

Simon Communities in Ireland

Changing the Forecast

Addressing the homeless and housing crisis

Pre Budget Submission 2016

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Simon Communities Critical Priorities for Budget 2016

The Simon Communities call for action on four fronts in Budget 2016 to achieve the Government's goal of ending long term homelessness and rough sleeping:

- 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.

Introduction

Homelessness rarely has one single cause; usually it is due to a number of factors. 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 reported a 41% increase over a two year period in the number of people turning to us for help in 2014¹. Ireland is in the middle of a nationwide homeless and housing crisis affecting both urban and rural areas. The number of people 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 preventing people from 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 income difficulties. These are often the times when these supports are most important.

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 and are 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 6,000 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 <u>www.simon.ie</u>

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.

¹ Simon Communities Annual Report 2013

Current Context

Homelessness – a nationwide crisis

The official rough sleeper count in Dublin is carried out twice a year and the most recent count in April 2015 confirmed there were 151 people without a safe place to sleep in Dublin City on that particular night. This reflected a minimum of 105 people sleeping rough plus a further 46 people in the Nite Café. This is a 19% increase from April 2014 when 127 people were counted as sleeping rough on this night. The Winter 2014 rough sleeper count indicated that 168 people were counted as sleeping rough yet when the Government took decisive action to address rough sleeping, the additional 270 beds provided in Dublin were still insufficient to fully meet demand. This clearly shows the limitations in obtaining street figures. 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).

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 extra beds (291 Dublin and Cork) allocated in December are mostly full and some, such as those in Cork, have now been closed. However, the number of people and children in emergency accommodation increased in July 2015 when there was total of 3,285 adults, 657 families and 1,383 children in emergency accommodation across the country in the week 20th – 26th July 2015. These are the most up-to-date figures available. We must ensure greater numbers of people do not end up trapped long-term in emergency accommodation.



The homeless and housing crisis is affecting urban and rural areas. The Simon Communities Review of Rural Homelessness *Left Out in the Cold* (2014)² 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. Rural homelessness internationally 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.

² <u>http://www.simon.ie/Left out in the cold/#/1/</u>

Housing First

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 a Housing First³ approach and it's the approach the 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. The current housing shortage is impeding progress on a Housing First approach and, unless urgently addressed, will result in the Government failing to achieve their 2016 target. There are currently 90,000 people on the social housing waiting list and new social housing plans, although welcome, will take at least 2 years to begin 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-to-day. This is compounded by the fact that the private rented housing market is currently under massive pressure. Rents increased by 8.2% nationally in the year to end of Q1 2015, and the number of properties available are reducing with a 25% reduction in the year to May 2015⁴. With the Government's decision not to increase rent supplement levels announced in March 2015, our fear is that more people will be priced out of their homes and into homelessness.

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 2011⁵ 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%⁶. Cuts to the overall health budget as well as cuts to drug and alcohol services have had an impact on people who are homeless. The Drug Initiative Budget, which funds drug projects, has seen a 37% cut over the past six years⁷. In addition, posts in mental health services have been extremely slow to be filled, leaving some areas without a full Community Mental Health Teams 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 audit⁸ gathering data in relation to housing needs, over a 12 month period, in the acute mental health unit in

³ The terms 'Housing First' and 'Housing Led' are often used interchangeably for the purposes of the document we are using the term 'Housing First'

⁴ Daft.ie Quarterly Rental Report Q1 2015 <u>http://c0.dmstatic.com/656/report/q1-2015-daft-rental-report.pdf</u>

⁵ <u>http://www.simon.ie/Portals/1/Publications/Simon's%20National%20Health%20Snapshot%20Study%202011.pdf</u>
⁶ <u>http://www.irishexaminer.com/ireland/funding-cuts-put-services-for-homeless-in-jeopardy-227616.html</u>

⁷Citywides' call for appointment of Minister for Drugs, (March 2015) <u>http://www.citywide.ie/news/2015/03/04/citywide-calls-for-confirmation-of-appointment-of-minister-for-drugs/</u>

⁸ 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

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 were discharged into homelessness. It is welcome that the HSE are negotiating with Dublin hospitals and homeless services on a formal discharge protocol. It is expected to be finalised in early 2015 (*Progress Report on the Action Plan to Address Homelessness (20 January 2015)* and aims to ensure that no person is discharged from hospital into homelessness.

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. A study undertaken by the Vincentian Partnership for Social Justice found that social welfare cannot meet the Minimum Essential Standard of Living (MESL)⁹ for 89% (191) of the participant urban households¹⁰.

It is only over the past year that we've seen employment 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, a quarter of all people¹¹ in part-time employment are available and willing to work more hours if these hours were available. Zero-hour contracts and minimum hour contacts 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 help 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. There are approximately 68,000 households in receipt of Rent Supplement¹² and 2,000 households on HAP with 100 people on the Homeless HAP Pilot scheme in Dublin¹³. However, 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 where they remain stuck. 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 significantly since then. As HAP limits are linked to rent supplement limits, there will be no increase in these either. 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 contradiction with Government policy. People are

⁹ 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

¹⁰Vincentian Partnership for Social Justice (2015) Minimum Essential Standard of Living

¹¹ QNHS Q1 2015 reported 114,800 people in part-time employment were underemployed.

¹² Number of people in receipt of rent supplement for 2015 is approximate figure from Dáil PQ on 10th June 2015

http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/takes/dail2015061000078?opendocument#WRC00150 13 Figures obtained from meeting with Minister for Social Protection 3rd June 2015

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 homeless prevention campaign which operated originally in Dublin and now has been extended to Cork needs to be extended nationally where the same problems are being seen.



Source: Welfare.ie

The results of a May 2015 snapshot study undertaken by the Simon Communities in Ireland highlights the gap between Rent Supplement and HAP limits and market rents.

