

UNISON BRIEFING: HOUSING AND CORONAVIRUS

MAY 2020

INTRODUCTION

UNISON welcomes the UK Government's measures to protect renters, vulnerable people and housing consumers from coronavirus (Covid-19) and prevent its spread.

The measures are a step in the right direction. However, UNISON believes that more radical measures are needed to ensure that no one remains homeless or loses their home during the public health emergency, and that frontline housing workers are provided with the support and protective equipment they need in delivering essential housing and social care related support to communities who depend on them. The outbreak of the pandemic has demonstrated clearly the breadth of workers that are essential in keeping communities going, well beyond the scope of which roles are traditionally considered 'key'.

Thousands of people, including our members providing essential public services, have been impacted by coronavirus. Many have died and the lives and livelihoods of others have been wrecked by the devastating impact of the disease - affecting people's mental and physical health, jobs, incomes and ability to sustain a roof over their heads.

The public health emergency has highlighted the urgent need for an adequate supply of social rent homes for the low paid and vulnerable, including the homeless and rough sleepers, as called for in UNISON's housing manifesto

This briefing examines measures introduced by the Government to mitigate the effects of coronavirus on renters and housing consumers, setting out what more needs to be done to support renters and their families.

SUMMARY OF MEASURES

UNISON is calling on the Government to:

Invest in more new quality and social rented homes for people

 Provide councils with adequate funding to house the vulnerable during and after the pandemic

Overhaul the welfare system and provide families with adequate support

- End the Benefit Cap, which impacts on families with high housing costs
- Raise Local Housing Allowance (housing benefit) to cover average rents in local areas
- End the bedroom tax and repeal the two-child limit
- Lift the caps on property size restrictions on housing benefit for private renters
- Remove the cap on Discretionary Housing Payments (DHPs) to allow local authorities to support households affected by Covid-19

Overhaul the private rented sector to make renting stable and affordable

- Suspend all evictions for the duration of the pandemic, and move to ban Section 21 nofault evictions by introducing indefinite, permanent tenancies, in line with Scotland
- Suspend rent liability for struggling renters, similar to measures provided for struggling homeowners who now have recourse to a three-month mortgage holiday
- Put in place clear guidance on how rent arrears can be minimised, through clearer guidance to landlords on the operation of voluntary arrangements

Invest in the housing workforce

- Provide adequate supplies of personal protection equipment (PPE) for frontline housing workers providing essential services to communities
- Outline guidance for landlords on timely repairs and maintenance during the pandemic, including, but not limited to, access to hot water, gas and safety inspections

UNISON also supports key demands by <u>Homes for All Campaign Group</u> and the <u>National Union of Students</u> (NUS) which, like UNISON, calls for measures to support renters, including student renters, by ending all evictions and by providing support and financial assistance to renters impacted by Covid-19.

INVEST IN MORE NEW QUALITY AND SOCIAL RENTED HOMES FOR PEOPLE UNISON has welcomed the UK Government's Rough Sleeping / Homelessness Initiative which called on councils to house all rough sleepers and homeless people into suitable accommodation at the outbreak of the pandemic. This is part of the Government's measures to help stop the spread of the coronavirus disease and protect the vulnerable. The task to house vulnerable people is commendable. At a time of acute shortage of housing, especially social rented homes, and closures of some hotels due to the pandemic, it is vital that the Government works with councils to procure accommodation, including empty homes - from landlords, hotels and housing providers - for vulnerable homeless people.

The Government's move is particularly welcome given that 4,266 people, who were counted as homeless or rough sleeping in England in 2019, would be at risk of contracting Covid-19 if left on the streets during the pandemic. Reports from charities such as Crisis and Glass Door suggest that the majority of rough sleepers have been offered accommodation. Many, however, remain on the streets. Some are being denied help because they are deemed not to have a local connection or are not entitled to public funds because of their immigration status (No Recourse to Public Funds).

Everyone who is homeless or at risk of homelessness, including domestic violence victims, should be housed and supported regardless of their immigration status so that they can self-isolate safely. In Wales for example, the Government there is providing help to all vulnerable people, including asylum seekers.

