

## Simon Communities in Ireland



Submission to inform the Review of the Tenant (Incremental) Purchase Scheme

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*February 2017*

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### **Introduction**

Ireland's approach to housing provision has been disconnected - home ownership, the Private Rented Sector, social housing and homelessness have all been approached in isolation when in fact they are all interconnected. The Rebuilding Ireland: Action Plan for Housing and Homelessness (Action Plan) aims to deal with all forms of housing provision in an integrated manner offering a huge opportunity to take into account the fact that a change in one area in relation to housing provision and supply can have a knock on effect on other areas. There must be a move away from continued over reliance on the private housing sector for the delivery of affordable housing for those on low incomes, and social housing for those with long term housing needs. The Private Rental Sector is under increasing pressure to deliver social housing through the Rent Supplement (RS) and the Housing Assistance Payment (HAP) schemes and there are 91,600 households on the social housing waiting list.<sup>1</sup> In 2016, we welcomed the Action Plan commitment to deliver 47,000 new social housing units by 2021. It is essential that Local Authorities get back into the business of building and acquiring social housing on the scale required to meet ever-growing housing need with the support of Approved Housing Bodies (AHB's). We welcome the opportunity to contribute to the review of the Tenant (Incremental) Purchase Scheme and remain available to provide further information as required. This submission argues that Local Authority built, owned and managed housing stock is the preferred long term sustainable solution to social housing provision. The sale of current and future social housing stock must be restricted to ensure it can continue to meet the State's housing and wider welfare needs now and in the future.

### **Recommendations**

- A moratorium should be placed on new applications to the Tenant (Incremental) Purchase Scheme in light of historically low levels of Local Authority housing stock and new housing output.
- A review should be undertaken by the Department and the Housing Agency of the impact of the Tenant (Incremental) Purchase Scheme and similar schemes, both in Ireland and internationally, in relation to social housing stock, social mix within communities and unintended consequences.
- The moratorium should only be lifted where there are concrete mechanisms to rejuvenate Local Authority housing stock as part of a comprehensive Stock Management Plan to ensure its part of a sustainable social housing system. Local Authority housing stock is an invaluable State commodity that should not be sold off at such a discounted rate.
- If the scheme is being opened up again for applications consideration should be given to modifications of the scheme in terms of income thresholds, eligibility and possible shared ownership model.
- Local Authorities should have the first option to buy properties being sold by tenants that were purchased under the existing scheme. This should be the case regardless of whether the incremental purchase charge is in place or not. The significant purchase discount offered to tenants under the scheme should be subject to the retention of residual benefits for the Local Authority.
- All profits realised from tenant's sale of properties purchased under the scheme should be ring fenced by the Local Authority to fund much needed social housing projects.
- Local Authorities and Approved Housing Bodies must be resourced in full to build new social housing stock to meet low and middle income households' housing and support needs.
- New models of social housing provision must be explored.
- Local Authority housing stock must be subject to increased accommodation standards, regular inspection and strategic management.
- Maximum social housing return must be realised through developer's Part V contributions. Part V contributions offer a significant opportunity to replenish Local Authority housing stock as growth in the private construction sector gathers pace.

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<sup>1</sup> Housing Agency, 'Summary of Social Housing Needs Assessment', 2016, <https://www.housingagency.ie/Housing/media/Media/Publications/Summary-of-Social-Housing-Assessment-Needs-2016.pdf>.

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- The 'Build to Rent' model is a positive inclusion in the new Strategy for the Rental Sector. The State should seek to acquire further social housing provision through developer contributions similar to Part V social housing contributions.
- New funding mechanisms structured to incentivise swift turnaround, consistent standard and proactive approaches to stock management need to be resourced and rolled out nationwide as a matter of priority.

