



Building the Infrastructure to End Homelessness and Housing Exclusion

Pre-Budget Submission 2020

Simon Communities in Ireland

September 2019

1. Introduction

10,000 people recorded in official homeless figures is an unconscionably high level of homelessness in Ireland. However, this number represents just the tip of the iceberg in terms of housing instability and insecurity - all of which is brought about by our broken housing system.

The Simon Communities in Ireland support hundreds of people who are not counted in official figures for homelessness or emergency accommodation each day. They include those who have no other choice but to share with family and friends, those who are struggling to keep their heads above water each month in the face of unprecedented levels of rent increases, and those who are struggling to find a new home to rent when their landlord is selling up.

The increasing number of people entering emergency accommodation across the State in 2018 resulted in a budgetary allocation for homeless accommodation in 2019 of €146 million.¹ Budget 2020 will require these allocations to be revised upwards to **meet the needs of people who remain stuck in emergency accommodation** and those who will become homeless. In particular, the Simon Communities in Ireland believe provisions must be made to ensure that there are **sufficient child support workers for every child in emergency accommodation** that requires one.

It is important to acknowledge the ongoing successful collaborations between NGOs, Local Authorities and Government Departments to support individuals and families to move on from homelessness, and in trying to prevent them from entering homelessness in the first instance. The Simon Communities' central role in this work across the country is the source of our firm belief that if we can mend our broken housing system, we have the tools to end long-term homelessness.

To reach this goal, we will need to truly understand the scale of the challenge in front of us and **provide the housing infrastructure** that will see the important collaborative efforts outlined above working to prevent individuals and families from entering homelessness in the first instance. Then, where an individual or family experiences homelessness in a crisis situation, it will only be for a period of days, and move-on options with support where necessary will be available. This infrastructure will facilitate the exit from homelessness of the 10,000-plus people now in emergency accommodation.

The commercial housing sector is not delivering affordable and secure homes. We see this in the unsustainably high cost of renting and purchase of properties, and the slow pace of development of local authority housing. The ultimate consequence of this dysfunction is the continued increase in the number of people entering emergency accommodation and a growing issue of individuals and families becoming long-term homeless due to limited move-on options.

These related issues call for a **broad understanding of the nature of homelessness and housing exclusion**, feeding into the **development of the supports that are needed to prevent homelessness** in the first instance. We must then ensure that when we are unable to prevent it, that the experience of homelessness is as short-lived as possible, and at a minimum, families and individuals do not become entrenched. As we have stated above, this will not be possible until we provide the quality and quantity of secure affordable accommodation that is needed.

¹ Figure supplied by Minister for Housing Eoghan Murphy during a Dáil Éireann Debate, 30 January 2019: <https://www.oireachtas.ie/en/debates/question/2019-01-30/278/>

2. Summary of Priority Recommendations

Housing

- **Cost rental homes:** Provide budget for the leveraging of European Investment Bank and Credit Union funds for the provision of an additional 20,000 affordable cost rental homes nationally over the next five years.

Preventing Homelessness

- **RS and HAP rates:** Provide budget to ensure that HAP and RS rates are kept in line with market rents.

Emergency Accommodation

- **Emergency accommodation funding:** Ensure sufficient funding for the provision of emergency accommodation so that funding is not diverted from other essential services such as Housing First, homelessness prevention etc.
- **Child support workers:** Provide funding to ensure that every child experiencing homelessness has a child support worker available to them.

Health and Complex Needs

- **Mental Health:** Increase non-capital mental health expenditure to 10% of the total health budget in line with Sláintecare recommendations. This funding could be used to develop child and adolescent mental health teams, adult community mental health teams, old age psychiatry services, child and adolescent liaison services and intellectual disability mental health services.
- **Trauma-informed practices:** Prioritise and fund trauma-informed practices and counselling services, including greater resourcing of social work, community and family services as a means of reducing the prevalence of problematic drug and/or alcohol use and earlier drug taking by those that have experienced adverse traumatic experiences in childhood.
- **National Drugs Strategy:** The immediate and full implementation of the National Drugs Strategy 'Reducing Harm, Supporting Recovery – a health led response to drug and alcohol use in Ireland 2017-2025' is required. Specifically, ring-fenced funding must be put in place for homeless specific treatment and recovery beds.
- **Prescription Charges:** Remove prescription charges for people experiencing homelessness.