A decade of austerity has meant that councils are under-funded, overstretched and under-resourced. The pandemic means that they are under immense financial pressure to help more people deal with difficult housing and social care issues, and therefore need adequate financial support. The UK Government has provided a £3.2m emergency fund for councils to house the homeless. Whilst a step in the right direction, the funding will soon run out due to the scale of the project to house thousands of rough sleepers. Funding by Government to provide homeless people homes needs to be provided on a more sustainable footing to prevent the homeless from going back onto the streets when the pandemic is over.

UNISON is calling on the Government to:

 Provide councils with adequate funding and resources to ensure that they are able to provide rough sleepers and homeless households with permanent suitable

- accommodation during and after the pandemic so that they do not end up back in the streets
- Lift restrictions that prevent homeless people from accessing accommodation because of their immigration status
- Provide long-term grant funding to councils to enable them to build 150,000 social rented homes per year to house the vulnerable and low to middle income households, as called for in UNISON's housing manifesto

OVERHAUL THE PRS TO MAKE RENTING STABLE AND AFFORDABLE

UNISON has welcomed the measures in the Coronavirus Act 2020 to suspend evictions during the pandemic, which we <u>called for alongside Homes for All Campaign</u>. However, the measures are not robust enough to protect renters, including those who may be self-isolating or have contracted the disease, from eviction during the pandemic in the longer term. The emergency legislation only extends the notice period for evictions from two to three months, meaning that from September 2020 landlords will be able to resume eviction proceedings against tenants who have been impacted by coronavirus. Further, renters, including low paid key workers, who were served with eviction notices weeks ago, are not protected from eviction by the new legislation. This means that evictions – under Section 21 which UNISON has consistently opposed and called for its outright ban - will continue, and those affected will be forced to find alternative accommodation at a time when it will be difficult to do so due to limited access to services during the pandemic.

The Government had initially pledged that "no one will lose their home because of coronavirus". Following criticism that the measures under the Act only extends the period of eviction notice and will not stop evictions already underway, the Government has widened protections for renters by instructing the Courts Service to suspend all housing possession cases for new and existing claims of housing possession for a 90 day period from 27 March, which may be extended. This applies to all social and private renters in England and Wales.

The social and economic ramifications of the coronavirus pandemic mean that people are losing their jobs, incomes and livelihoods – or seeing their incomes significantly reduced, even if they are furloughed by their employer at up to 80% of wages. Many are already struggling to pay their rent during the pandemic and fear being evicted. At a time when the Government's objective is to slow down and halt the spread of the disease and is advising the public to stay at home to save lives, it is important that Government demonstrates it has listened and extended protections for vulnerable renters.

UNISON is calling on the Government to:

- Suspend all evictions for the duration of pandemic, and move to ban Section 21 no-fault evictions by introducing indefinite, permanent tenancies in line with Scotland
- Suspend rent liability for struggling renters, similar to measures provided for struggling homeowners who now have recourse to a three-month mortgage holiday
- Put in place clear guidance on how rent arrears can be minimised, through clearer guidance to landlords on the operation of voluntary arrangements, making these compulsory where requested by a tenant

OVERHAUL THE WELFARE SYSTEM AND PROVIDE FAMILIES WITH SUPPORT

The Government's announcements to increase Universal Credit payments and commitment to raise Local Housing Allowance (housing benefit) to cover those in the bottom 30% of private rented properties are welcomed, but do not go far enough to provide an adequate safety net to those who need it. Families across the country continue to face financial pressures because of a decade of caps and cuts to welfare benefits, including to Housing

Benefit and the Benefit cap, which have exacerbated the housing crisis. During the pandemic households who live in overcrowded homes because of the Benefit Cap and live in smaller accommodation than they need due to an income shortfall not met by housing benefit, are not able to fully observe public health guidance and socially isolate safely. Households are also facing extra financial pressures due to the pandemic, with precariously employed workers in particular losing their jobs and incomes or seeing their incomes significantly reduced. To date, over 1.8m people have applied for Universal Credit.