### **Housing and Homeless Crisis**

The housing and homelessness crisis shows little sign of slowing down. In one week in December 2016, 7,148 people were recorded as living in emergency accommodation.<sup>2</sup> Private market rents continue to spiral upwards as average national rent has grown to €1,077, an annual increase of 11.7%, the highest rate of annual rent inflation on record.<sup>3</sup> This is at a time when 91,600 households qualified for social housing support across the country.<sup>4</sup> People become homeless for a whole range of complex and overlapping reasons. Primary causes relate to poverty, inequality and lack of affordable housing, often coupled with systems failures and individual circumstance. The Simon Communities come across many reasons why people become homeless and we deal with them all. Many of the people we work with have been disadvantaged and isolated from a young age; they have been failed by the state time and time again. Homelessness is extremely traumatic and damaging having a serious impact on people's mental and physical health, as well as their overall wellbeing. According to the European Typology of Homelessness and Housing Exclusion (ETHOS) as developed by FEANTSA, homelessness includes rooflessness (being without shelter of any kind, sleeping rough); houselessness (with a place to sleep but temporary in institutions or shelter); living in insecure housing (threatened with severe exclusion due to insecure tenancies); and living in inadequate housing (in caravans on illegal campsites, in unfit housing, in extreme overcrowding).<sup>5</sup> Yet when people think of homelessness, they often think of rough sleeping and while rough sleeping is the most extreme form of homelessness; it also includes people who are living in shelters and emergency accommodation, and other people who have no place of their own and therefore end up staying with family and friends, people who are living in inadequate housing or those at risk of homelessness who are living under threat of insecure tenancies or eviction. Homelessness can happen as the result of a crisis or an accumulation of crises in a person's life. It can build up over time, sometimes years. With access to affordable housing and the right supports people can move out of homelessness quickly. Limited investment in and a lack of sustained social housing output has caused people to become homeless and contributed to long term homelessness as exit pathways are often through a crowded and competitive private rental market. It is vital to ensure people can remain in their communities where they have family and support networks when they run into housing and financial difficulties, often times when these supports are most important. Therefore responses must be nationally driven but locally resourced and delivered.

### **Social Housing Output in Ireland**

Figure 1 below illustrates total social housing output in the State from 1981 to 2014. Local Authority social housing output has fluctuated dramatically since the early nineteen-eighties. Following six years of stable output up to 1986, severe decline took hold in 1987 leading to a total output reduction of approximately 90% by 1989. Output recovered somewhat thereafter but did not recover to the levels reached in the early eighties despite the onset of the housing boom from 2001 onwards. With the onset of the financial crisis in 2008, social housing output plummeted by 91.5% mirroring the boom/bust dynamics of the private housing system.<sup>6</sup> According to the most recent data published by the Department of Housing, Planning,

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<sup>2</sup> DHPCLG, December Emergency Accommodation Figures,

[http://www.housing.gov.ie/sites/default/files/publications/files/homeless\\_report\\_-\\_december\\_2016.pdf](http://www.housing.gov.ie/sites/default/files/publications/files/homeless_report_-_december_2016.pdf).

<sup>3</sup> Daft.ie, Q3 2016 Rental Report, <https://www.daft.ie/report/q3-2016-rental-daft-report.pdf>.

