



Budget 2026

Pre-Budget Submission

#SimonCares

Contents

About Us	3
About this Submission	3
List of Acronyms	4
Summary of Budget Asks	5
Introduction	7
Homelessness Context.....	8
Department of Housing, Local Government and Heritage	9
Social Housing Delivery	9
Housing Assistance Payment (HAP)	10
Preventing Homelessness.....	12
Homeless Prevention Budget.....	12
Tenant-in-Situ.....	14
Vacancy and Dereliction	15
Repair and Lease & Buy and Renew Schemes	15
Youth Homelessness.....	16
Care Leavers	17
Sector Funding.....	19
Department of Health	21
Health and Homelessness	21
Disability	22
Mental Health and Addiction.....	22
Department of Social Protection	24
Rent Supplement.....	24
Core Social Welfare Rates.....	24
Families and Children	26
Poverty and Social Inclusion.....	26
Disability.....	27
Concluding Notes	28

About Us

The Simon Communities in Ireland are a network of independent communities across the country that provide homeless, housing and treatment services to people facing the trauma and stress of homelessness. With a proud history of over 50 years responding to local needs, the Simon Communities in Ireland work to end long-term homelessness in Ireland and ensure that homelessness where it does occur is rare, short-term, and non-recurring.

The Simon Communities of Ireland (SCI) national office is a leading campaigner nationally in putting forward solutions for tackling homelessness. Our work engages with advocacy, policy and communications that is grounded in the experiences of our local services. We campaign for more effective policies and legislation locally, nationally and at a European level. SCI campaign for practical and sustainable solutions that tackle homelessness head on. Our advocacy and solutions are based on evidence, best practice, and the experiences of the people who use our services.

About this Submission

This submission draws from input from some of the Simon Communities across Ireland, some of our previous work together on [manifesto](#) asks and [other advocacy](#). We are member of the Irish Homeless Policy Group (IHPG) and the Irish Coalition to End Youth Homelessness (ICEYH) and therefore, support submissions by our peers in these collaborative working spaces. We are active members of the Wheel, the Community Platform (and Community and Voluntary Pillar), and the Children's Rights Alliance, among others also. SCI believes that equality of opportunity, poverty and social inclusion are key aspects of ending long-term homelessness and echo pre-budget submissions made by our peers in the sector, including [Social Justice Ireland](#) and the [Society of St. Saint Vincent de Paul](#).

SCI has made direct submissions to the Department of Social Protection and to the Joint Oireachtas Committee on Social Protection, Rural and Community Development – transcript available [here](#). We have included costings for our asks, where possible based on available data. We are actively working on costing additional recommendations over the summer recess and will follow up with this information in due course.

List of Acronyms

AHB	Approved Housing Body
CAS	Capital Assistance Scheme
CSO	Central Statistics Office
HAP	Housing Assistance Payment
HSE	Health Service Executive
ICEYH	Irish Coalition to End Youth Homelessness
IHPG	Irish Homeless Policy Group
MESL	Minimum Essential Standard of Living
RTB	Residential Tenancies Board
SCI	Simon Communities of Ireland
SILC	Survey on Income and Living Conditions
SSHA	Summary of Social Housing Assessments
TIS	Tenant-in-Situ
UNCRPD	United Nations Convention on the Rights of Persons with Disabilities
WRC	Workplace Relations Commission

Summary of Budget Asks

Summary of Budget Asks 2026	
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 2026. Provide the necessary funding and infrastructure to increase delivery to 15,000 in 2027.
Housing Assistance Payment	In line with Recommendation 39 of the Housing Commission Report, Reform and Reset the Housing Assistance Payment (HAP) as a short-term support. In the interim, increase HAP rates to reflect market rents and maintain the current level of tenancies in the system.
Homeless Prevention Budget	Ringfence an additional €21,400,000 for homeless prevention, doubling the 2024 spend. Commit to increase homeless prevention funding annually until prevention accounts for 20% of the total budget for homeless services. Appropriately fund the upcoming Homeless Prevention Framework.
Tenant-in-Situ Scheme	Re-instate the full Tenant-in-Situ Scheme and provide adequate funding to ensure that local authorities can operate the scheme.
Repair and Lease & Buy and Renew Schemes	Increase capital spending for the Repair and Lease and Buy and Renew schemes to support the delivery of 4,650 dwellings.
Youth Homelessness: Care Leavers	Provide an additional 75 homes for care leavers under the Capital Assistance Scheme, at an estimated additional cost of €15,750,000.
Sector Funding	Invest in the Voluntary and Community Sector, by providing multi-annual funding that reflects the full cost of delivering homeless services in Budget 2026. Build on the progress of Workplace Relations Commission (WRC) agreements and improve collaboration across Departments, ending the siloed approach to budget negotiations.

Department of Health	
Health and Homelessness	Ringfence an additional €40,000,000 to support the health and wellbeing of people experiencing homelessness.
Disability	Provide sufficient funding to support the Implementation Plan for the National Housing Strategy for Disabled People.
Mental Health and Addiction	Invest in early intervention and prevention services for mental health and addiction. Provide sufficient funding to progress the <i>Sharing the Vision Implementation Plan 2025-2027</i> , including the Dual Diagnosis Model of Care.
Department of Social Protection	
Rent Supplement	Increase rent supplement rates in line with current 'existing' tenancy rent levels.
Core Social Welfare Rates	Increase core working age payments by a minimum of €16, benchmarking rates against a minimum standard of living.
Families and Children	Increase the Child Support Payments by €15 per week for children over 12 at a cost of €91,500,000, and by €6 per week for children under 12 at a cost of €52,800,000.
Poverty and Social Inclusion	<p>Increase investment in permanent, targeted cost-of-living measures for lower income workers and cohorts experiencing or at risk of experiencing poverty.</p> <p>Commit to ending consistent poverty and social exclusion by 2030. Provide adequate funding and resourcing for the successor strategy to the <i>Roadmap for Social Inclusion 2020-2025</i>.</p>
Disability	<p>Recognise the extra cost of living with a disability by introducing a separate weekly payment of €40 to those in receipt of a disability-related payment at an estimated cost of €476,000,000.</p> <p>Allocate funding for every Intreo office to have a Disability Liaison Officer on site. Invest in disability and mental health awareness training for frontline staff.</p>

Introduction

Homelessness in Ireland continues to be a pressing and multifaceted social issue, impacting thousands of adults and children across the country. As of May 2025, the number of people experiencing homelessness has reached a record high, with 15,747 individuals, comprising of 10,903 adults and 4,844 children relying on emergency accommodation, according to the latest figures from the Department of Housing, Local Government, and Heritage.¹ This represents an increase of 1,588 individuals, or 11.2%, compared to May 2024, when 14,159² individuals were registered as homeless. These rising numbers reflect a worsening crisis, further compounded by recent estimates from the Housing Commission,³ which indicate that Ireland is currently grappling with a housing deficit of approximately 235,000 homes.⁴

The Government has made welcome progress in increasing the supply of social housing in recent years. Initiatives under ‘*Housing for All*’ and the work of local authorities and approved housing bodies have also played a key role in expanding housing provision. The delivery of 358 new-build social homes in Q1 2025, more than double the number that were delivered in Q1 2024, marks a significant step forward and demonstrated a clear commitment to addressing housing need. **However, despite these positive developments, the scale of housing delivery still falls short of both current targets and future needs.** For instance, the 2024 figure of social housing fell below the target of 9,300 new-build social homes by 1,429 homes, or 15%, set out in Housing for All. Indeed, the overall supply of long-term social and affordable homes remains insufficient to meet the growing demand. A major factor behind the failure has been attributed to a reluctance to implement necessary reforms into public and private housing delivery.

