Pre-Budget 2027 Submission to the Department of Social Protection

May 28th, 2026

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About Us

The Simon Communities across 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 across 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 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 also. We are also active members of the Community Platform, the Wheel, and the European Anti-Poverty Network (EAPN). Our contribution should be seen in addition to those by our colleagues across the Community and Voluntary Sector.

Accessibility

Please note that under Article 4.3 of the UN Convention on the Rights of Persons with Disabilities (UNCRPD), that public consultations should be accessible and allow submissions in accessible formats. SCI would also welcome mechanisms to consult and engage with people with lived and living experience of homelessness.

List of Acronyms

EAPN	European Anti-Poverty Network
ICEYH	Irish Coalition to End Youth Homelessness
IHPG	Irish Homeless Policy Group
IHREC	Irish Human Rights and Equality Commission
MESL	Minimum Essential Standard of Living
RTB	Residential Tenancies Board
SCI	Simon Communities of Ireland
SILC	Survey on Income and Living Conditions

"Poverty and exclusion undermine dignity"

- Taoiseach Micheál Martin TD, at the launch of the Roadmap for Social Inclusion at the Aviva Stadium, 27th of May 2026

Summary of Budget Asks:	
Department of Social Protection	
Homelessness Prevention Framework	Provide ring-fenced funding to support the implementation of the forthcoming Homelessness Prevention Framework, as part of a cross-departmental approach.
Rent Supplement	Increase rent supplement rates in line with current ‘existing’ tenancy rent levels.
Poverty and Social Inclusion	Increase investment in permanent cost-of-living measures for lower income workers and cohorts experiencing or at risk of experiencing poverty. Commit to ending consistent poverty and social exclusion by 2030. Provide adequate funding and resourcing for the new Roadmap for Social Inclusion 2026-2030. Fund a dedicated Anti-Poverty Coordinator role to strengthen coordination of Ireland's anti-poverty response, consistent with the approach recommended under the EU Anti-Poverty Strategy.
Disability	Increase disability allowance by €112.54 per week to immediately bridge the gap between the current disability allowance (€254 per week) and the at-risk of poverty threshold (€366.54 per week). Introduce a separate weekly payment of at least €40 to those in receipt of a disability-related payment, to recognise the additional cost of living with a disability. 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.
Sector Funding	Build on the progress of Workplace Relations Commission (WRC) agreements, provide funding for non-pay related costs, pension contributions and improve collaboration across Departments, ending the siloed approach to budget negotiations.

Background

Homelessness in Ireland has reached an unprecedented and deeply alarming level. As of March 2026, there are 17,517[1] people living in emergency accommodation comprising 11,946 adults and 5,571 children, which is the highest number ever recorded. This figure represents a staggering 2,099 more than the same time last year, when 15,418[2] people were in emergency accommodation in March 2025.

It is important to note that these official figures do not include individuals experiencing hidden homelessness: those living in a range of circumstances such as couch-surfing, staying with relatives, sleeping in cars/workplaces, staying overnight at cafés or living in overcrowded or hidden locations. Our *Under the Radar* research report found that there could be an estimated 24,180 households experiencing hidden homelessness across Ireland. Of those accessing emergency accommodation, several groups continue to be disproportionately affected:

- Single adults make up 42% (7,445) of this population
- Among all adults, 60% (7,137) are men
- Young adults aged 18-24 account for 18% (2,108) of adults and have seen a 17% rise from the same period last year
- Despite representing just 2% (279) of all adults accessing emergency accommodation, over 65s are the fastest growing age cohort, with a 19% year-on-year increase.
- There has been a 20% increase in families accessing emergency accommodation (447 families) compared to the previous year

The primary driver of this crisis remains evictions from the private rental sector, particularly in the Dublin area.[3] Despite Ireland's commitment under the Lisbon Declaration to end homelessness by 2030, current trends show we are moving further away from that goal. Without urgent and targeted measures in Budget 2027, there is a real risk of normalising these record-high levels of homelessness instead of ending it.

[1] Homeless Report April 2025
[2] Homeless Report - April 2024
[3] Dublin Homeless April 2025 Data Available Here

Budget Asks: Dept. of Social Protection

Homelessness Prevention Framework

Budget Ask: Provide ring-fenced funding to support the implementation of the forthcoming Homelessness Prevention Framework, as part of a cross-departmental approach.

