

Simon Communities in Ireland Statement on Addressing Current Housing Demand & the General Scheme of the Housing (Miscellaneous Provisions) Bill 2014

April 2014

Introduction

The Simon Communities in Ireland would like to thank the Joint Oireachtais Committee on Environment, Culture and the Gaeltacht for inviting us to make a statement on the General Scheme of the Housing (Miscellaneous Provisions) Bill 2014.

We are in the middle of a housing crisis. With 89,872 households on the social housing waiting list the amount of social housing available is very limited. The €30 million housing stimulus package announced as part of Budget 2014 is welcome, however, it is also inadequate in light of such high levels of need. Rents are increasing by between 4 and 11% per annum in our major cities and the number of properties available has declined sharply since 2009. Furthermore, rent supplement levels are proving insufficient to meet the asking price for many rental properties. Homelessness and the risk of homelessness are on the increase. We need to find more options and better, more sustainable ways to house people in the longer term.

The Government has committed to ending long-term homelessness and rough sleeping by 2016 using a housing-led approach. The Simon Communities are very supportive of this commitment and the work of the Homeless Oversight Group¹ and we firmly believe that with sufficient resources, political will and national direction this can be achieved. In fact, it must be achieved; people who are homeless must be prioritised. The prolonged economic crisis means more people are at risk of homelessness, more people are becoming homeless and more people are turning to the Simon Communities for support. For many, the social welfare safety net is the only thing standing between them and homelessness. To achieve an end to long term homelessness and rough sleeping, action is required on three fronts - access to housing; access to support in housing; and assertive action to prevent homelessness.

The Simon Communities broadly welcome the General Scheme of the Housing (Miscellaneous Provisions) Bill 2014; the willingness to amend the process for the termination of local authority tenancies, and the enabling legislation to facilitate the roll out, and the very necessary provision, of the Housing Assistance Payment. However we have identified concerns with some of the measure proposed which we outline but firstly we look at addressing current housing demand and make some proposals on how this may be achieved.

¹ When the Government's Homelessness Policy Statement was published the Minister established a high-level three-person oversight group for the purpose of reviewing the approach being advocated in the Statement, identifying obstacles and proposing solutions.

Addressing Current Housing Demand

After years of a construction boom, housing output since 2008 has been under 10,000 units per annum with very little, if any, made available for social housing. Central funding for social housing has been reduced from €1.7 billion in 2008 to €579million in 2013 with an estimated reduction to €536m for 2014. 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. The Simon Communities across Ireland have seen a significant rise in demand for their services in recent years. In 2012, there was an increase of 24% in the number of people using our services and this continues to rise.

The Private Rental Sector (PRS) still remains the only housing option for many. However, we continue to ask the question how sustainable is this housing option for people on low incomes? Access to Private Rented Accommodation is very restricted in the current market. The number of rental properties available has continued to decrease since 2011, while rents have increased. The most recent Daft.ie rental report for Q4 2013 reported rents nationally are now 7.1% higher than one year previously. There were 7,200 properties available to rent nationwide as of Feb 1st 2014, the lowest level since Oct 2007. On securing private rented accommodation, tenants remain vulnerable to scheduled and unscheduled rent increases. The majority of people on social welfare are dependent on rent supplement to access and remain in housing. However, this is becoming more difficult for many with rents now above the rent supplement limits and a growing number of landlords unwilling to accept rent supplement payments. This is to be expected when the Government insists on keeping rent supplement at lower levels than market rents

With the lack of available social housing and barriers preventing people from accessing housing in the private rental sector, it has become more and more difficult to secure accommodation and people who are homeless across the country are effectively trapped in expensive emergency homeless accommodation far longer than they should be.

We believe that there are a number of measures the Government can take to address this issue.

General Proposed Measures

- 1. The Simon Communities in Ireland support calls for stimulus measure to promote private housing construction aimed at meeting identified housing needs.
- 2. We welcome the return to construction of 'general needs' social housing by Government. We believe that Government should set a target to increase social housing to 20% of total stock as outlined in Part V of Planning and Development Act 2000² and to achieve this should work to increase social housing output to 10,000 units per annum.

