



A Report on the SVP Social Justice Network

/Housing for All event

TUESDAY 11TH JANUARY 2022





Contents

Introduction and Background	3
The aims of the event	4
Structure of the event	4
Outline of the report	5
Setting the Context for Discussion: Housing Insecurity in Ireland	6
Overview of key issues discussed at the event	7
1. Social Housing	9
Vacant Homes	9
2. Housing Standards	10
Private Rented Accommodation Standards	10
Social Housing Standards	10
3. The Private Rented Sector	11
Rising Rents and the impact of HAP top-ups for low income households	11
Cost Rental Accommodation	11
Availability of Private Rented Accommodation	12
Discrimination in the housing market	12
4. Homelessness	12
Homeless Prevention	12
Homeless Services	13
Self-Accommodation	14
Family Hubs	14
Hidden Homelessness	14
5. Conclusion	15
Appendix	17



Introduction and Background

The SVP Social Justice Network was established in 2017 as a way to identify the issues people that SVP assist are facing, and the key social justice areas of concern for SVP volunteers working in communities across Ireland.

The issue of rising homelessness and housing insecurity was the focus of the latest Social Justice Network event which coincided with the Government's publication of the 'Housing for All' plan. The online event generated a lot of interest among volunteer members and staff with an excellent turnout of 130 participants.

Housing for All² is the Government's new housing plan to 2030. It sets out the Government's proposals to tackle the housing and homeless crisis. The Government's stated objective for Housing for All is that "everybody should have access to sustainable, good quality housing to purchase or rent at an affordable price, built to a high standard, and located close to essential services, offering a high quality of life".³

Working directly with individuals and families experiencing housing insecurity, inequality, poverty, and marginalisation has afforded SVP a valuable perspective on the key challenges and opportunities in addressing the housing crisis. We have a unique insight into the current reality of the housing crisis, as members visit families and individuals in hotels, B&B's, family hubs and those that are experiencing 'hidden homelessness'. SVP staff and volunteers also work in resource centres operated by the society which provide vital supports to families and individuals experiencing homelessness. In addition, the society is a provider of social housing with almost 1,000 units across the country and engages in advocacy on the issue of housing exclusion and homelessness, drawing on the experience of members and policy analysis to seek to bring about the necessary policy change.

¹ Housing for All: A New Housing Plan for Ireland gov.ie - Housing for All - a New Housing Plan for Ireland (www.gov.ie)

² Housing for All: A New Housing Plan for Ireland <u>gov.ie - Housing for All - a New Housing Plan for Ireland</u> <u>(www.gov.ie)</u>

³ ibid



The aims of the event

The aims of the event were:

- To give an opportunity to SVP Network Members to hear about the Government's proposals to tackle the housing and homeless crisis through its new housing plan.
- For members to discuss their experiences of supporting people who are affected by lack of secure and affordable housing.
- To discuss proposed solutions to issues of mutual concern among membership working with people affected by the housing and homeless crisis.
- Meet fellow SVP members who are interested in Social Justice.
- Draft a report arising from the event: The report will be sent to all event participants, and the Minister for Housing to strengthen housing policy and to highlight the lived experience of the people that SVP support.

Structure of the event

Rose Mc Gowan, SVP National President welcomed all in attendance and gave an overview of some of the key work social justice has undertaken regarding the publication of Housing for All and more broadly the issues of housing insecurity and homelessness.⁴

This was followed by a pre-recorded video speech by the Minister for Housing, Local Government and Heritage, Darragh O'Brien TD. (Can be found in the recording of the event).

Marcella Stakem SVP Research & Policy Officer provided an overview of the Housing for All plan with an emphasis on the main objectives relevant to the households and individuals SVP assist⁵

Paula Kenny SVP National Manager for Social Housing gave an overview of SVP Social Housing Provision⁶

Members were then divided in to discussion groups to discuss areas of concern for them, specifically on the issues of housing exclusion and homelessness. The issues were divided into four topics:

⁴ See Appendix

⁵ Attached with report

⁶ Attached with report



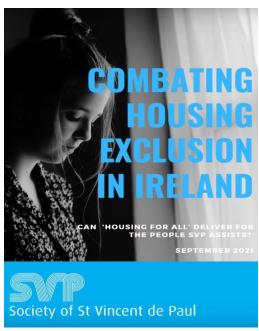
- Social Housing
- Housing Standards
- The Private Rented Sector
- Homelessness.

