

Changing the Forecast: addressing the homeless & housing crisis Simon Communities in Ireland Election Manifesto



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Introduction

The housing and homeless crisis is nationwide

Homelessness rarely has one single cause; usually it is due to a number of reasons. Primary causes relate to poverty, inequality and lack of affordable housing, often coupled with systems failures and individual circumstance. The Simon Communities come across many reasons why people become homeless and we deal with them all. We work with over 7,000 people each year, including those who are homeless or at risk of homelessness. Our Annual Report in 2014 reported a 20% increase in the number of people turning to us for help. The number of people in emergency accommodation continues to grow highlighting the extent of the crisis and the vulnerability of many people who are homeless. This is a nationwide housing and homeless crisis affecting urban and rural areas. Limited access to housing and support services is increasing the risk of homelessness and is preventing people moving out of homelessness. Responses must be nationally driven but locally resourced and delivered to ensure people can remain in their communities where they have family and support networks, when they run into housing and financial difficulties, often times when these supports are most important.

Housing plus support in housing

Housing alone will not end long-term homelessness; it is a big part of the solution but not the only part. The solution to homelessness is supporting people to move out of homelessness as quickly as possible and into permanent housing with tailored support services, as necessary. This is called a Housing First¹ approach and it's an approach the current Government has committed to implementing to achieve their goal to end long term homelessness and rough sleeping by 2016. We are very supportive of the Government's Housing First policy but access to housing continues to be a significant problem. The private rented housing market is under pressure with rents increasing and the number of properties available reducing, and with the Government's decision to leave rent supplement levels unchanged, our fear is that more people will be priced out of their homes. There are at least 90,000 people on the social housing waiting list and new social housing plans will take a minimum of 2 years to begin to deliver. This is far too long for people trapped in emergency accommodation, for people sleeping on our streets and for those living on the edge of homelessness day after day.

We need your help to ensure the next Government commits to ending long-term homelessness and rough sleeping by implementing the following:

- 1. Comprehensive prevention and early intervention measures.
- 2. Rapid rehousing using a Housing First approach.
- 3. Access and priority for people who are homeless to affordable housing.
- **4.** Adequate support for people once housed including housing support, clinical support and supports towards community reintegration, as necessary.

¹ The terms 'Housing First' and 'Housing Led' are often used interchangeably for the purposes of the document we are using the term 'Housing First'

Current Context

Homelessness

Emergency accommodation was only ever intended to be used as a short term emergency intervention. However, with the absence of appropriate, affordable housing options people have ended up trapped in emergency accommodation for long periods of time. The number of adults, families and children nationally in emergency accommodation continued to increase each month in 2015 and we expect this trend to continue. There were 5,324 men, women and children in emergency homeless accommodation nationally in November 2015². This included a total of 3,615 adults, 813 families with 1,709 children. These are the most up-to-date figures available. We must ensure these numbers do not increase further.

The official rough sleeper count in Dublin is carried out twice a year and the most recent count in November 2015 confirmed there were 152 people without a safe place to sleep in Dublin City on that particular night; this reflected a minimum of 91 people sleeping rough plus a further 61 people in the Nite Café. The limitations in obtaining figures through street counts was demonstrated when the Government took action to address rough sleeping in December 2014. The Winter 2014 rough sleeper count indicated that 168 people were counted as sleeping rough in Dublin yet, when the additional 270 beds were provided this was still insufficient to fully meet demand. Unfortunately, Dublin is the only area where an official rough sleeper count takes place, making it difficult to get a countrywide picture of rough sleeping. Figures from Cork Simon Community indicate that rough sleeping in Cork City increased seven-fold in three years (2011-2014).

Number of people in emergency accommodation Nov 2014 to Nov 2015													
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov
	2014	2014	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015	2015
People													
Adults	2720	2858	2980	2970	3081	3143	3134	3258	3285	3372	3428	3463	3615
Children	887	880	865	938	1054	1118	1211	1318	1383	1496	1571	1638	1709
Families	396	407	401	429	471	504	565	620	657	707	738	774	813

Source: DECLG (2015)

The homelessness and housing crisis is affecting both urban and rural areas. The Simon Communities Review of Rural Homelessness *Left Out in the Cold* (2014)³ found there is often a misperception that homelessness does not exist in rural communities. Homelessness and housing insecurity are more acute and visible in our cities but our teams are working at capacity countrywide. International evidence supports the fact that rural homelessness tends to be more 'hidden', where people may not be sleeping rough, instead they are staying with family and friends or they are living in overcrowded and unfit accommodation.

Housing alone will not end long-term homelessness; it is a big part of the solution but not the only part. The solution is supporting people to move out of homelessness as quickly as possible and into permanent housing with tailored support services, as necessary. This is Housing First approach; the approach the

http://www.environ.ie/en/Publications/DevelopmentandHousing/Housing/FileDownLoad,44106,en.pdf

² DECLG & Housing Agency (2016) Social Housing Output in 2015

http://www.simon.ie/Left_out_in_the_cold/#/1/

Government has committed to using to end long term homelessness and rough sleeping by 2016. We are very supportive of this policy but access to housing continues to be a significant problem. There are currently at least 90,000 people on the social housing waiting list and new social housing plans, although welcome, will take 2 years or more to begin to deliver. This is compounded by the fact that the private rented housing market is currently under massive pressure. Rents increased by 32.3% since April 2012 and the number of properties available to rent has reduced by approximately 83% since mid-20095. With the Government's decision, announced in March 2015, not to increase rent supplement levels, more and more people are being priced out of their homes.

Homelessness and Support Services

Cutbacks to funding for housing support, for health services, probation and social protection services, education and training services etc., all have knock-on effects that contribute to homelessness. Poor access to services can trigger homelessness in the first place but can also prevent people from moving out of homelessness.

Homelessness and Health

Once a person becomes homeless, the deterioration in their physical and mental health can be both rapid and debilitating. The Simon Communities Health Snapshot study in 20116 with over 600 participants found that 65% of people using Simon Community services around the country had at least one diagnosed physical health condition and 47% had at least one diagnosed mental health condition; 50% of the participants reported alcohol use and 31% reported drug use, with 76% of those reporting poly drug use. Housing stability is a critical part of the recovery process for people with drug and alcohol problems and mental health issues.