² http://www.housing.ie/housing-information/a-property-developer.aspx

- 3. 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, removal of barriers to accessing finance thorough the Housing Finance Agency and the protection of the Capital Assistance Scheme for special needs groups including people who are homeless. The Housing Policy Statement (2011) recognised that the not for profit housing sector has a significant role to play in social housing supply.
- 4. NAMA need to deliver on the number of properties they release for social housing. The Government project that some of the estimated 4,500 units, announced in Budget 2014, that will be provided for social housing will come from NAMA transfers. Since the establishment of NAMA the transfer process of units to social housing has been extremely slow. As of 31st March, there were a total of 518 NAMA properties transferred to social housing with 166 units that have been contracted where completion work is on-going³.

Within any social housing developments, general needs and special needs, there must be ring-fencing for people moving out of homelessness.

- 5. We support the Governments 'tenure neutral' policy on housing, but we believe that this must be backed by a number of actions to improve the rights of tenants and increase access to good quality private rented accommodation. These measures must include:
 - There is a need to **encourage more institutional investors** (e.g. pension funds) to invest in the private rented sector by means of the Real Estate Investment Trusts provided for in Budget 2013.
 - Reintroduction of rent relief for persons renting accommodation as a means of countering non-declaration of rental income by landlords.
 - The introduction of **rent controls** linked to the Consumer Price Index and the Rental Index to protect tenants, especially those at risk of homelessness, from rapid price increases.
 - If more use of the Private Rental Sector is to be made to move people out of homelessness, measures need to be in place to ensure greater security of tenure so the tenant can see their rental property as a home and not be in fear that landlord will want to sell on the property.
 - Placing the onus on landlords to ensure that housing meets the appropriate standards.
 This could be done by introducing a certification system as used for example with Building Energy Certification.

³ https://www.housing.ie/NAMA.aspx

Homeless Specific Proposed Measures

In addition to general measures aimed at improving the supply, quality and affordability of housing, the Simon Communities ask that the Government introduce additional measures aimed particularly at improving access to housing for people who are homeless. These include;

- 6. Extension of funding available under Section 10 of the Housing Act 1988 to provide additional resources for Prevention and Early Intervention services. Ensure an early warning system is in place so that where tenants are at risk of becoming homeless they are supported immediately by Prevention and Early Intervention services working with a housing provider to stem the flow into homelessness.
- 7. Make provision to allow for higher rent payments to be made under the HAP and rent allowance schemes nationally in order to secure accommodation for people who are homeless for a period of more than 6 weeks. Similar to the Rent Supplement Initiative which currently operates in Dublin only.
- 8. Make provision for the establishment of a national Social Rental Agency that would rent properties from the private rented sector (at market rates) and sub-let them to people who are long term homeless with significant support needs. This model has the advantage of providing people who are homeless and have complex needs with a social landlord. It also removes perceived risks for the superior landlord related to fears of non-payment rent, antisocial behaviour and so on.
- 9. All lead Local Authorities should prepare a full inventory of voids in their regions some of this stock should then be made available to Approved Housing Bodies and NGO's by way of transfer or annual lease for a minimum of ten years. There should be ring-fencing of a portion of this stock for people moving out of homelessness. The Government released €15m as part of Budget 2014 in funding to bring approximately 500 'voids' back to use. In the immediate term there needs to be ring-fencing of a portion of these voids for people to move out of homeless emergency accommodation 'The Homeless Oversight Group⁴ in their first report also recommended more use of Local Authority 'voids'. Ring-fencing of units to move people out of homelessness is essential and they need to be in areas where the necessary supports are in place for people to help them maintain and remain in accommodation.
- 10. Make capital provision available for congregated accommodations for those who need it. Although the Government are following a housing-led approach, there will still be a need for congregated accommodation for the small proportion of people who are homeless who have needs such that they are unable to live independently.
- 11. Within any social housing developments, general needs and special needs, there must be ring-fencing for people moving out of homelessness.