Social Welfare & Income Adequacy

Increase Social Welfare protection:

- **Under 26s rates:** Jobseeker payment rates for people under 26 years of age experiencing homelessness should be increased to the full rate.
- **Affordable childcare:** Offer financial support to parents seeking to return to education to ensure childcare is affordable.
- **Education as prevention:** Adequately resource homeless prevention services to include educational components focusing on further education, training and lifelong learning.

Research

- **Hidden homelessness and housing exclusion:** Government to provide resources to the CSO to work with local authorities and other stakeholders, utilising quantitative and qualitative methodologies, to develop research tools to identify the levels of housing exclusion and hidden homelessness in Ireland, examine pathways into hidden homelessness and recommend appropriate data metrics for the monitoring of progress.

3.1. Understanding Homelessness and Housing Exclusion/Hidden Homelessness

In July 2019, there were 10,275 people trapped in emergency accommodation, including 1,721 families composed of 3,778 children and 2,437 adults.² This is in addition to 4,060 adults without dependents currently in their care. The total figure represents a 58% increase in official figures³ since the launch of the *Rebuilding Ireland Action Plan for Housing and Homelessness (Rebuilding Ireland)* in July 2016.

It is well rehearsed that this is a narrow count of those experiencing homelessness, and does not include those who are sleeping rough, those in institutions with no place to move on to, those registered as homeless and accommodated in 'own door' homeless accommodation. Those suffering housing exclusion or 'hidden homelessness' are also not included. This group are recognised in the European typology of homelessness 'ETHOS' and we believe that understanding the pathways that lead to this group entering homelessness is valuable in understanding how we can prevent the individuals and families in this situation from entering homeless accommodation.

The absence of this information means that the State is unable to see the true scale of the homelessness crisis that it is attempting to address. The absence of this information in the public domain can also lend succour to those who would like to encourage the myth that the scale of homelessness is caused by 'gaming the system'. More importantly, it leads to frustration for local authorities on the front-line of the homelessness crisis, who often see no end to the crisis as the more energy they put into creating move-on options seems to 'attract' more cases of homelessness.

It is difficult to quantify the number of households experiencing the sort of entrenched housing exclusion that needs to be counted. A person may be living in unsuitable accommodation or even 'couch-surfing' for a period of weeks without it having a substantively detrimental impact. However, at the point where it becomes debilitating to their life, this should be counted.

Information from Census 2016 shows that the average household size in the Private Rental Sector (PRS) is increasing steadily when compared to previous census counts. This increase suggests that renters in the PRS are staying longer in the PRS and that households are getting larger. People's housing experiences in Ireland are changing and this means that the pathways into homelessness are likely to be changing as well. We have seen this manifest in the growth of family homelessness and at the frontline where the Simon Communities across the country are seeing what is termed 'hidden homelessness'. If we are to address the homelessness crisis, more public housing is certainly needed, as the Simon Communities and others have repeatedly called for. A better understanding of the challenge that we face is needed: we need to understand the scale of 'hidden homelessness' and the pathways that lead to this form of housing exclusion. Armed with this information, we can be better prepared to prevent homelessness.

² DHPLG, 'Homeless Report – July 2019', https://www.housing.gov.ie/sites/default/files/publications/files/homelessness_report_-_july_2019.pdf

³ In 2018, some 1,600 people were removed from official figures as they were accommodated in 'own door' accommodation. However, local authorities still regard these households as experiencing homelessness.

Recommendation:

- **Research:** Government to provide resources to the CSO to work with local authorities and other stakeholders, utilising quantitative and qualitative methodologies, to develop research tools to identify the levels of housing exclusion and hidden homelessness in Ireland, examine pathways into hidden homelessness and recommend appropriate data metrics for the monitoring of progress.

3.2. Housing and Homelessness Prevention

The private rental, social and private ownership markets are interlinked and competing for scarce resources, particularly land, at a time of internationally increasing financialisation of housing. This means that policies that seek to return us to the extraordinarily high levels of home ownership seen during the 1990s, premised on the private market providing affordable homes are unlikely to succeed and may even prove counter-productive.

