

Constituency Casework Guide

COVID-19: Housing Support

ELEANOR MURPHY





Constituency Casework Guide

COVID-19: Housing Support

Updated 18 June 2020

The housing sector – both statutory and third sector organisations – responded rapidly to the threat of COVID-19 by producing a wide range of information sources for tenants, landlords, homeowners, those who are homeless or threatened with homelessness, and social housing tenants.

The purpose of this constituency guide is to signpost MLAs and their constituency staff to key information and resources on housing, and to provide answers to some of the frequently asked questions on housing including the private rented sector, owner-occupation, social housing, financial assistance with housing costs, home insurance, energy poverty and more. The final section of the paper provides links to independent advice lines and other useful resources.

This guide is by no means intended to be definitive. The housing sector's response to COVID-19 is constantly changing and this guide will be updated periodically to reflect those changes. Social media provides excellent source of up-to-date information on advice and guidance and links to key facebook and twitter feeds are included throughout this Constituency Casework Guide.

If MLAs or their constituency staff have suggestions for information they would like to see in the guide, or have links to useful sources that they would like to share, please feel free to contact the Research and Information Service.

1 Opening-up the housing market in Northern Ireland

On 11 June the Northern Ireland Executive [announced](#) further relaxations to the COVID-19 restrictions including the ‘opening up of the housing market’ on **Monday 15 June 2020**. The Executive’s press release stated that this will ‘*enable house sales and moves, and covers the end to end process such as viewing, securing a mortgage and moving house*’.

Further details are contained within a Department for Communities (DfC) [Press Release](#) (11 June) which states that from 15 June, activities to be permitted will include house viewings, sales, lettings (social and private), homes moves and remortgages. DfC states that this step will be supported by ‘extensive guidance’ which will be issued by the Department (a link to the guidance can be found at the end of this section).

Whilst the Minister for Communities highlighted that this will be welcome news for those currently living in suitable accommodation and those in temporary accommodation awaiting moves into social housing, she also stressed that it “does not represent a return to normality”. Minister Hargey stated that the process of finding and moving into a new home will be different, and that practices and procedures will need to be adapted to prevent the risk of the spread of COVID-19. This will include e.g. initial virtual home viewing; use of an appointment system; and strict infection control procedures before, during and after viewings.

Click on the link [Advice on home moving during the Coronavirus \(COVID-19\) outbreak](#) to download the **DfC guidance** (published 11 June 2020). The guidance is divided into three sections providing information on (1) home moving during the pandemic; (2) advice to industry; and, (3) social landlords:

Advice to the public	Advice to industry	Social Landlords
<ul style="list-style-type: none"> • Advice on the home buying, selling or rental process for vulnerable people, those shielding, people who are self-isolating or have tested positive for COVID-19; • Moves or purchases which are scheduled; • Preparing to buy or sell a home; • Viewings; • Making offers or reservations; • Property searches and surveys; • Agreeing to move; • Moving your belongings. 	<ul style="list-style-type: none"> • Estate agents; • Letting agents and private landlords; • Developers and new build sales; • Tradespeople; • Solicitors involved in conveyancing; • New Build Home Warranty Assessments and claims against the warranty; • Surveyors and Energy Performance Certificate (EPC) assessors; • Removal firms. 	<ul style="list-style-type: none"> • Requests for transfers and exchanges; offers of new tenancies and tenancy commencement dates; • House Sales Scheme. <p>DfC has now issued new guidance for social housing landlords and tenants.</p>

2 Owner-occupiers

Financial assistance – what is a mortgage ‘payment holiday’ and how can I get one?

On 17 March the UK Chancellor [announced](#) that mortgage lenders agreed that they would support customers experiencing financial difficulties as a result of COVID-19 by providing mortgage payment ‘holidays’ of at least three months. On 18 March, UK Finance [announced](#) that a similar ‘payment holiday’ would be made available to residential ‘buy-to-let’ landlords who have tenants who are experiencing financial difficulties. It also announced a three-month moratorium on residential and buy-to-let possession action in order to reassure customers that they would not have their homes repossessed at this difficult time.

On 22 May, HM Treasury [announced](#) that homeowners struggling to pay their mortgage due to COVID-19 may be able to extend their mortgage payment holiday for a further three months, or to start making reduced payments.