⁴ Homeless Oversight Group First Report 2013 http://www.environ.ie/en/Publications/DevelopmentandHousing/Housing/FileDownLoad,34865,en.pdf

Furthermore, in relation to homelessness it is critical that there is urgent action on the work of the Homeless Oversight Group who were appointed by the Minister in Feb 2013 and produced their first report in December 2013. The following are the most critical at present:

- 12. There is a need for full Cabinet commitment to the recommendations of the Homeless Oversight Group Report (December 2013).
- 13. The development of a structured Implementation Plan by the Homelessness Policy Implementation Team to facilitate the transition from an emergency led approach to a more sustainable housing-led approach to achieve the 2016 target. The plan should outline adequate and measurable interim goals with sufficient resources, timelines and departmental and Local Authority responsibilities. This plan should include regular written progress reports to the NHCC/CDT.
- 14. Funding commitment across all key departments with responsibility for addressing homelessness until 2016. This in our view will require more than holding funding at 2013 levels to meet growing demand.

General Scheme of the Housing (Miscellaneous Provisions) Bill 2014

The following are some of the concerns that the Simon Communities have identified with the scheme, we have mainly focused on the issues which may impact on people who are homeless and those at risk of homelessness:

Section 2: Termination of Local Authority Tenancies

Tenancy Warnings:

With regard to tenancy warnings we would emphasise that every effort should be made to support a tenant to maintain and remain in their housing. Our belief is that any warning system should work on a three tier basis as follows:

- (1) First stage warning: This warning, given in writing, should outline the issues to be addressed by the tenant, the support available to them (including advocacy, prevention and tenancy sustainment services) and the monitoring arrangements to be undertaken by the Local Authority to ensure compliance. What will happen next, and within what time frame, should the tenant fail to comply, should also be clearly stated. The process for a review/appeal should be clearly outlined. Early intervention by existing tenancy sustainment and homeless prevention services can prevent issues from escalating and protect the tenancy. A process of referral of tenants in receipt of a first stage warning to support services should be streamlined by the Local Authority.
- (2) Second stage warning: This second written warning should again outline the serious nature of the issue(s) and the consequences of a failure to address the issues (final written warning), the expectations on the tenant, time frame for compliance, support available to the tenant (as above), and monitoring arrangements by the local authority. In addition, the process for a review/appeal should be clearly outlined.
- (3) Final written warning again outlining the seriousness of the situation, the expectations on the tenant, the time frame for compliance, the support available to the tenant (as above) and monitoring arrangement by the local authority. Again, the process for a review/appeal should be clearly outlined.

The Simon Communities in Ireland views the loss of access to housing as a severe sanction and as such we feel that the principle of natural justice must prevail for all parties where procedures are invoked that can ultimately lead to eviction or exclusion.

Where allegations can effectively be made anonymously and where evidence of anti social behaviour can consist of the stated 'belief' of a public employee, it is important that the basis of such belief is open to scrutiny and that local authorities have clear and transparent process for weighting up the evidence in such situations.

Proceedings for Possession of Local Authority Dwellings: The scheme outlines that the identity of the person who informed the local authority of the breach must be protected to prevent intimidation. However, the rights of the tenant and their protection against complaints of a

malicious nature must be taken into account by the Local Authority before the warning system is instigated or any repossession takes place.

Exclusion of tenants engaged in anti social behaviour: There is a concern that exclusion for anti-social behaviour may result in the tenant being denied access to social housing and/or Housing Assistance Payment into the future. This would work contrary to the stated objectives of the Government's policy on homelessness and could condemn a person to perpetual homelessness. There are circumstances where eviction or exclusion from a property may be necessary to address anti-social behaviour but measures that block an individual's access to housing assistance into the future will be counterproductive, ineffective and counter to Government policy by effectively creating long term dependence on homeless services for people who have been engaged in anti-social behaviour. The focus here should be on prevention and early intervention aimed at avoiding exclusions and evictions.

Where exclusions are unavoidable they must be done in a way that does not impact on the tenants' entitlement to social housing or Housing Assistance Payments. It makes no sense to leave people engaged in anti-social behaviour with no option other than permanent residence in homeless services or sleeping rough when we are all working towards the shared goal of ending long term homelessness by 2016 as per the Government Commitment.

