



## **Simon Communities in Ireland**

# **Submission to the Review of Rent Supplement Limits**

July 2014

## **Introduction**

### *Homeless and Housing Crisis*

We are in the middle of a homeless and a housing crisis. More people are at risk of homelessness, more people are becoming homeless and more people than ever are turning to the Simon Communities for support. We saw a 24% increase in the number of people using our services around Ireland in 2012<sup>1</sup>, and the numbers continue to grow. There are 89,872 households on the social housing waiting list. With very little social housing available the Private Rental Sector (PRS) still remains the only housing option for many.

### *The Private Rental Sector*

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 Daft rental report (Q1 2014) reported rents nationally are 8.9% higher than one year previously. There were only 5,800 properties available to rent nationwide as of May 1<sup>st</sup> 2014, which is 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.

### *Homelessness*

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, the *Implementation Plan on the States Response to Homelessness* and the work of the Homeless Oversight Group<sup>2</sup>. 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. However, with the lack of available social housing, and barriers preventing people accessing housing in the private rental sector, it has become more and more difficult to secure housing. For many, the social welfare safety net is the only thing standing between them and homelessness.

The Simon Communities in Ireland welcome this opportunity to make a Submission to the Review of the Rent Supplement Limits which urgently need revision. We support this submission with detailed feedback from the regions in which the Simon Communities operate on the impact of the Rent Supplement limits and some case studies. We ask you to consider all of the recommendations which we have made which are based on our experience working with people who are homeless, those at risk of homelessness and supporting people to move out of homelessness across the country for over forty years.

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<sup>1</sup> Simon Communities in Ireland Annual Report 2012

<sup>2</sup> 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.

## **Current Rent Supplement Levels**

It is becoming more and more evident that the current Rent Supplement levels are inadequate to meet the rent payments requested of many people around the country. Rent Supplement levels were revised in June 2013 and although the limits were increased in some areas, they remained unchanged or were reduced in other areas. There are now well below the asking price of rents in many areas and particularly for good quality accommodation in areas where there is sufficient support and services infrastructure. The issues surrounding Rent Supplement are most acute and visible in our large urban centres and cities but they are also being experienced in smaller urban, and even in rural, areas throughout the country.

This is causing homelessness with more and more people turning to the Simon Communities; seeking accommodation, advice and support to access alternative housing if their rent is increased beyond Rent Supplement levels. This is also preventing people from leaving homelessness and people are remaining in expensive emergency accommodation far beyond what is necessary or appropriate. This runs contrary to the Government's goal of ending longer term homelessness and rough sleeping by 2016 most recently articulated in the *Statement of the Government's Priorities 2014 - 2016* (July 2014). Critical to achieving this goal is preventing people from becoming homeless in the first place and supporting people to make the smooth transition from emergency accommodation to independent living. Crucial elements are income adequacy, rent supplement (and HAP when rolled out) coupled with health and social care support as required. We need to ensure access to appropriate housing; to social protection/welfare to ensure income adequacy for those on low incomes, those who are at risk and are most vulnerable; and access to the critical support services that offer the most effective means of preventing people from becoming homeless and of supporting people to move out of homelessness.

## **Common issues experienced with the Rent Supplement Scheme and limits**

Rent Supplement levels: Rent supplement levels/limits around the country are currently too low when compared to market rents; this is causing homelessness and preventing people from leaving homelessness. Vulnerable people are being forced to 'top-up' from their own scarce resources and make difficult decisions such as not to eat or whether to use electricity. Threshold<sup>3</sup> undertook a survey of 100 Rent Supplement recipients across the country in 2012 and found that 55% were making 'top-up' payments. Two-thirds (67%) of those making extra payments said it affected their spending in other areas. A follow up survey of 125 Rent Supplement recipients in 2014 found that 47% were making top-up payments. There is also an absence of transparency in relation to the process of setting Rent Supplement levels and the timelines in relation to review processes.

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<sup>3</sup> [www.threshold.ie](http://www.threshold.ie)

Shortage in Supply: As a result of the shortage in general housing supply in the private rental market, rents are increasing. This is making it more difficult to source accommodation within rent supplement limits in all parts of the country. Where property is available within the rent limits, this is more often of poor quality or/and in areas where there are limited services and amenities available with few or no transport links.