Since 2010 the HSE budget for homelessness has been cut by 20%7 and the Drug Initiative Budget, which funds drug projects, has seen a 37% cut over the past six years8. Cuts to the overall health budget as well as cuts to drug and alcohol services have had an impact on people who are homeless9. In addition, posts in mental health services have been extremely slow to be filled, leaving some areas without a full Community Mental Health Team for long periods of time. The absence and inflexibility of some of these support services can hinder the progress of people moving out of homelessness. People may have to travel to access these services, many relying on public transport. This can be especially difficult in rural areas. Discharging people from hospitals and into homelessness has always been an issue. An audit10 gathering data in relation to housing needs, over a 12 month period, in the acute mental health unit in Tallaght Hospital reported that there was a discharge into homeless services every 9.4 days and that a total of 39 people over the 12 month period under study were discharged into homelessness. A National Hospital Discharge Protocol for homeless persons has been developed and due to be circulated to Hospitals, CHO's and Regional Management Groups in Quarter 4 2015 to ensure that no person is discharged from hospital into homelessness: *Progress*

http://www.environ.ie/en/Publications/DevelopmentandHousing/Housing/FileDownLoad,44012,en.pdf

⁴ Daft.ie

⁵ Daft.ie

⁶ http://www.simon.ie/Portals/1/Publications/Simon's%20National%20Health%20Snapshot%20Study%202011.pdf

⁷ http://www.irishexaminer.com/ireland/funding-cuts-put-services-for-homeless-in-jeopardy-227616.html

http://www.citywide.ie/news/2015/03/04/citywide-calls-for-confirmation-of-appointment-of-minister-for-drugs/

⁹Citywides' call for appointment of Minister for Drugs, (March 2015) http://www.citywide.ie/news/2015/03/04/citywide-calls-for-confirmation-of-appointment-of-minister-for-drugs/

¹⁰ Cowman, J (2013) Prevalence of Housing need among patients: An audit of housing need. Over one year, in the acute mental health unit in Tallaght Hospital. HSE

¹¹ DECLG Implementation Plan on States Response to Homelessness Progress Report Q3 2015

Report Q3 2015). This must be fast-tracked and implemented nationally including monitoring and reporting.

Homelessness and Social Protection

The Social Protection system is an essential safety net preventing people who have lost their jobs, those on low incomes and other vulnerable groups from falling in to homelessness and poverty. It is often the only protection preventing people from becoming homeless. However, cuts to basic social welfare since the beginning of the economic crisis, especially for young people under 25, have made it extremely difficult for people to live from day-to-day, increasing the risk of homelessness. The Vincentian Partnership for Social Justice found that of 214 sample urban households, social welfare could not meet the Minimum Essential Standard of Living (MESL)¹² for 89% (191) of these households¹³.

It is only over the past eighteen months that employment is beginning to increase, mainly amongst people who were short-term unemployed. Underemployment, zero-hour contracts and minimum hour's contracts remain a concern. Although the number of people who are underemployed has decreased in the last year, over a quarter of all people¹⁴ in part-time employment are available and willing to work more hours if these hours were available. Zero-hour contracts and minimum hour contracts do not provide secure employment and stable income, this can push people into poverty and can result in people being unable to avail of social welfare payments. People who are long-term unemployed still account for almost 60% of all those unemployed. The longer a person remains unemployed, the more barriers they face in returning to the labour market.

Good quality employment, training and education programmes can help people who are long-term unemployed back into the labour market. They can also provide stability for people who are trying to move out of homelessness. However, cuts to the number of places on education and training courses, along with cuts to financial supports and increases in third level registration fees in Budgets during the financial crisis, have made it more difficult for people on low incomes to access courses and to remain at third level.

Rent Supplement and HAP Limits

Rent Supplement, despite its imperfections and many flaws, has played an important role in preventing people and families from becoming homeless in the past. As of the end of December 2015, there were 56,959 households in receipt of Rent Supplement¹⁵ and 5,680 households on HAP with 81 tenancies secured and a further 30 being finalised as part of the Homeless specific HAP Pilot scheme in Dublin¹⁶. This is 29% (2,320 units) below the 2015 target of 8,000 units that were to be delivered through HAP in 2015 under Social Housing Strategy 2020. Current Rent supplement/Housing Assistance Payment limits are well below the market prices. These limits make it more difficult for people to move out of emergency accommodation - instead they remain stuck.

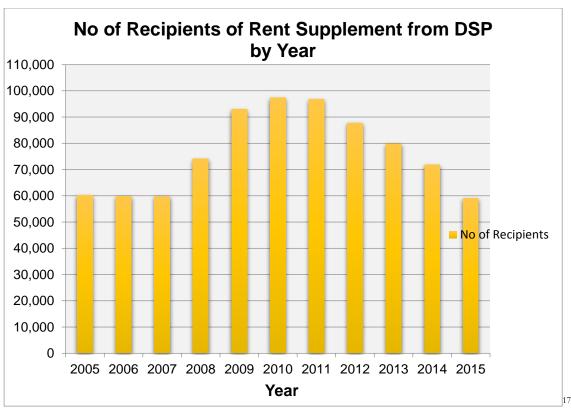
¹² Minimum Essential Standard of Living (MESL) looks at changes in prices of goods and services within the CPI basket of goods that are deemed essential for minimum standard of living such as food, clothing, electricity, home heating, health and education. Vincentian Partnership for Social Justice (2015) Minimum Essential Standard of Living

¹³Vincentian Partnership for Social Justice (2015) Minimum Essential Standard of Living

¹⁴ QNHS Q2 2015 reported 119,600 people in part-time employment were underemployed.

¹⁵ Contact in DSP

¹⁶ DECLG & Housing Agency Social Housing Output in 2015 Report ibid.