The Simon Communities, where possible, fulfil the commitment with individual Local Authorities to supply Prevention Services in a local area and suggest the Bill reflects the existence of these prevention services and the necessity of engagement with the Local Authority at the earliest possible stage any tenancy is at risk.

Excluding orders: The proposal that a local authority will carry out a review without consultation with other stakeholders is unfair, risks subjective decision making and does not constitute an 'independent review'. If the Local Authority no longer consult the HSE before issuing an excluding order what, if any, consideration will be given to the possibility that the individual may have an underlying physical or mental health issue? Consultation with the HSE may highlight a mental health or behavioral issues that requires specific or specialist interventions that may obviate the need to exclude the person or point to another different type of housing with support that may be more appropriate to the person's needs.

The focus has to be firmly on early identification of issues and intervention. Consultation with other stakeholders is crucial if a balanced view is to be arrived at and a solution focused response is to be initiated. A punitive approach to issues can be counterproductive and ineffective in some cases. While exclusion may not be avoidable, it is essential that there is consideration of the person's needs/support needs thereafter when he/she becomes homeless. Furthermore for a review to be

fair and respect the rights of the tenant it must be undertaken in consultation with them.

Abandoning of accommodation: Given the current shortage of social housing we support efforts to reduce the length of time property is left vacant. However, such efforts must not be at the expense of individual tenants' access to said housing. The bill must take account of a person's circumstances in determining tenant's intention to occupy and in serving notice, including but not limited to, periods spent in prison, hospital or out of the state. The scheme proposes that if the former tenant has not arranged for the return of the property to the Local Authority within 2 months of the tenancy being terminated, the Local Authority may dispose of the property, and use the proceeds to meet its expenses and any rent arrears owed by the former tenant to the local authority. Does this mean the Local Authority will sell the property and thereby reduce further their stock of social housing? What is the rationale/policy behind this and who makes this decision? We would suggest that a better approach is to ensure that there is a Prevention and Early Intervention system in place that will identify problems early and thus prevent them from escalating and/or intervene to address the issue(s) and minimise any costly interventions that might arise later.

There is currently a major shortage of social housing. In our view every effort should be made to retain Local Authority housing. Clarity is required on the rationale or policy basis for any proposal to dispose of a property that has been abandoned to cover expenses incurred by the authority, including rent arrears. Recouping rent arrears can be done by initiating a repayment plan sometime in the future. Once again we propose that there should be a focus on prevention and early warning systems put in place to highlight potential problems and stabilise the tenancy.

Section 3: Tenant purchase of Local Authority houses

While the Simon Communities are not opposed in principle to a tenant's right to buy their housing there is a clear case to be made not to proceed with the expansion of the tenant purchase schemes at this time. Any such expansion will lead to a reduction in the social housing stock over time when there is clear evidence of a major shortage of social housing nationally, as the housing waiting lists is testament of this. The provision of social housing and access to affordable rented accommodation is a prerequisite for moving people out of emergency accommodation and homelessness and meeting the needs of the social housing waiting list therefore selling off Local Authority housing runs counter to the stated objective of the Government's policy on ending long-term homelessness.

Section 4: Housing Assistance Payment

The Simon Communities of Ireland very much welcome the transfer of Rent Supplement from the Department of Social Protection to the Department of the Environment, Community and local Government, which has responsibility for Housing Policy. We welcome the move to put in place a new Housing Assistance Payment (HAP). This payment will eliminate poverty traps currently being experienced by people in receipt of rent supplement, for example, the restrictions on taking up employment while in receipt of rent supplement. In addition we very much welcome the

commitment to improved standards. We would argue that the bill be amended to make landlords responsible for ensuring their properties are up to standard requiring them, for example, to have a 'certificate of compliance' in place, similar to the current requirement to have a Building Energy Rating certificate in place for their property.

