

[A decent home for all](#)

Housing associations are rising to the challenges of reform

In 21st Century Northern Ireland, everyone should have access to a decent home at a price they can afford. Providing good quality social housing is vital in achieving this goal. The break-up of the Northern Ireland Housing Executive (NIHE), announced this week by Nelson McCausland, heralds major changes to our system of social housing. Most significantly for NIHE tenants is the decision to transfer its 90,000 homes to housing associations.

NIHE has a hugely impressive record. Over the last forty years it has provided good homes, regenerated communities and ended discrimination in social housing. Housing associations are proud of our successful partnership with NIHE such as in building new homes and providing care and support to vulnerable people.

With such success, why the need for change? NIHE has identified a shortfall of over £1Billion required to refurbish its 90,000 homes, many of which require major works. With 20,000 families in housing stress, there is also a pressing need to increase social house building.

Health and education will continue to be prioritised by the Northern Ireland Executive. With burgeoning demands on the block grant, we cannot deliver the necessary social housing without a big increase in private investment. NIHE's public sector status prevents it from borrowing privately, in contrast to our thirty housing associations that have already raised £500 million of competitively priced finance to build new homes.

Private investment is not privatisation. Housing associations are not-for-profit social businesses that re-invest surpluses in providing more homes. There is no comparison with the likes of the Private Finance Initiative (PFI) deals in the NHS where private firms have made excessive profits for shareholders. Government regulation ensures housing association resources are used wholly for public benefit.

For twenty years in Scotland, Wales and England there have been successful large scale transfers of public housing to housing associations. Affected tenants

and housing staff have of course had concerns about issues such as rent levels and terms and conditions under the new arrangements. However these have been satisfactorily resolved, for example through agreements at the point of transfer fixing rent increases and TUPE deals securing employment rights. Northern Ireland can therefore benefit from this well-proven approach that meets the needs of tenants, taxpayers and people in housing need.

The Minister's announcement was intentionally high-level. With the new structures due to be in place by March 2015, there is a huge amount of urgent work required to determine the details. For example, will there be one new landlord or several, will the new landlords be established along geographical lines and if so, which ones?

It is vital the Minister gives tenants, NIHE staff and all of civic society full opportunity to help work through these issues. During these discussions, NIFHA and many others will be making the case for independent regulation of social rented housing in Northern Ireland, as recently introduced in Scotland and England. This will provide maximum safeguards for tenants and certainty for landlords.

There has been some speculation that NIHE homes might be transferred to some 'super associations' from Great Britain, raising concerns about accountability. Options should not be discounted at this stage. However Northern Ireland has the skills, capacity and potential to complete this successfully ourselves. Housing professionals in NIHE and housing associations have impressive and complementary skills. Our largest housing associations currently have around 5,000 homes, but these existing landlords have the expertise and capacity to grow much bigger.

Reform on this scale is an immense challenge, requiring new and perhaps unlikely partnerships. A polarised debate will get us nowhere. Current tenants and the 20,000 households in acute need are relying on us to deliver the billions in private investment to ensure that finally, we all have a decent place to call home.

First appeared in Belfast Telegraph 14 Jan 13