

Budgeting for Effective Solutions to Tackle Homelessness

SIMON COMMUNITIES OF IRELAND PRE-BUDGET SUBMISSION
2025

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Summary of Budget Asks

Summary of Budget Asks 2025	
Department of Housing, Local Government and Heritage	
Social Housing Delivery	Increase the capital funding available to support the delivery of 12,500 social homes in 2025 at an additional cost of €894,624,000 . Provide the necessary funding and infrastructure to increase delivery to 15,000 in 2026, at an additional cost of €698,925,000. ¹
Housing Assistance Payment	Increase HAP rates to reflect market rents and maintain the current level of tenancies in the system.
Homeless Prevention Budget	Ring-fence an additional €22,273,449 for homeless prevention, doubling the 2023 spend. ² Commit to increase homeless prevention funding annually until homeless prevention accounts for 20% of the total budget for homeless services.
Tenant-in-Situ Scheme	Continue to build on the momentum of the tenant-in-situ scheme.
Repair and Lease Scheme	Increase capital spending for the repair and lease scheme to support the delivery of 3,100 dwellings at an estimated additional cost of €125,384,894. ³ This requires an additional €72,789,850 in current spending on the scheme. ⁴

¹ Estimates are based on the 2024 budget allocation of €2.6 billion to support the delivery of 9,300 homes. The average cost per social home is therefore €279,570.

² Just 7% of the total homeless spend in 2023 was spent on prevention.

³ This estimate is based on total capital expenditure of €7,456,244 to deliver 174 dwellings in 2023. The average capital spend per dwelling is therefore €42,851.98.

⁴ This estimate is based on total current expenditure of €4,328,583 to deliver 174 dwellings in 2023. The average current spend per dwelling is therefore €24,877.

Whole-of-Authority Approach to Tackling Vacancy	Establish a steering committee on vacancy in each local authority, at an estimated cost of €1,860,000. ⁵
Youth Homelessness: Care Leavers	Provide an additional 70 homes for care leavers under the Capital Assistance Scheme, at an estimated additional cost of €11,470,112. ⁶
Sector Funding	Full cost of recovery funding approach for homeless services.
The Right to Housing	Host a referendum on the right to housing at an estimated cost of €21,000,000. ⁷
Department of Health	
Health and Homelessness	Ring-fence an additional €41,000,000 HSE funding for homeless services.
Department of Social Protection	
Rent Supplement	Increase rent supplement rates in line with 'existing' tenancy rent levels.
Core Social Welfare Rates (Working Age Payments)	Increase core working age payments (including increases for qualified adults) by a minimum of €20 at a cost of €747,700,000. ⁸⁹
Families and Children	Increase the QCI for children by €6 for under 12s and €11 for over 12s at an estimated cost of €121,120,000. ¹⁰
Jobseekers for Under 25s	Equalise jobseekers' rates for under-25s at an estimated cost of €69,530,000. ¹¹

⁵ This is based on an annual salary of €60,000 for an additional local authority staff member at Administrative Officer level to establish the steering committee.

⁶ This estimate is based on expenditure of €1,966,305 to deliver 12 units under CAS for care leavers in 2023. The average spend per dwelling is therefore €163,858.75.

⁷ This is based on the estimated cost of the recent referendum. [Available here.](#)

⁸ To restore purchasing power to pre-pandemic levels, an increase of €15 is needed. We are calling for an increase of €20 to also make progress towards adequacy and benchmarking payments against a minimum standard of living.

⁹ Calculated using PQ. [Available here.](#)

¹⁰ Calculated using PQ. [Available here.](#)

¹¹ Calculated using PQ. [Available here.](#)

Introduction

In 2024, homelessness has continued to grow at an alarming rate, reaching record levels. This crisis is being driven by a chronic shortage of social housing, following years of undersupply, along with a private rental sector characterised by unaffordability and instability. As outlined in the recent Housing Commission report, an emergency response is needed to address the undersupply of housing, and only a radical strategic reset of housing policy will achieve this.¹² Budget 2025 needs to reflect this.

In both 2022 and 2023, budget surpluses of over €8 billion were recorded. Therefore, the poor performance in addressing the housing and homelessness crisis cannot be attributed to a lack of finances, but to poor policy decisions and a lack of adequate, targeted interventions. *Housing for All* has thus far failed on its commitment to combat homelessness.

Budget 2025 needs to provide the financial resources to support the work to keep people in their homes. Investing in prevention will reduce the number of men, women and children entering homeless emergency accommodation, a key component of any plan to address homelessness.

The private rental sector has in the past been a route out of homelessness but in the last number of years exits through the sector have fallen significantly.

While the Simon Communities of Ireland welcome the shift away from relying on the private rental sector to provide social housing, we also recognise that there are almost 58,000 households with active Housing Assistance Payment (HAP) tenancies. Increasing the stock of social homes to an adequate level will take some time. Therefore, we must ensure that those on low incomes living in the PRS (Private Rental Sector) are protected from homelessness, by maintaining the current level of HAP tenancies until additional social housing comes on stream.

Inflation has continued to affect household's purchasing power and their ability to afford the necessities. According to the latest *Survey of Income and Living Conditions (SILC¹³)*, deprivation increased to 17.3% in 2023, up from 16.6% in 2022. This is affecting renters, who have a deprivation rate of 36.5% compared to 8.8% of those who own their own home.

¹² Report of the Housing Commission. [Available here.](#)

¹³ Survey of Income and Living Conditions (SILC) 2023. Available [here.](#)

Table 1: Enforced Deprivation by Tenure Status 2021-2023 (SILC)

2021		2022		2023	
Owner-occupier	Rented/Rent Free	Owner-occupier	Rented/Rent Free	Owner-occupier	Rented/Rent Free
6.3%	30.9%	9.9%	32.4%	8.8%	36.5%

We have experienced accumulative inflation of 19% since the onset of the pandemic. Neither wages nor social welfare rates have reflected this level of inflation, diminishing household's purchasing power and ability to make ends meet. A series of 'one-off payments' have protected households from consistent poverty. Budget 2025 needs to provide sustainability and security by restoring the purchasing power of core social welfare rates and child payments to pre-pandemic levels, ensuring those who are most vulnerable to homelessness and housing exclusion are protected through our welfare system.

The Simon Communities of Ireland emphasise that the government, in its deliberations for Budget 2025 must reflect on the scale of the crisis of homeless in Ireland and on the infrastructure that is required to address it. A decision to make progress on homelessness requires decisive investment to combat housing exclusion and homelessness. Our pre-budget submission outlines a series of priority areas for the Simon Communities of Ireland.

Homelessness Context

There are currently over 14,000 men, women and children living in homeless emergency accommodation across the country. This is the highest level of homelessness on record, an increase of 16% since last year. The level of homelessness has been on a constant upward trajectory, with new records being recorded almost every month. There are almost 2,000 families experiencing homelessness, with over 4,000 children. The negative impacts of homelessness on children in particular, have been evidenced in both national and international research.

