



PROVIDE A HOMELESSNESS PREVENTION GRANT

Briefing Paper

OCTOBER 2026

WHAT IS A HOMELESSNESS PREVENTION GRANT?

A **Homelessness Prevention Grant** is a grant of **£500** for private tenants and people who wish to access a private rented tenancy to:

- Overcome short-term affordability challenges that may impact the ability to pay rent or risk serious arrears
- Use as a deposit to secure access to a new tenancy
- Use as rent in advance to secure access to a new tenancy
- Help with moving furniture and essentials to a new tenancy, particularly those who may have disabilities

WHAT ARE THE CHALLENGES FACING PRIVATE RENTERS?

The private rented sector is becoming unaffordable for those with no other option but to rely on it for a home. For the growing cohort of people in Northern Ireland who cannot afford to buy a home, but cannot access social housing, inflation is increasing the risk of homelessness.

[Recent analysis from Property Pal](#) places the average rent price in Northern Ireland at £1,013 per month. The scale of the challenge is stark, given that in [2020 the average monthly rent in Northern Ireland was £664](#). This means that the **average private rented household is spending over £4,000 more per year on rent than they were in 2020**.

The challenge is not only restricted to making monthly rent payments and sustaining a tenancy. **Higher rents mean higher deposits and more rent in advance**, both of which are needed to secure access to accommodation. This raises access barriers for people:

- Trying to secure a new tenancy following a notice to quit
- Accessing the private rented sector for the first time
- On the housing waiting list who may wish to access a private tenancy to alleviate their own homelessness

Without the ability to sustain or access new tenancies, many of these households may be left with no other option than to present to the Housing Executive as homeless and access temporary accommodation.

HOW WILL THE GRANT HELP?

The grant would help prevent homelessness in the private rented sector. As the social housing waiting list has, for the first time in Northern Ireland, risen to **over 50,000 households**, it is essential that interventions are in place to prevent this increasing further, and also potentially avoid the need for costly temporary accommodation. The grant is intended to help private tenants avoid homelessness by overcoming short-term affordability issues and prohibitive upfront costs of deposits and rent in advance. **Prevention of homelessness is a key objective which aligns with both the Homelessness Strategy and the Housing Supply Strategy.**

While many people on the housing waiting list require long-term support and access to social housing, the current housing crisis means that supply is severely limited. This grant will target households who may otherwise be able to sustain a tenancy but face short-term challenges or barriers of up-front costs. **This would prevent the need for them to present as homeless to the NIHE and access temporary accommodation.** It may also enable people currently on the waiting list to access the private rented sector and address their housing need.

Preventing homelessness presentations through the grant also represents significant savings for the government and NIHE. Recent analysis demonstrates the cost of homelessness to government departments and the NIHE. Recent research completed by Housing Rights show that the cost of a homelessness case ranges from £1,623 at the lowest level of intervention need, to over £60,000 at the highest level of intervention need. A grant, therefore, will represent a significant saving on even the least severe cases of homelessness.¹

Introducing a £500 grant would therefore help protect people from the trauma of homelessness, align with key Executive and NIHE strategies, negate the need for those households to access temporary accommodation, and represent significant savings for the public purse.

WHO WILL BE ELIGIBLE?

It is anticipated that to be eligible for the grant, **a tenant should be in receipt of Local Housing Allowance and should be able to demonstrate that the grant would prevent them from becoming homeless.** This could be through demonstrating it would assist them in the making of a rent payment, serve as a deposit or rent in advance for a new tenancy, or demonstrate that it would be spent on the moving of furniture and/or essentials to new accommodation.

If you require any further information, please contact
The **Cliff Edge Coalition** via cliffedgeni@niapn.org

¹ 'Cost of Homelessness' research paper by Fiona Boyle Associates, commissioned by Housing Rights. Launched at Housing Rights' homelessness prevention event on 14 September 2026. Not publicly available due to sensitivities.