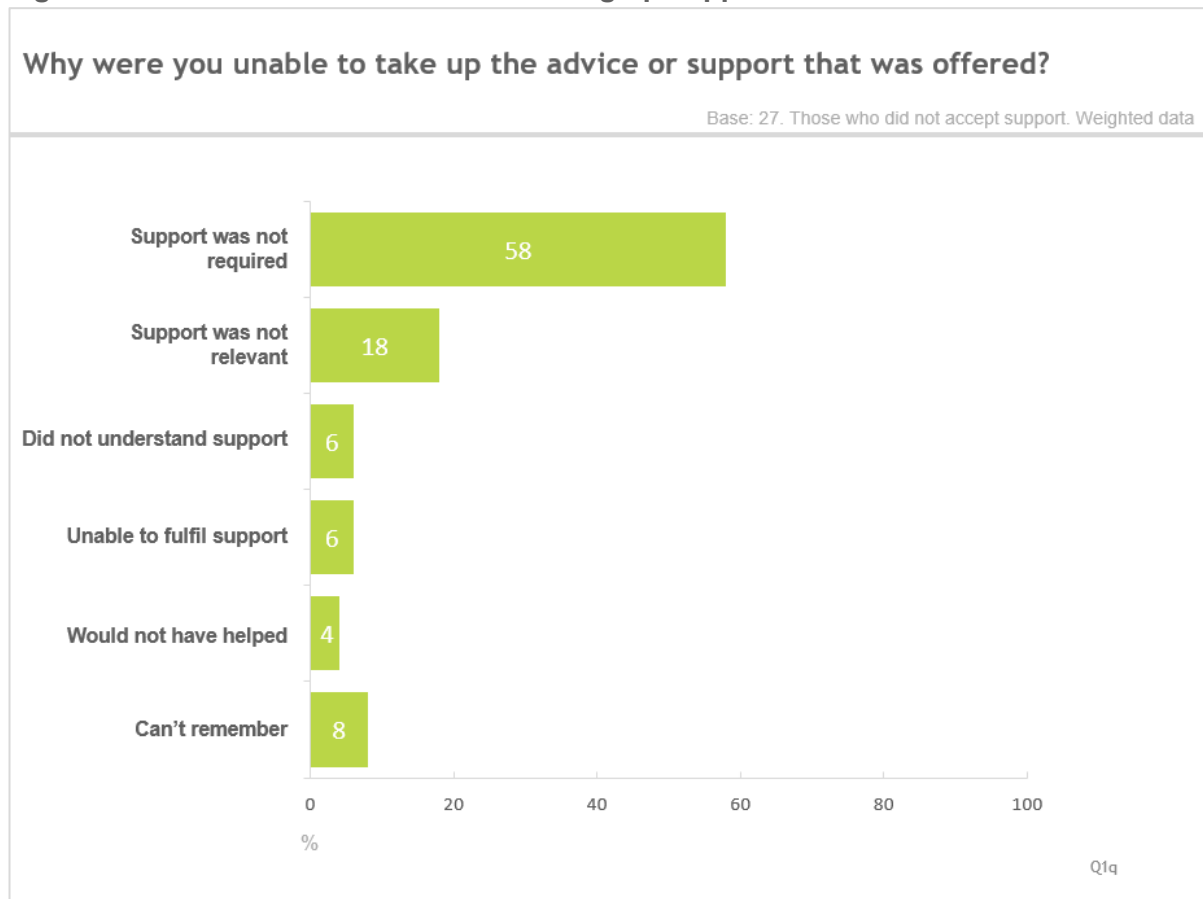
Lastly, tenants' views and opinions in relation to NIHE's performance on communications with their clients were examined. Respondents' ratings of how the Housing Executive informs and approaches its tenants were mixed. With respect to the specific items, the element that received highest approval ratings was in relation to provision of advice and necessary information at the start of the tenancy (48%), followed by keeping customers informed about things that might affect tenants (46%), and listening to clients (43%) (Figure 5.22). Accordingly, these components performed relatively better in relation to tenants' discontent, meaning fewer clients rated these as fairly or very poor.

The areas of NIHE's performance rated as the poorest were in relation to supporting tenants during difficulties and keeping in touch with tenants, with 47% of respondents rating both components as fairly or very poor. Overall, the evidence suggests that although some aspects of NIHE's performance are rated reasonably well, there is almost an equal level of dissatisfaction with them. This in turn indicates that to improve clients' perceptions, the NIHE should consider reviewing their communications and approach in providing support to prospective and current tenants.

Figure 5.22: Respondents' ratings of the Housing Executive's communications with tenants

In general, how good or poor do you feel the Housing Executive is at the following?

Base: 630. All respondents. Weighted data

	Very poor	Fairly poor	Fairly good	Very good	Neither	Don't know
Keeping customers informed about things that might affect them as a tenant	28	15	17	29	10%	1%
Providing all the advice and info its tenants needs at the start of the tenancy	27	13	18	30	11%	1%
Getting to know its tenants and the issues they are dealing with	31	15	13	29	12%	1%
Listening to tenants	33	12	14	29	11%	1%
Supporting tenants when they encounter difficulties	35	12	13	28	10%	1%
Keeping in touch with tenants	35	12	13	28	12%	1%

Q1r

Termination of the tenancy

Whereas the previous section focused on analysis of the general characteristics associated with the now terminated tenancy, this section delves deeper and examines the factors contributing to its breakdown and quantitatively captures tenants' experiences and the processes involved.

Terminations reasons

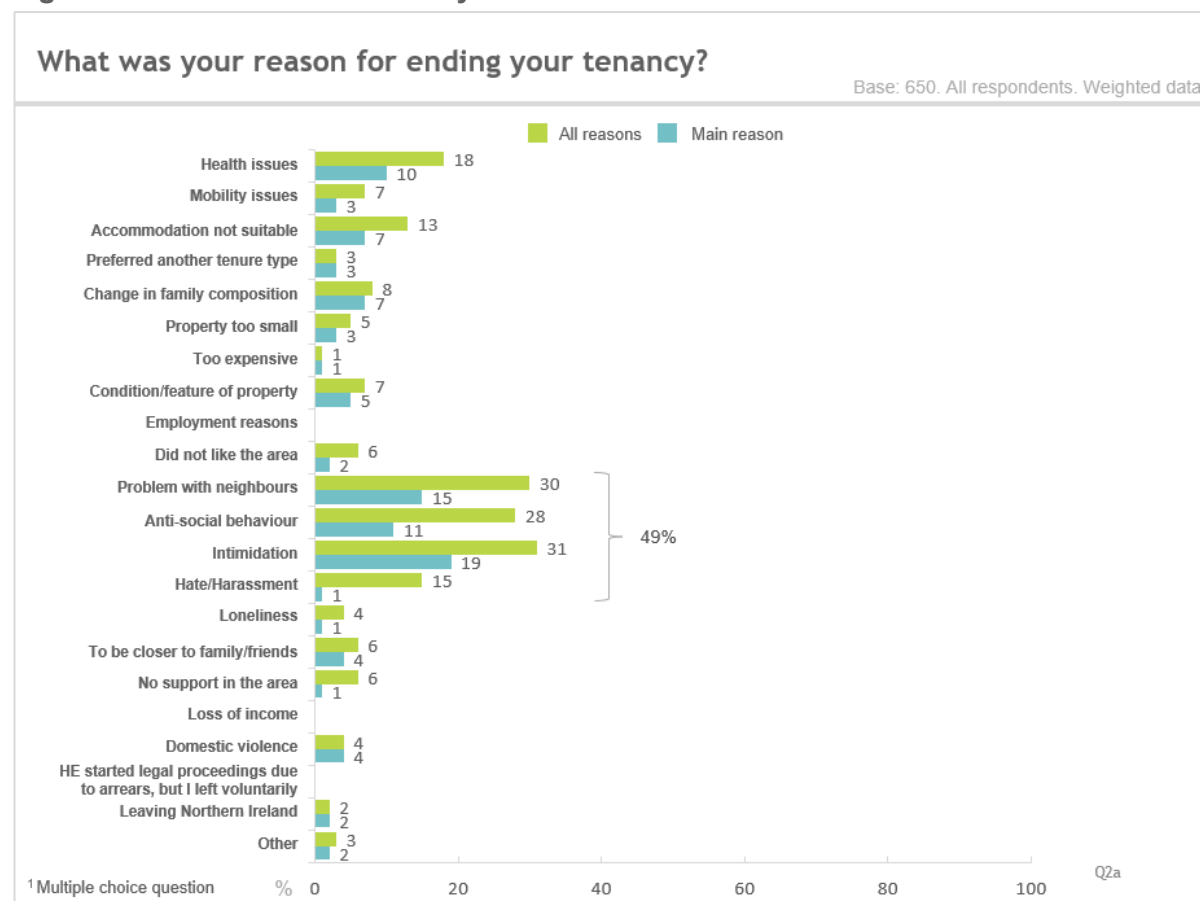In order to understand why NIHE tenancies end prematurely, all the contributing reasons as well as those directly leading to these outcomes were examined. When **multiple reasons** were analysed, the findings presented in Figure 5.23 highlight a particular group of four, socially oriented issues that at least partially led to tenancy terminations. More specifically, problems with neighbours (30%), instances of anti-social behaviour (28%), feelings of intimidation (31%), and feelings of harassment (15%) were among the most frequently reported reasons. In fact, perceived intimidation was the most frequently cited reason for ending a tenancy, which is indicative of this being a widespread problem among NIHE tenants. Thereafter, for 25% collectively health/mobility related issues led to their inability to sustain that particular tenancy, and 13% disclosed having issues with property suitability.

A similar pattern for the **main** tenancy termination reason is evidenced in the survey data, with feelings of intimidation being reported by 19% of respondents as the principal factor that ultimately led to their housing arrangements ending. Problems with neighbours (15%) and anti-social behaviour (11%) were the next most commonly-cited main reasons that respondents gave for tenancy breakdowns. Health/mobility issues also featured among the main reasons for ending the tenancies and, in combination, were reported by 13% of tenants, followed by accommodation being not suitable (7%), change in family composition (7%), and condition of the property (5%).

The evidence presented clearly indicates that external social influences are the main reasons why tenants experience difficulties sustaining their tenancies long term. Indeed, collectively, these reasons were cited by almost half (49%) of all respondents, which suggests that issues unrelated to the property itself or other housing-specific factors, have unsettling effects and can lead to disruptions in tenants' lives, as well as for the NIHE.

Figure 5.23: Reasons for tenancy terminations

What was your reason for ending your tenancy?

Base: 650. All respondents. Weighted data

Legend: ■ All reasons ■ Main reason

Reason	All reasons	Main reason
Health issues	18	10
Mobility issues	7	3
Accommodation not suitable	13	7
Preferred another tenure type	3	3
Change in family composition	8	7
Property too small	5	3
Too expensive	1	1
Condition/feature of property	7	5
Employment reasons		
Did not like the area	6	2
Problem with neighbours	30	15
Anti-social behaviour	28	11
Intimidation	31	19
Hate/Harassment	15	1
Loneliness	4	1
To be closer to family/friends	6	4
No support in the area	6	1
Loss of income		
Domestic violence	4	4
HE started legal proceedings due to arrears, but I left voluntarily		
Leaving Northern Ireland	2	2
Other	3	2

{Problem with neighbours, Anti-social behaviour, Intimidation, Hate/Harassment} = 49%

[1] Multiple choice question   %

Q2a

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Focusing on the 'change in family composition' element (affecting 8% of respondents), a more detailed analysis shows that three reasons were predominately associated with tenancy terminations. Specifically, relationship breakdown was the reason for terminating the NIHE tenancy for 28% of this subgroup, followed by having a baby (24%), and thereafter, entering a new relationship/having a partner move in (21%) (Figure 5.24).

Indeed, these findings are not surprising and highlight that tenancy terminations where household composition is factored in are associated with changes in tenants' lives, thus leading to current arrangements being no longer suitable.

Figure 5.24: Follow-up to change in family composition

You answered yes to 'change in family composition'; which of the following would apply to your situation?

Base: 54. Those that ended their tenancy due to a change in family composition

Relationship breakdown: 28
New relationship/partner moved in: 21
Someone else joined the household: 3
Had a baby: 24
Someone left the household: (no value)
Other: 21
Prefer not to say: 2

Q2b
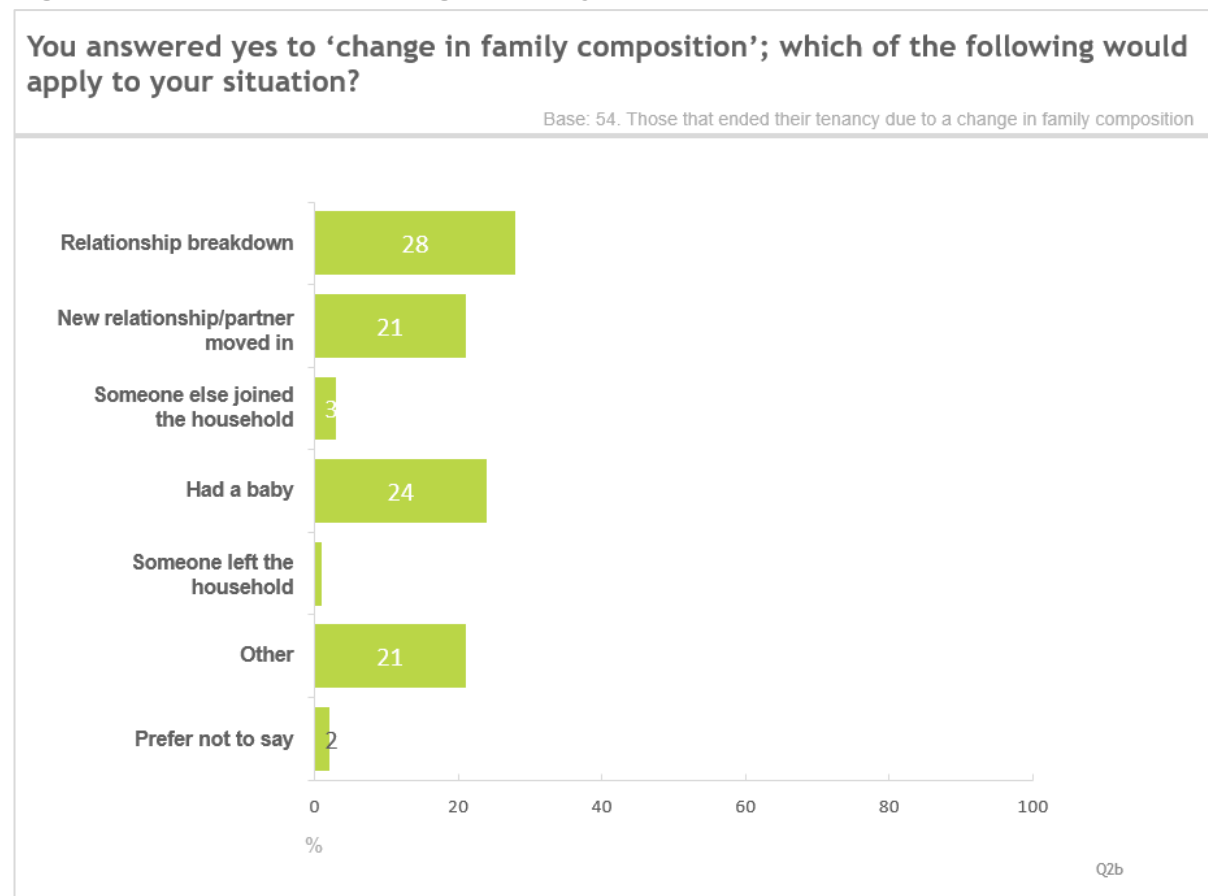
Upon analysing the 7% of respondents (46 in total) who said they ended their tenancy because the accommodation was unsuitable, the results show that insufficient size was the main reason to end the arrangement, as indicated by 26% of this subgroup (Figure 5.25). The other main reasons that were cited related to unspecified problems with the condition of the properties (14%), presence of condensation/damp (11%), stairs (8%), and health/disability (8%). Poor heating also featured as a reason, although only 3% identified this as the reason to terminate.

Figure 5.25: Follow-up to accommodation being unsuitable

You said the main reason you ended your tenancy was because the accommodation was unsuitable. Why was it unsuitable?

Base: 46. Those that said the accommodation was unsuitable
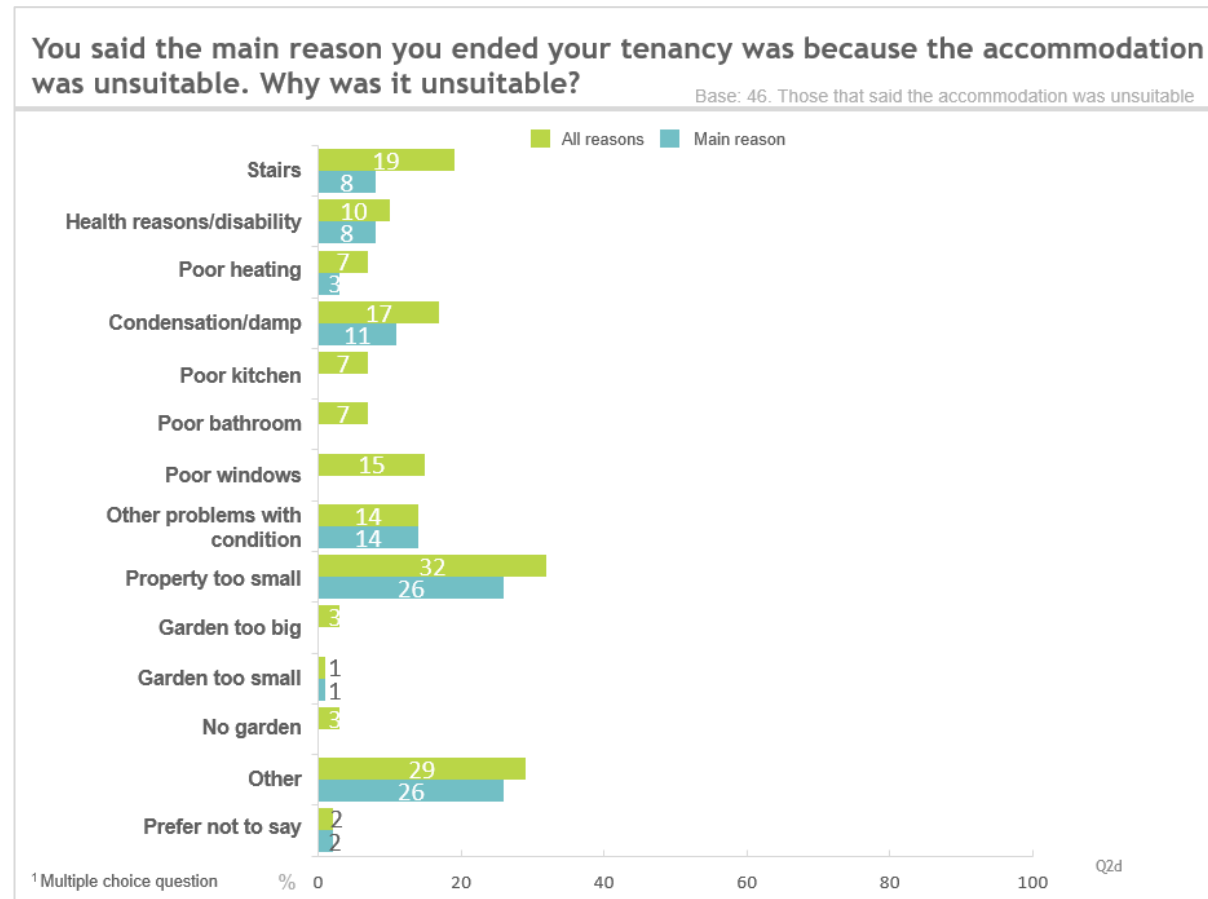
Given the broad range of housing-related reasons to terminate, it was important to examine how tenants navigated through these difficulties. Excluding the experiences of social issues in the neighbourhood – namely problems with neighbours, anti-social behaviour and perceived intimidation – the survey examined tenants' approach to addressing the issues, and in particular, whether they chose to contact their Patch Manager or other Housing Executive staff members to resolve them.
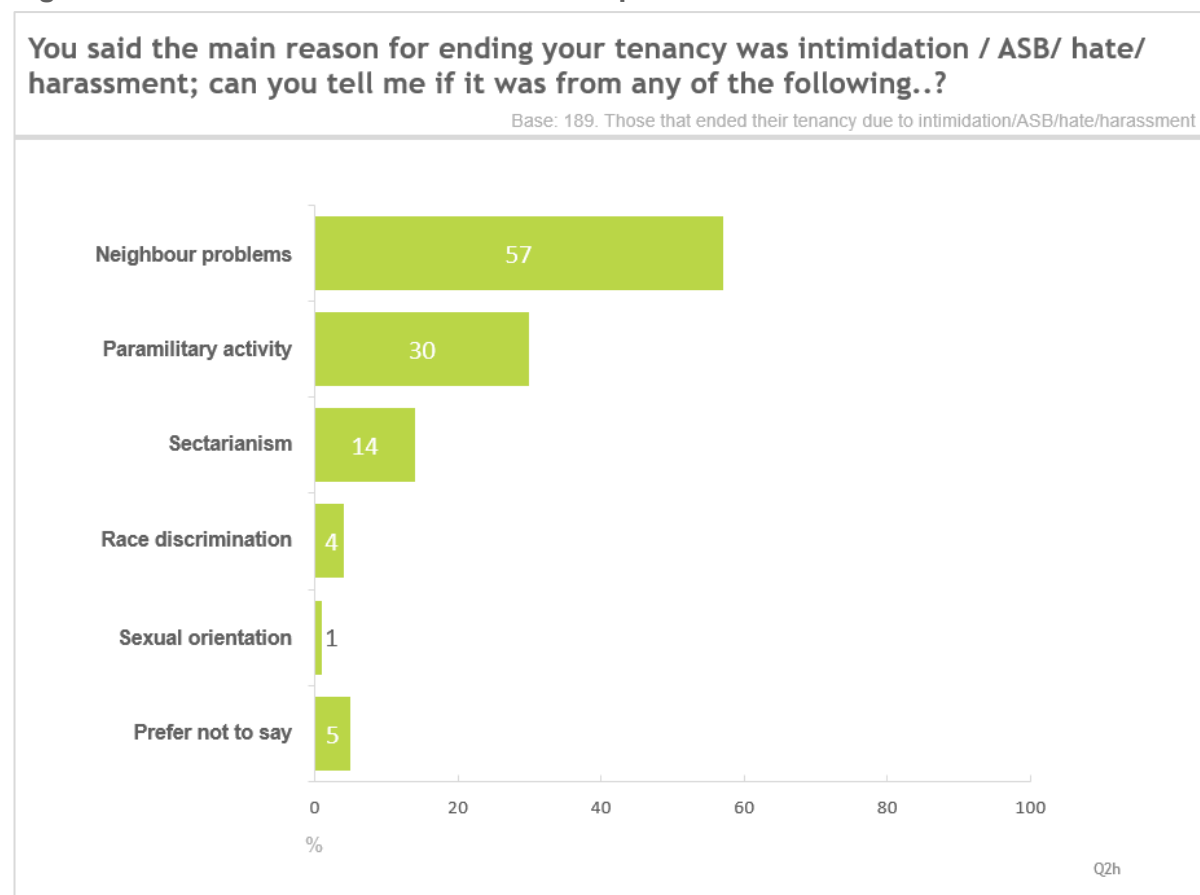
As shown at Figure 5.26, the majority of tenants (80%) said they had contacted the NIHE and attempted to engage with the organisation to resolve their problems. Of those, 57% indicated that temporary or permanent solutions to the problems were subsequently discussed.

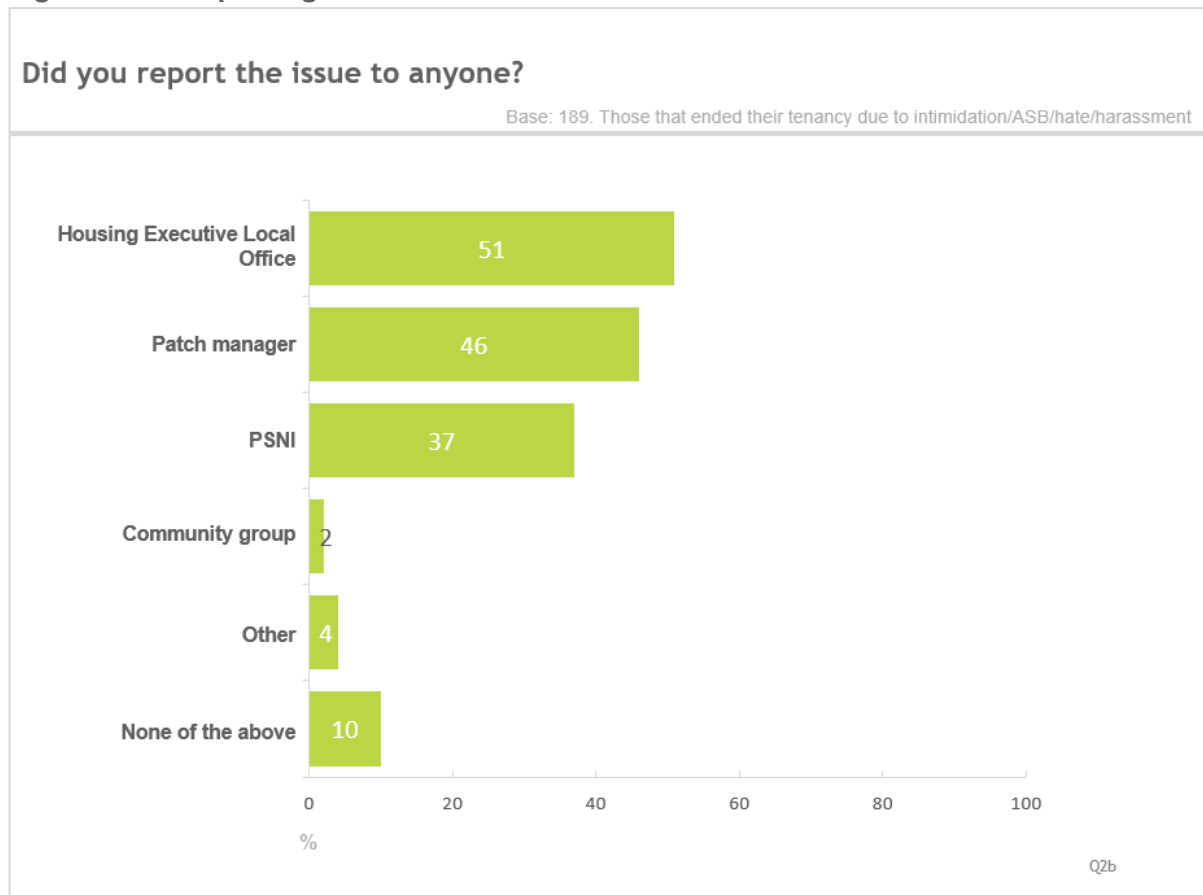**Figure 5.26: Informing of problems and NIHE's issue solving**

Moving on from the property-related reasons for termination, the social elements were examined in further detail. More specifically, where tenants expressed they experienced/witnessed instances of anti-social behaviour, intimidation or harassment, they were asked to stipulate what these experiences stemmed from. In that regard, the evidence presented at Figure 5.27 indicates that neighbour problems were an issue for more than half of respondents (57%). Paramilitary activity as a reason to terminate tenancy was reported by 30% of tenants, and sectarianism by 14%. Race discrimination and hate/harassment based on sexual orientation were the least likely to result in failed tenancies.

Figure 5.27: ASB/intimidation/harassment specified

You said the main reason for ending your tenancy was intimidation / ASB/ hate/ harassment; can you tell me if it was from any of the following..?

Base: 189. Those that ended their tenancy due to intimidation/ASB/hate/harassment

Category	%
Neighbour problems	57
Paramilitary activity	30
Sectarianism	14
Race discrimination	4
Sexual orientation	1
Prefer not to say	5

Q2h

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In addition to identifying the specific reasons for ending tenancies, respondents were asked if they disclosed the problems they experienced to the Housing Executive or any other external organisation (Figure 5.28). Just over half of the respondents who ended their tenancy due to perceived intimidation, anti-social behaviour or harassment (51%) contacted their local NIHE office, and 46% reached out to the Patch Manager responsible for the area where the property in question was situated. Outside of the NIHE, 37% of respondents reported the social issues in the area to PSNI, whereas only 2% decided to contact a community group. One in ten (10%) did not contact anyone.

Figure 5.28: Reporting ASB/intimidation/harassment

Did you report the issue to anyone?

Base: 189. Those that ended their tenancy due to intimidation/ASB/hate/harassment

Category	%
Housing Executive Local Office	51
Patch manager	46
PSNI	37
Community group	2
Other	4
None of the above	10

Q2b

Respondents who ended their tenancy due to perceived intimidation, anti-social behaviour or harassment and who indicated that they had reported the issue to someone were questioned in relation to their satisfaction with the problem reporting outcomes.

As highlighted at Figure 5.29, more than half of the respondents (58%) who attempted to draw attention to the social issues by reporting the problems to the housing and/or policing authorities indicated they were not satisfied with how their complaint was dealt with. The results show that half of the respondents (50%) were dissatisfied because they felt they received little or no help overall. Furthermore, 21% of respondents indicated dissatisfaction that they were either refused or did not qualify for a transfer. For 7%, the source of dissatisfaction was associated with lack of support to deal with the threats received from paramilitary organisations in the area.

