



**Simon Community**

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**Homelessness & Housing Crisis Fact-file**

**April 2016**

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## Introduction

At the time of writing the number of people in emergency accommodation nationwide is 5,881 men, women and children and increase of 49% over the course of 2015<sup>1</sup>. Rents continue to rise as the number of properties available to rent continues to fall. At the same time there are at least 90,000 people on the social housing waiting list. These figures underline the severity of the homeless and housing crisis. This report provides fact-based context to the crisis by:

- Providing an update on the number of people who are homeless and in emergency accommodation at the end of each quarter around the country.
- Tracking the trends in rental costs in the private rental sector, mortgage arrears and repossessions in private housing sector.
- Reviewing the social housing sector and the number of people on housing waiting lists.
- Exploring poverty indicators.

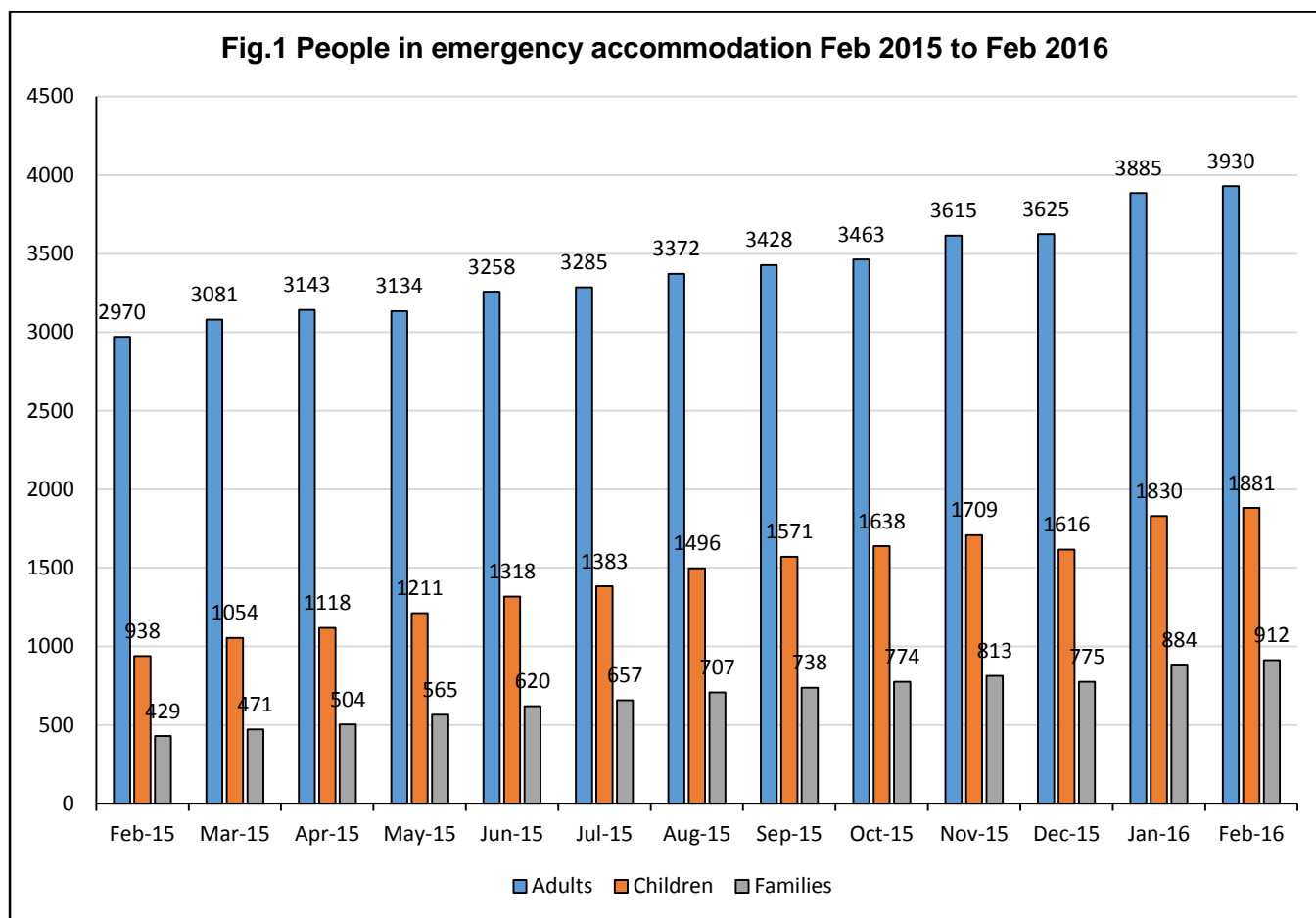
## 1. Number of people who are homeless

### 1.1 Number of people in emergency accommodation

The Department of the Environment, Community and Local Government (DECLG) publishes a monthly report detailing the number of people in emergency accommodation in Ireland during one week of each month based on returns submitted by each Lead Local Authority. Figure 1 shows the number of adults, children and families in emergency accommodation for each month from February 2015 to February 2016.

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<sup>1</sup> [DECLG](http://www.envirom.ie/sites/default/files/publications/files/homeless_report_-_february_2016_0.pdf) (2016) Homeless Statistics February 2016  
[http://www.envirom.ie/sites/default/files/publications/files/homeless\\_report\\_-\\_february\\_2016\\_0.pdf](http://www.envirom.ie/sites/default/files/publications/files/homeless_report_-_february_2016_0.pdf)



- The number of people and families becoming homeless increased steadily throughout 2015 and into the first two months of 2016. The latest figures published are for February 2016.
- The number of people in emergency accommodation increased by 49% in the twelve months from February 2015 to February 2016.
- During one week in February 2016 there were 5,811 people in emergency accommodation; 2,706 adults with no dependents in their care and 912 families made up of 1,224 adults with 1,881 children<sup>2</sup>.
- There were 3,930 adults, with or without dependents, in emergency accommodation - a 32% increase in twelve months. The number of adults without dependents in February 2016 increased by 13% in the twelve months to 2,706.
- There were 912 families in emergency accommodation during this week an increase of 112% in the twelve month period made up of 1,224 adults and 1,881 children, an increase of 101% in twelve months.
- There were 2,692 adults in emergency accommodation in the Dublin region and 1,616 children; in the rest of the country there were 1,238 adults and 265 children in emergency accommodation.

<sup>2</sup> DECLG (2016) 'Homeless Persons' February 2016

[file:///F:/DECLG%20Emergency%20Accommodation%20Figures/homeless\\_report\\_-\\_february\\_2016\\_0.pdf](file:///F:/DECLG%20Emergency%20Accommodation%20Figures/homeless_report_-_february_2016_0.pdf)

## 1.2 Number of people in emergency accommodation by region

Tables 1-5 give a regional breakdown of the number of adults, number of adults with and without dependents and the number of families, broken down into adults and children, in emergency accommodation between February 2015-February 2016. These are the most up-to-date published figures.

