



12<sup>th</sup> August 2021

Dear Minister,

*Re: Extend the Welfare Reform Mitigations and Close the Loopholes*

We are writing to ask that the Executive progress the legislation to **extend the current welfare reform mitigations package** at the earliest opportunity. This act will enable further steps to be taken to **close the Benefit Cap and 'Bedroom Tax' loopholes**. As you will be aware, this was a commitment made in the New Decade, New Approach agreement and is a policy with cross-party support. In addition, legislation to extend and close the loopholes would fulfil recent recommendations made by the Expert Advisory Panels for an Anti-Poverty Strategy and Gender Equality Strategy.

The Minister for Communities repeatedly asked for this legislation to be considered by the Executive prior to the summer recess, and yet it failed to be tabled. While the delay continues people are being denied the security and protections from policies which adversely impact upon families in Northern Ireland; policies which the NI Assembly committed to mitigate. By failing to close the loopholes:

- over 900 households currently have no protection from the benefit cap because they were not in receipt of particular benefits in 2016. These are all households with children, and they are losing an average of £200 per month.
- 365 households, who have moved into another social home where they under occupy to the same or a greater extent than in their previous property, have lost their protection from the 'Bedroom Tax'. These households are losing an average of £50 per month, heightening their risk of housing stress and homelessness.

The financial resources required to close these loopholes has been allocated in the 2021-22 budget. Further delays to this legislation will mean that this money will have to be returned to the Department for Finance and families will have been denied this critical support during a challenging time.

It should be noted that the New Decade, New Approach agreement also committed to a review of the mitigations. This will be an opportunity to strengthen the package in the face of new challenges, identified by organisations such as ourselves, such as Universal Credit, the two-child limit, and cuts to housing benefits in the private rented sector. The extension is step one, of this two stage process.

We are therefore requesting, alongside all other members of the Cliff Edge Coalition, that this legislation is progressed and laid before the Assembly at the earliest possible opportunity.

Yours sincerely,

Rachel Powell

Women's Sector Lobbyist

On Behalf of:

Women's Resource and Development Agency