Figure 5.29: Satisfaction with the problem outcome

Satisfaction with how intimidation/hate/harassment/antisocial behaviour is dealt with

Base: 171. Those that reported the issue. Weighted data

Q2j If yes, were you satisfied with how it was dealt with?
Base 171: Those who reported the issue. Weighted data

Yes   No   Can't remember/ prefer not to say

40%   58%   2%

Q2k If you weren't satisfied, can you tell me why?
Base 95: Those who were not satisfied. Weighted data

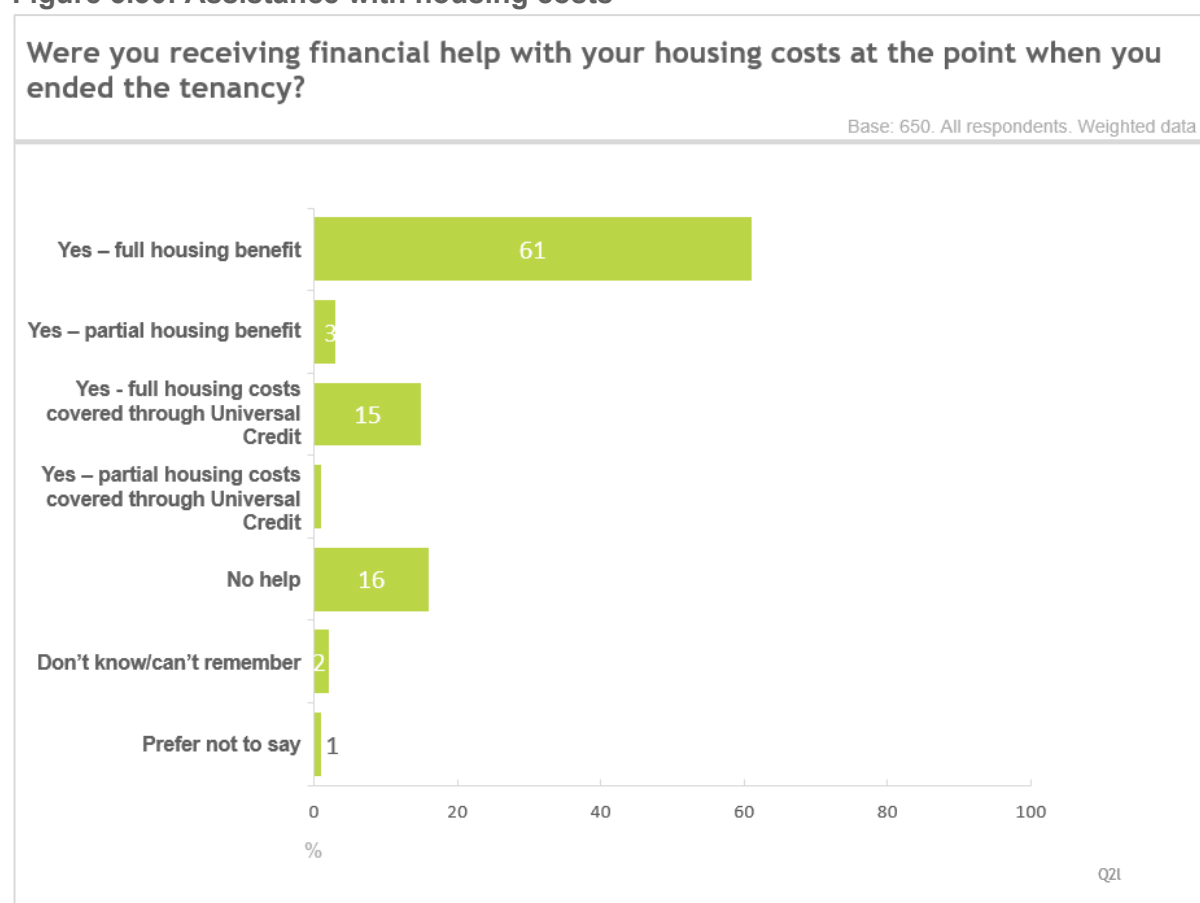|	
No/ little help	50
Unsuitable/refused transfer	21
Issue not resolved	8
Didn't help with paramilitary threats	7
Didn't listen	6
Poor advice	5
HE refused to support tenant	4
Didn't receive intimidation points	3
No immediate support	3
Passed around departments	2
Too slow to resolve issues	2
Didn't keep promises	1
Poor communication	1

Q2j

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Financial assistance during the tenancy

In order to ascertain the extent to which affordability was a factor in tenancy breakdown, the survey enquired about tenants' financial issues throughout the tenancy and their eligibility to avail of government assistance with housing costs.
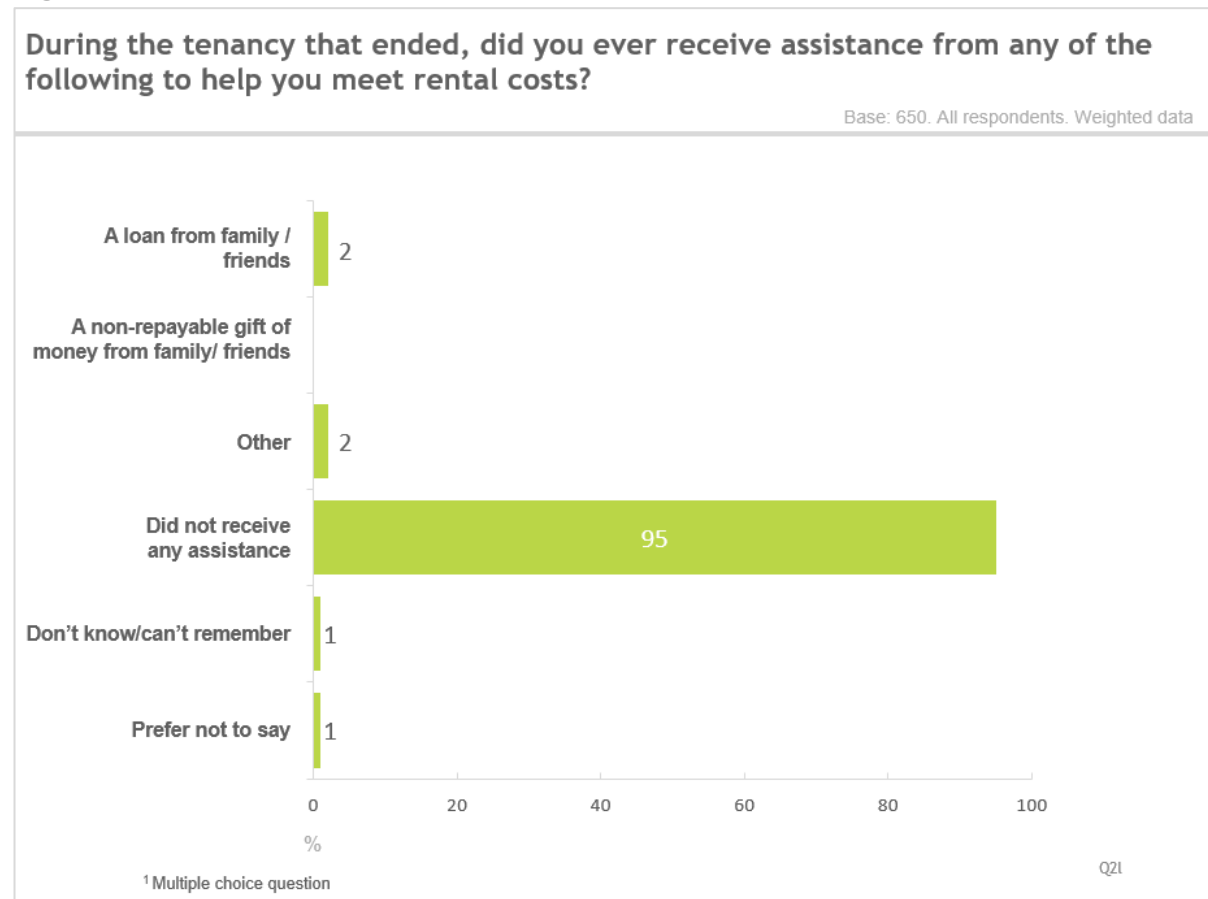
More than three quarters of respondents (76%) reported that, at the end of the tenancy, their rent payments were fully covered by either Housing Benefit or Universal Credit, and a further 4% had been receiving partial coverage (Figure 5.30). In contrast, 16% had not been receiving help to meet their housing costs.

Figure 5.30: Assistance with housing costs

Were you receiving financial help with your housing costs at the point when you ended the tenancy?

Base: 650. All respondents. Weighted data

| Category	%
Yes – full housing benefit	61
Yes – partial housing benefit	3
Yes - full housing costs covered through Universal Credit	15
Yes – partial housing costs covered through Universal Credit	
No help	16
Don't know/can't remember	2
Prefer not to say	1

Q2l

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In order to assess if tenants had any financial difficulties with meeting housing costs, they were subsequently asked about any additional monetary assistance received during the tenancy that had come to an end. While the vast majority of the tenants (95%) indicated they had not receive any further assistance with meeting rental costs, a small minority (2%) had taken out a loan from family or friends (Figure 5.31).

Figure 5.31: Additional sources of financial help

During the tenancy that ended, did you ever receive assistance from any of the following to help you meet rental costs?

Base: 650. All respondents. Weighted data

A loan from family / friends	2
A non-repayable gift of money from family/ friends	
Other	2
Did not receive any assistance	95
Don't know/can't remember	1
Prefer not to say	1

%

Q2l

¹ Multiple choice question

More specifically, respondents were asked if there were any financial issues that influenced their decision to end their tenancy. The evidence presented at Figure 5.32 demonstrates that for 96% of respondents, finances were not a key influence. Only 2% of tenants indicated that they were unable to sustain their tenancies due to rent arrears, and a further 2% were affected by changes or a shortfall in the amount of benefits they received.

Figure 5.32: Financial issues as a reason to terminate tenancy

Were there any financial issues that influenced your decision to end the tenancy?
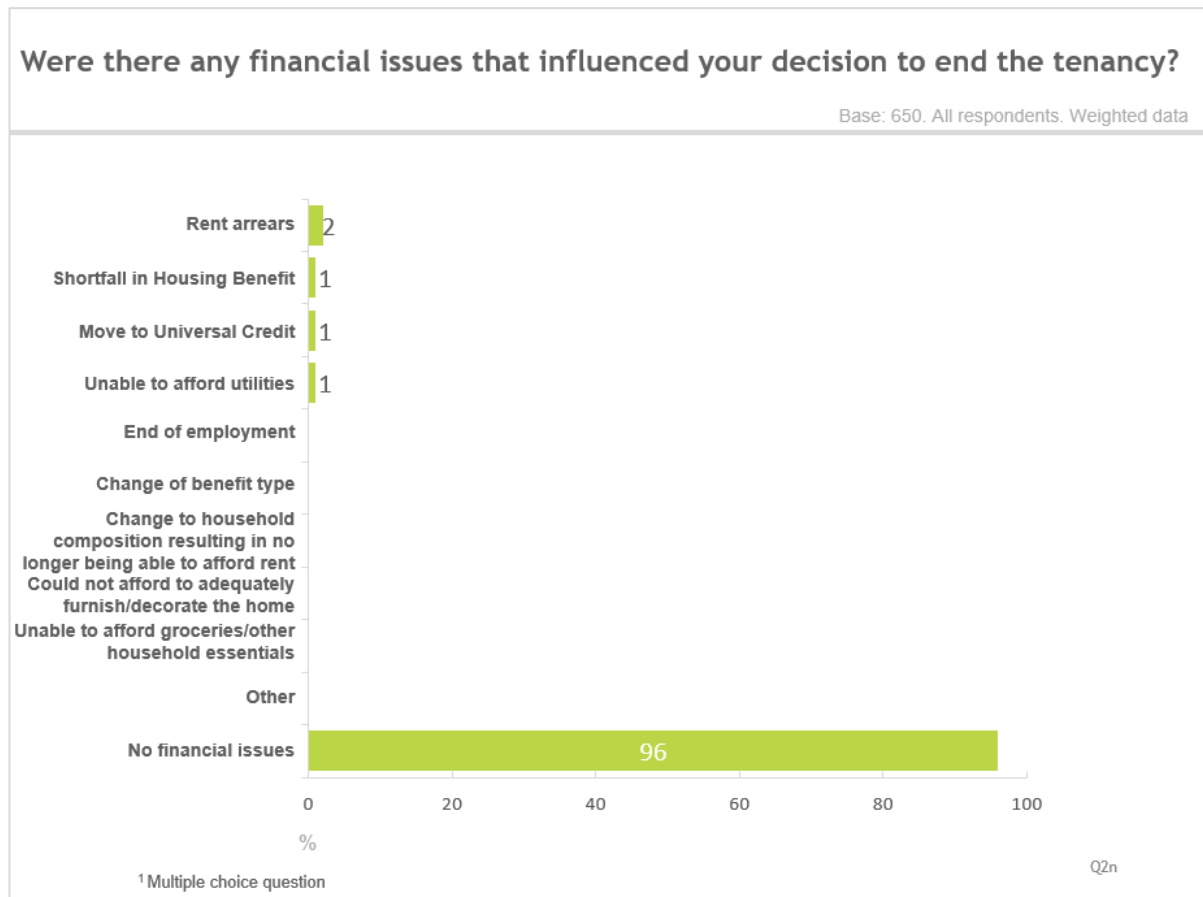
Support prior to termination of the tenancy

Given that the survey participants had at least one terminated tenancy on record, the research sought to understand the sequence of events leading up to the end of the tenancy, and any support or alternative arrangements that had been sought.

Figure 5.33 demonstrates that more than half (52%) had applied for a transfer to a different property before terminating their tenancy, and 9% sought a Direct Exchange. This indicates that some tenants are certainly interested in finding a solution through the NIHE by relocating to a different property.

Figure 5.33: Requests for property transfer or exchange
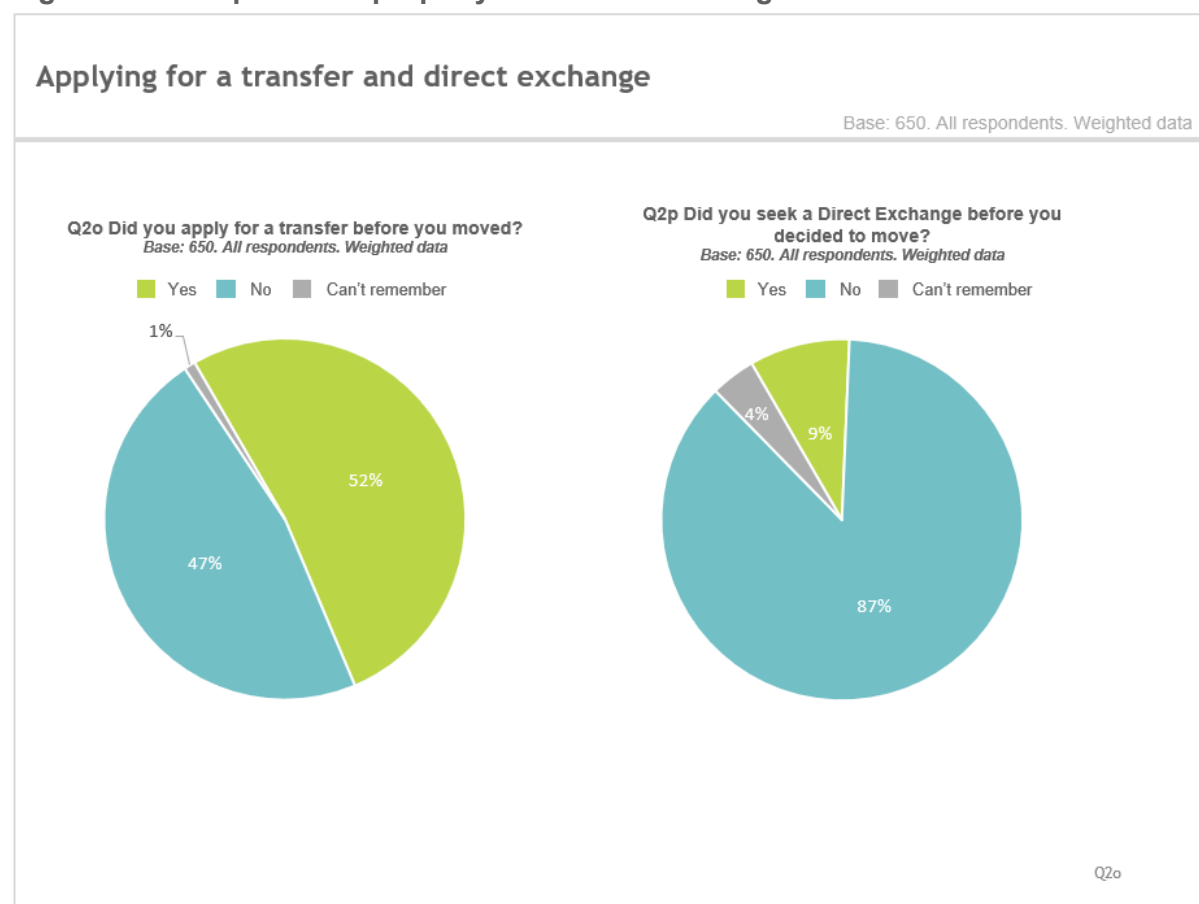
Furthermore, the results presented at Figure 5.34 show that to prevent terminating their housing arrangements, the majority of respondents (83%) had sought advice from one or more internal (NIHE), external and/or non-housing specific sources. The most commonly-cited sources from which guidance and support were sought were NIHE's Patch Managers (46%) and Financial Inclusion Managers (31%). Lower proportions had sought advice from a voluntary sector organisation (5%), and from the social security benefits office (2%). Overall, under a fifth of the respondents (17%) said they did not seek any advice prior to terminating their tenancy.

It is worth noting that the responses from survey participants may reflect a lack of clarity among tenants/customers in relation to specific NIHE roles and job titles; the Housing Executive has noted that at the time of the research a total of three Financial Inclusion Managers (one for each administrative Region) had been in post since 2020, and in practical terms these officers would not have had caseload levels corresponding to 31% of terminations. It is possible that there was some confusion between the Financial Inclusion Manager and Income Collection Officer roles within the Housing Executive, and/or between referral to an NIHE Financial Inclusion Manager and an external source of debt/money advice. This may point to a need for greater clarity around the role of the various Officers within the Housing Executive who deal with customers in relation to their tenancy, which could be included as part of the tenancy induction/sign up process.
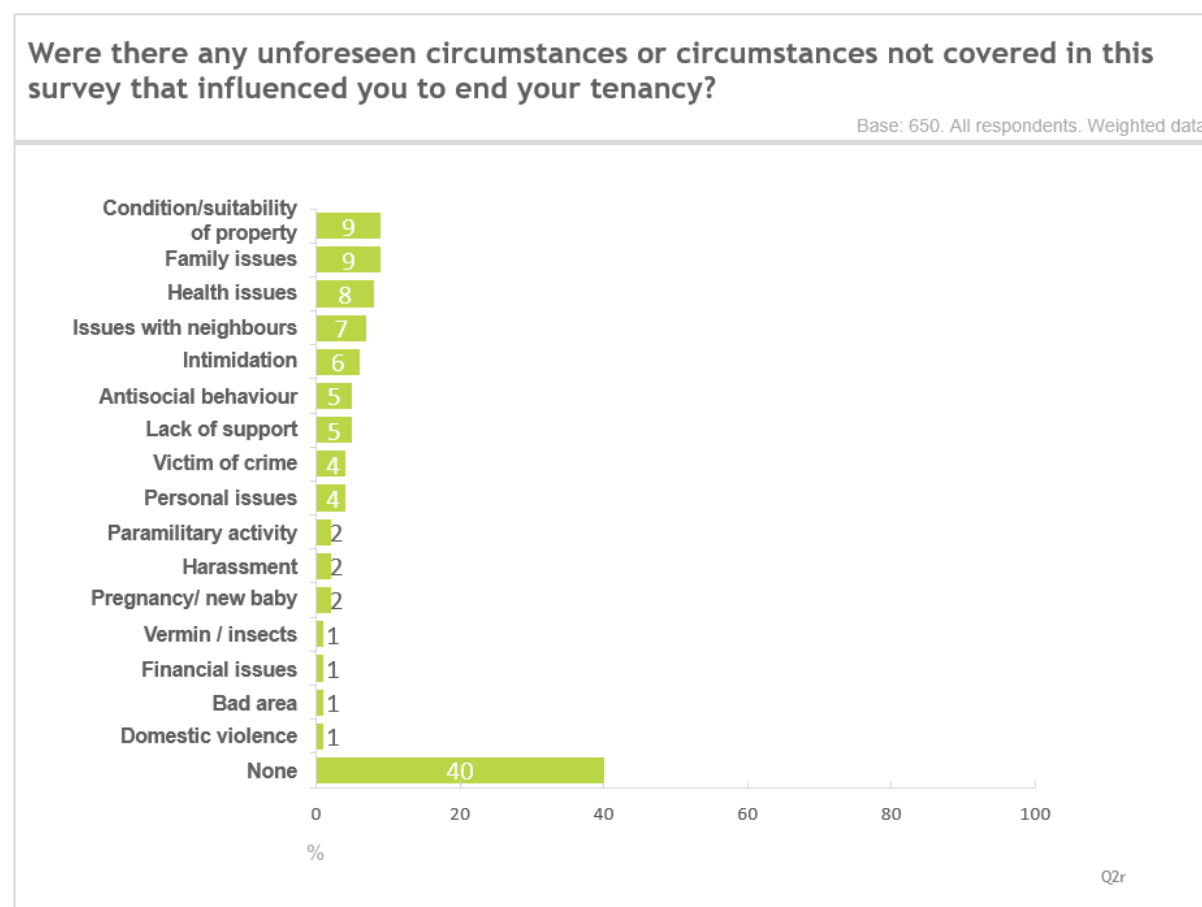
Figure 5.34: Sources of support sought by respondents prior to tenancy termination
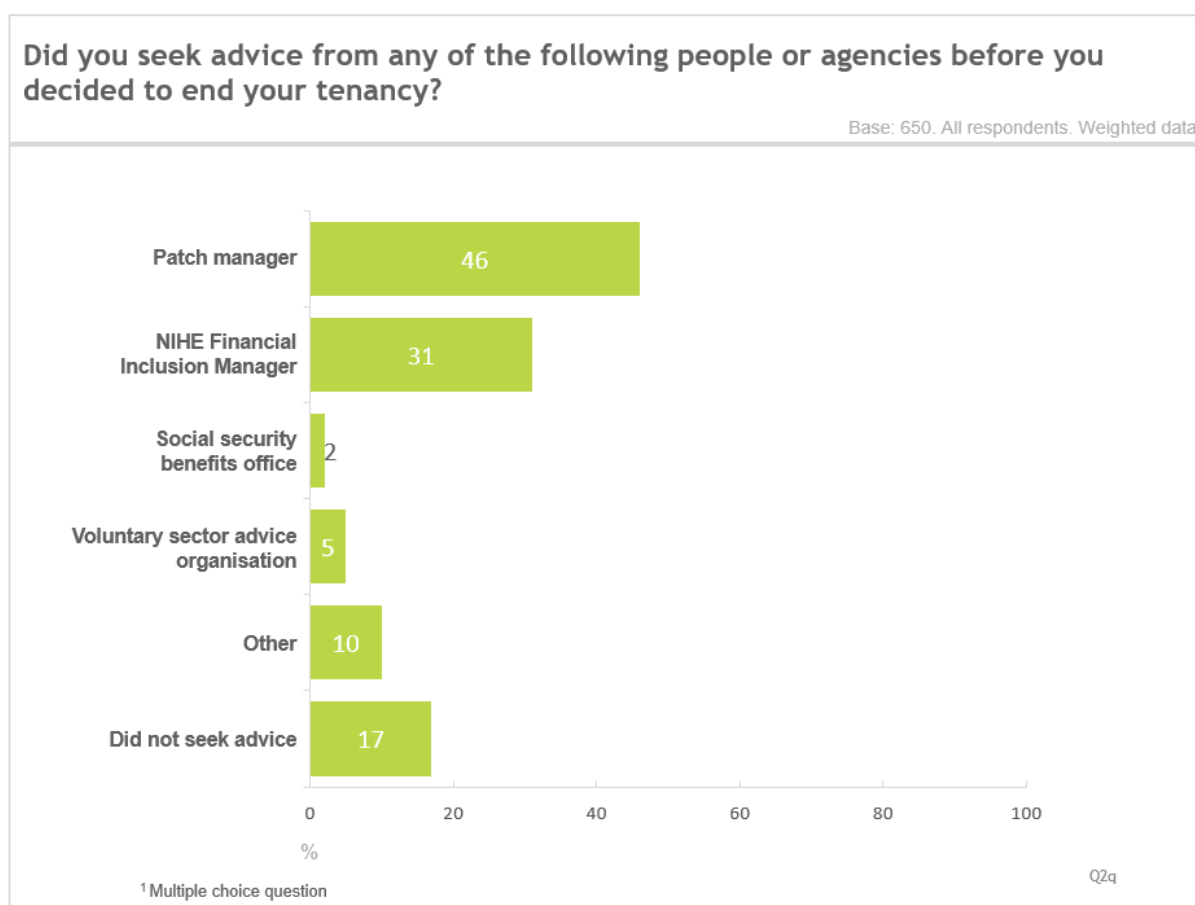
Additional information

In order to capture the full extent of respondents' experiences, views and opinions, the survey facilitated disclosure of any additional information that was unique to their situation. While this survey item was designed to elicit any other information relating to the tenancy breakdown that had not already emerged through the preceding questions, in practice, the issues raised overlapped with those discussed previously. Hence, among the most frequently cited additional influences contributing to tenancy terminations were issues with the condition of the property or its suitability (9%), family issues (9%), health problems (8%), conflict with neighbours (7%), feelings of intimidation (6%), and lack of support (5%) (Figure 5.35).
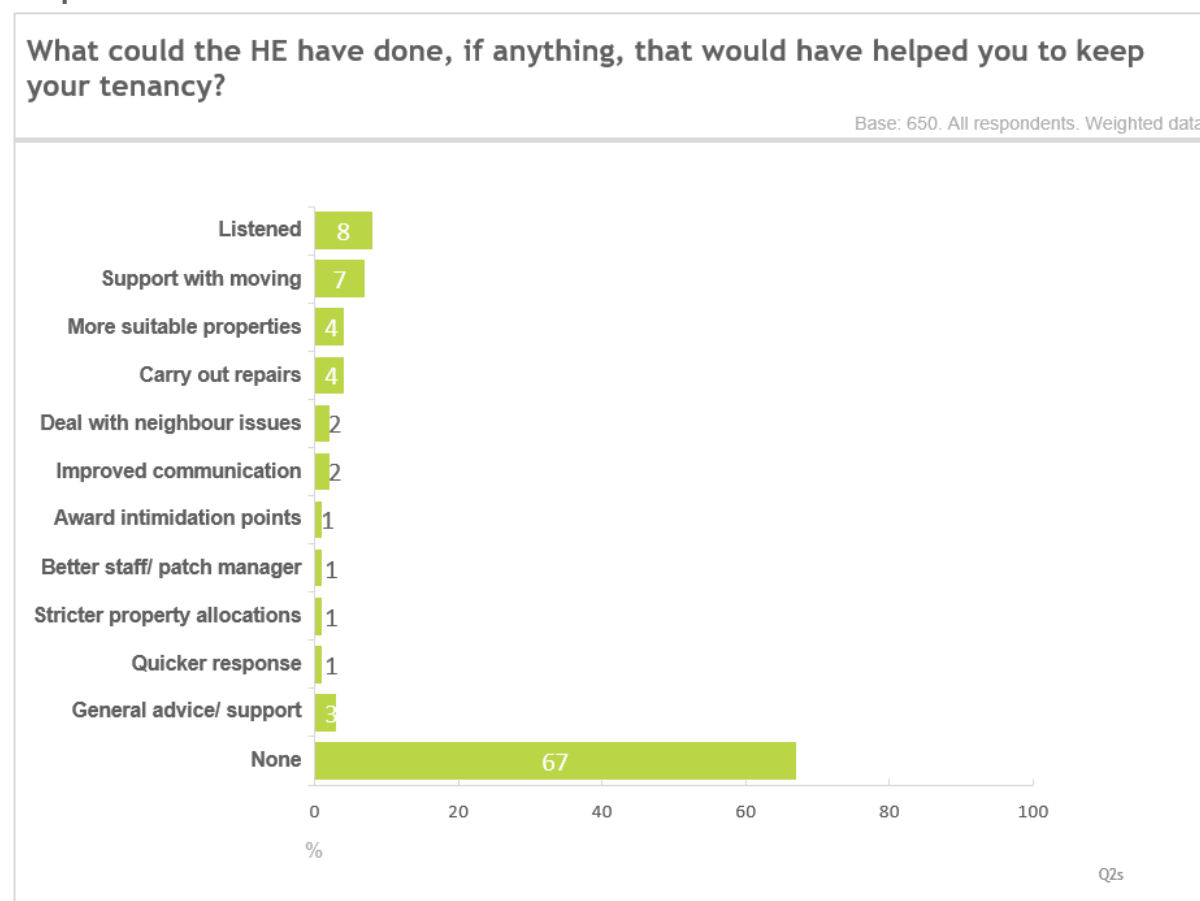
Figure 5.35: Additional circumstances leading to tenancy terminations

Were there any unforeseen circumstances or circumstances not covered in this survey that influenced you to end your tenancy?

Base: 650. All respondents. Weighted data

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Respondents were also given the opportunity to highlight what, in their view, the NIHE could have done to avoid the outcome of a terminated tenancy. In that respect, more than two thirds (67%) indicated that there was nothing that the NIHE could have done to prevent ending of their housing arrangements, whereas the remaining third believed that the housing authority had the power to influence this outcome (Figure 5.36). Focusing on the latter subgroup, 8% specified that the NIHE could have listened to their account of the issues they were experiencing whilst residing at the now terminated property. For 7% of the respondents, support with moving would have been welcomed. Additional suggestions included: offering more suitable properties initially (4%); carrying out repairs (4%); providing general advice and support (3%); and dealing with neighbour issues (2%).