To meaningfully address this shortfall, future housing delivery must be more ambitious. The Simon Communities of Ireland emphasise that Government, in its deliberations for Budget 2026, must reflect the scale of the challenge by allocating sufficient funding to support the commitments to homelessness services, social housing construction, and homelessness prevention measures. Achieving this will require a substantial increase in capital investment, a scaling up of local authority delivery capacity, and a strong focus on removing barriers to construction. Without urgent and sustained investment, the Government risks entrenching homelessness further and missing its target to end homelessness by 2030. Moreover, all local authorities must be held accountable for meeting their individual housing delivery targets, as national progress hinges on local performance.

¹ [Homeless Report May 2025](#)

² [Homeless Report - May 2024](#)

³ [Report of The Housing Commission](#)

⁴ This represents a rounded midpoint of a range between 212,500 and 256,000 dwellings, as identified in 2022.

Additionally, Budget 2026 must reflect a renewed urgency and follow-through on the commitments made in the Programme for Government. As we move closer to the 2030 target to work towards ending homelessness, it is vital that this budget reinforces Government pledges to expand Housing First, strengthen homelessness prevention measures, and ensure continued support for emergency accommodation and wraparound services. Budget 2026 must focus on scaling up the delivery of prevention-based interventions, reducing the number of people entering homelessness, and supporting individuals and families currently experiencing homelessness with appropriate, long-term housing solutions and exits from homelessness. The Programme for Government also commits to providing dedicated funding for health, mental health, and addiction services tailored to the needs of those experiencing homelessness. These services must now be expanded and integrated more effectively within housing supports, particularly in light of the ongoing cost-of-living pressures and the disproportionate impact of housing instability on vulnerable individuals. We urge Government to seize this opportunity to accelerate progress under *Housing for All*, and to take decisive, measurable action toward ending homelessness by 2030.

Our pre-budget submission outlines the current state of homelessness in Ireland, the housing delivery performance, a series of priority areas for the Simon Communities of Ireland and presents clear recommendations to guide Government policy and budgetary planning. This submission follows on from the consistent policy, research, advocacy and lobbying work taking place year-round. The proposals in this PBS align with national policy commitments, and they represent the next essential steps in ensuring every person in Ireland has access to a safe and secure home.

Homelessness Context

Homelessness in Ireland has reached an unprecedented and deeply alarming level, severely impacting both urban areas like Dublin and regional areas across the country. As of May 2025, there are 15,747⁵ people living in emergency accommodation comprising of 10,903 adults and 4,844 children, which is the highest number ever recorded. This figure represents a staggering 1,588 more than the same time last year, when 14,159⁶ people were in emergency accommodation in May 2024.

It is important to note that these official figures do not include individuals experiencing hidden homelessness, sleeping rough, in non-conventional dwellings due to lack of housing, or temporarily living in conventional housing with family and friends due to a lack of housing.⁷ Our [Under the Radar](#) research report found that that there could be an estimated 24,180 households experiencing hidden homelessness across

⁵ [Homeless Report May 2025](#)

⁶ [Homeless Report - May 2024](#)

⁷ [ETHOS Typology on Homelessness and Housing Exclusion](#)

Ireland. Of those accessing emergency accommodation, several groups continue to be disproportionately affected:

- Single adults make up 7,064 (45%) of this population.
- Among all adults, 61% (6,636) are men.
- Young adults aged 18-24 account for 17% (1,851) of adults and have seen a 9.2% rise from the same period last year.
- There are 4,844 children accessing emergency accommodation, a 12.2% increase since 2024.
- There has been a 10.8% increase in families accessing emergency accommodation (222 families) compared to the previous year.

The primary driver of this crisis remains no-fault evictions from the private rental sector, particularly in the Dublin area.⁸ Despite Ireland's commitment under the Lisbon Declaration to work towards the ending of homelessness by 2030, current trends show we are moving further away from that goal. Without urgent and targeted measures in Budget 2026, there is a real risk of normalising these record-high levels of homelessness instead of ending it. This will lead to further deterioration in people's physical and mental health, access to employment, quality of life and access to other economic and social services. The impact is particularly severe for children, who make up 30.7% of those accessing emergency accommodation. Prolonged stays in emergency accommodation expose them to trauma and instability, which significantly affects their development, education, and mental health.

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 2026. Provide the necessary funding and infrastructure to increase delivery to 15,000 in 2027.

The Housing Commission report estimates a housing deficit of between 212,500 and 256,000 homes.⁹ According to the latest Summary of Social Housing Assessments 2024 (SSHA) there are 59,941 households who do not currently have their social housing needs met.¹⁰ The assessment reports that 14.7% of these households' basis of need for social housing is homelessness, up from 13.5% in 2023. A further 6.0% of households on the social housing list are living in overcrowded or unfit

⁸ Dublin Homeless April 2025 Data [Available Here](#)

⁹ Report of the Housing Commission. [Available here.](#)

¹⁰ Summary of Social Housing Assessments (SSHA) 2024. [Available here](#)

accommodation. The chronic shortage of secure and affordable social housing is further evidenced by the record levels of persons living in emergency accommodation across the country, and thousands more who are living in insecure, inadequate, or overcrowded accommodation or sleeping rough.

Figures from the SSHA do not represent every household in need of a social home, as they do not include households on transfer lists who for example, wish to move from a Housing Assistance Payment (HAP) tenancy to a more secure social housing tenancy, provided by either a Local Authority or an Approved Housing Body (AHB).

HAP households are living in an increasingly precarious private rental market, with households continuously entering homelessness due to no-fault evictions such as landlords selling their properties, requiring the property for their own use, undergoing substantial property repairs, etc. As of Q4 2024, 53,742 households are actively living in HAP tenancies.¹¹ 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. SCI estimate the ongoing need as at least 113,683 households.¹²

The 2025 Programme for Government includes commitments to build an average of 12,000 social homes annually. A significant uplift from current social housing delivery targets is required to meet the high levels of unmet need. SCI call on Government to increase 2024’s investment in social housing builds & acquisitions¹³ to deliver at least 12,500 social homes in 2026, and to provide the necessary funding and infrastructure to increase delivery to 15,000 in 2027.