The Financial Conduct Authority (FCA) is urging customers that, if they can afford to pay their mortgage, it is in their interest to do so, as *‘interest will build during that period and you will need to pay back more later. Your monthly repayments after the payment holiday may also be higher, or your mortgage may take longer to repay’* and that *‘interest will also continue to build during this time’*. However, if people are struggling to make their mortgage repayments because of COVID-19, the FCA has put in place [confirmed new measures](#) to help them including:

- Customers that have **not yet had a payment holiday** and who experience financial difficulty have until **31 October 2020** to request one.
- The current ban on lender repossessions of homes will be **continued to 31 October 2020**.
- **Firms will communicate with customers regarding what happens when their payment holiday ends.** They should offer a range of options for how the missed payments will be repaid, if they are able to resume payments.
- **Lenders will continue to support customers who have already had a payment holiday where they need further help.** Firms should contact their customers to find out what they can re-pay and, for those who remain in temporary financial difficulty, offer further support, which will include the option of a further three-month full or part payment holiday.
- Payment holidays offered under this guidance **will not have a negative impact on credit files.** However, consumers should remember that lenders may use information obtained from other sources, such as bank account information, in their lending decisions.

For further information see the Financial Conduct Authority [Mortgages and coronavirus: information for consumers](#) and UK Finance press release [Lenders commit to ongoing support for mortgage borrowers impacted by Covid-19](#). If you feel that a bank or lending institution is treating a constituent unfairly, the [Financial Conduct Authority \(FCA\)](#), which regulates homeowner mortgages, has issued [updated guidance](#) that describes the standards it considers may reasonably be expected of lenders with regards to payment holidays and repossession action.



Where can my constituent get help?

Housing Rights operates a housing helpline which is available from 9.30am to 4.30pm, Monday to Friday – Tel: 028 9024 5640 (select appropriate option) or by [email](#).

What if my constituent is concerned about debt and needs debt advice?

Information on dealing with debt problems is provided on the [NI Direct](#) website including information on obtaining independent debt advice. **Advice NI** also provides a Debt Service helpline on 0800 028 1881 (email debt@adviceni.net) and a Businesses Debt Service on 0800 083 8018.

The Consumer Council can provide assistance with budgeting and debt advice, resources and information are available to download [here](#).

What other financial assistance is available?

Additional measures have been put in place to help both tenants and homeowners access help with housing costs and further information is available on the [NI Direct](#) website.



Looking for up to date information?

Follow on twitter:

- **Housing Rights:** <https://twitter.com/HousingRightsNI>
- **Advice NI:** <https://twitter.com/AdviceNI>
- **Finance UK:** <https://twitter.com/UKFtweets>
- **Financial Conduct Authority:** <https://twitter.com/TheFCA>
- **Department for Communities:** <https://twitter.com/communitiesni>

Court Action on housing possession cases during the COVID-19 pandemic

The Lord Chief Justice [announced](#) on 17 March the suspension of all but urgent court proceedings (meaning that in effect most housing possession cases have been adjourned).

3 Private Rented Sector Tenants and Landlords

Protection from eviction

The Private Tenancies (Coronavirus Modifications) Act (Northern Ireland) 2020 provides important protection for private rented sector tenants during the COVID-19 pandemic. The Act temporarily modifies Article 14 of the Private Tenancies (NI) Order that prescribes the length of Notice to Quit period by reference to the duration of the tenancy. Ordinarily, Notice to Quit periods vary according to the length of the tenancy, i.e.:

- A tenancy of less than five years requires 28 weeks' Notice to Quit;
- A tenancy of more than five years but less than 10 years requires 8 weeks' Notice to Quit; and
- A tenancy of more than 10 years requires 12 weeks' Notice to Quit.

If a tenant refuses to leave, the landlord must obtain a court order which will subsequently be enforced by the Enforcement of Judgments Office.

This Act will, however, **extend the Notice to Quit period to 12 weeks** which came into operation on the day the Bill received Royal Assent (i.e. there is no retrospective element to the Act). However, the Act provides the Department for Communities with the discretion to specify a shorter or longer period in order to respond to the uncertainty of this crisis. Further information on the Bill, its Explanatory Memorandum and Official Report on the passage of the Bill through the Northern Ireland Assembly is available [here](#).

COVID-19 'Guidance for Private Rented Sector Landlords'

The Department for Communities published '[COVID-19: Guidance for Private Rented Sector Landlords and Tenants](#)' on 16 April 2020. The Department has updated the guide (6 May and 29 May 2020) to provide further guidance on the effect of the Private Tenancies (Coronavirus Modifications) (NI) Act 2020. It further updated the guidance on 12 June to reflect measures to reopen the housing market and allow activities relating to house moves to take place (this comes into effect on 15 June 2020).

MLAs and constituency staff may wish to familiarise themselves with the contents of the guidance as it contains important information for tenants and landlords. The guidance provides answers to a range of questions and contains links to further detailed information and sources e.g. from the Housing Executive, Public Health Agency and Housing Rights.

