



Deposit Scheme Proposal for Refugees Seeking Private Accommodation in Northern Ireland

Executive Summary

Introduction and Background

Established in 2002, the Northern Ireland Community of Refugees and Asylum Seekers (**NICRAS**) is the only asylum seeker and refugee led organisation in Northern Ireland. With approximately 600 adult members and 400 child members, NICRAS has the unique position of representing a large proportion of the refugee and asylum seeker population in Northern Ireland. Over the years, it has become apparent to NICRAS that a large proportion of its refugee population has faced difficulty in finding accommodation once refugee status has been awarded. With delays in obtaining accommodation from the Northern Ireland Housing Executive (**NIHE**), and the restricted access of those recently awarded refugee status to save money during their asylum claim, those seeking housing have been unable to secure accommodation and often become destitute. Of those who are housed in accommodation provided by the NIHE, they are often placed in areas with high concentration of asylum seekers and refugees. By providing housing in select areas, this hinders the integration of this community into Northern Irish society, forces newly awarded refugees to move location without a choice, and can lead to refugees facing high levels of hate crime. As a result, many wish to rent privately, however they face many challenges in doing so.

Key Recommendations

Due to a lack of financial means and delays with the provision of housing resulting in many refugees facing destitution and homelessness NICRAS recommends the following actions be taken by the Northern Ireland Housing Executive, the Northern Ireland Department for Communities and any other relevant bodies or agencies:

- a. Introduce a deposit scheme where those awarded refugee status are able to access a specified sum in order to secure a private tenancy agreement. This scheme would be immediately accessible for those who have been awarded refugee status.
- b. Provide references and letters of support for those newly awarded refugee status and seeking private accommodation or wishing to open a bank account.
- c. In instances where a guarantor may be required, provide an exception to this requirement for newly awarded refugees or establish a system where a statutory agency could act as a guarantor.
- d. Ensure that accommodation provided by the NIHE is completed at a reasonable time (no longer than one month) in order to ensure that those awarded refugee status who do not have the long term means to secure private accommodation have an opportunity to do so.



Briefing Paper

Background

The Northern Ireland Community of Refugees and Asylum Seekers (**NICRAS**) is the only asylum seeker and refugee led organisation in Northern Ireland. NICRAS aims to support the integration process of refugees and asylum seekers into local communities throughout Northern Ireland; raise awareness of the issues, problems and difficulties faced by refugees and asylum seekers in Northern Ireland; inform members of relevant changes to immigration policy and legislation; and, respond to changes to immigration policy and legislation.

Having the unique position of hearing directly from asylum seekers and refugees, NICRAS has the opportunity to represent the concerns and issues this group raises. Over the years, NICRAS has received regular reports of newly awarded refugees being placed in a vulnerable position of potentially becoming homeless and destitute. This has been due to delays in the transition from asylum support to refugee support and the prohibition of asylum seekers to work and therefore save money for a deposit and one months rent in advance. Without family and friend support, newly awarded refugees are placed in an incredibly challenging position with nowhere to turn.

As well as these financial challenges, refugees who have been awarded Northern Ireland Housing Executive accommodation are often allocated to select areas, without any choice. This has created small pockets of areas where asylum seekers and refugees reside and counteracts any efforts to integrate the asylum seeker and refugee population into the community. Unfortunately, this has also resulted in some of NICRAS members reporting that they are often subjected to hate crimes in these areas.

In an attempt to facilitate this transition process, and ensure that newly awarded refugees are afforded the opportunity to select their accommodation, NICRAS suggests that a government scheme should be put in place to provide monetary support for refugees to secure deposits for privately let accommodation and ensure that barriers such as establishing bank accounts and meeting guarantor requirements, are overcome.

Asylum Support to Refugee Support

On arrival to the United Kingdom, asylum seekers are afforded the right to make an application for support under section 95 of the Immigration and Asylum Act 1999¹. This support is provided to asylum seekers, or dependants of asylum seekers, who appear to be destitute or likely to become destitute within two weeks. It includes subsistence payments of £36.95 per person, per week² (asylum seekers

¹ Immigration and Asylum Act 1999. Accessed on: <https://www.legislation.gov.uk/ukpga/1999/33/contents>

² Regulation 2 of asylum Support (Amendment no.3) Regulations 2015. Accessed on: http://www.legislation.gov.uk/uksi/2015/1501/pdfs/uksi_20151501_en.pdf



are not eligible to receive any other form of state benefits) and National Asylum Support Service (NASS) accommodation³ of which asylum seekers do not have a choice.