Housing Assistance Payment (HAP)

Budget Ask: In line with Recommendation 39 of the Housing Commission Report, reform and reset the Housing Assistance Payment (HAP) as a short-term support. In the interim, 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. Figure 1 below shows a long-term comparison of the

¹¹ [Housing Schemes – Tuesday, 25 Mar 2025 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

¹² This includes the 59,941 households identified by the SSHA and 53,742 active HAP tenancies according to a recent PQ.

¹³ [Departmental Data – Tuesday, 24 Jun 2025 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

findings of the *Locked Out of the Market* reports from the start of 2020. The availability of rental properties generally, as well as HAP properties, increased significantly during the COVID-19 restrictions. Following the lifting of restrictions, a clear decline can be observed. Although the availability of properties generally has increased since mid-2022, this has not coincided with a similar increase in the availability of HAP properties. This is a concerning trend and highlights how new supply remains largely out of reach for those on low incomes and who are reliant on HAP.

Locked Out of the Market 2020-2025

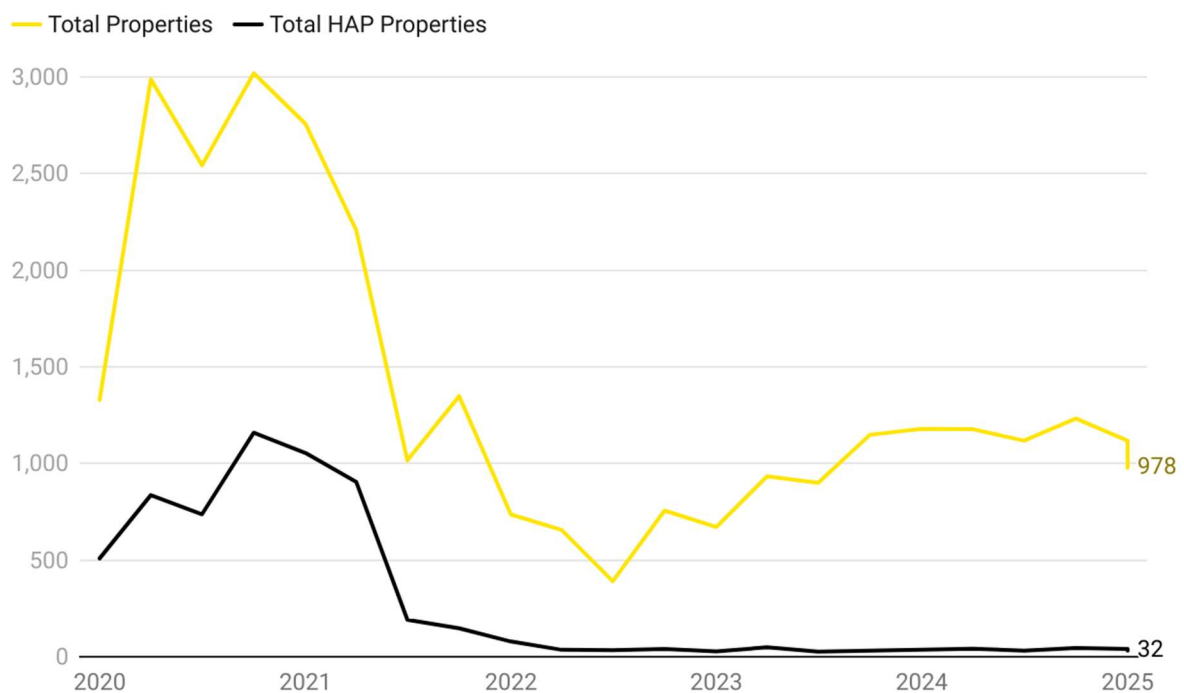


Chart: Simon Communities of Ireland • Source: Simon Communities of Ireland: Locked Out of the Market Reports • Created with Datawrapper

Figure 1: Locked Out of the Market Long-Term Comparison

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. 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 71% since HAP base rates were set in 2016.¹⁴ Therefore, even if local authorities implement full discretionary rates, the current HAP rates still fall far below current market rents. Indeed, our Quarter 2 *Locked Out of the Market* report found just 32 of the 978 properties available on Daft.ie fell within HAP limits, including discretionary limits.

¹⁴ Q2 2016 compared to Q2 2023 RTB Rent Index Reports, [Available here](#)

According to Focus Ireland’s Focus on Homelessness Report, the average cost of maintaining a household in emergency accommodation was €45,000 annually in Dublin, and €35,000 outside of Dublin.¹⁵ The Residential Tenancy Board’s (RTB) latest Rent Index Report for Q4 2024 reports that the standardised average rent for new tenancies in Dublin is €2,177, and €1,354 outside of Dublin.¹⁶ Table 1 below provides a further breakdown of average costs based on bedrooms, housing type, and location (in Dublin and outside of Dublin). **Increasing HAP rates in line with market rent costs would significantly expand accessibility of the support, prevent thousands from entering homelessness, and support more persons to exit homelessness – all while saving the State €10,000+ per household in need of support when compared to the cost of providing emergency accommodation.**

	1 bedroom		2 bedrooms		3 bedrooms	
	Apartment	House	Apartment	House	Apartment	House
Dublin	€1,801	€1,613	€2,247	€2,055	€2,807	€2,453
Outside Dublin	€1,035	€1,009	€1,360	€1,196	€1,573	€1,360

Table 1: Standardised average rent prices, Q4 2024 (RTB)

“Oh, there’s no way you’d find a property within the HAP limits. HAP for a one-bed, it’s not really possible. Even being on Homeless HAP, the higher threshold, it’s still impossible to find places.”

- Service User

Locked Out of the Market Report Q1 2025

Preventing Homelessness

Homeless Prevention Budget

Budget Ask: Ringfence an additional €21,400,000 for homeless prevention, doubling the 2024 spend. Commit to increase homeless prevention funding annually until prevention accounts for 20% of the total budget for homeless services. Appropriately fund the upcoming Homeless Prevention Framework.

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. It is well

¹⁵ [Focus on Homelessness - Focus Ireland](#)

¹⁶ [RTB/ESRI Rent Index - Residential Tenancies Board](#)

known that experiencing homelessness can have multiple negative impacts, including adverse effects on physical health, mental health, and overall wellbeing. For children, experiencing 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 experiencing homelessness.

We know that prevention measures work. Of those who engaged with Galway Simon's Prevention and Tenancy Sustainment services in 2024, 95% did not access emergency accommodation.¹⁷ Of those who engaged with Cork Simon's Pilot Diversion Programme in 2023, 44 out of 57 people avoided entering homelessness.¹⁸ Additionally, a recent [evaluation of Focus Ireland's Young Family Mediation Service](#) highlighted the positive impact of the services for young persons and their families. Youth Family Mediation aims to provide a structured environment to address conflict within families, allowing young persons to stay in the family home and prevent them from entering homelessness. Both young persons and their families who were supported by the service reflected positively, citing the mediators as a key reason they were still living at home. The report estimates that the cost per mediation case, which typically concludes within 12 months, is €5,869.56. The average cost of providing residential care to a child is €6,193 *per week*. **Each young person that a mediator prevents from entering residential care could therefore save the state €317,052 annually.** Young Family Mediation Services is a cost-effective intervention to prevent children and young persons from entering care services or homelessness, and should be prioritised.