Non acceptance of rent supplement: There are a growing number of landlords not accepting rent supplement, even to the point of advertising this on property websites. This amounts to discrimination against vulnerable people and those on low incomes. This further limits the number of properties that those in receipt of Rent Supplement can apply to rent. The unwillingness of Landlords to accept tenants in receipt of Rent Supplement is causing problems for all Simon Communities; in particular difficulties are being experienced by Simon Communities operating schemes which depend on Rent Supplement to operate e.g. Cork Rental Scheme, Dublin Simon Community's Tenancy Support Service and the Deposit Loan Scheme run by Mid West Simon Community. People are accepted onto these schemes, with the intention supporting them to move out of homeless accommodation and into their own property; however they are unable to move on as landlords are not willing to accept rent supplement.

Administration of the Rent Supplement Scheme: The administration of the Rent Supplement Scheme causes problems for potential tenants and landlords alike. For example the payment of rent in arrears and delays in rent supplement decisions from the Department of Social Protection and local Social Welfare Office. In addition, there are long processing delays and a lack of communication or clarity in relation to Department of Social Protection decisions. This includes cases where tenants are not notified that their Rent Supplement is to be stopped until their landlord informs them they have accrued rent arrears due to non-payment from the Department. These cause great difficulties for tenants and act as a major disincentive to landlords. A clear process in relation to payment of Rent Supplement to separated persons with children for the parent who is not the primary carer is required. There also needs to be a mechanism to prioritise appeals in relation to Rent Supplement e.g. where payments have been suspended.

Application of Discretion: Landlords are legally entitled to set rents at market rates and to review and revise rents on an annual basis. As markets rents increases, so too will rent rates charged to Rent Supplement recipients. As Rent Supplement levels do not keep up with this increase a tenant's only option is to appeal to the discretion of Community Welfare Officers to increase payments. However these are only granted in 'exceptional' circumstances. No data is collected on the numbers of people who apply for and receive additional discretionary payments in 'exceptional' circumstances but the experience of Simon Communities across the country suggests the use of discretion is both limited and inconsistent with many refusals especially for people who are single. In addition, the application of discretion as outlined in SWA Circular 21/11 is, at the very least, ambiguous. We welcome the issuing of a new SWA Note for Information (201413) however feel it could have been clearer and

more emphatic in highlighting that discretion must be used in cases where there is a risk of homelessness nationwide. We have yet to hear feedback on whether the issue of this SWA Note for Information has actually had impacted positively on the use of discretion around the country.

Limited access to Schemes: There is limited access to a number of Schemes which have been developed in an attempt to address the issue of rising rents see below

*Rent Supplement Initiative:* This scheme expedites Rent Supplement applications and allows for higher payments. There is limited access to the Rent Supplement Initiative Pilot in the Dublin area and there are some barriers which are impeding its success. In addition, this scheme is currently a Dublin only initiative yet the issues with Rent Supplement are being experienced countrywide.

*Families Protocol Dublin:* The Families Protocol is a welcome initiative aimed at families in private rented accommodation at risk of homelessness offering a higher rent supplement payment for a specified period of time and although relatively new, it appears to be working well. However this initiative is again restricted to Dublin only while there are issues and pressures in relation to Rent Supplement facing families all around the country.

Single People: In the current climate couples and single people are competing for the same small properties however Rent Supplement is obviously higher for couples. This penalises people who are single yet the majority of people who are homeless are in fact single. As mentioned above use of discretion seems to be particularly restricted when dealing with single people.

Young people: The reduction in social welfare payments to €100 per week for people aged under 25 without children and to €144 for those aged 25, increased to €160 for those taking up education or training, continues to be problematic. Those on such age-related social welfare payments are finding it extremely difficult to survive on this reduced income, to pay for basic necessities along with rent and are more at risk of becoming homeless. It continues to push more young people into hardship, especially those who are most vulnerable and it is also preventing young people from leaving homelessness.