**Table 1: All adults\* in emergency accommodation Feb 2015 to Feb 2016 by region**

Region	Feb-2015	Mar-2015	Apr-2015	May-2015	June-2015	July-2015	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016
Dublin	1975	2059	2107	2126	2185	2234	2298	2330	2376	2473	2506	2678	2692
Mid-East	120	127	146	113	143	140	151	164	170	166	169	179	187
Midlands	51	47	44	44	41	43	46	41	41	42	42	43	51
Mid-West	221	260	235	235	230	222	247	243	226	233	205	221	220
North-East	40	46	46	42	47	45	38	38	41	36	45	57	77
North-West	30	34	38	24	35	34	39	35	40	45	36	46	43
South-East	205	200	202	209	230	241	235	240	232	247	253	260	260
South-West	231	213	221	221	220	207	201	222	229	238	242	267	260
West	97	95	104	120	127	119	117	115	108	135	127	134	140
<b>Total</b>	<b>2970</b>	<b>3081</b>	<b>3143</b>	<b>3134</b>	<b>3258</b>	<b>3285</b>	<b>3372</b>	<b>3428</b>	<b>3463</b>	<b>3615</b>	<b>3625</b>	<b>3885</b>	<b>3930</b>

\*this includes adults in families and adults with no dependents in their care

**Table 2: Adults in emergency accommodation 'without dependents in their care' Feb 2015 to Feb 2016 by region**

Region	Feb-2015	Mar-2015	Apr-2015	May-2015	June-2015	July-2015	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016
<b>Dublin</b>	1468	1488	1491	1449	1456	1464	1466	1475	1459	1510	1567	1636	1629
<b>Mid-East</b>	114	122	138	106	119	112	118	135	137	130	136	145	153
<b>Midlands</b>	41	35	35	36	32	32	33	30	32	32	31	29	36
<b>Mid-West</b>	204	237	223	212	206	193	221	223	207	211	201	203	201
<b>North-East</b>	40	45	45	42	46	44	38	38	40	35	44	57	59
<b>North-West</b>	30	34	38	24	35	34	39	35	38	39	33	44	41
<b>South-East</b>	192	189	189	194	207	215	210	216	211	227	235	243	243
<b>South-West</b>	216	195	199	199	198	189	186	199	203	209	213	227	224
<b>West</b>	92	90	99	104	115	107	102	97	93	117	104	110	120
<b>Total</b>	<b>2397</b>	<b>2435</b>	<b>2457</b>	<b>2366</b>	<b>2414</b>	<b>2390</b>	<b>2413</b>	<b>2448</b>	<b>2420</b>	<b>2510</b>	<b>2564</b>	<b>2694</b>	<b>2706</b>

**Table 3: Number of families in emergency accommodation Feb 2015 to Feb 2015 by region**

Region	Feb-2015	Mar-2015	Apr-2015	May-2015	June-2015	July-2015	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016
Dublin	371	411	442	490	531	556	607	637	677	705	683	769	790
Mid-East	4	3	7	6	19	21	23	21	21	23	20	21	21
Midlands	10	12	9	8	9	11	13	9	9	10	11	13	13
Mid-West	14	14	10	17	18	24	19	16	15	18	4	14	16
North-East	0	1	1	0	1	1	0	0	1	1	1	0	11
North-West	0	0	0	0	0	0	0	0	2	5	3	2	2
South-East	11	9	11	11	14	17	18	17	14	13	11	12	12
South-West	14	16	19	19	18	16	14	21	22	23	24	34	30
West	5	5	5	14	10	11	13	16	13	15	18	19	17
<b>Total</b>	<b>429</b>	<b>471</b>	<b>504</b>	<b>565</b>	<b>620</b>	<b>657</b>	<b>707</b>	<b>737</b>	<b>774</b>	<b>813</b>	<b>775</b>	<b>884</b>	<b>912</b>



**Table 4: Number of adults in families in emergency accommodation Feb 2015 to Feb 2016 by region**

Region	Feb-2015	Mar-2015	Apr-2015	May-2015	June-2015	July-2015	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016
Dublin	507	571	616	677	729	770	832	855	917	963	939	1042	1063
Mid-East	6	5	8	7	24	28	33	29	33	36	33	34	34
Midlands	10	12	9	8	9	11	13	11	9	10	11	14	15
Mid-West	17	23	12	23	24	29	26	20	19	22	4	18	19
North-East	0	1	1	0	1	1	0	0	1	1	1	0	18
North-West	0	0	0	0	0	0	0	0	2	6	3	2	2
South-East	13	11	13	15	23	26	25	24	21	20	18	17	17
South-West	15	18	22	22	22	18	15	23	26	29	29	40	36
West	5	5	5	16	12	12	15	18	15	18	23	24	20
<b>Total</b>	<b>573</b>	<b>646</b>	<b>686</b>	<b>768</b>	<b>844</b>	<b>895</b>	<b>959</b>	<b>980</b>	<b>1043</b>	<b>1105</b>	<b>1061</b>	<b>1191</b>	<b>1224</b>

**Table 5: Number of children in emergency accommodation Feb 2015 to Feb 2016 by region**

Region	Feb-2015	Mar-2015	Apr-2015	May-2015	June-2015	July-2015	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016
Dublin	803	911	970	1034	1122	1185	1275	1343	1425	1466	1409	1570	1616
Mid-East	13	11	18	14	42	49	54	52	54	60	51	53	54
Midlands	18	23	15	15	18	18	21	17	17	16	17	25	25
Mid-West	32	32	26	33	32	37	52	42	36	36	12	31	36
North-East	0	1	1	0	1	1	0	0	1	1	1	0	15
North-West	0	0	0	0	0	0	0	0	6	14	9	6	4
South-East	30	22	24	25	24	28	29	30	21	20	18	24	21
South-West	30	40	53	58	55	42	32	46	47	52	52	77	67
West	12	14	11	32	24	23	33	40	31	44	47	44	43
<b>Total</b>	<b>938</b>	<b>1054</b>	<b>1118</b>	<b>1211</b>	<b>1318</b>	<b>1383</b>	<b>1496</b>	<b>1570</b>	<b>1638</b>	<b>1709</b>	<b>1616</b>	<b>1830</b>	<b>1881</b>

### 1.3 Rough sleeping

- There are still people sleeping rough on our streets night after night.
- Dublin is the only area where an official rough sleeper count takes place, making it difficult to get a countrywide picture.
- The most recent official rough sleeper count which took place in November 2015 found there were 152 people without a bed to sleep in Dublin on the night of the count. This included 91 people sleeping rough and 61 people sheltering at the Nite Café<sup>3</sup>.
- Figures from Cork Simon Community indicate that rough sleeping in Cork City increased nine-fold in four years (2011-2015) from 38 people sleeping rough in 2011 to 345 people sleeping rough in 2015.
- Rough sleeper counts are minimum figures only; there is a gap between street counts and the reality of the number of people sleeping rough. For example, in the wake of the Government's steps to address rough sleeping in December 2014 the Dublin Winter 2014 rough sleeper count indicated that 168 people were counted as sleeping rough yet, when an additional 270 beds were provided they were insufficient to fully meet demand.

## 2. Private Rental Market

- The private rental sector is in crisis as rents increase and the number of properties available to rent continues to fall.
- Rent stability measures were introduced in November 2015 which means that rents are guaranteed for a two year period before they can be increased again<sup>4</sup>. However, protection for tenants remains poor with limited security of tenure. The Simon Communities continue to call for full rent certainty with rents aligned to the Consumer Price Index (CPI).
- The lending regulations for mortgages introduced by the Central Bank in 2015 have resulted in more people remaining in the private rented sector for longer while they save for deposits.
- Research indicates that almost half of those likely to take out a mortgage in the next three years will struggle to meet the mortgage requirements and will instead be left lingering in "rent jail" while 43% feel negatively impacted by the new maximum lending limits<sup>5</sup>
- The tables below contain information from Daft.ie and the Private Residential Tenancies Board (PRTB) rental index. These figures include the rate of increase in rents on a quarterly and annual basis.
- The figures differ somewhat because the Daft.ie reports are based on the rents that landlords request, while the PRTB reports are based on the rates of rent that landlords register with them.

### 2.1 Daft.ie

- Daft.ie reports the average rent levels requested by landlords and are a good indicator of rents and rental market trends.
- According to Daft.ie reports, rents have increased by 32.2% since 2012 while the number of properties available to rent has decreased by 77% since 2012.

<sup>3</sup> Dublin Region Homeless Executive (2015) *Dublin Region Winter Count on Rough Sleeping* (Nov 2015)

<http://www.homelessdublin.ie/91-persons-confirmed-sleeping-rough-night-winter-count>

<sup>4</sup> Department of Environment 'Stabilising Rents, Boosting Supply'

<http://www.environ.ie/en/Publications/DevelopmentandHousing/Housing/FileDownload,43556,en.pdf>

<sup>5</sup> Report in Irish Independent (16<sup>th</sup> May 2015) on Central Bank Mortgage Lending Rules

<http://www.independent.ie/business/personal-finance/property-mortgages/central-bank-rules-will-leave-thousands-stuck-in-a-rent-jail-31227222.html>

- Over the course of 2015 rents continued to increase. Rent inflation in Dublin eased slightly but continued to increase in the other urban centres, commuter towns and some rural areas.
- Daft.ie includes a wide spectrum of properties; however it does not capture all types of rental properties as it tends to be the middle to upper end of the rental market.
- Table 6 shows the average annual change in rent for each quarter from quarter 3 2014 to quarter 4 2015 from the same quarter one year previous.

