

Simon's 10 Point Plan in Response to the Homelessness Emergency - December 2014

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 work with over 6000 people a year, including those who are homeless or at risk of homelessness. We reported a 24% increase in the numbers of people turning to us for help in 2013 and we will be reporting a similar increase when we launch our annual report in a few weeks.

Housing alone will not end long-term homelessness; it is a big part of the solution but not the only part. There is strong evidence supporting the effectiveness of a 'housing led' approach in ending long term homelessness. It's an approach the Government says they will implement to achieve their goals to end long term homelessness and rough sleeping by 2016. The solution to homelessness is housing combined with a support package appropriate to a person's needs. We are very supportive of the Government's housing led policy but the major problem remains access to housing.

The prolonged economic crisis along with the decline in the availability of affordable housing for vulnerable people and those on low incomes has coincided with rising demand for homeless services.

We welcome the acknowledgement of the severity of the crisis with an increase in the homeless budget and plans to begin investing in and delivering social housing. We also welcome some of the measures set out in the two phase Social Housing Strategy launched last week (26th Nov). The Strategy has vision and is ambitious however it does not address the immediate crisis. Our fear is with no change in rent supplement levels while the pressure on the private rented market continues, more vulnerable people will be priced out of the market and their homes. Furthermore, with 90, 000 people on the housing waiting list and new social housing plans taking 18 months to 2 years to deliver, this will all take too long – too long for people trapped in emergency accommodation, too long for people sleeping on our streets and too long for those living on the edge day to day. The current housing shortage is impeding progress on a housing-led approach and unless addressed urgently will result in the Government failing to achieve their 2016 target.

People who are homeless have the most acute form of social housing need and this must be acknowledged in terms of housing provision and support, in terms of health and social care support and in terms of income and other social protection supports.

Current Challenges

Individuals and families are being forced into homelessness and people who are homeless are effectively trapped in overcrowded emergency homeless accommodation yet there is a commitment to end long term homelessness by 2016.

- Social Housing Investment: The investment in social housing announced as part of Budget 2015 and reiterated in the Social Housing Strategy 2020, while welcome, will only deliver 7,500 new homes next year and will address the housing need of only 8% of those on the housing waiting list.
- Homeless Budget: We welcome the decision that the homeless budget for 2015 will be increased. This is an acknowledgement by Government of the severity of the homeless crisis. We await details of how the additional funding will be allocated. However this comes at a time of crisis with growing demands on services all around the country due to big increases in the number of people becoming homeless and in the numbers of those at risk of homelessness. The new funding will not go far enough to make up for the shortfall in funding in previous years which has seen all of our services stretched to the limit. Indeed, we are aware that some Housing Authorities are already over budget for 2014.
- **HSE Budget:** HSE budget for homeless has been cut by 20% since 2010 and these cuts must be reversed if we are to tackle the often complex health issues that can be associated with chronic homelessness.
- **Social housing waiting list**: Currently 90,000 households already on the social housing waiting list.
- Private rented sector: Rents are increasing rapidly, with an 11% rise nationally from November 2013 to November 2014. This is forcing both individuals and families into homelessness. There has also been a substantial reduction in the number or properties available to rent nationwide with a drop of 34% between November 2013 and November 2014. The Social Housing Strategy commits to housing 75, 000 households in the private rented sector in the life of the Strategy through the Housing Assistance Payment (HAP) and the Rental Accommodation Scheme (RAS) with the aim of having 32,000 in place by 2017. We are concerned about the capacity of the private rented sector to deliver on this. NESC reported to Government 26/11/2014 that in the future less people will be in a position to buy their own homes which will place greater demands on the private rented and social housing sectors.
- Rent supplement/ Housing Assistance Payment limits: Rent supplement limits are well below market rents. With no change in these limits in Budget 2015 there is fear that people will continue to remain in emergency accommodation for much longer than is necessary and more people will be at risk of homelessness as their rents increase beyond affordability. The Housing Assistance Payment will be set at the same levels as Rent Supplement and unless this is addressed urgently people in receipt of the new payment will also be locked out of the private rented market. This is compounded by the recent disappointing report commissioned by the PRTB on rent control.
- **Age related social welfare:** The lower rate social welfare payments for under 25's appear to be based on a range of assumptions that young people live in the family home, that they have the

choice to remain in the family home and that this is a safe and secure environment. For many these assumptions do not hold true and as a consequence many young people become homeless and have insufficient means to move out of homelessness.

Action Required

The Simon Communities believe that the implementation of the 10 point plan outlined below would lead to a significant increase in the number of people exiting homelessness and would help prevent many people from becoming homeless. This crisis is a national crisis affecting urban and rural areas. It needs national responses that are driven nationally but locally implemented. Homelessness is the most acute form of social housing need and so homeless people must be prioritised.