For quick reference purposes, summarised below are the issues covered by the guidance and the appropriate section of the guidance which constituents can be referred to:

Rent, mortgage payments and possession proceedings	
I am a tenant, should I stop payment rent during the outbreak?	Para 1.1
What can I do if I cannot pay my rent/fall into rent arrears/if my tenant cannot pay rent and falls into arrears?	Para 1.2
Help with housing costs	Para 1.3
Temporary legislation for the protection of tenants	Para 1.4
What can I do about mortgage payments?	Para 1.5
As a landlord, should I stop charging rent during the outbreak?	Para 1.6
I have a licence to occupy, am I protected by legislation?	Para 1.7

What rights do I have?	
Do I have to move if my landlord does not have a court order?	Para 2.1
Court action of housing possession cases during the COVID-19 outbreak – what does this mean for private rented sector landlords and tenants?	Para 2.2
How does the temporary new private rented sector legislation interact with courts suspending housing possession claims?	Para 2.3

Property Access and Health and Safety Obligations – Private Rented Tenants	
I'm a student and am no longer living in my rented accommodation do I still have to pay rent?	Para 3.1
What does the COVID-19 outbreak mean for repairs in my home?	Para 3.2
What if my boiler breaks, or something else happens which is an urgent risk to my health?	Para 3.3
What about the risk of catching the virus, or if I am symptomatic?	Para 3.4
My landlord wants access to my property to conduct viewing for sale or letting, do I have to let them in?	Para 3.5
What if I have a moved planned?	Para 3.6

What should I do if I think I may have the virus?	Para 3.7
Someone in my House in Multiple Occupation (HMO) has the virus, is my landlord obliged to remove them or find me another place to stay?	Para 3.8
What should I do if I can no longer live at my previous accommodation and I have become homeless?	Para 3.9

Property Access and Health and Safety Obligations – Landlords

What does the current situation mean for repairs to my property?	Para 3.10
What about my legal obligations to provide regular gas safety inspections? Will I be prosecuted if I can't get access because I or my tenants are self-isolating?	Para 3.11
What about the risk of catching the virus?	Para 3.12
What about access to a property to conduct viewings or where a move is scheduled?	Para 3.13
Someone in my HMO has the virus, am I obliged to remove them or find my tenants another place to stay?	Para 3.14

Effect of the Private Tenancies (Coronavirus Modifications) (Northern Ireland) Act 2020

Can my landlord evict me and, if so, in what circumstances?	Para 4.1
Do I have to move out if my landlord does not have a court order?	Para 4.2
What are my rights as a tenant in normal circumstances?	Para 4.3
Where can I get advice about my rights as a tenant?	Para 4.4
Can I evict a tenant and, if so, under what circumstances?	Para 4.5
I have obtained a court order can I continue with eviction proceedings?	Para 4.6
What if my tenant is in arrears?	Para 4.7

Minister for Communities calls for landlords and tenants to work together

The Minister for Communities has expressed her thanks for the vast majority of landlords who have acted responsibly during the pandemic. However, in a recent press release (22 May 2020) the Minister further encouraged landlords and tenants to work together through the COVID-19 emergency and beyond. In response to reports on social media of some landlords issuing threatening letters to tenants, the Minister has issued a reminder of the guidance and legislation that is currently in place to assist tenants during the pandemic; further information is available [here](#).

Private tenancy deposits and deposit disputes during COVID-19

The [Tenancy Deposit Scheme \(TDS\)](#), one of the tenancy deposit schemes in Northern Ireland, has [published](#) information and answers to some frequently asked questions regarding tenancy deposits during the COVID-19 period. These cover the *pre-tenancy*, *mid-tenancy* and *post-tenancy* period. It has also published a useful article on avoiding tenancy deposit disputes that could arise from decisions made during the COVID-19 period; this is available to download [here](#).

Protecting tenants from arrears, evictions and homelessness during and post-pandemic

The Chartered Institute of Housing NI has published 'an urgent call to government for action' to protect tenants from arrears, evictions and homelessness both during and after the COVID-19 pandemic. The proposals, which are aimed at avoiding a spike in evictions, can be viewed [here](#).



Where can my constituent get help?

Housing advice

The Housing Rights' [Housing Advice NI](#) website provides very helpful information and resources on a range of housing and COVID-19 related issues. This includes Coronavirus [advice for landlords](#); advice for [private rented sector tenants](#); [advice for students](#); and [sources of financial and community help](#) to deal with Coronavirus. Information is also provided in a range of languages.