According to Census 2022 data, the largest age group among the homeless population was 0–4-year-olds, accounting for 11.4% of the total homeless population.¹⁴ This is the stark reality of child and family homelessness in Ireland. Children are growing up in emergency accommodation. Child and family homelessness are among the fastest growing categories, increasing by 21% since last year.

¹⁴ Census of Population 2022 Profile 6 – Homelessness. [Available here.](#)

It is important to note that there are thousands more households experiencing hidden forms of homelessness across Ireland, who are not represented by official statistics. A recent poll conducted by Ireland Thinks on behalf of Simon Communities of Ireland estimated that there are approximately 24,180 households experiencing hidden homelessness across Ireland. This includes people living in a range of circumstances, who are not visible on the streets or in official statistics. For example, people forced to stay with relatives, sleep in cars/workplaces, stay overnight at cafés, squatters and people sleeping rough in hidden locations.¹⁵

Ireland has signed up to the Lisbon Declaration, committing to combatting homelessness by 2030. Yet, we have witnessed an ever-worsening situation, month after month. Without adequate investment in prevention and an adequate provision of secure and affordable homes, we will continue to see homelessness increase.

Department of Housing, Local Government and Heritage

Social Housing Delivery

Budget Ask: Increase the capital funding available to support the delivery of 12,500 social homes in 2025 at an estimated additional cost of €894,624,000. Provide the necessary funding and infrastructure to increase delivery to 15,000 in 2026, at an additional cost of €698,925,000.

The inadequacy of our social housing stock is undeniable, stemming from years of insufficient targets and under delivery. The recently published Housing Commission report estimated a housing deficit of between 212,500 and 256,000 homes.¹⁶ The chronic shortage of secure and affordable social housing is evidenced by the record levels of men, women and children living in homeless emergency accommodation across the country. The figures are shocking, and yet they do not reflect the true scale of homelessness and housing exclusion in Ireland. Thousands more people are living in insecure, inadequate, overcrowded accommodation. Thousands of young adults are living in their childhood bedrooms, their lives put on hold as they simply cannot afford to pay runaway rents, or

¹⁵ Under the Radar: Unveiling Hidden Homelessness Across the Island of Ireland. [Available here.](#)

¹⁶ Report of the Housing Commission. [Available here.](#)

even dream about the prospect of affording their own home. Thousands more are living in domestic violence refuges, couch-surfing, living in direct provision with status, the list goes on.

According to the latest Summary of Social Housing Assessments 2023 (SSHA) there are almost 60,000 households who do not currently have their social housing needs met.¹⁷ 7,946 (13.5%) of these households' basis of need for social housing is homelessness, this is up from 6,700 (11.6%) in 2022. A further 4,494 (7.6%) households on the social housing list are living in overcrowded or unfit accommodation.

The figure of 58,824 households outlined in the SSHA 2023 does not represent every household in need of a social home. This figure does not include households on transfer lists who for example, wish to move from a HAP tenancy to a more secure social housing tenancy, provided by either a Local Authority or an Approved Housing Body (AHB)¹⁸. HAP households are living in an increasingly precarious private rental market. We have seen record levels of eviction notices in the last year, and households are constantly being made homeless due to landlords selling their properties. Simon Communities of Ireland note that the Government has made successful interventions to protect these households, namely, the tenant in situ scheme. However, we highlight that there are still almost 58,000 households with active HAP tenancies. This cohort do not have stability or security in their housing, and therefore should not be deemed as having their social housing needs met. This was recognised by the Parliamentary Budget Office, who introduced the term 'ongoing need' to more fully capture the cohort of households with an existing need for long-term, secure, state-supported housing.¹⁹ At the end of 2023, we estimate the ongoing need as 116,441 households.²⁰ It is therefore glaringly obvious that the current scale of social housing delivery is completely inadequate, and a considerable uplift is required.

This significant uplift is required to respond to a combination of factors which have resulted in significant levels of unmet need: the contraction of the private rental sector, a growing population, and existing shortfalls in social housing provision. The current social housing targets set out under *Housing for All* are completely inadequate given recent population growth (see Table 3). In addition,

¹⁷ Summary of Social Housing Assessments (SSHA) 2023. [Available here.](#)

¹⁸ We note that the Housing Commission report set out that those in HAP should be counted in the housing needs assessment. We support this position as it set out in clearer terms the scale of challenge to be addressed.

¹⁹ Social Housing 'Ongoing Need' – Update 2022. [Available here.](#)

²⁰ This includes the 58,824 households identified by the SSHA and 57,617 HAP active HAP tenancies according to a recent PQ.

the government have consistently fallen short of meeting these targets, especially in relation to new builds (See Table 2).

Table 2: Housing for All New Build Targets and Delivery 2020-2023

Year	Target	Output	Shortfall
2020	7736	5070	2666
2021	9500	5196	4304
2022	9000	7433	1567
2023	9100	8,110	990

Table 3: Changes in Housing Stock vs Population

Change in population and housing stock, 1991 to 2022

■ Housing stock change since previous census ■ Population change since previous census

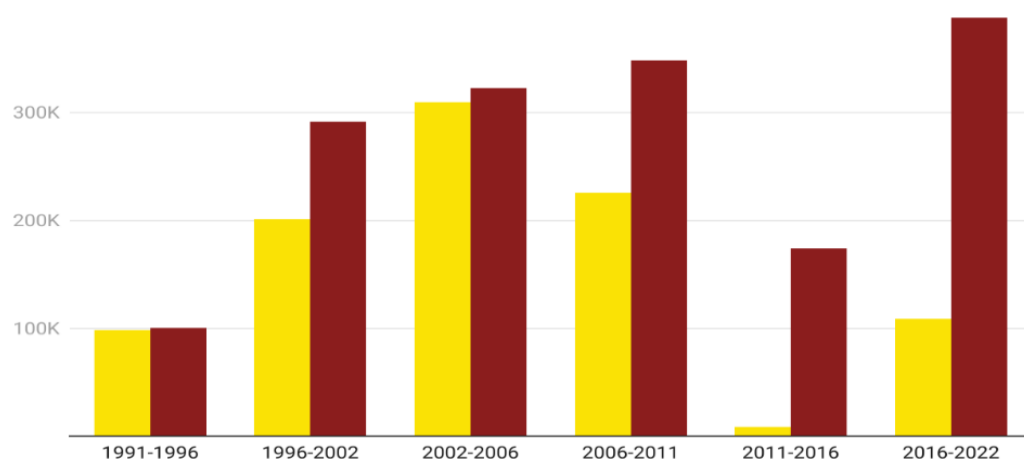


Chart: Simon Communities of Ireland • Source: CSO Census 2022 • Created with Datawrapper

Both the Minister for Housing and the Taoiseach have acknowledged that the current 33,000 per annum target set out under *Housing for All* is insufficient, and that a review of these targets is currently underway, with revised targets set to be published in the Autumn of this year.

There is a housing and homelessness emergency across the country. If the Government is truly committed to combatting homelessness, we need increased ambition in relation to social housing delivery. Housing targets must take into account both future and unmet need. Every lever available to the Government must be utilised to ensure these targets are met, enabling a more sustainable housing system overall.