- 1. Temporary Increase in Emergency Provision: To deal with the immediate rough sleeping crisis we need an increase in emergency beds in appropriate settings with support. This is especially the case in those areas where all emergency beds are full and people have no choice but to sleep on the streets. This should be a short term measure required only until an adequate supply of housing linked to the necessary supports is made available for people currently on the streets or in emergency accommodation. Our experience is that when we get housing units for people in shelters or on the streets rough sleeper figures decline.
- **2. Adequate Funding:** The Government must reappraise the upfront investment required to generate the flow of housing and the supports so that people who have been homeless can access sustainable housing. Funding cannot be diverted away from emergency accommodation given the increase in demand for the services and the lack of appropriate housing with support for people to move on to. The HSE budget for homelessness must be increased to facilitate the provision of support in housing which is critical to a housing lead approach.

Address issues in the Private Rented Sector

Immediate issues which must be addressed

- 3. Increase Rent Supplement limits: The limit/cap on rent supplement is too low for the current rental market. We urgently need an increase in rent supplement levels. At a very minimum people who are long term homeless must be treated as a special category and enabled to avail of higher maximum rent limits. We need to implement the Rent Supplement Initiative and the Families Protocol, currently only in operation in Dublin, nationally. Community Welfare Officers need clear guidance on the use of discretion and they need to be empowered to actually use this discretion when there is a risk of homelessness or undue hardship.
- **4. Introduce Rent Control/Certainty**: We would like to see rent control/rent certainty within tenancies to protect people from rapidly rising rents with limited security of tenure. The National Economic Social Council (NESC) in a, as yet unpublished, report¹ discussed by Dublin City Council recently argues that a stable sector, with strong tenancy security, would be attractive to landlords because it creates the long-

¹ The Private Rented Sector: An Initial Discussion of Perspectives and Issue

term demand for rental housing and tenants. They also query some of the methodology used by the consultants who undertook the report for the PRTB².

5. Introduce and Resource Social Rental Agencies: Need to implement models nationally e.g. Cork Rentals which is based on a three way relationship between the landlord, tenant and services provider. This model is very effective in other parts of Europe. The Pilot Cost Rental Model announced in the Social Housing Strategy will allow the housing provider raise finance to provide accommodation and charge rents that are sufficient to cover both capital costs and ongoing maintenance and management costs.

Ensure adequate Housing Supply and Provision

6. Urgently increase housing supply: We need an urgent increase in housing supply both public and private. The Social Housing Investment announced in Budget 2015 and in the Social Housing Strategy is welcome but it is likely to be will take 2 years to before significant progress is made towards achieving the overall target of delivering 35,000 new units by 2020.

Support Approved Housing Bodies (AHB)/Housing Associations to access finance: AHB's need to be supported to act quickly when opportunities arise. Mechanisms must be explored to improve access to finance for Approved Housing Bodies e.g. 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. The Capital Assistance Scheme must be resourced especially for special needs groups including people who are homeless. We welcome commitments in the Social Housing Strategy to support the development of a more effective system of funding for AHBs, to review the current system, taking account the views of various stakeholder. These commitments need to be conducted as a matter of urgency.

Immediate action on NAMA commitments: NAMA need to deliver a social dividend. We welcome the expansion of a NAMA special purpose vehicle, however this needs to come on stream immediately as the slow pace delivery to date of NAMA properties is a problem. The Implementation Plan on homelessness aim to have 15% of NAMA properties ring-fenced for vulnerable groups.

7. Do more with existing stock and voids: We need to make better use of existing stock and bring voids (empty units) back up to standard and into use. We welcome the multi annual planned programme of Local Authority stock refurbishment committed to in the Social Housing Strategy and the plans to link future funding to the measured performance of local authorities in their ability to return vacant units to use and to put in place on-going maintenance programmes to ensure targets are met.

Clear targets need to be set from the outset and local authorities need to meet their targets in terms of renovating voids. They also need to develop partnerships with Housing Associations/Approved Housing Bodies to bring these properties into use. Within this it is important to make provision for single person units which are currently in short supply.

8. Improve allocations policies for people who are homeless and introduce ring fencing: Local Authorities must be more proactive in relation to housing people who are homeless. The DoE have

² http://www.irishtimes.com/news/social-affairs/national-economic-and-social-council-says-some-rent-controls-effective-.2007494

issued a letter to this effect to Housing Authorities but Ministerial direction may be required. This is not addressed in the Social Housing Strategy. Within all social housing developments, general needs and special needs, there must be ring fencing for people moving out of homelessness. However, this is not addressed in the Social Housing Strategy.