Once refugee status has been awarded to asylum seekers, newly awarded refugees will be granted a 28 days 'grace period' where they will continue to receive asylum support, as prescribed in Regulation 4 of the Asylum Support Regulations 2002. Nevertheless, at the end of the 28 days all asylum support will stop, including accommodation and subsistence allowance⁴. During this 28 days, it is therefore imperative that refugees move on to mainstream support, including accessing benefits, social housing and finding employment.

Research has shown this period to be insufficient in allowing newly awarded refugees to transition from asylum support to the support granted to refugees. Indeed, the need for additional support in this time was recognised by government in 2005 with the adoption of the refugee integration strategy *Integration Matters*⁵. This provided for additional support to be given to refugees during this period, including 12 months of support to access housing, education, social security and the job market under the establishment of a national Refugee Integration and Employment Service. Nevertheless, in 2011 funding for this strategy was cut, and while the Home Affairs Select Committee in 2013 recognised the concerning situation of destitute refugees recommending that 'asylum support should not be discontinued until the Department for Work and Pensions has confirmed that the recipient is receiving mainstream benefits', to this date the 28-day grace period is still in effect.

This short transition period, has had negative and devastating effects for many recently awarded refugee status. It is apparent from reports made to NICRAS and evidence from across the United Kingdom, that this period is insufficient in allowing refugees to obtain social housing, access benefits and seek employment. Without adequate support in navigating this complex system many newly awarded refugees are faced with destitution and homelessness once this period has terminated⁶. Statistics highlight the severity of this issue, with the British Red Cross reporting that between January and September 2016 they helped over 1,200 destitute new refugees and similar reports from the No Accommodation Network (NACCOM) who reported that of the 1,600 individuals housed by their members in 2016, nearly 3 out of 10 were refugees⁷.

³ NICRAS has previously evaluated and reported on the circumstances and conditions of the NASS accommodation provided in Northern Ireland and this can be found in "Home Sweet Home? An Overview of the Housing Conditions of Asylum Seekers in Northern Ireland" 2016.

⁵ Home Office, *Integration Matters- A National Strategy for Refugee Integration*, 2005

⁶ For more information on the effects of destitution on refugees in Northern Ireland read NICRAS report 'The Effects of Destitution on Refugees in Northern Ireland' (2016)

⁷ Written evidence provided to the All Party Parliamentary Group on Refugees:

https://www.refugeecouncil.org.uk/assets/0004/0316/APPG_on_Refugees_-_Refugees_Welcome_report.pdf



This can be exacerbated by the fact that many awarded refugee status do not have a National Insurance Number or Biometric Residence Permit⁸ once the 28 day period begins and are often delayed receiving these documents. Efforts to improve have been made by the Home Office who stated that National Insurance Number will be provided with the Biometric Residence Permit, while this does not resolve delays it is a step in the right direction. While this in theory should not prohibit a refugee accessing benefits, it can cause delays and difficulties with their applications for support if they do not have both documents. Indeed, according to a report conducted by the All Party Parliamentary Group on Refugees, it was determined that both documents were necessary for newly awarded refugees to gain access to finance and housing quickly⁹. Furthermore, delays relating to evidence of status can also result in difficulties obtaining support¹⁰.

In addition to the delays, it is also reported that often staff dealing with such claims have not been provided with the relevant training to adequately advise refugees of the necessary and appropriate steps in accessing support¹¹ and this in turn has led to further delays in accessing benefits. Refugees also face further problems opening bank accounts as a result of being unable to provide documentation banks ask for, such as proof of address¹². Being unable to open a bank account can result in newly recognised refugees being unable to receive social security payments.

Why is a Deposit Scheme necessary?