Preventing homelessness cannot be achieved by the Department of Housing, Local Government and Heritage alone – cross-departmental support is needed to address the root causes of homelessness, poverty, and social exclusion to ensure everyone has access to a safe and secure home. SCI recently made a detailed submission on the forthcoming Homelessness Prevention Framework containing 43 recommendations, available on our website here. This included a key recommendation for a cross-departmental approach to be embedded in the Framework, with clear actions and funding across Departments. If, during budgetary negotiations, departments revert to the typically siloed way of working, there is a real risk that the Framework will become another standalone policy document rather than a properly resourced national prevention strategy. Ber Grogan, Executive Director of SCI, made this point at the National Homeless Action Committee (NHAC) in Quarter 3 2025 and it is noted in the minutes.[4]

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 72%.[5] 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 €1,502.70 (14% less than for new tenancies).[6]

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.

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[4] National Homeless Action Committee (NHAC) Meetings

[5] According to RTB new tenancy rent index data from Q4 2025, available here, compared to Q3 2016, available here.

[6] RTB/ESRI Rent Index - Residential Tenancies Board

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 SCI 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.

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 recently published *Roadmap for Social Inclusion 2026-2030*.

Budget Ask: Fund a dedicated Anti-Poverty Coordinator role to strengthen coordination of Ireland's anti-poverty response, consistent with the approach recommended under the EU Anti-Poverty Strategy.

The *Roadmap for Social Inclusion 2020-2025* was a welcome framework for reducing poverty and increasing social inclusion. While the consistent poverty rate fell to 3.6% in 2023,[7] the progress was short lived. As of 2025, 4.7% of the population is living in consistent poverty – missing the Roadmap's key ambition "*to reduce the national consistent poverty rate to 2% or less of the population*" and reflecting the same level as the start of the strategy in 2020.[8,9] SCI acknowledges that the *Roadmap to Social Inclusion 2020-2025* was set during some of the most unprecedented times in recent history; a global pandemic; multiple wars; a cost-of-living crisis, and ongoing economic uncertainty, and note that some of the emergency measures implemented during these crises did make a real difference to the lives and inclusion of people, as is evidenced by the temporary reduction seen in 2023. However, the rebound in the consistent poverty rate to 4.7% demonstrates the limitations of relying on short-term interventions and highlights the need for sustained, permanent investment in income adequacy, affordable housing, and accessible public services.

SCI would like to highlight Social Justice Ireland's recent publication, *Social Justice Matters: 2026 Guide to a Fairer Irish Society.*[10] Specifically, we echo concerns

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

[8] Poverty Survey on Income and Living Conditions (SILC) 2025 - Central Statistics Office
[9] Poverty and Deprivation Survey on Income and Living Conditions (SILC) 2020 - Central Statistics Office
[10] Social Justice Matters: 2026 guide to a fairer Irish society | Social Justice Ireland

that budgetary decisions between 2020-2025 saw more permanent gains for high-earners (e.g. through income tax reductions), while temporary measures were more concentrated among those on lower incomes or dependent on welfare. We welcome progress towards reducing these gaps in Budget 2026, and urge Government to prioritise permanent cost-of-living measures for lower income workers and those experiencing, or at risk of experiencing poverty in Budget 2027. The recently published *Roadmap for Social Inclusion 2026-2030* must be adequately resourced and funded in Budget 2027, and underpinned by clear implementation plans, measurable targets, and cross-departmental accountability to ensure meaningful and sustained progress in reducing poverty and social exclusion.

The European Commission adopted the EU Anti-Poverty Strategy in May 2026, which sets a plan for reducing the number of persons experiencing poverty and social exclusion by at least 15 million by 2030, and eradicating poverty by 2050. As part of the Strategy, the Commission calls on each Member State to appoint an Anti-Poverty Coordinator at the highest political level to "*coordinate the development of anti-poverty policy frameworks and ensure their multidimensional nature. Their mission would be to oversee the design, implementation and monitoring of the frameworks, involving all relevant ministries and authorities. They will also support the implementation of the frameworks by regional and local authorities*."[11]

With the *Roadmap for Social Inclusion 2026-2030* now published, SCI urge Government to invest in coordinated, cross-departmental anti-poverty leadership through the creation of a dedicated national Anti-Poverty Coordinator position within the Department of Social Protection to:

- Coordinate Ireland's national response to poverty and social exclusion across relevant Departments including Housing, Local Government, and Heritage; Health, Social Protection; Justice, Home Affairs and Migration; Children, Disability and Equality; and Education and Youth;
- Oversee implementation of the newly published *Roadmap for Social Inclusion, 2026-2030*;
- Report annually to the Oireachtas on progress against poverty reduction targets; and
- Ensure meaningful engagement with people with lived experience of poverty and homelessness in policy development and implementation.