The Simon Communities in Ireland recent report 'Locked Out of the Market – the gap between Rent Supplement/HAP Limits and Market Rent¹⁵' 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 and HAP payments.

Main Findings from the report

- There was an average of 1,150 properties available to rent over the three consecutive days the exercise was undertaken (May 5th, 6th, 7th) in the ten areas reviewed.
- 12% (138 properties) were available within RS/HAP limits.
- Two of the areas Athlone and Portlaoise had no properties to rent within the RS/HAP limits in all four categories.
- Just 7% (9 properties) of the available properties within RS/HAP limits were available within the single person Rent Supplement limit.

¹⁴ Number of people in receipt of rent supplement for 2015 is approximate figure from Dáil PQ on 10th June 2015 (ibid)

¹⁵This report took place over three consecutive days in May 2015 (5th, 6th and 7th) to 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. <u>http://www.simon.ie/Portals/1/Reports/Locked-Out-of-the-Market.pdf</u>

- 12% (17 properties) were available within RS/HAP limits for a couple.
- 50% (69 properties) were available to rent within RS/HAP limits for a couple/one parent with 1 child.
- 31% (43 properties) were available for a couple/one parent with 2 children within RS/HAP limits.

Social Housing Provision

There are almost 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 children¹⁶. The investment in social housing announced as part of Budget 2015 and reiterated in the *Social Housing Strategy 2020* is welcome. We also welcome the allocation of funding in July to AHB's for construction of 521 new homes and 536 acquisitions¹⁷. However, social housing output in 2015 will be 15,000 units which will meet the needs of less than 17% of those on the social housing waiting list. There are concerns about whether this target will actually be achieved. In addition, new social housing builds will take at least 2 years to begin to deliver. This means that people in emergency shelters now or sleeping on the street to wait at least 2 years before they can have a place to call home.

Private Rented Sector

700,000 people are now living in private rented accommodation, a 52% in 18 months from December 2013. As many as 10,000 people a month are moving into rental properties¹⁸. Rents in the Private Rented Sector continue to increase in 2015, with Daft.ie reporting an 8.5% increase nationally in Quarter 2 2015¹⁹. These figures reflect cumulative year on year growth over the last few years and 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 Counties by an average of 13% in the year to Q2 2015. Rents increased by 10.4% in Cork; 10.1% in Galway; 8.9% in Limerick and 8.2% in Waterford in this period. This is forcing both individuals and families into homelessness.

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

Source: Daft.ie Quarterly Rental Reports

The figures also show that the supply of rental homes are at the lowest point in a decade, with a mere 4,300 homes available to rent in May 2015 compared to 7,200 in May 2014. This figure was at its highest, with 24,000 properties available to rent, in 2009. 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, especially as 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 1 to 2 properties, with 29% intending to sell as quickly as possible ²⁰.

¹⁸ Irish Independent report on Number of people in Private Rented Sector 15 June 2015 (ibid)

¹⁶ Housing Agency 'Summary of Social Housing Needs Assessment 2013' Dec 2014 <u>http://www.housing.ie/News/Current-News/18-12-13-Summary-of-Social-Housing-Assessments-201.pdf</u>

¹⁷ http://www.environ.ie/en/DevelopmentHousing/Housing/News/MainBody,42225,en.htm

¹⁹ Daft.ie Quarterly Rental Report Q2 2015 <u>http://www.daft.ie/report/q2-2015-daft-rental-report.pdf</u>

²⁰ 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

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 poor and there is limited security of tenure 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 March there were 27,492 buy-to-let properties were in arrears of more than 90 days. This is 19.7% of the total buy-to-let residential mortgage accounts. A total of 206 properties were taken into possession during the quarter, with 194 disposed of. At the end of March 2015, lenders were in possession of 654 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. The real value of the incomes for people on social welfare and in low paid jobs has reduced considerably as a result. The MESL²¹ differ significantly to costs 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%²². 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 $0.35\%^{23}$. 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. The introduction of water charges is another cost people will have to bear impacting most on people on low incomes. The Irish League of Credit Union Tracker for November 2014 showed that 14% of respondents had nothing left after essential bills were paid; 27% of respondents sacrificed spending on food and 71% sacrificed spending on clothing and footwear.24

Anne Marie Caulfield, Private Residential Tenancies Board

²¹ MESL – Minimum Essential Living Standards

²² 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

²³ Vincentian Partnership for Social Justice (2015)

http://www.budgeting.ie/images/stories/Publications/MESL_Update_Paper/VPSJ_2015_Minimum_Essential_Standard_of_Living.pdf 24 http://www.creditunion.ie/communications/news/2014/title,8698,en.php

Current Government Commitments

Reflecting pre-election commitments and the signing of the **Simon Pledge**²⁵, homelessness was identified as a priority in the Fine Gael/Labour *Programme for Government 2011-2016*. Further to this the *Housing Policy Statement* of 2011 outlines that:

"Delivering more and better outcomes for vulnerable, disadvantaged and special needs households, while achieving maximum return for the resources invested in these areas (for example through the introduction of the 'housing first' approach to homeless services), will be a key priority for the Government'.

This was followed by the *Homelessness Policy Statement* (Feb 2013), which consolidated this commitment, endorsing a housing led approach with the main focus being on:

- Supply Availability and supply of secure, affordable and adequate housing along with appropriate facilities and supports.
- Prevention Effective action to prevent the occurrence or recurrence of homelessness.
- Support Foster a culture that promotes independent living with supports as appropriate.

This policy Statement also contained the renewed commitment to end long-term homelessness and rough sleeping by 2016 using a housing-led approach. *In an Irish context, housing-led is about the rapid provision of secure housing, with support as needed to ensure sustainable tenancies*' (Homelessness Policy Statement; 2013; p2).