<sup>4</sup> Housing Agency, 'Summary of Social Housing Assessments 2016', 2016,

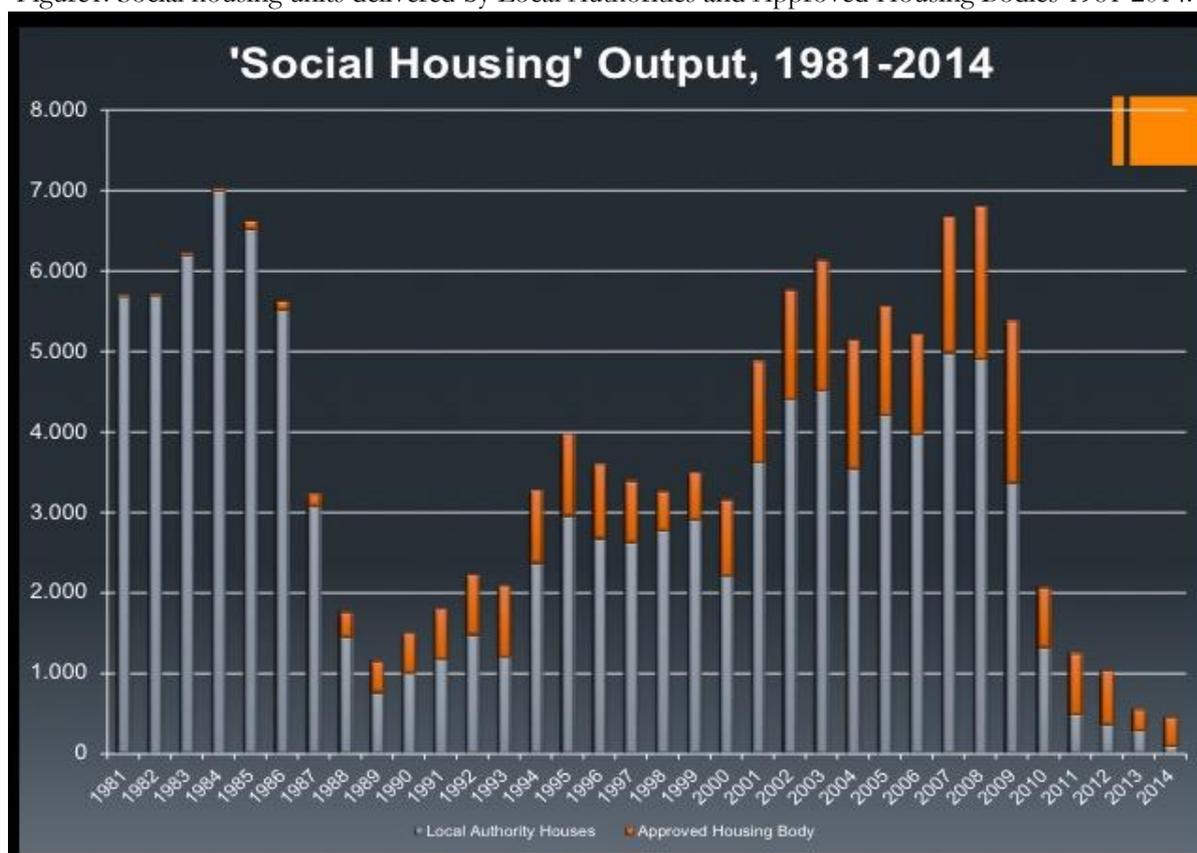
<https://www.housingagency.ie/Housing/media/Media/Publications/Summary-of-Social-Housing-Assessment-Needs-2016.pdf>.

<sup>5</sup> FEANTSA, 'Ethos Typology on Homelessness and Housing Exclusion', <http://www.feantsa.org/en/toolkit/2005/04/01/ethos-typology-on-homelessness-and-housing-exclusion>.

<sup>6</sup> Norris M, Byrne M, 'Social housing's role in the Irish property boom and bust', 2016, UCD Geary Institute for Public Policy Discussion Paper Series, <http://www.ucd.ie/geary/static/publications/workingpapers/gearywp201615.pdf>.

Community and Local Government, 161 Local Authority housing units were built<sup>7</sup> and 762 were acquired<sup>8</sup> during 2016. Up to quarter 3 2016, Approved Housing Bodies built 185 new social housing units.<sup>9</sup> We welcome the commitment to deliver 5,000 new social housing units a year to 2021 through off balance-sheet investment by the NTMA and the private sector however would urge that targets be revised upwards by at least 50% in light of demand. Detailed targets in relation to the development of off balance-sheet investment mechanisms and subsequent housing delivery targets need to be set and published as a matter of priority. Local Authorities and Approved Housing Bodies must be supported in full by the Housing Delivery office to engage with new funding mechanisms to deliver on these targets.

Figure1: Social housing units delivered by Local Authorities and Approved Housing Bodies 1981-2014.<sup>10</sup>



Social housing supply has become increasingly reliant on the construction, private ownership and private rental sectors. Although badly needed in the current housing and homelessness crisis, over reliance on private sector models of housing provision for the delivery of social housing supply is not a sustainable long term policy option. Private sector models are increasingly susceptible to market fluctuations and volatility, reducing the effectiveness of social housing stock delivery and affordability. This is illustrated clearly by recent amendments to the 2002 Planning and Development Act in which developer’s obligations to provide social housing have been halved from 20% to 10%.<sup>11</sup> The effectiveness of the HAP and Rent Supplement (RS) schemes are similarly impacted by ongoing volatility in the private rental sector. Private market rents have increased by 39.7% and the number of properties available to rent has dropped by approximately 80% since 2012.<sup>12</sup> Spiralling rents and ever decreasing supply are rendering recently increased HAP and RS limits ineffectual. A recent study carried out by the Simon Communities in Ireland showed that 83% of properties available to rent were beyond the reach of those in receipt of RS and HAP