The crisis of homelessness in Ireland will not end unless adequate prevention policies and procedures are embedded in our housing system, notwithstanding the need for adequate move on through the provision of social housing. In 2024, just 5% of the overall homelessness budget was spent on Category 1: Homeless Prevention, Tenancy Sustainment, and Resettlement Supports.¹⁹ The Simon Communities of Ireland welcome the commitment made in the Programme for Government to “ensure a holistic, cross departmental approach to homelessness prevention,” and the development of a national Homeless Prevention Framework. We ask that this commitment be reflected in Budget 2026 by allocating an additional €21,400,000 to homeless prevention specifically, and to commit to increase homeless prevention and tenancy sustainment funding annually until prevention accounts for 20% of the total budget for homeless services. This would reduce the individual cost and trauma of experiencing homelessness (financial costs as well as cost to health, mental health, well-being, etc.) and the financial cost to the state.

¹⁷ Email correspondence with Galway Simon Community

¹⁸ Cork Simon Community Annual Impact Report 2023, [Available here](#)

¹⁹ [Focus On Homelessness public expenditure services Final-version.pdf](#)

Tenant-in-Situ

Budget Ask: Re-instate the full Tenant-in-Situ Scheme and provide adequate funding to ensure that local authorities can operate the scheme.

Despite the increasing number of households being pushed into homelessness in recent years, the scale of the crisis would be much greater were it not for some significant areas of development and progress, including the Tenant-in-Situ Scheme (TIS). According to Gov.ie data, 994 households were prevented from entering homelessness through the Tenant-In-Situ Scheme in 2024.²⁰ The Programme for Government promised a continuation of the TIS. However, the recent changes to the scheme are deeply concerning. The newly introduced eligibility criteria will lead to increased numbers of persons entering homelessness. We would like to specifically highlight that the decision to de-prioritise single and couple households with no children not only increases the risk of these households entering homelessness, but also reduces opportunities for local authorities to acquire one-bedroom properties – a shortage that was highlighted in the Housing Commission Report.

One-adult households remain the majority household group on the main social housing list, growing from 57.4% (33,746 households) in 2023²¹ to 60.8% (36,416 households) in 2024.²² One-adult households also make up 22% of HAP tenancies,²³ and as of May 2025, there were 7,064 single adults living in emergency accommodation, accounting for 45% of the total number of persons accessing emergency accommodation services.²⁴

Simon Communities of Ireland advocate for the reinstatement of the scheme in full, so that at risk households can continue to avoid the traumatic experience of homelessness while local authorities continue to grow their social housing stock. This is particularly important given the high number of (smaller) landlords selling properties – according to the RTB, 54% (2,518) of all Notices of Termination received in Q1 2025 were due to the landlord's intention to sell the property.²⁵

The full Tenant-in-Situ Scheme proved an effective intervention for homelessness prevention. The unintended consequences of the changes to the TIS have been felt across Simon Communities in Ireland. Government must enhance these measures and build upon its progress to work towards the ending of homelessness by 2030, a goal Ireland agreed to work toward with the signing of the Lisbon Declaration in June 2021.

²⁰ Social Housing Activity by Local Authority 2024. [Available here](#)

²¹ The Housing Agency (2024) Summary of Social Housing Assessments 2023.

²² The Housing Agency (2025) Summary of Social Housing Assessments 2024.

²³ DHLGH (2024) HAP Performance Indicators – 2022.

²⁴ [Homeless Report May 2025](#)

²⁵ [RTB_Directors_Quarterly_Update_Q2_May_2025_\(5\).pdf](#)

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 Central Statistics Office (CSO),²⁶ on the night of Census 2022 there were 164,433 vacant properties across Ireland. Nearly 48,000 dwellings that were vacant in 2016 were still vacant in 2022. A further 23,072 dwellings were vacant in all three censuses – 2011, 2016 and 2022. The latest Geo Directory report for Q4 2024 recorded 80,689 vacant residential properties across the country.²⁷ The counties with the highest vacancy rates are Leitrim (11.8%) and Mayo (10.6%). The counties with the lowest vacancy rates are Dublin (1.2%) and Kildare (1.5%). A further 20,092 buildings were classified as derelict.

Even if just a quarter of the 80,689 vacant homes were returned for social housing use, social housing need would reduce by more than 20,000 households across the country. 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. In previous years, SCI has highlighted the opportunity presented through vacancy and dereliction in helping to address the housing crisis.

Repair and Lease & Buy and Renew Schemes

Budget Ask: Increase capital spending for the Repair and Lease and Buy and Renew schemes to support the delivery of 4,650 dwellings.

The Repair and Lease & Buy and Renew schemes target vacant properties in need of repair for use as social housing. The Repair and Lease Scheme allows 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. Expansion of the Repair and Lease Scheme could help to offset some of the loss of Housing Assistance Payment (HAP) properties. The Buy and Renew Scheme allows property owners to sell their home to the local authority for renovation and subsequent social housing use.

As seen in Table 2 below, current targets for the Repair and Lease Scheme under Housing for All are exceptionally low. Latest figures indicate that since the initiation of the scheme, there have been 640 dwellings delivered through the scheme.²⁸ However,

²⁶ Census of Population 2022 Profile 2 – Housing in Ireland. [Available here](#).

²⁷ Residential Buildings Report Q4 2024. [Available here](#).

²⁸ Repair and Leasing Schemes Statistic 2017-2024, [Available here](#)

there have been 3,343 applications.²⁹ Delivery accounts for just 19% 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. Some homeless service providers have raised that delays in local authorities receiving funding for housing services are contributing long turnaround times from applications to funding, recommending that the Department include application processing times as one of its Key Performance Indicators. While no specific targets were published for the Buy and Renew Scheme under Housing for All, recent data, highlighted in Table 3, shows that delivery under the scheme has been limited in recent years

Year	2022	2023	2024	2025	2026
Target (Units)	120	130	130	140	140
Delivery (Units)	101	174	86	Not available	Not available

Table 2: Repair and Lease Scheme Targets (Housing for All) and Delivery (Dept of Housing)

Year	2020	2021	2022	2023	2024
Delivery (Units)	117	59	67	55	32

Table 3: Buy and Renew Units delivered since 2020 (data from Parliamentary Question)³⁰

The 2025 Programme for Government sets out a combined target of 1,000 additional homes annually through the Repair and Lease & Buy and Renew Schemes over the next five years. SCI welcome this renewed ambition for the schemes and focus on learning from best practice set by Waterford County Council, which accounted for 74% of national delivery in 2023. Given the success in Waterford County Council, we recommend a target of an average of 100 units delivered through the Repair and Lease Scheme per local authority, per year. We also recommend that specific targets for the Buy and Renew Scheme also be set to an average of 50 per local authority, per year. We recognise that this is a considerable uplift from current targets, and that it is likely that some local authorities will have the capacity to deliver more than the targets and some will have the capacity to deliver less.