These results suggest that, to an extent, NIHE's engagement with individual tenants and involvement with their tenancies could be beneficial in preventing breakdowns of housing agreements. Once again, it is highly indicative that whereas some tenants do not require support or NIHE intervention in their personal circumstances, others may perhaps need to be supported in their housing journeys to a greater extent.

Figure 5.36: Respondents' views on actions the NIHE could have taken to help them keep their tenancies

What could the HE have done, if anything, that would have helped you to keep your tenancy?

Base: 650. All respondents. Weighted data

Category	%
Listened	8
Support with moving	7
More suitable properties	4
Carry out repairs	4
Deal with neighbour issues	2
Improved communication	2
Award intimidation points	1
Better staff/ patch manager	1
Stricter property allocations	1
Quicker response	1
General advice/ support	3
None	67

Q2s

A consequence of any ended tenancy is a requirement for an alternative accommodation; thus, it was important to understand what housing arrangements former tenants made immediately after the end of their tenancy in the NIHE-owned property. The results presented at Figure 5.37 illustrate a range of housing options the tenants subsequently adopted. More specifically, just over a fifth of all respondents (21%) said they transferred to a 'general needs' property owned and managed by a housing association, and an equal proportion moved to the private rented sector. Just under one fifth of the surveyed tenants (19%) decided to move in with family members or friends, while 12% required temporary crisis accommodation.
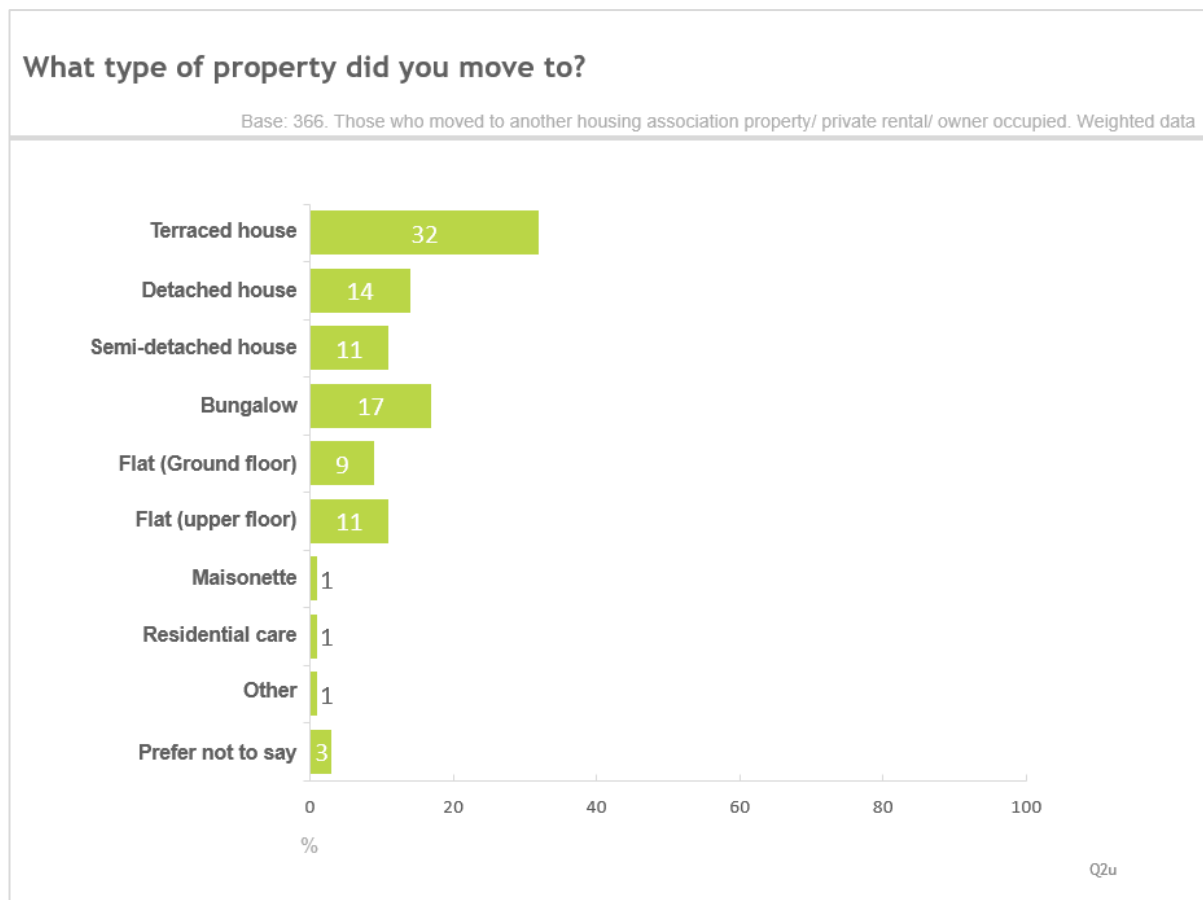
Figure 5.37: Tenants' tenure post-termination
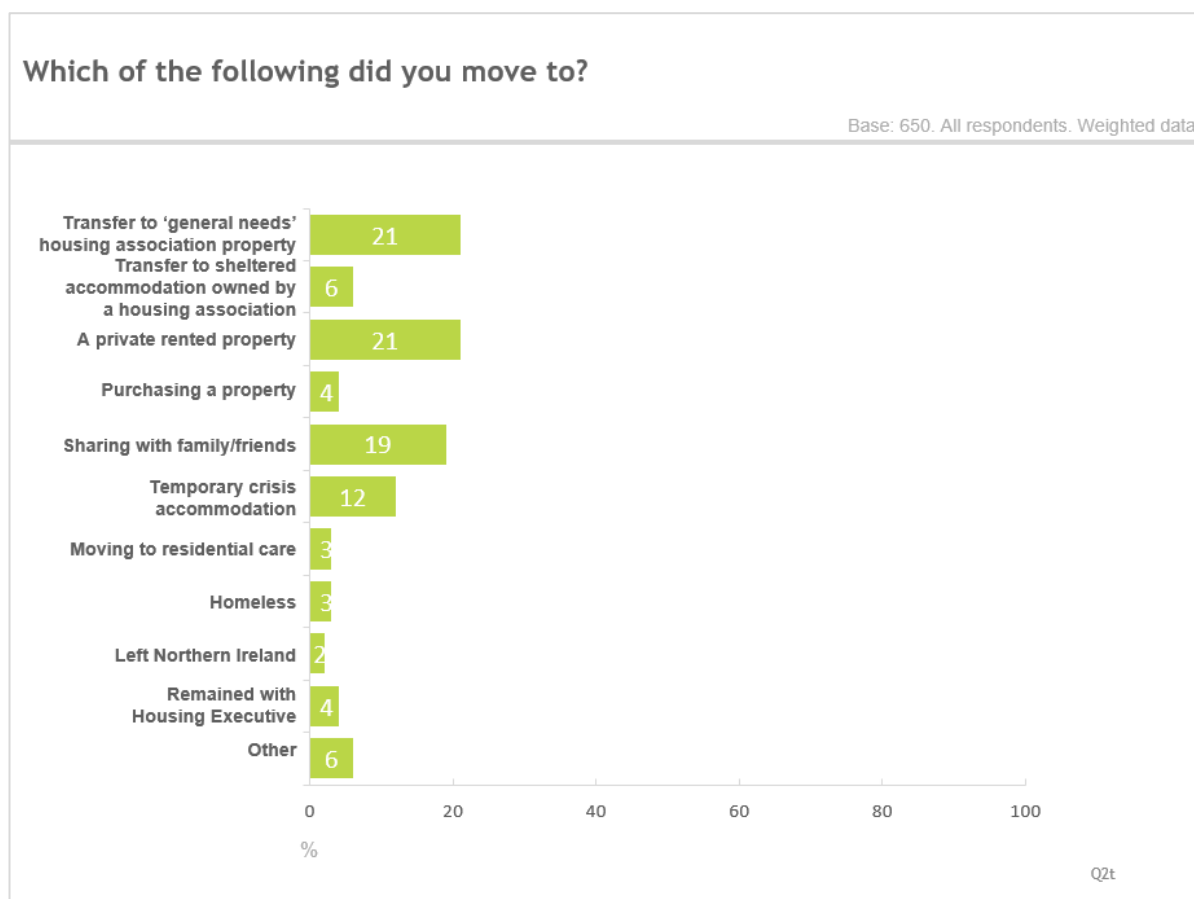
These findings suggest a range of outcomes following on from termination of an NIHE tenancy, with respondents commonly transferring to a housing association property (21% general needs; 6% sheltered accommodation), moving into a private rented property or relying on familial connections or friends for a secure housing arrangement. Given that only 4% of respondents had gone on to purchase a property, it could be speculated that tenants, who in many cases are vulnerable and/or financially limited, do not have many options for housing to select from, meaning that they inevitably re-enter the social sector, move in with family/friends, or move to renting privately. Nonetheless, it is not possible to make such assertions with certainty and caution should be taken when interpreting the evidence.
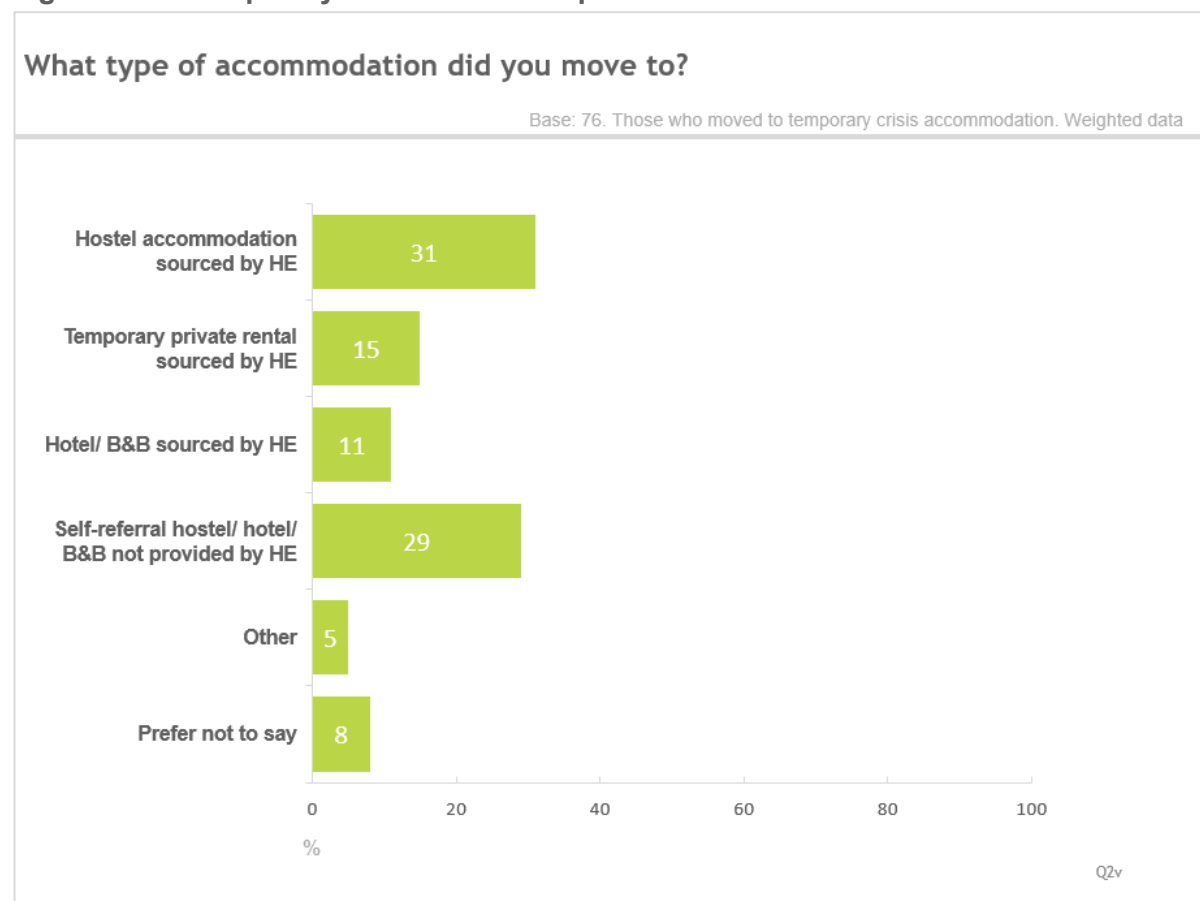
Another important component associated with subsequent housing arrangements was in relation to the property type individuals moved into. Of those respondents who continued their housing journeys either in the social or the private sector, one third (32%) moved into terraced houses, one quarter (25%) into detached or semi-detached properties, and 17% into bungalows (17%), whereas 20% resided in flats afterwards (Figure 5.38). These findings are not surprising given that prior social accommodation consisted primarily of flats and terraced homes. This seems to suggest that tenants aimed to change the accommodation type they were in initially, thus, consideration given to this element prior to property allocation could perhaps facilitate tenancy sustainment.

Figure 5.38: Occupied property type post-terminations

What type of property did you move to?

Base: 366. Those who moved to another housing association property/ private rental/ owner occupied. Weighted data

Property type	%
Terraced house	32
Detached house	14
Semi-detached house	11
Bungalow	17
Flat (Ground floor)	9
Flat (upper floor)	11
Maisonette	1
Residential care	1
Other	1
Prefer not to say	3

Q2u

Given that some respondents identified temporary crisis housing as their subsequent accommodation, a more focused examination of specific types was required. The results presented at Figure 5.39 illustrate the NIHE's involvement in relocating those whose circumstances led them to rely on temporary crisis accommodation following the tenancy termination (76 respondents in total). In that regard, more than half (57%) said they had moved to temporary accommodation sourced by the NIHE, which included hostels, hotels, B&Bs and privately owned properties.

Figure 5.39: Temporary accommodation post-termination

What type of accommodation did you move to?

Base: 76. Those who moved to temporary crisis accommodation. Weighted data

- Hostel accommodation sourced by HE: 31
- Temporary private rental sourced by HE: 15
- Hotel/ B&B sourced by HE: 11
- Self-referral hostel/ hotel/ B&B not provided by HE: 29
- Other: 5
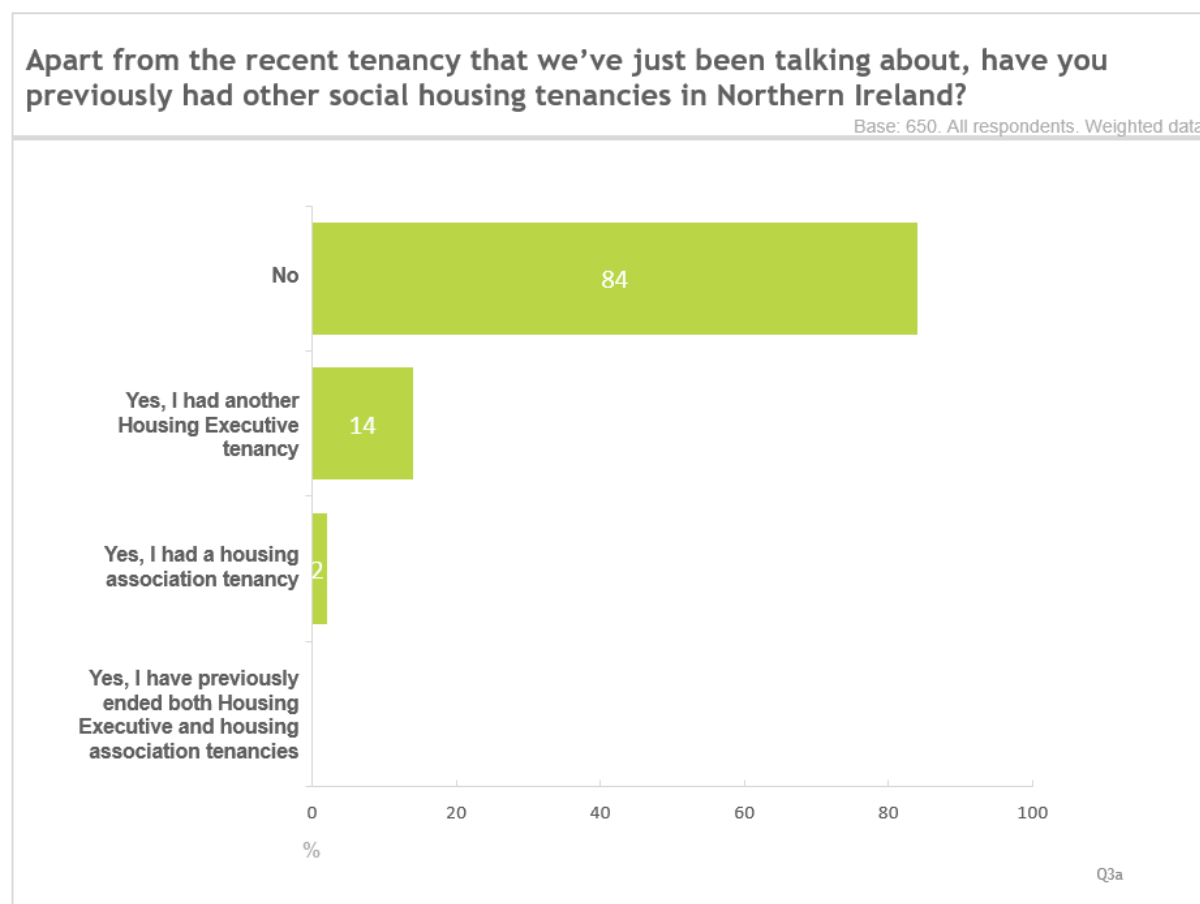- Prefer not to say: 8

%

Q2v

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Previous social housing tenancies

The following section focuses on previous social housing tenancies held by the respondents. In particular, it attempts to provide a broader perspective on social housing tenancies, including their duration and the issues around sustainment.
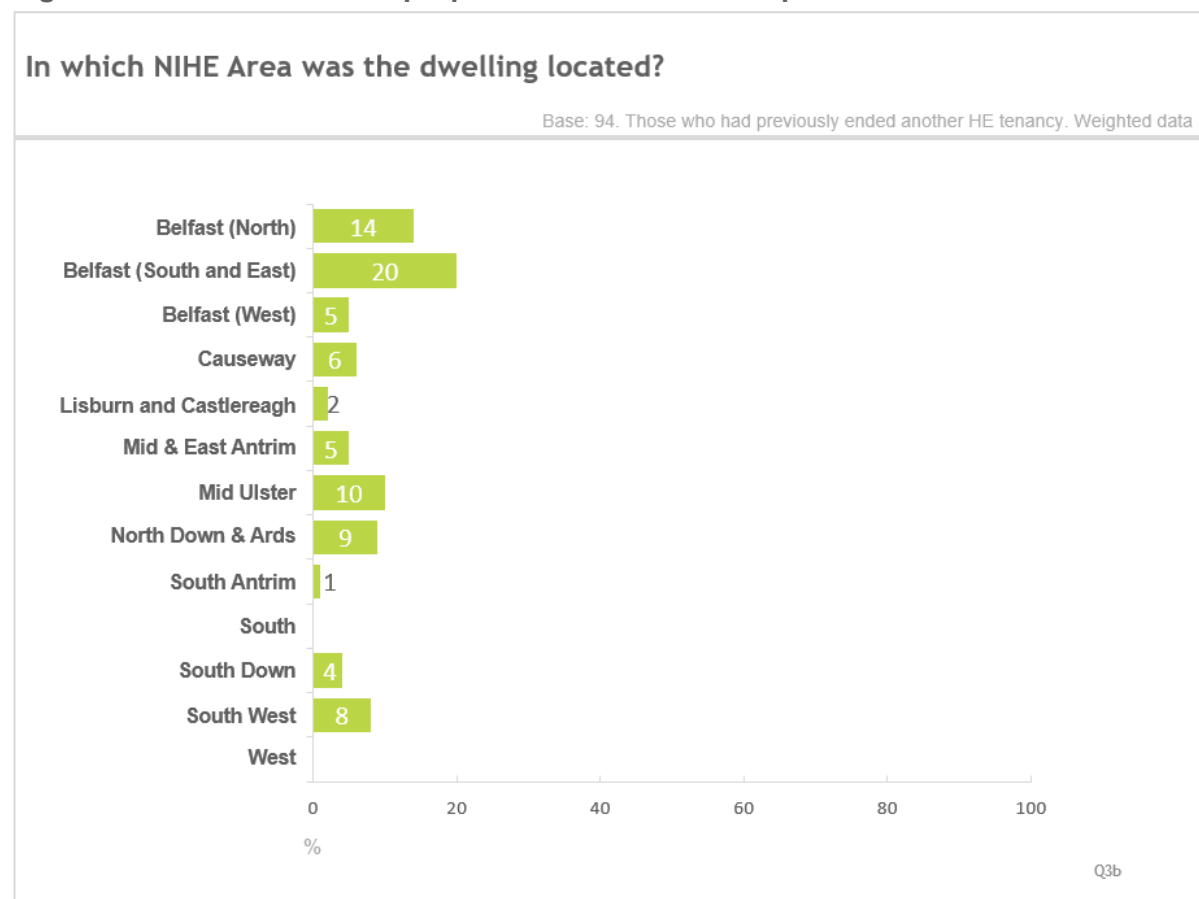
The evidence in relation to previously held social tenancies in Figure 5.40 shows that the vast majority of the respondents (84%) *had not* had a previous tenancy with a social landlord. However, 14% of the respondents indicated that, in addition to holding the now terminated tenancy, they had prior experience of an NIHE tenancy, and a further 2% had previously been a housing association tenant.

Figure 5.40: Previously held social tenancies

Apart from the recent tenancy that we've just been talking about, have you previously had other social housing tenancies in Northern Ireland?

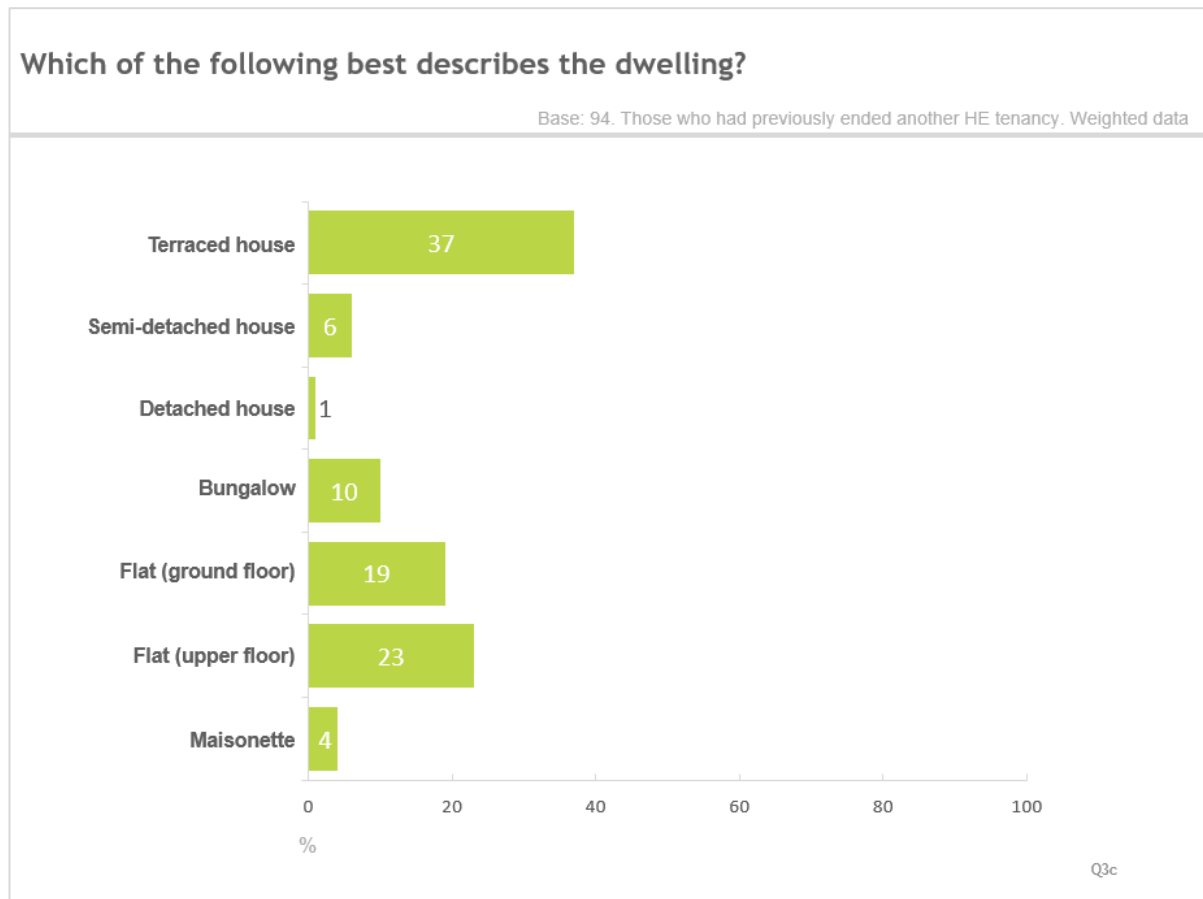Base: 650. All respondents. Weighted data

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In terms of the geographical location of the prior Housing Executive tenancies (94 in total), the overall distribution across NIHE administrative Areas was somewhat uneven. Certainly, it is not surprising that 39% were located in Belfast Metropolitan Area due to its size and residential popularity (Figure 5.41). Nonetheless, there seem to be variations with regards to other locations, with South, West and South Antrim being under-represented, and Mid Ulster, North Down and Ards and South West over-represented. This could indicate that tenancies in some locations could have been more likely to be terminated than those in other regions; however, the evidence from the survey is not sufficient to assert this.

Figure 5.41: Location of the properties associated with previous social tenancies

In which NIHE Area was the dwelling located?

Base: 94. Those who had previously ended another HE tenancy. Weighted data

Belfast (North) — 14
Belfast (South and East) — 20
Belfast (West) — 5
Causeway — 6
Lisburn and Castlereagh — 2
Mid & East Antrim — 5
Mid Ulster — 10
North Down & Ards — 9
South Antrim — 1
South —
South Down — 4
South West — 8
West —

%

Q3b

With regards to the property types associated with the previous tenancies, as expected, and already discussed in the previous subsection, for the most part, respondents had resided in flats (42%) and terraced houses (37%) (Figure 5.42). Given that the Housing Executive stock is largely comprised of terraced, detached and semi-detached houses (57%), while flats/apartments and bungalows both account for around one fifth of the sector's stock (21% and 21% respectively), the survey findings seem to suggest that, indeed, flats are more likely to be associated with failed tenancies.
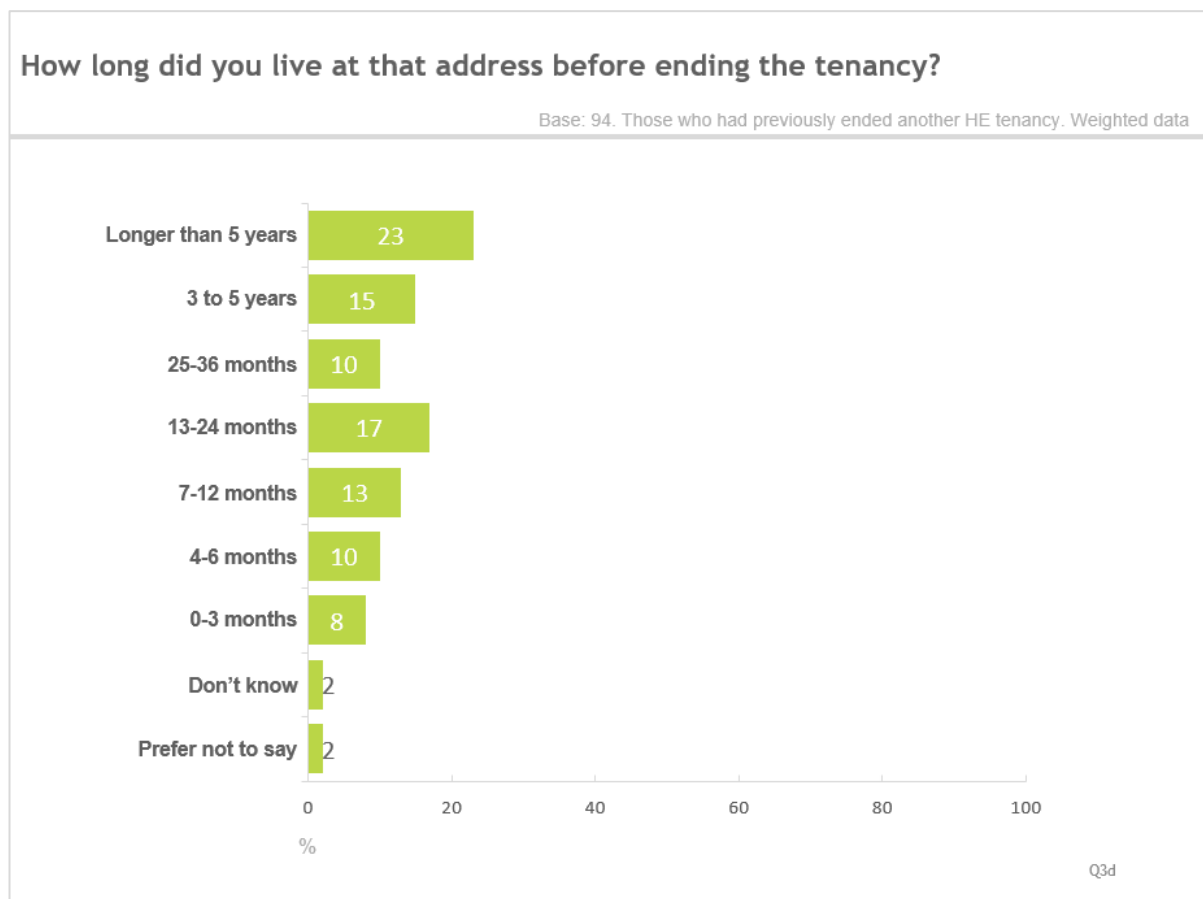
Figure 5.42: Property types associated with previously held tenancies

Which of the following best describes the dwelling?