Source: Welfare.ie

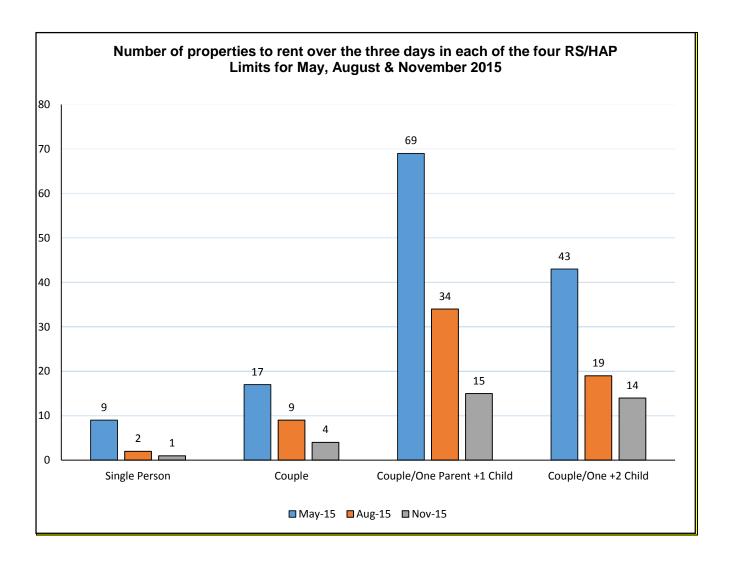
The Simon Communities in Ireland published the third *Locked Out of the Market III—the gap between Rent Supplement/HAP Limits and Market Rent* report¹⁸ in January 2016. The results of this snapshot study, confirm the extent of the current crisis in the Private Rented Sector, particularly for those at the lower end of the income spectrum and those in receipt of RS/HAP payments. This study undertaken in November 2015 found that there was an average of 746 properties available to rent over the three consecutive days in the eleven areas reviewed. This is a 13% decrease in the average number of properties available to rent when compared to the previous study conducted during August 2015, when there were 859 properties available to rent. It also represented a 35% decrease from the May study, when there were 1,150 properties available to rent. Only 34 properties (4.5%) were available to rent within the RS/HAP limits for the four categories included¹⁹ in this study. This is a 47% reduction from the 64 properties available to rent within the rent limits in the August study and a 75% reduction since the May study was undertaken, when there were 138 properties to rent within the limits. Only one property was available to rent within the RS/HAP limits for a single individual over the course of the study across the 11 areas. This property was in Leitrim.

¹⁷ Number of people in receipt of rent supplement for 2015 as of September 2015 DSP contact.

¹⁸This report took place over three consecutive days in November 2015 (24th, 25th and 26th). This was the third report of its kind with the first report taking place in May 2015 (5th, 6th and 7th) and the second taking place in August 2015 (24th, 25th and 26th). All three reports track the number of properties available to rent within Rent Supplement (RS) and Housing Assistance Payment (HAP) limits. Details were gathered from Daft.ie for the following areas: Cork City Centre, Dublin City Centre, Galway City Centre, Limerick City, Portlaoise, Kildare North, Athlone, Sligo town, Dundalk and Leitrim. Waterford City Centre was added in the second report.

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

¹⁹ The four RS/HAP Limit Categories looked at were; Single Person; Couple; Couple/one parent with one Child; and Couple/one parent with two Children.



In a disappointing move the Department of Social Protection (DSP) announced in March 2015 that there would be no increase to rent supplement limits, leaving them at mid-2013 levels even though rents have increased by 20% or more since then. This was not addressed in Budget 2016. HAP limits are linked to rent supplement limits. This is a very worrying decision leaving many individuals and families at the mercy of the market. This is pushing people into homelessness and preventing people from leaving homelessness in direct contraction with Government policy. People are being forced to 'top-up' to make their rent from their own scarce resources and with increasing rents will have to 'top-up' further; leaving them to make difficult choices on whether to pay rent, pay heat and electricity or buy food. The Tenancy Protection service which operated originally in Dublin, and now has been extended to Cork needs to be extended nationally as the same problems are being seen across the country. The homeless HAP and flexibility up to 20% of HAP limits in Kildare, Meath, Cork and Galway to reflect market rents is welcome but again needs to be extended nationally. These measures however, are not a solution to the crisis.

We welcome the rent stability measures that were announced in November 2015, meaning that rents are guaranteed for a two year period before they can be increased again with longer notice periods for

tenancy terminations and incentives for landlords to take on tenants in receipt of Rent Supplement/HAP²⁰. This will need to be reviewed by the next Government to see if other measures can be introduced to ensure greater protection for tenants. Full rent certainty measures with rents aligned to the Consumer Price Index (CPI) are still required.

Social Housing Provision

There are currently at least 90,000 people on the housing waiting list, 44% of these are single person households while 30% of households were single adults with a child or children²¹. The investment in social housing announced as part of Budget 2015 and reiterated in the *Social Housing Strategy 2020* is welcome. The strategy aims to supply 35,000 new social housing units, through new builds, acquisitions and leasing, over the lifetime of the strategy with a target of over 18,000 during the period 2015-2017. A total of 13,141 social housing units were delivered in 2015 through various schemes and programmes including the Rental Accommodation Scheme (RAS), which delivered 1,823 units in 2015²², short of its target of 2,000. It is planned to deliver a further 1,000 units under this scheme in 2016. 1,030 social housing units were delivered in 2015 through new builds and acquisitions²³. As of the end of Q3 2015 (the latest figures available) Local Authority new builds only accounted for 28 of these units.

Private Rented Sector

700,000 people are now living in private rented accommodation, a 52% increase in 18 months from December 2013 and as many as 10,000 people are moving into rental properties each month²⁴. Rents in the Private Rented Sector continue to increase in 2015, with Daft.ie reporting rents increased by 32.3% since April 2012 and the number of properties available to rent has reduced by approximately 83% since mid-2009. Compared to the lowest point for rents in Dublin, which was 2010, rents have increased by one third in the capital to date. The national figures also mask some significant regional variations – for example rents have increased in Dublin's commuter counties²⁵ by between 8.1% and almost 14.5% in the year to November 2015. In the four other major cities rents increased by 13.5% in Cork; 12.2% in Galway; 11.4% in Limerick and 9.6% in Waterford in this period. This is forcing both individuals and families into homelessness.