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

²⁹ Repair and Leasing Schemes Statistic 2017-2024, [Available here](#)

³⁰ [Housing Provision – Tuesday, 25 Mar 2025 – Parliamentary Questions \(34th Dáil\) – Houses of the Oireachtas](#)

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 2026 is an opportune moment for Government to commit to developing and resourcing a successor Youth Homelessness Strategy from 2026 onwards, in consultation with young persons with lived experience and service providers. The successor strategy should include a fully resourced and costed implementation plan.

According to the latest figures published by the Department of Housing, Local Government and Heritage, there were 1,851 18-24 year olds living in emergency accommodation across the country in May 2025, a 9.2% increase since last year.³¹

Number of Young Adults (18-24) Living in Emergency Accommodation



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

Figure 2: Adults ages 18-24 living in emergency accommodation (Dept of Housing, Local Government, and Heritage)

Care Leavers

Budget Ask: Provide an additional 75 homes for care leavers under the Capital Assistance Scheme, at an estimated additional cost of €15,750,000.

³¹ [Homeless Report May 2025](#)

Both Irish and international research evidence points to the particularly high-risk of homelessness among those who have been in State care as children.³² Several studies conducted in the US point to a 20-30% rate of homelessness in the years following those leaving State care.³³ EPIC's 2023 advocacy report highlighted the prevalence of housing and homelessness issues among care leavers in Ireland, with a total of 20% of their advocacy cases falling into this category.³⁴ Those transitioning out of State care often must leave home much earlier than peers living with their families, being forced to rapidly become self-sufficient upon turning 18. This is especially true given that young adults generally are living in their family homes longer due to unaffordable rents and houses.

The Capital Assistance Scheme (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 being at 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.³⁵ However, since 2018, just 117 homes have been delivered through the scheme.³⁶ 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.

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
2024	10	€2,100,00
Total	117	€24,886,343

Table 4: CAS for Care Leavers and Cost 2018-2024

It is estimated that 500 young people leave care every year upon reaching the age of 18.³⁷ With just 10 units delivered in 2024, this means that just 2% of State care leavers were accommodated through the scheme last year. This scheme has the potential to make significant positive impact with further investment. The 2025 Programme for Government commits to supporting young persons as they age out of State care. This

³² [Accelerated adulthood, extended adolescence and the care cliff: Supporting care leavers' transition from care to independent living - Palmer - 2022 - Child & Family Social Work - Wiley Online Library](#)

³³ 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](#).

³⁴ [2023 National Advocacy Service Report Final](#)

³⁵ Preventing Homelessness among Care Leavers: Review of the Capital Assistance Scheme (CAS) for Care Leavers. [Available here](#).

³⁶ Dáil Éireann Debate, Housing Provision, 20 March 2024. [Available here](#).

³⁷ [Irish Aftercare Network Calls For More Support For Young People Leaving Care - Focus Ireland](#)

year's pause on CAS funding across some local authorities has impacted on Simon Communities' ability to acquire Tusla CAS properties. SCI urge the Government to reflect this commitment in Budget 2026 by investing €15,750,000 into the CAS for care leavers scheme to provide an additional 75 homes for State care leavers.

Sector Funding

Budget Ask: Invest in the Voluntary and Community Sector, by providing multi-annual funding that reflects the full cost of delivering homeless services in Budget 2026. Build on the progress of Workplace Relations Commission (WRC) agreements and improve collaboration across Departments, ending the siloed approach to budget negotiations.

Voluntary and Community Sector organisations have a vital role in providing housing, homelessness, and related services and supports across the country to tens of thousands of persons who are experiencing, or at risk of experiencing, homelessness. Despite this, the sector has long been underfunded by the State, causing an overreliance on public donations and fundraising to continue operations. This approach is unsustainable, particularly given the continuously increasing levels of homelessness and resulting increased demand for services and supports. SCI urge Government to provide **multi-annual funding that reflects the full cost of delivering homeless services in Budget 2026**, allowing for increases based on need and inflation.

SCI is a member of the Wheel and has been actively involved in the pay agreements, Workplace Relations Commission (WRC) process and improving terms and conditions for people working in the sector. On the 10th of June 2025, the Wheel launched its Pre-Budget Submission, Thriving Communities in a Changing Ireland. Prior to this and during this campaign, SCI highlighted the messages felt by Simon Communities around the need for full cost recovery of providing vital services and equal pay for equal work. SCI would like to re-iterate the messaging from the Wheel around the following important areas for sustainability:

- *“the lack of multi-annual funding;*
- *the absence of a full-cost-recovery model of funding;*
- *the cost of regulatory compliance;*
- *the rising cost of insurance and energy; and,*
- *pension auto-enrolment.”* ³⁸

³⁸ [The Wheel Budget 2026.pdf](#)

SCI also welcomed the “*Government’s agreement to fund pay increases for workers in Section 39/56/10/40 organisations, and the automatic link to future public sector pay agreements, reaffirms the sector’s critical role and signals a commitment to its sustainability.*” In line with this, the pension auto-enrolment is also a welcome introduction, however SCI ask that the cost of implementation be factored into funding agreements across the Voluntary and Community Sector.

Homeless service providers have also raised concerns regarding a lack of funding for maintenance and repairs to properties. Similar concerns were raised in the Housing Commission Report (Section 8.8), which noted that no mechanism is currently available to supplement the gap between rental income, administration, and maintenance costs for local authorities. A number of properties are in need of maintenance due to the date of the property and appliances, or in some cases significant repairs are needed due to damage from previous tenants. It is deeply concerning that some AHB properties – which are direly needed – are sitting vacant due to a lack of funding. SCI recommend the Department establish a dedicated funding stream for maintenance and repairs for AHB properties.

SCI advocates for a cross-departmental protocol that will lead the way in how organisations can be fully and sustainably funded. Homelessness will only be addressed through collaboration across Government Departments and particularly the Departments of Housing, Local Government and Heritage, Health, Social Protection, Justice, Children, Disability and Equality, and Public Expenditure and Reform. Therefore, pay agreements are very welcome but must be matched by all partner organisations and agencies involved in service provision. The make-up of staffing teams across organisations like ours mean that some roles/projects are part-funded by a number of different agencies.

Budget 2026 is an opportunity for the Government to grow on the progress of the WRC agreements, to improve collaboration across Departments and to end the siloed approach to budget negotiations. A vehicle for this could be an enhanced Wellbeing Framework.³⁹

“The process for releasing government funding solely for housing with support services and other outreach homeless services from local county councils must be streamlined from the department of housing itself and in line with how other departments such as the HSE, that provide their funding mechanism directly for their own external service providers.”