The Implementation Plan on the States response to Homelessness²⁶, approved by Government in May 2014, outlines 80 actions to address with homelessness and identifies the lead statutory agencies with responsibility and requires reporting to the Cabinet Committee on Social Policy²⁷ which is chaired by An Taoiseach, Enda Kenny, TD on a quarterly basis. This was followed by the *Action Plan on Homelessness²⁸*, published in December 2014 in response to the homelessness emergency which outlined 20 immediate actions to address rough sleeping and homelessness. The majority of the actions were for the Dublin region and we continue to ask that these are implemented nationally. The Social Housing Strategy 2020²⁹, published in November 2014

Will support the realisation of a new vision: that to the greatest extent possible, every household in Ireland will

have access to secure, good quality housing suited to their needs at an affordable price and in a sustainable community'. (Social Housing Strategy 2020 Executive Summary, p.7)

The strategy aims to:

- Provide 35,000 new social housing units, over a 6 year period, to meet the additional
- social housing supply requirements as determined by the Housing Agency,
- Support up to 75,000 households through an enhanced private rental sector; and
- Reform social housing supports to create a more flexible and responsive system.

The Simon Communities are very supportive of these commitments to end long term homelessness and rough sleeping and improve access to affordable housing. We firmly believe that with sufficient resources, political will and national direction they can be achieved. In fact, it must be achieved; people who are homeless or at risk of homelessness must be prioritised **in** Budget 2016

²⁵ Prior to the Election 2011 the five main political parties in the State; Fine Gael, Fianna Fáil, Sinn Féin, the Labour Party and the Green Party signed the Simon Election Pledge, pledging that if elected to Government that they would ensure that tackling homelessness would be a top priority

 ²⁶ Implementation Plan on the States response to Homelessness <u>http://www.environ.ie/en/PublicationsDocuments/FileDownLoad,38053,en.pdf</u>
 ²⁷ <u>http://www.taoiseach.gov.ie/eng/Taoiseach_and_Government/Cabinet_Committees/Social_Policy_for_attachment_to_main_page_.html</u>
 ²⁸ Action Plan on Homelessness <u>http://www.environ.ie/en/DevelopmentHousing/Housing/News/MainBody,39778,en.htm</u>

²⁹ Social Housing Strategy 2020: Support, Supply and Reform http://www.environ.ic/en/PublicationsDocuments/FileDownLoad, 39622, en.pdf

Budget 2016

Budget 2016 is a critical budget for this Government. It is a budget where the Government must now act on their commitment to end long-term homelessness and the need to sleep rough by end of 2016. The increase in the number of individuals and families in emergency accommodation in the past few months needs to be addressed urgently and short term measures need to be implemented if this Government is going to reach their target. Full implementation of *Action Plan on Homelessness* and the *Implementation Plan on the States response to Homelessness* needs to happen <u>now</u>. We also need to find more options and better, more sustainable ways to house people and to support people in housing in the longer term. It is critical to prevent people from becoming homeless in the first place and to support people to make the smooth transition from emergency accommodation to independent living. Crucial elements to achieving this are income adequacy, rent supplement/Housing Assistance Payment (HAP) and health and social care supports. The Department of the Environment, Community and Local Government, the Department of Social Protection, the HSE, and the Department of Finance have a vital role to play in ensuring the resourcing of and access to affordable housing, to social protection supports and to the critical support services that offer the most effective means of preventing people from becoming homeless and of supporting people to move out of homelessness.

Simon Communities Critical Priorities for Budget 2016

The Simon Communities call for action on four fronts in Budget 2016 to achieve the Government's goal of ending long term homelessness and rough sleeping:

- **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. We call for comprehensive prevention and early intervention measures to prevent homelessness from occurring and from reoccurring. In the current climate, with 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.

Simon Communities Priorities for Budget 2016

Rent Supplement/HAP limits:

- The critical role Rent Supplement (RS) and the Housing Assistance Payment (HAP) play in preventing vulnerable people and families from becoming homeless must be acknowledged and factored into decision making.
- RS and HAP limits³⁰ must be brought into line with real market rents.
- An urgent review of RS and HAP limits must be undertaken <u>now</u> in line with the Budget process in a way that is clear and transparent, taking account of market rents.
- Extend the (homeless) HAP nationally, currently it only operates in Dublin. This provides facilities for the payment of deposits and the negotiation of rents which are in excess of the rent supplements limits. However, this is currently capped at a 20% increase which is proving insufficient, it must keep pace with the market.

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 to commence in Q4 2014 and needs to be urgently implemented.

³⁰ The same limits are used for both Rent Supplement and the Housing Assistance Payment

Case Study – Jane (the role of prevention)

Jane* presented to our services 8 months ago. She was coming to the end of her aftercare having successfully completed a detox and rehabilitation programme to deal with her drug addiction issues. As Jane has no family supports in the region and no financial supports to assist her to access private rented accommodation, once she had completed aftercare it seemed accessing homeless services was her only option. Mid West Simon Accommodation Team Leader met with Jane and together they decided that as Jane had previously received a deposit from the Community Welfare Officer and was ineligible for a further deposit, therefore Simon would approve a deposit loan, if Jane was able to save her one's month's rent in advance during her final few weeks in aftercare.

Simon staff linked in with Jane weekly to support her to save the one month's rent and to support the search for private rented accommodation.

Jane identified a suitable apartment two months after contacting Mid West Simon. A deposit loan was paid by Mid West Simon and Jane moved in. She continued to link in with tenancy support and she was referred to Mental Health Support in order to enable Jane to deal with mental health issues which she now felt ready to deal with. Furthermore the stability of accommodation combined with tenancy support and access to regular mental health supports has enabled Jane to rebuild relationships with her two young sons who have been in care for two years and Jane hopes to have full custody of her children in four months' time.