**Table 6: Daft.ie national annual change in rent quarter 3 2014 – quarter 4 2015**

Quarterly Report	Q3-2014	Q4-2014	Q1-2015	Q2-2015	Q3-2015	Q4-2015
Annual Change in Rents	+10.8%	+9.7%	+8.2%	+8.5%	+9.3%	+9.0%

**Table 7: Annual rent increases per region as recorded in quarter 4 2015**

Area	Annual Percentage Increase %	Comment
<b>Dublin (City and County)</b>	8.2	Rent increased in the Dublin region by an average of 8.2% in the year to Q4 2015, Rents increased by between 6.5% and 10.2% across Dublin. Rents in Dublin City Centre increased by 46% since 2010.
<b>Cork City Centre</b>	15.4	Rents increased by 15.4% in Cork City in Q4 2015 compared to Q4 2014. Average rent in Cork City is €979.
<b>Galway City Centre</b>	13.3	Rents increased by 13.3% in Galway city in Q4 2015 from the same period in 2014. Average rent is €887 in the city.
<b>Limerick City Centre</b>	12.4	Rents increased by 12.4% in Limerick city in Q4 2015 from the same period in 2014. Average rent in Limerick city is €778.
<b>Waterford City Centre</b>	10.3	Rents in Waterford city increased by 10.3% in Q4 2015. Average rent in Waterford city is €673.
<b>Connaught<sup>6</sup></b>	6.2 (excluding Galway City)	Rents increased in Q4 2015 in Connaught by an average of 6.2% from Q2 2014. Average rent is €546. Rents increased in Galway county by 8.6% and by 7.8% in Leitrim.
<b>Leinster</b>		
<b>Dublin Commuters Counties<sup>7</sup></b>	10.2	Rents in commuter counties increased by an average of 10.2% in the year in Q4 2015. However in Wicklow the increase was slightly lower than previous quarters at 6.6%. In Kildare and Meath rents increased by 10.2% and 13.9% respectively.
<b>South East Leinster<sup>8</sup></b>	6.5	Average rent in South East Leinster in Q4 2015 was €663. Rent increased at a lower rate in this quarter than in previous quarters with rents in Kilkenny increasing by 7.9%.
<b>West Leinster<sup>9</sup></b>	11	Rents in West Leinster continued to increase in Q4 2015. Average rent was €644. Louth and Longford saw the highest increase in rents in the region. Rents increased by 13.8% in Louth and 11.3% in Longford while in Laois rents were 10.9% higher than one year previously.
<b>Ulster<sup>10</sup></b>	7.6	Average rent in Ulster is €545. Rents increased by 11.4% in Cavan in the year to Q4 2015.
<b>Munster<sup>11</sup></b>	7.5 (excluding cities)	Rent in Munster excluding cities of Cork, Waterford and Limerick increased by an average of 7.5% in Q4 2015. Average rent in the province is now €639. Rents increased in Cork County by 11.2% in the year to Q4 2015 and by 8.8% in Clare.

<sup>6</sup> Areas included in Connaught include Galway County, Mayo, Sligo, Leitrim and Roscommon.

<sup>7</sup> Areas included in Dublin Commuter Counties are Meath, Wicklow and Kildare.

<sup>8</sup> Areas included in South East Leinster include Counties of Kilkenny, Carlow and Wicklow.

<sup>9</sup> Areas included in West Leinster include Counties Westmeath, Longford, Offaly, Laois and Louth.

<sup>10</sup> Areas included in Ulster are Counties Donegal, Monaghan and Cavan.

<sup>11</sup> Areas included in Munster are Counties Clare, Limerick County, Kerry, Cork County, Waterford County and Tipperary.

### 2.1.1 Availability of properties (Quarter 4 2015)

- The number of properties available to rent nationwide fell in quarter 4 2015, resulting in the lowest level of supply since Daft.ie began recording this data in 2006. As of 1<sup>st</sup> February 2016, there were just 3,600 properties to rent nationwide. This is a 12% decrease from 4,100 properties available in November and a 30% decrease from February 2015, when there were 5,200 properties to rent.
- There were fewer than 1,400 properties to rent in the Dublin area on the 1<sup>st</sup> February 2016 compared to 1,800 one year previously; a 22% decrease in the year.
- In Munster, including the three major cities, Cork, Limerick and Waterford, there were just 770 properties available to rent on the 1<sup>st</sup> February 2016<sup>12</sup>.
- In Connaught and Ulster combined there were 700 properties available to rent on this date.
- This gives a total of 2,220 properties available to rent outside of Dublin compared to 3,000 one year previously; a 35% decrease in availability.

## 2.2 PRTB Index

- The Private Rental Tenancies Board (PRTB) reports are based on the PRTB's register of over 277,000 tenancies and includes data from rents being paid for properties registered with them.<sup>13</sup>
- It tracks national changes in rents paid for properties registered on an annual and quarterly basis for houses and apartments and presents a breakdown of rents in Dublin and areas outside of Dublin.
- Unlike the Daft.ie rental report the PRTB does not present details of the number of properties available to rent.

**Table 8: PRTB rental index annual rental change for quarter 3 2014 – quarter 4 2015**

Annual Rental Change	Q3 – 2014	Q4 – 2014	Q1 – 2015	Q2 – 2015	Q3 – 2015	Q4 – 2015
National	+5.6%	+5.8%	+6.9%	+7.1%	+8.6%	+9.8%
Dublin	+9.5%	+9.6%	+9.6%	+9.2%	+8.7%	+9%
Outside Dublin	+3.8%	+3.9%	+5.3%	+5.8%	+8.5%	+9.9%

### 2.2.1 Average cost of rent for 1-3 bedroom property (Rental Index Quarter 4 2015)

- The national average rent as reported by PRTB for a private dwelling in quarter 4 2015 was €921 per month. This is compared to €901 in the previous quarter and €839 in the same period in 2014.
- Average rents in quarter 4 2015 for 2-3 bedroom house were €892 and for a 1-2 bedroom apartment was €977.
- In Dublin, the average rent for a 2-3 bedroom house was €1,431 while an apartment was €1,314.
- Outside Dublin rents for a 2-3 bedroom house averaged €728 per month in the fourth quarter 2015, while apartments were €696.

<sup>12</sup> Breakdown of properties by province was not given in previous reports.

<sup>13</sup> PRTB PRTB Index Report 2007-2012 (2013) <http://www.prtb.ie/media-research/news-centre/latest-news/2013/05/10/speech-by-catriona-walsh-chairperson-of-the-private-residential-tenancies-board.-launch-of-the-prtb-rent-index-08-may-2013->

### 3. Rent Supplement and the Housing Assistance Payment (HAP)

Rent Supplement (RS) was first introduced in 1977 as a short-term income support administered by the Department of Social Protection. Since then, as the availability of social housing declined, it has become a de-facto long-term housing support payment. It has long been acknowledged that RS is fulfilling a function which it was never intended or designed to do - meeting long term housing needs in the absence of social housing provision, and with the restrictions on employment it became a major cause of poverty and employment traps<sup>14</sup>. The Housing Assistance Payment (HAP) is an attempt to address some of the fundamental flaws with RS. It is administered by Local Authorities and does not have restrictions on employment, removing the poverty and employment trap elements of RS.<sup>15</sup>

#### 3.1 Rent Supplement

- As of December 2015, there were 61,247 households in receipt of Rent Supplement (RS) Payments<sup>16</sup>.
- The number of individuals in receipt of RS fell by 36.7% from 96,803 in 2011 to 61,247 in 2015<sup>17</sup>.
- Total spending on RS dropped by €204 million (40.6%) between 2011 and 2015<sup>18</sup>.
- The RS scheme is dependent on landlords engaging with the Department of Social Protection and with tenants. Landlords however are reporting bureaucratic issues with all schemes. With few incentives to engage with the schemes as rents continue to rise, many find it is more attractive and profitable to remain in the open market<sup>19</sup>.
- The Department of Social Protection reviewed RS limits in March 2015 and decided to leave them unchanged<sup>20</sup>. Current limits<sup>21</sup> were set in June 2013, yet rents have increased nationally by more than 20% in this period.
- The Tenancy Protection Service allows for temporary increases above existing RS limits. While this is an excellent service, it is at best a short term measure for at-risk tenants. It is not a solution to the crisis and despite best efforts many tenants appear to be unaware of this option.