The economic impact of the pandemic means that more people will be furloughed and will lose 20% of their income, lose their jobs outright, or not have freelance/zero hours work for the foreseeable future. Many will struggle to pay expensive rents, feed their families and afford household bills, risking rent arrears, poverty and even homelessness. UNISON has consistently called for an overhaul of the Welfare System so that households are adequately supported to meet their actual housing need and living costs. At a time of national emergency, discretion to support households should be unfettered and the cap on Discretionary Housing Payments (DHP) fund should be removed.

Many of our members, including young members live in the private rented sector (PRS) due to the shortage of social rented housing and the un-affordability of home-ownership. They include those who live in shared accommodation and HMOs and have a tenancy in common (on short term rental contracts). UNISON wants to see changes to the detail of how an assured shorthold tenancy (AST) operates in the PRS when it comes to the end of its fixed term regarding moving house. This is a particular issue around rent liability for people who share houses and have a tenancy in common. The Government should use this opportunity to close the loophole around changes of tenancy during an AST and rent liabilities, which are not addressed by the recent announcement on protections relating to housing.

UNISON is calling on the Government to:

- End the Benefit Cap, which impacts on families with high housing costs
- Raise Local Housing Allowance (housing benefit) to cover average rents in local areas
- End the bedroom tax and repeal the two-child limit
- Lift the caps on property size restrictions on housing benefit for private renters
- Remove the cap on Discretionary Housing Payments (DHPs) to allow local authorities to support households affected by Covid-19
- Update guidance to landlords to ensure clarity on rent liability for tenants with ASTs during the pandemic

INVEST IN THE HOUSING WORKFORCE

UNISON has thousands of members who work in housing – for councils and housing associations - many of whom are at the frontline providing essential housing and support services for vulnerable tenants. This includes those working with homeless households, workers carrying out essential repairs in homes, council-employed cleaners, enforcement officers and porters across health and social care settings. Many of them are concerned for their personal safety, working conditions and lack of personal protection equipment during the pandemic, according to a survey by Inside Housing.

UNISON believes that, like Health and Social Care workers, housing workers providing frontline services need to be adequately equipped with personal protection equipment (PPE). UNISON also believes that housing providers – councils and housing associations – should carry out COVID-19 risk assessments of all frontline housing activities, to determine which tasks and roles are most high-risk and how and where both PPE and social distancing measures can be used to reduce risk. This will ensure they can continue to provide services

safely, protect themselves and their families and those that they serve – and help to halt the spread of coronavirus.

Furthermore, UNISON believes that people should not have to live in substandard accommodation during lockdown, and there should be a minimum standard applied equally to all landlords. Tenants cannot observe advice on hygiene, if for example they have no hot water, or stay in their homes because of other issues such as inefficient heating.

UNISON is calling on the Government to:

- Provide adequate supplies of personal protection equipment (PPE) for frontline housing workers providing essential services to communities
- Require that Housing providers councils and housing associations carry out risk assessments and identify who are frontline staff. With Government support, employers should utilize social distancing measures and provide these staff with adequate protection and resources and to do their jobs safely
- Outline guidance for landlords on timely repairs and maintenance during the pandemic, including, but not limited to, access to hot water, gas and safety inspections

CONCLUSION

The public health emergency has highlighted the need for the UK Government to have a strategic and coherent housing and welfare policy, which has at its heart a renewed emphasis for low cost social homes for the low paid and vulnerable, as argued for in UNISON's Housing Manifesto. UNISON calls on the UK Government to introduce the measures outlined in this briefing to support families with their housing and living costs to ensure that no one remains homeless or loses their home because of coronavirus – and that frontline housing workers get the protection and support they need to do their jobs safely, delivering essential public services to communities who depend on them.

For more information contact: Email: policy@unison.co.uk

UNISON Housing resources:

UNISON Housing Website: https://www.unison.org.uk/at-work/community/key-issues/housing/

UNISON Housing manifesto: https://www.unison.org.uk/content/uploads/2020/01/UNISON-Housing-Manifesto-JANUARY-2020-FINAL.pdf