Members had an opportunity at the beginning of the discussion group to raise concerns arising from their experiences and subsequently each of the four groups discussed one of the following topics above in more detail.

Outline of the report

This report will begin by giving a brief outline of the current housing and homeless situation. The remainder of the report will highlight the key points from members raised in the discussion groups as well as from wider learning about of the lived experience of families and individuals that SVP is supporting and most acutely impacted by housing insecurity.

The report on the event should be read alongside COMBATING HOUSING EXCLUSION IN IRELAND CAN 'HOUSING FOR ALL DELIVER FOR THE PEOPLE SVP ASSISTS? report which was published in September 2021 by the SVP Social Justice team in National Office. The report brings together SVP's experience of supporting people impacted by homelessness and housing insecurity, an overview of key housing and homelessness trends and policy issues, an analysis of the Housing for All plan and SVP recommendations.







Setting the Context for Discussion: Housing Insecurity in Ireland

- -In Ireland, the official count of individuals accessing emergency accommodation as of December 2021 is 8,914 people.⁷ This includes over 2,000 children experiencing homelessness. However, the official count of 8,914 people does not include over 20,000 individuals and families on the social housing waiting list doubling up or tripling up with family and friends.⁸
- Looking towards the private rented sector where many of the people that SVP support now live, it has been found that it is where people often had their last stable home, before becoming homeless.⁹ In 2018, the private rented sector was three times its size in 2000, and is now accommodating almost 1 in 5 households which equate to around 750,000 people.¹⁰ An SVP and Threshold report in 2019¹¹, showed that those living in the private rented sector and availing of the Housing Assistance Payment (HAP) face significant issues around affordability and security of tenure. These are all issues that can lead to homelessness.
- Holachan & McKee (2019: 23) find four groups are most likely to experience difficulty in the rental sector. These included: those reliant on welfare benefits or low/insecure incomes; families; migrant/seasonal workers; and young professionals and students. In the Irish context, research has noted that young people are at a higher risk of discrimination, poor standards, and overcrowding. Non-EU citizens are at a greater risk of overcrowding, while African migrants are more likely to report discrimination.¹²

⁷ Department of Housing, Local Government and Heritage Homeless Report -December 2021 gov.ie - Homeless Report - December 2021 (www.gov.ie)

⁸ Department of Housing, Local Government and Heritage Summary of Social Housing Assessments 2020-Key Findings gov.ie - Summary of Social Housing Assessments 2020 – Key Findings (www.gov.ie)Table A1.7 Breakdown of current tenure by Local Authority

⁹ Focus Ireland 13th June 2019 Press Release https://www.focusireland.ie/press/focus-ireland-report-finds-that-nearly-70-of-families-becoming-homeless-in-dublin-had-their-last-home-in-the-rental-sector/

¹⁰ Whitehead, C. (2021) The Private Rented Sector as part of the Global Housing system in a COVID19 world. Threshold ESRI Conference July 1st 2020The Private Rented Sector as part of the Global Housing system in a COVID19 world (esri.ie)

¹¹ Threshold and the Society of St Vincent de Paul (2019) The Housing Assistance Payment (HAP): Making the Right Impact? https://issuu.com/svp15/docs/hap_survey_report_2019/1?e=25010855/73017298

¹² Grotti et al., 2018 Cited in Security and Agency in the Irish Private Rental Sector Threshold Research security_and_agency_in_irish_private_rented_sector_july2020.pdf (threshold.ie) page 17