<sup>7</sup> [http://www.housing.gov.ie/sites/default/files/attachments/1b1-la-bld-by-area\\_5.xlsx](http://www.housing.gov.ie/sites/default/files/attachments/1b1-la-bld-by-area_5.xlsx)

<sup>8</sup> [http://www.housing.gov.ie/sites/default/files/attachments/1c1-la-acq-by-area\\_5.xlsx](http://www.housing.gov.ie/sites/default/files/attachments/1c1-la-acq-by-area_5.xlsx)

<sup>9</sup> DHPCLG, ‘Completions by Sector Quarterly’, <http://www.housing.gov.ie/housing/statistics/house-building-and-private-rented/construction-activity-completions>.

<sup>10</sup> Source: O’Sullivan E, 2015.

<sup>11</sup> Housing Agency – Information for Property Developers, <https://www.housingagency.ie/Housing-Information/A-property-developer>.

<sup>12</sup> Daft.ie.

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payments.<sup>13</sup> This is of particular concern given that a significant proportion of the 47,000 new social housing units committed to in the *Action Plan* are to be provided through the HAP scheme.

### **Social Housing Standards and Stock Management**

Local Authority housing stock must be subject to increased accommodation standards, regular inspection and strategic management. The *Action Plan* commitment to develop a national re-letting performance standard across all Local Authorities in addition to a preventative maintenance approach to stock management is welcome. New funding mechanisms structured to incentivise swift turnaround, consistent standard and proactive approaches to stock management need to be resourced and rolled out nationwide as a matter of priority. Local Authority Choice Based Letting procedures must be tailored to meet the nuances of local social housing supply and the specific housing needs of those currently on social housing waiting lists. In this regard, lessons can be learned from CBL procedures rolled out in other jurisdictions that failed to deliver efficient social housing allocation.<sup>14</sup><sup>15</sup> It is crucial that those on Local Authority social housing waiting lists are not subject to unfair punitive measures as a result of incorrect interaction or failure to engage with CBL systems. More broadly speaking, Local Authority strategic housing stock management must avoid the mistakes of the past. Previous policies including the Tenant Purchase and £5,000 Surrender schemes had a detrimental impact on the quantity and quality of Local Authority owned housing stock.<sup>16</sup><sup>17</sup>

### **Tenant Purchase of Social Housing**

According to NESC, tenant purchase of social housing formed a central component of social housing provision in Ireland, contributing significantly to social and economic development and social mobility.<sup>18</sup> Between 1961 and 2011 the proportion of the population renting Local Authority dwellings dropped by 50%. This is to a large degree attributable to the promotion of tenant purchase of social housing by successive governments and the failure to provide a sufficient level of investment in Local Authority housing to meet social need.<sup>19</sup><sup>20</sup> NESC argue that the removal and failure to rejuvenate Local Authority housing stock weakened the conditions that made tenant purchase an effective part of a sustainable social housing system. Without adequate new supply, tenant purchase tends to become a strongly preferential asset transfer, when it materialises, and a formally ‘equal’ but unrealistic ‘right’ for many others.<sup>21</sup> NESC argue that “the case for a social-housing policy instrument must be social, first and foremost, and consistent with economic realities”. At a time when Local Authority social housing output is so low, continued policy support for tenant purchase is ill-advised. NESC suggest increased investment and the strategic increase in the size of the cost-rental sector are preferable policy measures to drive the provision of affordable homes and in doing so lead to extended developmental welfare within the State.<sup>22</sup>

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<sup>13</sup> Simon Communities in Ireland, ‘Locked Out Of The Market VI – The Gap Between rent Supplement/HAP Limits and Private Market Rents’, January 2017, <http://www.simon.ie/Portals/1/Locked%20Out%20Of%20The%20Market%20VI%20-The%20Gap%20between%20Rent%20Supplement%20HAP%20Limits%20and%20Market%20Rents%20-%20FINAL%2025012017v3.pdf>.