- Homeless Service Provider

³⁹ [A Well-being Framework for Ireland: Understanding life in Ireland](#)

Department of Health

Health and Homelessness

Budget ask: Ringfence an additional €40,000,000 to support the health and wellbeing of people experiencing homelessness.

Homelessness is not just a housing issue: a person's health can have a profound impact on the possibility of experiencing homelessness, and on their chances of exiting homelessness. The experience of homelessness itself can also have a significant effect on health. Recent research examining homelessness and health-related outcomes in Ireland found that experiencing homelessness is associated with increased risk of illicit drug use and reduced access to a general practitioner, as well as frequent visits to emergency departments, presentations for self-harm, and premature departure from Hospital.⁴⁰ Many persons experiencing long-term homelessness also have complex and often unmet health needs, including co-occurring physical conditions, mental health difficulties, and substance use.⁴¹ These complexities, coupled with the stressful experience of homelessness itself, can make it far more difficult to find and sustain housing, access support services, and attend medical appointments and treatment, resulting in a cycle of long-term homelessness and deteriorating health conditions.

Most of the targeted health services and supports for homelessness are contracted through the community and voluntary sector via Section 39 and Section 10 funding. Between January 2016 and December 2024, the number of men, women and children living in homeless emergency accommodation has increased by 160%. Despite this, Health Service Executive (HSE) funding has increased by only 30% between 2016 and 2023.⁴² A 30% increase in resources to meet increased demand of more than 100% means that services for people experiencing homelessness are left severely underfunded.

Housing for All commits to improving health outcomes for people in homelessness (actions 3.10 – 3.14 in *Housing for All*). Simon Communities of Ireland urge Government to prioritise funding for Homelessness Health in Budget 2026, investing an additional €40,000,000 to improve health outcomes for persons experiencing homelessness.

⁴⁰ Ingram et al. (2023) Homelessness and health-related outcomes in the Republic of Ireland: A Systematic Review, Meta-Analysis and Evidence Map. [Available here.](#)

⁴¹ [Access to healthcare for people experiencing homelessness in the UK and Ireland: a scoping review | BMC Health Services Research](#)

⁴² [Homeless Persons Supports – Thursday, 9 May 2024 – Parliamentary Questions \(33rd Dáil\) – Houses of the Oireachtas](#)

Disability

Budget Ask: Provide sufficient funding to support the Implementation Plan for the National Housing Strategy for Disabled People.

Disabled persons are at increased risk of experiencing homelessness compared to their non-disabled counterparts,⁴³ and are disproportionately represented among homeless populations. The National Disability Authority reports that 29% of persons living in shelters or refuges were experiencing a “psychological or emotional condition or a mental health issue” – nearly six times the rate of the general population. Additionally, 15% of those in refuges or shelters experienced difficulties with pain, breathing or other chronic illnesses or conditions.⁴⁴ Supporting disabled persons to live independently, with the appropriate choices and control over where, how, and with whom, as well as access to employment, education, healthcare, and other supports, is critical to homelessness prevention amongst this cohort. The National Housing Strategy for Disabled People 2022-2027 is a welcome step in this direction, and SCI urge Government to ensure sufficient funding for the implementation of this strategy in Budget 2026.

Mental Health and Addiction

Budget Ask: Invest in early intervention and prevention services for mental health and addiction. Provide sufficient funding to progress the *Sharing the Vision Implementation Plan 2025-2027*, including the Dual Diagnosis Model of Care.

People experiencing homelessness experience significantly higher rates of mental health difficulties compared to the general population, including much higher prevalence of dual diagnoses of mental health and addiction (58-65% vs 1%, respectively).⁴⁵ The relationship between both addiction and mental health difficulties is bi-directional; persons experiencing mental health or substance use difficulties are at increased risk of entering homelessness, and the experience of homelessness itself increases the risk that an individual will experience mental health difficulties or addiction.

The most recent report from the Health Research Board on premature deaths among those experiencing homelessness highlights the real impact of mental health and addiction among persons experiencing homelessness. The majority of deaths among persons experiencing homelessness between 2019 and 2021 were due to drug

⁴³ [Addressing the health inequalities for people experiencing homelessness and disability | Homeless Link](#)

⁴⁴ [NDA Factsheet: Housing - National Disability Authority](#)

⁴⁵ Torchalla, I. et al., “Substance Use and Predictors of Substance Dependence in Homeless Women,” *Drug and Alcohol Dependence* 118, no. 2–3: 173–79

and/or alcohol poisoning.⁴⁶ According to the report, 128 persons experiencing homelessness passed away in 2021. Of these, 34% of those were known to have experienced mental health difficulties. Moreover, the most common cause of ‘traumatic’ death was suicide by hanging. All 128 of these people were real people, with real stories, whose lives mattered. **Each life lost in homelessness is a preventable tragedy.**

Ensuring timely access to supports and services is critical to both preventing and ending homelessness – particularly long-term or multi-episodic homelessness. Stigma, the transient nature of homelessness, and the very experience of mental health difficulties and/or addiction all serve as barriers to accessing services and supports. 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. It also highlights the need to have appropriately trained mental health and addiction teams on-site and directly employed by organisations, such as those employed by Simon Communities across Ireland (Section 39 funding). Homeless specific outreach and in-reach community orientated addiction and mental health services are required, with multi-disciplinary teams who are skilled in challenges related to dual-diagnosis and the unique needs of those experiencing homelessness. Stable, safe housing cannot be overstated as a key component of recovery for both addiction and mental health difficulties:

"How can I go from a tent and sleeping bag to my own apartment when I still have all of the underlying issues I had when sleeping on the street and be expected to live independently and try to get sober without any transitional accommodation to prepare me for such independent living, while still being surrounded by other addicts?"

– Service User

Persons with psychosocial disabilities or enduring mental health difficulties must be afforded rights under the UNCRPD as well as Ireland’s Equal Status Act. *Sharing the Vision*, Ireland’s Mental Health Policy down to 2030, recognises persons experiencing homelessness as a priority group, with Recommendations 58 and 59 addressing service gaps and barriers faced by persons experiencing homelessness, with the key aim of developing guidance on integrated mental health service provision for people experiencing homelessness as part of the 2025-2027 implementation plan. SCI urge Government to provide sufficient funding and resourcing for the *Sharing the Vision Implementation Plan 2025-2027*, as part of Budget 2026. Simon Communities of Ireland

⁴⁶ [Deaths among people who were homeless at time of death in Ireland, 2021 | HRB | Health Research Board](#)

also advocate for the ongoing investment in mental health and addiction supports for all Priority Groups identified in *Sharing the Vision*.