Housing Rights provides a telephone helpline 028 90245640 (Monday to Friday between 9.30am and 4.30pm) they can also be contacted by a range of other methods e.g. online chat, by email. Further contact details is available [here](#).

Housing Rights also offers a [Mediation Service](#) which is free and open to private rented sector tenants and landlords and can help with many kinds of disputes e.g. repairs, entry rights, rent arrears, threatened evictions, noise and anti-social behaviour. Call 079 3636 8459 or email mediation@housingrights.org.uk

Housing Rights has also published a very good summary of the new Private Tenancies (Coronavirus Modifications) (NI) Act 2020 – see the video [here](#).

Advice for landlords

Housing Rights also offers a free, confidential advice service for landlords in Northern Ireland. Further information is available [here](#). The telephone number is 028 90245640 (selection option 5) this operates Monday to Friday, 9.30am to 2.30pm (extended to 4.00pm during the COVID-19 period).

Information and advice on financial assistance and entitlement

The [COVID-19 section](#) of the NI Direct website contains information on a wide range of financial measures that are in place during the pandemic including information on [benefits](#). Your constituent may wish to seek advice from an independent organisation such as the Law Centre NI and Advice NI. Many others provide either information on their websites and/or helplines – see the financial section of this constituency guide for further information.



Looking for up to date information?

Follow on twitter:

- **Department for Communities:** <https://twitter.com/communitiesni>
- **Housing Rights:** <https://twitter.com/HousingRightsNI>

4 Social Housing Tenants

The Department for Communities published (on **17 June**) [new guidance](#) to support tenants and landlords in the **social housing sector** during the COVID-19 pandemic. The guidance, which applies to the Housing Executive and its tenants and Housing Associations and their tenants, will be kept under review and updated as matters develop. The guidance **should be read in conjunction** with the DfC [guidance on house moves](#).

The guidance is divided into three sections; the contents are set out below for ease of reference. However, constituency staff **may wish to check the guidance on a regular basis for any updates** provided by DfC see www.communities-ni.gov.uk/publications/covid-19-guidance-social-housing-landlords-and-tenants

DfC has **published a letter to all social housing tenants** from the Department's Director of Social Housing Policy & Oversight to make tenants aware of the measures the Department is taking to

ensure that tenants continue to remain safe and secure in their home during the COVID-19 pandemic. The letter is available to download [here](#).

Rent, Payments and Support	
I am a tenant, should I stop paying rent during the outbreak?	Para 1.1
What can I do if I fall into rent arrears	Para 1.2
Further provision for additional social security assistance	Paras 1.3
As a social landlord, should I stop charging rent during the outbreak?	Para 1.4
NIHE rent increase 2020/21	Para 1.5

Property access and health and safety obligations – social housing tenants	
What about the risk of catching the virus or if I am symptomatic?	Para 2.1
What should I do if I think I may have the virus?	Para 2.2
What does this mean for repairs in my home?	Para 2.3
What if my boiler breaks, or something else happens which is an urgent risk to my health?	Para 2.4
Advice for individuals and households who are shielding	Para 2.5
Advice for those living in Supported Housing or Supporting People Services	Para 2.6

Property access and health and safety obligations – social housing landlords	
What does the current situation mean for repairs to a property?	Para 2.7
What about my legal obligations to provide regular gas and electrical safety inspections? Will I be prosecuted if I can't get access?	Para 2.8
What about the risk of catching the virus?	Para 2.9
Support for staff	Para 2.10

Possession Proceedings and Court Action	
What is the position regarding possession proceedings and court action?	Para 3.1
What does this mean for the serving of notices seeking possession?	Para 3.2
What does this mean for tenants?	Para 3.3
What does this mean for social landlords?	Para 3.4
How does the position differ for landlords considering the commencement of possession proceedings involving Anti-Social Behaviour?	Para 3.5
Does the guidance also apply to introductory tenancies?	Para 3.6

House Moves	
Information for tenants and landlords	Para 4.1
What if I fear for the safety of myself and/or my family in my home?	Para 4.2
What is happening with allocations and transfers during the COVID-19 emergency?	Para 4.3
How can I keep myself safe when moving home is possible?	Para 4.3

The Annex of the guidance also provides useful contact information and links to website containing further information.

NORTHERN IRELAND HOUSING EXECUTIVE

The **Northern Ireland Housing Executive** has a dedicated **COVID-19 section** on its website that provides a range of information on e.g. rent arrears, online services, how to make contact during the pandemic (e.g. Patch Managers), office opening hours, maintaining tenancies etc. This information can be accessed [here](#).