Barrier to Employment: The barrier against take up of employment while in receipt of rent supplement, regardless of number of hours worked, acts as a poverty trap. The Social Protection system should be working to incentivise and support people into employment and not as a block to people accessing work. Engagement in employment offers many things for people, not limited to, a means of generating independent income, engagement with a social network and a mechanism for enhancing skills and self esteem. In one recent case Dublin Simon Community worked with an individual who had their Rent Supplement payment stopped because they worked for one hour four days a week.

## Recommendations from the Simon Communities in Ireland

1. Rent supplement limits must be increased across the country as a matter of urgency. This should be aligned to the budgetary process and applied immediately after Budget 2015 and not delayed until the end of the year. Rent limits must be brought into line with real market rents using the Private Residential Tenancies Board (PRTB) rent index and the CPI. Rent reviews need to be undertaken on an annual basis in line with the Budget process in a clear and transparent manner.
2. The Rent Supplement Scheme needs to allow for the payment of rents in advance rather than in arrears. By removing this disincentive more landlords may become involved in the Scheme. In addition, by making it easier for tenants to secure a property it will remove some of the stress for tenants/potential tenants.
3. There needs to be clear incentives for landlords to encourage their participation in the Rent Supplement Scheme e.g. tax breaks, Social Rental Agency/ies, mediation and rent guarantee schemes to increase the numbers of private rented units available for those in receipt of Rent Supplement. More transparency about the process to set and review rent limits as outlined above may also serve to encourage more landlords back into the Rent Supplement Scheme.
4. The administration of the Rent Supplement Scheme needs to be improved for example by increasing the expediency of Rent Supplement decisions; and providing clear and prompt communication to tenants regarding payment of Rent Supplement so they are not unintentionally forced into rent arrears. Thus, improving the Scheme for both landlords and tenants.
5. There needs to be clearer direction in the use of discretion in cases of undue hardship and risk of homelessness to ensure that homelessness is avoided in all cases. This must be emphatic. This needs to be reviewed on a quarterly basis with input from key stakeholders and new direction issued if/when required.
6. People who are homeless must be treated as a special category and enabled to avail of higher maximum rent limits. The Rent Supplement Initiative and the Families Protocol must be extended nationally and in terms of eligibility. Both should be guaranteed up to 2016, if we are to meet the Governments goal of ending long term homelessness and the need to sleep rough by 2016. There should be on-going review of these Initiatives to ensure their potential is not undermined by the barriers outlined e.g. shortage of Private Rented Supply, issues with the administration of the Rent Supplement Scheme and the fact that those in receipt of Rent Supplement are competing in an open market. It would be hoped that use of these Initiatives will become less necessary with the roll out of the Housing Assistance Payment and other initiative to address housing supply.

7. People who are single must be recognised as a particular group at risk of homelessness in regard to the application of Rent Supplement limits and the use of discretion. This also applies to single people who are already homeless.
8. Young people who are vulnerable need to be recognised as a particular group at risk of homelessness in relation to the application of Rent Supplement limits and the use of discretion. This also applies to young people who are already homeless.
9. There needs to investment in Prevention and Early Intervention approaches including greater availability and awareness of Information and Advice services to prevent issues escalating into a crisis. In addition, a clear and immediate referral process to homeless prevention services if/when issues arise with Rent Supplement is required. This may include the introduction of protocols and processes for Community Welfare Officers, local social welfare offices, landlords and tenants.
10. An urgent review of the rules governing access to employment for a person in receipt of Rent Supplement needs to take place. The rules should be brought in line with the Rental Accommodation Scheme and Housing Assistance Payment to remove any disincentives to work and avoid poverty traps.
11. The roll out of the Housing Assistance Payment scheme needs to be fast tracked ensuring that Local Authorities have adequate financial and human resource to implement the scheme. In addition, to a Homeless Specific HAP pilot in Dublin, all of the wave one pilots should take into account the issue of homelessness and risk of homelessness. In addition, there needs to be similar transparent process in setting rent limits under HAP in line with the PRTB rent index and the CPI. This should also be aligned to the annual budget process.
12. There should be no further increases to the minimum contribution to Rent Supplement for individuals or couples in Budget 2015.
13. It is important to tackle the active discrimination of tenants in receipt of Rent Supplement by landlords. Initiatives undertaken by the DSP liaising with the two large property websites are welcome and this work should continue. Such active discrimination serves to reinforce negative stereotypes of those in receipt of state supports. Up to one third of those in our society will require housing support at some point in their lives therefore there needs to be normalisation and de-stigmatisation of such Schemes.
14. A Poverty Impact Assessment should be undertaken to assess the impact of any revised rent limits.
15. The issue of Rent Control should be given serious consideration as this would allow for some rent certainty for those in the PRS. Levels should be aligned to the PRTB rent index and the CPI. In addition, we call for urgent publication of the PRTB report on this matter.