While Rebuilding Ireland tried to take account of the issues in our housing system in a cohesive way, the policy agenda being pursued is overly reliant on the private market. And while a focus on utilizing available private market resources, through initiatives such as the Housing Assistance Payment, is necessary as we rebalance our housing system, a reorientation of our housing system that takes account of the change local and global context is needed.

The scale of the challenge is exemplified when we look at the growth in numbers in private rental social housing supports compared to social housing. The Housing Assistance Payment was initially piloted in 2014. As of Q1 2019, there are over 45,000 households in receipt of Housing Assistance Payments (HAP)⁴, with a budgetary allocation of €423 million, an increase of €121 million on Budget 2018.⁵ Department of Housing, Planning and Local Government figures show that 6,740 units of social housing were constructed from Q1 2016 to Q1 2019⁶. These numbers illustrate, without taking account of the thousands accommodated through the rental accommodation scheme (RAS)⁷, the scale of the reliance that the state has on the private rental sector for the provision of social housing support.

In a 2014 report, the National Economic and Social Council highlighted that this reliance exposes the state to the fluctuations of market rents and that it does not provide secure homes due to the lack of tenancy protection in the Irish system.⁸ In that context, it is sobering to note that since that report was written Daft.ie, figures show national average asking rents increasing by 52% from, €915 per month in Q2 2014⁹ to €1,391 per month in Q1 2019, while supply continues to fall.¹⁰

⁴ Minister Eoghan Murphy, Parliamentary Question 10th July 2019, <https://www.kildarestreet.com/wrans/?id=2019-07-10a.1070&s=HAP+speaker%3A331#g1075.r>.

⁵ Citizens' Information, 'Budget 2019', https://www.citizensinformation.ie/en/money_and_tax/budgets/budget_2019.html

⁶ <http://rebuildingireland.ie/wp-content/uploads/2019/06/CSR-Q1-2019-1.pdf>

⁷ Minister Eoghan Murphy, Parliamentary Question, 19th February 2019, <https://www.kildarestreet.com/wrans/?id=2019-02-19a.1758&s=18%2C915#g1760.r>

⁸ NES (2014) Social Housing at the Crossroads: Possibilities for Investment, Provision and Cost Rental, http://files.nesc.ie/nesc_reports/en/138_Social_Housing.pdf

⁹ Daft Rental Price Report, Q2 2014, <https://www.daft.ie/report/Daft-Rental-Report-Q2-2014.pdf>

¹⁰ Daft.ie Rental Price Report, Q2 2019, <https://www.daft.ie/report/2019-Q2-rental-daftreport.pdf>

There are also long-term issues with initiatives such as HAP. With the decline in rates of home ownership, households in the PRS will naturally transition from wage levels that allow them to cover rents to pension incomes that do not, meaning that the State will have to intervene. This will require significant budgets and undermine our ‘asset based’ welfare system that currently provides for old age.

While the Simon Communities do not believe that the HAP scheme is a viable proposition into the medium term, we have to acknowledge that in the interim there is a need to ensure that provision is made in the budget to secure the HAP properties that will prevent those at risk of homelessness from having to enter homeless accommodation and support those who are trying to exit homelessness to do so and this will require increased investment in HAP and rent supplement rates.

Clearly it is not sustainable to continue with this level of growth, and while it is important to recognize that there has been some progress and innovation during the three years of Rebuilding Ireland, the truth remains that social housing is not being delivered at the scale needed. The private sector has not been and will not deliver affordable homes for purchase.

Looking to Europe for examples of systems that work in this area, Austria, and particularly Vienna, is a constant reference point. The ‘Vienna model’ of cost rental social housing, where tenants pay an affordable rent based on the cost of construction and maintenance of the home has been showcased by Dublin City Council and is recognized as part of the solution in Rebuilding Ireland.¹¹

The Simon Communities recognize that the Vienna model does not have all the answers. Homelessness remains an issue in Vienna. Solutions such as the Vienna model do not represent the totality of the answer to Ireland’s housing difficulties, but we remain convinced that it has an enormous role to play in the future of housing in this country. We also acknowledge that there have been pilot schemes and that these are important to help us understand the challenges that must be dealt with. However, we can and must do more. Vienna has a 100 year history of building up its stock of public housing, but the scale of the challenge should not prevent us from starting with the intent to go forward.