Housing Assistance Payment (HAP)

Budget Ask: Increase HAP rates to reflect market rents and maintain the current level of tenancies in the system.

Simon Communities of Ireland have continuously shown the inadequacy of current HAP payments through our quarterly *Locked Out of the Market* reports. These reports track the number of properties advertised to rent within HAP limits across 16 study areas over a three-day period. Table 4 below shows a long-term comparison of the findings of the *Locked Out of the Market* reports since the start of 2022. It is clear that although the availability of properties generally (total properties) has risen since a mid-2022 low, this has not coincided with an increase in the availability of HAP properties. This is a concerning trend, highlighting how new supply is largely out of reach of those on low incomes who are reliant on HAP.

Table 4: Locked Out of the Market Reports: Long-Term Comparison of Available Properties

Total Properties and Total HAP Properties 2020-2024

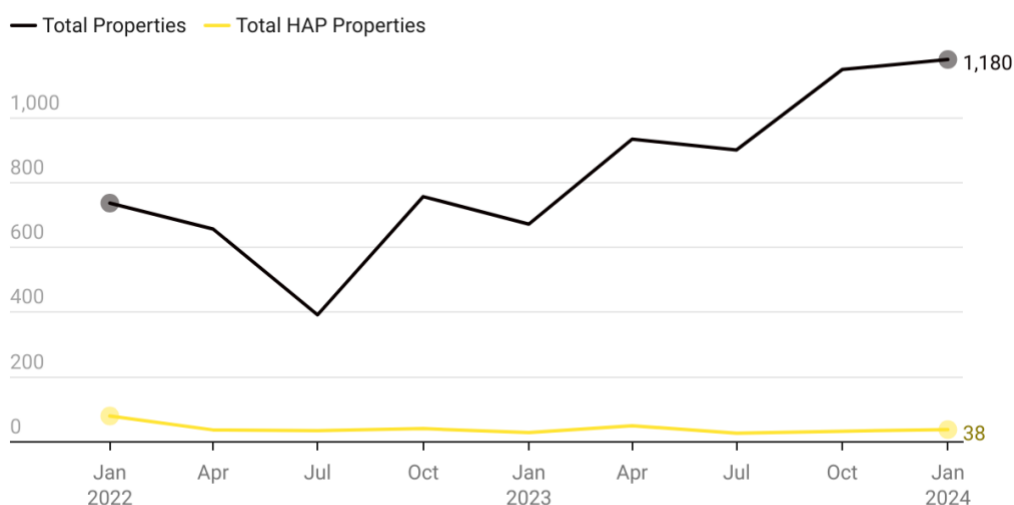


Chart: Simon Communities of Ireland • Source: Locked out of the Market Reports • Created with Datawrapper

The total number of households in receipt of HAP has declined since 2021. For the first time since the scheme began in 2014, the number of households leaving HAP tenancies (9,880) was greater than those entering a HAP tenancy (6,590) in 2022 (see Table 5)²¹. This highlights a welcome move away from the over-reliance on the private rental market to provide social housing, as 40% of those exiting

²¹ Social Housing in Ireland 2022 – Analysis of Housing Assistance Payment (HAP) Scheme. [Available here.](#)

HAP in 2022 left to go to social housing. However, this also highlights the lack of properties available on the PRS within HAP limits (see Table 4 above).

Table 5: Households Entering and Exiting HAP 2014-2022

Households Entering and Exiting HAP

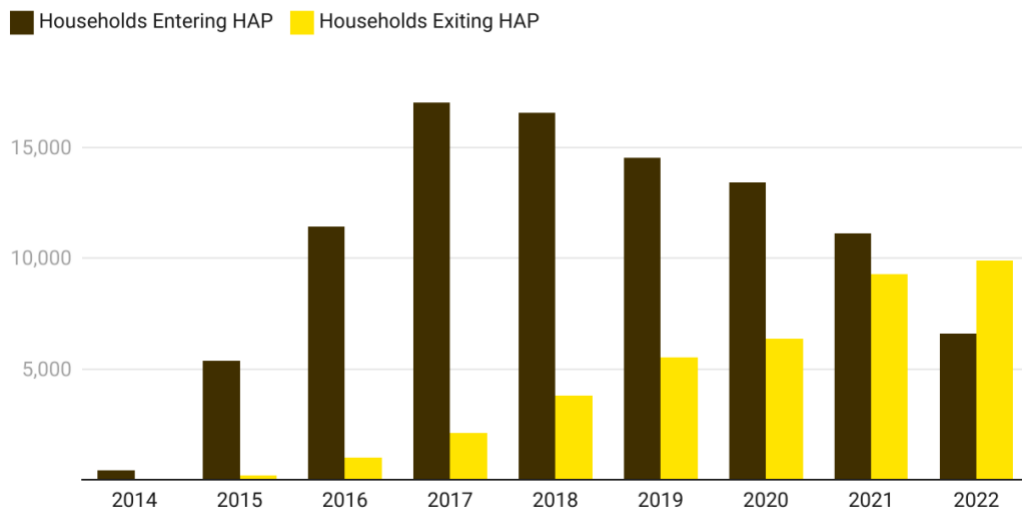


Chart: Simon Communities of Ireland • Source: CSO • Created with Datawrapper

Although the number of active HAP tenancies is declining, there are still almost 58,000 households reliant on the support. The current private rental market in Ireland is characterised by its unaffordability and lack of security. There is a growing number of households being issued with eviction notices, who are unable to find alternative accommodation in such a constrained rental market, especially at prices they can afford. There is a hugely significant gap between rent levels in new vs existing tenancies. Latest figures published by the RTB indicate that rents for new tenancies are 16% higher than rents for existing tenancies nationally, with significant regional disparities.²² The gap between new and existing tenancies is a gap which many households cannot fill, leading to households presenting as homeless.

This highlights how the uncertain and volatile PRS in Ireland should not be relied upon to provide social housing. Simon Communities of Ireland therefore welcome the Government's move away from relying on the private rental sector to provide social housing and their acknowledgement that stable, secure social housing tenancies are needed. However, there is no doubt that we are still quite some time away from an adequate supply of such homes.

²² RTB Rent Index Report, Q4 2023. [Available here.](#)

Simon Communities of Ireland advocate for an increase in HAP payments to market level rents to bridge the gap until adequate levels of Local Authority and AHB social homes become available. This would enable households to keep up with rent increases, preventing further homeless presentations. Every effort must be made to maintain the current level of HAP tenancies, keeping households in their homes for as long as possible until more long-term social housing options become available. Simon Communities of Ireland ask that an assessment of current HAP tenancies is conducted, identifying the number of households paying top-up payments directly to their landlords, and the cost of these payments. This practice is putting extreme pressure on low-income households who are attempting to maintain unaffordable tenancies. To alleviate this pressure, HAP base rates must be uplifted to reflect current market rents. While Simon Communities of Ireland acknowledge that discretionary rates of HAP were increased in 2022, market rents have increased by 64% since HAP base rates were set in 2016.²³ Therefore, even if local authorities implement full discretionary rates, HAP rates still fall far below current market rents.

