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## Submission to the Oireachtas Committee on Housing & Homelessness

### Cork Social Housing Forum

#### Introduction

Established since 2002 the Cork Social Housing Forum has a membership of 19 organisations from the voluntary sector. We believe that access to housing is a basic human right as well as a human need, with inherent implications for economic, social and cultural needs. It is our view that a house is first and foremost a home. This submission represents the views of the following voluntary sector members of the Forum:

Clúid Housing Association	Respond Housing Association
Cork Simon Community	Right of Place Second Chance Housing
Cork Mental health Foundation Housing Association	Social Housing Development Company Ltd.
Disability Federation of Ireland	Sophia Housing Association
Focus Ireland	Society of St. Vincent de Paul
Good Shepherd Services	Threshold Ltd.
NASC – The Irish Immigrant Support Centre	Traveller Visibility Group
Co-operative Housing Ireland	Túath Housing
O’Connell Court Housing	Rehab Group Cork

## **Background – A Crisis in the Making**

The crises in housing and homelessness has roots that go back beyond the recent economic collapse but have been exacerbated by it. Local Authorities have effectively stopped building social housing in any meaningful way. Consequently there has been no new gradual inflow of social housing in recent years and this has added immeasurably to the current shortage. This situation has its roots in the idea that the ‘market will provide’. That policy with its focus on private housing as the main means of delivering housing has contributed to the crisis in housing. The market on its own clearly does not provide for the range of housing that is necessary. Addressing the current housing crisis will require a shift from this policy towards a more balanced suite of housing provision by the Local Authorities, Approved Housing Bodies, private build and private rented housing.

## **Housing and Homelessness Current Context in Cork**

### **Housing Shortage**

The housing crisis is driving the homeless crisis in Cork as well as countrywide where over 90,000 people are on housing waiting lists. There are almost 15,000 people on housing waiting lists in Cork City and County alone. The homeless crisis continues to deepen with each passing month. All of the homeless services in Cork are operating at capacity or above. Members of the Social Housing Forum who work with those with special needs and vulnerable people point to the lack of housing exits from hospitals and other facilities. All this adds to the pressures on homeless services and housing providers.

### **Homelessness**

Cork Simon Community, for example, provided emergency beds for an average of 54 per night during the first quarter 2016, the highest number to date. The Shelter normally caters for 44 people per night. Those who may secure a bed in emergency accommodation are likely to find themselves stuck there simply because there are no move-on housing options to meet their needs. As the shelters operate at capacity and beyond the more entrenched aspect of homelessness becomes more visible and acute. Rough sleeping in Cork has increased nine-fold since 2011 when 38 people slept rough for one night or more compared to 345 who did so in 2015. (Cork Simon Statistics)

### **Private Rented Sector**

The private rented sector was an option for many homeless people but this is no longer the case. The average cost of a one-bed flat in Cork in March 2016 was €925 per month – well beyond the resources of a person depending on rent supplement from the DSP for their housing. This monthly rent is almost double (91%) the maximum rent supplement payment for a single person in Cork. Even the discretionary top up of 20% on top of their rent supplement cannot bridge this gap. People on low incomes simply cannot compete in a market for housing whether it is to rent or buy. Housing is currently inaccessible and where accessible, for many it is unaffordable.

Rents are spiralling and unaffordable. While recent rent control mechanisms are to be welcomed they have not solved the problem. Rents should be capped and linked to the consumer price index (CPI) to ensure they reflect the spending power and incomes of people. Similarly the rent caps need to rise to match the market rates for those who are at risk of homelessness. No one should be made homeless because of the difference between the rent cap and the cost of renting. There is a

cost beyond the monetary element here that needs to be factored in. Even the fear of becoming homeless puts huge pressures on people in terms of stress and anxiety. The impacts on single adults and families who become homeless can be profound and long lasting.