## Conclusion

The Simon Communities would like to thank the Department of Social Protection for this opportunity to contribute to the Review of Rent Supplement Limits. In our submission we have clearly demonstrated the negative impact the current Rent Supplement limit are having on some of the most vulnerable people across the country people who are homeless, those at risk of homelessness and those who are trying to make the move out of homelessness. We have included some clear recommendations which we hope will assist you in this review process. We, once again highlight our support and willingness to work with all of our partners – in the statutory sector and the voluntary sector - to achieve our shared goal of ending long term homelessness and rough sleeping by 2016 and to prevent more people from becoming homeless by more proactive early intervention.



## Simon Communities in Ireland

The Simon Communities in Ireland are a network of eight regionally based independent Simon Communities that share common values and ethos in tackling all forms of homelessness throughout Ireland supported by a National Office. The Simon Communities in Cork, Dublin, Dundalk, Galway, the Midlands, Midwest, Northwest and Southeast are uniquely placed to mobilise local support and respond effectively to homelessness issues in each region – local responses to local issues using local resources.

The Simon Communities are independently resourced and governed. We work collectively through a National Office to conduct valuable research, inform and influence national policy, best practice and raise public awareness of the common issues affecting people who are homeless in Ireland. The Simon Communities have been providing services in Ireland for over 40 years. In 2013 we worked with over 5,000 people, including families, in both tackling and preventing homelessness.

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 homelessness occurring or may be a consequence;
- **Emergency accommodation & support** providing people with a place of welcome, warmth & safety;
- **Soup runs & rough sleeper teams** often the first point of contact for people sleeping rough.

### For further information contact

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## **Appendix 1: Issues experienced by the Simon Communities in relation to rent supplement limits in their regions**

### **Cork Simon Community**

In Cork City Centre and surrounding areas, rent cap is €485. There is a shortage of supply in accommodation within these rent caps and also the problem of landlords not willing to accept rent supplement and poor quality accommodation.

- On the 11<sup>th</sup> July, there were 6 properties to rent in Cork City Centre at or below this rent cap. Two of these explicitly stated they do not accept rent allowance while the other 4 did not state. However, all 6 are described student accommodation.
- In Cork City Suburbs there were 2 properties which state they will accept rent allowance (rent supplement) and they are below the cap of €485. One of these is student accommodation and the other is a bedsit.
- In Cork City Commuter Towns there was one property below the rent cap of €485 and it does not state if it accepts rent allowance.
- One bed properties in Cork City Centre range between €550 and €950 with the average cost at approx. €660 per month. However, of the 53 properties listed, only 6 are below €600.
- One bed properties in Cork City Suburbs range between €525 and €990 with the average cost at approx. €712 per month. Of the 11 properties listed, only 1 is below €600.

### **Dublin Simon Community**

There is now a critical shortage of properties to rent in Dublin in general and it is impossible to find accommodation within rent limits. It appears that the shortage of supply is contributing to landlord's decision not to accept rent supplement as they are able to get a higher amount of rent for their property. In the Ballymun area even though landlords are willing to accept rent supplement and there are prospective tenants, DSP refuse to issue rent supplement for that region.

- On the 8<sup>th</sup> of July 2014 a snapshot search of rental properties on Daft.ie returned one available property within Dublin City where Rent Supplement is accepted and rent was below the €520 rent cap for single persons.
- The same search within the €700 cap for couples returned 10 properties.
- Of the 551 one bedroom properties which were for rent within Dublin City in total, 541 were above €700, or landlords had highlighted that they did not accept rent supplement.