Sourcing of accommodation by tenant: Although rent will be paid directly to the landlord by the Local Authority, the onus will continue to be on the tenant to source accommodation in the private rental sector. Direct payments to the landlord should help overcome some of the resistance to acceptance of rent supplement by landlords. However, experience to date under the Rent Supplement Scheme suggests more and more landlords are advertising the non-acceptance of rent allowance, excluding rent allowance recipients from the market. We ask that measures are put in place to prevent landlords from discriminating against HAP tenants.

We would further ask that measures are put into place to ensure that landlords are discouraged from accepting 'under the counter' payments or cash payments that may facilitate tax avoidance. The recently discontinued policy of offering tax relief to people renting accommodation was an effective measure in this regard.

Maximum rent limits: The proposal to set maximum rent limits for HAP on both a geographical and household composition basis should have a built-in review process to factor in changes in the rental market. There is no limit to what a landlord can charge in rent. Until this is addressed and some form of rent controls are in place the HAP must take cognisance of the realities in the market if those on lower incomes are not to be squeezed out. Provision should be made to extend the Rent Supplement Initiative nationally; currently this operates in Dublin only, and the development of a similar national scheme within HAP. This would allow for a higher housing payment for people who are homeless to support a move into private rented accommodation at market rents and to leave homelessness behind. This would be a practical support to aid the moving of people who are homeless out of emergency accommodation. A review of Dublin's pilot 'rent supplement initiative' (which contains this provision) looking at the period between August 2012 and May 2013, showed that 98 households (46%) of the original 215 progressed into some form of housing, with 27% successfully accessing tenancies in the Private Rented Sector.

Payment of Rent Contribution by Qualified Household: Any rent payment by a household should ensure that no undue hardship is caused. Furthermore, we are concerned with the statement that 'It will be specifically provided that failure by the household to pay rent contributions will result in the household ceasing to be eligible for housing assistance' As noted earlier we feel that Government should not put in place measures that have the effect of creating long term dependence on homeless services. There are alternative means open to Government to address issues of arrears.

Ineligibility for HAP: The Scheme outlines that households will be ineligible for HAP in cases "...where the authority considers that a household member is engaged in anti-social behavior, and to refuse to permit such a person to take up or resume residence or enter or be in a dwelling the subject of housing assistance'. The comments made earlier about exclusion from social housing apply here also. Again it makes no sense to leave people engaged in anti-social behaviour with no option other than long term dependency on homeless services.

Change of Dwelling in respect of which HAP is provided: The Simon Communities in Ireland believe that there may be circumstances where households should be able to transfer between dwellings with a view to preventing homelessness. Such circumstances include, for example, the situation of individuals exiting drug or alcohol treatment, where often it is best for relapse prevention that the treatment leaver avoids a return to their original area of residence. This may place their recovery at risk. Equally, where a tenant can show that his or her accommodation is substandard and that the landlord won't address this, they should be allowed a transfer.

We suggest that following bullet points should be added to the list of when transfers will be permitted. This will reflect the life-long adaptability of housing, which should be part of any housing options open to tenants and supporting them to remain in the same locality if that is what they wish.

- Where a tenant's life circumstances change and the accommodation is no longer suitable.
- Where housing may be more suitable elsewhere e.g. where the person has stronger social networks, and which may facilitate them returning to employment.

Deposit Guarantee Scheme:

The deposit guarantee scheme is a key mechanism for securing access to housing. Some clarity is required on the process for securing a deposit. In our view the securing of a deposit should be based on an assessment on the tenant's(s) circumstances and needs rather than imposing limits on the number of deposits available to a tenant. Housing the person should be the key priority. What would be particularly welcome is the safeguarding deposits by a third party and assurances that deposits will be returned to tenants promptly.

Returning Rent Supplement to its original purpose:

The roll out of HAP will result in rent supplement becoming a short-term support payment. In light of this, provision needs to be made to allow for the rapid transfer of someone previously on rent supplement where their circumstances change by, for example, becoming unemployed for more than a period of 24 weeks

Direct Deduction: The direct deduction of rent from social welfare payments and other payments may help the tenant manage their tight budgets more effectively and minimise the build-up of rent arrears, a key factor leading to people losing their tenancies in the first place.