Base: 94. Those who had previously ended another HE tenancy. Weighted data

Property type	%
Terraced house	37
Semi-detached house	6
Detached house	1
Bungalow	10
Flat (ground floor)	19
Flat (upper floor)	23
Maisonette	4

Q3c

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Importantly, the length of the previously held tenancies was subsequently examined to gain insight into these housing arrangements and to capture any patterns emerging from the data. The results presented at Figure 5.43 show that where prior tenancies were concerned, more than a third of all arrangements (38%) lasted more than three years, which could indicate that for these tenants, the NIHE accommodation was at the very least a semi-permanent option. A quarter of the respondents (27%) had resided in their previous NIHE property for between one and three years, perhaps suggesting that, for this cohort, NIHE tenancies could be transitionary options, meaning that tenants may accept certain offers temporarily with an ultimate goal of relocating to a more suitable or desirable property when one becomes available.

The evidence also highlighted that tenancies which ended within one year of their commencement accounted for almost a third (31%) of all previously terminated housing arrangements.
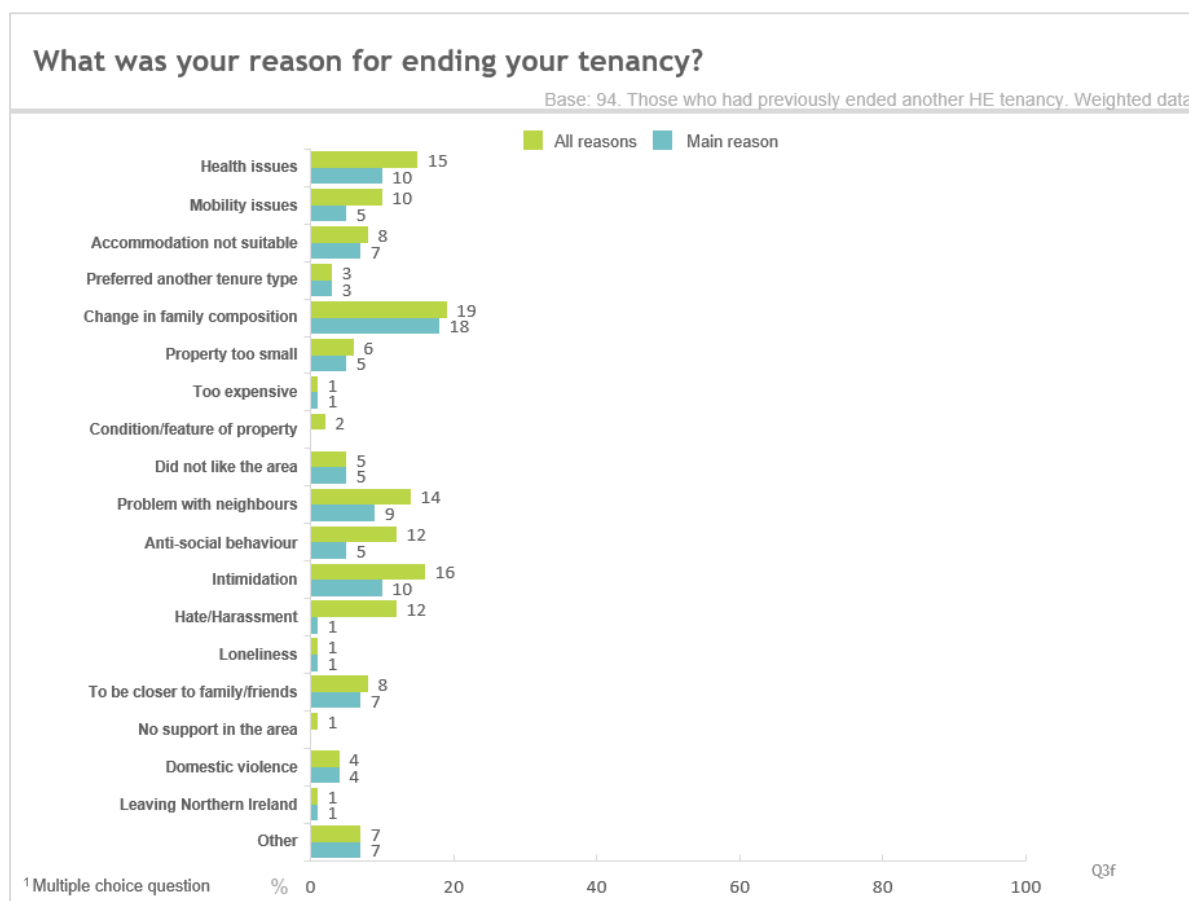
Figure 5.43: Length of time lived at previous property

How long did you live at that address before ending the tenancy?

Base: 94. Those who had previously ended another HE tenancy. Weighted data

Longer than 5 years: 23
3 to 5 years: 15
25-36 months: 10
13-24 months: 17
7-12 months: 13
4-6 months: 10
0-3 months: 8
Don't know: 2
Prefer not to say: 2

Q3d

With regards to the reasons for ending previous tenancies, the results presented at Figure 5.44 differ somewhat to those discussed in the previous section on the motivations for terminating the most recent housing arrangement. More specifically, the evidence here indicates that the most commonly-cited main reason for ending the prior tenancy was a change in household composition (18%), followed by health issues and perceived intimidation (both 10%), problems with neighbours (9%) and unsuitable accommodation (7%).

Overall, these results imply a shift in the tenancy breakdown trends; whereas previously held tenancies were more likely to end due to personal circumstances or health and mobility issues, social influences were a more prominent factor in relation to the more recently terminated tenancies. Although it is difficult to ascertain to what extent this illustrates a real overall change in terms of the reasons why tenancies break down, there is sufficient evidence to suggest that there are motivational disparities among the same group of individuals where their initial and subsequent housing arrangements are considered.

Figure 5.44: Tenants' reasons for ending previous tenancies

What was your reason for ending your tenancy?

Base: 94. Those who had previously ended another HE tenancy. Weighted data

Reason	All reasons	Main reason
Health issues	15	10
Mobility issues	10	5
Accommodation not suitable	8	7
Preferred another tenure type	3	3
Change in family composition	19	18
Property too small	6	5
Too expensive	1	1
Condition/feature of property	2	
Did not like the area	5	5
Problem with neighbours	14	9
Anti-social behaviour	12	5
Intimidation	16	10
Hate/Harassment	12	1
Loneliness	1	1
To be closer to family/friends	8	7
No support in the area	1	
Domestic violence	4	4
Leaving Northern Ireland	1	1
Other	7	7

[1] Multiple choice question   %   Q3f

Following the end of the previously held tenancy, almost half of the 94 respondents in the sub-group (48%) indicated they transferred to a 'general needs' housing association property, whilst just under a fifth (18%) moved to a private rental, and 14% began sharing accommodation with family or friends (Figure 5.45). Once again, this indicates that following an unsuccessful NIHE tenancy, individuals still tend to rely on social housing for their subsequent accommodation.

Figure 5.45: Housing arrangements after previously held social tenancy

Which of the following did you move to after ending that tenancy?

Base: 94. Those who had previously ended another HE tenancy. Weighted data

Transfer to 'general needs' housing association property	48
Transfer to sheltered accommodation owned by a housing association	7
A private rented property	18
Purchasing a property	2
Sharing with family or friends	14
Temporary crisis accommodation	2
Moving to residential care	1
Other	7

Other responses included:
• Prison
• Left Northern Ireland
• Homeless
• Remained with the Housing Executive

%

Q3g

Move to private rented accommodation

The two preceding subsections examined in detail respondents' most recently terminated, as well as prior, social tenancies to capture their experiences and quantify, where possible, the emerging trends. The survey also explored the factors influencing the decision-making of those who moved to accommodation in the private rented sector after their Housing Executive tenancy ended, as well as the consequences and outcomes of the move (142 respondents in total).

Reasons for moving to the private rented sector

Regarding the reasons for moving to a privately rented property, respondents were encouraged to select multiple influencing factors, but also, to single out the main one, which led directly to this change of tenure. In terms of the primary determinants, the results show that nearly a quarter (24%) of respondents in this subsample wanted to leave the area they were living in whilst in the NIHE property (Figure 5.46). Further, just under one fifth (19%) desired to move to a better standard accommodation, and almost equally, 18% wanted to move to a more suitably sized property. For 8% the move was associated with relocating to a particular area due to close proximity to either family, friends or work.

Figure 5.46: Reasons for moving to private rented property

What were your reasons for moving to a property in the private rented sector?

Base: 142. Those who moved to a private rented tenancy. Weighted data

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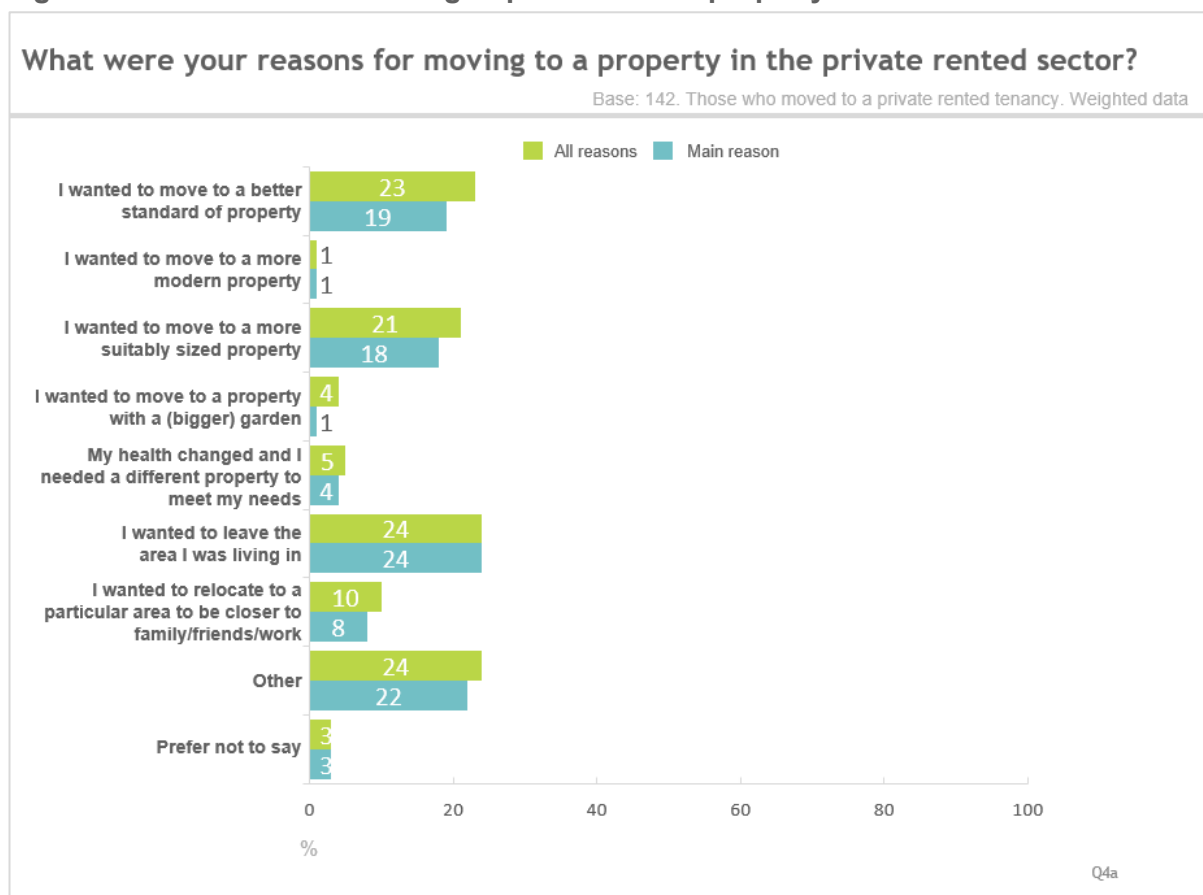
Financial consequences and available support

In terms of the financial consequences of the move to privately rented accommodation, more than half of respondents (52%) specified that the housing costs associated with the property were higher than the rent charged for the NIHE tenancy, whilst 32% thought the rent was comparable (Figure 5.47). Only 3% believed that rent charged for the property in the private sector was lower than for the NIHE-owned accommodation.

Figure 5.47: Differences in housing costs

Thinking about the weekly/monthly rent charged for the private rented property that you moved to, was it...?

Base: 142. Those who moved to a private rented tenancy. Weighted data

	%
Higher than the rent charged for the Housing Executive tenancy you ended	52
About the same as the rent charged for the Housing Executive tenancy	32
Lower than the rent charged for the Housing Executive tenancy	3
Don't know/can't remember	7
Prefer not to say	6

Q4c

Subsequently, respondents' benefits status was examined to determine whether they had support with their housing costs once the move to the private rented sector was initiated. The results presented at Figure 5.48 show that almost half (46%) applied for and received either HB or UC, whereas just under a third (29%) did not apply for either of the state benefits to assist them with housing costs. Only 2% applied, but seemingly were not eligible for these state benefits.

Figure 5.48: Benefits status

Which of the following best describes your circumstances when you took up the private rented tenancy?

Base: 142. Those who moved to a private rented tenancy. Weighted data

- I/we applied for and received Housing Benefit/Universal Credit (help with housing costs): 46
- I/we applied for, but did not receive, Housing Benefit/Universal Credit (help with housing costs): 2
- I/we did not apply for Housing Benefit/Universal Credit (help with housing costs): 29
- Don't know/can't remember: 14
- Prefer not to say: 9

%

Q4d

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When the circumstances of those in receipt of HB or UC were investigated a little further to examine the extent of this support with housing costs, it was found that 32% had their housing costs fully subsidised, meaning that the majority (66%) did not (Figure 5.49). With regards to the latter group of respondents who were thus required to supplement their benefits to meet housing costs, the analysis shows that the monthly shortfall for 27% was in excess of £100. Those who had a monthly shortfall of up to £100 accounted for 46% of this cohort.

Figure 5.49: Scope of housing costs coverage by HB/UC
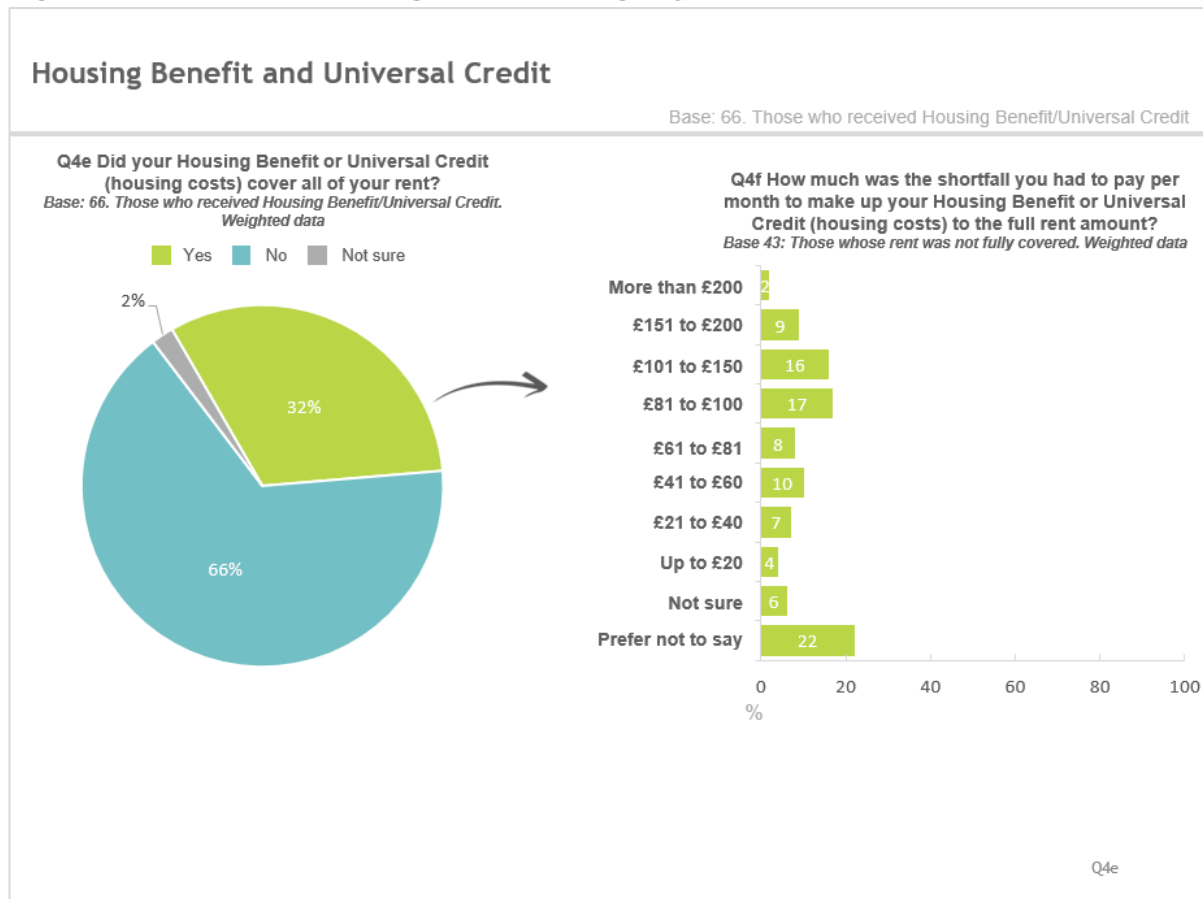
Taking this analysis even further, respondents were asked about the affordability of the shortfall. More than half (59%) reported that it was either *fairly* or *very difficult* for them to pay this difference, whereas only 32% had no financial difficulties with meeting the shortfall between the HB/UC received and the rent charged on the property (Figure 5.50).

Figure 5.50: Shortfall affordability

How easy or difficult was it for your household to afford the shortfall?

Base 43: Those whose rent was not fully covered. Weighted data

- Very easy: 9
- Fairly easy: 23
- Neither: 9
- Fairly difficult: 29
- Very difficult: 30

%

Q4g
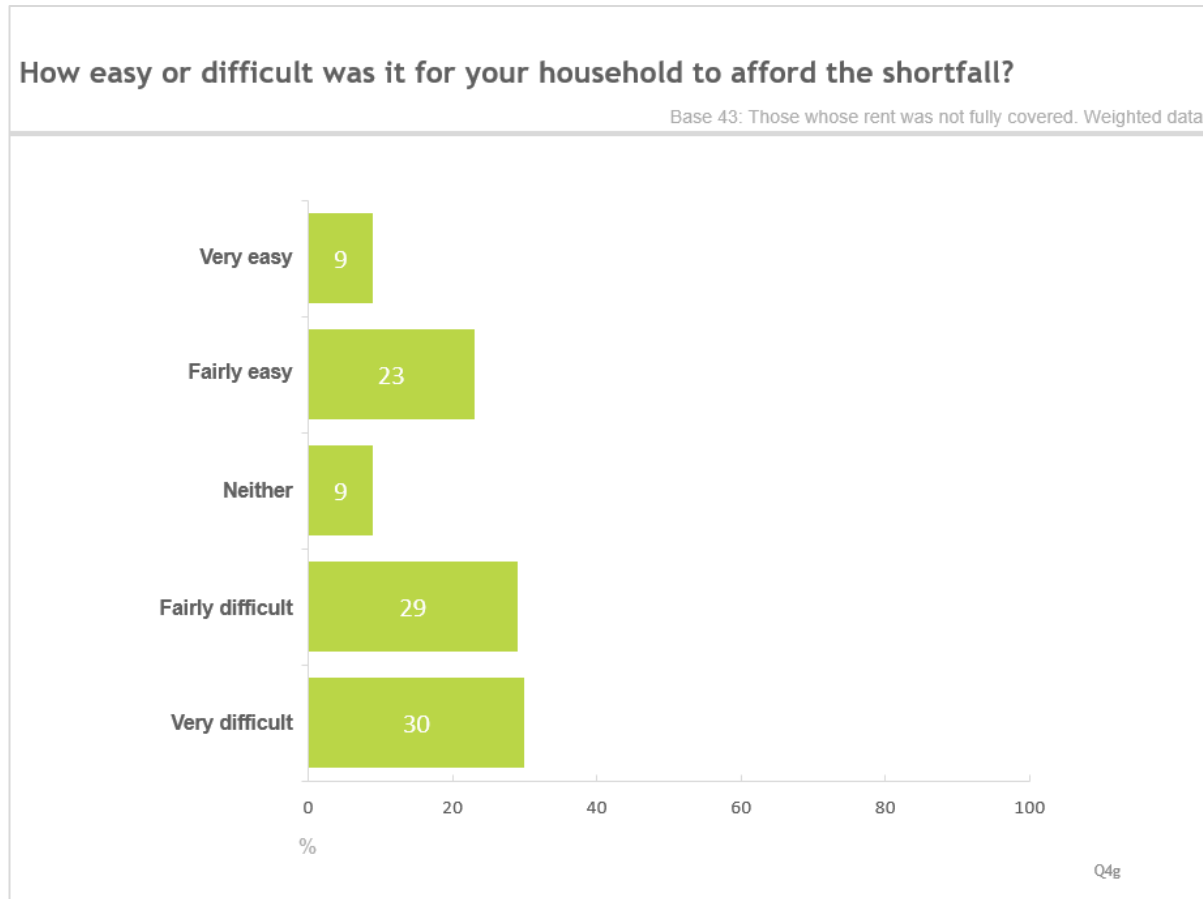
Given the levels of respondents' financial difficulties in meeting the shortfall in housing costs, it was important to assess to what extent they were able to avail of the Discretionary Housing Payment, or the DHP. The DHP scheme allows the NIHE to provide additional monetary assistance with rent to eligible households in the private rented sector when the benefits received do not sufficiently cover their housing costs. As this payment covers the full shortfall for certain tenants, it can help sustain their tenancies and prevent and alleviate homelessness.

The evidence presented at Figure 5.51 demonstrates that more than half (56%) of all respondents who moved to a privately rented property were unaware of the DHP, and thus, never applied for this fund. In fact, only 3% were in receipt of the full supplement, whilst 7% received partial assistance with their rent shortfall. Interestingly, 8% who were aware of DHPs did not avail of them; however, this could have been because they did not require this aid or did not meet the qualifying criteria.

Figure 5.51: Financial assistance through Discretionary Housing Payment

Did you apply for a Discretionary Housing Payment?

Base: 142. Those who moved to a private rented tenancy

Yes, receiving partial	7
Yes, receiving full top up	3
Yes, received partial but ended	2
No, never applied but aware of this fund	8
No, never applied- unaware of the fund	56
Don't know/can't remember	17
Prefer not to say	7

Q4h
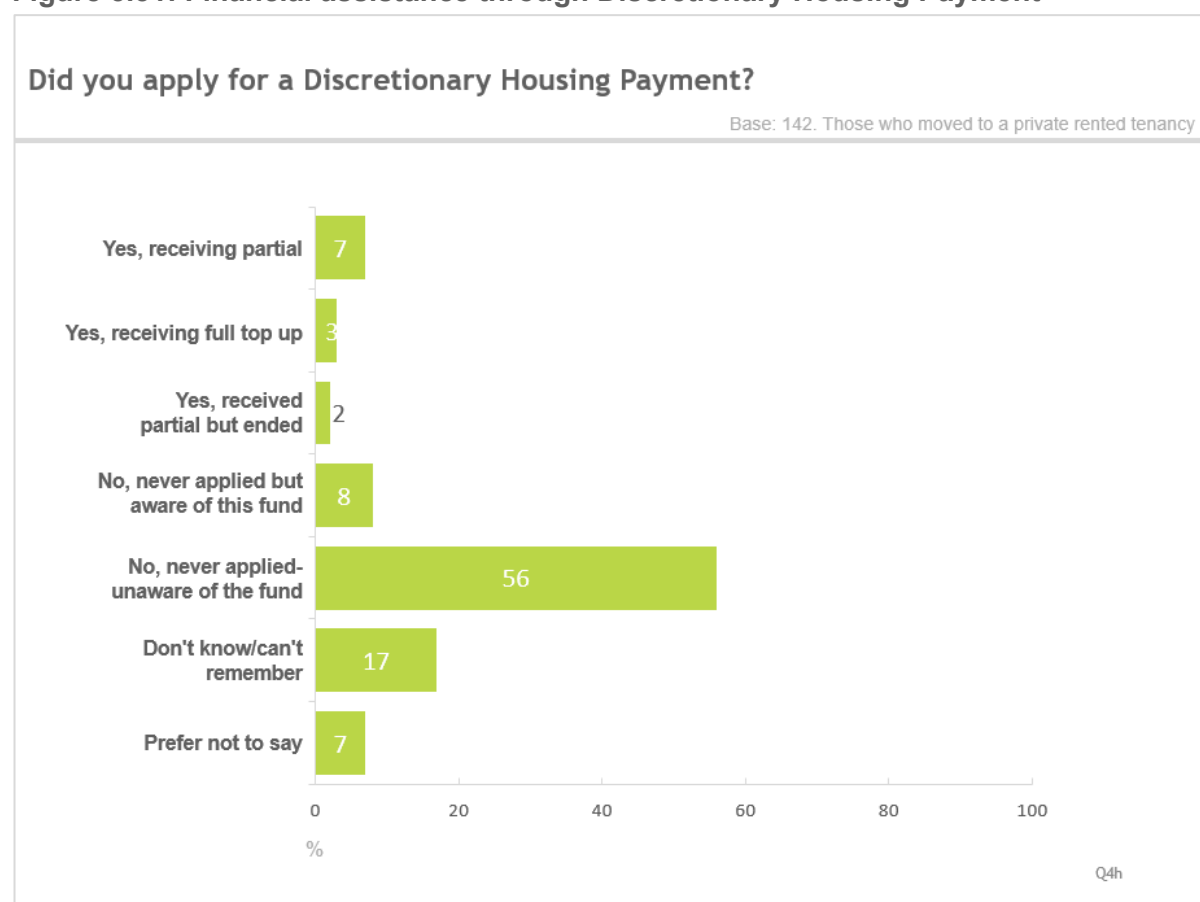
Overall, the evidence analysed so far suggests that although renting a property in the private sector was more costly than from the Housing Executive, former NIHE tenants were prepared to relocate and accept the financial burden of additional housing costs. Indeed, by moving to a private rented property most tenants had incurred additional rent charges and, to a greater or lesser extent, had difficulties in meeting the excess that was not covered by the benefits they received. Crucially, despite the availability of financial support in the form of the DHP, tenants seemed to be unaware of the allowance that could have alleviated their financial burden.

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Housing satisfaction

Following the assessment of the motives and financial consequences associated with relocating to a privately rented property, the analysis turns to examining respondents' overall levels of satisfaction with their choices.

Specifically, where satisfaction with private rented property was considered, the results showed that 60% of tenants were indeed very satisfied, and a further 17%, quite satisfied (Figure 5.52). Only 8% (12 respondents) expressed dissatisfaction with the property to which they had moved.

Where the sources of dissatisfaction were analysed, the main issues were identified as conflict with neighbours (19%) and issues with stairs (19%). Overall, it seems that problems with the structure of property or its condition were the main reasons of tenants' discontent, albeit this is based on a very small subsample and caution should be exercised in making wider inferences.

Figure 5.52: Satisfaction with private rental
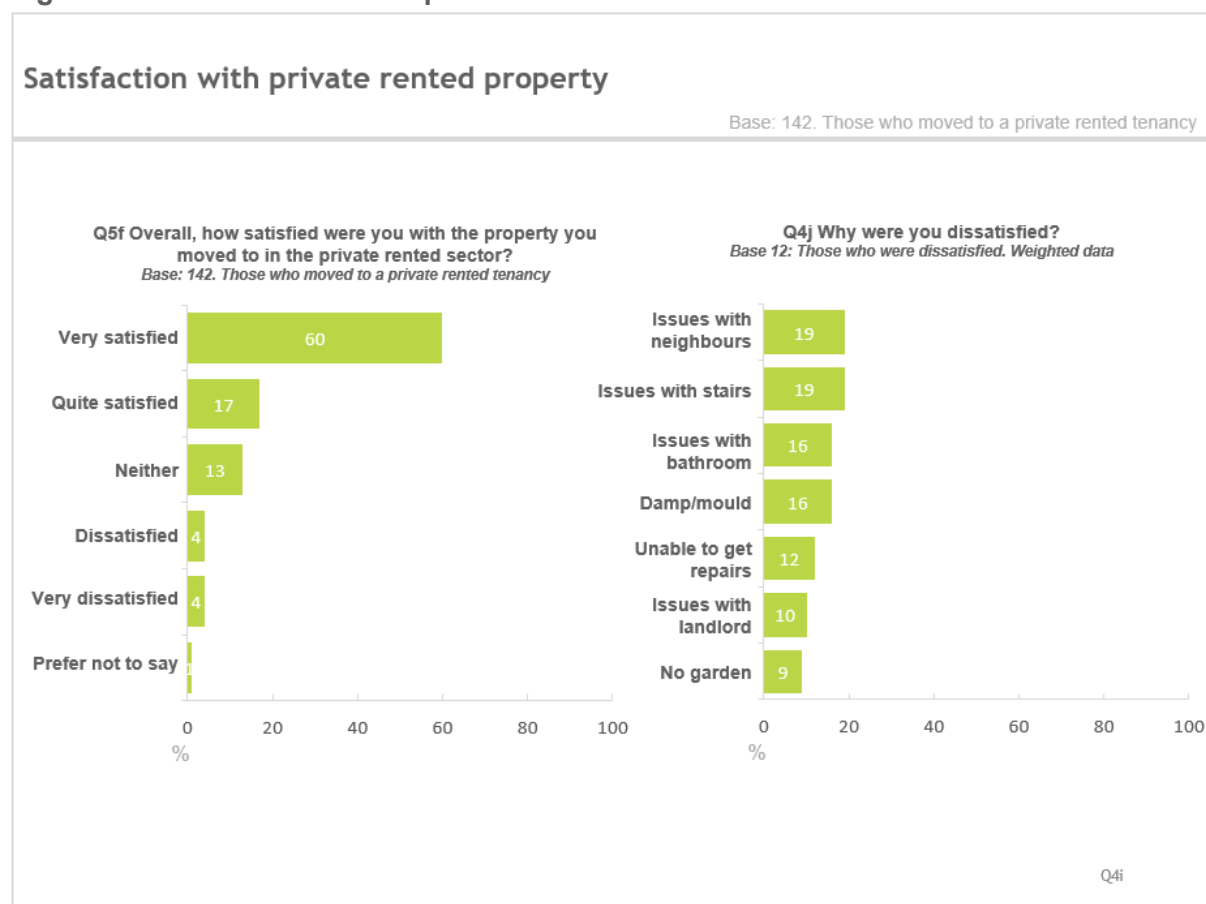
Thereafter, respondents' levels of satisfaction with the decision to end the NIHE tenancy and the subsequent move to a private rented property were examined. Figure 5.53 shows that more than two thirds (70%) of the respondents were overall satisfied with their choice, whilst 14% were dissatisfied with their move to the private rented sector.