Daft.ie National Annual Change in Rent 2014 – Q3 2015										
Quarterly Report	Q1-2014	Q2-2014	Q3-2014	Q4-2014	Q1-2015	Q2-2015	Q3-2015			
(Publication Date)	(May '14)	(Aug '14)	(Nov '14)	(Feb '15)	(May '15)	(Aug '15)	(Nov '15)			
Annual Change in Rents	+8.9%	+10.8%	+10.8%	+9.7%)	+8.2%	+8.5%	+9.3%			

Source: Daft.ie Quarterly Rental Reports

²⁰ Department of Environment 'Stabilising Rents, Boosting Supply'

http://www.environ.ie/en/Publications/Development and Housing/Housing/FileDownLoad, 43556, en.pdf

²¹ Housing Agency 'Summary of Social Housing Needs Assessment 2013' Dec 2014 http://www.housing.ie/News/Current-News/18-12-13-Summary-of-Social-Housing-Assessments-201.pdf

²² DECLG & Housing Agency Social Housing Output in 2015 ibid

²³ DECLG (2015) New Social Housing Output to Q3 2015

http://www.environ.ie/en/Publications/StatisticsandRegularPublications/HousingStatistics/

²⁴ Irish Independent report on Number of people in Private Rented Sector 15 June 2015 (ibid)

²⁵ Dublin Commuter Counties are County Kildare, Co. Meath and Co. Wicklow. Daft.ie

The figures also indicate that the supply of rental homes are at the lowest point in a decade, with a mere 4,100 properties available to rent in November 2015 compared to 5,400 in November 2014. This figure was at its highest, with 24,000 properties available to rent, in 2009. According to NESC (2015)²⁶ a large share of occupancy of the Private Rented Sector is due to unmet social housing need and that many of the problems reflect this. The *Social Housing Strategy 2020* commits to housing 75, 000 households in the private rented sector over the lifetime of the Strategy through the Housing Assistance Payment (HAP) and the Rental Accommodation Scheme (RAS), 32,000 by 2017. We are concerned about the capacity of the private rented sector to deliver on this. Many landlords are not renewing RAS contracts as they can get higher rent from private tenants. In addition, the PRTB report that 86% of landlords own one to two properties, with 29% intending to sell as quickly as possible²⁷. New mortgage lending rules introduced by the Central Bank in February 2015, mean less people will be in a position to purchase their own home and many will continue to rent in the private sector while saving; placing more pressure on an already overstretched market. This is compounded by the fact that protection for tenants in the Private Rented Sector is limited leaving tenants very vulnerable.

Buy-to-Let Mortgages

There are a large number of buy-to-let properties in arrears, which is a concern for the mortgage holders and also in terms of supply for the private rental market. Although the buy-to-let property may not be the principle residence of the mortgage holder it is often someone else's home. At the end of September 2015 there were 24,890 buy-to-let properties in arrears of more than 90 days. This is 18% of the total buy-to-let residential mortgage accounts. A total of 200 properties were taken into possession during the quarter, with 174 sold off. At the end of September 2015, lenders were in possession of 717 buy-to-let properties.

Cost of Basic Goods and Services

The cost of some basic essential goods and services have continued to increase over the last few years. In addition, the real value of the incomes for people on social welfare and in low paid jobs has reduced considerably as a result. The introduction of water charges is another cost people will have to bear. The MESL²⁸ differ significantly to costs included in the Consumer Price Index between the period 2008 and 2013. The 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. During the period 2008 -2014 the cost of a MESL increased by 3.25% while cost of CPI decreased by 0.15%²⁹. From March 2014 – March 2015 on average the CPI rate has reduced by -0.6% however the average core cost of the MESL in higher in 2015 than in 2008 by 0.35%³⁰. The prices of most of these 'essential goods' have increased over the past five years. Home heating fuels and electricity prices have seen increases every year through extra taxes imposed on fossil fuels and price hikes by electricity and gas suppliers. People dependent on social welfare and on low incomes tend to spend a larger proportion of their incomes on these basic goods and services.

http://www.budgeting.ie/images/stories/Publications/MESL_Update_Paper/VPSJ_2015_Minimum_Essential_Standard_of_Living.pdf

²⁶ Ireland's Private Rental Sector: Pathways to Secure Occupancy and Affordable Supply (NESC) May 2015. http://files.nesc.ie/nesc_reports/en/141_Irelands_Rental_Sector_ExSum.pdf

²⁷ Caulfield, Annmarie (2015) presentation *Current Regulatory Framework and Forthcoming Changes* presented at Generation Rent: The Future of the Private Rented Sector in Ireland' on Tuesday 16th June

Anne Marie Caulfield, Private Residential Tenancies Board

²⁸ MESL - Minimum Essential Living Standards

²⁹ Vincentian Partnership for Social Justice (2014)

http://www.budgeting.ie/images/stories/Publications/Papers/VPSJ_2013_CHANGES_IN_THE_COST_OF_A_MESL_IN_COMPARISON_TO_CPI_INFLATION.pdf

³⁰ Vincentian Partnership for Social Justice (2015)

Simon Communities in Ireland - election manifesto

1. Comprehensive prevention and early intervention measures

Comprehensive prevention and early intervention measures must be put in place to prevent homelessness from occurring and reoccurring. In the current climate, with so many people at the edge of homelessness, it is essential that measures are put in place to avoid homelessness and that early intervention is resourced for households at risk.

We call on the next Government to ensure the following:

Rent Supplement/HAP limits:

- The critical role Rent Supplement (RS) and the Housing Assistance Payment (HAP) play in preventing people and families from becoming homeless must be acknowledged and factored into decision making.
- RS and HAP limits³¹ must be brought into line with real market rents.
- Review of RS and HAP limits must be undertaken annually in line with the Budget process in a way that is clear and transparent taking account of market rents.
- The homeless specific HAP pilot must be extended nationally. This provides facilities for the payment of deposits and the negotiation of rents which are in excess of HAP limits.

Funding:

- Funding must be made available under Section 10 of the Housing Act 1988 to provide additional resources for Prevention and Early Intervention services.
- Prevention initiatives, such as the Interim Tenancy Sustainment Protocol (ITSP) and the Rent Supplement Protocol need to be extended nationally to all people who are homeless or at risk of homelessness.
- Information and Advice services' must be resourced to provide much needed advice to households living on the edge and struggling to pay bills to remain in their homes. Access to and awareness of the financial assistance available can prevent people from losing their home. The development of pilot local authority housing advice centres were outlined in the *Implementation Plan on State's Response to Homelessness*, with a strong focus on supporting households who are homeless or at risk of homelessness. Work on this pilot was scheduled to start in Q4 2014 but has of yet to commence. This needs to be urgently implemented.