- There are groups within Irish society that experience homelessness who are over-represented in the official homeless figures. For example, adult only households, ¹³ lone parents (predominately women) ¹⁴ and members of the Traveller community are disproportionately impacted by the homeless crisis. ¹⁵ For example, "in 2018, Travellers made up 9% of all homeless families in Dublin, yet Travellers make up less than 1% of the total population. Women accounted for 56% of homeless Travellers. These figures most likely reflect an underestimation due to fears of discrimination". ¹⁶ While lone parents account for just under a quarter of all families in Ireland, almost six in ten families living in emergency accommodation in 2020 were parenting alone. ¹⁷In SVP's experience, there remains a continued lack of sufficient support and adequate policy recognition to tackle the unique challenges these groups face.
- There are over 600,000 people, including 140,000 children in Ireland who live in substandard housing with a leaking roof, damp walls or foundations or rot in window frames or floors.¹⁸

Overview of key issues discussed at the event

The key issues discussed at the event included the following:

- There was concern among members arising from the new housing plan's intention to continue using the Housing Assistance Payment (HAP) as a means for low income households to find accommodation.
- The issue of vacant homes, both local authority and privately owned dominated all discussion groups. Members are concerned that this issue appears to be getting

¹³ Adult-Only Households- Submission to "Housing for All Strategy" Consultation May 2021 Available at: https://www.focusireland.ie/knowledge-hub/policy

¹⁴ Trinity College Dublin (2017) 'Homelessness among women in Ireland highest in Europe' <u>Homelessness</u> among women in Ireland highest in Europe - Trinity News and Events (tcd.ie)

¹⁵ Grotti, Russell, Fahey & Maitre (2018) 'Discrimination and Inequality in Housing in Ireland', https://www.ihrec.ie/app/uploads/2018/06/Discrimination-and-Inequality-in-Housing-in-Ireland.pdf ¹⁶Irish Examiner Monday 17th January 2022 "Rory Hearne: Travellers bear the brunt of the homeless crisis" Rory Hearne: Travellers bear the brunt of the homeless crisis (irishexaminer.com)

¹⁷ Focus Ireland 2020 'Supporting the mental health of children in families that are homeless: a trauma informed approach' https://www.focusireland.ie/knowledge-hub-research/

¹⁸ Engineers Ireland 'The State of Ireland 2019' A Review of Housing and infrastructure in Ireland http://engineersireland.ie/EngineersIreland/media/docs/State-of-Ireland-2019.pdf



worse and there is not sufficient Government recognition or policy intervention to address the problem.

- Members have noticed a significant increase in food and energy poverty among the households they support during the Covid-19 pandemic. An increase in addiction and mental health issues such as depression and anxiety were also noted among some Conference members supporting households during this challenging period beginning in March 2020.
- The continued lack of coordination among state departments to address the needs of people experiencing homelessness or at risk of homelessness was highlighted. For example, there appears to be limited joined up thinking and coordination between the Department of Social Protection and the Department of Housing. Examples provided include households incurring substantial debt of many months' rent arrears due to a lack of support and guidance given by either department in filling out housing forms and a reluctance from either department to address or acknowledge that rent arrears have accumulated in the interim.
- The issue of poor housing standards, particularly in the private rented sector was raised. Members noted that the proposals in the Housing for All plan are lacking urgency to address the problem for tenants affected by the issue.
- Members highlighted some of the positive proposals put forward in the Housing for All plan, and also raised by the Minister in his speech that should make a difference to the households they support, such as an increase in the targets for the building of social homes and to work towards eradicating homelessness by 2030. However, some members are concerned that the plan lacks detail and a clear implementation plan to ensure that those objectives are achievable.





1. Social Housing

"There needs to be much greater urgency to get vacant homes back into use. In one example, we are waiting four years for the local council to approve refurbishment plans for a property that is intended to be used as social housing" (SVP Workshop Participant)

There was consensus among all members that to solve the issue of homelessness and housing exclusion for the people that SVP assist, an increase in social housing is needed.

Members stated that the building of social homes needs to take place at a greater pace, and on a larger scale than is currently the case. They also stated that all Local Authorities need to have sufficient funding and autonomy from the Department of Housing to ensure this happens.