### **Galway Simon Community**

A 'Rental Accommodation and Rent Supplement' survey was undertaken in the Galway area by Galway Simon Community, Cope, Threshold and St Vincent de Paul amongst people using the services of these organisations. Fifty-nine people participated in survey of those 32% were single, 44% were lone parents and 17% were couples with children. The remaining 2% percent were couples and 5% were sharing with other adults. Of the 59 participants the main source of income, for 98% of them, were social welfare payments. Fifty –eight percent of participants were in their current accommodation for less than one year, with only 22% in their accommodation for more than four years. The primary reasons people were seeking new accommodation were:

- 'Can no longer afford the rent' 16%.
- 'Currently homeless/staying with friends/family' 16%.
- 'Domestic violence' 16%; 'moving from direct provision' 11%.
- 'Landlord has terminated tenancy' 9%.
- 'Property has gone into receivership' 9%.
- 'Standards and repairs issues with current accommodation' 9%.

### **Mid West Simon Community**

Rent Supplement limits continue to be an issue in the Mid-West region. Competition for rental accommodation has become a significant problem and the availability of affordable, quality, fit for purpose accommodation is very restricted so landlords and letting agents are in a position to request prices well in excess of rent supplement limits. There is also active discrimination of people in receipt of rent supplement as most potential renters who need to avail of Rent Supplement will not even be considered for viewings.

The Mid-West Simon Community operates a Deposit Loan Scheme to assist people to secure a deposit for a property. In April and May 2014 there were 13 people who had been approved for the scheme but who unfortunately as yet have not been able to secure accommodation. While this can be attributed to the lack of suitable housing, when housing does become available there is no incentive for landlords to choose candidates in receipt of Rent Supplement.. Where Rent Supplement will be accepted it is found that the properties are well below standard but still would require the tenant to pay an additional 'top up'.

There has also been a significant rise in the number of people who are being pushed into homelessness as landlords are selling their properties and tenants are been given notice to quit further restricting the accommodation pool. Mid-West Simon Community came across 6 cases of this practice in the last 2 Months. Many people are being forced into unsuitable accommodation which would not even meet the minimum rent supplement guideline standards.

Rents are set well in above the current limits.

- For a single person looking for a one bedroom apartment, prices are starting from €450 in Limerick (Rent Supplement Limit €375), 2 bed apartments or higher are also priced far in excess of current limits.

### North West Simon Community

Here there is a particular the shortage of rental accommodation especially within the Rent Supplement limits. This is particularly difficult in the larger towns of Sligo and Letterkenny. Nearby villages if good transport facilities and amenities in area are also difficult to find properties within the limits. Where there are properties within rent limits, these are located in areas removed from essential services and good transport links or are of extremely poor quality.

For Example

- In Letterkenny, it is difficult to get one bed properties. Rent Supplement limit for this area is €300 per month when actual rent is between €350 and €400 per month. In Ballybofey, there is a good supply of property but demand is low due to the poor transport links to Letterkenny and lack of services. For this reason this area is unsuitable for people using Simon Services.
- In Co. Leitrim, there is a divide between larger towns like Carrick-on-Shannon, where there is a shortage of properties available within rent limits, landlords will not accept rent supplement and there is poor quality accommodation. In towns such as Drumshambo and Kinlough, there is a lack of one bedroom apartments and very poor transport links to larger towns.
- In Sligo towns, rents are €100 to €200 above the Rent Supplement levels for a single person of €400. Big demand for rental property in Sligo pushing up the price.
- In towns close to Sligo, rents are also high and above the rent limits. Where there are properties within the rent limit these are poorer quality.
- In areas such a Tubbercurry which is about 35km/30 mins from Sligo, rents are lower and within rent caps. There is also a good supply of accommodation available. However, services in the area are inadequate.

Deposits generally are a real challenge. CWO's in the region (Sligo, Leitrim and Donegal) do not give rental deposits and councils only give partial deposits and only if client has never had one. North West Simon Community have to rely on St. Vincent de Paul to provide deposits for people.

### **South East Simon Community**

There is increasing difficulty in Waterford in finding good quality accommodation within current limits, particularly for families. It is almost impossible to find a one-bedroom apartment within limits. There is also reluctance from landlords to accept Rent Supplement due to the perception that it will be continually cut year on year and that landlords will be forced to keep dropping rent but also the delays in processing time. It is taking about 12 weeks to process at the moment in the most straightforward cases however it can be much longer. One of the tenant's application recently took 7 months to be put into payment. In addition, a problem which arises is some landlords are looking for a month's rent in advance, with deposit, many service users would have great difficulty in raising this. The rent office does not cover this.