We are concerned that the proposed 15% for arrears, to be deducted from a tenant's weekly social welfare payment along with the actual rent, is high and may cause undue hardship for tenants. Measures need to be put in place to prevent arrears in the first instance and if they occur that they are dealt with in a timely manner as early as possible. In addition, realistic repayment of arrears must be arranged.

Conclusion

The Simon Communities of Ireland would like to thank the Joint Oireachtais Committee on Environment, Culture and the Gaeltacht again for inviting us to make a statement on the General Scheme of the Housing (Miscellaneous Provisions) Bill 2014 and the invitation to appear before them.

It is clear we are in a crisis as demand for housing outstrips supply. Better and more sustainable and affordable housing options need to be explored if the current demand is to be addressed. We have made some proposals to address housing demand generally and more specifically to address housing demand for people who are homeless. Critical to this is the recommencement of private and social housing construction on a realistic scale to meet said demand. In addition, Approved Housing Bodies must be facilitated to access much needed finance and NAMA must deliver on their much promised commitments in relation to social housing. Furthermore, the introduction of rent control in the PRS is a critical development to help keep rents affordable. All lead Local Authorities should prepare a full inventory of voids in their regions; some of this stock should then be made available to Approved Housing Bodies and NGO's by way of transfer or annual lease for a minimum of ten years. The Government released €15m, as part of Budget 2014, in funding to bring approximately 500 'voids' back to use. In the immediate term there needs to be ring-fencing of a portion of these voids for people to move out of homeless emergency accommodation. In addition, we recommend the establishment of National Social Rental Agency which have proven very successful in other jurisdictions. Acknowledging the critical role of Prevention and Early Intervention we recommend the extension of funding available under Section 10 of the Housing Act 1988 to provide for same. When looking at homelessness specifically urgent action is required on the report of the Homeless Oversight Group, most immediately the development of an Implementation Plan by the Homeless Policy Implementation Team. It is also critical that there is funding commitment up to 2016 across the key government departments with responsibility for homelessness.

As outlined above in our statement, the Simon Communities in Ireland broadly welcome the General Scheme, however there are still concerns surrounding some of the sections within the scheme. Our main concern is that the introduction of the Bill must not impede on the Government's target of ending long-term homelessness by 2016. Every effort must be made to

ensure that if a person is excluded from a tenancy due to anti-social behaviour, alternative accommodation is provided so that person will not end up in emergency homeless accommodation or sleeping rough.

The extension of the Tenancy Purchase of Local Authority scheme should not be introduced at this time when there is such a shortage of social and affordable housing and with almost 90,000 households on Local Authority housing waiting lists. This would further reduce the number of dwellings available.

The transfer of Rent Supplement to a Housing Assistance Payment is very much welcomed but there are still some issues that need to be addressed, including the issue of maximum rent caps reflecting market prices and the acceptance of HAP by landlords. In addition, there is a need for a scheme similar to the Rent Supplement Initiative within HAP.

The Simon Communities in Ireland continue to offer our ongoing support and commitment in assisting with this and in working towards the shared goal of ending long term homelessness and rough sleeping. This Bill should support the tenant to maintain their accommodation and underpin the objectives outlined in the Government's strategy on homelessness to prevent people from becoming homeless and to ensure that those who do become homeless are supported to exit emergency accommodation as quickly as possible. A housing led approach is key to ending longterm homelessness. But there can be no housing led solution without additional housing and without effective housing assistance. The Simon Communities in Ireland have welcomed the outcome of the Constitutional Convention in support of holding a referendum to include the right to housing in our national constitution. We note that as a corollary, any right to housing must involve a right to housing assistance.

Appendix

Context

CSO figures released in September 2012 indicated that 3,808 people were either counted in accommodation providing shelter for people who are homeless or sleeping rough on Census Night April 11th 2011, of those 3,808 people, 1,648 or 43% were in emergency accommodation. This is a minimum figure and things have deteriorated significantly since April 2011. In Nov 2013, Dublin Regional Homeless Executive confirmed 139 people were counted as sleeping rough in Dublin on the night the count took place. This is an increase of 60% from the same time in 2012. The Simon Communities in Ireland work with over 5,000 people annually who are homeless or are at risk of homelessness across the country.