As aforementioned, when refugee status is granted, asylum support is continued for a 'grace period' of 28 days, after which time asylum accommodation and financial support stops. The United Kingdom Home Office guidelines suggest that this period is sufficient for local agencies to administer the start of social support or to assist people in finding employment or education opportunities. However, from research conducted previously by NICRAS, it is evident that from the evidence and experience of those who work with those in asylum transition that this is not the case¹³. Indeed, this is also supported from estimates published by Joseph Rowntree Foundation in 2013, where it was estimated that one fifth of all refugee applicants living in Northern Ireland were forced into destitution due to lengthy benefit delays¹⁴. During these delays, individuals and families suffer from homelessness, food poverty and lack of any further support.

In an attempt to combat being homeless during this period, many refugees have attempted to seek accommodation privately. However, in order to secure accommodation through private landlords, tenants must provide one month deposit and one month rent at the beginning of the tenancy, as well as

⁸ The Biometric Residence Permit (BRP) is a vital document for claiming benefits, as it is "acceptable as a standalone document when demonstrating immigration status, identity, right to work and access to public benefits" (Home Office, 2012: 2).

⁹ https://www.refugeecouncil.org.uk/assets/0004/0316/APPG_on_Refugees_-_Refugees_Welcome_report.pdf page 14

¹⁰ Doyle, L., 28 Days Later: Experiences of New Refugees in the UK' (2014), 8

¹¹ For example, Job Centre

¹² Doyle L., 28 Days Later: Experiences of New Refugees in the UK, (2014), P 15-16

¹³ NICRAS 'The Effects of Destitution on Refugees in Northern Ireland' (2016)

¹⁴ Joseph Rowntree Foundation, Poverty and Ethnicity in Northern Ireland, An Evidence Review (2013)



a reference letter and at times guarantors. This raises many challenges for those recently awarded refugee status, as asylum seekers often arrive to Northern Ireland without any possessions of their own or a network of friends and family, and are unable to seek employment. Without a support network of friends and family, those newly awarded refugee status are left in a precarious and isolating position, where they do not have a network to seek financial support from or share accommodation with. There is therefore very little opportunity for asylum seekers to secure the finances necessary for renting privately. Indeed, as the All Party Parliamentary Group on Refugees has stated 'on asylum support it is impossible to build up sufficient savings to pay deposits and rent in advance, indeed to do so would mean an individual would no longer be eligible for asylum support'.¹⁵

Social Housing

As a result, private accommodation is currently not an option for many refugees. Instead, most newly awarded refugees will seek to be allocated housing through the NIHE. This can be a tiring and difficult process, as there can often be delays in being allocated such houses and indeed, many refugees, especially single men, will not be seen as needing housing as a priority under the Housing Act 1996¹⁶.

New refugees may only apply for this emergency housing when they are deemed to be 'homeless'. Therefore, they cannot do so until the end of the 'grace period' period. Coupled with language barriers, and confusion about how the process works, many newly awarded refugees are placed in a distressing and vulnerable position.

Even for the refugees who are deemed to be in need, there are often issues with the area in which they are housed by local authorities. They are given no choice in where they will be accommodated and, in many cases, they are transferred away from the area in which they were originally housed during asylum dispersal. This move can make integration very difficult,¹⁷ it disrupts social networks and relationships of support for newly awarded refugees, and can cause distress to families who have to move away from the schools their children have already been enrolled in. In Northern Ireland, there are particular problems with refugees being housed in areas where there is a lot of tension, and animosity towards refugees. NICRAS have heard many reports from its members of asylum seekers and refugees being subjected to hate crimes. Indeed, it was reported in early May 2017, that a Sudanese family was forced from their home due to the racist attacks they suffered in Belfast.¹⁸

If refugees were given assistance with securing a deposit in order to be able to seek private housing, they would be able to choose where to live, and could avoid being subjected to a house where they are not given a choice. Allowing refugees this choice in accommodation helps support the integration of the asylum and refugee population in Northern Ireland. As the All Party Parliamentary Group on Refugees

¹⁵ All Party Parliamentary Group on Refugees, 'Refugees Welcome? The Experience of New Refugees in the UK' (, April 2017).

¹⁶ Ibid, paragraph 65

¹⁷ Ibid, paragraph 66

¹⁸ Belfast Telegraph, 'Refugee Sudanese Family Forced from Belfast Home After Racist Attack', (May 2 2017)



highlight, effort must be made by both the refugee and the community to ensure that the refugees' transition into a new community is as easy as possible¹⁹.