- The rent allowance for a single person in South Tipperary is €370 at present; rent rates for a one bed apartment are around €400 to €450. Many of those advertised recently are not willing to accept rent allowance. Also a number of agencies have a monopoly on properties and are not willing to let service users have viewings.
- The rent supplement for one parent /child is €425; again two bed accommodation are around €500 to €550. Two-bed accommodation is not as difficult to source, however, the difference in rent allowance and rent demanded is huge.

## Appendix 2: Case Studies

### Mary

A call was received to the office from Mary. She and her husband had both been unemployed for just over a year. They were staying with their three children in a private rented house in Dublin 15. The three children were all at school going age and attending a local school. Mary received a call from the agent letting the house to them to notify her that they had not received rent supplement that month.

Mary contacted the rent unit, who informed her that her claim had been stopped as part of a rent review on the grounds that her rent of €1000 was above the rent cap (€950). She was advised to contact her letting agent and negotiate a reduced rent to bring it below the rent cap. Mary contacted her letting agent and asked that the rent be reduced. The letting agent refused pointing out that the market rent in the area had increased considerably since the lease was agreed.

Mary got back to the rent unit to say that her landlord had refused to drop the rent, pointing that market rent had increased, and asked could she top up the rent in order to save the tenancy. The rent unit instructed her that this is not legal and said that she would have to find alternative accommodation.

Mary searched for alternative accommodation, using daft.ie and myhome.ie, but was unable to locate any accommodation within the rent cap at all, and certainly nothing which would permit her children access to their schools.

### Joe and Eileen

Joe and Eileen are a couple in the Limerick region who use Midwest Simon Services. They have come to the office to look for accommodation for the past 3 weeks. Accommodation pages from the Limerick Post are made available to the homeless agencies the day before the paper goes to print. The woman and her partner are currently living between family and friends and have spent some nights sleeping rough in the city. Both suffer from mental health and physical health issues and have received treatment for and are currently recovering from addiction issues. They do meet rent supplement requirements and have been approved to access a deposit through Mid West Simon deposit loan scheme. Any identified properties on Daft are well outside their budget. They have tried to view properties located on Daft but when asked if Rent supplement is accepted, they have been told No.

Each Week Midwest Simon have gone through the accommodation pages, again suitable properties will not accept rent supplement and most listings are for Bedsits only. Midwest Simon did view 2 of these properties, even though standards are below minimum standards, competition is fierce and on both occasions landlords accepted bids from alternative tenants. Midwest Simon continues to work with these clients to help source accommodation.

### **North West Simon Community**

North West Simon Community have experienced a couple of cases in Leitrim where landlords have not continued with their RAS contract and as the clients have rent arrears with Leitrim County Council they were unwilling to sanction Rent Supplement. North West Simon have had to source deposits and rental accommodation outside people's area of preference as its all they can afford. North West Simon are very concerned if this solution can work even in the short-term. A repayment plan has been agreed with the council who have said they will review the case/s if some effort is made to pay the arrears but North West Simon fear whether these cases will last that long in these areas.

### **Doreen**

Doreen is a single mother with a child with special needs at risk of homeless due to rent allowance issues. The mother and her child found private rented accommodation within the rent allowance limit in 2011 – in 2012 the rent allowance was reduced and the landlord did not accept the lower rent meaning that the mother lost the accommodation.

While in her private rented accommodation, the mother worked very hard to link her child with special needs into the appropriate health and education services. She managed to secure a place in a special needs school in the local area (a long process with support from social workers in the Child and Adolescence Mental Health Services and her Simon worker).

After becoming homeless she was placed in homeless accommodation in a completely different part of the city and subsequently the child lost all the special needs supports which had been built up, this includes the school.

### **Peter**

Peter is a single man at risk of losing new tenancy due to process of applying for rent allowance. Peter was homeless for some time and managed to secure private rented accommodation with rent allowance. After the year lease was up, he had to leave the accommodation, as the landlord was selling the house. He managed to secure another private rented place, but had to sign a lease that requested one month rent deposit and another full month rent paid in advance.