Preventing Homelessness

Homeless Prevention Budget

Budget Ask: Ringfence an additional €22,273,449 for homeless prevention, doubling the 2023 spend. Commit to increase homeless prevention funding annually until prevention accounts for 20% of the total budget for homeless services.

Preventing homelessness in the first instance is the most sustainable way of reducing homelessness in the long-term. The Simon Communities of Ireland have long campaigned for the priority of homeless prevention policies and practices. Homelessness is a trauma, and therefore every effort must be made to prevent individuals and families from entering homelessness. Budget 2025 needs to provide financial support to allow prevention practices and policies take effect and reduce the number of people entering homelessness.

We know that prevention measures work. Of those who engaged with Galway Simon's prevention services in 2023, 93% did not access emergency accommodation. Of those who engaged with Cork Simon's Pilot Diversion Programme, 44 out of 57 people avoided homelessness.²⁴ There are multiple benefits to preventing homelessness, for both the state and the at-risk household. It is well known

²³ Q2 2016 compared to Q4 2023 RTB Rent Index Reports.

²⁴ As of Q3 Report April 2024.

that homelessness can have multiple negative impacts on people. These include adverse effects on physical health, mental health, and overall wellbeing. For children, homelessness can negatively affect development, cognitive functioning, participation in education, and opportunities later in life. Investing in prevention can safeguard against the long-term damaging effects of homelessness.

For the state, homeless prevention is a long-term investment. Homelessness is an extremely costly issue. Tackling homelessness at its source can have the effect of saving State resources by decreasing public expenditure on emergency accommodation and crisis support services.

According to the latest available Homeless Financial Reports²⁵ from Local Authorities:

- Just 7% of the total homeless spend was on prevention in 2023, this includes Category 1 spending: homeless prevention, tenancy sustainment and resettlement supports, and Category 5a: housing authority prevention services.
- There was a total underspend of €1,420,758 between these two prevention categories in 2022 (Category 1: €919,136, Category 5a: €501,622).
- 84% of the total homeless spend was on emergency accommodation, accounting for a €36,530,413 overspend.

Table 6: Homeless Spend by Category 2023

Category	Expenditure, €	% of total
Prevention	€22,273,449	7%
Emergency Accommodation	€286,857,292	84%
Long Term Supported Accommodation	€14,897,438	4%
Day Services	€4,995,943	1%
Housing Authority Services Including Admin	€11,807,267	3%
Total	€340,831,389	

The Simon Communities of Ireland ask that Budget 2025 recognises the importance of prevention, by allocating an additional €22,273,449 to homeless prevention specifically. This would serve to reduce the personal cost of homelessness and the financial cost to the state. The crisis of homelessness in Ireland will not end unless adequate prevention policies and procedures are embedded in our

²⁵ Local Authority Regional Financial Reports 2023. [Available here.](#)

housing system, notwithstanding the need for adequate move on through the provision of social housing.

Tenant-in-Situ

Budget Ask: Continue to build on the momentum of the tenant-in-situ scheme.

Simon Communities of Ireland have welcomed the tenant in situ scheme and have noted its positive impacts. The scheme demonstrates the effective interventions needed in order to prevent homelessness in the context of the current housing situation in Ireland. Simon Communities of Ireland recommend that the scheme is rolled out at scale so that at risk households can continue to avoid homelessness, while local authorities continue to grow their social housing stock. This scheme is extremely important given the trend of landlords selling up and leaving the market. Recent RTB research highlights how this trend is likely to continue as more and more landlords leave the market (see Table 7)²⁶. Therefore, we ask that this schemes momentum continues into 2025, and that it is rolled out at scale given the current levels of households receiving eviction notices due to their landlord selling up. According to Gov.ie data, 888 households were prevented from entering homelessness through the tenant-in-situ scheme in 2023.²⁷ The private rental sector is one of the main drivers of homelessness, and therefore every lever must be utilised by the government to keep individuals and families in their homes, while the countries stock of social housing grows.

Table 7: Landlords Future Intentions RTB

Landlord's Future Intentions	
Small Landlords (1-2 properties)	<ul style="list-style-type: none"> ○ 27% of small landlords likely/very likely to sell their property in the next five years.
Medium Landlords (3-20 properties, 21-99 properties)	<ul style="list-style-type: none"> ○ 26% likely/very likely to sell a property within the next 12 months. ○ 29% likely/very likely to sell a property within the next 2 years. ○ 37% likely/very likely to sell a property within the next 5 years.
Large Landlords (100+ properties)	<ul style="list-style-type: none"> ○ Some are reluctant to increase portfolio size as the current market is perceived to be too expensive at prevailing prices and too competitive.

²⁶ RTB Rental Sector Survey 2023. [Available here.](#)

²⁷ Social Housing Activity by Local Authority 2023. [Available here.](#)

- | | |
|--|--|
| | <ul style="list-style-type: none"> ○ International investors, in particular, are cautious about investing further in Ireland at the moment. |
|--|--|

Vacancy and Dereliction

Utilising existing housing stock for social and affordable housing offers a huge opportunity to bring additional units onstream sustainably. There is no concise figure on the level of vacancy, with various sources reporting varying levels depending on the different methodologies adopted. According to the CSO²⁸, on the night of Census 2022 there were 164,433 vacant properties across Ireland. Just under 48,000 dwellings which were vacant in 2016 were still vacant in 2022. Furthermore, 23,072 dwellings were vacant in 2011, 2016 and 2022. The latest Geo Directory report²⁹ for Q4 2023 recorded 81,449 vacant residential properties across the country. The counties with the highest vacancy rates are Leitrim (12%) and Mayo (10.7%). The counties with the lowest vacancy rates are Dublin (1%) and Kildare (1.1%). A further 20,780 buildings were classified as derelict.

If we take the 81,449 figure from the Geo Directory, returning just a quarter of these homes for social housing use could reduce the social housing need in the country by over 20,000 households. For context, this is almost equivalent to all households who have been on the social housing waiting list for over 4 years. This could be achieved through a more ambitious repair and lease scheme and the increased use of compulsory purchase orders by local authorities, both of which discourage vacancy.

Repair and Lease Scheme

Budget Ask: Increase capital spending for the repair and lease scheme to support the delivery of 3,100 dwellings at an estimated additional cost of €125,384,894. This requires an additional €72,789,850 in current spending on the scheme.

The Repair and Lease Scheme targets vacant properties in need of repair for use as social housing. Local authorities pay the up-front cost of repairs, and the property is then leased for social housing, with the cost of repairs offset against rental earnings over a period of 5-25 years. The expansion of the Repair and Lease Scheme offers the potential to offset some of the loss of HAP properties. It is welcome that the government has initiated a pilot expansion of the scheme targeting the conversion of vacant/institutional premises in June 2022, and in July 2023, increased the loan available for repair works under the scheme to €80,000 per individual home provided.

²⁸ Census of Population 2022 Profile 2 – Housing in Ireland. [Available here](#).