Recommendation:

- **Cost rental homes: Provide budget for the leveraging of European Investment Bank and Credit Union funds for the provision of an additional 20,000 affordable cost rental homes around the country over the next five years.**
- **HAP and Rent Supplement rates: Provide budget to ensure that HAP and Rent Supplement rates are kept in line with market rents.**

¹¹ Rebuilding Ireland, ‘Opening Statement – Minister Murphy Statements on Affordable Housing’, <https://rebuildingireland.ie/news/minister-murphy-statement-on-affordable-housing/>

3.4. Emergency Accommodation

Historically, emergency accommodation has formed the basis of State's response to the housing and homelessness crisis. The use of private hotels, B&Bs and emergency shelter beds fails to address the complexity of homelessness effectively. The diversity of experience and the complexity of the needs of people living in emergency accommodation is not adequately addressed, acting as a barrier in accessing vital mental health services, primary health care facilities and drug and alcohol treatment and detox programmes. This lack of holistic supports runs contrary to a Housing First approach, and can lead to the further institutionalisation of people living in emergency accommodation. As we transition to a Housing First and preventative approach to homelessness, safeguards must be put in place to limit the trauma associated with prolonged stays in emergency accommodation.

The family homelessness crisis has also led to a situation where some 4,000 children are experiencing the trauma of homelessness at any one time. The recent report of the Ombudsman for Children highlighted in stark terms that while the quality of the accommodation is important, as well as the care and support of the staff in family hub accommodation, this cannot take away from the reality that children experience homelessness as a trauma.¹²

Recommendations:

- **Emergency accommodation: Ensure sufficient funding for the provision of emergency accommodation so that funding is not diverted from other essential services such as Housing First, homelessness prevention etc.**
- **Child support workers: It is critically important that every child experiencing homelessness has a child support worker available to them.**

¹² 'No Place Like Home: Children's views and experiences of living in Family Hubs', Ombudsman for Children's Office, 2019, <https://www.oco.ie/app/uploads/2019/04/No-Place-Like-Home.pdf>

3.5. Health and Complex Needs

Many people at risk of or experiencing long-term homelessness have experienced trauma.¹³ Trauma and Adverse Childhood Experience (ACE) are prevalent in the narrative of many people's pathways to homelessness and during their experiences of homelessness.¹⁴ Homelessness itself is a trauma in multiple ways. The loss of a home, together with loss of family connections and social roles is traumatic. This is because, "...like other traumas, becoming homeless frequently renders people unable to control their daily lives".¹⁵ According to Eisenberger et al, social exclusion activates the same neurological systems as physical trauma, with a similar impact on people.¹⁶ Added to this, homelessness can be such an additional stress in the life of a person that it can erode the person's coping mechanisms and the stress that it causes can rise to a level of trauma.

It is clear that the longer a person is homeless, the greater the impact on their overall health and wellbeing. There is a complex relationship between homelessness and health incorporating poor physical and mental health, problematic drug and alcohol use and complex needs. Health issues can be the cause of homelessness occurring in the first place, but they can also be a consequence of the trauma of homelessness. People experiencing homelessness are not a homogenous group. They are a diverse group of people that include women, men, families, those with complex mental and physical health needs and people with problematic drug and alcohol use. Understanding the diversity of people's pathways into and experiences of homelessness is crucial to ensure we can respond to their individual and often complex health needs.

Recommendations:

- **Mental Health: Funding to urgently implement the Sláintecare recommendations to develop child and adolescent mental health teams, adult community mental health teams, old age psychiatry services, child and adolescent liaison services and intellectual disability mental health services.**
- **Trauma-informed practices: Prioritise and fund trauma informed practices and counselling services, including greater resourcing of social work, community and family services as a means of reducing the prevalence of problematic drug and/or alcohol use and earlier drug taking by those that have experienced adverse traumatic experiences in childhood.**
- **Non-capital mental health expenditure: Increase non-capital mental health expenditure to 10% of the total health budget in line with Sláintecare recommendations.**
- **National Drugs Strategy: Ring-fenced funding must be put in place for homeless specific treatment and recovery beds. The immediate and full implementation of the National Drugs Strategy 'Reducing Harm, Supporting Recovery – a health-led response to drug and alcohol use in Ireland 2017-2025' is required.**

¹³ FEANTSA, 'Recognising the Link between Trauma and Homelessness', January 2017, P.1, http://www.feantsa.org/download/feantsa_traumaandhomelessness03073471219052946810738.pdf.