Figure 5.53: Overall satisfaction levels with the move to the private rented sector

Taking everything into account, how satisfied were you with the decision to end your Housing Executive tenancy and move to a private rented tenancy?

Base: 142. Those who moved to a private rented tenancy

	%
Very satisfied	51
Quite satisfied	19
Neither	15
Dissatisfied	5
Very dissatisfied	9
Not sure/ don't know	1
Prefer not to say	1

Q4k
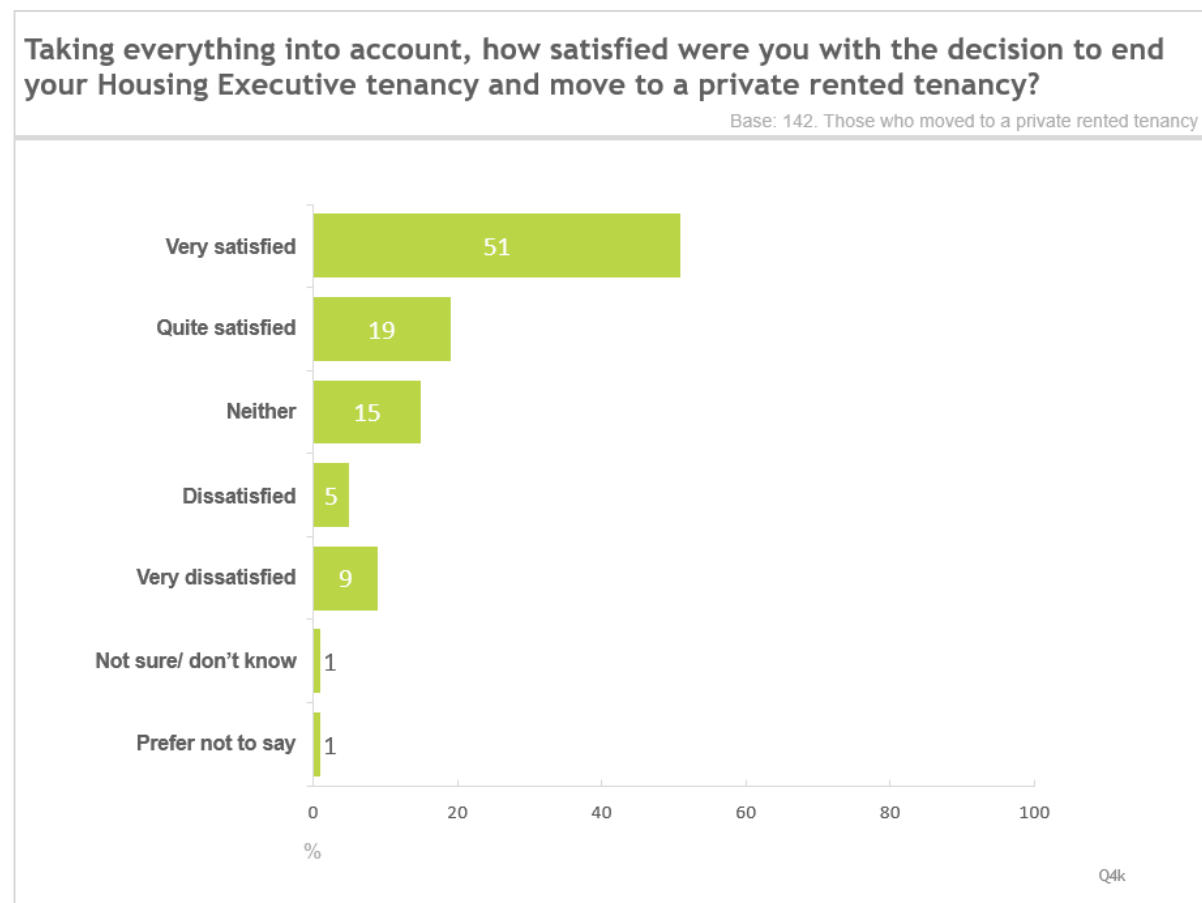
Further analysis of satisfaction reasons associated with the move to the private rented sector revealed that more than a third (34%) felt the property they had moved to was of better quality, more than a quarter (28%) said it was more suitable, and 16% said it was in a more desirable location. Safety was also a source of contentment for 8% of the respondents, and adequate support network for 13% (Figure 5.54).

Where the respondents were dissatisfied with their move to the private rented sector (18 in total), the results show that just over a quarter of this subgroup (26%) had a preference for being a NIHE tenant, and just under a quarter (24%) cited personal issues as sources of dissatisfaction. Collectively, 31% of respondents were either unable to get the necessary repairs completed or believed the properties were of poorer quality than the NIHE-owned and occupied accommodation.

Figure 5.54: Satisfaction and dissatisfaction with the move to the private rented sector
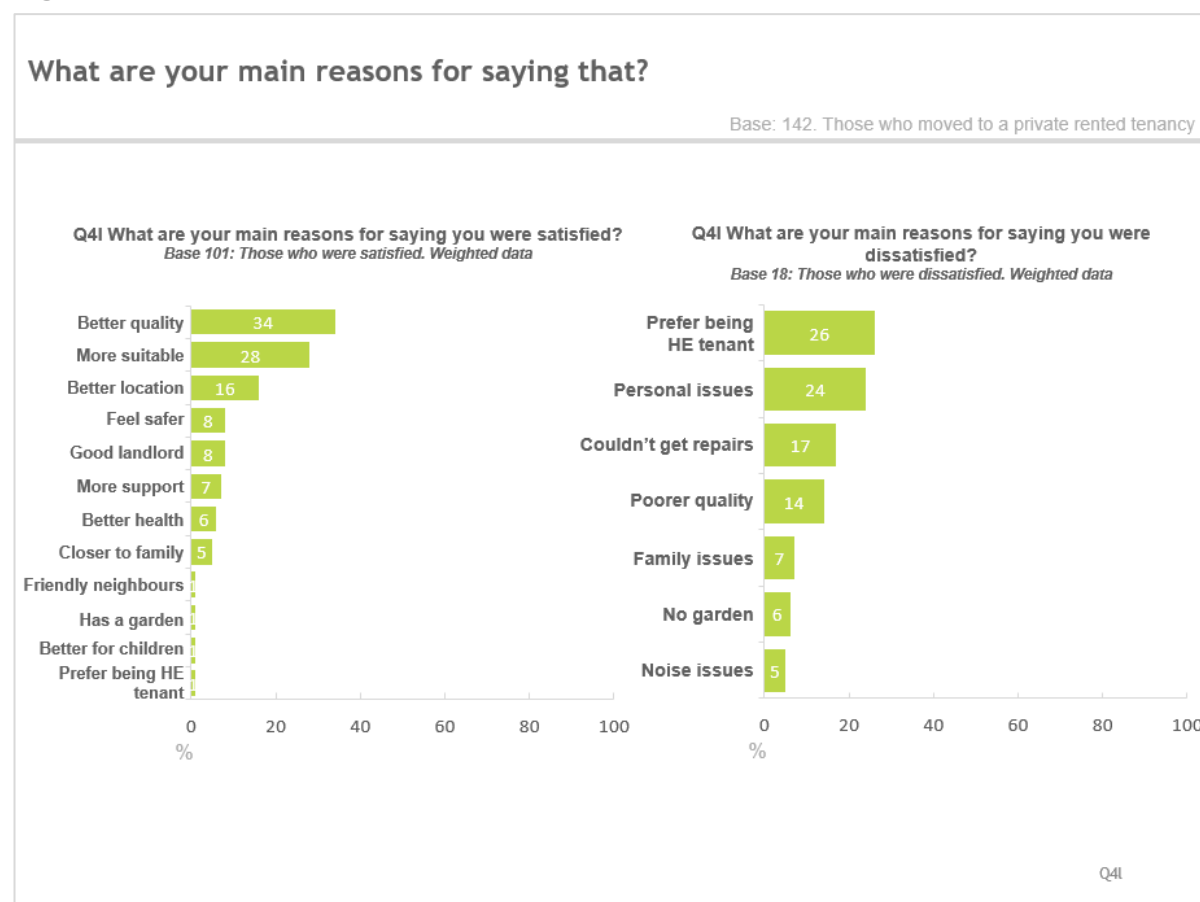
Housing intentions

Subsequently, respondents' continuity of renting in the private sector was assessed. In that respect, almost half (49%) indicated they had continued their residency in the same private rented property following the ended tenancy with the NIHE, whilst over a third (36%) occupied a different property, still within the private sector (Figure 5.55). Overall, only a small proportion of the respondents who had moved to a private tenancy had changed tenure, with 9% returning to residing in the social sector and 4% collectively either living with family/friends or homeless at the time of the survey.

Figure 5.55: Continuation of tenure in the private rented sector

Are you still living in the privately rented property that you moved to after ending your Housing Executive tenancy?

Base: 142. Those who moved to a private rented tenancy

Yes, I am still living in the same property	49
No – still renting from a private landlord	36
No – renting from the Housing Executive	7
No – renting from a housing association	2
No – sharing with family/friends	2
No – living in a property I am buying with a mortgage	1
No – currently homeless	2
Prefer not to say	1

Q4m

Lastly, regarding housing intentions, Figure 5.56 shows that just under a quarter (24%) of all respondents who had moved to the private sector had re-joined the social housing waiting list, and a further 9% expected to do so in the following three months. Indeed, 3% were homeless assessed and awarded an FDA status, thus awaiting an offer for permanent accommodation from a social housing provider.

Figure 5.56: Housing intentions

Do any of the following apply to you?

Base: 142. Those who moved to a private rented tenancy

% saying yes

Category	%
I have rejoined the waiting list for a social home	24
I have been awarded FDA homeless status	3
I intend to reapply for a social home in the near future (next three months)	9

Q4n
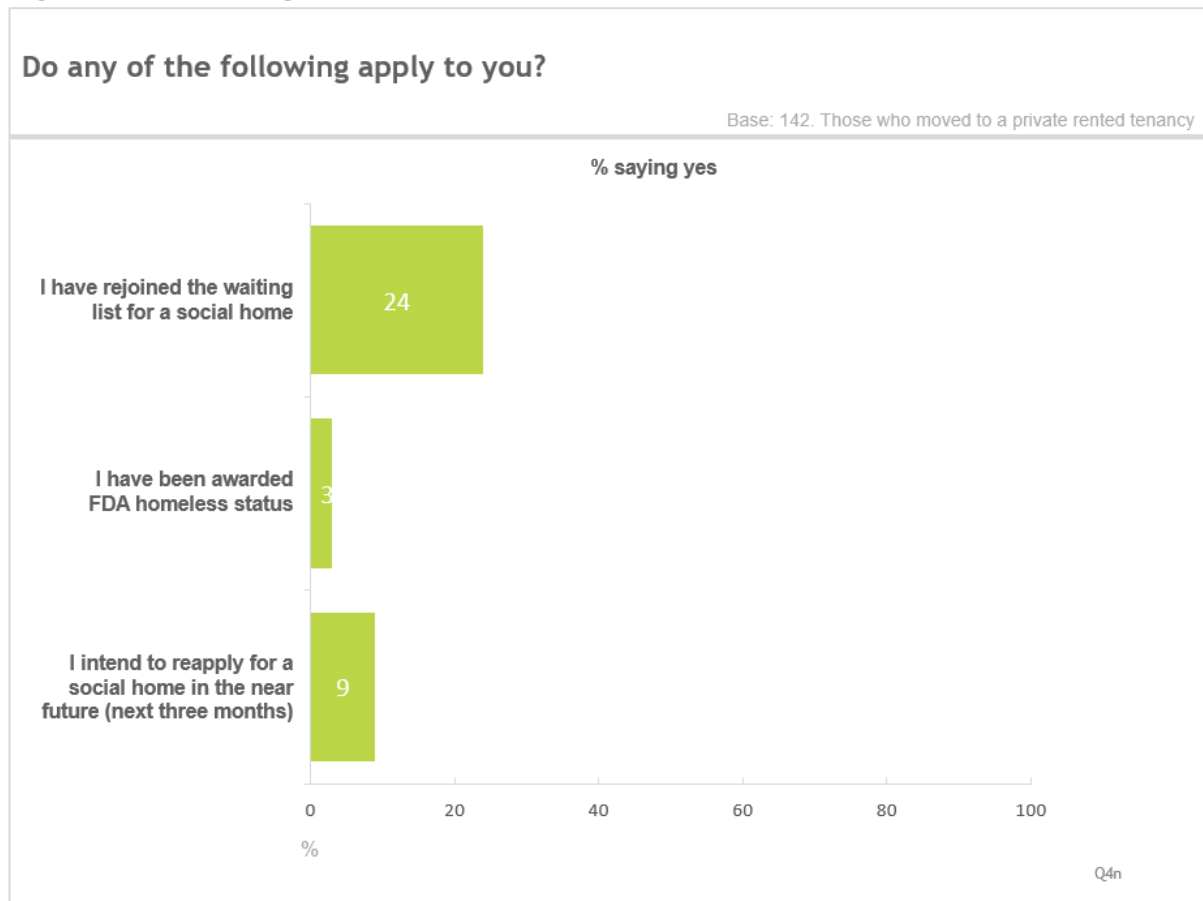
Move to share with family/friends

This subsection analyses the experiences and views of those former tenants who made a decision to share accommodation with family or friends following the terminated Housing Executive tenancy. Similar to the analysis undertaken in the previous section, respondents' motivations, perceptions of satisfaction with the overall decision, and future housing intentions were investigated.

Reasons to move with in family/friends

When *all the reasons* to move with family/friends as well as the *main factors* were considered, (presented at Figure 5.57), the differences in respondents' motivations as compared to those who moved to the private rented sector are apparent. Specifically, the results demonstrate that the main determinant of moving with family/friends was mostly associated with changes in respondents' personal circumstances including a relationship breakdown (10%) or formation of a new relationship (8%). Furthermore, location-specific reasons were also identified, with 34% of respondents noting they had a desire to relocate to a different area altogether, whilst 6% had a particular area in mind. Difficulties with managing the NIHE tenancy, financial (6%) or otherwise (16%), were also the driving forces for some of the respondents.

Figure 5.57: Reasons to move with family/friends
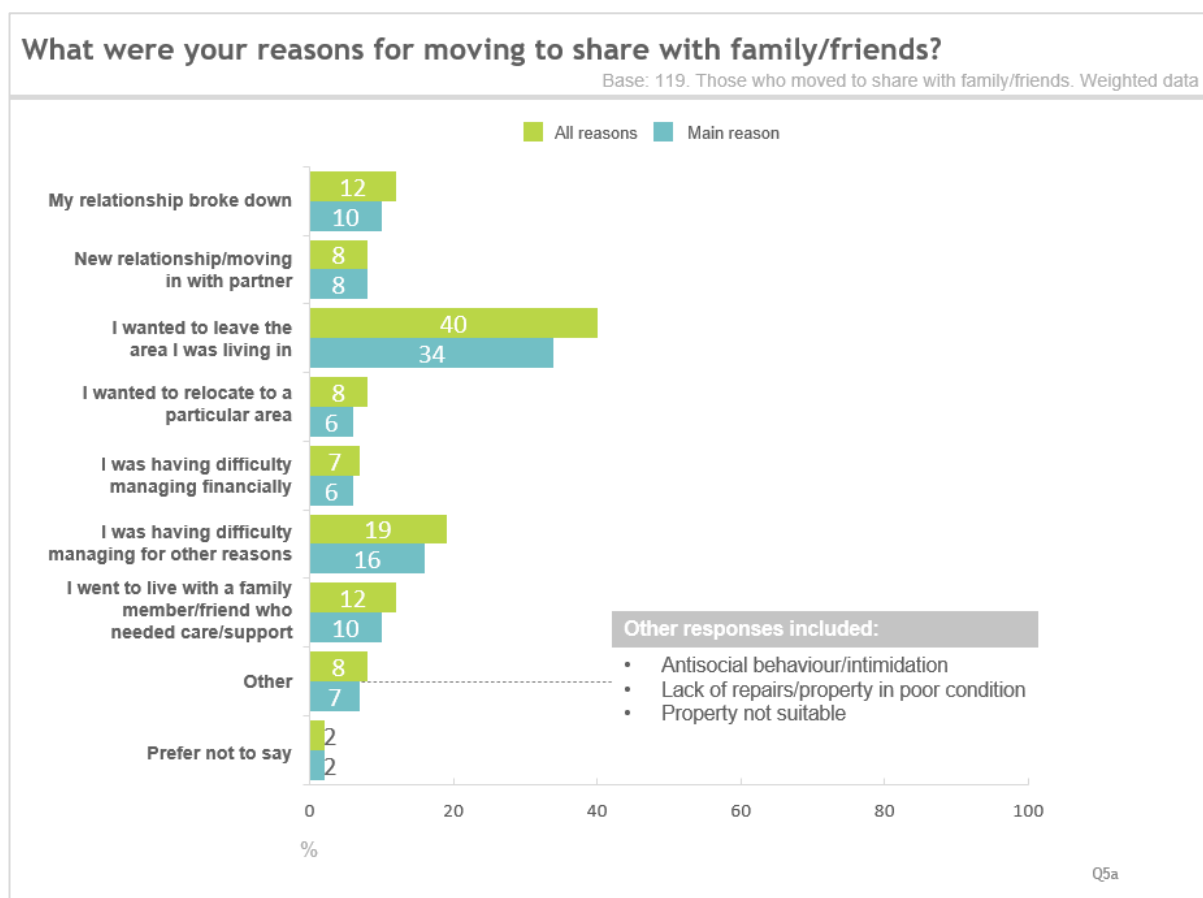
Satisfaction with the move to share with family/friends

Concerning respondents' satisfaction levels with their decisions to move to share with family/friends, just under half (47%) were content, whereas just over a third (34%) were not (Figure 5.58).

Figure 5.58: Satisfaction levels with the move with family/friends

Taking everything into account, how satisfied were you with the decision to end your Housing Executive tenancy and move to sharing with family/friends?

Base: 119. Those who moved to share with family/friends. Weighted data

Very satisfied	29
Quite satisfied	18
Neither	17
Dissatisfied	16
Very dissatisfied	18
Don't know/can't remember	2
Prefer not to say	1

Q5e
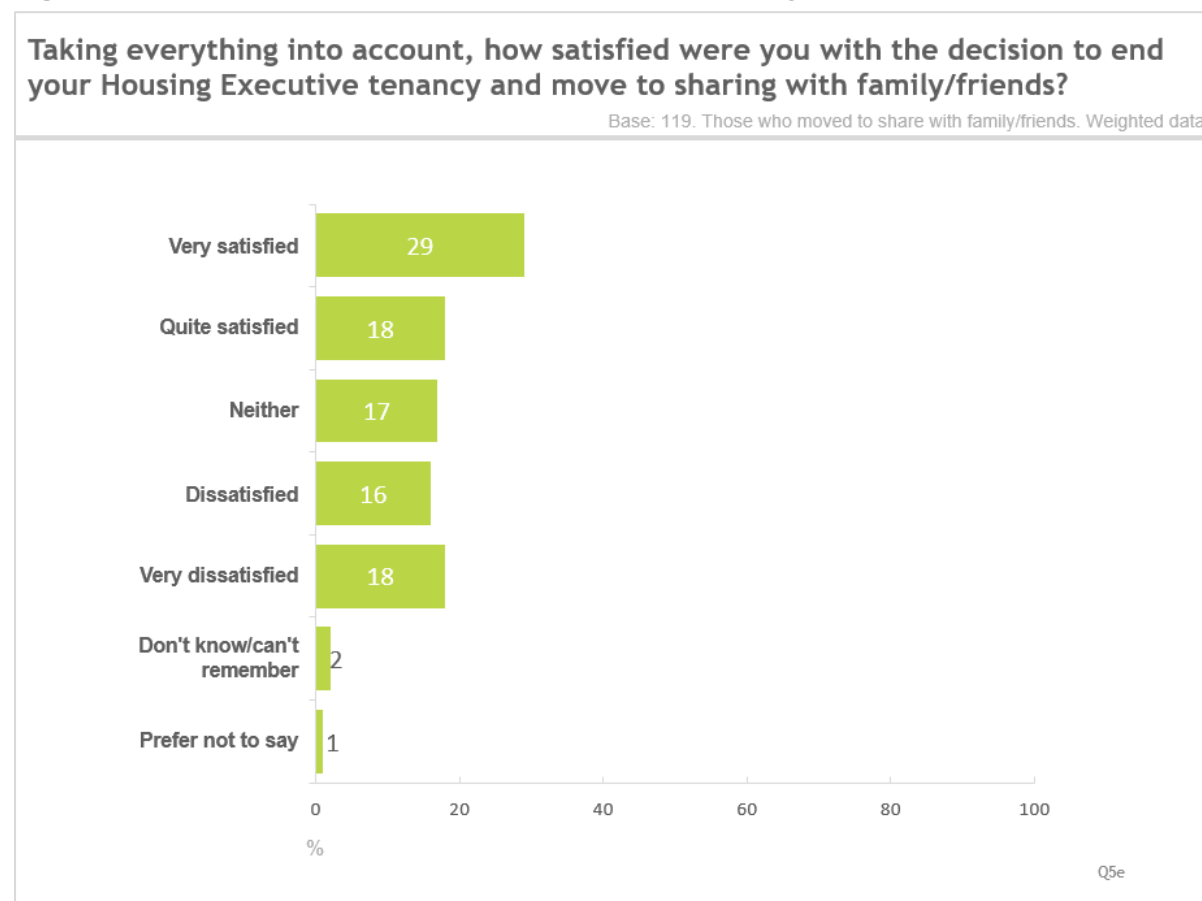
A more in-depth analysis of the specific reasons for satisfaction reveals that a quarter (25%) of the respondents who were satisfied with the move (58 in total) said it was because they were closer to family members (Figure 5.59), 20% indicated the family/friends housing arrangement was more suitable than the Housing Executive tenancy, and a further 11% had more support because of the move. More than one in ten (13%) acknowledged they were satisfied about moving in with family/friends simply because they had no other choice, suggesting that, in this context, the move was viewed as positive to the extent that it was the only available resolution. Similarly, while 11% recognised this housing option as a temporary solution, they were seemingly satisfied with the arrangement.

Regarding the reasons for dissatisfaction, almost half (49%) of this small cohort (38 respondents) disclosed that they were not content with the decision to share with family/friend, but had no other housing options. A further 18% expressed that their dissatisfaction was due to overcrowding, and 8% were dissatisfied because they did not have adequate support. Property quality, and more specifically, its poor condition was a cause of dissatisfaction for 6%, whilst unsuitability of this housing option was cited by 5%.

Figure 5.59: Satisfaction and dissatisfaction reasons for moving with family/friends
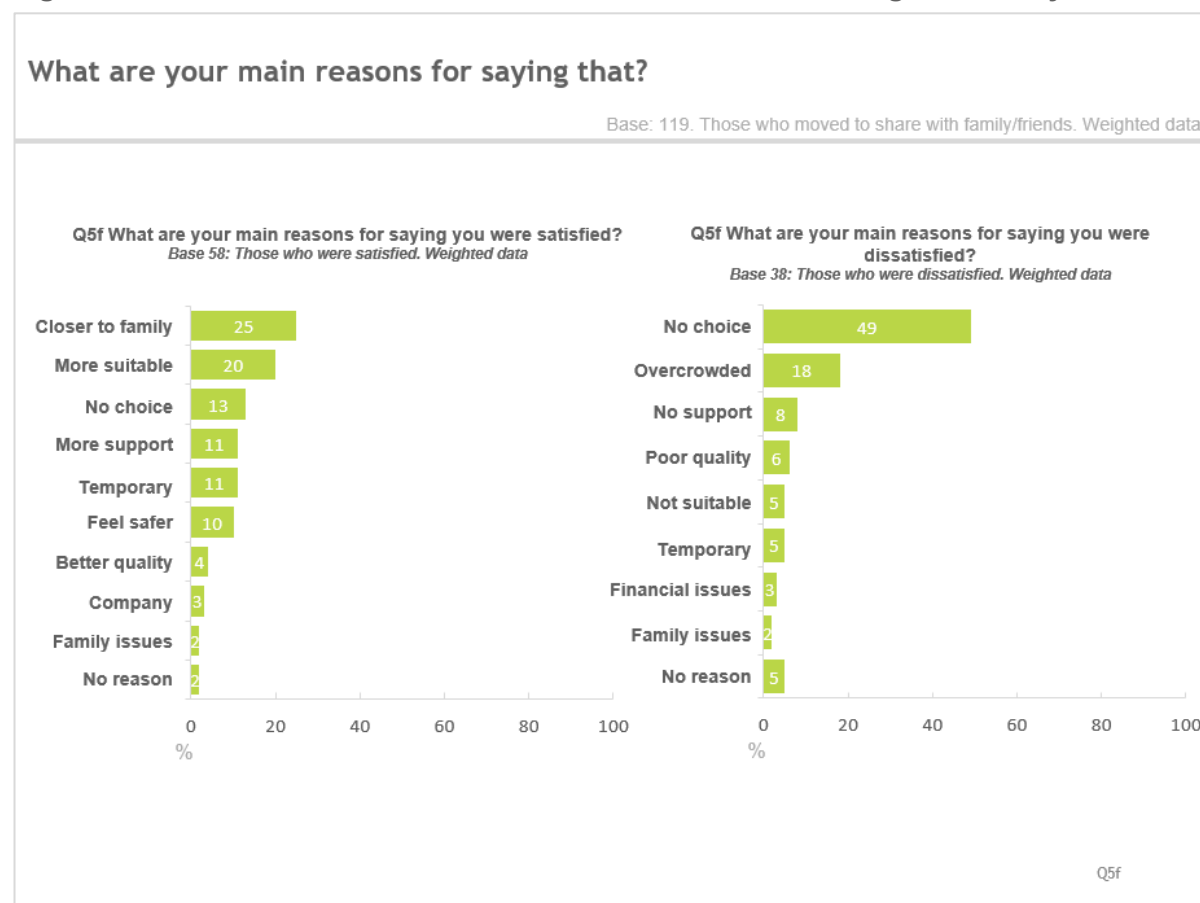
Housing intentions

When continuity of the family/friends housing arrangements was examined, as shown at Figure 5.60, half (50%) of respondents in this subgroup had continued with this option and, at the time of the survey, were still sharing accommodation with the same family members or friends they had moved in with immediately after the terminated NIHE tenancy. The next largest group (27% in total) were once again renting from a social housing provider (16% NIHE and 11% HA), whereas only 5% opted to subsequently move to a property in the private rented sector. Following the initial move with family/friends, 9% of the respondents were no longer in this arrangement, and said they were homeless at the time of the survey taking place.

Figure 5.60: Continuation of housing arrangement with family/friends

Are you still sharing with the same friends/family that you went to live with after ending your Housing Executive tenancy?

Base: 119. Those who moved to share with family/friends. Weighted data

Response	%
Yes, I am still sharing with the same friends/family	50
No – sharing with other friends/family	8
No – renting from a private landlord	5
No – renting from the Housing Executive	16
No – renting from a housing association	11
No – living in a property I am buying with a mortgage	1
No – currently homeless	9
Other	1

Q5c

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With regards to the final component of housing intentions among those who, at least for a period of time, were sharing accommodation with family members or friends, the evidence presented at Figure 5.61 shows that overall, almost two thirds (65%) of respondents implied they intended to become tenants in the social housing sector once again. More specifically, 34% already re-joined the common waiting list and a further 16% expected to do so in the near future (within three months). Further, within this cohort there were 15% of respondents for whom homelessness assessment was carried out and which subsequently resulted in the award of an FDA status.