²⁹ Residential Buildings Report Q4 2023. [Available here](#).

Simon Communities of Ireland’s 2023 pre-budget submission called for increased ambition regarding the Repair and Lease Scheme, as targets are currently set exceptionally low (see Table 8).

Table 8: Repair and Lease Scheme Targets – Housing for All

Year	2022	2023	2024	2025	2026
Units	120	130	130	140	140

Latest figures indicate that since the initiation of the scheme, there have been 554 dwellings delivered through the scheme. However, there have been 3,182 applications. Delivery accounts for just 9% of applications, highlighting that the demand for the scheme is there, and the low rate of delivery through the scheme needs to be explored and rectified. The Minister recently outlined the main reasons for rejected applications, which included; “application not suitable, €60,000 funding insufficient, proposer misunderstood the scheme, delivery through a different scheme, and no social housing need in the particular area.”³⁰ It is welcome that this data was used to assess the scheme and inform the uplift to funding of €80,000. Simon Communities of Ireland highlight how this scheme can be improved further, through learnings from local authorities who have successfully rolled out the scheme at scale.

Waterford County Council has delivered 312 out of the total 554 dwellings delivered through the scheme since its initiation, accounting for 56% of national delivery. In 2023 alone, Waterford County Council delivered 129 of the 174 dwellings delivered through the scheme, accounting for 74% of national delivery. Waterford County Council are clearly leading the way in tackling vacancy, and much can be learned from their approach, and adopted by other local authorities. Waterford County Council’s success evidences the potential of this scheme. In Budget 2025, we are calling for a renewed ambition for the repair and lease scheme across all local authorities. This scheme has the potential to activate thousands of properties for social housing use, while also tackling the blight of vacancy across Ireland. Given the success in Waterford County Council, we are calling for an average of 100 units delivered through the scheme per local authority. We recognise that this is a considerable uplift, and that it is likely that some local authorities will have the capacity to deliver more than 100

³⁰ Dáil Éireann Debate, Housing Schemes, 9 May 2024. [Available here.](#)

dwellings, and some will have the capacity to deliver less.³¹ This scheme offers a unique opportunity to progress a number of objectives, including:

- Tackling homelessness through increased housing allocations,
- Tackling vacancy and making efficient use of existing housing stock, and
- Increasing housing delivery sustainably.

Table 9: Repair and Lease National Delivery 2017-2023

Repair and Lease Dwellings Delivered

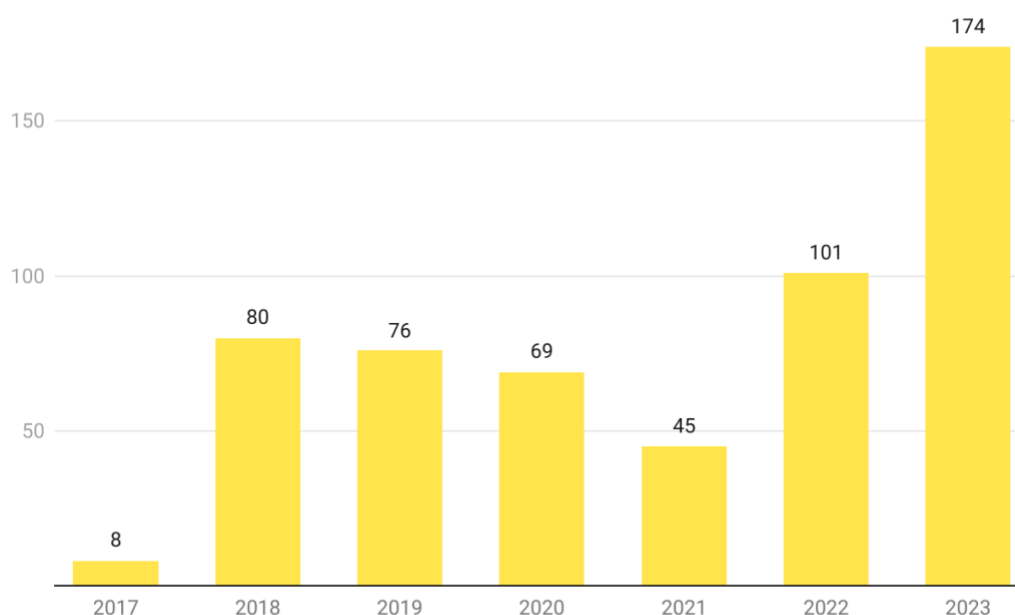


Chart: Simon Communities of Ireland • Source: Department of Housing, Local Government and Heritage • Created with Datawrapper

Whole-of-Authority Approach to Tackling Vacancy

Budget Ask: €1,860,000 to establish a steering committee on vacancy in each of the 31 local authorities, following Waterford County Council's approach.

Housing for All set out the ambition for Local Authorities to acquire at least 2,500 vacant units by 2026 and present them to the market for sale. If the government is going to fulfil its commitment to ending homelessness, there needs to be an increased ambition towards utilising vacant property for the purpose of providing social housing. There are thousands of vacant buildings in towns and villages

³¹ We also acknowledge that this is less than the 5,000 dwellings we called for in 2023. Our updated figures are based on the potential of delivery which was evidenced by Waterford County Council in 2023.

across the country that could be utilised for social housing if Local Authorities were more proactive with the use of their CPO powers. This is acknowledged in government.³²

The repair and lease scheme provides an opportunity to address vacancy while also providing much needed social housing across the country. In many Local Authorities there is just one Vacant Homes Officer. In addition, a lack of planning staff has been identified as an issue which is hindering progress in tackling vacancy.³³ It is important that a ‘whole-of-authority’ approach is taken when dealing with vacancy, as has been done in Waterford City Council. This co-ordination has been facilitated through a steering committee on vacancy. Members of the committee include members of the housing team, vacant homes officers, regeneration officers, planning officials etc. Waterford County Council are leaders in tackling vacancy, and this best practice should be supported across local authorities.

Youth Homelessness

The Youth Homelessness Strategy, introduced at the end of 2022, has played a pivotal role in progressing the efforts to address youth homelessness through a whole-of-Government approach, bringing together key stakeholders. While acknowledging its impact on improving collaboration among stakeholders and Government, youth homelessness continues to rise and much more work is needed to build on the potential of the strategy and see real progress toward ending youth homelessness.

While not a budgetary matter we note that the strategy runs from 2023-2025. Simon Communities of Ireland believe that budget 2025 is an opportune moment for government to commit to review and extend the Youth Homelessness Strategy.

According to the latest figures published by the Department of Housing, Local Government and Heritage, there are 1,660 18–24-year-olds living in emergency accommodation across the country, representing 17% of adults living in emergency accommodation, and a 14% increase since last year.

³² Dáil Éireann Debate, 30 January 2024. [Available here.](#)

³³ Joint Committee on Housing, Local Government and Heritage Debate, 15 June 2023. [Available here.](#)

Table 10: Youth Homelessness (18–24-year-olds 2016-2024)

18-24 Year Olds Accessing Emergency Accommodation



Chart: Simon Communities of Ireland • Source: Department of Housing, Local Government and Heritage • [Get the data](#) • Created with [Datawrapper](#)

Care Leavers

Budget Ask: €11,470,112 to provide an additional 70 homes for care leavers under the Capital Assistance Scheme (CAS).