[11] Pg 16, The European Union's Anti-Poverty Strategy: Addressing and preventing poverty from childhood to old age. Available here EU Anti-Poverty Strategy - Employment, Social Affairs and Inclusion

Disability

Budget Ask: Increase disability allowance by €112.54 per week to immediately bridge the gap between the current disability allowance (€254 per week) and the at-risk of poverty threshold (€366.54 per week).

Budget Ask: Introduce a separate weekly payment of at least €40 to those in receipt of a disability-related payment, to recognise the additional cost of living with a disability.

It is well documented that disabled persons face higher rates of poverty compared to the general population. The 2025 SILC found that 12% of persons unable to work due to a long-standing health problem were living in consistent poverty – more than double the national average of 4.7% - and a further 9.1% were at risk of poverty.[12] 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. Additionally, 15% of those in refuges or shelters experienced difficulties with pain, breathing or other chronic illnesses or conditions.[13]

The 2025 SILC determined the at-risk of poverty threshold to be an annual disposable income of €19,060 – or €366.54 weekly.[14] This leaves a gap of €112.54 per week between current the disability allowance payment (€254 per week) and the minimum income considered necessary to avoid poverty. As such, SCI recommend increasing the current disability allowance payment by €112.54 per week to immediately bridge the gap between current disability allowance and the at-risk of poverty threshold.

Income inadequacy is only one aspect of the financial pressure experienced by disabled people. The financial cost of living with a disability is substantial; research from the Irish Human Rights and Equality Commission (IHREC) estimate that the cost of disability, on average, is between €488-555 per week, and even higher for those with severe limitations (€785-875).[15] 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.[16]

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[12] Poverty Survey on Income and Living Conditions (SILC) 2025 - Central Statistics Office
[13] NDA Factsheet: Housing - National Disability Authority
[14] Key Findings Survey on Income and Living Conditions (SILC) 2025 - Central Statistics Office
[15] Adjusting Estimates of Poverty for the Cost of Disability - IHREC - Irish Human Rights and Equality Commission
[16] Publications | Minimum Essentials Budget for Ireland

To recognise the additional financial costs of disability and reduce poverty and homelessness, SCI recommend introducing a weekly €40 Cost-of-Disability payment for those already in receipt of a disability-related payment. This payment should not be means-tested and must be delivered as an additional support, rather than as a substitute for increasing core disability-related social welfare rates to adequate levels. It should account for the additional day-to-day costs associated with living with a disability, including higher expenses related to energy, transport, healthcare, communication, and the accessibility supports that many disabled people require to participate fully in society. We support the submissions of the Disability Federation of Ireland and other colleagues in their work on submissions around a cost of disability process and payment[17].

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.

Sector Funding

Budget Ask: Build on the progress of Workplace Relations Commission (WRC) agreements, provide funding for non-pay related costs and pension contributions, and improve collaboration across Departments, ending the siloed approach to budget negotiations.

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. In this context, we wish to highlight the concerns being raised by organisations and communities across the Voluntary and

[17] dfi_cost_of_disability_submission_april_2026_final.pdf

Community Sector regarding the need for full cost recovery in the delivery of essential services, as well as the principle of equal pay for equal work.

SCI also wishes to reiterate a number of key sustainability challenges facing the sector, including the continued reliance on short-term funding arrangements, the absence of funding models that fully reflect the true cost of service delivery, rising insurance and energy costs, and the additional financial implications associated with the introduction of pension auto-enrolment. Voluntary and Community Sector organisations are committed to maintaining the highest standards of governance, transparency and accountability. However, meeting increasing regulatory and compliance requirements requires significant organisational capacity and resources. Funding models should recognise the operational and governance costs associated with delivering high-quality, accountable services and advocacy work.

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, Health, Social Protection, Justice, Children, 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 2027 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.[18]

Concluding Notes

As mentioned above, SCI is a member of the IHPG. We would like to take this opportunity to re-iterate our 10 Key Actions on Homelessness for the new government and ask that these are also considered in Budget 2027. 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.

[18] A Well-being Framework for Ireland: Understanding life in Ireland

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.

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