<sup>14</sup> Inside Housing, ‘Two more councils to scrap choice-based lettings’, October 2016, <http://www.insidehousing.co.uk/two-more-councils-to-scrap-choice-based-lettings/7017310.article>.

<sup>15</sup> Inside Housing, ‘York Council to negotiate over choice-based lettings system’, October 2016, <http://www.insidehousing.co.uk/york-council-to-negotiate-over-choice-based-lettings-system/7017284.article>.

<sup>16</sup> Threshold, ‘Policy Consequences: A Study of the £5,000 Surrender Grant in the Dublin Housing Area’, June 1987, [http://www.threshold.ie/download/pdf/policy\\_consequences.pdf](http://www.threshold.ie/download/pdf/policy_consequences.pdf).

<sup>17</sup> O’Connell C., ‘The State and Housing in Ireland: Ideology, Policy and Practice’ P.48, 2007, Nova Science Publishers, [https://books.google.ie/books?id=rho\\_WPTTx2gC&pg=PA48&lpg=PA48&dq=%C2%A35000+surrender+scheme&source=bl&ots=xkCzOd3DzE&sig=PGqvUsoMY5dUg0hL4e9-bxtK0DI&hl=en&sa=X&ved=0ahUKewikoeWqhu\\_RAhVrI8AKHenGAM8Q6AEIITAB#v=onepage&q=%C2%A35000%20surrender%20scheme&f=false](https://books.google.ie/books?id=rho_WPTTx2gC&pg=PA48&lpg=PA48&dq=%C2%A35000+surrender+scheme&source=bl&ots=xkCzOd3DzE&sig=PGqvUsoMY5dUg0hL4e9-bxtK0DI&hl=en&sa=X&ved=0ahUKewikoeWqhu_RAhVrI8AKHenGAM8Q6AEIITAB#v=onepage&q=%C2%A35000%20surrender%20scheme&f=false).

<sup>18</sup> NESC, ‘Ireland’s Social Housing Approach at the crossroads’, P. 71, [http://files.nesc.ie/nesc\\_reports/en/138\\_Social\\_Housing.pdf](http://files.nesc.ie/nesc_reports/en/138_Social_Housing.pdf).

<sup>19</sup> NESC, ‘Homeownership and Rental: What Road is Ireland On?’, p.7, [http://files.nesc.ie/nesc\\_reports/en/140\\_Homeownership\\_and\\_Rental.pdf](http://files.nesc.ie/nesc_reports/en/140_Homeownership_and_Rental.pdf).

<sup>20</sup> Ibid 8.

<sup>21</sup> Ibid.

<sup>22</sup> NESC, ‘Ireland’s Social Housing Approach at the crossroads’, P. 75, [http://files.nesc.ie/nesc\\_reports/en/138\\_Social\\_Housing.pdf](http://files.nesc.ie/nesc_reports/en/138_Social_Housing.pdf).

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The current scheme has been criticised in relation to the extent of the discount, given social housing is a state asset, the basis of income threshold to qualify and overall eligibility criteria<sup>23</sup>. It's argued it is badly targeted in that the following households are ineligible; those on social welfare, those living in an apartment, those living in a house that was built under Part V and tenants of housing associations. In addition, it offers nothing to tenants of the Private Rented Sector who are often paying very high rents and trapped between social housing and home ownership.

Local Authority strategic housing stock management must avoid the mistakes of the past. Previous policies including the Tenant Purchase and £5,000 Surrender schemes have had a detrimental impact on the quantity and quality of Local Authority owned housing stock and to a certain extent damaged the social fabric that held communities together.<sup>24</sup> Intended to free up badly needed social housing rental stock, the £5,000 surrender scheme offered social housing tenants a one off grant payment to move out of social housing and purchase properties in the private sector. It could be said that the scheme shared the broader intention for social development and social mobility based on asset-based welfare and redistribution as envisaged for the Tenant Purchase scheme.<sup>25</sup> Unfortunately the scheme had many unforeseen consequences for those that availed of it and the communities they left behind. Uptake of the scheme was greatest amongst those more able members of the community who took advantage of the opportunity to buy a home often outside their existing communities. Those who were not in a position to avail of the scheme were more likely to be unemployed, had low education attainment and experienced more frequent social problems. This led to the further ghettoisation and decline of these communities.<sup>26,27</sup> Although detrimental to Local Authority stock, the strongest component of the Tenant Purchase scheme was that it enabled those who availed of the scheme to remain in their communities ensuring a better balance and tenure mix between social housing and privately owned housing fostering greater social cohesion.