Homeless Risk Factors - what we know

- CSO figures in 2011 indicated that **3,808 people** were counted in accommodation providing shelter for people who are homeless or sleeping rough. This is a minimum figure.
- In Nov 2013, Dublin Regional Homeless Executive confirmed 139 people were counted as sleeping rough in Dublin. A 60% increase since Winter 2012. Official figures are not collected for other regions.
- Simon Communities Annual Review for 2012 reported an increase of 24% people using our services. Figures have increased again since then.
- There are almost 90 thousand families and individuals on the social housing waiting list (2013).
- The number of properties available to rent has decreased since 2011. Rents have further increased since 2011, with the latest Daft Report for Q4 2013 reporting that rents nationally were 7.1% higher on average in the fourth quarter of 2013 than the same period last year. Rents increased on average by 2.7% on a quarter-on-quarter basis compared to 2.1% quarter-on-quarter increase in Q3 2013. This is the strongest quarterly increase in rents since mid 2006. The number of properties available as of the 1st February 2014 was 7,200 properties nationwide; lowest level since October 2007⁵.
- The number of people who are in receipt of rent supplement remains high at **86**, **879** despite changes in eligibility (meaning less people are eligible). Since 2005 the number of people in receipt of Rent Supplement has increased by approximately 50% to the first three months of 2013.
- In 2011, **16% of people in Ireland were at risk of poverty**, this is an increase from 14.7% in 2010.
- New report from OECD published Mar 2014 showed 1 in 10 Irish people cannot afford to buy food.
- There have been increases in deprivation amongst those NOT at risk of poverty. The deprivation rate among this group increased to 21% in 2011 compared to 13.7% in 2009. Since 2007, this rate has more than doubled.
- Although there is now some stabilisation in people's disposable income there are still some **480,000** people by end of 2013 that had nothing left of their income when all essential bills are paid⁷.

⁵ http://www.daft.ie/report/Daft-Rental-Report-Q4-2013.pdf?v=1

⁶ CSO SILC Report 2011

⁷ Irish League of Credit Unions 'What's Left' Tracker for Q4 2013 <u>www.creditunion.ie</u>

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 **household weekly expenditure on housing has increased from €94.51 or 12% to €147.73 or 18%** since the previous study in 2004-2005⁸. This was the first time that spending on housing exceeded that for food.
- Fuel poverty is on the increase and people are making difficult choices. During 2013 one-third of people put off paying their bills on time each month. 99% of people were forced to sacrifice spending on other household items to pay energy bills. Of that 41%, 28% sacrificed spending on food, 68% on clothing and footwear and 38% on healthcare. Household and utility bills continued to increase throughout 20139
- The number of people who are long-term unemployed is of great concern. This has remained at about 60% throughout 2012 and into 2013¹⁰. It is more difficult for a person who is long-term unemployed to return to the workforce, needing more assistance and possible re-training to achieve.

⁸ http://www.cso.ie/en/media/csoie/releasespublications/documents/housing/2010/full.pdf

⁹ Irish League of Credit Unions 'What's Left' Tracker for Q4 2013 <u>www.creditunion.ie</u>

¹⁰ Although the rate of long-term unemployment decreased from 9.2% to 8.1% over the year to Q2 2013, 58.2% of those unemployed are long-term. http://www.cso.ie/en/media/csoie/releasespublications/documents/labourmarket/2013/qnhs_q22013.pdf

Simon Communities in Ireland

Simon Communities in Ireland are made up of a network of eight regionally based independent communities. Each Community is a separate legal entity, individually governed and managed and are all funded separately. All eight Simon Communities work collectively through a National Office to conduct valuable research and to inform and influence national policy.

This structure is one of the key strengths of Simon – it enables us to respond most effectively to the issues of homelessness that are particular to each region; mobilising local support, responding to local issues using local expertise and local resources.

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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