Figure 2 shows the number of people in receipt of rent supplement payments between the years 2005 and 2015.

<sup>14</sup> People in receipt of rent supplement will lose the payment if they take up employment, even if this employment is temporary or short term, where income may not be enough to cover rent.

<sup>15</sup> Parliamentary Question week commencing 11<sup>th</sup> May

<http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2015051200055?opendocument#WRD00700>

<sup>16</sup> Written answer by the Tánaiste and Minister for Social Protection to a parliamentary Question 13<sup>th</sup> January 2016

<http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2016011300067?opendocument#WRF00350>

<sup>17</sup> ibid

<sup>18</sup> ibid

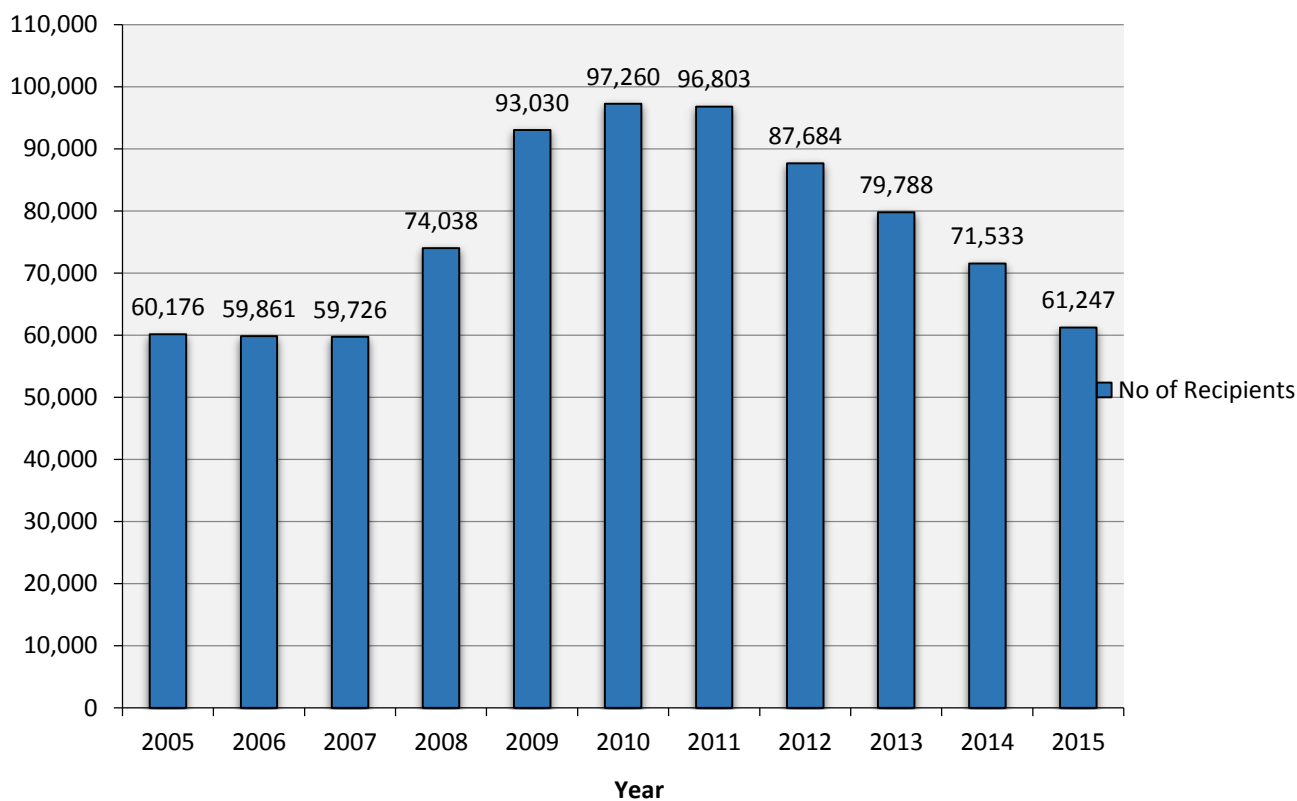
<sup>19</sup> Simon Communities in Ireland (2016) 'Locked out of the Market III: The gap between Rent Supplement/ HAP limits and Market Rents'

<http://www.simon.ie/Portals/1/1/Locked%20out%20of%20the%20Market%20III%20-%20January%202016%20-Final.pdf>

<sup>20</sup> Department of Social Welfare (2015) "Maximum Rent Limit Analysis and Findings Report"

<https://www.welfare.ie/en/downloads/Maximum%20Rent%20Limit%20Analysis%20and%20Findings%20Report%20February%202015.pdf>

<sup>21</sup> Department of Social Protection Rent Supplement Limits as of June 2013 <https://www.welfare.ie/en/Pages/Rent-Supplement.aspx>

**Fig. 2: Number of recipients of Rent Supplement 2005 - 2015**

### 3.2 Housing Assistance Payment (HAP)

- HAP is a new form of housing support allowing local authorities to provide housing assistance for households who qualify for social housing support, including many long-term rent supplement recipients<sup>22</sup>.
- Under the HAP scheme, local authorities make the full rent payment directly to the landlord on behalf of the HAP recipient.
- The HAP recipient then pays a rent contribution to the local authority. The rent contribution is based on a differential rent i.e. rent based on each person's income and ability to pay.
- HAP removes the poverty and employment traps associated with Rent Supplement as people are allowed to take up employment without losing the payment.
- Since the scheme commenced in September 2014, there are 6,700 households in receipt of HAP across 21 local authorities<sup>23</sup> taking part in the scheme<sup>24</sup>.
- The first phase of the HAP statutory pilot commenced in Limerick City and County Council, Waterford City and County Council and Cork County Council.

<sup>22</sup> Information Leaflet on HAP DECLG

<http://www.environ.ie/en/DevelopmentHousing/Housing/SocialHousingSupport/HousingAssistancePayment/>

<sup>23</sup> 21 Local Authorities have signed up for the HAP scheme so far as of January 2016 Parliamentary Question 02/02/16.

<http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2016020200080?opendocument#W RGG01450>

<sup>24</sup> DECLG & Housing Agency (2015) 'Social Housing Output in 2015'

[http://www.environ.ie/sites/default/files/publications/files/social\\_housing\\_output\\_in\\_2015\\_0.pdf](http://www.environ.ie/sites/default/files/publications/files/social_housing_output_in_2015_0.pdf)

- HAP was subsequently extended to Louth, Kilkenny, South Dublin and Monaghan County Councils from October 2014. It was introduced in Kildare, Meath, Mayo, Sligo, Galway County Councils and Galway City Council in November 2015<sup>25</sup>.
- The HAP limits are set at the same levels as the Rent Supplement limits so bring similar issues in relation to people being priced out of the market.
- In February 2015, Dublin City Council became part of the statutory HAP pilot, with a specific focus on accommodating homeless households. Dublin City Council is implementing this HAP pilot in the Dublin region on behalf of all four Dublin local authorities enabling them to pay 50% above HAP limits. In Cork, Galway, Kildare and Meath limits can be increased by up to 20% by each Local Authority.
- However, these measures are proving to be insufficient in the face of growing demand for private rented housing as rents continue to rise above these limits.