### **Reimagining Social Housing**

The *Action Plan* commitment to deliver 47,000 new social housing provides a significant opportunity to reassess and reimagine current and future models of social housing provision in the State. Recent commitments contained in the Strategy for the Rental Sector are welcome, particularly the commitment to develop a cost rental model. The Cost Rental model is a financially sustainable means of providing affordable housing to meet the needs of low and intermediate income households that struggle in the private rented sector but who may not be eligible for social housing or, even if they are eligible, are unlikely to be allocated it, given its scarcity.<sup>28</sup> Cost renting refers to a situation in which rents cover only the actual incurred costs of providing the dwelling. Cost rental housing can ensure stable and affordable tenancies for low and intermediate income households. Cost rental insulates tenants from rising market rents that increase as the price of property rises. Equity in the cost rental stock accrues over time and is returned to the service of continued affordable housing provision. Such models have been rolled out in Austria with significant financial success whereby efficacy in the provision of housing units has led to an initial reduction relative to market rents that is greater than the level of subsidy provided.<sup>29</sup> Such a model would be particularly suitable for delivery and management by Approved Housing Bodies in the Irish context.

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<sup>23</sup> Alan Kelly selling off family silver at a knock-down price' <http://www.irishtimes.com/opinion/simon-brooke-alan-kelly-selling-off-family-silver-at-a-knock-down-price-1.2442546>.

<sup>24</sup> Threshold, 'Policy Consequences: A Study of the £5,000 Surrender Grant in the Dublin Housing Area', June 1987, [http://www.threshold.ie/download/pdf/policy\\_consequences.pdf](http://www.threshold.ie/download/pdf/policy_consequences.pdf).

<sup>25</sup> NESc, 'Ireland's Social Housing Approach at the Crossroads', P.71, [http://files.nesc.ie/nesc\\_reports/en/138\\_Social\\_Housing.pdf](http://files.nesc.ie/nesc_reports/en/138_Social_Housing.pdf).

<sup>26</sup> Threshold, 'Policy Consequences: A Study of the £5,000 Surrender Grant in the Dublin Housing Area', June 1987, [http://www.threshold.ie/download/pdf/policy\\_consequences.pdf](http://www.threshold.ie/download/pdf/policy_consequences.pdf).

<sup>27</sup> O'Connell C., 'The State and Housing in Ireland: Ideology, Policy and Practice' P.48, 2007, Nova Science Publishers, [https://books.google.ie/books?id=rho\\_WPTIx2gC&pg=PA48&lpg=PA48&dq=%C2%A35000+surrender+scheme&source=bl&ots=xkCzOd3DzE&sig=PGqvUsomY5dUg0hL4e9-bxtK0DI&hl=en&sa=X&ved=0ahUKewikoeWqhu\\_RAhVrI8AKHenGAM8Q6AEIITAB#v=onepage&q=%C2%A35000%20surrender%20scheme&f=false](https://books.google.ie/books?id=rho_WPTIx2gC&pg=PA48&lpg=PA48&dq=%C2%A35000+surrender+scheme&source=bl&ots=xkCzOd3DzE&sig=PGqvUsomY5dUg0hL4e9-bxtK0DI&hl=en&sa=X&ved=0ahUKewikoeWqhu_RAhVrI8AKHenGAM8Q6AEIITAB#v=onepage&q=%C2%A35000%20surrender%20scheme&f=false)

<sup>28</sup> Social Housing Strategy 2020, P. 12, [http://www.merrionstreet.ie/en/ImageLibrary/Social\\_Strategy\\_Document\\_20141126.pdf](http://www.merrionstreet.ie/en/ImageLibrary/Social_Strategy_Document_20141126.pdf).

<sup>29</sup> Ibid, P.45.