Both Irish and international research evidence points to the particularly high-risk of homelessness among those who have been in State care as children. Those transitioning out of care often must leave home much earlier than peers living with their families, and therefore have to rapidly become self-sufficient once they turn 18. This is especially relevant given that young adults are staying at the family home until much later in life due to the high cost of housing. Several studies conducted in the US point to a 20-30% rate of homelessness in the years following those leaving State care.³⁴

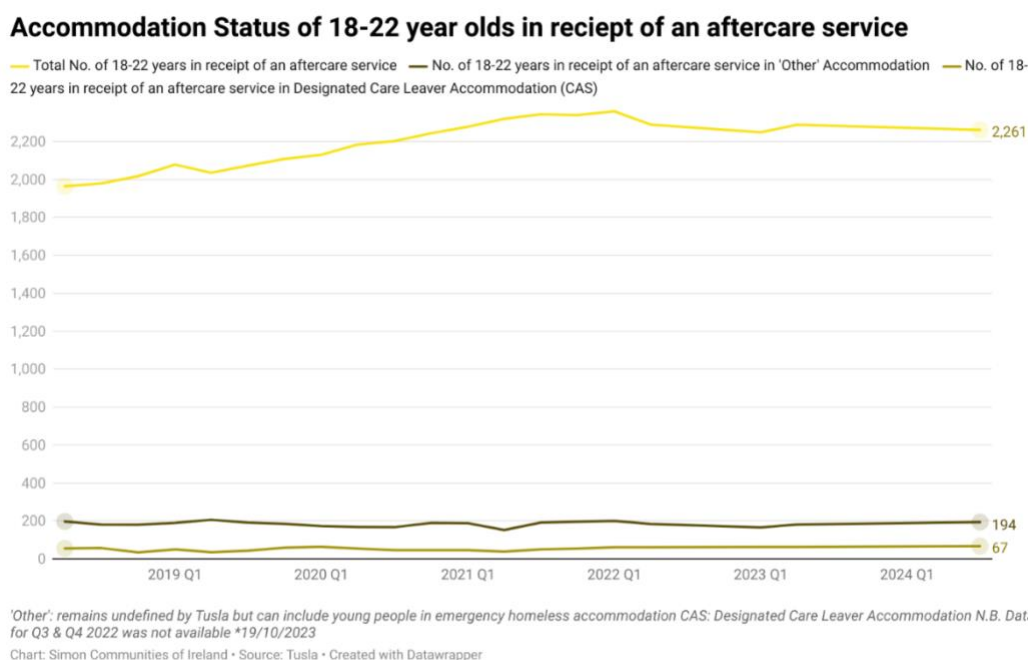
EPIC's 2022 advocacy report highlighted the prevalence of housing and homelessness issues among care leavers in Ireland, with a total of 18% (12% accommodation and 6% homelessness) of advocacy cases falling into this category.³⁵ 13% of EPIC's caseload were classified as homeless. There is no robust data available on the number of care leavers who are experiencing homelessness. The graph below illustrates the number of young people in receipt of aftercare, the number living in CAS

³⁴ Curry and Adams (2015). Housing and Social Support for Youth Aging Out of Foster Care: State of Research Literature and Directions for Future Inquiry. [Available here](#).

³⁵ EPIC National Advocacy Service Report 2022. [Available here](#).

accommodation and the number young people living in ‘Other’ accommodation. ‘Other’ accommodation is unspecified but refers to those young people accommodated through psychiatric services, disability services, in prison, staying with friends and those who were homeless.³⁶

Table 11: Accommodation Status of 18-22 Year Olds in Receipt of an Aftercare Service 2019-2024



The CAS for care leavers programme is a welcome initiative providing long-term, secure tenancies along with dedicated aftercare support from TUSLA to care leavers assessed as considerable risk of homelessness. A 2022 Review of the scheme highlighted its success in providing security and stability in housing for CAS for care leaver clients.³⁷ However, in order for this scheme to make a significant impact, it needs to be expanded. Since 2018, just 107 homes have been delivered through the scheme.³⁸ TUSLA estimated that between 2020 and 2022, approximately 747 young people would meet the criteria for the scheme, however just 58 units were provided during this period.

³⁶ Preventing Homelessness among Care Leavers: Review of the Capital Assistance Scheme (CAS) for Care Leavers. [Available here.](#)

³⁷ Preventing Homelessness among Care Leavers: Review of the Capital Assistance Scheme (CAS) for Care Leavers. [Available here.](#)

³⁸ Dáil Éireann Debate, Housing Provision, 20 March 2024. [Available here.](#)

Table 12: CAS for Care Leavers Delivery and Cost 2018-2023

Year	Units Delivered	Costs
2018	9	€1,214,965
2019	28	€5,144,003
2020	10	€1,412,162
2021	16	€4,114,320
2022	32	€8,934,588
2023	12	€1,966,305
Total	107	€22,786,343

While we recognise the shortage of one-bedroom properties and the pressures in the housing market, the provision of just 12 CAS for care leavers at a time when youth homelessness is continuously growing is completely insufficient. It is estimated that 500 young people leave care every year upon reaching the age of 18. Therefore, just over 2% of these young people were accommodated through the scheme last year.

Latest figures indicate that there are currently 2,261 18–22-year-olds in receipt of an after-care service.³⁹ Therefore, just under 5% of care leavers in receipt of aftercare have been accommodated through the CAS for care leavers scheme so far. According to EPIC’s latest advocacy report, there was a 118% increase in cases relating to homelessness across their advocacy services since 2022. 77% of young people between the ages of 17-20 years old accessing the advocacy service due to homelessness were also receiving an aftercare service at the time, highlighting the growing need for additional CAS for care leaver units.

Sector Funding

Budget Ask: Full Cost of Recovery Approach for Homeless Services.

Budget 2025 needs to urgently address the years of unsustainable and inadequate funding of homeless services. Organisations providing essential services to the state have been burdened with years of inadequate funding, causing an overreliance on fundraising and public donations to continue operations. This has proved unsustainable and insecure, and many organisations struggle to make ends meet as well as working tirelessly over the last number of years, dealing with unprecedented levels of homelessness, along with extensive governance and regulatory requirements, and a recruitment and retention crisis.

³⁹ TUSLA Data Hub. [Available here](#).

Budget 2025 needs to provide **multi-annual funding that reflects the full cost of delivering homeless services**, allowing for increases based on need and inflation. Sufficient funding needs to be provided to restore pay parity with public sector colleagues, for the talented and committed staff working for homeless organisations. Following the decline in public funding after the 2008 financial crisis, pay restoration has been given to public sector employees.⁴⁰ However, there has been no equivalent for the community and voluntary sector. If the WRC recommendations are fully implemented, public sector workers are pulling further ahead following the latest pay deal which has not been applied to the staff funded through Section 10 (homeless and addiction services) or Section 39 (health and disability services). Furthermore, not all staff are employed by homeless services through Section 39 or Section 10. Therefore, organisations are attempting to fund pay increases for staff, while already utilising fundraising to meet running costs, following years of gaps in state funding.