Figure 5.61: Housing intentions

Figure 5.61: Housing intentions chart. Title: "Do any of the following apply to you?" Base: 119. Those who moved to share with family/friends. Weighted data. % saying yes.
- I have rejoined the waiting list for a social home: 34
- I have been awarded FDA homeless status: 15
- I intend to reapply for a social home in the near future (next three months): 16
Q5d
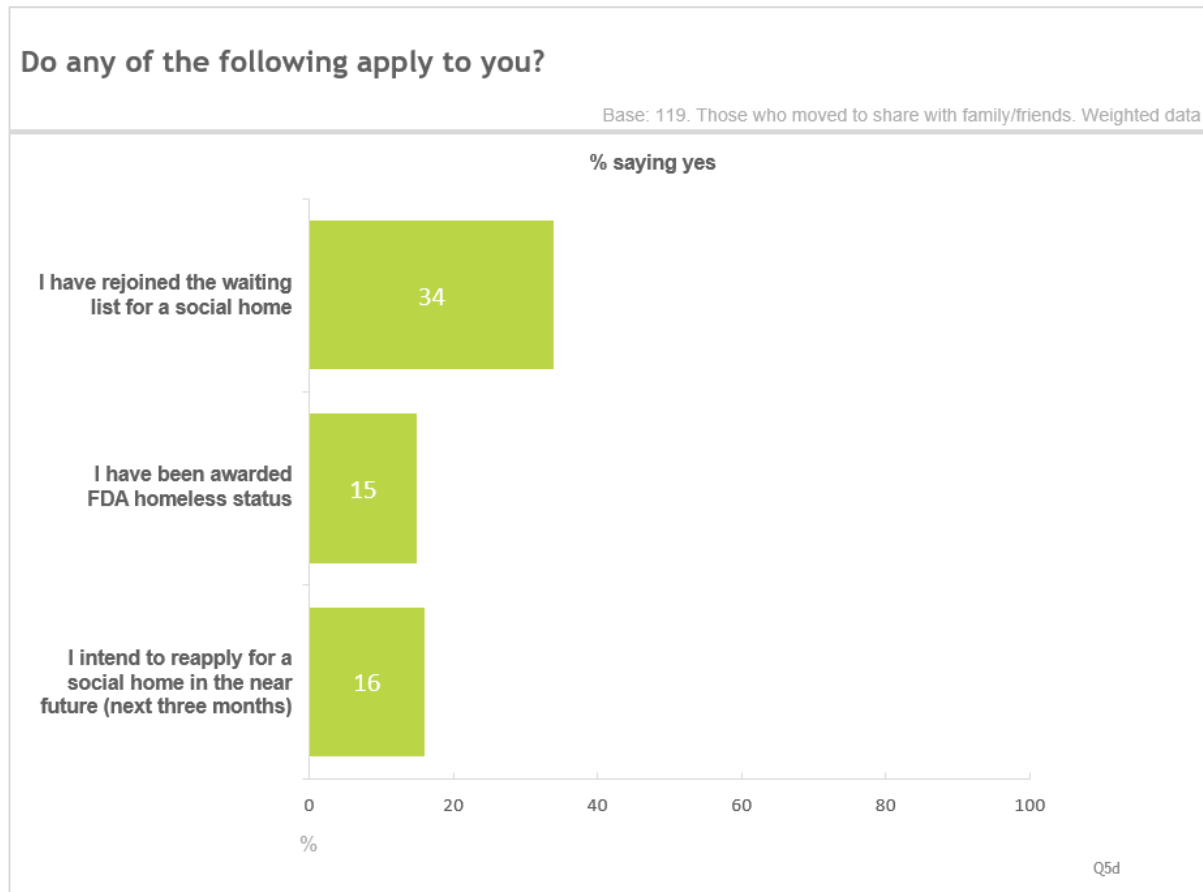
Evidence from the qualitative interviews

The previous section of the report presented an analysis of the quantitative survey and results. In this section we examine the qualitative data from 50 depth interviews that were conducted with those who had ended their tenancy. The findings support the quantitative data presented previously while presenting additional insights from the views expressed by interviewees with regard to tenancies that had ended. The section is structured under the following headings:

- Tenant profile;
- Awareness and experience of help and support;
- Terminated tenancies; and
- Suggestions for improving NIHE services.

Tenant profile

As detailed in the Methodology section, the participants for the depth interviews were selected to provide a wide range of perspectives. The selection criteria factors included duration of tenancy, age, previous tenancies, previous homeless status, health issues, intimidation/ASB issues, proximity to family/support, affordability issues, and type of accommodation moved to after ending the tenancy. For context, below we have provided an overview of the demographics of those who took part in the depth interviews.

Respondent demographics

With regard to the overall sample of 50 tenants interviewed, the gender was split with 29 females and 21 males. 13 of the interviewees were less than 25 years old at the time they were allocated the tenancy and 15 were between 25 and 34 years old.

Many of these individuals were first time renters and therefore required further assistance in understanding the processes and learning how to maintain a home.

> *"That was my first time renting something off of somebody, so the paperwork was a wee bit confusing for me"*

At the time of interviewing, 32 were single, with six divorced and five married. Moreover, a few interviewees had stated that their search for a property with the NIHE was a result of a marriage or relationship breakdown following which the individual, and their children in some cases, needed a place of their own. In terms of household composition, the largest proportion were lone parents (23) followed by lone adult below 65 years of age (18). Many of these single parents or adults were previously living in a home with family or friends, which was overcrowded and therefore they were seeking accommodation to find a space of their own. This also included families where their household composition was changing, resulting in a need for a bigger space to accommodate this change. Some interviewees were also looking to be rehoused following a family tragedy.

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"Prior to that I had to leave because my youngest son had died. So I couldn't actually stay in that home any longer, anyway. And then I ended up and moved into my niece's flat because I had nowhere else to go."

Employment and health status

In terms of work status, a large proportion of the tenants interviewed were permanently sick or disabled (24), followed by those working full-time (10) and looking after family/home (9). With regard to those who were disabled, a few respondents had been living with the disability or health problems for a long time. However, there were other respondents who stated that they developed problems recently and as a result they were in immediate need of an alternative suitable property which catered to their changed circumstances. The specifications usually included a ground floor apartment or easy wheelchair accessible property and at times these were not easily available.

"I was basically deemed as homeless because where I lived caused a danger to me."

Moreover, it was interesting to note that many of the interviewees highlighted that they were affected by poor mental health. It seemed to be a prevalent theme in the interviews. A few respondents had a history with mental health issues, whereby they were receiving or seeking support, and were therefore looking for a property where they could receive some level of stability.

Affordability and previous housing arrangements

The data collected from the interviews showed that most of the respondents were in receipt of at least one welfare benefit. However, 10 appeared to receive no benefits, either because they were unaware of how to claim benefits or had no entitlement.

Affordability also seemed to be a prevalent issue and a few respondents revealed that they had a history of moving from a private rental to social housing as a result of the private rental being too expensive. Quite a few of the respondents mentioned that they were homeless prior to being allocated the property with the NIHE and some were placed into temporary accommodation before they were offered a tenancy.

Other individual circumstances prior to taking up the NIHE tenancy included being asked to move from their previous house, staying in temporary accommodation, living far away from family and being transferred as a result of the previous NIHE property being unsuitable.

As demonstrated above, some respondents were in need of urgent housing due to circumstances such as homelessness or wanting to escape a toxic environment, whereas others were coming from more stable backgrounds and looking for a more suitable home.

With respect to current housing arrangements at the time of the interviews, 19 were renting from the NIHE, 12 were renting from a private landlord and eight were sharing with family/friends.

Factors affecting decision making on a tenancy offer

A tenant's circumstances when being allocated a tenancy can play a large role in whether or not they accept a tenancy and the underlying reasons for which they do so. These

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circumstances can influence their decision-making and possibly influence their judgement, resulting in them accepting property which turns out to be less than suitable for their situation.

During the discussions, some tenants highlighted that they felt a certain amount of pressure to accept the tenancy that was offered for various reasons. These reasons included:

- Unsuitable prior circumstances and living situations;
- Amount of time provided to make the decision; and
- Number of tenancy offers remaining.

Identifying, understanding and being mindful of these potential pressures could help the NIHE as it works with households during the application and allocation process, thereby reducing the chances of an applicant receiving and accepting an offer which may not be best suited to their longer term needs. Some interviewees felt that all three of the above-noted sources of pressure had influenced their decision-making process and, in combination, played a role in increasing the level of perceived pressure upon the prospective tenant.

Unsuitable prior circumstances and living situations

The interviewees felt under varying levels of pressure to accept the tenancy offer based on their situation at the time. As mentioned above, some respondents were in more difficult situations while others were in comparatively more stable environments. Some respondents had been on the Common Waiting List for years and were eagerly waiting to be rehoused. The comments made by some individuals, who were in difficult situations and in immediate need of a house, suggested that they accepted the property even though they were aware that the offer was not likely to be a long term solution for them. They commented that they felt they had no other choice and nowhere else to live. In the cases where they were not happy with the property, some viewed it as a short-term arrangement. In circumstances where respondents had experienced tough situations, they accepted a certain property because they felt that they could exercise some control over their situation, especially since their future prospects were relatively more uncertain.

> *"That way they said the beggars can't be choosers. That's how I felt. I said, you know, if I don't take that one, they might not give me nothing else"*

In some cases, tenants felt pressured to accept a property because, even though they were not completely happy with it, they felt that it was still an improvement to their current or prior circumstances at the time. These include cases where interviewees had been waiting for years to be rehoused from temporary accommodation into a permanent home. Therefore, having already experienced a long wait for an offer, they were not inclined to wait longer, even though they did not perceive the property on offer to be very suitable for them.

Amount of time provided to make the decision

Analysis of the interviews revealed that there were mixed experiences with respect to the amount of time the interviewees were given to decide whether or not to accept a tenancy offer. Some respondents felt that the amount of time they were given to decide was sufficient and therefore felt no pressure in that regard; they said they were given more than a week to decide, and took that time to consider all factors that were available to them in order to determine the suitability of the property. However, others said they received only a few minutes and were urged to provide a response at the viewing. In some cases, the respondents felt that the amount of time provided was insufficient in order to be able to make a well-informed decision

and expressed feeling a sense of pressure to accept the offer. Moreover, a few respondents stated that, in hindsight, they would have not taken the tenancy or, if circumstances were different, they would have waited for a better property to be allocated.

> *"I also felt a little bit of pressure from the guy that showed me the house. It was kind of like, if you want it, you have to sign it now or it's going to go to somebody else. I also felt pressure there, and obviously I was extremely stressed out. I was going through quite a lot of things at the time, and in hindsight, I wouldn't have taken the flat."*

A few tenants reported that they were happy with the property at the initial viewing and so accepted the tenancy right away, irrespective of the amount of time they had to decide. In some cases, individuals were so elated to receive a property offer in the first place that they agreed to accept the offer before even viewing the property.

> *"I didn't even do [the viewing], I just took it. Because at the time I had no house, I would have taken anywhere. It would keep going on, I would never have been offered another one."*

Number of *reasonable offers* remaining

As set out in the context section on page 2/3, within the framework of the Housing Selection Scheme, offers will always be made to the highest pointed relevant applicant on the waiting list for the area in which the property is available, and applicants can receive up to a maximum of three reasonable offers (now 2 offers – see footnote 4). If all are refused, the applicant will be deferred from the list from one year. However, if an offer is refused and it is demonstrated that the offer did not meet the needs of the applicant, it will be considered an unreasonable offer and discounted from the total number of offers.

Some respondents indicated that the limited number of offers they were eligible to receive, acted as a hindrance and impacted their decision making. Some were affected by the uncertainty of not knowing the subsequent outcome if they rejected an offer, especially since they had only three offers in total. They felt that there could be a possibility that future options would be worse, from their point of view, and if all three options were exhausted they would be taken off the Common Waiting List altogether. Therefore, in order to prevent the perceived highest risk outcome from being realised, they accepted an offer even though they were not completely convinced it was the right one for them.

> *"There were issues I had raised when I was viewing it but you're obviously so desperate to get away from the place that's a danger to your life. I had my reservations taking it. But because of the pressure they put on you, you've got three chances, and I've heard the stories of all three chances being exactly the same, there is no variation within those chances."*

There were other participants who had stated that they had exhausted all three options and since this was their last offer, they had no choice but to accept it.

> *"I wouldn't have changed my mind because it was my last option, I had to have somewhere to live."*

Other

Some interviewees remarked that their experience with the Patch Managers did not help ease their decision-making. They felt that the way the Patch Managers presented the option seemed like they were adding further pressure to the situation, resulting in a sense of hopelessness and panic in the individuals.

> *"We felt really on the spot but we also panicked and we're like 'If we say no, who knows what's going to happen?', which is why we took it…We both felt really on the spot and really uncomfortable. And she didn't even leave us alone to have a chat about it. She just stood and sort of watched us".*

That being said, there were a few respondents who had pleasant viewing experiences where the Patch Manager provided all the necessary information to help them make a decision.

While some interviewees reported they had to settle for what they were offered, most respondents felt hopeful, relieved, and thrilled at the prospect of the new tenancy. For many, having a home was very important to provide a sense of safety and security, especially when other things in their life were not as stable.

> *"Your home should be your safe haven where you can go and be away from the world."*

Therefore, they were very appreciative of the NIHE and everything they did to provide them with a home. They understood the difficulties associated with managing allocations and tenancies and therefore commended the NIHE on what they do for society.

> *"I'm very grateful that the Housing Executive came through, they did their job. That's all I can really say. They went by the book…and tried to make me feel as safe as they could possibly make me feel."*

Terminated tenancies

Given that individuals' experiences of tenancy breakdowns are wide-ranging, and the factors influencing tenancy outcomes are also unique, it is important to critically examine tenants' housing journeys and, ultimately, understand how tenancies come to an end. Due to the nature of this research, and its objectives, only the negative or 'push' factors leading to tenancy terminations were explored and analysed. Certainly, social housing tenants end their arrangement for a variety of reasons including to improve their housing prospects; however, it is the premise of this subsection to focus on those preventable determinants to inform the NIHE of the views and experiences of its tenants. Thus, as well as delving into respondents' personal accounts and capturing the *emerging patterns* from the interview data, this subsection presents the *anomalies* in tenants' journeys to highlight the distinctiveness and uniqueness of their experiences, and to draw attention to some of the most extreme examples of unsustainable tenancies.

On entering their tenancy arrangement, most respondents viewed the now terminated tenancy as a long-term option. Indeed, despite the circumstances leading up to acceptance of the arrangement being far from ideal in most cases, nearly all respondents were enthusiastic and hopeful to begin their tenancies. Unfortunately, however, even though the interviewed tenants seemed to be willing to sustain their NIHE tenancies, due to personal factors, external pressures or a combination of both, they were unable to do so and the housing arrangements ended earlier than anticipated.

The following analyses were undertaken in the context of the attributes used for selecting the subsamples, meaning that data from the specific groups of interviewees who matched a given criterion are examined individually. It is, however, important to note that, even though these were segregated and analysed individually, there is an overlap in terms of tenants' experiences: oftentimes multiple issues or reasons for tenancies breaking down were disclosed. Where this overlap does occur and is meaningful, it is reported to highlight tenants' experiences and emphasise the complexity of the concept of failed tenancies.

Tenancies terminated during the first year

When data associated with the short-term tenancies was examined it revealed two main reasons why the tenancies were discontinued, although other secondary reasons were also cited in all cases. More precisely, the primary factors were *the condition of the property or its unsuitability* and *experiences of conflict with neighbours or anti-social behaviour in the area*.

With respect to the properties being unsuitable, the interviews suggested that health conditions or changes in personal circumstances dictated tenants' decisions to terminate their arrangements: simply put, interviewees realised fairly quickly into their tenancies that the homes they accepted were not suitable to meet their needs. Indeed, one interviewee disclosed that she was expecting a child when her tenancy commenced, which impacted her housing needs within a few months. It was her understanding that she was not entitled to apply for a more suitable property until the new-born's arrival, and therefore she ended the tenancy.

> *"I wasn't entitled to a three bedroom until my third child was born... It was far too small."*

Other reasons why the properties became unsuitable included loss of a family member resulting in tenants' unwillingness to remain in the specific area, and deteriorating health or a condition that impacted the tenants' ability to use or manage the property.

Although not an issue for all, some respondents also disclosed that they did not wish to reside in what they considered was a deteriorating or substandard home, with the primary concern being the presence of damp or another structural defect. Where these issues were identified, the tenants indicated that they had attempted to address them by contacting the NIHE to ensure necessary repairs were undertaken rather than terminating the tenancy immediately. Unfortunately, where the problems remained despite these efforts, they contributed to tenants ending their housing arrangements.

Regarding the social component of failed tenancies, issues with neighbours and anti-social behaviour strongly influenced some tenants' unwillingness to continue renting a NIHE property. Crucially, how quickly tenants decided to relocate was seemingly determined by the intensity of the perceived problem. When tenants were initially slightly concerned with minor incidents, which perhaps continued or escalated over time, they seemingly developed higher tolerance for their neighbours and were able to sustain their tenancies over longer periods, albeit these dissolved within one year. However, those tenants experiencing more extreme forms of conflict or anti-social behaviour episodes were indeed inclined to terminate their tenancies without unnecessary delays.

> *"I had a lot of trouble with kids there when I moved to the bungalow, doing bad things, like outside the house and stuff. So, I was scared. I was saying I'm not staying here."*

Overall, regardless of the reasons for tenancies breaking down, the common theme is that the tenants believed they had no other choice but to remove themselves from the circumstances they were in and relocate. However, to what extent these were all preventable is difficult to establish. It seems that the failed tenancies where personal or social elements played a role were perhaps less preventable than those where property condition was a determinant. This means that when a property becomes unsuitable due to certain external factors such as issues with neighbours or anti-social behaviour, tenants will terminate their housing agreements and meet their needs elsewhere. However, in the instances when the issues are associated with the properties themselves, tenancy terminations could be, to an extent, preventable.

Tenancies terminated during years two and three

The qualitative data associated with the tenancies terminated during years two and three of the tenancy presented somewhat similar patterns to those observed when breakdowns occurred within one year, in terms of the factors which determined the final outcome. Initially, most tenants viewed their accommodation offers as long-term arrangements and were prepared to assimilate to their new circumstances and adapt or decorate the properties to suit their needs. Indeed, the NIHE ensured that essential maintenance work or necessary improvements were carried out prior to tenants' entering the properties. In that regard, the interviewees disclosed that the properties were upgraded with new carpets and/or doors as well as freshly painted walls, where required.

> "The property was fine. It was a nice little place. All it needed was a lick of paint."

Furthermore, reported on one occasion, a tenant's additional needs were recognised, and property improvements carried out that related to bathroom adaptations.

> "I needed my bathroom adapted where the bath was taken out and a shower was put in."

Overall, the respondents approved of and were content with the properties they occupied. For the most part, the neighbours were friendly and welcoming, and the neighbourhoods quiet and safe, all seemingly conducive to tenancy sustainment. Indeed, the reasons these tenancies ended were not related to the properties, locations or social issues in the areas. Interviewees disclosed that changes in personal circumstances, which were not anticipated when the tenancies commenced, led to these breakdowns. Specifically, family obligations, accidents and experiences of domestic violence were among the life events which prompted tenants to vacate the properties. Importantly, if these circumstances had not presented themselves, the tenants were confident they would have continued to live in the properties to this day.

> "I was very happy with the house, the area, everything… I wouldn't have thought to move myself at all. It was just the circumstances around my mother."

Where the tenancy was terminated for non-personal reasons, a combination of factors led to such outcomes, with the primary drivers being unacceptable conduct of the neighbours and episodes of anti-social behaviour. One female respondent had been concerned that she was housed in close proximity to males only, who used offensive language towards her, and despite never being explicitly threatening, this compromised her perceived safety. Furthermore, due to frequent instances of alcohol abuse by those in the area and the escalating conflict, she was eager to be allocated alternative accommodation. The secondary reasons for ending the tenancy were in relation to property unsuitability. Indeed, this particular

tenant reported that the one-bedroom flat was exceptionally small and there was no space for even essential items. Furthermore, the presence of damp which seemingly was left untreated, only reinforced the tenant's decision to terminate the tenancy.

> *"Like I said, the damp was an issue, and it was way too small. It's far too small."*

In terms of preventing these tenancies from breaking down, there does not seem be any evidence to suggest that the NIHE could have intervened to ensure their continuation where changes in personal circumstance or life events played a role. With respect to the tenancy which ended for multiple reasons, the findings indicate that the NIHE could have addressed (and did to an extent) the property characteristics that were not satisfactory. However, as far as other aspects are concerned, attempts to sustain the agreement for the tenant would have been futile.

The evidence also highlighted that, where possible, the NIHE supported its tenants through these challenging times by assisting with subsequent housing transfers or by making recommendations for alternative accommodation. By providing this assistance, the NIHE created housing opportunities for the tenants who uprooted their lives to be able to continue with their housing journeys elsewhere.

Tenants who were aged under 28 at the commencement of the tenancy

Qualitative data collected through interviews with the participants who were under 28 at the commencement of tenancies revealed that age did not appear to be a factor directly associated with failed housing arrangements. Certainly, to an extent, they had fewer experiences of independent living and managing their own finances; nevertheless, they were aware of their obligations towards the NIHE and prepared to manage the tenancy.

Once again, the reasons the interviewees in this group were unable to sustain their tenancy were linked to the neighbours and neighbourhoods. More specifically, instances of anti-social behaviour including excessive noise, on-street violence and vandalism, as well as paramilitary activities and – associated with these – perceived threats, were among the main factors that contributed to the breakdown of these tenancies. Therefore, fear and concern over personal safety were the motivating factors to vacate the properties, and sustainment of these tenancies, as reported by the interviewees, was not possible under such adverse conditions.

> *"But I think at the time I was just really scared and just wanted out. I was young. I had two kids as well."*

Where tenancy termination was not related to interpersonal interactions, the reasons to vacate the property were associated with changes in personal circumstances. Under such conditions, tenancy breakdown was not preventable due to the internal rather than external determinants to continue the housing journey in a different location.

Tenants who held at least two NIHE tenancies within four years

The feedback from interviewees who had held at least two tenancies over a period of four years, and where one or more resulted in a subsequent housing/ homeless application and award of FDA homeless points, did not reveal a unique pattern for these terminations. Indeed, a combination of multiple factors and personal experiences, including those already discussed in the previous paragraphs, played a role in the decision to discontinue their housing

arrangements. Instances of anti-social behaviour such as drug and alcohol abuse observed by the tenants and residing in locations perceived as unsafe and/or escalating conflict with the neighbours certainly contributed to the final outcome of a failed tenancy. Consequently, for these and other personal reasons, such as relationship breakdowns, the interviewees had been awarded FDA homeless points and rehoused by the NIHE, either in properties owned by them or housing associations dwellings.

> *"I wouldn't have left the first house unless it was for my ex. And then the second house, it was never suitable. I was just never going to be happy there."*

What did transpire throughout the interviews was that due to the circumstances surrounding tenancy terminations and subsequent NIHE intervention to complete a Housing and Homelessness Assessment for rehousing, the tenants remained in the social housing sector.

If the eventual rehousing route is re-joining the waiting list and tenure is most likely to be social housing, whether through preference or because rental levels are more affordable, this would suggest that more work could be done to promote and optimize the use of the direct / mutual exchange function where all existing tenants in Housing Executive and Housing Association provision can swap with one another as a statutory right.

Tenants with FDA homeless award at the time of allocation of the now terminated tenancy

The findings from interviews with those who had FDA homeless status when allocated the property at which the tenancy was subsequently ended, did not appear to suggest that these individuals possess a set of distinctive characteristics from other tenants with failed tenancies. However, the *circumstances* surrounding commencement of these tenancies were perhaps more complex than those of the non-FDA applicants. For example, due to external factors, such as a private property sale or 'internal' determinants such as changes within the household structure due to a breakdown of a relationship, their housing needs were more urgent. Not surprisingly, this seemed to influence prospective tenants' response to the accommodation offers made by the NIHE, which they reported as accepting with no hesitation, with or without prior awareness of the immediate neighbourhoods or the full extent of the issues associated with certain areas.

With respect to the factors leading to tenancy breakdown, most of the interviewees recognised that anti-social behaviour and/or feelings of intimidation were so pervasive and intense that it resulted in them feeling considerable pressure and led to them vacating their properties.

> *"…because literally, without exaggeration, outside my front door, smoking, drugs and drinking alcohol."*

Due to these experiences, preventing tenancy breakdowns did not seem possible and, more importantly, the tenants themselves did not want to continue living in areas where they were subjected to adversities. For these interviewees, the NIHE was able to subsequently intervene by assisting in the search for suitable accommodation within the social housing sector.

Tenancies terminated due to health/ mobility issues

The evidence associated with tenancies that were terminated due to health and/or mobility issues revealed that interviewees' personal circumstances and their health conditions were highly diverse and no specific commonality in experiences was uncovered. In fact, the only prevailing observation was in relation to the severity of tenants' concerns over their own or their family members' wellbeing, which impacted their ability to sustain their housing arrangements with the NIHE. More specifically, experiences such as cancer diagnosis, mental ill health, mobility difficulties, and issues with substance and alcohol misuse were among the health-related factors that ultimately led to tenancies being terminated.

A more in-depth analysis of these interviewees' narratives indicated that, where these experiences were perceived as severe and resulted in considerable hardship, the interviewees emphasised the importance of having a conveniently located support network. This meant that, ultimately, these tenants wanted to relocate to be closer to their families, who could assist and support them through a difficult period in their lives.

> *"But then whenever I found out I had cancer and stuff, then they saw into that and they let me move back down again to be beside my family."*

Furthermore, concerns over a child's health and wellbeing were also raised by one former tenant in this category, who, at the time, occupied an upper floor apartment with his wife and a young child, for whom climbing the stairs was essentially dangerous. The housing arrangements for this family became unsuitable over time as the child became more mobile and they were increasingly worried about the possibility of an accident.

> *"And there was no guarantee that you can't trip and fall and stuff like that. So that was sort of our major issue."*

These findings strongly suggest that tenancies terminated when health-related issues are cited as the determining factors, do not always end due to the nature of the conditions themselves. Certainly, when mobility difficulties affect tenants' ability to occupy properties with stairs or when families with young children are concerned over their safety, these once suitable accommodation options become unreliable and/or unsafe, resulting in tenants seeking more appropriate alternatives. However, more often than not, it is tenants' desire to surround themselves with a network of supportive individuals that leads to tenancy terminations, which is not surprising given their experiences of ill health and wellbeing.

In terms of the preventability of tenancy breakdowns where health or mobility issues play a role, it is very difficult to conclude with certainty what interventions could be adopted to facilitate their sustainment.

Tenancies terminated due to anti-social behaviour, intimidation & hate/harassment

Qualitative data from interviews associated with tenancies terminated due to experiences of anti-social behaviour, perceived intimidation and hate/harassment were analysed collectively given that they commonly featured together in the reasons cited by respondents for termination.

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Anti-social behaviour

Tenants reported that alcohol and drug use, vandalism, excess noise and other unacceptable behaviours were common occurrences about which they felt unable to do anything due to concerns over their own safety, and had therefore felt compelled to remove themselves from the unsafe environment by terminating their tenancy.

> *"So they were coming in and drinking on there. And they had burnt the bins outside the flat one day."*

It is important to highlight that these behaviours were not limited to the tenancies which identified ASB as the main reason for termination. Throughout the interviews, respondents repeatedly commented on their experiences and observations of anti-social conduct in their neighbourhoods. Where the instances of anti-social behaviour were discussed, the behaviour varied in intensity. Where tenancies ended due to anti-social behaviour, it was in circumstances where respondents had felt the behaviour was excessive both in terms of the frequency and severity.

In addition, some tenants were of the opinion that anti-social behaviour is particularly difficult to tackle. Some tenants commented that they repeatedly complained to the NIHE and/or to other organisations, such as the police, to draw attention to the unacceptable and at times illegal incidents; however, in their opinion, their efforts to report the problems seemed futile. Other interviewees, on the other hand, accepted that the NIHE and/or the police cannot effectively resolve these social problems and did not attempt to report their experiences.

> *"I have a lot of anti-social behaviour right in my front every single night. Drug dealers, drugs taken. I've contacted the police. I've contacted our MLA's office. I've contacted, well, numerous organisations and nothing was done about it. So I'm in for a transfer just to get out of here… That still goes on every single night and not one person showed up and is showing up to tackle the problem. Nobody absolutely cares."*

Overall, interviewees seemed to be in agreement that, to prevent tenancies from being terminated due to anti-social behaviour, the underlying issues of misconduct should be addressed. If this does not happen, the arrangements will continue to break down and the turnaround on tenancies in areas where anti-social behaviour is prevalent will remain high.

Intimidation

Qualitative data on tenancy terminations due to feelings of intimidation revealed that the experiences of interviewees who were subjected to threats were broadly similar. Indeed, a common thread throughout the interviews was that these tenants, either directly or indirectly, received a message or threat to vacate the property and/or neighbourhood within a certain time. In this context, direct communication involved verbal delivery of the notice. This was often associated with members of paramilitary organisations, either through a phone call or a personal visit, to induce considerable levels of fear in the tenants. Importantly, the understanding among the interviewees was that non-compliance with the instructions would ultimately lead to physical harm to the occupiers, even though a specific threat of violence was not verbalised.

> *"If I stayed my ground and was like I'm not leaving, I would have been badly hurt."*

Where the perceived threat was indirect, it involved verbal abuse and/or actual infliction of damage to the property, which made the tenants aware of the animosity towards them. When such instances occurred, these were not always related to religious beliefs or community background of the tenants, although there had been instances of this motivation to intimidate new neighbours to vacate the properties. Rather, conflict between neighbours that escalated over time or seemingly unexplainable motives were the sources of indirect intimidation.

> *"Like, there was teenagers that would cat-call you and they used to hit their balls on my window, on my door… But ultimately… basically threatened to put a petrol bomb through my window."*

On the surface, the evidence from tenancies terminated due to perceived intimidation seems to suggest that religious affiliation or community background of a tenant largely determines whether they are going to be accepted in the neighbourhood and, therefore, allowed to continue their tenancy. However, as pointed out by a few interviewees, this reason tends to be used as a pretext by certain organisations or individuals to prevent unknown tenants from entering and residing in well-established communities. More specifically, there was an overwhelming agreement among those who experienced direct intimidation first-hand that any person from outside the immediate community, regardless of their beliefs, would not be welcome in the area and would be forced to vacate the property. In that sense, the properties are 'reserved' for certain individuals and any attempts at external allocations will not be accepted by the communities.

> *"It was actually to do with someone wanting the property. Someone in the paramilitaries. Family members wanted the property and the whole religion thing got used as just an excuse to put me out."*

Perceived hate / harassment

The findings from interviews, with those who tenancies were identified by NIHE as being terminated due to hate/harassment, also reflected the already discussed social issues, namely the anti-social behaviours, conflict with neighbours and perceived intimidation. In the context of harassment, former tenants highlighted that their adverse experiences with the local communities compelled them to terminate their housing arrangements and that these were unsustainable due to the severity of the incidents.