Access to Support Services:

- We need to ensure access to all necessary supports housing support, clinical support and supports towards community reintegration - which can help to prevent people losing their tenancy.
- Support must be flexible, allowing for the diversity of needs and the differing levels of intensity and timescales for support required.
- Since 2010 the HSE budget for homelessness has been cut by 20%³² and the Drugs Initiative budget has seen cuts of up to 37% over the past six years³³. At the very minimum we ask that

³¹ The same limits are used for both Rent Supplement and the Housing Assistance Payment

³² http://www.irishexaminer.com/ireland/funding-cuts-put-services-for-homeless-in-jeopardy-227616.html ibid

³³ http://www.citywide.ie/news/2015/03/04/citywide-calls-for-confirmation-of-appointment-of-minister-for-drugs/ibid

these cuts are reversed to ensure adequate prevention services are available. These cuts have had an impact on people who are homeless and are impacting on waiting times and waiting lists.

Adequate Social Welfare Payments:

- Basic welfare payments need to be increased in line with cost of living increases so people are not exposed to greater hardship.
- The 12 month period that a person is on Jobseeker's Benefit before being means tested for Jobseekers Allowance must be restored so that people have the time needed to look for employment in a precarious labour market.
- Supplementary Welfare Allowance must be realigned to basic social welfare payments.

Reversing Age Related Social Welfare:

- The cuts to social welfare payments for young people must be reversed as a matter of urgency.
- Community Welfare Officers (CWO's) must be flexible to provide for situations where young people are unable to fall back on family or stay in the family home.

Developing discharge protocols to support people to move from institutional settings to independent housing:

- The National Hospital Discharge Protocol for homeless persons must be fast-tracked and implemented in all hospitals across the country including monitoring and reporting.
- The current 10 protocols and procedures being developed by the Irish Prison Service to ensure appropriate in-reach service to all prison settings need to be fast tracked and must be implemented as a matter of urgency.
- A review of the 'Young People Leaving State Care: Joint Working Protocol between Tusla, the Child and Family Agency and Housing Authorities' developed in October 2014 needs to be undertaken to determine how successful it has been in preventing homelessness amongst young people and to identify any changes required.
- The next government must make sure that discharge policies and protocols are implemented, reviewed and monitored regularly, and amended as appropriate.

2. Rapid rehousing using a Housing First approach

Rapid rehousing using a Housing First approach, with fast access to housing and to any necessary supports in housing, must be resourced and implemented so that people in emergency accommodation have quick, sustainable exits from homelessness.

We call on the next Government to ensure the following:

Emergency Accommodation in the short term only

• Emergency accommodation should only ever be used in the short term.

Full implementation of the Housing First approach:

- Full implementation of the Housing First approach must happen as a matter of urgency. A
 Housing First approach supports people to move out of homelessness as quickly as possible and
 into permanent housing with tailored support services as required. The Homelessness Policy
 Statement of 2013 commits to this approach to end long term homelessness and rough sleeping by
 2016. This must become a reality providing people with permanent homes with support.
- Short and long term investment in Housing First solutions is needed to make sure the necessary
 housing and supports are in place before any funding is withdrawn from emergency
 accommodation, which is currently the vital measure in place to address homelessness.
- In the future, where savings are made they should be ring fenced and redirected to specialist
 voluntary services such as Homeless Action Teams to ensure appropriate visiting and on-site
 support is provided to those in private emergency accommodation.
- Ensure greater regional balance in funding for homeless services and supports, for example the Midlands region only received 1.5% of the national budget in 2015.
- It is critical to actively prioritise people with the longest experience of homelessness and those with the most complex support needs for housing at the earliest opportunity. We know from experience and from international evidence that this group is the most vulnerable to entrenchment in emergency shelters and rough sleeping with detrimental effects on their health and overall wellbeing.

3. Access to affordable housing

Access to appropriate affordable housing is urgently required so people can move out of homelessness and to reduce the risk of people becoming homeless. People need the security and safety of their own home. Addressing other issues or problems a person or family may be experiencing in their lives is much more effective when people have a place to call home.

We call on the next Government to ensure the following: <u>Prioritisation of people who are homelessness</u>

- People who are homeless must be prioritised as having the greatest form of social housing need.
- Within this, priority must be given to those who are long term homeless and who have the most complex needs for housing. This is the most effective way of ending long term homelessness and reducing pressure on the emergency shelter system.

Increase Housing Supply

- Increasing housing supply across all tenures must be a top priority for the next Government to
 meet growing demand and to increase housing affordability. All options must be explored and
 acted on quickly.
- We support the National Economic and Social Council's (NESC)³⁴ call for a more active public role in driving housing supply and leading development, managing land and provision of urban infrastructure and we await a forthcoming NESC report on this topic.

Social Housing

Implement and enhance the Governments Social Housing Strategy 2020:

- The commitments in *Social Housing Strategy* 2020 must remain on target.
- An immediate review of the Strategy and targets should be undertaken after the election with a view to enhancing it to meet the growing housing need.
- There must be an adequate supply of units to accommodate different household types especially provision for single person units which are currently in short supply.
- The Private Rented Sector must be reformed to facilitate delivery of this Strategy (see section on the Private Rented Sector below).

Develop progressive allocations policies for people who are homeless in line with Housing First principles:

- Allocations policies must actively prioritise people who are homeless as having the greatest level
 of social housing need.
- Within this, priority must be given to those who are long term homeless and who have the most complex needs for housing as the most effective way of ending long term homelessness and reducing pressure on the emergency shelter system.

³⁴ NESC, 'Ireland's Rental Sector: Pathways to Secure Occupancy and Affordable Supply' May 2015

- Announced as part of the 20 Point Plan on Homelessness, 50% of allocations from Dublin Local Authorities must be allocated to vulnerable households including people who are homeless, this is 30% in the other major urban centres³⁵. The Minister has issued further directions to Local Authorities obliging them to continue with these allocations until the end of January 2016³⁶. The next Government must review the effectiveness of this initiative (and any similar initiatives) and issue further Ministerial Direction if required to ensure priority of allocations.
- All Local Authorities should be required to allocate social housing to homeless households and have a clear policy on this.
- Allocations should not exclude people who have a history of tenancy loss through rent arrears or anti-social behaviour.
- Housing should be viewed as a right by local authorities and as such people who are literally homeless must be housed to vindicate this right.

Make better use of existing housing stock and voids:

- We support NESC's call for a more active public role in managing land and provision of urban infrastructure.
- All Local Authorities must explore what vacant properties can be brought back into productive use as quickly as possible.
- The next Government must ensure that better use is made of existing housing units and that vacant units are brought back into use in a timely manner.
- Implementation of the planned multi-annual programme of Local Authority stock refurbishment as committed to in the *Social Housing Strategy 2020* must happen as a matter of urgency. It is proposed to link future funding to the performance of local authorities in returning vacant units for use and in putting in place on-going maintenance programmes. Clear targets need to be set from the outset with a monitoring framework.