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The commitment to use publically owned land to deliver rental units targeting middle income households is welcome. The use of public lands to achieve this must be balanced by securing significant concessions from investors in terms of security of tenure, rent certainty, quality of housing and amenities in addition to developer contributions similar to existing Part V contributions for social housing (minimum 10%). Achieving a fair return for investors and affordable housing for tenants are not competing concepts. New housing policy and models of affordable and social housing provision must be proofed to ensure they have the desired effect of providing long term affordable and sustainable housing provision for those that need it most.

### **Conclusion**

Local Authority housing stock is an invaluable State commodity and must form the bedrock of social housing provision. Large scale investment in new social housing construction must be mindful of creating sustainable communities encompassing a broad mix of social and economic backgrounds. Historical largescale uptake of tenant purchase schemes and the subsequent failure to rejuvenate Local Authority housing stock has contributed significantly to the current dearth in affordable housing supply, contributing significantly to the current housing and homelessness crisis and resulting in over reliance on the private sector for the provision of social housing. Local Authorities must be resourced and supported in full to build new housing stock and introduce new models of social housing provision. A moratorium should be placed on new applications to the Tenant (Incremental) Purchase Scheme in light of historically low levels of Local Authority housing stock and new housing output. This is particularly pertinent given recent government commitments to deliver 47,000 new social housing units by 2021. New models of social and affordable housing provision are required to meet the needs of low and middle income families. The commitment to develop a cost rental model is welcome and at the earliest opportunity must be rolled out nationwide.

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**About Simon Communities**

The Simon Communities in Ireland are a network of eight regionally based independent Simon Communities based in Cork, Dublin, Dundalk, Galway, the Midlands, the Mid West, the North West and the South East that share common values and ethos in tackling all forms of homelessness throughout Ireland, supported by a National Office. The Simon Communities have been providing services in Ireland for over 40 years. The Simon Communities deliver support and service to over 8, 300 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](http://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.

**Appendix 1: Housing and homelessness crisis in umbers**

- During one week in December 2016 (latest available figures), there were 7,148 men, women and children in emergency accommodation across the country. This included 3,016 adults with no dependents in their care and 1,205 families made up of 1,627 adults and 2,505 children. (DECLG, 2016).
- On the night of 22<sup>nd</sup> November 2016, there were 142 people without a place to sleep in Dublin City. This included 65 people sleeping rough and 77 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 2016).
- Figures from Cork Simon Community indicate that rough sleeping in Cork City increased nine-fold in four years (2011-2015) from 38 people sleeping rough in 2011 to 345 people sleeping rough in 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.
- There are 91,600 households on the social housing waiting list. Two-thirds of households on the list were living in the private rented sector and one fifth living with parents, relatives or friends. 5,159 households (5.6%) had at least one member considered to be homeless, a proportion which has doubled since 2013 (Housing Agency, 2016).
- Social housing commitments will take time to begin to deliver housing. This is far too long for the people we work with and those at risk of homelessness. Social housing output for 2015, reached 1,030 new builds and acquisitions, with new builds accounting for 75 units. (DECLG, 2016). This is below the Social Housing Strategy target of 18,000 new units for the period 2015-2017.
- The average rent nationwide has risen by over one third since bottoming out in 2011 and has surpassed its 2008 peak. The average national rent is now €1,077. This is a 12-month increase of 11.7%, the highest rate of annual inflation on record (Daft.ie Rental Report Q3 2016).
- *Locked Out of the Market V* (October 2016 Simon Communities) found that 80% of rental properties are beyond the reach for those in receipt of state housing support.
- Nearly 80,000 mortgage accounts are in arrears. 43% of all mortgage arrears are in arrears of over 720 days (Central Bank of Ireland, 2016).
- At the end of September 2016, 21,435 or 16% of buy-to-let mortgages, were in arrears of more than 90 days. (Central Bank of Ireland, 2016).
- 750,000 people are living in poverty in Ireland (*Poverty, Deprivation and Inequality* (July 2016) Social Justice Ireland Policy Briefing).
- Since 2007 the deprivation rate, which looks at the number of people forced to go without at least 2 of 11 basic necessities examined, in Ireland has doubled - 29% of the population or 1.3 million people are experiencing deprivation (Social Justice Ireland *ibid*).
- There were 198,358 vacant houses in April 2016. The county with the highest rate of vacancy is Leitrim at 30.5% of all housing stock vacant (Central Statistics Office, 2016)