9. Provide Support in Housing for people moving on from homelessness and people at risk of homelessness

- Funding: Funding must be allocated to support work with vulnerable households once they have moved into social housing e.g. Support to Live Independently (SLI), intensive case management and assertive community treatment services associated with Housing Led Initiatives for people with complex needs being rehoused. This investment ensures better quality of life for the tenant but also increases the stability of the tenancy.
- Health and Social Care Support: Drug and Alcohol services, mental health services, general health services etc. need to be flexible and adequately resourced to ensure the relevant and appropriate supports are provided

10. Resource prevention and early intervention services working with people at risk of homelessness

- It is essential that there are specific resources allocated for prevention and early intervention services as such supports are more cost effective in the longer term. This can be done through Section 10 funding and other mechanisms
- Information and Advice Services: More funding is required to provide Information and Advice services to households struggling to pay bills and remain in their home.
- Age Related Social Welfare: Cuts to welfare payments for young people, especially those that are homeless or at risk of homelessness must be reversed. Discretion of CWO's needs to be applied in cases for people under-25 with no assumptions that young people can fall back on family and remain in the family home.

Conclusion

As a member of government we are asking you to ensure that homelessness is prioritised immediately and that urgent action is taken now to address the current crisis and growing numbers of people becoming homeless. Homelessness is a national issue so we need national responses that are driven nationally but locally implemented. It is the most extreme form of social housing need and needs to be addressed in a meaningful way. We have outlined some immediate actions that you as the Government can implement and can help people move out of homelessness and prevent people from losing their home in the first instance. The delivery of houses will take too long for people who are trapped in emergency accommodation far longer than they need to be and for those living on the edge from day to day. This is critical if we are to meet our shared goal of ending long term homelessness and rough sleeping by 2016.

The numbers

- CSO Figures from Census Night 2011 (Published for first time in September 2012) indicated 3,808 were counted in accommodation providing shelter for people who are homeless or sleeping rough on Census Night 2011. This is a minimum figure. 43% of those who were homeless were in Emergency accommodation. Things have deteriorated significantly since then.
- The Simon Communities across Ireland worked with well over 6000 people and families in the last year. We are currently compiling our annual review which we always launch in December so don't have a definitive figure.
- The only official rough sleeper count is done in Dublin. In November 2014, Dublin Region Homeless Consultative Forum confirmed 168 people were counted as sleeping rough in Dublin. This is a minimum figure and is the highest figure recorded since this count began in 2007. This is a 20% increase since the November 2013 count.
- Department of Environment, Community and Local Government report that during the week of the 20th -26th October 2014
 - The number of adults in emergency accommodation in, were 2,580 nationally. 1,648 people were in emergency accommodation in the Dublin region and 932 people in emergency accommodation in the rest of the country.
 - o 479 of those in emergency accommodation had dependents and there were 798 children in emergency accommodation during this week.³
- In 2012, **16.5% of people in Ireland were at risk of poverty**, although only a slight increase from 16% in 2011, it is an increase from 14.7% in 2010⁴.
- There have been increases in deprivation amongst those NOT at risk of poverty⁵. The deprivation rate among this group increased to 23% in 2012 compared to 13.7% in 2009. Since 2007, this rate has more than doubled.
- The number of people with nothing left of their incomes when all essential bills are paid still remains high at 14%. Mortgage and rent continue to be the most expensive bills for majority of people, with groceries and utilities the next two most expensive.
- The Household Budget Survey for 2009-2010, published in 2012, shows that weekly household expenditure on housing has **increased by 56%** from 2004/05 to 2009/10.
- Fuel and food poverty continues to increase and people are making difficult choices. Throughout 2013, two-thirds of adults had to put off paying essential household bills. 27% had to sacrifice spending on food, 71% on clothing.⁶ One in ten Irish people were unable to afford food in 2012⁷.
- The number of people who are long-term unemployed is of great concern. This has remained at about 60% throughout 2013 and in 2014 to date⁸.

³ http://www.environ.ie/en/DevelopmentHousing/Housing/SpecialNeeds/HomelessPeople/

⁴ CSO SILC Report 2012

⁵ 'At risk of poverty' is an income measurement where deprivation measurements attempts to move beyond monetary indicators and to take better into account the actual standard of living that people enjoy. This measures those who are unable to afford at least two of the 11 items from a list of indicators to warrant a basic standard of living, such as unable to afford two strong pairs of shoes or invite friends or family over for a meal in the past month.

⁶ Irish League of Credit Unions 'What's Left' Tracker for Q3 2014 www.creditunion.ie

⁷ http://www.oecd.org/ireland/OECD-SocietyAtaGlance2014-Highlights-Ireland.pdf

⁸ Although the rate of long-term unemployment decreased from 8.2% to 7.2% over the year to Q4 2013, 61.4% of those unemployed are long-term.

http://www.cso.ie/en/media/csoie/releasespublications/documents/labourmarket/2013/qnhs_q42013.pdf

Simon Communities in Ireland

About Simon Community:

The Simon Communities in Ireland are a network of eight regionally based independent Simon Communities based in Cork, Dublin, Dundalk, Galway, the Midlands, the Mid West, the North West and the South East that share common values and ethos in tackling all forms of homelessness throughout Ireland, supported by a National Office. The Simon Communities have been providing services in Ireland for over 40 years.

Whatever the issue, for as long as we are needed, Simon's door is always open.

Services range from

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

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