### 3.3 Gap between Market Rent and Rent Supplement and HAP

- The gap between market rents and Rent Supplement/Housing Assistance Payment (HAP) limits continues to grow.
- The Simon Communities report *Locked out of the Market III: The gap between Rent Supplement/HAP limits and Market Rent* (2016) found that 95% of rental properties available to rent are beyond the reach of those in receipt of state housing support. Of all the properties available to rent in the eleven regions studied, just one fell within Rent Supplement/HAP limits for a single person<sup>26</sup>.
- Despite the higher limits available in Dublin, Cork, Galway and Kildare under the Homeless HAP scheme, the study found that the average monthly rent for one-bedroom and two-bedroom properties in each area were still higher than the increased limits for a single person or couple/one-parent with two children.
- Nationally, average rent for a one-bedroom property was 48% higher than the average RS/HAP limits for a single person across the 11 locations, this ranged from 17% in Leitrim to 112% in Dublin City Centre.
- Across the country the average rent for a two-bedroom property was 44% higher than the average of RS/HAP limits for a couple/one-parent with one child, this ranged from 9% in Sligo to 95% in Dublin City Centre.
- In Cork City Centre, the average rent for a one-bed property was 87% more than RS/HAP limit for a single person. Even with up to 20% flexibility in HAP limits available in Cork, the average rent for a one-bedroom property is still 55% higher than the increased RS/HAP limit for a single person.
- In Dublin City Centre average rent for a one-bedroom property was 112% more than RS/HAP limit for a single person. Even with up to 50% flexibility for the HAP Homeless Pilot limits available, the average rent for a one-bedroom property is still 41% higher than the increased RS/HAP limit for a single person.
- In Athlone, average rent for a one-bedroom property was 44% higher than RS/HAP limit for single person while in Dundalk it was 20.5% higher.

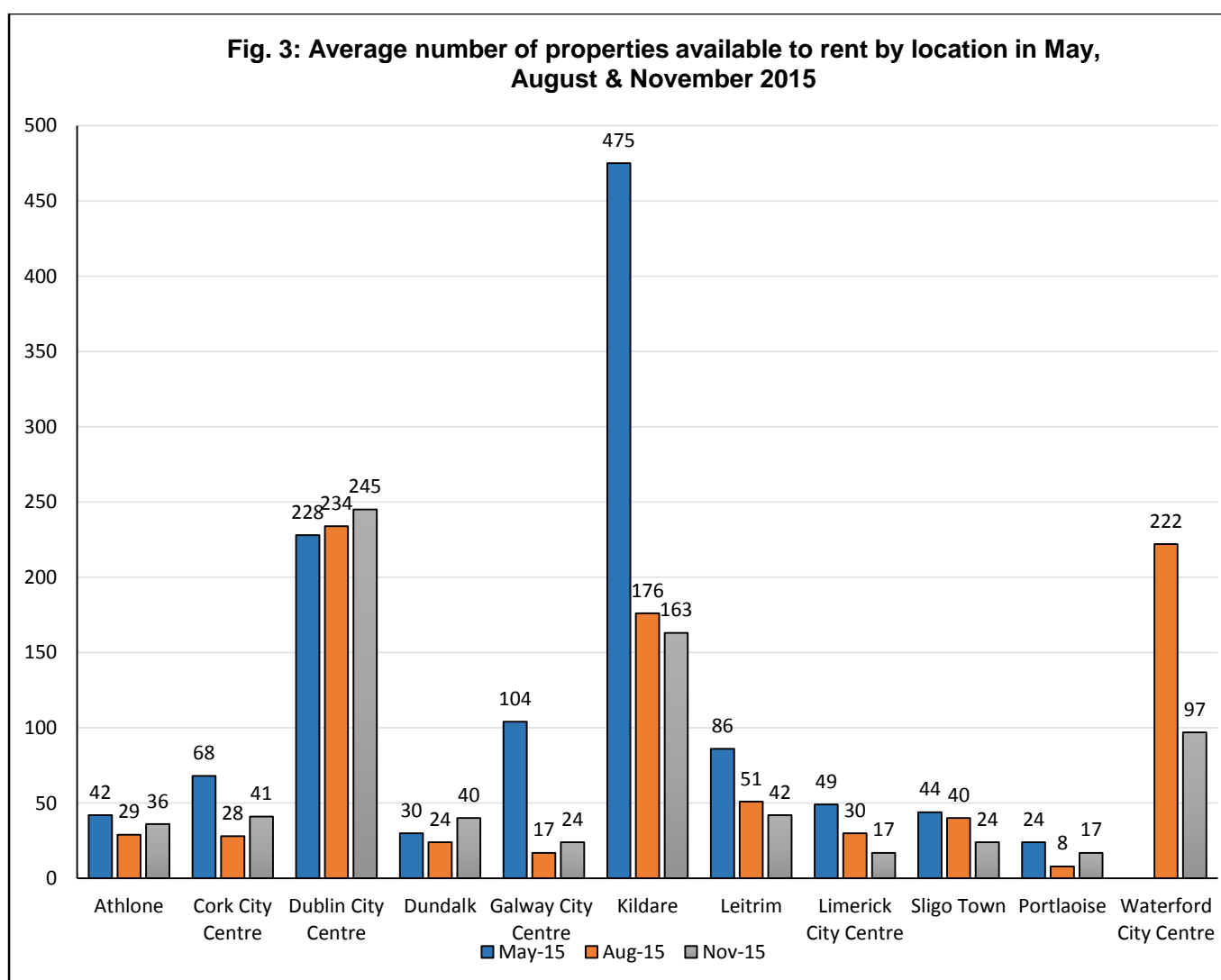
<sup>25</sup> HAP data as of Jan 2016 Parliamentary Question 020216

<http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2016020200080?opendocument#W RGG01450>

<sup>26</sup> Simon Communities in Ireland (2016) 'Locked out of the Market III: The gap between Rent Supplement/HAP limits and Market Rents' <http://www.simon.ie/Portals/1/1Locked%20out%20of%20the%20Market%20III%20-%20January%202016%20-Final.pdf>

- In Galway City Centre, average rent for a two-bed property was 40% more than the RS/HAP for a one parent/couple with two children. With the 20% flexibility this was 17% higher of the increased RS/HAP limit for a couple/one parent with two children.
- In Kildare, two-bedroom property was 56% more than RS/HAP limit for a couple/one parent with two children and 30% higher with flexibility of up to 20%.
- In Leitrim average rent of a two-bed property was 20% higher than limits for couple/one parent with two children in that area.

Figure 3 shows a comparison between the average number of properties to rent over the May, August and November snapshot periods in each of the locations included in the study.





## 4. Private Housing

### 4.1 House Completions

- The number of new private residential properties completed in 2015 was 12,666, with 2,112 houses completed in the first two months of 2016<sup>27</sup>.
- This is a 15% increase from 2014 when 11,016 houses were completed, but still far below the number completed during the mid-2000s, which peaked in 2006 when 93,419 houses were completed; the highest number ever recorded.
- A report by the Housing Agency on future housing supply requirements for the period 2014 to 2018 suggests that just under 80,000 dwellings are required across 272 urban settlements nationally to meet adequately demand<sup>28</sup>.
- An analysis by the ESRI (2014) estimates that at least 20,000 new households each year<sup>29</sup> will be formed as a result of increases in population.
- This would suggest an ongoing need for at least 25,000 new dwellings a year over the coming fifteen years.

### 4.2 House Prices

- House prices continued to increase throughout 2015, although the rate of increase began to slow down in April 2015.
- According to the monthly Residential Property Price Index<sup>30</sup> released by the CSO, residential property prices were 8% higher in February 2016 than in February 2015.
- Table 9 shows the monthly and annual percentage change of residential property prices from November 2014 to February 2016.