The high turnover of talented staff in the homeless sector has extremely negative implications for service delivery, often resulting in increased workloads and risk of burnout among staff. The capacity to offer appropriate salaries and benefits is important to recruiting and retaining staff.⁴¹

All the while, compliance requirements for governance and regulation have expanded, and while we welcome this and see it as an absolute necessity to ensure the delivery of high-quality services to vulnerable populations, this puts further pressure on resources. Current funding does not consider the cost more stringent compliance requirements; Budget 2025 needs to address this in a meaningful way.

The Right to Housing

Budget Ask: Host a referendum on the right to housing at an estimated cost of €21,000,000.⁴²

Simon Communities of Ireland have long advocated for the enshrinement of the Right to Housing in the Constitution, and are a leading member of Home for Good, a broad coalition of organisations and individuals who believe that Constitutional change is an essential underpinning for any successful programme to tackle our housing and homelessness crisis.

⁴⁰ FORSA FAQs – Community and Voluntary Sector: Pay Proposal. [Available here.](#)

⁴¹ The Future of Public Service Delivery by the Community and Voluntary Sector. [Available here.](#)

⁴² Dáil Éireann Debate, Referendum Campaigns, 20 March 2024. [Available here.](#)

Despite the commitment by Government to hold a referendum on housing, this is looking extremely unlikely in the lifetime of the current Government. There is currently no reference to a right to housing in the constitution. Article 43 protects private property rights and prevents the State from abolishing the right to private ownership or the right to transfer property. Article 43 recognises that the right to private property must be regulated in the interests of social justice and permits limits on the right in the interests of the common good.¹⁹ There is no guidance on how to balance the right to private property with the requirements of the common good. Inserting a right to housing in our Constitution will eliminate any doubt that property rights can be appropriately restricted to allow access to decent, affordable, and secure housing for all.

Simon Communities of Ireland therefore ask for a commitment from Government to hold a referendum on inserting the right to housing in the Constitution.

Department of Health

Health and Homelessness

Budget Ask: Ringfence an additional €41,000,000 to support the health and wellbeing of people experiencing homelessness, doubling the 2023 spend.

The health of people experiencing homelessness must be a priority in Budget 2025. While homelessness has continued to grow over the last decade health funding for those experiencing homelessness has not kept pace with that growth. Both the Programme for Government and *Housing for All* contain commitments to improve health outcomes for people in homelessness (actions 3.10 – 3.14 in *Housing for All*).

The links between homelessness and poor health outcomes are well established. Recent research examining homelessness and health-related outcomes in Ireland found that homelessness was associated with increased use of illicit drug use, reduced access to a general practitioner, frequent visits to emergency departments, frequent presentation for self-harm and premature departure from hospital.⁴³

⁴³ Ingram et al. (2023) Homelessness and health-related outcomes in the Republic of Ireland: A Systematic Review, Meta-Analysis and Evidence Map. [Available here.](#)

This highlights the growing need for the fulfilment of commitments outlined by the government to improve the health outcomes of those experiencing homelessness, through **ring-fenced, multi-annual health budgets** that are specific to the homeless population.

While homelessness is primarily a housing issue, a person's health can have a profound impact on the possibility of experiencing homelessness, and on their possibility to exit homelessness.

Most of the health services and supports in homelessness are contracted through the community and voluntary sector via Section 39 and Section 10 funding. **Between January 2016 and December 2023, the number of men, women and children living in homeless emergency accommodation has increased by 133%. Despite this, HSE funding has increased by only 30% over the same period.** A 30% increase in resources to meet increased demand of more than 100% allied to a recruitment freeze in the HSE means that services for people experiencing homelessness are being cut in real terms. For example, where some years ago Cork Simon's Emergency Accommodation services – supporting an average of 75 people per night had the support of a full-time counsellor, that has been reduced to circa 2 hours per week and as counsellors leave their roles are impacted by the recruitment ban and are not being replaced.

Table 13: HSE Funding (Section 39) on Homelessness 2016-2023

Year	HSE Funding on Homelessness (Section 39 Funding)
2016	€31,500,000.00
2017	€32,600,000.00
2018	€36,000,000.00
2019	€36,000,000.00
2020	€36,000,000.00
2021	€45,000,000.00
2022	€50,000,000.00
2023	€41,000,000.00

Mental Health and Addiction: Reducing Harm and Ensuring Timely Access to Services

The most recent report from the Health Research Board on premature deaths among those experiencing homelessness highlighted the young lives lost due to addiction. Addiction can be both

the cause and consequence of homelessness. Therefore, to end homelessness, particularly long-term repeat homelessness, it is imperative to ensure timely access to services. Long waiting periods for services are detrimental to those seeking to address their addiction and was identified as a barrier to recovery by the clients of Dublin Simon Community.⁴⁴ In addition, clients identified the need for more services around the country, as services are concentrated in Dublin. Clients also identified the need for the continued development of harm-reduction support, such as the provision of Naloxone, drug testing facilities, mobile healthcare units, pop-up clinics, and needle-exchange programmes. In addition to the above services, clients expressed the importance of **stable housing as a key-component of addiction recovery**.

There is a complex, often non-linear relationship between mental health and homelessness. The prevalence of mental illness amongst people experiencing homelessness averages at 60% compared to 15% in the general population.⁴⁵ Dual diagnosis, for example, alcohol addiction coupled with depression, is more prevalent among the homeless than the general population, limiting access to adequate treatment options. The transient nature of homelessness acts as an additional barrier to accessing mental health support, making the continuation of care and support a challenge for people experiencing homelessness and mental health difficulties. This highlights the need for strong inter-agency links between mental health professionals and front-line workers in the homeless sector, and those experiencing homelessness. Homeless specific outreach and in-reach community orientated mental health services are required, with multi-disciplinary teams who are skilled in challenges related to dual-diagnosis and the unique needs to those experiencing homelessness. As outlined by one front-line worker during research on front-line workers engagement with mental health services for homeless adults in Ireland, *“it’s very hard to expect a homeless person to fit into a system designed for those in stable housing, they have different priorities.”*⁴⁶

⁴⁴ Dublin Simon Submission to the Citizens’ Assembly on Drugs Use. [Available here.](#)

⁴⁵ Devine and Bergin (2020). Experiences of Frontline Workers’ Engagement with Mental Health Services for Homeless Adults in Ireland. [Available here.](#)

⁴⁶ Devine and Bergin (2020). Experiences of Frontline Workers’ Engagement with Mental Health Services for Homeless Adults in Ireland. [Available here.](#)

Department of Social Protection

Rent Supplement

Budget Ask: Increase rent supplement rates in line with current ‘existing’ tenancy rent levels.⁴⁷

Rent supplement is a vital short-term financial support for renters who experience a sudden change in circumstances impacting their ability to pay their rent, generally due to loss of employment. The maximum rent limits for rent supplement were set in mid-2016 by [S.I. No. 340/2016](#). Since then, national rents for new tenancies have risen by 64%.⁴⁸ Simon Communities of Ireland note that Rent Supplement is a targeted measure for those who are already renting privately and therefore rates should be uplifted in line with market rents for *existing tenancies*. According to the latest figures from the RTB, the national average rent for existing tenancies is €1,374 (16% less than for current tenancies).