Source: Mid West Simon Community *not real name

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 tenancies.
- Support must be flexible allowing for diversity of need, the differing levels of intensity and timescales for support required.
- Since 2010 the HSE budget for homelessness has been cut by 20%³¹ and the Drugs Initiative budget has seen cuts of 37% over the past six years³². At the very minimum, we ask that 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 Protection Supports:

- Basic welfare payments need to be increased in line with cost of living increases so people are not exposed to greater hardship. The social welfare budget needs to be restored to 2013 levels to ensure the risk of more people becoming homeless is reduced.
- 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 rely on family or stay in the family home.

³¹ http://www.irishexaminer.com/ireland/funding-cuts-put-services-for-homeless-in-jeopardy-227616.html ibid

³² http://www.citywide.ie/news/2015/03/04/citywide-calls-for-confirmation-of-appointment-of-minister-for-drugs/ibid

Case Study – Kate (young person experiencing homelessness)

Kate* left home at 18 years of age due to family conflict and was referred to the women's high support service from the emergency homeless accommodation service. Kate became pregnant while in the emergency hostel. Kate moved to the Women's High Support Service to plan for appropriate move on before the birth of her child. She was supported to access and navigate anti-natal care, teen support services, social work supports and housing services. Kate presented to the service with a lot of household management and life skills.

Kate actively engaged in a move on plan where she worked with her keyworker to plan around areas which she felt were appropriate to her needs when her child is born. She engaged with all support services which offered input and supports for her long term needs when she has her baby. Kate secured accommodation and continues to be accommodated in the run up to the birth of her child by the High Support Service. On the birth of her child, Kate will be supported to return from the hospital to her new accommodation and to formalise her support needs around this.

Source: Galway Simon Community *not real name

2. We call for rapid rehousing using a Housing First approach. This means fast access to housing and to any necessary supports in housing so that people in emergency accommodation have quick, sustainable exits from homelessness.

Simon Communities Priorities for Budget 2016

Emergency Accommodation in the short term only

- Funding for short term emergency accommodation to meet growing need.
- The homeless budget needs to be increased to ensure that emergency beds are replaced with appropriate housing and not a return to the streets. The extra 291 beds allocated in Dublin and Cork³³ in December 2014 were quickly filled, there are currently over 3,000 adults and almost 1,400 children in emergency accommodation³⁴ around the country.

Case Study – Paul (emergency response to homelessness and rapid rehousing)

Paul* was referred to the Community House of Dundalk Simon on the 4th of January 2015. Paul is a male Russian in his late 50s. He became homeless due to relationship breakdown as a result of alcohol addiction. He speaks very little English which makes communication extremely difficult. His key worker translated all documents including HNA, Care plans etc. into Russian. Paul was supported to get his social welfare entitlement, GNIB card, registered into Louth County Council housing list, engages in alcohol addiction counselling and a budget plan, and negotiated access to his daughter. He was encouraged to start English language classes to improve his English. Paul slowly began to interact with other residents, playing pool, watching TV and so on. He saved towards his rent deposit and was supported to move on to private rented accommodation on the 27th of May 2015.

Source: Dundalk Simon Community *not real name

Full implementation of the Housing First approach:

- This budget is the Governments opportunity to ensure that the commitment set out in the *Homelessness Policy Statement* of 2013 to end long term homelessness and rough sleeping by 2016 by using a Housing First approach becomes a reality, providing people with permanent homes with support. Adequate funding across all Government Departments is now required to ensure the full implementation.
- Full implementation of this Housing First approach must happen as a matter of urgency and must target those stuck in emergency accommodation with complex needs as well as those sleeping rough.
- Short and long term investment in Housing First solutions is required 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.
- There must be a greater regional balance in funding for homeless services and supports in 2016, based on need and trends, for example the Midlands region only received approximately 1.5% of the national budget in 2015.

³³ As of the 31st March extra beds in Cork have been wound down

³⁴ Number of people in emergency accommodation 20-26 April 2015

http://www.environ.ie/en/DevelopmentHousing/Housing/SpecialNeeds/HomelessPeople/

• It is critical to 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.

Housing First in a Rural Context

The Midlands Simon Community has pioneered using a Housing First approach to eliminating homelessness, primarily through its Regional Settlement Service. This service has been evaluated on two occasions (Murtagh and Partners 2011 and 2013), and these reviews concluded that it was one of the most cost-effective and service efficient services in the state. Midlands Simon Community has built a reputation for expertise in Housing First services, including signing a memo of agreement with Pathways to Housing USA (The lead international expert in Housing First). In January 2015, the Midlands Simon Community staff became the first frontline staff in Europe to be trained in Housing First Methodologies, by Dr Sam Tsemberis (Founder and C.E.O of Pathways to Housing U.S.A). To ensure quality and pursuit of excellence Dr Tsemberis has agreed to work as the chief clinical consultant to the work of the Midlands Simon Community.

Source: Midlands Simon Community

3. We call for access to affordable housing for people who are homeless. People who are homeless must be prioritised as having the greatest form of social housing need. Access to appropriate, affordable housing is essential if people are to 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.

Simon Communities Priorities for Budget 2016

Prioritisation of people who are homelessness

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

Increase Housing Supply

- Investment to increase housing supply across all tenures must be a top priority for Budget 2016 if the Governments' target to end long-term homelessness and rough sleeping is to be met in 2016. All options must be explored and acted on quickly.
- We support NESC's³⁵ 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 for 2016.
- An urgent review of the Strategy and targets must be undertaken before the Budget announcement 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 in short supply.
- The Private Rented Sector must be reformed to create greater security of tenure and 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.
- 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 centres³⁶, for a six month period. This is due to be reviewed in July 2015. This needs to be extended in light of growing need.
- All Local Authorities must have a clear policy on the allocation of social housing to homeless households.