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<sup>27</sup> House completions data series are based on the number of new dwellings connected by ESB Networks to the electricity supply and may not accord precisely with local authority boundaries. DECLG Housing Statistics <http://www.environ.ie/housing/statistics/house-building-and-private-rented/construction-activity-completions>

<sup>28</sup> Housing Agency (2014) *Future of Housing Supply Requirements report 2014 – 2018* <http://www.housing.ie/getattachment/Our-Publications/Latest-Publications/Future-Housing-Supply-Requirements-Report.pdf>

<sup>29</sup> ESRI (2014) *Alternative Scenarios for New Household Formation in Ireland* [https://www.esri.ie/pubs/QEC2014SPR\\_SA\\_Duffy.pdf](https://www.esri.ie/pubs/QEC2014SPR_SA_Duffy.pdf)

<sup>30</sup> Designed to measure change in the average level of prices paid for residential properties sold in Ireland

Table 9: Residential Property Index <sup>31</sup>			
	Price Index (Jan 2005=100)	Monthly % Change	Annual % Change
Nov 2014	81.1	+0.5	+16.2
Dec 2014	81.4	+0.4	+16.3
Jan 2015	80.3	-1.4	+15.5
Feb 2015	80.0	-0.4	+14.9
Mar 2015	80.7	+0.9	+16.8
Apr 2015	81.2	+0.6	+15.8
May 2015	81.6	+0.5	+13.8
June 2015	81.7	+0.1	+10.7
July 2015	82.4	+0.9	+9.4
Aug 2015	84.3	+2.3	+9.5
Sept 2015	85.4	+1.3	+8.9
Oct 2015	86.8	+1.6	+7.6
Nov 2015	86.4	-0.5	+6.5
Dec 2015	86.8	+0.5	+6.6
Jan 2016	86.4	-0.5	+7.6
Feb 2016	86.4	0.0	+8.0

#### 4.3 Mortgage Arrears and Repossession

- In quarter 4 of 2015; the number of mortgages in arrears of more than 90 days declined for the ninth consecutive quarter since the Central Bank started tracking mortgage arrears in September 2009.
- However at the end of December 2015 some 88,292 accounts remained in arrears, representing a small decrease (4.4%) from the previous quarter when there were 92,291 mortgage accounts were in arrears.
- Seventy percent (61,931) of the mortgages in arrears at the end of December 2015 were in arrears for *more than* 90 days.
- The number of mortgages in arrears for *less than* 90 days in the final quarter of 2015 fell by just 1.3%.
- Although the number of accounts in arrears over 720 days fell for the first time in quarter 3 2015 since the data started being tracked, and decreased again in quarter 4 2015 by 2.6%, at the end of December 2015 there remained 36,298 mortgage accounts in arrears for *more than* 720 days. Accounts in arrears over 720 days now constitute 41.2% of all accounts in arrears, and 85.3% of balances outstanding are on mortgages in arrears over 720 days.

<sup>31</sup> Residential Property Price Index February 2016 [www.cso.ie](http://www.cso.ie)

- A total of 340 properties were taken into possession during the fourth quarter of 2015; a 19.4% decrease from the previous two quarters when 422 properties were taken into possession during each of these quarters. At the end of quarter 4 2015 lenders were in possession of 1,760 properties.

**Table 10: Number of mortgages in arrears of less than 90 days quarter 1 2014-quarter 4 2015<sup>32</sup>**

Quarter	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015
<b>Number of properties in arrears</b>	39,111	35,662	32,934	31,667	30,298	27,838	26,707	26,361
<b>Quarterly change<sup>33</sup></b>	-2.4%	-8.8%	-7.6%	-3.8%	-4.3%	-8.1%	-4%	-1.3%

#### 4.4 Buy-to-let mortgage arrears and repossessions

- The high number of buy-to-let properties in distress is a major concern in that they may not be the owners' principle residence but they are someone else's home.
- The high number of buy-to-let properties in banks' possession and those in arrears is worrying as many of these properties are vacant because banks are reluctant to rent them, adding to the growing pressure on supply of housing in this sector.
- The Central Bank has been publishing figures since quarter 3 2012 on residential mortgage accounts for buy-to-let properties.
- At end of December 2015, there were 137,504 residential mortgage accounts for buy-to-let properties to the value of €26 billion.
- Of this stock, 17% (23,344) were in arrears of more than 90 days. This reflects a marginal decrease (6%) on the number of buy-to-let properties in arrears in Q3 2015 when 24,890 properties were in arrears for more than 90 days.
- There were 680 buy-to-let properties in the banks' possession at the beginning of quarter 4 2015. Throughout this quarter a further 199 properties were taken into possession while 214 properties were disposed of<sup>34</sup>. Three properties whose loans were reclassified were returned to the bank during quarter 4 2015; which further increased the number of properties in lenders possession. At the end of quarter 4 there were 668 buy-to-let properties in lenders possession.

## 5. Social Housing Sector

*Social Housing Strategy 2020: Support, Supply and Reform* was launched in November 2014. This strategy commits to providing 35,000 new social housing units over the next six years while also supporting up to 75,000 households via the private rented sector using HAP and RAS<sup>35</sup>. Although this strategy is welcome it will take 18 months to 2 years for any new units to come on stream, it is far too long for people who need housing now. Figure 4 shows the number of social housing provided by both Local Authorities and Approved Housing Bodies between 1981 and 2014. The graph highlights the reduction in the number of social houses provided by Local Authorities since the beginning of the financial crisis.

<sup>32</sup>Central Bank Residential Mortgage arrears and repossessions Statistics: Q4 2015

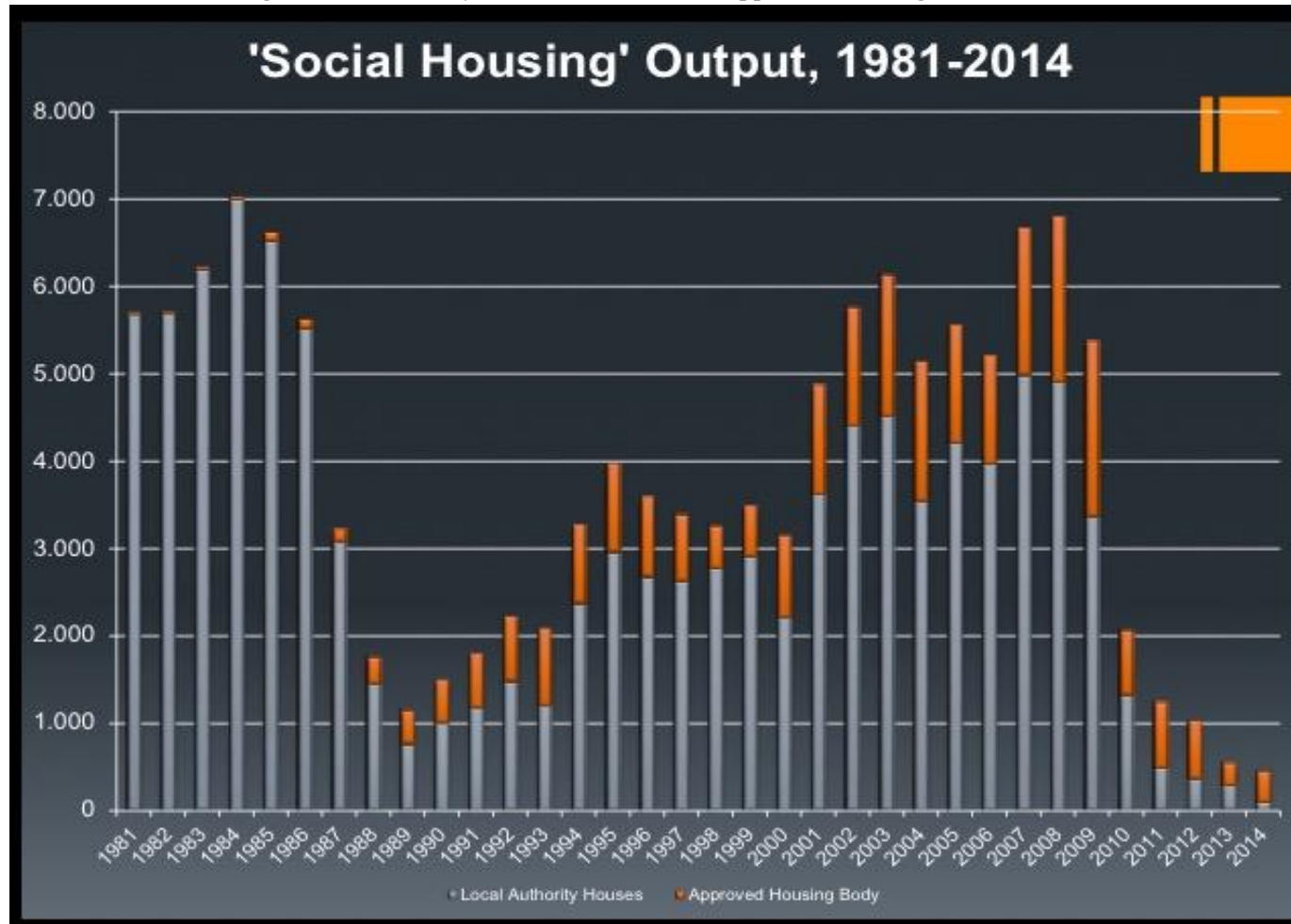
<sup>33</sup> These are the quarterly percentage change in the number of mortgages in arrears for less than 90 days. The number of mortgages in arrears for less than 90 days in Q4 2014 was 40,090.