The private rental sector is one of the main drivers of homelessness in Ireland, with rents skyrocketing and supply remaining constrained over the last number of years. It is imperative that households living in the private rental sector remain in their homes for as long as possible, as the current market offers a severe lack of alternatives.

Although Simon Communities of Ireland note that under the National Tenancy Sustainment Framework, DSP staff may provide additional financial support above rent limits, it is evident that baseline limits need to be amended to keep up with existing tenancy market rents and prevent homelessness among those living in the private rental sector.

Core Social Welfare Rates: Working Age Payments

Budget Asks: Increase core working age payments by a minimum of €20 at an estimated cost of €747,700,000 benchmarking rates against a minimum standard of living. Equalise jobseekers payments for under 25s at an estimated cost of €69,530,000.

⁴⁷ According to the RTB, the average rent for existing tenancies is €1,374 compared to €1,595 for new tenancies. Data for existing tenancies is not available for 2016.

⁴⁸ As of Q4 2023, according to RTB new tenancy rent index.

The Roadmap for Social Inclusion 2020-2025 set a target of 2% consistent poverty by 2025. According to the latest *SILC* data for 2023, the consistent poverty rate now sits at 3.6%, down from 4.9% in 2022.⁴⁹ It is hopeful that progress is being made in reducing consistent poverty. The Government introduced a number of one-off payments in previous budgets, which have contributed to reducing poverty rates. Without such measures, poverty rates will rise again, and therefore it is important that a level of sustainability is provided, and that these measures are provided consistently. The consistent poverty rate excluding cost of living measures in 2023 was 4.4% (compared to a rate of 3.6% after cost-of-living measures). The at risk of poverty rate excluding cost of living measures was 13% (compared to 10.6% after cost-of-living measures).

Table 14: Poverty and Deprivation Rates 2021-2023 (SILC)

Year	2021	2022	2023
At Risk of Poverty	11.8%	12.5%	10.6%
Deprivation	13.7%	16.6%	17.3%
Consistent Poverty	4.2%	4.9%	3.6%

Table 15: Poverty Rates Including and Excluding Cost of Living Measures 2023 (SILC)

	Including Cost of Living Measures	Excluding Cost of Living Measures
At Risk of Poverty	10.6%	13%
Consistent Poverty	3.6%	4.4%

Unfortunately, deprivation rates have continued to rise significantly from 13.7% in 2021 to 17.3%. It is therefore obvious that although poverty rates are improving, people have less spending power than they had in previous years. We have experienced a 19% rate of accumulative inflation since the end of 2019 when the pandemic began. Therefore, while inflation rates have levelled off in recent months, when considered cumulatively it is obvious that there has been a profound impact, especially on low-income households. Social welfare rates have not kept pace with this rising cost of living. The Vincentian MESL Research Centre highlighted this in their *MESL Impact Briefing 2024*.⁵⁰ The analysis indicated that the €12 increase to core social welfare rates, and associated increases for qualified

⁴⁹ Survey of Income and Living Conditions (SILC) 2023. [Available here](#).

⁵⁰ MESL Impact Briefing Budget 2024. [Available here](#).

children and adults would meet a lower proportion of minimum living costs in 2024 than they did in 2023. The result of which is a real term cut in the purchasing power of social protection supports.

Increasing core social welfare rates by a minimum of €20 in Budget 2025 would make some headway in meeting the high rate of inflation experienced by low-income households since the onset of the pandemic. To prevent poverty rates rising and decrease deprivation, it is imperative that the Government move away from the provision of ‘one-off’ measures and towards the benchmarking of social welfare payments against a minimum standard of living, creating a safety net for which nobody should fall beneath.⁵¹

Families and Children

Budget Ask: Increase the Qualified Child by a minimum of €6 for under 12s and €11 for over 12s at an estimated cost of €121,120,000.

The Taoiseach has stated his ambition to make Ireland the best country in Europe to be a child. In order to achieve this, immediate steps need to be taken to reduce child and family homelessness, poverty and deprivation. It is well known that lone parent families are particularly vulnerable. Lone parents are massively over-represented among homeless families, accounting for 1,098 (55%) of the 1,981 homeless families. This is despite accounting for just 17% of family households according to Census 2022.⁵² Lone parents are experiencing much higher rates of poverty and deprivation than two-parent families and other household types. According to SILC 2023 data, 45.6% of lone parents in Ireland experienced deprivation, compared to 14.6% of two-parent families (see Table 15). This is the highest level of deprivation rate across any other household type. Children’s deprivation rates have increased over a three-year period from 17.3% in 2021 to 21.4% in 2023. Adequate welfare supports are key to preventing poverty and deprivation for families in Ireland, along with preventing homelessness and housing exclusion.

⁵¹ *The Roadmap for Social Inclusion 2020-2025* committed to consider and prepare a report on the potential application of the benchmarking approach to welfare payments (Commitment 25), with a timeline of Q3 2020.⁵¹ The Third Report Card on the Roadmap reports that this action is in progress, with a timeline for completion in 2023.

⁵² Census of the 2022 Population 2022 – Profile 3 – Households, Families and Childcare. [Available here.](#)

Table 16: At risk of poverty, deprivation, and consistent poverty rates by family type 2023

	Lone parent with at least one child aged less than 25	Couple with at least one child aged less than 25
At risk of poverty	16.3%	11%
Deprivation	45.6%	14.6%
Consistent poverty	7.2%	3.6%

Barnardo's' recently published Cost of Living Report for 2024⁵³ highlighted how over four in five parents (81%) stated that the cost of living has negatively affected their children in the last six months and 70% of parents said they sometimes or always worry about not being able to provide their children with daily essentials. Despite inflation levelling off, the vast majority of parents felt that their cost-of-living issues negatively affected their children. The UN Committee on the Rights of the Child last examined Ireland in January 2023. The Committee urged the Irish Government to increase social welfare rates to reflect the rising cost of living in its concluding observations.⁵⁴ Unfortunately, this recommendation has not been implemented. The Vincentian MESL Research Centre's analysis of child-related social welfare payments following Budget 2024 projects that such payments would meet just 81% of MESL costs for primary school children and 59% of costs for secondary school children. It is imperative that Budget 2025 introduces adequate increases to qualified child payments which both restore purchasing power to pre-pandemic levels and reflect the additional cost of older children. This will form part of the critical social infrastructure that can help to support families and prevent homelessness.

⁵³ Barnardos Cost of Living Report 2024. [Available here.](#)

⁵⁴ United Nations Committee on the Rights of the Child Publishes its Concluding Observations on the Combined Fifth and Sixth Periodic Reports of Ireland. [Available here.](#)