Where can my constituent get help?

Constituents may find the information they are looking for on the [COVID-19 section](#) of the Housing Executive's website or by using its [online services](#). However, constituents can get in touch with the Housing Executive by phone on:

- 03448 920 900 – General Enquiries
- 03448 920 901 – Repairs
- 03448 920 902 – Housing Benefit
- 03448 920 908 – Homelessness

The Housing Executive has also produced a series of videos relating to COVID-19 which are available to view on YouTube www.youtube.com/user/HousingExecutive/videos covering issues such as Discretionary Housing Payments; Reporting Repairs during the COVID-19 outbreak.

The [Housing Advice NI](#) website provided by Housing Rights also has a section on '[Coronavirus advice for NIHE and housing association tenants](#)'.



Looking for up to date information?

Follow on twitter:

- **Housing Executive:** <https://twitter.com/nihecommunity>
- **Supporting Communities:** <https://twitter.com/SuppCommunities>

HOUSING ASSOCIATION TENANTS



Where can my constituent get help?

Many housing associations have published information on COVID-19 for their tenants on issues such as emergency repairs. Tenants could, where possible, be referred to these websites and Facebook pages (where available) for further information (see table overleaf for websites and social media links). Keep up to date by following the housing associations on twitter and Facebook and by visiting their websites.

The [Housing Advice NI](#) website provided by Housing Rights also has a section on '[Coronavirus advice for NIHE and housing association tenants](#)'.



Looking for up to date information?

Follow housing associations in your area on social media:

Housing Association	For COVID-19 related information see:
Abbeyfield & Wesley	Website: www.abbeyfieldandwesley.org.uk Facebook: www.facebook.com/abbeyfieldwesley/
Alpha	Website: https://alphahousingni.org/ Facebook: www.facebook.com/AlphaHousingNI/ twitter: https://twitter.com/AlphaHousingNI
Apex	Website: www.apex.org.uk/ twitter: https://twitter.com/apexhousingassn
Ark	Website: www.arkhousing.co.uk/ Facebook: www.facebook.com/arkhousing/
Clanmil	Website: www.clanmil.org/ Facebook: www.facebook.com/clanmilhousing/ twitter: https://twitter.com/ClanmilHousing
Choice	Website: www.choice-housing.org/ Facebook: www.facebook.com/ChoiceHousing twitter: https://twitter.com/Choice_Housing
Connswater Homes	Website: www.connswater.org.uk/ Facebook: www.facebook.com/ConnswaterHomes?fref=ts twitter: https://twitter.com/ConnswaterHomes
Covenanter Residential Ltd	Tel 082 90941672 or email CRAL1@btconnect.com
Habinteg	Website: www.habinteg-ulster.co.uk/ twitter: https://twitter.com/HabintegNI
Newington	Website: http://newingtonha.co.uk/ Facebook: www.facebook.com/NewingtonHA/ twitter: https://twitter.com/NewingtonHA
NB Housing Association	Website: www.nb-housing.org/ Facebook: https://www.facebook.com/NB-Housing-599848760183880/ twitter: https://twitter.com/NBHousing
Radius	Website: www.radiushousing.org/ Facebook: www.facebook.com/RadiusHousing twitter: https://twitter.com/RadiusHousing
Rural Housing Association	Website: www.ruralhousing.co.uk/ Facebook: www.facebook.com/ruralhousing twitter: https://twitter.com/ruralhousingni
South Ulster	Website: www.southulsterhousing.org/ twitter: https://twitter.com/SouthUlsterHA
St Matthew's	Website: http://smha.co.uk/
Triangle	Website: www.trianglehousing.org.uk/ twitter: https://twitter.com/TriangleHousing
Woodvale and Shankill	Website: www.wscha.org/

5 Homeless or at risk of being homeless

The Housing Executive is operating emergency contingency arrangements in relation to homelessness, or the risk of being homeless, during the current COVID-19 pandemic. It is advising that, *where it is possible and safe to do so*, people should seek to reside in their current accommodation, even in the short term. However, if this is not possible, and a person is already homeless or worried about being homeless, they can telephone the dedicated homelessness line on 03448 920 908 as soon as possible. During normal working hours they will be referred to a housing advisor and the Executive will also provide an emergency out-of-hours service after 5pm, at weekends and on bank holidays.

For further information on this see the Housing Executive's [COVID-19 webpage](#) – see the section '**What do I do if I am homeless or at risk of being homeless**'. Information is also available from a Department for Communities press release in which the Minister paid tribute to the homelessness sector, see [here](#).



Where can my constituent get help?