> *"And then it got to the point where he says, 'if you had of come out that first night, I was going to kill you'. So at that point I decided that I have to leave that property."*

Interestingly, out of the four interviews undertaken in this category, only one participant had knowledge of the possible reasons for the hostile behaviours, which seemingly was a consequence of a relationship breakdown and subsequent conflict with certain family members, which escalated to the point where the tenants did not want to remain in the area any longer. For the most part therefore, tenants were unable to explain residents' animosity towards them, and perceived the attacks as completely unjust.

> *"I was actually happy until the death threats came. I don't know where they came from because I don't really do nothing. I was maybe mistaken for someone else, or I don't know what it was but there were things thrown in the window."*

Overall, the wider findings concerning the socially motivated terminations suggests that when incidents involving anti-social behaviour, conflict with neighbours and intimidation/ harassment occur, they make it extremely difficult for tenants to be able to sustain their tenancies. Certainly, this is contingent upon the severity of the aggression or misconduct, nevertheless the fear over own or family safety, or simply desire to reside in peaceful and trouble-free areas, means that tenants have no other option and are pushed to the extent whereby they end their tenancies. Further, it seems that tenants have very little control over their housing arrangements, and oftentimes, the NIHE or any external organisations cannot prevent these breakdowns from happening. Unfortunately, the consequences of self-terminating tenancies are that tenants make themselves voluntarily homeless, a situation that impacts their future housing options. Although the exception to this is in relation to instances of intimidation, this can be difficult to prove and tenants feel they do not always get the points awarded based on their negative experiences.

Tenancies terminated due to no support in the area, to move in with friends/ family or to move to the property in the private sector

Two main themes emerged from the data associated with tenancy terminations due to no support in the area, as well as from those former tenants who subsequently shared accommodation with family members or friends or rented in the private sector. More specifically, the first common thread throughout the interviews was that changes in tenants' personal circumstances interfered with their ability to maintain a given tenancy and resulted in their increased need to be surrounded by supportive individuals. To illustrate this point, a collection of wide-ranging experiences were cited by the interviewees as the reason for initiating termination procedures, including instances of domestic violence, having to provide full-time care to a family member, feelings of loneliness exacerbated by the Covid-19 pandemic, and the distance of the occupied property from the family.

> *"I've got so much family over there, like even grannies, aunts, uncles, cousins. I've got; my father's side of the family's over here, basically. And that was what gave me the decision of moving."*

The second theme related to tenants not receiving sufficient housing support from the NIHE throughout their tenancies. In that regard, some interviewees expressed that the properties they occupied were not adequately maintained, resulting in homes being unsuitable to continue living in. For example, problems with the heating systems and issues with damp that was left untreated for prolonged periods of time, were either not effectively addressed or not permanently resolved. Equally importantly, some interviewees highlighted that they did not receive support related to their financial circumstances, such as assistance with applications for benefits, which would have really improved their ability to meet housing payments.

> *"My personal experience, they never supported me."*

> *"Well, they'll phone you every day if they are looking for something from you, but if you're trying to get through to them, it's very difficult."*

Further, in the absence of other forms of housing specific support, particularly in association with the social issues in certain areas, some tenants believed that remaining in the properties would endanger them and their families. One former tenant emphasised that despite not being personally the target of a paramilitary organisation, the fear of living in an area where threats and perceived intimidation were taking place made the tenancy unsustainable for them. This

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tenant also indicated that requesting a transfer or rejoining the waiting list was not an appropriate solution as it did not resolve the underlying issues within the community. This meant that changing the property would only relocate the family but not address the wider problems in the area of social misconduct and continued intimidation. Therefore, moving into a privately rented property was viewed as the most effective means of breaking away from a difficult housing situation.

> *"And I was beginning to get frightened, worried about things and aware that people were watching me…Maybe they weren't… So I just decided I just couldn't live there anymore, started to look if there was somewhere I could rent, even though I know financially it would be a stretch for me."*

Tenancies terminated due to affordability difficulties

The evidence from the interviewees who terminated their tenancies due to affordability difficulties revealed that former NIHE tenants experienced a variety of housing related financial issues. Indeed, the qualitative data did not present specific themes for any particular issues that ultimately led to tenancy breakdown. Instead, the findings highlighted the uniqueness of individual circumstances and experiences, and that what was a major issue for one tenant, was not necessarily consequential for another.

In the context of this research, only one interviewee accrued considerable rent related debt, which did not result in the tenancy being terminated, but highlighted the gravity of consequences associated with unpaid housing costs. Indeed, in this case, legal procedures were initiated to evict the tenant from the property. Ultimately however, the financial support and advice provided from the NIHE prevented the breakdown from occurring and the tenant was able to erase the debt.

> *"I got into debt within about a year because I wasn't able to keep up the payments for the rent."*

What certainly did transpire throughout the interviews was that individuals with low incomes, despite having rent payments covered by the benefits they received, faced other financial housing-related challenges. More specifically, high energy costs or inefficient heating systems such as Economy 7 resulting in excessive electricity expenditure, led to such circumstances whereby tenants were unable to meet their commitments, and subsequently ended their agreements due to these non-optional costs.

> *"By the time I paid the top up rent and then got food and stuff, there was sometimes I left myself short of electric for a couple of days."*

> *"I put £30 into the meter. Then I turned on the radiators. Only left them on just for one night. I only had £5 in the meter the next morning."*

Lastly, given that some tenants accepted housing offers that were not conveniently located or not in the preferred area, the burden of the rent charges combined with the financial strain of a daily commute to and from their workplace and additional energy expenses, resulted in an overwhelming hardship. In the instance where this did occur, the tenant essentially recognised that the arrangement was not suitable and exacerbated an already difficult situation, and consequently terminated the tenancy in order to be housed in a smaller and less financially demanding accommodation.

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> *"I was paying the fuel for driving back and forward to work and I had to buy new stuff for the flat too. I didn't think I could actually cope with working with all the bills… and I just thought it was getting into debt as well."*

In terms of preventing these types of tenancies from breaking down, the first example highlighted that when rent arrears are fundamentally the reason for eviction, the NIHE can and did intervene before this outcome occurred. By providing support with the application for available benefits, the tenant was able to continue residing in the property. However, under circumstances where tenants are burdened with high energy costs or where excessive expenses are linked to inconveniently located accommodation[15], the tenancies are ultimately unsustainable for those with limited incomes. Therefore, this data continues to reinforce previously made arguments on the importance and the role of initial allocations processes in tenancy sustainment. In that regard, offering adequately sized housing options in acceptable condition, with efficient heating, and located to suit the needs of the prospective tenants, could certainly increase the likelihood of tenants being able and willing to maintain their arrangements.

Awareness and experience of help and support

Having analysed the reasons why tenancies were terminated, this section of the qualitative report findings examines the awareness of and experiences with support services offered by the NIHE. As part of the depth interviews we examined the extent to which the support offerings available at the time of the research were being utilised and how useful they were perceived to be. The section further addresses the respondents' views on other potential support services that the NIHE could offer that may help tenants to maintain their tenancy. A better understanding of how support is offered and managed could assist in identifying areas of improvement that might help reduce tenancy terminations. While the interviewees had multiple opinions and perspectives to share, the common themes were identified and are highlighted below, examining support levels at different stages of the tenant journey.

Information and support prior to accepting the tenancy

The respondents had varied backgrounds and past experiences. This included a mix of some interviewees who had previously rented from the Housing Executive and others who had never done so. Some tenants had moved from properties that they were renting either from the NIHE, another housing association or privately, whereas other respondents were first time renters and were new to the process of having their own home. Therefore, the interviews brought out various levels of knowledge of NIHE procedures, and renting a house and maintaining it, showing the importance of catering to these different needs.

Signing up to the Common Waiting List

It was interesting to note that many of the first-time renters that were interviewed emphasised that the NIHE was very supportive in helping them in the initial stages of their tenant journey. Some interviewees highlighted that they were helped with the paperwork, procedures and also given advice on the neighbourhood and surrounding areas. Furthermore, almost all

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[15] Prospective tenants must select three areas of choice. Their allocated property may not be in their first area of choice. This means that they are further away from their desired location and support network, resulting in increased travel costs, which they may not have been fully aware of at the time of selecting their areas of choice.

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respondents stated that the process of applying to join the Common Waiting List was fairly easy and uncomplicated.

It seemed that all respondents were aware that, within the parameters of the Housing Selection Scheme, three offers can be made and that if three reasonable offers are refused, the application will be deferred from the Common Waiting List. The responses from the interviewees varied with respect to the length of time they had waited before being offered a property. Most of the respondents had to wait a couple of months or a few years to be offered a property, whereas their circumstances meant that some respondents had to wait only a few days or weeks until they received an offer.

Allocation of property and viewings

While the initial process to be added to the Common Waiting List seemed simple, when it came to being allocated and choosing a property, there were mixed experiences. Many interviewees indicated that the NIHE did not provide them with the relevant information prior to taking the tenancy. They reported that while the property and the neighbourhood seemed to be suitable at the viewing, it was only after living there that they realised the problems associated with it.

> *"I think when you're offered a house, they should tell you what previous repairs have needed done just in case they re-occur, because, when they offered me the house I'm in now, they knew about the damp problems but never told me until I brought it to their attention. Because if I had known that information, I wouldn't have taken the house."*

Other tenants felt that the NIHE encouraged them to accept the tenancy despite being aware of the problems associated with the property. Respondents added that even though they voiced their concerns about the property and neighbourhood at the viewing, they were convinced by the Patch Manager to take the property as they were assured that those concerns did not pose a significant issue anymore. However, respondents indicated that this had proved to be untrue as they continued with their tenancy.

> *"He said it's privately owned downstairs but they're completely grand. You'll not have to worry about them. And it turns out he was an alcoholic and the whole street had been complaining about him constantly and they knew that before they moved me in there. They were aware and the people had said to me that they had complained to the housing plenty of times about that man and they still just told me that he was grand when I was moving in."*

> *"Yeah I asked about it but they assured me that there wasn't really any trouble. Which obviously there was a lot of."*

> *"I was a bit worried about it, but they were telling me that it was calmed and it was okay. I was going to take their word for it at this point. And honestly didn't really have much of a choice to wait for much longer."*

Some respondents stated that they were very happy with the Patch Manager at the viewing and during the initial stages of the tenancy process. They felt that the NIHE were very helpful and assisted the tenants at all stages of their application process as well as giving them advice at the viewing and providing them with the necessary information about the property and whether it was suitable for the tenant.

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Impact of Covid-19 on viewings

The Covid-19 pandemic also had an impact on property viewings, which resulted in revisions to standard procedure. The Patch Manager who accompanied the interviewees to the property viewing had to wait outside the property while the interviewee completed the viewing and social distancing had to be maintained throughout the process. Moreover, there was one individual who was not able to view the property at all as a result of strict Covid guidelines that had to be adhered to and decided to accept the tenancy offer in spite of this. For those who were allocated a tenancy during Covid lockdown, all these factors played a role in the viewing experience, where individuals did not have the same level of access to information about the property and neighbourhood, due to restricted interaction at the viewing. This in turn would have had an impact on respondents choosing a suitable property for themselves.

State of the property during viewings

The qualitative data from the interviews reflected that while many respondents had a pleasant viewing experience, a significant number of respondents highlighted the poor state of the property during the viewings. This poor state of property could have a negative impact on the applicant's perception of the property if they did accept the offer, which might in turn impact on sustaining the tenancy in the long term. On the other hand, if the applicant did not accept the offer solely based on its poor state during the viewing, it might result in them unnecessarily foregoing one of the three total offers available to them. Some interviewees had been able to see past the poor state of the accommodation and accepted the tenancy offer, following which the NIHE undertook renovations on the property where required. A few tenants who were still unhappy with the result post renovations invested their own money to further improve their home to their standard.

> *"It was quite a dirty house…Whenever I was with Mummy, she did say don't be taking it because there's a lot of work I needed done to it. But at the time I needed a new place and I needed a new home. So I was actually alright to do the stuff in the house that needed done."*

However, other respondents had been shocked on seeing the poor state of the property they were offered, and some were even deterred from accepting it altogether. In fact, some of the respondents reported that they had to clean up and renovate the house themselves in terms of mould, flooring, curtains, general cleaning etc. which added more pressure in addition to the stressful circumstances they were leaving.

> *"It was horrible. It was disgusting. There's nothing cleaned. I had to sit and scrub actual blood off the walls when I moved in. There were holes that had been repaired, but wasn't repainted over, the ceiling had just been plastered. And there were stuff that was left there, like dirty tissues and all in the sink from people there before."*

While they understood that the blame lay with the previous tenants with regard to how it was maintained, they felt that since the NIHE would clean it at some stage before the new tenant moved in, the most appropriate time would be before the viewing. This would allow the prospective tenant to make a well-informed assessment beyond the unkempt state of the house. This could have possible impacts on both the tenant and the NIHE:

- If the applicant decided to reject the offer based on the state of the property it would result in them losing one of their three offers, thereby increasing pressure on them to accept any subsequent offers.

- From the NIHE perspective, if the applicant decided to reject the offer, this would involve more work for the NIHE to find another suitable property using more time and resources.

- If the applicant decided to accept the offer despite the state of the house, they may begin their tenancy with a negative mind-set. There is a chance that they might be entering the tenancy with a short-term arrangement in mind, which could possibly result in early termination.

> *"If you walk into a house and half the lighting doesn't work and the garden is not separated and there's a broken door and there's mould dripping down the walls, you don't think, oh, well, I'm going to live in here forever. Well, this will do for the first three months"*

Therefore, it is important to have viewings where the property reflects a suitable living environment so that the applicant can make an educated decision as to whether the property is suitable for them, and to encourage them to commence the tenancy with a positive frame-of-mind about their new home.

Awareness and utilisation of NIHE support services

The findings from the interviews highlighted that most of the respondents were not comprehensively aware of all the support services that the NIHE offers. There were a few who were aware of most of the support services including referrals to organisations, availability of property adaptations, and help with benefit applications, among others. That being said, there were many respondents who stated that they only first heard about these services when interviewed for this study and were surprised that the NIHE provided multiple support services. A few support offerings in particular were highlighted during the interviews and are discussed below.

Starter packs

The provision of starter packs was found to be inconsistent across the interviews. Those who did receive a starter pack found it to be very useful, especially since most of those who received this pack did not possess basic household items like pots, pans and plates. They felt that this helped with starting off in their new home.

> *"They give me a package and stuff to help me get started. Now wee pots and pans and plates and stuff like that. This was a good help because I had none of that there whenever I was moving out."*

There were others, however, who were unaware that the NIHE offered such a provision. While some of those who were unaware were not particularly affected since they owned those basic household necessities, others, who did not possess them, were surprised and confused as to why they did not receive this provision. Some of the respondents reported that they had heard of starter packs being given to their acquaintances or would have received a starter pack in one property but not another.

> *"Well, my friend actually got a house about the same time as me. And she was able to get a starter pack and stuff. I was never made aware of what I could have got…the starter pack would have been helpful at the time."*

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Therefore, while there seems to be an inconsistency, it might be worthwhile to assess under what circumstances these starter packs are provided to certain individuals and whether that differs between NIHE offices or individual circumstances.

Referrals to organisations

Respondents seemed to have experienced this support service to varying degrees, which may reflect the varying availability of such services by type and location. In those cases where the interviewee had been informed of these services, most of them found it to be very useful overall. Most of the respondents who were aware of the referral service had utilised it at some stage of their tenancy. It was interesting to note that in the cases, where the tenant was referred to other organisations by the NIHE, the referrals seemed catered to the individual, indicating that the Patch Manager tried to understand the needs of the tenant and refer them to relevant sources accordingly, be it for financial help, provisions or mental health. The most common form of referral utilised was to organisations that help source basic household items, appliances, and furniture. St Vincent de Paul was mentioned multiple times as a place that some of the interviewees contacted for help on referral from the NIHE.

There were a few individuals who were not aware that the NIHE provides referrals to organisations. In some cases, the interviewee knew of these organisations from other sources or had the support of family or friends to receive the help they needed. However, those who had neither of these struggled to look for support, especially in the earlier stages of moving into their new house.

Property adaptations

For the most part, tenants who had health or physical disabilities were provided with the necessary property adaptations that were required for easier mobility in the house. This included adaptations in the bathroom or even the fixture of a ramp for wheelchair access. Therefore, certain tenants were offered these adaptations to suit their needs, and if not, once they enquired with the NIHE it was provided to them. There were instances of problems arising from Covid where, in the case of one individual, the parts ordered to fit a ramp for wheelchair access were backordered and therefore it could not be installed within an ideal timeframe. However, the interviewee understood that this was beyond the NIHE's control. In certain cases, the respondents were not aware that they could have asked for property adaptations even though they felt they needed them. They did not feel confident to ask the NIHE and asked their family for this support instead. On hearing of such cases, it might be useful for the NIHE to take a more proactive approach to offer these services beforehand or at least make tenants more aware of their availability.

Help with benefit applications

The interviewees had different experiences with financial related matters. Some respondents in particular had been offered help and advice with benefit applications, which they found to be very useful. One particular respondent was very appreciative of the NIHE's finance department. He was building up arrears because he was unable to keep up with the rent and he felt that his Patch Manager was not particularly helpful. He recounted that he had come to the stage of almost being evicted when a woman from the finance department in the NIHE contacted him and helped him with his benefit applications, which helped him recover from his arrears and financial problems.

Others, however, felt that the NIHE was not particularly helpful in this regard. Not only did they not offer to help with benefit applications, in one case it was not provided even when the

respondent had specifically asked for help. In this case they did not provide much support because her workplace was unable to provide payslips in the correct format, which she said was no fault of her own.

In addition, many interviewees reported that the NIHE had not provided sufficient support or notice when they had been building up arrears. In another case, a respondent said they had been unaware of any problem until the NIHE sent them a bill of months' worth of arrears that had been built up because the tenant was unaware of a certain procedure that had to be followed with benefit applications. This left tenants with having to pay large bills, which they found financially straining.

The data from the interviews showed that the NIHE was very supportive in regard to younger tenants who were just beginning their first tenancies and needed additional support:

> *"It was a wee bit complicated for me because it was my first time. But the woman that I had for the filling in of the form, she was very helpful"* (AB)

However, in other general cases, this kind of support was very often overlooked. Since affordability and finance could be triggers for people managing their tenancies, some more support in this area might further help tenants sustain their tenancies.

Mental health support

The prevalence of people affected by mental health issues was highlighted throughout many of the qualitative interviews. A few interviewees mentioned that they had had mental health problems for a long period of time and continued to struggle with it. While some respondents confirmed that they had managed to seek and receive the necessary support, others reported that finding the help they needed was challenging.

Furthermore, some interviewees highlighted that the problems they faced with their tenancy had a significant impact on their mental health and in some instances, they sought medical support to help them deal with these problems. It is worth noting that those with mental health problems might need additional support to help them find a suitable property, to manage the transition and settle in well to the property and neighbourhood.

> *"It's like somebody standing there and being down and depressing. You put that hand out to somebody and that hand could mean the world? That hand is the help. Do you know what I mean?"*

Other support offered

Those interviewed also confirmed that the following additional forms of support were offered to tenants:

- Assistance with moving their belongings to the property;
- Temporary storage of belongings; and
- Support with logistics and procedures in signing up to be a NIHE tenant.

Inconsistency in levels of support provided

Overall, analysis of the discussions highlighted a theme of inconsistency in the provision of support services discussed above.

> *"They don't really provide any information or advice. They might to other people but just not to me."*

> *"It actually is that you can pick up the phone and you could speak to somebody and they're just totally dismissive and then you can ring for the same thing but get somebody else and they're like, oh, that's no problem, leave that with me, it's just totally who you get."*

In some cases, interviewees were aware of the services available to them; however, they did not avail of them because they felt that it was not applicable to their circumstances.

> *"Yes, I was aware, there was a fellow that I was dealing with too. They were very thorough. They were very good at what they said and what they had did."*

Other respondents, however, stated that they were not initially informed of these services and only became aware when they enquired directly with the NIHE about whether anything was available for support. Some individuals, primarily consisting of those who were relatively new to the system, were not aware that the NIHE provides such support services. They did not associate these kinds of support services with the NIHE and therefore did not make any attempt to enquire about them. Once they were made aware during the depth interview, a few of the respondents highlighted that the support would have been very beneficial for them. Others, however, stated that it would have depended on the situation, and were unsure if they would have availed of it. Some interviewees noted that it would have been useful to have had the option or to have been aware that these services were available in case the need did arise. One respondent highlighted that those who have been tenants longer would be more aware of the services, unlike those, like him, who had not been in the system for long.

> *"So, it's not like I have been in that system - not much change every two years, getting a different property off them and know all the tricks and the things, who to go to."*

One particular respondent highlighted that she was aware of the services the NIHE offers; however, getting access to and utilising those services was relatively challenging.

> *"No, I'm aware of all that. It's actually trying to get someone helpful and willing to help you in the Housing Executive because it's the only odd couple of people who work there in the Housing Executive that actually will help you and tell you about all their support."*

Some respondents remarked that they experienced different levels of support with different Patch Managers. These tenants, who had interactions with multiple Patch Managers during their tenancy journey, noticed that they received more support services with some Patch Managers compared to others.

> *"The Patch Manager, I noticed the difference between what he done and the last girl who had done my new place. She was asking me about did I need any support and stuff, whereas I never got it that time."*

However, this could also be attributed to local differences with respect to how different NIHE offices are managed, which points towards working to ensure that aims and services are aligned across all NIHE centres. With regards to sign posting and referral to other services,

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this inconsistency across Areas may also be partly explained by the varying availability of health and social care provision across NI.

Communicating with tenants and keeping them informed

Across the interviews, many respondents shared their views on the level of communication that the NIHE engaged in. To a large degree, the satisfaction with NIHE's communication depended on the preferences of the interviewees. Some preferred to be frequently contacted so that they could update the NIHE on their living situation and let them know of any problems that they were facing. Others, however, preferred to be left alone to live their lives, uninterrupted, without being checked in on.

Some respondents stated that they were happy, overall, with the level of communication between NIHE and themselves. They noted that the NIHE had contacted them a few weeks or months into their tenancy to check in with them and clarify whether their tenancy was proceeding smoothly, which was very much appreciated.

> *"Every time that I had phoned up, where I was asking to speak, I felt that my needs were listened to and they tried their best to try and help."*

It is interesting to note that those who felt that the level of communication was suitable were those individuals who faced comparatively fewer problems. Most of those with greater problems highlighted that they were not content with the form of communication with the NIHE. The most common complaint was the difficulty in trying to get in contact with a member of the NIHE staff. Many respondents highlighted that when they tried to contact their Patch Manager when they had a problem, many times they would not answer the call and fail to call the tenant back.

> *"The process is very draining. The process is very slow. There's no communication. And you send an email and you send another email.. the replies and stuff.. they don't come back."*

On the other hand, one respondent went on to indicate that, even though contacting the NIHE was difficult, the NIHE did not hesitate to contact the tenant if they required something from them. Furthermore, with respect to the form of communication, some tenants advocated for verbal communication over written communication since they felt that this was more personal, direct and an easier platform to explain certain situations. They also felt that in this age, fewer people read letters and that letters are also easily lost or misplaced. That being said, other tenants highlighted that this depends on individual preferences since not all people are comfortable with direct communication.

With regard to actual conversations with NIHE staff, there were mixed experiences. Some were very happy with their Patch Managers and found the telephone exchanges to be very helpful and pleasant. However, there were a few respondents who stated that they felt belittled with the way they were spoken to or did not feel that they were being listened to. As a result, they did not feel comfortable sharing everything with the NIHE staff member.

> *"Even the reply on the phone to you, it's just straight to the point and you actually start feeling as if you're torturing them and it's not a nice feeling when you get on the phone. It's more like 'What's wrong now?'."*

Some felt that effective communication was key to understanding the tenant and what they are going through and therefore there is a need to look beyond what the tenant says and the manner in which they say it.

> *"You could have somebody that's presenting like really, really aggressive and stuff like that. But underlying that emotion could be stress and the scared feeling that they are undergoing. So, it's like you would have to again have that compassion and willingness to understand and be understood rather than just being like, oh, this person is aggressive… throw them out."*

> *"So, I just phoned the Housing Executive and I told them I'm going to be homeless again or they're going to have to do something because I can't live there no more. I just can't. I think I more or less broke down on the phone to them. And I think I could have been a bit rude and shaky. It was me but I was at the lowest state and I couldn't, I just needed someone to listen."*

Overall, some respondents expressed the view that there are staff that require more training in dealing and communicating with tenants. They reported that they don't feel comfortable getting in touch with the NIHE and are unable to form a relationship with them.

> *"The experience isn't there. You can't gain the trust, the jobs seems to be a burden to them and communication skills is lacking and that's all I can say about them."*

Furthermore, the discussions highlighted the importance of communication, especially within the first year, to make sure that the tenant is settling in well. This would also help to minimise the escalation of any problems that might occur at the beginning of the tenancy and help the tenant to better integrate into their new environment. The interviewees who had received this form of support found it to be very valuable, especially for people who may not be as confident in contacting the NIHE for help themselves.

> *"I just really appreciate that they call every couple of months just to make sure because I know that while I'm not that type, I know that a lot of people are the type that even if they have issues, they won't really say anything unless prompted first"*

More specifically, one respondent highlighted that when it came to property maintenance and repairs, the communication was smooth and the respective people were sent to fix the problems in the house. However, regarding social problems, the NIHE was less effective in acting to deal with the issues. That being said, this points to a larger problem of the extent of involvement of the NIHE in social issues. In some cases, the NIHE is able to help the tenant out of the situation; however, in other cases, it might be beyond the ability or control of the NIHE staff to solve the problem due to other parties involved in the situation.

Suggestions for improving NIHE services

When asked what the NIHE can do to improve their services in the future, the respondents provided various recommendations across different areas. The most common suggestions are highlighted in this section.

Keeping in touch with tenants

There were mixed opinions with regard to the method and frequency of keeping in touch with and checking up on tenants. Multiple interviewees reported that they experienced difficulty in contacting NIHE staff or Patch Managers when they needed to and some stated that they rarely received a reply back from their Patch Managers when they had reported a problem. These respondents were therefore eager to see a more responsive and proactive approach from the NIHE with regard to keeping tenants informed.

Analysis of the discussions highlighted that a few respondents felt that increased engagement would be beneficial, especially during the initial settling period, since that is the time that tenants are likely to face any difficulties, as they adjust to their new property and neighbourhood.

> *"I do think that there should be more initial contact in the first year… I do think somebody like myself would have benefited knowing that somebody cared, just someone to lift the phone and say 'Are you okay? Have you settled in? Do you need anything?' – something like that."*

That being said, there were a few respondents who indicated that they were not sure they would have liked to be checked-up on. These interviewees said they preferred to be left alone while others mentioned that it would make them feel like they were being watched in their own home. One respondent, in particular, stated that as the head of her family she did not want to be checked up on in front of her children. She felt that this interaction made sense for people who were engaged in potentially troublesome activity, which therefore required monitoring.

> *"I'm not partying. I'm not doing drugs. I'm not drinking. I'm not wrecking the house. Like, why do you need to check up on me? It just makes you feel like you're a child again."*

Overall, it might be worthwhile to gauge the level of engagements the tenant would prefer at the beginning of the tenancy so that tenants do not feel an intrusion of privacy, nor do they feel lacking in contact. This again would require a certain level of engagement with the tenants beforehand to understand their background and needs.

Allocation of properties

A common thread through several of the interviews was the need for changes to the allocation process; many interviewees felt that the allocation of properties could be made more efficient to suit the needs and requirements of the tenants. That being said, allocations are made in adherence with the Housing Selection Scheme (HSS), which at the time of writing is undergoing changes following public consultation as part of the Fundamental Review of Allocations (see Context section on pg 2/3). The points raised by interviewees are set out in the following paragraphs; however the Housing Executive has noted that housing need and homelessness must be assessed within the framework of the Housing Selection Scheme, and

where a property becomes available for allocation, it must be offered to the highest pointed relevant applicant on the list for the area in which the property is located.

Respondents understood that it is challenging to find an ideal property that is perfectly suited to each tenant's needs, especially due to the large number of tenants that need to be managed. However, some respondents felt that the NIHE could spend more time and resources to ensure that the properties that are allocated cater to the basic requirements of the applicant. Many interviewees felt that they were treated unfairly, since they knew of others who they felt had larger and better houses than their needs and situation demanded.

> *"Why isn't he approached and say to him look you are here in a three-bed house, a single man of 23 years of age…Why is your sister sitting in a house? Why is your mother sitting in one, all in one area? Why are those questions not asked?"*

Furthermore, some perceived that those who had contacts and connections within the NIHE were able to secure better properties than others. Specifically, some interviewees said they were aware of single individuals who lived in three-bedroom properties while they, a household of more than four, only had a two-bed property. Multiple respondents reported cases like this and therefore suggested that the NIHE should review allocations to a greater detail to ensure that properties are allocated according to need.

> *"They just don't really seem to help as much. Like my Housing Officer[16] told me, you don't get much help unless you know somebody who works there. I don't know anybody who works there so I don't get a lot of help from them."*

One interviewee highlighted that very often young people who are just out of care homes tend to be housed into estates that are unsuitable environments for them, and which include neighbours involved with drugs, those who are just out of prison and alleged perpetrators of assaults. They felt that this puts these young adults in a vulnerable position whereby they can become a victim of activities that could potentially damage their physical and mental health, preventing them from pursuing better lives. It was suggested special care and attention should be given to these young people, since they require additional direction and guidance. Placing them in more productive and safe environments would enable and motivate them to follow a path to achieve a more stable and successful lifestyle.