Resource and protect the Capital Assistance Scheme with priority to people who are homeless and special needs groups:

• The Capital Assistance Scheme must be resourced and protected as a key mechanism for the delivery of social housing to special needs groups particularly people who are homeless.

Approved Housing Bodies (AHB's/Housing Cooperatives

- It is important to continue to develop partnerships with Approved Housing Bodies/Voluntary Co-operatives to bring some of these properties into use.
- The use of Local Authority land for development by Approved Housing Bodies should be
 promoted to ensure an increase in housing provision. Specialist providers, in particular homeless
 services, should have the opportunity to develop smaller schemes for delivery of housing for
 people moving out of homelessness or those with high support needs.

Support Approved Housing Bodies (AHB)/Voluntary Co-operations to access finance:

• AHB's and Voluntary Co-Operatives need to be supported to act quickly when opportunities arise and mechanisms must be explored to improve access to finance, for example review and revision of the Capital Advanced Leasing Scheme (CALF) to make it more financially viable and

³⁵ Other Urban Centres include Cork, Galway, Limerick and Waterford 'Progress Report on Action Plan to Address Homelessness' Feb 2015

³⁶ DECLG Statement on Number of people in Emergency Accommodation Sept 2015

http://www.environ.ie/en/DevelopmentHousing/Housing/SpecialNeeds/HomelessPeople/News/MainBody,43099,en.htm

- to remove barriers to accessing finance through the Housing Finance Agency (HFA). Currently only 11 AHB's have HFA approval and only five have availed of finance through HFA.
- There is an urgent need to explore new funding models and mixed funding models including private finance, state funding and AHB's/Voluntary Co-Operatives working in partnership.
- Local Authorities must explore the potential to provide funding directly to AHB's/ Voluntary
 Co-Operatives to allow them to deliver increased housing, to support Local Authorities to deliver
 their targets and to respond in partnership with Local Authorities in parallel to their own
 development activity.
- We welcome commitments in the *Social Housing Strategy 2020* to introduce multi-annual development programmes for AHB's, to ensure the provision of housing is planned, funded and robust. These programmes need to be developed as a matter of urgency.

Private Rented Sector

• A comprehensive plan for the Private rented Sector is required.

Supply

- We support National Economic and Social Council's (NESC's) recommendations³⁷ for supply side initiatives and supports to increase the supply of affordable rental housing for low income and intermediate households which include but are not limited to.
 - Instruments to encourage provision of affordable rented accommodation including low cost loans, access to state land on favourable terms, tax incentives and loan guarantees.
 - Where state land is used for affordable housing land ownership should be retained with a state body or a voluntary organisation with a long term commitment to provide affordable housing.
 - Affordable rental accommodation could be provided by voluntary housing bodies or private sector - in both cases the provision of a moderate level of subsidy in exchange for affordable rents should be provided.

Enhance stability and security for the Private Rented Sector:

- We welcome the rent stability measures that were announced in November 2015, meaning that rents are guaranteed for a two year period before they can be increased again with longer notice period for tenancy terminations and incentives for landlords to take on tenants in receipt of Rent Supplement/HAP³⁸. This will need to be reviewed by the next Government to see if other measures can be introduced to ensure greater protection for tenants.
- We continue to call for full rent certainty measures with rents aligned to the Consumer Price Index (CPI).
- We support the recommendations from the recent NESC report 141³⁹ on developing a secure tenancy model for Ireland that could achieve this, including a mechanism for disciplined market rent adjustment; changing system of 4 year lease to a regime in which leases are effectively indefinite; removing sale of property as a reason for vacant possession and improving existing dispute resolution procedures.

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³⁷ Ireland's Private Rental Sector: Pathways to Secure Occupancy and Affordable Supply (NESC) May 2015.

³⁸ Department of Environment 'Stabilising Rents, Boosting Supply'

http://www.environ.ie/en/Publications/DevelopmentandHousing/Housing/FileDownLoad,43556,en.pdf

^{39 (}NESC) May 2015 ibid

- We call for rapid implementation of the Deposit Protection Scheme which is provided for in the recent amendments to the Residential Tenancies Act.
- We support the call from NESC for a simple regime for taxation of rental income providing clear and better incentives for long term investment in the provision of good quality rental homes with secure tenancies.
- We support the recommendation from NESC that there should be more favourable tax treatment for landlords with tenants in receipt of Rent Supplement and HAP.
- Quality standards in the Private Rented Sector need to be improved including an effective inspection mechanism.
- There is a clear need to increase awareness of rights and responsibilities of both tenants and landlords.

Rental Accommodation Scheme (RAS):

• A review of the Rental Accommodation Scheme needs to take place. However, many landlords are not renewing contracts as they can get higher rent from private tenants.

Introduce and Resource Social Rental Agencies (SRA's):

• There is a need to resource and implement multisite SRA's. This model is effective in other parts of Europe and can play an important role in tackling homelessness⁴⁰. Such models are set out in the *Implementation Plan on the State's Response to Homelessness* and are based on a three way relationship between the landlord, tenant and services provider. The Cork Rentals initiative is a working example.

Develop multisite Cost Rental Model:

• The *Social Housing Strategy 2020* commits to developing a Pilot Cost Rental Model, where housing providers raise finance to provide housing and charge rents that are sufficient to cover capital and ongoing maintenance and management costs. This should be a multisite pilot and actioned as soon as possible.

Rent Supplement/HAP limits: (See as discussed under prevention)

NAMA

- The expansion of NAMA Special Purpose Vehicle (SPV) announced in the Social Housing Strategy 2020 needs continuous monitoring once implemented.
- The *Implementation Plan on the States Response to Homelessness* recommended that 15% of NAMA properties should be ring-fenced for vulnerable groups. This target was achieved in 2014, (319 units) but demand has continued to grow. This target should be revised upwards from 15% to 25% with a focus on provision of accommodation and development opportunities. This would create an additional 530 units⁴¹ of housing.
- 20,000 NAMA new builds were announced in Budget 2016. As a state agency we would suggest 20% of these units should be made available for social housing not just the 10% required under Part V and 20% should be affordable housing units. There needs to be ring-fencing of a portion of these units for people who are homeless.