³⁵ NESC, 'Ireland's Rental Sector: Pathways to Secure Occupancy and Affordable Supply' May 2015

³⁶ Other Urban Centres include Cork, Galway, Limerick and Waterford 'Progress Report on Action Plan to Address Homelessness' Feb 2015

- 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:

- All Local Authorities must continue to explore what vacant properties can be brought back into productive use as quickly as possible.
- The Government must ensure that better use is made of existing housing units and that voids 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.
- 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.
- As part of the Planning No.1 Bill³⁷. 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.

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.

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 to remove barriers to accessing finance through the Housing Finance Agency (HFA). Currently only 11 AHB's have HFA approval and only 5 have drawn down on these loans.
- 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 of providing funding directly to AHB's/ Voluntary Co-Operatives to allow them to deliver increased housing. This will support Local Authorities to deliver their targets and will facilitate increased partnership working with Local Authorities.
- 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.

³⁷ http://www.environ.ie/en/DevelopmentHousing/Housing/News/MainBody,39104,en.htm

Action on NAMA Properties:

- 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. Revise this target upwards from 15% to 25% with a focus on provision of accommodation and development opportunities. This would create an additional 530 units³⁸ of housing.

Private Rented Sector

Rental Accommodation Scheme (RAS):

• A review of the Rental Accommodation Scheme needs to take place. It is intended that 2,000 social housing units will be delivered through this scheme in 2015. However, many landlords are not renewing contracts as they can get higher rent from private tenants.

Supply:

- We support NESC's (2015)³⁹ recommendations 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:

- Protection for tenants in the Private Rented Sector is poor; changes are necessary to offer greater rent certainty and increased security of tenure. We support the recommendations from the aforementioned NESC report⁴⁰ on developing a secure tenancy model for Ireland which would include the following four elements:
 - Rent regulation to provide greater rent certainty for tenants and landlords through 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;
 - Improving existing dispute resolution procedures.
- Negotiations within Government on rent certainty now need to be pushed through.
- Rents must be brought into line with real market rates and index linked for example to the Consumer Price Index (CPI).
- A deposit protection scheme is required to ensure that tenants' deposits are protected and guaranteed by a third party, for example PRTB, to be returned to tenants when they leave the property. This was a commitment in the current *Programme for Government*.

³⁸ Based on the assumption that 15% delivered 319 units

³⁹ NESC (2015) ibid

⁴⁰ NESC (2015) ibid

- We support the call from NESC⁴¹ 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 NESC⁴² for 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.

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 homelessness⁴³. 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 good working example.

Social Rental Pilot

In response to the growing housing crisis and the increasing difficulties people who are homeless face in accessing the private rented housing market, Cork Simon Community piloted Cork Rentals - a so-cial rentals model of housing that incorporates the principles of Housing First.

Cork Simon rents properties directly from landlords. They pay the rent directly to the landlord each month. They look after the maintenance and upkeep of the property, and guarantee to return the property at the end of the lease period in the same condition as it was originally leased.

Cork Simon uses these properties to house people who are homeless - particularly those who cannot access the private rented housing market because of their personal circumstances, the inadequate rent supplement cap, the reluctance of many landlords to accept rent supplement, etc. Cork Simon provides the tenancy supports, including a key worker and a suite of one-to-one supports so that people have the best chance possible of maintaining their tenancy and remaining housed.

Since its inception in early 2013, Cork Simon Community has successfully housed 23 people and five children. 14 flats are currently occupied under the Cork Rentals Scheme.

Source: Cork Simon Community

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.

⁴¹ NESC (2015) ibid

⁴² NESC (2015) ibid

⁴³ Decker, P, (2012) Social Rental Agencies: An Innovative Housing-led Response to Homelessness .FEANTSA.

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

Address 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 available 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 NESC⁴⁴ to tackle distressed buy-to-let mortgages with a 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, and the removal of the financial contribution by developers is welcome. Priority for on-site provision is crucial for integration of housing for people who are homeless, social housing and privately owned and rental housing. However, the reduction from 20% to 10% delivery is a concern considering the growing need for social housing and should be reconsidered.
- 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 are single units.
- Size requirements of 55sq.m for one-bedroom accommodation can be a deterrent to developers to build one bed units. This should be reviewed as a relaxation of these requirements, whilst not compromising the standard of accommodation, this might encourage developers to build more one-bedroom 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 finance can prevent new property developments. Providing support to access this remaining finance is important. This could be done through other sources such as investors or from the DECLG⁴⁵ 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.

⁴⁴ NESC (2015) ibid

⁴⁵ Department of the Environment, Community and Local Government

4. We call for the provision of adequate supports for people who are homeless in housing. Flexible open ended support is critical to the success of Housing First approaches. The support offered needs to be three dimensional including housing support, clinical support and supports towards community reintegration, as necessary.

Simon Communities Priorities for Budget 2016:

Housing Support:

• 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. This support ensures better quality of life for the tenant but also increases the stability of the tenancy.

Case Study – Laura (woman using High Support services)

Laura* was referred to Galway Simon Women's High Support from an emergency homeless service for women. Laura was 19 at the time. Laura's relationship with her parents had broken down due to Laura's substance addiction and she was accommodated in the women's High Support service. Laura identified her support issues as addressing her substance misuse, budgeting, gaining life skills such as cooking, household management, self-care and coping skills and gaining a better understanding of her mental health.

Laura engaged heavily with the community Relapse Prevention counsellor and her keyworker. Laura secured employment and actively engaged in a savings plan for preparing to move on. Laura resided in the service for 10 months where she was very open and receptive to all support, advocacy and advice offered. Laura identified after 8 months that she felt her addiction was no longer a barrier to her living independently and that she had gained more insight into how her mental health is impacted by stress and decision making. Laura engaged proactively in her move on planning and secured private rented accommodation. Laura continues to be supported on an outreach basis in her own accommodation which she maintained to a high degree for over a year. Laura seeks staff input and advice as required.

Source: Galway Simon Community *not real name.