He used the deposit from his previous tenancy to pay the current deposit, but because rent allowance is paid at the end of the month, he was at risk of losing his new tenancy. He approached the St. Vincent de Paul, who paid his first month rent so he would not lose the tenancy straight away.

### **Family with children that lost their home**

The Tenancy Sustainment Service phone advice line got a call on 3/10/13 about a family with children that recently lost their home in the Dublin15 area. The family could not secure private rented within the rent allowance cap and were placed in emergency accommodation in Drumcondra. The family and children are very distressed as the children are in school in the Dublin 15 area and all the family's support network are there also.

### **Sean**

Sean moved into emergency accommodation after he left prison. He stayed in the hostel for six weeks. He spent many days in internet cafes trying to find accommodation. The majority of rooms advertised were not accessible with rent allowance. Sean went to view one house that did accept rent allowance and was successful in securing it. He got the €350 deposit as part of his rent allowance and moved in three days later.

During the first few weeks in his accommodation Sean was requested to submit some paperwork with his application for rent allowance. One of these things was proof of ownership from the landlord. The property had been advertised as being in one part of Dublin however the proof of address stated an area within a different Dublin Local Authority. This meant he had to transfer his application for rent allowance from one Local Authority to the other due to the different catchment areas they cover. The new Local Authority accepted his application and were willing to backdate his payment to the date he moved in which was the beginning of February.

Sean links in with the Dublin Simon Support to Live Independently Service.(SLI) When Sean's support worker from SLI called the rent allowance section regarding a query she was advised that they were considering only paying allowance for this address for up to three months due to it being considered substandard accommodation. This has since been confirmed to Sean and he is awaiting further confirmation in writing. Sean is hoping to access a residential detoxification programme for four weeks. Sean has had very positive experiences of working with various support services since leaving prison. However, his current circumstances mean he has to start looking for alternative accommodation so as to secure rent allowance in the long term. He has not been successful in finding a place that accepts rent allowance. Sean feels his recovery and hopes of accessing support services such as a detoxification programme are being jeopardised by the fact he has to find a new place to live.

### Appendix 3: 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 on census night. This is a minimum figure.
- In April 2014, Dublin Regional Homeless Executive confirmed **127 people** were counted as sleeping rough in Dublin. This is a minimum figure.
- There are **89,872 households** on the social housing waiting list.
- The number of people in receipt of rent supplement remains high at **78,000** 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.
- The **number of properties available to rent has decreased** and **rents have increased** since 2011. The latest Daft Report Q1 2014 reporting that rents nationally were 8.9% higher than same period in 2013. This was also the fourth quarter of continuous growth in rent. There were 5,800 properties available to rent nationwide as of May 1<sup>st</sup> 2014, the lowest level since Oct 2007<sup>4</sup>.
- 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 2010<sup>5</sup>.
- The deprivation rate among amongst those NOT at risk of poverty has increased to **23% in 2012 compared to 13.7% in 2009**<sup>6</sup>. Since 2007, this rate has more than doubled.
- The number of people with nothing left of their incomes when all essential bills are paid 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.** Throughout 2013, two-thirds of adults had to put off paying essential household bills. 28% had to sacrifice spending on food, 68% on clothing.<sup>7</sup> One in ten Irish people were unable to afford food in 2012<sup>8</sup>.
- The number of people who are long-term unemployed is of great concern. This has remained at about **60% throughout 2013**<sup>9</sup>.

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<sup>4</sup> <http://www.daft.ie/report/Daft-Rental-Report-Q1-2014.pdf?v=1>

<sup>5</sup> CSO SILC Report 2012

<sup>6</sup> '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.

<sup>7</sup> Irish League of Credit Unions 'What's Left' Tracker for Q4 2013 [www.creditunion.ie](http://www.creditunion.ie)

<sup>8</sup> <http://www.oecd.org/ireland/OECD-SocietyAtAGlance2014-Highlights-Ireland.pdf>

<sup>9</sup> 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](http://www.cso.ie/en/media/csoie/releasespublications/documents/labourmarket/2013/qnhs_q42013.pdf)