⁴⁰ Decker, P, (2012) Social Rental Agencies: An Innovative Housing-led Response to Homelessness .FEANTSA.

 $^{^{\}rm 41}$ Based on the assumption that 15% delivered 319 units

• Exploration of an enhanced role for NAMA in the delivery of social housing.

Buy-to-Let mortgages in distress

- Measures to support the holders of buy—to-let mortgages must be put in place. Tenants of such properties must be protected and there is a need to avoid a reduction in the number of properties in the private rented sector.
- It is important to ensure that buy-to-let properties are not left vacant for long periods and remain part of the private rented market or are brought back into use in a timely matter.
- No tenant should become or be put at risk of homelessness as a result of repossession of buy-tolet properties.
- The recommendation by NESC to tackle distressed buy-to-let mortgages view to supporting
 owners and acquiring some of these properties through purchase or lease for social housing is
 critical to keep much needed stock in use and to assist owners.

Planning Standards and Part V of the Planning and Development Act 2000:

- The new Part V provision with priority given to delivering housing on-site or in the near vicinity of developments, and the removal of the financial contribution by developers is welcome. However, the reduction from 20% to 10% delivery is a concern considering the growing need for social housing. Priority for on-site provision is crucial for integration of housing for people who are homeless, social housing and privately owned and rental housing.
- As part of the Planning No.1 Bill⁴². It is proposed that Local Authorities will be able to apply a levy on property developers who leave their sites vacant or underutilised and a 'use it or lose it' system of planning permission for housing developments. It is necessary to ensure that this is stringent enough to incentivise and speed up house building.
- Developers should be encouraged to deliver one bedroom units as an overall part of developments given that 44% of households on the social housing waiting list are single and the main requirement for housing for people who are homeless is single units.
- The changes in planning guidelines for apartments announced at the end of 2015⁴³ will need to be closely reviewed and monitored. Forty-four percent of households on the social housing waiting list are single and the main requirement for housing for people who are homeless is single units.
- A current challenge for developers is the reduction in the amount of capital they can borrow from financial institutions, which at present is 60-65% of the required capital. The challenge in accessing the remaining 35% can prevent new property developments. Providing support to access the remaining 35% is important. This could be done through other sources such as investors or from the DECLG⁴⁴ through a "purchase off plans" arrangement. This would provide a percentage of capital as start-up finance and the DECLG could then acquire the Social Housing element of the development.

⁴² http://www.environ.ie/en/DevelopmentHousing/Housing/News/MainBody,39104,en.htm

⁴³ Department of Environment 'Stabilising Rents, Boosting Supply'

http://www.environ.ie/en/Publications/DevelopmentandHousing/Housing/FileDownLoad,43556,en.pdf

⁴⁴ Department of the Environment, Community and Local Government

4. Support in housing

Adequate support in housing which is critical to the success of Housing First Approaches. Such approaches must be flexible and open ended support and resourced. The support offered needs to be three dimensional including housing support, clinical support and supports towards community reintegration, as necessary.

We call on the next Government to ensure the following: <u>Housing Support:</u>

Funding must be allocated to support work with vulnerable households once they have moved
into social housing e.g. Support to Live Independently (SLI) and intensive case management
associated with Housing First Initiatives for people with complex needs being rehoused. This
support ensures better quality of life for the tenant but also increases the stability of the tenancy.

Clinical Support:

- Drug and Alcohol services, mental health services, general health services etc. need to be flexible and adequately resourced to ensure supports are provided as needed.
- The recommendations of the Working Group Report on Rehabilitation focusing on housing for recovering problematic drug users, including drug users who are homeless must be fully implemented. This is a commitment in the Implementation Plan on the State's Response to Homelessness.
- Harm reduction and recovery approaches and ethos must be an integral part of Housing First models.
- Alcohol and drug services must be tailored and targeted to the needs of people who are homeless
 with alcohol and/or drug related problems. This should include access to substitution treatment,
 detoxification, rehabilitation and aftercare services countrywide.
- Funding is required to ensure the full implementation of A Vision for Change⁴⁵.
- The Implementation Plan on the State's Response to Homelessness commits to providing a dedicated Community Mental Health Nurse in each ISA⁴⁶ area to support the needs of people who are or at risk of homelessness. This must be actioned.

Community Integration

- Engagement in employment, education and training offers people a means of generating independent income, opportunities for developing social networks, and a way to enhance skills and self-esteem, among other benefits. This is particularly important for people who are long-term unemployed, a category that applies to most people who are homeless.
- The Social Protection System must make sure supports for people exiting homelessness include measures aimed at assisting them to access education, employment and training opportunities.
- Existing Back to Work and Education and Training Programmes must work harder to include people who have experienced homelessness.
- Cuts to education and training in recent budgets need to be reversed to ensure that people can take up opportunities and not be penalised financially for doing so.

⁴⁵ A Vision for Change is the strategy document which sets out the direction for mental health services in Ireland.

⁴⁶ ISA – Integrated Service Areas are Community based health services outside acute hospitals for people with low-medium level of need in primary care, social care, mental health and health & wellbeing.

Joint Working with and between Government Departments and agencies:

• Effective joint working (interagency, interdisciplinary and multidisciplinary working) is essential to the success of Housing First approaches. Integrated approaches ensure that people have access to the most appropriate services and supports. This in turn will ensure early intervention and prevention and improve outcomes.

Conclusion

The advent of a new Government in the 32nd Dail represents an opportunity to ensure that there will be an end to long term homelessness and rough sleeping by resourcing and implementing a Housing First approach. Currently the number of people trapped in emergency accommodation continues to grow highlighting the extent of the crisis and the vulnerability of many people to homelessness. Limited access to housing and support services is both increasing the risk of homelessness and is preventing people from moving out of homelessness. The increase in the number of men, women and children in emergency accommodation needs to be addressed urgently by the new Government and short, medium and long term plans put into place. We can't keep offering people short term solutions with little attention paid to their longer term needs. Over 5,000 people are trapped in emergency accommodation right now. Families are living in one room trying to go about their lives; cooking, playing, sleeping and doing homework all in the one room. Adults are sleeping in dormitory style accommodation with 20 plus others with no privacy and nowhere to go during the day. These are people that the State are failing who have no option of a home anytime soon. People are entitled to better.