Clinical Support:

- Since 2010 the HSE budget for homelessness has been cut by 20%⁴⁶ and the Drugs Initiative budget has seen cuts of 37% in the past six years⁴⁷. At the very minimum, we ask that these cuts are reversed to ensure adequate support services are available. These cuts have had an impact on people who are homeless and are impacting on waiting times and waiting lists.
- We support Mental Health Reform in their call for an additional €35 million to be allocated for community mental health services in 2016 to ensure in part the development of mental health services for people with co-morbid mental health, people with dual diagnosis (mental health and substance misuse difficulties) and people experiencing homelessness.
- 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 as outlined in the *Implementation Plan on the State's Response to Homelessness* must be implemented.

⁴⁶ <u>http://www.irishexaminer.com/ireland/funding-cuts-put-services-for-homeless-in-jeopardy-227616.html i</u>bid

⁴⁷ http://www.citywide.ie/news/2015/03/04/citywide-calls-for-confirmation-of-appointment-of-minister-for-drugs/ibid

- Harm reduction and recovery approaches and ethos need to be integrated as a key 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 countrywide.
- The proposal in the *Implementation Plan on the State's Response to Homelessness* to provide a dedicated Community Mental Health Nurse in each ISA⁴⁸ area to support the needs of people who are or at risk of homelessness needs to be actioned.

Clinical Support – A working example

It is clear that once a person becomes homeless, the deterioration in their physical and mental health is both rapid and debilitating. The severity of the health issues facing people who access our services in Dublin is staggering, with 85% of a sample of clients in 2014 reporting physical health issues - ranging from chronic respiratory illnesses to Hepatitis C. Mental health is also a major concern affecting two thirds of Dublin Simon Community clients, including extremely high incidences of depression, self-harm and suicidal thoughts. The negative impact of drug and alcohol use is very evident which supports the approach of stabilisation and harm reduction services.

Dublin Simon Community provides residential alcohol detox, recovery and aftercare services including counselling for people who are homeless and stabilisation/respite Unit for people with HIV. In practice this has evolved into re engaging clients with community supports, supporting clients to leave the treatment services drug free and securing appropriate supported accommodation. Interagency work with HSE, Social services, family and tenancy supports help address addiction issues and supports homelessness prevention.

Source: Dublin Simon Community

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 ensure 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 allowances, such as book grants, in recent budgets need to be reversed to ensure that people can take up opportunities and not be penalised financially for doing so.

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.

⁴⁸ 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.

Conclusion

Despite an increase in the homeless Budget for 2015 and an emergency response to the homelessness crisis in December 2015 through the *20 Point Action Plan on Homelessness*, the number of people 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.

Budget 2016 is a critical budget for this Government. It is a budget where the Government must now act on their commitment to end long-term homelessness and the need to sleep rough by end of 2016. This budget is the Governments opportunity to ensure that the commitment set out in the *Homelessness Policy Statement* of 2013 of ending long term homelessness and rough sleeping by 2016 by using a Housing First approach becomes a reality providing people with permanent homes with support. Sufficient funding across all Government Departments is now required to ensure the full implementation. The increase in the number of people and families in emergency accommodation in the past few months needs to be addressed urgently and short term measures need to be implemented if this Government is going to reach their target. Full implementation of *Action Plan on Homelessness* and the *Implementation Plan on the States response to Homelessness* needs to happen now. Short and long term investment in Housing First solutions is required 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. This budget is the Governments opportunity to ensure that the commitment set out in the *Homelessness Policy Statement* of 2013 to end long term homelessness and rough sleeping using a Housing First approach becomes a reality, providing people with permanent homes with support.

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Appendix 1: The current housing and homeless crisis

- There were 3,285 adults in emergency homeless accommodation nationally, and 1,383 children in July 2015 (DECLG, 2015).
- During one night in March 2015, there were 151 people without a safe place to sleep in Dublin City. This included 105 people sleeping rough and 46 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).
- In December 291 extra emergency beds were made available (Dublin and Cork), they are all or almost all are in use, (beds in Cork now wound down as at the end of March 31st), approx. 50 people are using the Nite Café (Dublin) each night and still there is still evidence that people are sleeping on our streets each night. (DECLG, 2015).
- 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 2014, the Simon Communities reported a 41% increase in the numbers of individuals and families around the country turning to our services over a two year period. (Simon Communities of Ireland, 2014).
- There are 90,000 people on the social housing waiting list. (Housing Agency, 2014).
- Social housing commitments will take two years to begin to deliver housing. Social housing output in 2015 will be 15,000 units which will meet the needs of less than 17% of those on the social housing waiting list.
- Rents continue to rise, approx. 8.5% nationally between July 2014-July 2015 and the number of properties available to rent are reducing, by approximately 32% last year (Daft.ie, Aug 2015).
- New figures from the PRTB show that just 455,000 lived in private rented housing in December 2013. This has risen to 695,646 today, meaning the number has increased by 52% in just 18 months. 50,000 more people rent today than did last December. As many as 10,000 people a month are moving into rental properties. (Irish Independent, June 2015)
- Rent Supplement and Housing Assistance Payment 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.
- According to Standard and Poors Irish house prices are set to rise this year by approx. 9% the fastest rate in Europe. (Irish Times, Feb 2015).
- 36% of all accounts in mortgage arrears are over 2 years. (Central Bank of Ireland, 2015).
- At the end of March 2015 27,492 or almost 20% buy-to-let mortgages were in arrears of more than 90 days. (Central Bank of Ireland, 2015).

Appendix 2: Housing First and how it works

The Programme for Government 2011 committed to introducing a Housing First approach to end long term homelessness. This was the first explicit commitment in the Ireland. This was consolidated in 2013 in the *Homelessness Policy Statement* (HPS which committed to a Housing Led approach to end long term homelessness and rough sleeping by 2016 focussing on supply, prevention and 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 Sirst 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 client 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 interventions⁴⁹. The key to the success of Housing First is its comprehensive model of support for the most 'hard core' people who are homeless with the highest level of needs.