They can telephone the dedicated **Housing Executive homelessness line on 03448 920 908**. The Housing Advice NI website also provides further advice and information on homelessness, available to download [here](#).

6 Temporary accommodation

Housing Rights provides a useful guide on temporary accommodation on its [Housing Advice NI](#) website on temporary accommodation including information on rights to temporary accommodation, types of temporary accommodation, finding and paying for temporary accommodation, storing furniture and belongings, and dealing with problems in temporary accommodation – see [here](#) for further details.

7 Tenant consultation and participation

[Supporting Communities](#) states that the ethos of tenant participation is needed now more than ever in order to meet the challenges of COVID-19. It has published a series of [practical actions](#) which housing providers can take to engage with tenants, particularly vulnerable tenants at this time. The Supporting Communities website news feed contains a wealth of examples of tenant participation and engagement (see [latest news](#) section). The website also contains a useful COVID-19 signposting and information service by Housing Community Network Area (covering the 13 geographical Housing Executive Areas in Northern Ireland; see [here](#) for further

information). It contains links to information on foodbanks, local shops who are delivering, council facilities and services, community network Facebook pages etc.

See also DfC new [guidance for social housing landlords and tenants](#) for further advice relating to Supporting People.



Looking for up to date information?

Follow on twitter:

- **Supporting Communities:** <https://twitter.com/SuppCommunities>

8 Supporting People

On 19 May 2020, the Minister for Communities [announced](#) an additional £10m for Supporting People providers. The Supporting People Programme provides housing support for approximately 19,000 vulnerable individuals, including people who are homeless; older people; young people; people with physical and learning disabilities; and people mental health issues. The additional funds will help maintain Supporting People services, which are commissioned by the Housing Executive and delivered through the public and voluntary and community sectors. The Minister has stated that the additional funding will help to address significant staff shortages that have arisen due to COVID-19. The Minister for Health has stated that COVID-19 testing has been extended to all staff and residents of Supporting People schemes.

Section 2.6 and 3 of the Department for Communities new guidance for social housing tenants and landlords contains advice for those living in 'Supporting People' accommodation schemes.



Looking for further information?

Further information on the Supporting People Programme is available from the Housing Executive website [here](#).

9 Co-Ownership

As a result of the announcement by the NI Executive regarding the opening of the housing market, Co-Ownership has provided an update on when it will be accepting new buy-out requests and applications. Find out more [here](#).



Where can my constituent get help?

If a constituent needs to speak to Co-Ownership or make a rental payment they can telephone Co-Ownership on 028 90327276. However, the website states that they are experiencing a high level of calls and can also be contacted by email hello@co-ownership.org

The Housing Advice NI website has a section on '[Coronavirus advice for homeowners](#)' with information on mortgage payment holidays, advice on speaking to lenders if a constituent has fallen behind with mortgage payments, and information on accessing financial assistance measures.



Looking for up to date information?

Follow on twitter:

- **Co-Ownership:** <https://twitter.com/coownershipni>
- **Housing Rights:** <https://twitter.com/HousingRightsNI>

10 Domestic rates

Due to COVID-19, rates bills are being issued in June 2020 instead of April 2020. Information on the Department of Finance website states that this is to help avoid placing financial pressures on ratepayers. The domestic regional rate has also been frozen for 2020-21. Further information on this is available to download [here](#) and [here](#).

The Department of Finance [announced](#) (on 26 May) that households would now begin to receive their rates bills. LPS is encouraging anyone having difficulty paying rates to contact them on 0300 200 7801 or at rating@LPS.gov.uk for advice on payment arrangements and the range of support available. A range of reliefs and entitlements are available including support for those on Universal Credit, those on low incomes and pensioners who live alone. Further information on this is available to download [here](#).

11 Domestic violence and abuse

As the Minister for Justice has [recently highlighted](#), “*stay at home does not mean suffer at home*” and that the people experiencing domestic violence should not feel forgotten or alone during the COVID-19 pandemic.



Where can my constituent get help?

- The **Domestic and Sexual Abuse (DSA) helpline** is available 24/7, for both men and women on 0808 8021414. It is free and confidential. Web chat is also available at <https://dsahelpline.org/> or email help@dsahelpline.org
- Information on **Women's Aid** is available at www.womensaidni.org or by calling 028 902490241
- The **Men's Advisory Project** can also help, visit www.mapni.co.uk or call 028 90241929
- Children can contact **Childline** on 0800 1111 or via www.childline.org.uk
- The **PSNI** has also reiterated that it is here to help anyone suffering domestic abuse and provides advice and information [here](#).
- Advice is also available on [NI Direct](#) which provides a range of other helplines and their contact details.
- Boots Pharmacy has opened its consultation rooms as safe spaces for people experiencing domestic abuse. Further information is available [here](#).