While members stated they understood the significance for households owning their own homes, in the case of social housing, members felt that a Local Authority home should not be sold to the current tenant for a specified period of years. Some members queried whether there should be a complete restriction for local authority tenants buying their home. This is in the context that there continues to be a shortage of social homes for people to rent, while at the same time many low and middle income households face a crisis in trying to secure an affordable home.

Members highlighted the issue of anti-social behaviour in some local authority estates that is causing a lot of distress and worry for the households they support, some of whom are living with severe health issues and make up part of the older population. Members felt this situation is not adequately addressed by the Local Authority.

Vacant Homes

The issue of vacant homes, particularly vacant local authority homes was raised by members in all discussion groups. Members are concerned by the lack of urgency and initiative given to addressing this problem by the Government and Department of Housing.

The 'Fair Deal' scheme was raised by some members during the discussion group, members queried if the scheme was highlighted in the new housing plan and what proposals



were outlined to enable the scheme to contribute to providing more homes in an equitable and fair manner for everyone involved.

2. Housing Standards

"Much of the fuel support we give to households is due to the poor insultation of the property". (SVP Workshop Participant)

Private Rented Accommodation Standards

SVP Members visit people in their homes, both local authority housing and housing owned by private landlords. They stated that during the pandemic they supported households which have been particularly vulnerable with the double impact of increased energy use while spending longer at home, and loss of income.

Many of the households that SVP support have complex needs arising from their low incomes, poor educational opportunities, and poor health status; members during the discussion groups considered these issues to be the most important to be addressed if people are to find a way out of poverty. Yet, many live in stressful, debilitating housing conditions that mean they live in a state of worry. They are fearful for their families health and wellbeing while afraid to raise the issues for fear they may be evicted.

Many members commented on the overall poor quality of private rented accommodation. They described the situation of vulnerable households afraid to raise the issue with their landlords for fear of losing their tenancy. They also described the desperation of people who will accept any property and feel they have no recourse to raise issues with the standard after they have accepted it. Also, some tenants that SVP members support are unaware where they can go to for help and advice on issues arising around poor housing standards.

Social Housing Standards

Members also raised concerns about the poor standards in some local authority housing and AHBs that are very poorly maintained. Without the Residential Tenancies Board tenants in these situations have very little recourse for resolution and are forced to live in sub-standard accommodation.



Members gave detailed descriptions of persistent problems with mould, poor insultation, foul sewerage smells, inefficient and expensive heating systems, and constant damp in some social housing.

3. The Private Rented Sector

"A family we are assisting is facing a rent increase of €400 from January 2022. It is due to increase from €800 to €1200". (SVP Workshop Participant)

Rising Rents and the impact of HAP top-ups for low income households

Members from the across the country spoke about the impact of rising rents and the high cost of living on the low-income households that SVP assists. The impact of HAP top-ups on the financial situation of families was particularly acute. The priority for families is to pay the rent and keep a roof over their head. According to the participants, this leaves little or nothing for food/utilities and is increasingly one of the main reasons for contacting SVP for help.

There was concern among members that this issue is not sufficiently acknowledged or understood by Government, the Department of Housing or the wider public. It was felt that because households are priortising paying the rent above other bills, it was to some extent masking a much more serious and major issue around the levels of debt and financial worry people in the private rented sector are enduring.

Cost Rental Accommodation

Some members referred to a cohort of people who are just outside the net for housing supports and are struggling to get by and pay their rent.

Concern was raised about the proposals for cost rental which would set approx. 25% reduction in market rents. It was suggested that this would still be unaffordable for many, and the model should be based on the affordability definition that no one should pay more than 30% of their income on housing costs.

Members in rural areas highlighted that while cost rental accommodation would be a significant and positive development for the people they support, there are no proposals to implement the scheme in their area.



Availability of Private Rented Accommodation

Members working in rural areas noted the impact of the switch to remote working and the knock-on impacts on rents and the availability of rental property as people move out of the cities. This is having a huge impact on low-income households being priced out of the market, forced to pay totally unaffordable HAP top-ups, or ending up in hidden homelessness.