⁴⁹ Mental Health Commission of Canada, 2014

Appendix 3: Regional Findings of 'Locked Out of the Market' Report

	5.2.1 ATHLONE: Number of Properties available within Rent Supplement/HAP limits							
Date	Total number of properties to rent	Number of properties to rent for a single person	Number of properties to rent for a couple	Number of properties to rent for a couple/one parent + 1 child	Number of properties to rent for a couple/one parent + 2 children			
		RS/HAP limit: €390	RS/HAP limit €400	RS/HAP limit: €500	RS/HAP limit: €520			
05/05/15	41	0	0	0	0			
06/05/15	42	0	0	0	0			
07/05/15	44	0	0	0	0			

Athlone Summary:

• In Athlone there was an average of 42 properties to rent on the 5th, 6th and 7th May. There were **no properties to rent within Rent Supplement** for any of the four categories.

5.2.2 CORK CITY CENTRE: Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties to rent	Number of properties to rent for a single person	Number of properties to rent for a couple	Number of properties to rent for a couple/one parent + 1 child	Number of properties to rent couple/one parent + 2 children		
		RS/HAP limit: €485	RS/HAP limit €575	RS/HAP limit €700	RS/HAP limit €725		
05/05/15	66	1	3	3	0		
06/05/15	68	0 (new properties)	0 (new properties)	1 (new property)	1		
07/05/15	71	0 (new properties)	0 (new properties	0 (new properties	2 (new properties		

Cork City Centre Summary:

- There was an average of 68 properties to rent in Cork City Centre on the 5th, 6th and 7th May.
- One property was available in Cork City Centre for single person over the three day period within RS/HAP limits. No new properties were available on the 6th and 7th of May.
- Three properties were available within RS/HAP limits for a couple on the 5th May with no new properties available to rent on the 6th and 7th May.
- Three properties were available to rent within RS/HAP limits for a couple/one parent with 1 child on the first day. One new property was available on the 6th of May amounting to four properties over the three day period.
- No properties available for a couple/one parent with 2 children on the 5th May. One property became available on the 6th and two new properties were available within the rent limits on the 7th May amounting to three properties over the period of this snapshot study.

Date	Total Number of	Number of properties to	Number of properties	Number of properties to	Number of properties to
	properties to rent	rent for a single person	to rent for a Couple	rent couple/one parent + 1 child	rent couple/one parent + 2 children
		RS/HAP limit: €520	RS/HAP limit: €750	RS/HAP limit: €950	RS/HAP limit: €975
05/05/15	222	2	3	1	4
06/05/15	234	0 new properties	3 new properties	3 new properties	0 new properties
07/05/15	228	0 new properties	0 new properties	2 new properties	0 new properties

Dublin Summary:

- An average of 228 properties available to rent in Dublin City Centre over the three days of the exercise (5th, 6th and 7th May).
- Two properties were available to rent on the 5th May within RS/HAP limits for a single person over the three day period. No new properties became available over the following two days (6th and 7th May)
- Three properties were available to rent for a couple within RS/HAP limits over the three day period. No new properties were available on the 6th and 7th of May.
- One property was available to rent on the 5th May within RS/HAP limits for a couple/one parent with 1 child. Three new properties were available on the 6th May and two new properties available on the 7th May. (Six in total over the course of this snapshot study).
- Four properties were available to rent within RS/HAP limits for a couple/one parent plus 2 children on the 5th May, with no new properties available on the 6th or 7th May.

5.2.4 DUNDALK: Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties to rent	Number of properties to rent for a single person	Number of properties to rent for a couple	Number of properties to rent couple/one parent + 1 Child	Number of properties to rent couple/one parent + 2 children		
		RS/HAP limit: €390	RS/HAP limit: €400	RS/HAP limit: €550	RS/HAP limit: €575		
05/05/15	29	1	1	2	0		
06/05/15	31	0 new properties	0 new properties	0 new properties	0		
07/05/15	32	0 new properties	0 new properties	0 new properties	0		

Dundalk Summary:

- There was an average of 30 properties available to rent in Dundalk over the three consecutive days the exercise was undertaken (May 5th, 6th, 7th).
- One property was available to rent within the RS/HAP limits for a single person on the 5th May. No new properties became available to rent within RS/HAP limits over the next two days (6th and 7th May).

- One property was available to rent within the RS/HAP limits for a couple on the 5th May with no new properties becoming available over the following two days.
- Two properties were available to rent within RS/HAP limits for a couple/one parent with 1 child on the first day of the exercise. No new properties became available on the 6th or 7th May.
- No properties were available over the three days within RS/HAP limits for a couple/one parent with 2 children.

Date	Total Number of properties to rent	Number of properties to rent for a single person	Number of properties to rent for a couple :	Number of properties to rent couple/one parent + 1 child	number of properties to rent couple/one parent + 2 children
		RS/HAP limit:€475	RS/HAP limit: €540	RS/HAP limit: €700	RS/HAP limit: €725
05/05/15	62	0	0	4	1
06/05/15	180	2	3	10 new properties	2 new properties
07/05/15	70	0 new properties	0 new properties	0 new properties	0 new properties

Galway City Centre Summary:

- There were an average of 104 properties to rent in Galway City Centre over the three day period the exercise was carried out (5th, 6th and 7th May).
- On the 5th May there were no properties available to rent within the RS/HAP limits for a single person. 2 properties became available on the 6th May within the limits for a single person but there were no new properties to rent on the 7th May.
- There were no properties to rent on the 5th May within the RS/HAP limits for a couple. Three properties became available on the 6th May with no new properties to rent the following day (7th May).
- Four properties were available to rent within the RS/HAP limits for a couple/one-parent with 1 child in on 5th May. Ten new properties became available on the 6th May with no new properties available to rent within these limits on the 7th May. The total over the three days period was 11.
- One property was available to rent within the RS/HAP limits for a couple/one-parent with 2 children on the 5th May. Two new properties became available on the 6th May with no new properties available on the 7th May. The total over the three days was three properties.