<sup>34</sup> Properties in the Banks possession that they sell off to recoup the loan/mortgage.

<sup>35</sup> DECLG (2014) *Social Housing Strategy 2020: Support, Supply and Reform*  
<http://www.envron.ie/en/PublicationsDocuments/FileDownload,39622,en.pdf>

### 5.1 Social Housing Output 1981 – 2014

Figure 4 shows the number of Social Housing Units delivered by Local Authorities and Approved Housing Bodies between 1981 and 2014.



(Source: O'Sullivan, E, 2015)

## 5.2 Social Housing Strategy Targets 2015-2020<sup>36</sup>

The SHS target for the number of social housing units to be delivered during the first phase of the strategy (2015-2017) including 18,000 units through building, acquiring and/or leasing and 32,000 units delivered through Rental Accommodation Scheme (RAS) and Housing Assistance Payment (HAP). In Phase 2 of the strategy (2018-2020), targets include the delivery of 17,000 new housing units and 43,000 units delivered through HAP and RAS. The target in 2015 for RAS and HAP were 2,000 and 8,400 units respectively while the target for delivery of units through current and capital expenditure was 5,386 units; 3,000 through current expenditure and 2,386 through capital expenditure.

<b>Table 11: Social Housing Strategy Targets 2015-2020</b>						
<b>Social Housing Scheme</b>	<b>2015</b>	<b>2016*</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Capital Expenditure	2,386	2,500	2,800	2,500	1,200	1,300
Current Expenditure	3,000	4,100	4,100	3,500	3,800	4,200
Housing Assistance Payments (HAP)	8,400	9,900	10,000	10,000	15,000	16,000
Rental Accommodation Scheme (RAS)	2,000	2,000	2,000	2,000	1,000	1,000

Source: DECLG – Social Housing Strategy 2020

\* Figures on Social Housing Targets for 2016-2020 are approximate figures.

## 5.2 Social Housing Strategy Output

- The first annual report on the progress of social housing delivery as part of the *Social Housing Strategy 2020* was published in January 2016 by Department of the Environment, Community and Local Government (DECLG) and the Housing Agency.
- Funding for social housing in 2015 was €800m, this was an increase of 26% from 2014 budget of €590m.
- The DECLG estimate that the housing budget for 2016 will amount to a total of €933 million, made up of exchequer funding of €821m and €112m in direct funding from Local Authorities<sup>37</sup>.
- However, these increases do not make up the shortfall of funding for Social Housing delivery experienced over the past number of years. Funding for social housing delivery decreased from €1.7 billion in 2007 to €807 million in 2011.<sup>38</sup>
- A total of over 13,000 social housing units were delivered in 2015 through a range of programmes. Table 11 summarises the number of social housing units delivered by each scheme in 2015.

<sup>36</sup> DECLG (2014) *Social Housing Strategy 2020*

[http://www.environ.ie/sites/default/files/publications/files/social\\_strategy\\_document\\_20141126.pdf](http://www.environ.ie/sites/default/files/publications/files/social_strategy_document_20141126.pdf)

<sup>37</sup> DECLG (2015) Press Release by Ministers Alan Kelly & Paudie Coffey on Housing Budget for 2016

<http://www.environ.ie/housing/homelessness/funding/kelly-welcomes-additional-funding-tackle-housing-need>

<sup>38</sup> Norris, Michelle, 2011 article in Eolas Magazine <http://www.eolasmagazine.ie/social-housing/>

**Table 12: Social Housing Output 2015<sup>39</sup>**

<b>Social Housing Output 2015</b>	
<b>Social Housing Scheme/Source</b>	<b>Number of Units</b>
Local Authority Acquisition	1,000
Social Housing Current Expenditure Programme (SHCEP)	1,450
Capital Assistance Scheme (CAS)	350
Regeneration/Remedial Works	112
Housing Voids	2,696
Local Authority Construction	28
Rental Accommodation Scheme (RAS)*	1,823
Housing Assistance Payment (HAP)*	5,680
<b>Total</b>	<b>13,141</b>

\* Both these schemes, as with Rent Supplement, are dependent on landlords engaging with the Department of the Environment, Community and Local Government (DECLG) and with tenants and have similar issues identified above with RS.

#### 5.4 Local Authority Vacant Units

Given the current pressure on the housing market and with at least 100,000 people on the social housing waiting list all Local Authorities must make better use of the stock of housing they currently have and bring vacant units back into use as quickly as possible. However, a report published by RTE<sup>40</sup> on the number of vacant units by each Local Authority showed some Local Authorities are taking a considerable length of time to bring vacant (void) units back into use. It is essential to find out why this is the case and address it urgently.

Table 13 shows the number of vacant units (voids) by each of the Local Authorities in 2014 and 2015 and the turnaround time to bring them back to use.

<sup>39</sup> DECLG & Housing Agency (2016) Social Housing Output in 2015

<http://www.envron.ie/en/Publications/DevelopmentandHousing/Housing/FileDownload,44106,en.pdf>

<sup>40</sup> RTE (19<sup>th</sup> April 2015) Report on empty social housing units <http://www.rte.ie/news/2016/0419/782745-social-housing-units/>

<b>Table 13: Number of vacant units and time vacant by Local Authorities 2014 - 2015</b>				
Local Authority	Number of Vacant Units		Time Vacant	
	2014	2015	2014	2015
Carlow	39	56	23 weeks	20 weeks
Cavan	130	107	16 weeks	16 weeks
Clare	72	69	20 weeks	20 weeks
Cork County	207	-	66 weeks	-
Cork City	220	220	34 weeks	34 weeks
Donegal	218	247	38 weeks	44 weeks
Dublin City	961	1,012	12 weeks	12 weeks
DL/Rathdown	118	122	13 weeks	12 weeks
Fingal	100	100	12 weeks	12 weeks
Dublin South	200	200	11 weeks	11 weeks
Galway County	72	60	17.3 weeks	19.8 weeks
Galway City	57	56	36 weeks	36 weeks
Kerry	164	162	49 weeks	55 weeks
Kildare	88	103	12 weeks	12 weeks
Kilkenny	88	-	18 weeks	-
Laois	80	60	9 weeks	6 weeks
Leitrim	71	52	58 weeks	62 weeks
Limerick City	247	247	17.5 weeks	17.5 weeks
Longford	82	95	16 weeks	24 weeks
Louth	114	149	26 weeks	23 weeks
Mayo	242	242	6 weeks	6 weeks
Meath	70-80	-	15 weeks	-
Monaghan	52	65	11 weeks	9 weeks
Offaly	49	73	37 weeks	-
Roscommon	59	52	59 weeks	59 weeks
Sligo	106	100	29 weeks	18 weeks
Tipperary	472	472	22 weeks	22 weeks
Waterford City	150	150	8 weeks	8 weeks
Westmeath	57	65	12.5 weeks	10 weeks
Wexford	134	194	13.5 weeks	12 weeks
Wicklow	93	-	21 weeks	-

Source: RTE<sup>41</sup>

<sup>41</sup> RTE (19<sup>th</sup> April 2016) Report on empty social housing units <http://www.rte.ie/news/2016/0419/782745-social-housing-units/>

### 5.5 Housing Needs Assessments

The most recent Housing Needs Assessment (HNA) was undertaken in 2013 and a summary of the HNA was published in December 2013. A total of 89,872 households were assessed as having a housing need as of 7<sup>th</sup> May 2013. Main findings show that:

- 2,499 people were assessed as being homeless including 1,727 living in emergency accommodation or no accommodation at all.
- 44% of households who qualified for social housing were single person households; representing the largest household type.
- 30% of households were single adults with a child or children.
- 23% of households were not in receipt of rent supplement but had difficulty in affording private accommodation.
- 75% of those who qualified for social housing were living in the private rented sector. 42,109 with rent supplement and 24,774 without rent supplement.
- 2,296 were living in overcrowded accommodation
- 647 were in unfit accommodation
- 154 had unsustainable mortgages.
- 50% of the main applicants<sup>42</sup> were aged between 25 and 40 years of age.
- 24% of households qualified for social housing support in the twelve months before the assessment compared to 20% of households more than five years previously.
- Figures released in September 2015 by Local Authorities to Fianna Fáil, under a Freedom of Information request, showed a 45% increase to the number of households on the social housing waiting lists nationwide 130,000 households<sup>43</sup>.