Discrimination in the housing market

Members highlighted deep inequalities experienced by people living in the private rented sector or trying to access accommodation in the sector more generally.

While it was acknowledged by participants that there is protections for tenants under Equality legislation in regard to discrimination on the basis of housing assistance, in practice there are ways around this that reduce the availability of properties to HAP tenants. For example, given the demand for properties, landlords can give preference to tenants who can provide work references, payslips or offer above asking rent to secure it. This indirectly discriminate against low income and households reliant on social welfare.

4. Homelessness

"A client could not leave hospital this Christmas as she had nowhere to go to".

(SVP Workshop Participant)

Homeless Prevention

Members stated that preventing people entering homeless accommodation should become more of a focus for Government and the Department of Housing. This is to alleviate the negative effects and trauma that can be experienced by people in emergency accommodation. They also stated it meant economic sense as it is more cost effective to prevent a person entering homeless accommodation than to provide homeless services such as hostels, family hubs and emergency accommodation such as hotels & B&B's.

SVP members highlighted that the regularly intervene to try and prevent homelessness in the first instance. This usually occurs where households are struggling financially due to the shortfall between the Housing Assistance Payment (HAP) or Rent Supplement (RS) and actual rents in the private rented sector.



SVP members are also working with individuals and families who are at risk of becoming homeless due to an accumulation of rent arrears. From members experience, it is an achievable objective and of utmost importance to prevent those tenants becoming homeless in the first place. Many participants outlined the need for must great collaboration and dialogue between state departments to prevent homelessness. Government departments that were specifically mentioned were the Department of Housing and the Department of Social Protection.

Homeless Services

Members stated that the provision of accommodation should be linked with the provision of care and support services in all cases. This is currently not happening across all homeless services impacting on the physical and mental health of people in these situations. Members also stated that this should not be beyond our capacity to do this considering we are dealing with the homeless crisis for a number of years now:

Issues raised include the following:

- -Limited cooking and storage opportunities results in poor-diet and resulting malnutrition for both children and parents. Parents are left with little option but to over-rely on take-away meals and cheap convenience foods.
- -Lack of appropriate meeting space where parents can converse with other adults leading to social isolation. It is often the case that SVP members are the only other adults a parent may get to speak with frequently while living in emergency accommodation.
- -The issue of hotel rules not allowing parents leave their children unattended while also having the need to speak with a member. This is particularly problematic for parents who are parenting alone.
- -The length of time that families remain homeless, particularly families with three or more children.
- -Members in the discussion group highlighted the issue of some children who have not been allocated a child support worker. Child Support Workers help to address some of the impacts of homelessness on children, they also help to reduce the pressure and stress for parents.
- For families experiencing homelessness in rural areas, getting to and from school back to the emergency accommodation was highlighted by many members as problematic with no coherent system in place to ensure children can access their education.



-Some members gave examples of providing financial assistance for B&B accommodation for families over the weekend as the Local Authority could not be contacted. Other on-call supports were unable to provide assistance.

Self-Accommodation

Members raised the issue of some families having to self-accommodate while experiencing homelessness. Families that have to 'self-accommodate' have to find their own emergency accommodation and are not able to access vital supports such as a case worker who can assist them with the daily challenges of homelessness and importantly support families to get out of emergency homeless accommodation. SVP members have reported that prior to the pandemic they have visited families in emergency accommodation for a couple of weeks, they return for a follow-up visit to find they are no longer there, they would then be told by hotel staff the family have been moved to alternative homeless accommodation. They voiced concerns how traumatic this must be for all family members but particularly children that are already experiencing stress and anxiety from having to leave their home.

Family Hubs

Some Conferences support families who are accessing family hubs. Members highlighted the wide variation in standards among the family hubs. Some have adequate space for children to play, study and relax, where others have persistent issues with hygiene and adequate levels of staff engagement with families.