	5.2.6 Kildare North: Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties to rent	Number of properties to rent for a single person	Number of properties to rent for a couple	Number of properties to rent couple/One parent + 1 child	Number of properties to rent couple/one parent + 2 children			
		RS/HAP limit: €500	RS/HAP limit: €575	RS/HAP limit: €750	RS/HAP limit: €800			
05/05/15	155 (All Co. Kildare)	2	2	15	7			
06/05/15	157 (All Co. Kildare)	0 new properties	1 new property	3 new properties	1 new property			
07/05/15	163 (all Co. Kildare	0 new properties	0 new properties	2 new properties	3 new properties			

Kildare North Summary:

- There was an average of 158 properties available to rent over the 5th, 6th and 7th May in all of Co. Kildare. The exercise looked at properties to rent within RS/HAP limits in North Co. Kildare.
- There were two properties available to rent within RS/HAP limits for a single person on the 5th of May. There were no new properties available to rent on the following two days.
- There were two properties available to rent within the RS/HAP limits for a couple on the 5th May. One new property was available to rent on the 6th May with no new property available to rent on the 7th May, a total of three properties over the period of this snapshot study.
- Fifteen properties were available to rent within RS/HAP limits for a couple/one parent and 1 child on the 5th May. Three new properties within the limits were available to rent on the 6th May and two new properties on the 7th May. A total of 20 properties were available over the three days.
- Seven properties were available to rent for a couple/one-parent with 2 children on the 5th May. One new property became available on the 6th May and three new properties on the 7th May. A total of 10 properties were available over the three days.

	5.2.7 LEITRIM: Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties to rent	Number of properties to rent for a single person	Number of properties to rent for a couple	Number of properties to rent couple/one parent + 1 child	Number of properties to rent couple/one parent + 2 children			
		RS/HAP limit: €300	RS/HAP limit: €325	RS/HAP limit: €350	RS/HAP limit: €375			
05/05/15	85	0	0	10	10			
06/05/15	87	0	0	0 new properties	0 new properties			
07/05/15	87	0	0	0 new properties	0 new properties			

Leitrim Summary:

- There was an average of 86 properties available to rent in Co. Leitrim over the three days the rental exercise was carried out the 5th, 6th and 7th May.
- No property was available to rent within RS/HAP limits for a single person or for a couple on any of the day' of this snapshot study.
- 10 properties were available to rent within RS/HAP limits for a couple/one parent with 1 child on the first day of the exercise (5th May) with no new properties becoming available on the 6th or 7th May.
- 10 properties were available to rent within RS/HAP limits for a couple/one parent with 2 children on the 5th May with no new properties available on the 6th or 7th May.

Date	Total Number of properties to rent	Number of properties to rent for a single person	Number of properties to rent for a couple	Number of properties to rent couple/one parent + 1 child	Number of properties to rent couple/one parent + 2 children
		RS/HAP limit: €375	RS/HAP limit: €400	RS/HAP limit: €500	RS/HAP limit: €550
05/05/15	51	0	0	2	1
06/05/15	48	0	0	0 new properties	0
07/05/15	49	0	0	1 new property	3 new properties

Limerick City Centre Summary:

- There was an average of 49 properties available to rent in Limerick City Centre over the three days of the snapshot study the 5th, 6th and 7th May.
- No properties were available to rent over the three days within RS/HAP limits for a single person or a couple in Limerick City Centre.
- Two properties were available to rent within RS/HAP limits for a couple/one parent with 1 child on the 5th May. No new property became available on the 6th May and one new property was available to rent on the 7th May within these limits. A total of three properties were available over the three days.
- One property was available to rent within RS/HAP limits for a couple/one parent with 2 children on the 5th May. Three new properties became available to rent on the 7th May.

5.2.10 PORTLAOISE: Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties to rent	Number of properties to rent for a single person	number of properties to rent a couple :	number of properties to rent couple/one parent + 1 child	number of properties to rent couple/one parent + 2 children		
		RS/HAP limit: €340	RS/HAP limit: €350	RS/HAP limit: €450	RS/HAP limit: €480		
05/05/15	23	0	0	0	0		
06/05/15	25	0	0	0	0		
07/05/15	24	0	0	0	0		

Portlaoise Summary:

• There was an average of 24 properties to rent over the 5th, 6th and 7th May in Portlaoise. No properties were available to rent within any of the categories of RS/HAP limits on any of the three days.

5.2.9 SLIGO TOWN: Number of Properties available within Rent Supplement/HAP limits							
Date	Total Number of properties to rent	Number of properties to rent for a single person	number of properties to rent for a couple	Number of properties to rent couple/one parent + 1 child	number of properties to rent couple/one parent + 2 children		
		RS/HAP limit: €400	RS/HAP limit: €425	RS/HAP limit: €520	RS/HAP limit: €540		
05/05/15	42	1	1	10	9		
06/05/15	45	0 new properties	0 new properties	1 new property	1 new property		
07/05/15	46	0 new properties	0 new properties	0 new properties	0 new property		

Sligo Town Summary:

- There were 44 properties available to rent in Sligo town over the three days of this snapshot study 5th, 6th and 7th May.
- One property was available to rent within RS/HAP limits for a single person and a couple on the first day of the exercise, the 5th May. No new properties became available on the 6th or 7th May for either category.
- Ten properties were available to rent within RS/HAP limits for a couple/one parent with 1 child on the 5th May. One new property became available for this category the following day, 6th May with no new property on the 7th May.
- Nine properties were available to rent within RS/HAP limits for a couple/one parent with 2 children on the 5th May. One new property became available on the 6th May.