12 Caravan parks

The Health Protection (Coronavirus Restrictions) Regulations (NI) 2020 initially restricted the use of caravan parks only to those who used such accommodation as their main residence (or those who were unable to return to their main residence). On 1 June 2020, the NI Executive [indicated](#) that caravan sites, holiday and home parks and self-catering may be able to open on 20 July. However, it was [announced](#) that the opening times for these types of accommodation may be advanced to an earlier date given that these types of accommodation are self-contained and may require less notice before opening.

On 15 June, the [NI Executive agreed](#) that “*caravan parks, camping sites and self-catering tourist accommodation*” could **re-open on the 26 June**. However, this date is conditional upon controlling the rate of transmission of COVID-19 and social distancing measures will remain in place. The Minister for the Economy stated that the UK Government has been developing guidance to help the tourism and hospitality businesses plan for social distancing and hygiene measures and that the Department in consultation with key sectoral bodies, are looking at how this might be tailored to a Northern Ireland context.

13 Advice on cleaning and hygiene during COVID-19

The Northern Ireland [Public Health Agency website](#) also provides advice and guidance on good hygiene. Guidance on food and COVID-19 has been provided by the Food Standards Agency and is available to download [here](#).

14 Fuel Poverty and energy advice

Households may be looking for advice and information on reducing energy costs due to constrained economic circumstances. The Consumer Council has published advice on switching suppliers and also provides an energy comparison tool – see [here](#). NI Power has recently [announced](#) a reduction in its prices for domestic customers from 1 July 2020.



Looking for up to date information?

Follow:

- **The Consumer Council** <https://twitter.com/ConsumerCouncil>
- **National Energy Action Northern Ireland** https://twitter.com/NEA_NIreland
- **Fuel Poverty Coalition** <https://twitter.com/fuelpovertyni>
- **Bryson Energy** www.brysonenergy.org/

15 Home insurance

The Financial Conduct Authority has published guidance for insurers, insurer intermediaries, debt collectors and premium finance brokers which will come into effect on **Monday 18 May 2020**. The aim of the guidance is to help consumers by reducing the impact of temporary financial distress whilst ensuring that they continue to have insurance that meets their demands and needs. Where a firm has identified a customer in temporary financial difficulties as a result of COVID-19, the FCA states that it should consider what options it can give the customer, including working with them to avoid the need for cancellation of necessary cover e.g. by considering payment deferrals. The guidance is **available to download** [here](#). The FCA will review the guidance within 3 months of it coming into effect in light of developments around COVID-19 to assess whether it is still needed.



Where can my constituent get help?

- [For advice for consumers see the FCA website 'Insurance and coronavirus \(COVID-19\): information for consumers'](#). It contains information on insurance for consumers in financial difficulty; paying for insurance by instalment, motor and home insurance, renewing policies, product suspension etc.
- If your constituent is in financial difficulties they may wish to seek independent debt advice (see their final section of this guide for contact information).

16 Housing-related advice helplines, information and resources

Advice and information from statutory bodies/organisations

Department for Communities

The Department for Communities is publishing up-to-date information on a range of measures to assist individual and households during this time. The Department's COVID-19 update is available at www.communities-ni.gov.uk/landing-pages/covid-19-service-updates

NI Direct

The NI Direct website also contains information on a wide-range of COVID-19 related issues including benefit information, advice for vulnerable people and mental health advice and resources www.nidirect.gov.uk/campaigns/coronavirus-covid-19

Northern Ireland Housing Executive

NIHE provide the latest advice and information in their COVID-19 update: [www.nihe.gov.uk/My-Housing-Executive/Advice-for-Housing-Executive-Tenants/Covid-19-\(Coronavirus\)](http://www.nihe.gov.uk/My-Housing-Executive/Advice-for-Housing-Executive-Tenants/Covid-19-(Coronavirus))

All public reception areas in its local offices are closed until further notice but the Housing Executive can be contacted [online](#) or on the following telephone numbers:

- 03448 920 900 – General Enquiries
- 03448 920 901 – Repairs
- 03448 920 902 – Housing Benefit
- 03448 920 908 – Homelessness

The Housing Executive also provides a range of services [online](#) (e.g. applying for a home, reporting a repair etc.).

Advice and information from independent organisations

The telephone helplines of many organisations may be receiving a high volume of calls at this time; if so, please refer to the organisation's website which should provide alternative methods by which they can be contacted (e.g. by email).