Department of Social Protection

Rent Supplement

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

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 65%.⁴⁷ 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 €1,440 (17% less than for new 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 depending on the private rental sector for their housing 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, Department of Social Protection staff may provide additional financial support above rent limits, it is evident that baseline limits are long overdue for an update to keep up with existing tenancy market rents and prevent homelessness among those living in the private rental sector.

Core Social Welfare Rates

Budget Ask: Increase core working age payments by a minimum of €16, benchmarking rates against a minimum standard of living.

The Roadmap for Social Inclusion 2020-2025 set a target of 2% consistent poverty by 2025. According to the latest Central Statistics Office (CSO) Survey on Income and Living Conditions (SILC) data for 2024, the consistent poverty rate now sits at 5.0%, up from 3.6% in 2023⁴⁸ and higher than 2020 (4.7%), at the beginning of the

⁴⁷ As of Q4 2024, according to RTB new tenancy rent index.

⁴⁸ [Poverty Survey on Income and Living Conditions \(SILC\) 2024 - Central Statistics Office](#)

strategy.⁴⁹ The increase seen in 2024 is especially discouraging given the progress that was seen in previous years, in part due to one-off cost of living payments in previous budgets. The consistent poverty rate excluding cost of living measures in 2024 was 5.6% (compared to a rate of 5.0% 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). Without such measures in Budget 2026, poverty rates will rise again. It is therefore crucial that a level of sustainability is provided and that these measures are provided consistently.

Year	2020	2021	2022	2023	2024
At Risk of Poverty	13.2%	11.8%	12.5%	10.6%	11.7%
Deprivation	14.3%	13.7%	16.6%	17.3%	15.7%
Consistent Poverty	4.7%	4.2%	4.9%	3.6%	5.0%

Table 6: Poverty and Deprivation Rates 2020-2024 (SILC)

	Including Cost of Living Measures	Excluding Cost of Living Measures
At Risk of Poverty	11.7%	14.1%
Consistent Poverty	5.0%	5.6%

Table 7: Poverty Rates Including and Excluding Cost of Living Measures 2024 (SILC)

While the enforced deprivation rate decreased in 2024, the CSO notes that the overlap between enforced deprivation and at risk of poverty grew, meaning that a higher share of those at risk of poverty are now experiencing enforced deprivation. Since 2020, the Minimum Essential Standard of Living (MESL) has increased by 18.8%. While the working-age personal rate of €203 per week in 2020 met 93% of the MESL costs for an adult in a one-parent household, in 2025 the current rate of €244 meets only 89% of MESL costs.⁵⁰

With further increases in energy and food prices expected to continue into 2026, Simon Communities of Ireland recommend an increase of €16 to bring the weekly rate to €260 to improve income adequacy.

⁴⁹ [Survey on Income and Living Conditions \(SILC\) 2020 - Central Statistics Office](#)

⁵⁰ Vincentian MESL Research Centre, 2025

Families and Children

Budget Ask: Increase the Child Support Payments by €15 per week for children over 12 at a cost of €91,500,000, and by €6 per week for children under 12 at a cost of €52,800,000.⁵¹

Despite representing just 17% of family households across Ireland,⁵² single parent families are over-represented in homelessness, accounting for 58% of families (1,307 families) accessing emergency accommodation in May 2025.⁵³ Single parent families experience higher rates of poverty and deprivation than two-parent families. According to SILC 2024 data, 46.3% of single parent households are living in enforced deprivation, and 24.2% are at risk of poverty, and 11% are living in consistent poverty. This is compared to 16.2%, 12.6%, and 6.0% for two parent households, respectively, as seen in Table 8.⁵⁴

	1 adult with children aged under 18	2 adults with 1-3 children aged under 18
At risk of poverty	24.2%	12.6%
Deprivation	46.3%	16.2%
Consistent poverty	11%	6.0%

Table 8: At risk of poverty, deprivation, and consistent poverty rates by family type 2023

The MESL costs are highest for children over 12. The Child Support Payment, and secondary supports currently meet 64% of the needs of older children.⁵⁵ An **increase to Child Support Payments by €15 for over 12s**, to €77 per week would meet 71% of MESL needs for this age group. **An increase of €6 per week is recommended for children under 12**, to bring payments to €56 per week and meet 90% of MESL needs.

Poverty and Social Inclusion

Budget Ask: Increase investment in permanent cost-of-living measures for lower income workers and cohorts experiencing or at risk of experiencing poverty.

Budget ask: Commit to ending consistent poverty and social exclusion by 2030. Provide adequate funding and resourcing for the successor strategy to the Roadmap for Social Inclusion 2020-2025.

The *Roadmap for Social Inclusion 2020-2025* was a welcome framework for trying to reduce poverty and increase social inclusion. While the consistent poverty rate fell to 3.6% in 2023, the progress was short lived. As of 2024, 5.0% of the population is

⁵¹ Costings based on Dept of Social Protection Pre-Budget Forum €1 Ready Reckoner

⁵² [Families Census of Population 2022 Profile 3 - Households, Families and Childcare - Central Statistics Office](#)

⁵³ [Homeless Report May 2025](#)

⁵⁴ [Poverty Survey on Income and Living Conditions \(SILC\) 2024 - Central Statistics Office](#)

⁵⁵ Vincentian MESL Research Centre, 2025

living in consistent poverty – not only missing the Roadmap’s key ambition “*to reduce the national consistent poverty rate to 2% or less of the population*” but also representing an increase of 0.3% since the start of the strategy in 2020.^{56,57}

SCI would like to highlight Social Justice Ireland’s recent analyses of Cost-of-Living and Tax-Benefit Measures of Budget 2024 and Budget 2025.^{58,59} Specifically, we echo concerns that temporary measures, introduced with the plan to discontinue as the cost-of-living crisis fades, “*are more concentrated among welfare dependent households and those at work but on low incomes. Conversely, the income gains received by higher income working households are much more associated with permanent measures (income taxation reductions)... Although the Budgets have been progressive and successful in the short-term, by providing much needed help to households struggling to make ends meet, their longer-term legacy will be to widen further the gap between the better off and those on the lowest welfare and work incomes.*”⁶⁰

With the *Roadmap for Social Inclusion* coming to an end in 2025, and a successor strategy open for consultation at the time of writing, Simon Communities of Ireland urge this new Government commit to ending poverty and social exclusion in the new strategy and to provide adequate resourcing for the development and implementation of a clear, effective, targeted, and cross-departmental implementation plan for the strategy.

Disability

Budget Ask: Recognise the extra cost of living with a disability by introducing a separate weekly payment of €40 to those in receipt of a disability-related payment at an estimated cost of €476,000,000.

It is well documented that disabled persons face higher rates of poverty compared to the general population. The 2024 SILC found that 19% of persons unable to work due to a long-standing health problem were living in consistent poverty – nearly four times the national average of 5% - and a further 32.5% were at risk of poverty.⁶¹ As such, disabled persons are at increased risk of experiencing homelessness compared to their non-disabled counterparts and are disproportionately represented among homeless populations. The National Disability Authority reports that 29% of persons living in shelters or refuges were experiencing a “psychological or emotional condition or a mental health issue” – nearly six times the rate of the general population.