The solutions to this crisis are preventing people from becoming homeless and providing access to affordable, permanent housing with support. We know this approach works and we know that it can transform the lives of people who are living in hostels, hotels and B&Bs. Short and long term investment in Housing First solutions are required to ensure the necessary housing and supports are in place before any funding is withdrawn from emergency accommodation, which is currently the vital measure in place to address homelessness. It is also essential that there is adequate funding available to each department and that each department takes responsibility for this cross cutting issue, working together to guarantee full implementation. The new Government must act immediately and prioritise homelessness and housing. They must ensure that the commitment set out in the *Homelessness Policy Statement* of 2013 of ending long term homelessness and rough sleeping using a Housing First approach becomes a reality, providing people with permanent homes with support.

About Simon Communities

The Simon Communities in Ireland are a network of eight regionally based independent Simon Communities based in Cork, Dublin, Dundalk, Galway, the Midlands, the Mid West, the North West and the South East that share common values and ethos in tackling all forms of homelessness throughout Ireland, supported by a National Office. The Simon Communities have been providing services in Ireland for over 40 years. The Simon Communities deliver support and service to over 7,000 individuals and families throughout Ireland who experience – or are at risk of – homelessness every year. Whatever the issue, for as long as we are needed, Simon's door is always open. For more information please log on to www.simon.ie.

Services range from

- Housing provision, tenancy sustainment & settlement services, housing advice & information services helping people to make the move out of homelessness & working with households at risk;
- Specialist health & treatment services addressing some of the issues which may have contributed to homeless occurring or may be a consequence;
- Emergency accommodation & support providing people with a place of welcome, warmth & safety;
- Soup runs & rough sleeper teams who are often the first point of contact for people sleeping rough.

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Appendix 1: The housing and homelessness crisis

- There were 5324 in emergency homeless accommodation nationally in November 2015. This included 3,615 adults and 813 families with 1,709 children (DECLG, 2015).
- During one night in November 2015, there were 152 people without a safe place to sleep in Dublin City. This included 91 people sleeping rough and 61 people sheltering at the Nite Café.
- Unfortunately, Dublin is the only area where an official rough sleeper count takes place, making it difficult to get a countrywide rough sleeping picture. (DRHE 2015).
- Figures from Cork Simon Community indicate that rough sleeping in Cork City increased seven-fold in three years (2011-2014).
- Homelessness and housing insecurity are more acute and visible in our cities but the Simon Communities are working at capacity countrywide in urban and rural areas.
- In December 2015, the Simon Communities reported a 20% increase in the numbers of individuals and families around the country turning to our services in the year. (Simon Communities of Ireland, 2015).
- There are at least 90,000 people on the social housing waiting list. (Housing Agency, 2014).
- Social housing commitments will take two years to begin to deliver housing. This is far too long for
 the people we work with and those at risk of homelessness. Social housing output for 2015, reached
 1,030 new builds and acquisitions. As of the end of Q3 2015 Local Authority new builds only
 accounted for 28 of these units. This is below the Social Housing Strategy target of 18,000 new units
 for the period 2015-2017.
- Rents increased by 32.3% since April 2012 and the number of properties available to rent has reduced by approximately 83% since mid-2009 (Daft.ie).
- Rent Supplement and Housing Assistance Payment (HAP) limits are too low, pushing people into homelessness and preventing people from leaving homelessness.
- New Central Bank mortgage rules will put even greater pressure on the private rented sector.
- 40.4% of all accounts in mortgage arrears are in arrears of over two years. (Central Bank of Ireland, 2015).
- At the end of September 2015, 24,890 or 18% of buy-to-let mortgages, were in arrears of more than 90 days. (Central Bank of Ireland, 2015).

Appendix 2: Housing First Approaches

The Programme for Government 2011 committed to introducing a Housing First approach to end long term homelessness. This was the first explicit commitment to this approach in the Ireland. This was consolidated in 2013 in the *Homelessness Policy Statement* (HPS). The HPS committed to a Housing Led approach to end long term homelessness & rough sleeping by 2016 focusing on supply, prevention & support. This involves a shift away from emergency provision towards providing housing with supports as quickly as possible once people become homeless. The adoption of a Housing First approach in Ireland reflected a growing convergence across many European countries that there needed to be a move away from managing homelessness to actually ending homelessness. This is supported by increasing evidence on the effectiveness of Housing First approaches with evaluations of services providing 'support in housing' rather than 'support for housing' consistently demonstrating superior levels of housing sustainment (O'Sullivan,2012; Pleace and Bretherton, 2013). Prior to the adoption of a Housing First approach in Ireland a 'staircase model or approach' dominated (O'Sullivan, 2012) where people, once they had become homeless, had to achieve a number of goals e.g. becoming drug/alcohol free over a period of time to become 'housing ready' before being housed. However, this approach is lengthy, can contribute to long-term homelessness and tie-up much needed emergency accommodation.

With Housing First the goal is to move people out of homelessness as quickly as possible into permanent housing where tailored support services are more effective. These approaches, once properly resourced, improve the outcomes and quality of life for people who are homeless, or at risk in Ireland. Housing First approaches involve three dimensions of support:

<u>Housing supports</u>: The initial intervention of Housing First is to help people obtain and maintain their housing, in a way that takes into account their preferences and needs. Key housing supports include; finding appropriate housing; supporting relations with landlords; applying for and managing rent subsidies; assistance in setting up apartments.

<u>Clinical supports</u>: This recovery-oriented approach to clinical supports is designed to enhance well-being, mitigate the effects of mental health and addictions challenges, and improve quality of life and foster self-sufficiency.

<u>Supports towards community integration:</u> These supports are intended to help individuals and families improve their quality of life, integrate into the community and potentially achieve self-sufficiency. They may include: life skills; engagement in meaningful activities, income supports, assistance with employment, training and education, and community (social) engagement.

In 2014 research undertaken by Mental Health Commission of Canada as part of the At Home/Chez Soi study, the largest ever study examining the effectiveness of the Housing First approach compared with the traditional staircase approach. The study followed more than 2,000 people who were homeless over a two year period across 5 Canadian cities. The findings were very clear: The Housing First intervention was twice as effective as the staircase approach in ending homelessness for people who had been long-term homeless with complex support needs. Furthermore, the intervention led to significant cost savings when compared with traditional interventions⁴⁷. The key to the success of Housing First is its comprehensive model of support for people who are homeless with the highest level of needs.

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⁴⁷ Mental Health Commission of Canada, 2014