Hidden Homelessness

The issue of hidden homelessness was a strong theme in all the discussion groups. Before the Covid-19 pandemic, SVP members visited people in their homes, both local authority and private rented accommodation. It is a unique aspect of the work that they do and provides them an opportunity to meet people in their homes and get a glimpse of people's daily realities. Many of the people they meet are not considered 'homeless' by our Government or the Department of Housing. However, the reality is much different as members see the hardship people are enduring, often having to couch surf or live in overcrowded family homes. Members gave examples of visiting numerous households where two and three generations of the one family were living in overcrowded conditions, often times also experiencing complex and challenging health issues.

Members noted that despite facing many of the same challenges by those living in emergency accommodation, those experiencing hidden homelessness don't qualify for many



support services, such as access to a key worker. In member's experience it significantly hinders a person's options in improving their living situation.

It was highlighted that the issue of 'hidden homelessness" was not addressed in the Housing for All plan. Without reliable data of the numbers affected by hidden homelessness, members felt it is unclear how the issue of homelessness can be solved or prevented occurring in the first place.

5. Conclusion

The Social Justice Network/Housing for All event created an opportunity for SVP Members to meet and explore issues of mutual concern and hear about the current proposals in the new housing plan. It was also a timely event to highlight and showcase the level of work undertaken by volunteers members during the pandemic to support vulnerable and marginalised households.

A strong theme during the event was the need for increased availability and supply of good quality social homes which can provide stability for low income households and as a secure means to achieving an end to homelessness and housing exclusion.

SVP recognises that the task facing the Government, the Department of Housing and Local Authorities is significant in ending homelessness and addressing housing exclusion, however, it is achievable, and requires continued determination and ambition on behalf of the thousands affected by those issues.

Due to the current shortage of social housing, the private rented sector is an essential means to help people escape and avoid homelessness. However, we heard from members that, for many, the financial barriers and instability of tenancies are too great, thus leading to increased risk of eviction.

We also heard of many instances from members where they provided intensive support and advocacy for vulnerable households, often times without the assistance of any state institution to prevent homelessness, including Local Authorities and the Department of Social Protection. This needs to change urgently, and much greater recognition and collaboration among state departments is required to support individuals and families at risk of homelessness.



SVP members have recommended that housing benefits be increased so that they more closely reflect market rents, and a complete review of HAP is needed considering the significant role it plays in accommodating people in the private rented sector.

It is the most vulnerable tenants who are on low incomes that live in the poorest standard of accommodation, leading to health issues, safety concerns and energy poverty. In the absence of increased Government intervention this will increase. While this reality is not always visible to the public, members are keenly aware through their work in communities that this is causing significant stress for a sizeable number of people in Irish society.

SVP Members and Staff wish to express their thanks and appreciation to the Minister for Housing, Local Government and Heritage for the giving up of his time to address the event. We look forward to our continued engagement with him and his Department to address the issues of homelessness and housing exclusion on behalf of the people we assist.

Whilst the Housing for All plan does not address all of the concerns of the Society regarding individuals and families facing homelessness and housing exclusion, it is encouraging that the Minister acknowledges that too many in Irish society are faced with those issues, and that Government and Government departments are willing to listen to organisations like SVP working with people affected. This is a positive development to begin with and gives a solid basis towards working through the myriad issues involved in the housing and homeless crisis.



Appendix

Page 4

- -Rose Mc Gowan Opening Speech: Material Referenced:
 - SVP-Stakeholder-Consultation-on-"Housing-for-All".aspx
 - COMBATING HOUSING EXCLUSION IN IRELAND by SVP Ireland Issuu
- -Note on Rose McGowan's opening speech: National Homeless Action Committee (NHAC):

SVP have been invited by the Minister for Housing to be part of the National Homeless Action Committee (NHAC). It is chaired by the Minister for Housing and had its first meeting in December 2021. The primary objective of the committee will be to bring together key Government Departments, agencies, and stakeholders to oversee implementation of the homeless inter-agency measures committed to under Housing for All.

Previously, SVP were part of the High-level Task Force on Homelessness also chaired by the Minister for Housing. This group provided an opportunity to exchange views and progress work in addressing homelessness. The functions and membership of the Task Force is now subsumed into the National Homeless Action Committee.