Housing Rights

Housing Rights provides a Housing Advice NI website (www.housingadviceni.org) which contains a wealth of resources on a wide range of housing issues covering the private rented sector, owner occupation, social housing, repairs, financial assistance for housing, housing rights and obligations etc. The website has a very helpful section on housing issues and COVID-19 (e.g. mortgage, eviction, repairs, problems paying rent):

www.housingadviceni.org/coronavirus

Housing Rights provides an advice line and those who are struggling to manage with housing issues during this time can contact: Tel: 028 90245640 (9.30am to 4.30pm, Monday to Friday). For details on how to contact Housing Rights by email and other alternative methods, see [here](#).

Landlords, estate and lettings agents can contact Housing Rights for advice and information relating to private tenancies on 028 90245640 (also Monday to Friday) by selecting Option 5.

Housing Rights also offers a specialist support 'Renting Rights' service to assist young people in housing need providing advice and information, casework, and advocacy and mediation. For contact details and further information see www.housingrights.org.uk/renting-rights



Want to keep up to date? Follow on twitter: <https://twitter.com/HousingRightsNI>

Advice NI

[Advice NI](#) can help (Monday to Friday, (9am to 5pm) with:

Welfare Changes ring **0808 802 0020** or email welfarechanges@adviceni.net

Tax & Benefits ring **0800 988 2377** or email tax@adviceni.net

Business Debt ring **0800 083 8018** or email bds@adviceni.net

Debt Action ring **0800 028 1881** or email debt@adviceni.net

EU Settlement Scheme ring **0800 138 6545** or email euss@adviceni.net

Advice NI also operate the Community Helpline – Tel: 0808 802 002 or Text ACTION to 81025 or email Covid19@adviceni.net. The helpline is open seven days per week, 9am to 5pm.

Advice NI has also compiled a range of [useful information](#) on benefits, employment, food, heating, medicine, money and debt. Advice NI also publishes a weekly COVID-19 [policy update](#) with information on social security, employment, HMRC etc.



Want to keep up to date? Follow on twitter: <https://twitter.com/AdviceNI>

Law Centre NI

The [Law Centre NI](#) continues to provide information for advisers and for the public in relation to COVID-19 on legal and policy developments around employment, social security and immigration. The advice line number is 082 90244401. However, the Law Centre has been dealing with a high volume of calls, so if you are unable to make contact by telephone, please send an email, along with your contact details, to:

- For benefits advice: benefitsadvice@lawcentreni.org
- For employment advice: employmentadvice@lawcentreni.org
- For immigration advice: immigrationadvice@lawcentreni.org

- For general inquiries: admin@lawcentreni.org

Law Centre NI has published a [wide range of information](#) on the latest social security updates and commitments as well as FAQs publications on redundancy, employment rights, and FAQs for the self-employed during the COVID-19 pandemic.



Want to keep up to date? Follow on twitter: <https://twitter.com/LawCentreNI>

Helplines NI

Helplines NI has provided a list of [COVID-19 helplines](#) including contact details for local community services and support as well as contact details for a wide range of organisations who may be able to provide assistance on a wide range of issues including mental health and parenting support; see [here](#).



Want to keep up to date? Follow on twitter: <https://twitter.com/HelplinesNI>

Children and Young People's Strategy Partnership

The **Children and Young People's Strategy Partnership** (CYPSP) is also a good resource to identify organisations that may be able to provide support on a range of issues during this time. It provides a list of organisations and contact details that can be filtered by support type e.g. domestic violence, child protection, parting, drug/alcohol misuse – this information can be found [here](#).



Want to keep up to date? Follow on twitter: <https://twitter.com/cypsp>

Chartered Institute of Housing

The [Chartered Institute of Housing](#) has published a [range of useful resources](#) on a wide range of issues in response to the COVID-19 pandemic including **supporting vulnerable tenants, working with migrants and refugees, gas safety and dealing with anti-social behaviour**. Some of the publications are applicable to the English and Welsh housing sectors more specifically, but some of the more general advice is useful for both the social and private housing sectors in Northern Ireland.

This information is provided to MLAs in support of their Assembly duties and is not intended to address the specific circumstances of any particular individual or organisation. Whilst we strive to ensure that the information provided here is up to date, the information on external websites referred to may change frequently. This leaflet should not be relied upon as providing legal or professional advice, nor as a substitute for it. A suitably qualified professional should be consulted if specific advice or information is required.

The Research and Information Service is available to discuss the content of this briefing with Members and their staff, but not with the general public.

For more information, please visit:

<http://www.niassembly.gov.uk/assembly-business/research-and-information-service-raise/>