A few respondents also highlighted the need to segregate groups that would potentially cause friction if placed together. Pre-planning and identifying problematic interactions beforehand can help prevent them from taking place. This would involve meeting the applicants to gain an understanding of their dynamic and whether it would work well in a certain neighbourhood.

> *"Meet with the tenants. Don't give out a tenancy unless you speak to whoever's taken the property. Don't mix the elderly with the young, the stupid and the alcoholics. That's always going to cause friction."*

That being said, it was highlighted by a few respondents that those with similar backgrounds, especially those with history of mental health problems, drugs or alcohol, tend to be grouped together into one council estate. This tends to make it worse for individuals who are trying to recover from certain problems of mental health or addiction. He therefore advocated for better needs assessment process and allocation so that recovering individuals and those in more

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[16] Term used by the respondent

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vulnerable situations, and at risk of falling back into their prior lifestyle, are isolated from those who would potentially be involved in such activity.

Finally, with regard to the period prior to accepting the tenancy, many respondents suggested that the NIHE should be better equipped to provide more information about the property and neighbourhood, before the applicant signs a tenancy agreement, so that they can make a well-informed assessment about whether or not it is suitable for them. In many cases it was highlighted that the NIHE was aware of problems associated with the property but still did not divulge that information to the tenant. They further added that if they had been informed, they would have chosen differently and suggested that all relevant information be provided at the viewing or before the tenant moves into the property.

NIHE procedure and the points system

In the context of the procedures and processes of the NIHE, a few respondents suggested that the points system on which tenants are allocated properties required revision. There were a few tenants who indicated that there were problems with the way points were allocated as well as the points system as a whole. It was highlighted that when tenants received intimidation points, in some cases, the tenants themselves were those who caused trouble. Therefore, they collected a large number of points wherever they moved since the community did not want them causing trouble in their neighbourhood. As a result, the points also gave them access to new properties that those with fewer points could not access and some respondents felt that this was unfair. Respondents added that it would be beneficial to replace the points system with another more efficient method which gives those in most need first priority, including the homeless and those with disabilities.

> *"Not points anyway, people who have no income are obviously priority and people that have disabilities and all. Because the only reason I got this house here is because I got PIP."*

That being said, a few respondents who had been in immediate need of rehousing did acknowledge that they received timely support in the form of an offer of accommodation for their circumstances.

> *"The fact that we did get offered a house sort of outside of regulated time frames I think speaks volumes for how much they do, as an organisation, actually care about their tenants."*

Getting to know its tenants and their issues

A core theme running through the interviews, including the suggestions mentioned above as well as other areas addressed in the depth interviews, revolves around the idea of getting to know tenants and their issues. Better understanding tenants, their background, and the problems they face could help the Housing Executive provide better support to tenants, thereby minimising their problems. This would help to develop a better relationship between tenants and the NIHE, potentially resulting in a smoother tenant journey overall. Multiple respondents advocated for a more person-centred approach in terms of engaging with the tenant on a more personal level rather than "as a number".

> *"It's a compassion and person-centred approach to understand what these people may be going through. And when that is given to the tenants or the situation, then the staff*

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themselves will receive that back. It's like not treating people as if they're just a number, an objective to tick off."

However, it was acknowledged that not everybody might welcome this approach and might prefer to keep to themselves. It was additionally suggested that directing this attention towards vulnerable groups would be a step in the right direction.

"Get involved instead of leaving your tenants hanging, especially the vulnerable ones, get involved with the people. Get to know the areas, get to know who you're leasing your houses out to and be truthful and try and help them so that they can have comfortable lifestyles and they don't need for anything."

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Staff focus group

This section summarises the key findings from the staff focus group with Patch Managers, which took place on 10 February 2022. The main themes explored were:

- Tenant journey, support and intervention;

- Reasons for tenancy breakdown;

- Early intervention and targeted support;

- Knowledge of NIHE services and points of contact; and

- Suggested improvements.

Tenant journey, support and intervention

Initial engagement with tenants

- Patch Managers stated that their first meeting with tenants typically occurs during the viewing of the property;

- Patch Managers indicated they typically have a pre-tenancy discussion with the prospective tenants over the phone, prior to meeting them at the property viewing. Following this initial call, a viewing is arranged, and housing agreement details are finalised whilst at the property. Another Patch Manager stated that more detailed observations regarding the tenants are made at the viewing to identify any possible issues in their ability to sustain tenancies; and

- Patch Managers highlighted that more personal and background information is available on transferring tenants as opposed to new applicants. Essentially, and not surprisingly, this means that Patch Managers are better equipped to address the needs of the existing NIHE tenants.

Identifying tenants who might need additional support

- Patch Managers pointed out that during the arranged pre-tenancy discussions they seek to obtain comprehensive information about the tenants to understand their background, needs and requirements, which in turn can assist in identifying those who might require additional support. Other Patch Managers highlighted they obtained this information by reviewing the original application and associated documents available on the system;

- With regards to assisting tenants during the initial stages of their tenancies, Patch Managers emphasised that some individuals do not possess the necessary literacy or IT skills and may find it difficult to apply for housing-related benefits. Under these circumstances, the Patch Managers can assist some tenants in completing their applications, whilst others are referred to a relevant Jobs and Benefits office;

- Patch Managers agreed that while Welfare Reform was supposed to simplify certain processes, such as applications for state aid, in reality it further complicated the procedures for both the tenants and NIHE staff;

- One Patch Manager suggested the need for managerial attention, so that a sufficient amount of time is allocated to the initiation of every tenancy. They viewed this as necessary to provide the best service to each tenant;

- Another Patch Manager commented that by reviewing tenants' previous housing applications, it is possible to identify those individuals with multiple tenancies, which could indicate that these tenants may require additional support.

- Patch Manager training:

    - One Patch Manager highlighted that since taking on the role during the Covid-19 pandemic, all the essential training has been carried out virtually. She stated that she did not feel confident that she was equipped or sufficiently qualified to provide advice to tenants. As there is no one in the office, she felt that there was a lack of support in terms of who she could seek immediate help from;

    - Another Patch Manager also acknowledged the difficulty of undergoing training online. More specifically, she emphasised that the previously attended in-person training sessions at the Housing Centre enabled discussion and networking. Pre-Covid, Patch Managers had the opportunity to interact with each other during training sessions and discuss tenant-related issues and their own experiences of dealing with difficult situations. At the time of the focus group, there remained limited in-person opportunities for interaction, which they felt impacted their ability to perform duties.

Reasons for tenancy breakdown

Triggers for tenancy breakdowns

- Anti-social behaviour (ASB) was highlighted by Patch Managers as one of the primary reasons for tenancy breakdowns;

- When the issue of illegal drugs use and ASB was discussed, Patch Managers highlighted the issue from a number of perspectives:

    - It was emphasised that those misusing or addicted to drugs are vulnerable tenants and at risk of being taken advantage of by others;

    - In some cases neighbours and the local community take action to ensure known users/dealers are not able to take up or remain in allocated properties;

    - They also remarked on the number of complaints they receive from neighbours, where drug use is prevalent in an area;

    - They commented more generally on what they perceived as the unsuitable allocation of properties, whereby young single people were located in properties next to more elderly neighbours.

- Another issue highlighted by Patch Managers related to young adults leaving the care system, who lack the necessary knowledge, experience and support to understand the housing system. They viewed this group as particularly vulnerable. In the absence of further support from social services once outside of the care system, they expressed the view that these individuals do not receive the essential care and attention they need and are less likely to engage with NIHE staff when housing or other support is offered;

- Patch Managers pointed out that tenants, who perceive themselves as being under pressure to relocate due to personal circumstances, are more likely to accept offers of poorer quality properties or properties which are located in unsuitable areas. Given the initial circumstances surrounding such tenancies, they felt it was not surprising that eventually they result in being terminated;

- One Patch Manager highlighted that Universal Credit cannot cover the housing costs associated with two properties at the same time. Therefore, tenants who are in temporary accommodation are expected to move out once their permanent tenancy commences. However, it was acknowledged that these tenants may lack the means to organise their belongings and items in storage within a limited time. This results in either of the following:

  - Customers go into debt during the initial stages of their tenancies since they are required to finance one of the properties whilst awaiting their furniture and belongings being delivered, and utilities activated;

  - They move into the new accommodation with no personal items and/or heating/electricity/gas.

- Patch Managers listed the following external support resources they refer tenants to:

  - Extern;

  - Floating support;

  - BCM for older people;

  - St Vincent de Paul to provide support for new tenants for essentials such as financial support with gas, groceries, starter packs etc.

Housing Prospects Advice

- A number of Patch Managers stated that Housing Advisors may not always be fully aware of problems in certain communities and this can create challenges in advising prospective tenants on suitable areas of choice. They added that Housing Advisors, in seeking to secure a housing solution for customers, may encourage them to consider lower demand areas where they may be more likely to receive an offer of accommodation. However, it was noted that in some instances there are challenges in community integration and unfortunately some cases of tenants being intimidated to leave the area. When this occurs, it tends to be related to tenants' race, religion, or them being unknown within the community. Improved communication between Housing Advisors and Patch Managers may assist in reducing such issues.

- It was evident through the focus groups that the lack of housing supply in some areas and the high demand for properties creates challenges in offering housing prospects advice. Customers and Advisors supporting them often have to balance the desire to be rehoused in a familiar or desirable location (and the length of time that one will likely wait for such an offer of accommodation) against the need or desire to be housed in a more timely manner. The limited housing supply in many areas and in some cases a desperation to resolve their housing crisis can exacerbate this tension. It should be noted that whilst Housing Advisors can assist customers to weigh up these considerations it is ultimately for the customer to decide in which areas they wish to be considered for rehousing. The importance of timely and comprehensive housing prospects advice in advance of any offers of accommodation was stressed.

- It was noted that tenancies driven by undeniable necessity for housing are more likely to fail as the personal circumstances of the tenants can impact on their ability to maintain the tenancy. The knowledge of the lettings manager in terms of the housing areas and communities means they can also assist on advice regarding suitability of accommodation. It was suggested that there is a need for closer working between Lettings Managers, Housing Advisors and Patch Managers in the offer process.

- One Patch Manager highlighted that good communication between offices facilitates and opens the lines for effective dialogue between staff members, where Patch Managers can discuss certain issues as observed in particular areas amongst themselves. Further, it was suggested that good communication between the tenants and NIHE staff should also be reinforced at the initial housing application stage.

Breakdown due to perceived intimidation

- The primary reasons for instances of perceived intimidation as highlighted by the Patch Managers typically involve paramilitary activity, community response to ASB in the immediate neighbourhood and race;

- One of the Patch Managers indicated that when intimidation cases are considered, the role of the NIHE staff is often limited. In that regard, it was pointed out that contacting the police and arranging temporary accommodation for the tenant who was intimidated and vacated the property were the only two options at the staff member's disposal. Indeed, it was recognised that intimidation is a wider social problem which requires organisational consideration, rather than a housing issue, per se;

- Patch Managers also agreed that Facebook and other social media platforms exacerbated the problem of intimidation in particular neighbourhoods. More specifically, individuals already residing in the communities are quickly made aware of the new tenants moving in, and when dissatisfied with their prospective neighbours, they object by acting adversely towards them.

"Anti-social behaviour is rife. I think it's going off the Richter scale from Covid."

Breakdown due to health issues

- Patch Managers identified that the lack of suitable accommodation for tenants with health issues can result in tenancies being terminated. In that regard, they recognised the difficulties in adapting the properties to accommodate people with health issues when the homes, despite being potentially long-term residencies, are not permanent;

- Another Patch Manager highlighted that while ground floor flats are more accessible, they are typically only one-bedroom accommodation. This becomes an issue for tenants with health or mobility issues who require regular care for extended periods of time and who, in order to be adequately cared for, need to ensure suitable housing conditions for those caring for them. This means that one-bedroom flats, despite meeting accessibility requirements, are not always suitable accommodation, and thus not desirable among tenants with additional health needs;

- Patch Managers also pointed out that as there are, on average, more cars in households, car parking becomes a challenge, especially for disabled people.

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Early intervention and targeted support

Specific groups at risk of tenancy termination

- It was acknowledged that vulnerable individuals, such as young adults exiting the social care system or those struggling with alcohol or drug addiction, often require additional forms of support. It was felt that a certain amount of pressure is placed upon Patch Managers to help resolve the issues associated with these individuals the social factors that can arise from them. However, achievement of a successful outcome requires tenants' willingness and co-operation, aspects over which the Patch Managers have no control.

- Another Patch Manager stated that the eviction process associated with ASB is lengthy and tedious.

- Mental health was identified as a particularly serious issue by the Patch Managers. Indeed, they brought attention to specific cases where tenants were allocated a general needs property, whereas the tenant clearly required more specialised support, which the Patch Managers are not trained to provide. It was pointed out that such instances could endanger the lives not only of the tenants themselves but also the people around them. This points to the need for more specialised forms of housing support, beyond general needs, but less than in sheltered housing, for example.

> *Case 1: "One tenant was suffering from very poor mental health issues. It escalated to a point where the tenant threatened to stab me (one of the Patch Managers). The police got involved and I was also calling her GP to get her help, however the GP said that they were too busy. I asked my manager to write to the director of the Trust saying that the tenant needs sectioned, however the Trust replied saying that there is a long waiting list. A lot of people worked to try and get her support, however, she recently committed suicide since she needed a medical professional, and no one helped her."*

- The Patch Managers highlighted that the NIHE's Community Safety team is very resourceful and helpful in advising the NIHE staff. However, given that they are a small team covering the whole of NI, they are limited to what mentoring or support they can offer. Thus, any additional engagement from the professionals and their expertise is certainly welcomed. Once again, despite mental health not being a housing-specific problem but rather a wider societal issue, the NIHE staff are often required to respond in these instances where tenants are occupying the NIHE-owned properties;

- Patch Managers indicated that when tenants do not engage with the support services they are referred to, the responsibility essentially is with the NIHE staff to deal with their tenants and by default, their issues.

Organisational responsibility to address observed social issues

- Some Patch Managers believed the Housing Executive is assigned blame for problems within communities that should be addressed by other agencies. To illustrate this, it was pointed out that some tenants who are involved in ASB have previously been in the social care system as children or perhaps released from institutions such as prisons. Subsequently, Patch Managers voiced their opinion that

the responsibility to rehabilitate or prepare individuals to (re-)enter society is with other agencies.

- Some Patch Managers also stated that organisations such as the police and social services often contact the NIHE to take action on the seemingly housing-related issues in certain communities, even though the incidents are in fact socially driven which, ultimately, the Patch Managers have no control over.

Knowledge of NIHE services and points of contact

- One Patch Manager highlighted the inconsistencies in services offered by the NIHE across NI. This non-uniform approach, whereby some areas have services available and others do not, makes it more difficult for NIHE staff to promote available initiatives;

- Another Patch Manager specified that, in their view, the settling in visits, which are typically carried out six weeks after tenancy commencement, present the most appropriate opportunity to offer or recommend the support services that the NIHE has available to tenants;

- A comment was made with regards to the need for improving the pre-tenancy processes to ensure that prospective tenants are well informed about their rights and responsibilities as NIHE tenants. Indeed, it was emphasised that this falls within the duties of the Housing Advisors;

- Patch Managers noted that, the requirement upon them to manage tenants' rent accounts – which in itself is time consuming and also prioritised over other duties – results in tenants' other housing issues not being given the attention they require. This, the Patch Managers agreed, leads to difficulties in providing effective support services to tenants.

- In relation to the Patch Managers' responsibility for managing tenants' rent accounts and other housing issues, it was pointed out that this often results in an inaccurate

> *"Can't be both the good cop and bad cop, you have to be one."*

and even unfavourable perception of them among the NIHE tenants. This means that since the Patch Managers handle tenants' rent accounts, and thus, are financially motivated to maintain contact with the tenants, the tenants in turn may wish to avoid them (particularly if there are rent arrears associated with their tenancies). Patch Managers acknowledged that, consequently, this often results in tenants foregoing financial or other forms of support that they are in a position to provide when the need for this is not recognised in good time.

- Patch Managers noted that, in their view, the Income Collection Unit should be

> *"One of the tenants started to avoid me because of rent arrears. The police then visited his house and saw that he had no bed, no TV, no gas or electric and had not eaten in four days. I could have helped. However, since the tenant blocked my number, I did not know of his situation."*

responsible for rent accounts, as they have more expertise in that area. This would

allow Patch Managers to designate more time and effort to ensuring that tenants are able to sustain their tenancies.

- The issue of tenants' somewhat limited knowledge of their own financial circumstances was also raised. Patch Managers agreed that tenants are often not aware of what disposable income, benefits and outgoings they have, and that they are expected to assist tenants with financial budgeting.

- Some Patch Managers noted that the processes involved in the initiation of tenancies are lengthy, and although not complicated, certainly overwhelming. Prospective tenants are overloaded with information regarding their rights and responsibilities and are required to complete various forms in addition to their initial application for social housing.

Suggested improvements

- Patch Managers highlighted the difficulty of maintaining contact with tenants, as their contact details change repeatedly and the NIHE is not notified of these changes. This impacts their ability to keep tenants informed of any housing related issues, updates and availability of support.

- Some Patch Managers agreed that the procedures in place are very lengthy and there is an urgent need to revise and upgrade the current system, particularly with regard to the CMS and HMS. One Patch Manager suggested implementing fully digitalised procedures as filling out paper forms is time consuming and frustrating and this time could be spent more productively elsewhere.

- Another Patch Manager indicated that to be able to enhance their engagement with the tenants, there is a need for more Patch Managers as well as the patch areas to be reduced in size.

- Throughout the discussion, it was highlighted that Patch Managers find it difficult when attempting to contact social organisations, and therefore the NIHE should work towards establishing connections with these external institutions to facilitate sustainment of tenancies. While the Patch Managers acknowledged they can deal with the housing issues, they are not trained, and cannot be expected, to tackle the social issues on housing estates. Thus, external support from other professionals is required.

- It was pointed out that the decisions made by Occupational Therapy (OT) should be greatly considered and prioritised since they provide recommendations that impact whether further assistance or property modifications are required to suit tenants' needs. This, depending on the subsequent actions taken from the assessment, can either hinder or facilitate sustainment of tenancies. Furthermore, Patch Managers noted that they receive complaints from tenants, even though it is the OT's responsibility to ensure that the required facilities are installed and functioning.

- Given the Covid-19 issues at the time of the focus group, it was acknowledged that some of the highlighted issues were related to an accumulation of uncompleted work, particularly as related to the OT referrals. Furthermore, there were apparent difficulties in sourcing raw materials necessary to complete certain jobs.

- Lastly, Patch Managers highlighted the difficulty to plan ahead, since each day is unpredictable and comes with its own problems.

Conclusions and suggested actions

Having the overall research aim and its underpinning objectives in mind and considering all the evidence presented across the various sections of this report, a number of principal conclusions, and subsequently, recommendations concerning tenancy terminations were formed.

Suggested action #1

Context

The evidence presented clearly indicates that external social influences are among the main reasons why tenants experience difficulties sustaining their tenancies long term, with almost half of all tenancies failing due to non-housing specific factors, including anti-social behaviour, intimidation, and issues with neighbours. In order to tackle such issues, the NIHE policies in place, and the Community Safety Strategy 2020-23, focus not only on addressing acts of anti-social behaviour, but also the underlying causes of such behaviour. The Hate Harassment Toolkit details behaviour which may be considered as hate motivated harassment and outlines resources available to those who have experienced such behaviours.

The evidence gathered by the research indicates that social and neighbourhood issues play a greater role in tenancy breakdown than (a) was previously thought, and (b) is reflected by administrative data collected on reasons for termination. That being the case, it appears that their role, and the impact on some tenants' housing experiences and their ability to sustain their tenancy, has not been fully understood. Furthermore, as evidenced through the reviewed literature and supported by both the quantitative and qualitative findings, there are a number of confounding factors that contribute to tenancies breaking down and which are difficult to disentangle.

Action

Given their role in tenancies breaking down, social factors should be recognised as the main contributors to failed social tenancies in NI. There is a need for the NIHE to consider whether it may be necessary to extend and enhance the approaches currently in place for dealing with these social factors in order to further enhance their efficacy in terms of tenancy sustainment.

Suggested action #2

Context

The empirical evidence offered in this research with regard to the socio-economic and demographic profile of tenants who may be more likely to terminate their tenancy arrangement, clearly shows propensity for specific groups of individuals to have experiences of failed tenancies. In that regard, type of property occupied, household size, tenant's age, marital status, and employment status can all contribute to tenants' inability to maintain their

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housing offers. The research concludes that single-adult, younger, economically inactive, and disabled individuals are more likely to encounter difficulties in sustaining their tenancies. This builds on the NIHE's 'Customer Support and Tenancy Sustainment Strategy 2019-2022' which also identifies mental health issues and learning difficulties as well as being in BME or LGBTQ+ groups as potential risk factors for experiencing circumstances or issues that undermine the stability or sustainability of their tenancy.

Action

As a socio-demographic profile of an at-risk tenant emerged from the gathered evidence, this should be utilised by the NIHE going forward. Indeed, having this knowledge should allow the NIHE to not only target the specific groups in need of support, but also enable the organisation to tailor its interventions and support services based on these individual characteristics. Such bespoke interventions and additional support provisions targeting the types of households at-risk of terminating their tenancies should, to an extent, enable tenants to sustain their housing arrangements.

Suggested action #3

Context

Throughout the research it was shown that most tenants, despite having terminated at least one of their tenancies with the NIHE, continued their housing journeys in the social sector, and only a relatively small proportion of former tenants considered alternative options such as residency in the private sector, sharing accommodation with family/friends or home ownership. The research indicates that housing in the social sector is the only affordable option for the majority of individuals, who are often limited in terms of other alternatives due to personal and/or financial circumstances and regardless of their tenure *preferences*.

Action

For a considerable proportion of society, occupancy in the social housing sector is the only alternative. To prevent high levels of tenant turnover within its stock, the NIHE should continue to ensure that prospective tenants' housing needs are fully investigated at the application stage, to ensure as far as possible that any subsequent allocation of accommodation meets tenants' needs in terms of property suitability, location and proximity to valuable support network (where available), within the parameters of the allocations procedures. The NIHE operates within the rules of the Housing Selection Scheme (HSS) and must therefore offer a property that becomes available for allocation to the person with the high points level. Since the NIHE adheres to the HSS allocation procedures, they cannot necessarily dissuade someone from an offer that has been allocated. We note that, at the time of finalising this report, the Housing Selection Scheme is undergoing changes following public consultation as part of the Fundamental Review of Allocations. It would be useful to keep under review the extent to which the changes address some of the issues highlighted by this research, and consider the need for any further change in future.

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Suggested action #4

Context

The research revealed a certain level of pressure felt by applicants when deciding to accept a tenancy, especially when given a maximum of three offers to choose from as per the procedure of the Housing Selection Scheme (now two; see footnote 4).

In particular, the points-based and 'three reasonable offers' system leads to some tenants feeling compelled to accept an offer. This is especially the case, when an applicant has waited a considerable time on receiving an offer, and is unsure how much longer they would have to wait if the current offer was rejected.   This would often result in the applicant choosing a property that they felt unhappy with or which did not adequately meets their needs. These situations, accepted by the tenant under pressured conditions, can result in housing arrangements being terminated and can adversely impact tenants' health and wellbeing.

Conversely, the research also shows that suitable and adequately allocated housing offers fundamentally improve the living conditions of households residing in the social sector, and consequently, increase the likelihood of tenancies being sustained. It should be noted that one of the proposals that will proceed from the Fundamental Review of Allocations (Department for Communities, 2020) is that the number of 'reasonable offers' of accommodation should be reduced from three to two. While this may put more pressure on applicants, a further proposal suggested is that all applicants will be able to choose as many housing areas as they wish to maximise the likelihood of receiving an offer they can accept.[17]

Action

The NIHE is bound by the rules of the HSS and therefore does not have the freedom to deviate from the listed terms of allocation. This is compounded with the added constraint of excess demand and shortage of properties. Therefore any solutions to address highlighted issues are limited by the current operating environment. That being said, NIHE has a role in effectively and proactively managing the expectations of applicants and their application process.

The respective NIHE departments should continue to work with applicants to ensure they are fully informed of the application process and what constitutes a reasonable offer, and to manage expectations in terms of understanding the difficulty of obtaining an applicant's ideal property.

The NIHE could extend its work in the housing solutions and prospects advice that it provides to applicants, specifically with regard to Areas of Choice. For the Housing Executive, this could include:

- improved communication between Housing Advisors and Patch Managers, with a view to ensuring that applicants receive relevant advice and information on Areas of Choice so that challenges around post-allocation community integration are minimised, as far as possible;

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[17] While this was a proposal at the time of initial drafting of this report, the Selection Scheme was amended to allow an unlimited number of areas of choice from 31 January 2023.

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- re-emphasising the importance of timely and comprehensive housing prospects advice in advance of any offers of accommodation; and

- closer working between Lettings Managers, Housing Advisors and Patch Managers in the offer process.

The NIHE could consider exploring different communication channels and formats of providing information and advice to make them more accessible to all groups of people. For example, this could be through introduction of more platforms such as online and digital.

Further, an accepted offer, dependent on the in-coming tenant's agreement, should be immediately combined with an assessment of need for other services, such as provisions for essential household items or referral to external organisations to ensure support is available as soon as the tenancy commences.

At the time of finalising this report, the Housing Selection Scheme is undergoing changes following public consultation as part of the Fundamental Review of Allocations. This might help cater to some of the problems regarding allocations addressed in this report.

Suggested action #5

Context

With regards to tenancies terminated based on the property characteristics, the research concludes that there are geographically-specific differences pertaining to tenancy terminations. Further, the evidence highlights that flats and one-bedroom accommodation are more likely to be terminated, and overall, tenants do not have a desire to occupy them long-term. Rather, these are perhaps considered as temporary arrangements and only initially accepted as no alternative options were available.

Action

Currently, the NIHE has procedures in place with regard to planned and cyclical maintenance and monitoring the condition of the stock, balanced with budget constraints and the objective of keeping rents at an affordable level. With regard to void management and difficult-to-let properties, the NIHE is looking at options to make certain property types more viable. That being said, the following revisions could enhance current efforts.

- Regular assessment and maintenance of housing stock or frequent assessments of the properties' condition and their suitability to meet tenants' needs could perhaps enable early identification of structural and other defects.

- This determination in turn, could essentially be used to trigger interventions to keep the properties at their optimum condition that tenants would be eager to sustain.

- However, as any repairs required will only be carried out if they have been reported by the tenant, it is important to offer clear guidance to new tenants on who to contact if something should go wrong, and also to ensure that they are made aware of their rights and responsibilities as a tenant.

- Low levels of commitment to tenancies among those residing in flats and in less desirable locations should be addressed by ensuring properties remain in good condition, safe and secure for the tenants. This could also be combined with longer-

term incentives for tenants, for example, such as rent deductions to encourage them to maintain the property and sustain their tenancies.

Suggested action #6

Context

The evidence gathered throughout this research confirmed that breakdown of tenancy is most likely to occur within its first year, which means that due to either external influences or personal characteristic of the tenants, these tenancies are the most volatile in their initial pre-secure stage.

Action

In order to prevent some of the tenancies from failing, the NIHE should attempt to provide support during the first year of the tenancy that is adequate and tailored to tenants' needs. This could take a form of regular, in-person (or other methods of communication, when requested), advice on how to maintain the tenancy and/or implement property improvements. For those tenants who are interested, an option to avail of this form of support provision could be presented at sign-up or at the settling-in visit.

Crucially, ensuring that tenants are made aware of all forms of assistance, and ensuring the details of which are comprehensively contained in sign-up documentation, would be highly beneficial to tenants. Furthermore, while it may not be practically feasible for the NIHE to provide a full range of support services to all its tenants, given the wide-ranging needs of this diverse group of individuals, the organisation could ensure that tenants are aware that their Patch Manager can refer them to external organisations. For example, given that some of the tenants surveyed and interviewed struggled with mental ill health, albeit at varying degrees, the NIHE could engage with these individuals by offering assistance with referrals to specialists to encourage their clients to seek help, when required. Indeed, the long-term impacts of continued and consistent support could positively impact tenants' ability to sustain their tenancies. However, it is important to acknowledge that the effectiveness of this approach is contingent upon tenants' willingness to disclose any pre-existing conditions, and some may be unwilling to share their struggles with Housing Advisors or Patch Managers. Thus, perhaps, providing staff with comprehensive mental health or other types of training, which would subsequently enable the Patch Managers to recognise early signs of difficulty/distress, could ultimately contribute to increases in tenants' uptake of available support while simultaneously facilitating sustainment of tenancies. While some Patch Managers go above and beyond to help their tenants, even with regard to problems on a personal and social level, at times they may be limited to what they can do since they are not trained health and social care workers. Therefore, it might be beneficial if there were to be a role for dedicated mental health support staff at an Area/Regional level, similar to the Financial Inclusion Manager model.

Suggested action #7

Context

The research shows, through evidence presented from various sources, that tenants' awareness and uptake of support offered through the NIHE is relatively low and predominantly centres around housing and financial services, perhaps because of the urgency to manage

these two tenancy elements. Despite the NIHE providing additional resources and expert advice in other domains, tenants seem to have limited awareness that they can avail of alternative services. The findings also highlighted that the gaps in the availability and consistency of external sources of expert health and social care/third sector support services across different areas make it difficult for staff to promote or reinforce uptake of, and engagement with, referrals.

Action

To increase awareness of the types of support available, the NIHE should explore options that would provide a platform for the information to be easily accessed by the tenants. This could be in the form of a booklet, frequently distributed flyers to households or perhaps contained within the Tenant Portal or a mobile phone application. Crucially, it would be beneficial to adopt various methods for disseminating materials on the available services in order to maximise the likelihood of the information reaching the tenants. Indeed, when presented with the options via multiple sources, tenants would be frequently informed of any initiatives run by the NIHE, and consequently, might be more inclined to avail of some of the offered options.

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