¹⁴ Lambert, S and Gill-Emerson, G (2017) 'Moving Towards Trauma Informed Care. A Model of Research and Practice' Cork Simon Community <http://www.corksmon.ie/wp-content/uploads/2017/10/Moving-Towards-Trauma-Informed-Care-Report.pdf>.

¹⁵ Goodman et al, 'Homelessness as psychological trauma. Broadening Perspectives'. American Psychologist, Vol 46(11), November 1991, Pp. 1219-1225.

¹⁶ Eisenberger et al, 2003: Does rejection hurt? An FMRI study of social exclusion' in Science Vol 302, p290-292, accessed at www.sciencemag.org and Kross et al, 2011, 'Social rejection shares somatosensory responses with physical pain', in PNAS Vol 8;15, p6270-6275, accessed at www.pnas.org/cgi/doi/10.1073/pnas.1102693108.

3.5(i). Barriers to Healthcare

People experiencing homelessness face numerous barriers when trying to access healthcare. One of the primary barriers is cost. Those with medical cards can access GP services and prescribed drugs and medicines but must pay a prescription charge of €2 per item up to €20 per month. This additional cost is a significant barrier to healthcare for hard-pressed households living in emergency accommodation. There was welcome recognition of this barrier in the Homelessness Inter-Agency Group (HIAG) *Report to Minister for Housing, Planning and Local Government* in June 2018.¹⁷ However, we still have a significant road to travel to see the acceptance of this gap reflected in the current system.

Recommendation:

- **Prescription Charges: Remove prescription charges for people experiencing homelessness.**

3.6. Social Welfare and Income Adequacy

Access to adequate social protection supports and income adequacy remains the primary means of reducing poverty and inequality and is a central component of homelessness prevention. For many people experiencing homelessness, social protection payments are their only source of income. Strategic planning and progressive budgetary allocation are required to address income adequacy and equitable access to all social protection supports. Increased budgetary allocation in this regard would be consistent with progress towards the national social target for poverty reduction¹⁸ and can be justified by the State's positive performance in relation to the poverty reduction effect of social transfers and the impact of social transfers on income inequality.¹⁹ As unemployment and long-term unemployment rates fall, there is additional financial scope to increase social protection payments across the board.

Recommendations:

- **Increase Social Welfare protection:**
 - **Under 26s Rates: Jobseeker payment rates for people under 26 years of age experiencing homelessness should be increased to the full rate.**
 - **Affordable Childcare: Offer financial support to parents seeking to return to education to ensure childcare is affordable.**
 - **Education as prevention: Adequately resource homeless prevention services to include educational components focusing on further education, training and lifelong learning.**

¹⁷ Homelessness Inter-Agency Group, '*Report to Minister for Housing, Planning and Local Government*', June 2018, P. 25, http://www.housing.gov.ie/sites/default/files/publications/files/homelessness_inter-agency_group_-_report_to_minister_for_housing_planning_and_local_government.pdf.

¹⁸ Department of Social Protection, 'Social Inclusion Monitor 2016', <http://www.welfare.ie/en/downloads/SIM2016.pdf>.

¹⁹ Ibid, P. 28.

4. Conclusion

It is timely to remind ourselves that homelessness is not normal; it is the manifestation of a broken housing system. There is truth in the maxim that homelessness can happen to anyone, but the facts show us that those who experience homelessness are those who are most likely to experience poverty across the board.

We know where these families are, we know where these young people are and we know where these single adults are. With this knowledge, we can orientate our social protection and housing systems to provide a platform that ensures they are not forced into homelessness.

In this short submission, the Simon Communities in Ireland have outlined what we believe are the immediate policy and budgetary measures that build on the work already undertaken in Rebuilding Ireland and that can put us on a clear trajectory to ending long-term homelessness. We remain committed to achieving this goal with our NGO and Government partners, but we need the social infrastructure in place to see that ambition become a reality.

Budget 2020 is a critical budget for Ireland; it is also a critical budget for people experiencing homeless and housing instability. We can do more even within the constraints of a Brexit budget, in fact it is critical that we do.

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 50 years. The Simon Communities deliver support and service to over 13,000 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 visit www.simon.ie

Services include:

- 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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