Additional Considerations: Integration and Support

In order to ensure that recently awarded refugees are not placed in more precarious situations, it is important to consider their experiences in the asylum-seeking process, rather than only concentrating on what happens when they are granted refugee status.²⁰ The process of seeking asylum can make it more difficult to integrate when they become refugees, and they do not become equipped to deal with problems such as searching for housing and income.²¹ Many have had experiences of being detained for a period of time, which makes it even more difficult for them to then integrate into society. Further, the restriction on asylum seekers' right to work means that they will not have had as much of a chance to engage with the community, and will find this more difficult when they become refugees.

Coupled with the difficulties to integrate, are also the levels of uncertainty and lack of clarity many asylum seekers and refugees face around entitlements. For example, greater information is needed to educate asylum seekers and refugees about exemptions for health charges, as well as access to housing and health provision, such as mental health services.²² While, refugees in England currently can apply for a deposit bond from certain charities,²³ no such scheme exists in Northern Ireland. Through this deposit bond scheme, companies commit to pay landlords for any damage caused by refugee tenants during their time in a property, and the refugee tenants commit to repaying any costs to the company, subject to interest,²⁴. Nevertheless evidence has shown that there is significant delays in issuing these loans.²⁵ Refugees in England can also apply for a refugee integration loan from the government. Refugees must pay these loans back in instalments, but the loans are interest-free, so they only pay back what they have borrowed.²⁶ These loans are only for essential costs, so housing deposits and essential items will be able to be purchased,²⁷ however it is imperative to create a scheme directly related to housing deposits to ensure that all recently awarded refugees are entitled to a deposit.

Key Recommendations

Due to a lack of financial means and delays with the provision of housing resulting in many refugees facing destitution and homelessness NICRAS recommends the following actions be taken by the

¹⁹ All Party Parliamentary Group on Refugees, 'Refugees Welcome? The Experience of New Refugees in the UK' (, April 2017), paragraph 18.

²⁰ Ibid, paragraph 201

²¹ Ibid, paragraph 202

²² Ibid

²³ Refugee Council, 'Why is it hard for new refugees to rent a home?'

https://www.refugeecouncil.org.uk/what_we_do/refugee_services/access_to_housing/housing_resettlement_and_rent_deposit_guarantee_scheme

²⁴ Shelter England, 'Rent Deposit, Bond and Guarantee Schemes'.

https://england.shelter.org.uk/housing_advice/private_renting/rent_deposit_bond_and_guarantee_schemes

²⁵ https://www.refugeecouncil.org.uk/assets/0003/7935/England_s_Forgotten_Refugees_final.pdf

²⁶ Gov.uk, 'Refugee Integration Loan' <https://www.gov.uk/refugee-integration-loan/overview>

²⁷ Ibid



Northern Ireland Housing Executive, the Northern Ireland Department for Communities and any other relevant bodies or agencies:

- a. Introduce a deposit scheme where those awarded refugee status are able to access a specified sum in order to secure a private tenancy agreement. This scheme would be immediately accessible for those who have been awarded refugee status.
- b. Provide references and letters of support for those newly awarded refugee status and seeking private accommodation or wishing to open a bank account.
- c. In instances where a guarantor may be required, provide an exception to this requirement for newly awarded refugees or establish a system where a statutory agency could act as a guarantor.
- d. Ensure that accommodation provided by the NIHE is completed at a reasonable time (no longer than one month) in order to ensure that those awarded refugee status who do not have the long term means to secure private accommodation have an opportunity to do so.
- e. In instances where the refugee has yet to obtain a bank account, provide a cheque payable to the private landlord.
- f. Extend the 28-day move on period in order to account for delays, and only end support when the correct supports and benefits are in place.
- g. Ensure that social housing for asylum seekers and refugees is dispersed throughout Northern Ireland in order to prevent pockets of areas where refugees reside. This in turn will support the integration of refugees into Northern Ireland and counteract hate crimes in specific areas.
- h. Conduct a comprehensive review, every one to two years, of the transition period from asylum seeker support to the support provided to those recently awarded refugee status.