⁵⁶ [Poverty Survey on Income and Living Conditions \(SILC\) 2024 - Central Statistics Office](#)

⁵⁷ [Poverty and Deprivation Survey on Income and Living Conditions \(SILC\) 2020 - Central Statistics Office](#)

⁵⁸ [Tracking the Distributive Effects of Budget Policy - 2024 Edition | Social Justice Ireland](#)

⁵⁹ [Distributive Analysis of Budget 2025’s Cost-of-Living and Tax-Benefit Measures | Social Justice Ireland](#)

⁶⁰ [Distributive Analysis of Budget 2025’s Cost-of-Living and Tax-Benefit Measures | Social Justice Ireland](#)

⁶¹ [Poverty Survey on Income and Living Conditions \(SILC\) 2024 - Central Statistics Office](#)

Additionally, 15% of those in refuges or shelters experienced difficulties with pain, breathing or other chronic illnesses or conditions.⁶²

The financial cost of living with a disability is substantial; research from the Irish Human Rights and Equality Commission (IHREC) estimates that the cost of disability, on average, is between €488-555 per week, and even higher for those with severe limitations (€785-875).⁶³ MESL also estimates that the financial cost of caring for an adolescent with a profound intellectual disability is between an additional €207 and €308 per week, when compared to caring for an adolescent without additional caring or disability needs.⁶⁴

Budget 2026 is an opportunity for the new Government to demonstrate its commitment to inclusion and disability rights. As a step toward recognising the additional financial costs of disability and reducing poverty and homelessness, SCI recommend introducing a weekly €40 Cost-of-Disability payment for those already in receipt of a disability-related payment at an estimated cost of €476,000,000.⁶⁵

Budget Ask: Allocate funding for every Intreo office to have a Disability Liaison Officer on site. Invest in disability and mental health awareness training for frontline staff.

As highlighted above, disabled persons are at significantly higher risk of experiencing poverty and deprivation and are over-represented within the population experiencing homelessness. Systems that are inaccessible and lack trauma-informed approaches can create barriers to accessing essential supports, resulting in delayed or denied payments and/or additional distress and increasing the risk that an individual will enter or remain in homelessness.

SCI recommend that Disability Liaison Officers, who can support clients with disabilities to navigate the system and access all supports that are available to them, be appointed on-site in all Intreo centres. We also urge Government to invest in disability and mental health awareness training for all frontline staff in Intreo offices, so that interactions with clients are trauma-informed and the system is more responsive and accessible for persons with complex needs.

Concluding Notes

Simon Communities of Ireland urge Government to put care at the centre of Budget 2026; care for the tens of thousands of persons experiencing homelessness, poverty,

⁶² [NDA Factsheet: Housing - National Disability Authority](#)

⁶³ [Adjusting Estimates of Poverty for the Cost of Disability - IHREC - Irish Human Rights and Equality Commission](#)

⁶⁴ [Publications | Minimum Essentials Budget for Ireland](#)

⁶⁵ Calculation based on Social Justice Ireland's costing in [Budget Choices 2026](#)

health disparities, and for the voluntary and community services providing vital services to them on the ground. Preventing homelessness cannot be achieved by the Department of Housing, Local Government and Heritage alone – cross-departmental investment is needed to address the root causes of homelessness, poverty, and social exclusion to ensure everyone has access to a safe and secure home.

As mentioned previously, SCI is a member of the IHPG. We would like to take this opportunity to reiterate our 10 Key Actions on Homelessness for the new government and ask that these are also considered in Budget 2026. Some of these are repeating issues and actions that we have highlighted above.

1. Develop collaborative structures to end homelessness

Solving homelessness is a complex issue requiring persistent Government attentiveness and will require shared problem-solving. The next Government should agree on new collaborative structures, with Cabinet support, for developing and implementing a new homelessness strategy with local authorities, relevant State bodies and organisations at the frontline.

2. Build Enough Homes

Ensure that over 55,000 homes are constructed each year to meet housing needs across Irish society, including at least 15,000 new social homes to tackle the housing crisis and address homelessness. Work towards the goal of 20% of housing being social and cost rental, in line with the recommendations of the Housing Commission Report, to meet both the deficit and future needs. Build the right kinds of homes such as one-bed and two-bed homes for smaller households, and larger homes for families stuck in homelessness, Traveller families, and families with status trapped in Direct Provision for years.

3. End Long-Term Homelessness by 2030

Set the goal of making sure no one is homeless for longer than 6 months by the end of the next Government term (2030), by dedicating 10% of new social housing supply to already long-term homeless households. Use the Housing Commission report as a key driver and policy roadmap to help achieve this ambitious goal.

4. Prioritise Homeless Prevention Measures

Prioritise and adequately resource a comprehensive homeless prevention plan and early intervention measures to prevent homelessness from occurring and reoccurring.

5. Ensure that nobody has to sleep rough, regardless of legal status

Ensure that there are sufficient emergency beds so that no one ever has to rough sleep. In particular, ensure that everyone who seeks international protection in Ireland is provided with suitable accommodation while their claim is being

assessed. Guarantee greater coordination between departments, agencies, and local government so that every person in Ireland is guaranteed decent shelter, regardless of nationality, gender, or legal status.

6. Develop a strategy for Private Rental Sector

Devise and implement a strategy for the private rental sector, on foot of the previous Government's Private Rental Sector Review, setting out a clear vision for the sector and the role it will play in the wider housing landscape in the long-term. A well-rounded strategy, based on good-quality data, will ensure a balanced, fair, and sustainable rental market that benefits all.

7. Fully implement the Youth Homelessness Strategy

Implement the current National Youth Homelessness Strategy (2023-25) and develop a new ambitious successor strategy from 2026 to eliminate youth homelessness.

8. Introduce a range of measures to tackle issues facing homeless families

Commit to enacting the Homeless Families Bill (2017) which would ensure that local authorities place the best interests of the child at the centre of decision-making when supporting homeless families. Adopt a Housing First for Families approach to address the housing and support needs of families with more complex needs.

9. Improve Mental Health services for people experiencing homelessness

Improve mental health services for people experiencing homelessness – with more focus on harm-reduction measures and increased HSE funding for mental health, drug, and alcohol interventions.

10. Improve the transparency of access to homeless services

Improve the transparency of access to emergency accommodation and homeless services, including the introduction of a new appeals system that would provide written reasons for any refusals to access emergency accommodation and social housing. Ensure that all local authority staff receive updated training to provide greater awareness of housing law.

Lastly, we would like to reiterate that we have provided costings for our budget asks insofar as was possible, based on publicly available data. We are awaiting replies from Parliamentary Questions which will provide further information and allow us to provide additional costings. We will circulate these costings when they become available.

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