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<sup>42</sup> Main applicants are those named first on the application for social housing support)

<sup>43</sup> Article in Irish Times 8<sup>th</sup> Sept 2015 <http://www.irishtimes.com/news/politics/fianna-f%C3%A1il-disputes-figures-for-social-housing-list-1.2343628>



## 6. Poverty Indicators

### 6.1 SILC reports

The Survey of Income and Living Conditions<sup>44</sup> (SILC) report is published annually. The latest report for 2014 was published in November 2015.

The key national poverty indicators as set out by SILC are:

- At risk of poverty rate.
- Enforced deprivation rate.
- Consistent poverty rate.

### 6.2 At-Risk of Poverty Rate

- In 2014, the real median income<sup>45</sup> was €17,977 giving a 60% threshold of €10,786. Therefore any person with an equivalised income<sup>46</sup> less than €10,786 was considered to be at-risk of poverty.
- The at-risk poverty rate<sup>47</sup> increased to 16.3% in 2014, although this is not a statistically significant increase from 2013 rate of 15.2%.
- The group most at risk of poverty in 2014 were those living in accommodation that was rented at below the market rate or rent free at 36% and individuals who were unemployed at 35.9%. This compares to 35.2% and 36.7% respectively in 2013.
- Other socio-demographic groups that experienced high rates of at-risk of poverty include;
  - 35.3% of individuals living in households where there was no person at work was up from 34.5% in 2013.
  - 33% of students.
  - 32% of households with one adult with one or children aged under 18
- If all social transfers<sup>48</sup> were excluded from income the at-risk of poverty rate would be 49.3%. This figure was 39.8% in 2004 and indicates the continued high dependence of individuals on social transfers to remain above the at-risk of poverty threshold.

### 6.3 Deprivation

- The deprivation<sup>49</sup> rate fell very slightly in 2014 but still remains higher than 2012.
- Twenty-nine percent of the population experienced two or more types of enforced deprivation. This compares to 30.5% in 2013, 27% in 2012 and 24.5% in 2011. This was 11.8% in 2007.
- The deprivation rate for those at risk of poverty decreased slightly from 53.9% in 2013 to 49.3% in 2014.
- Other groups who also had deprivation rates of over 50% included;
  - Those living in accommodation that was rented at below the market rate or rent free at 54.5%. (This was 56.6% in 2013 and 50.7% in 2012).
  - Those whose principal economic status was unemployed at 53.4% (54.9% in 2013 and 49.4% in 2012).
  - Those who were not at work due to illness or disability at 51.3% (53.1% in 2013).

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<sup>44</sup> SILC is Annual Survey on Income and Living Conditions carried out by CSO

<sup>45</sup> Real median income is the mid point of incomes of each person participating in the report adjusted for inflation.

<sup>46</sup> Equivalised income is income divided equally per head of household.

<sup>47</sup> The at-risk of poverty rate is the percentage of people with an equivalised disposable income of less than 60% of the national median income. The 60% threshold is the internationally recognised measure often referred to as the poverty line.

<sup>48</sup> Social Transfers are income payments from Department of Social Welfare e.g. unemployment benefits, old-age benefits, family/children allowances, housing allowances etc.

<sup>49</sup> Experienced two or more types of enforced deprivation

- The deprivation rate among those NOT at risk of poverty was 25.1% in 2014, this figure was 23% in 2012.
- The percentage of individuals who went without heating at some stage over 2014 was 15.7%. This was the same rate in 2013 and 12.9% in 2012.
- Twenty eight point four percent of those at risk of poverty were without heating at some stage in 2014 while 13.2% of those NOT at risk of poverty had to go without heat. This rate was 3.9% in 2007.

#### 6.4 Consistent Poverty

- The consistent poverty<sup>50</sup> rate in 2014 was 8%. This is not a statistical significant change from 8.2% in 2013.
- The consistent poverty rate has continued to increase gradually since 2008 when the rate was 4.2%.
- This was highest among people who were unemployed at 22.6%, compared to 23.9% in 2013 and those living in households where there was one adult and one or more children at 22.1% compared to 23% in 2013.
- Consistent poverty rates by region shows that the rate for Border, Midlands and Western region was 10.8% compared with 7% for Southern and Eastern regions.

#### 6.5 Minimum Essential Standard of Living

- Minimum Essential Standard of Living (MESL) looks at changes in prices of goods and services within the CPI basket of goods that are deemed essential for minimum standard of living such as food, clothing, electricity, home heating, health and education<sup>51</sup>.
- People on low and limited income spend a larger proportion of their income on these essential goods and services.
- A study undertaken by the Vincentian Partnership for Social Justice found that social welfare was insufficient to meet the Minimum Essential Standard of Living (MESL) for 89% (191) of the 214 participant urban households.

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<sup>50</sup> Consistent Poverty: An individual is defined as being in **consistent poverty** if they are identified as being at risk of poverty and living in a household experiencing at least two forms of enforced deprivation.

<sup>51</sup> Minimum Essential Standard of Living (MESL) was developed by Vincentian Partnership for Social Justice.

## 7. Conclusion

The housing and homelessness crisis continued to deteriorate throughout 2015 and through the first quarter of 2016. There is no sign of it easing. Immediate action must be taken by the new Government however, the situation cannot be pushed to the side lines while that new Government is being formed.

The number of individuals, families and children in emergency accommodation across the country increased each month in 2015 and the first two months of 2016. The 5,811 adults and children in emergency accommodation in February 2016 increased by 49% over twelve months. With more people entering emergency accommodation than are leaving, urgent action needs to be taken to prevent anymore individuals and families from becoming homeless, and to give those stuck in emergency accommodation for far too long an opportunity to find a home.

The number of properties available to rent in the private rented sector continued to decrease throughout 2015 and early 2016. According to Daft.ie, on the 1<sup>st</sup> February 2016, there was just 3,600 properties to rent nationwide; a 30% decrease over twelve months. This, coupled with rents increasing far beyond rent supplement limits, continue to push recipients of rent supplement/housing assistance payment and low income households out of the market. This is highlighted in *Locked out of the Market III*, a snapshot study that shows the gap between market rents and rent supplement/HAP limits. Average rent for a one-bedroom property was 48% higher than the average RS/HAP limits for a single person across the 11 locations, ranging from 17% in Leitrim to 112% in Dublin City Centre.

The reduction in social housing input and in the number of private residential homes being built in the last number of years has put increased pressure on the housing market placing more people at risk and in turn pushing more and more people into homelessness. In 2015, just over 13,000 social housing units were provided with approximately 8,000 units provided through RAS and HAP schemes, which are dependent on landlord engagement. The next Government needs to make sure that Local Authorities get back into the business of building and delivering social housing on the scale that is required.

People continue to struggle to make ends meet, to meet rent payments or move out of homeless emergency accommodation into a home of their own. The enforced deprivation rate for 2014 remained high at 29%. Housing and homelessness must be the top priority for the next Government. We know the damage and the trauma that homelessness does to people's lives. Those who are using the Simon Communities services, those who are trapped in emergency accommodation, sleeping rough every night or waiting on the social housing waiting list cannot wait any longer. People deserve better.