### **Homelessness**

Housing and homelessness are inextricably linked. The shortage of housing is driving the crisis in homelessness. Any attempt to address the housing crisis must pay attention to the crisis in homelessness. Specifically, those who are long-term homeless and stuck in emergency accommodation should be prioritised for housing. Creating housing opportunities for those who are long-term in emergency accommodation would be the first step in freeing up beds which in turn would accommodate rough sleepers, thereby beginning to impact directly on the most acute aspect of homelessness.

The reasons people end up homeless are many and varied and can range from structural issues such as deep seated poverty and social exclusion to personal trauma, abuse, personal loss, job loss, addiction, mental health issues etc. Many of those who are homeless have complex needs so housing is only part of the solution. They will also require supports to enable them to live as independently as possible and for those who can't live independently then the requisite accommodation and supports should be put in place.

The Government's focus on a housing led solution to homelessness is a welcome one. The key to addressing complex issues in the first instance is housing stability. Once a person is housed services and supports can be brought into play to support them around health issues, recovery from addiction, social integration, education training and employment. This housing led or a Housing First approach should ensure that once someone is housed they are supported to remain housed.

### **Solutions**

Cork Social Housing Forum acknowledges that the crisis in housing and homelessness is complex and multi-faceted. Consequently the solutions to addressing the issues will be equally complex and will take some time. A very clear strategy and a very coherent plan is needed to address the crisis. This plan should have short-term, medium and long-term elements with specific goals and targets for delivery.

Access to private rental accommodation and home ownership may provide some of the solutions to the current housing and homeless crisis, but it cannot be viewed as the only solution. Social housing provision must also be a part of the mix and a planned programme is needed to address the crisis. The provision of social housing will simultaneously provide much needed housing for people who are homeless and others on the social housing lists. Once this reaches a certain level the pressure on the private rented sector will ease and consequently the demand for private rented accommodation will decrease and so too should the cost of renting as supply meets demand. However, this can have a lead-in period of 2 years or more if the scale of the need identified is to be addressed.

The answer to the housing and homeless crisis is housing and housing and supports for those with special needs (including homeless and disability) and complex needs.

### **Getting it Right**

It is important from the outset to ensure that we have learned from past mistakes. The new housing strategy should not simply be about building houses alone. It must be about building

communities and community infrastructure that will ensure the benefits are social, economic and long-term sustainable.

### **Short Term - Recommendations**

#### **Prevention**

The first point of departure should be around prevention. Anything that can be done to prevent people from losing their homes and becoming homeless should be done.

- Homeless people and those at risk of homelessness should be prioritised for housing. Local Authorities should increase the allocation for those who are homeless and have special needs from 30% to 50%. Where suitable housing is available in a local authority area the Local Authority could lease the housing to an AHB working with special needs/homeless.
- Housing Assistance Payment (HAP) and Rent Allowance should be aligned with the current market rents. The current proposed maximum limit increase of 15% contained in the Draft Programme for Government is welcome but it will not go nearly far enough to ease pressures in the private rental market. According to the Government's own regulations for the PRS, a landlord is entitled to the open market rent. If the Government relies on the market to house low income families, then it must pay market rates.
- Rents should be capped and linked to the consumer price index (CPI) to ensure they reflect the spending power and incomes of people and bring more certainty for the tenant.
- Special focus needs to be put on speeding up the turnover of voids in local authority areas and targets and deadlines should be set for this.
- A coherent plan, based on a housing first model, adequately resourced with clinical and other supports, with specific targets and time lines should be developed to bring an end to rough sleeping and long-term homelessness.
- Land banks, derelict sites and vacant properties we understand have been identified in Cork City. Plans should be drafted immediately in order to provide as much social housing on these sites as possible. The resources of the larger AHBs could be used to design and project manage these sites and the build where necessary.
- Where the Local Authority does not own a derelict site, unoccupied properties or lands that would be suitable for social housing they should move to compulsory purchase the sites and properties.
- The Local Authorities should spearhead the provision of a social housing acquisition programme in the short term. They should be resourced by the Department of Housing Planning and Local Government (DoHPLG) for this.

- The Local Authorities should lead a State sponsored social housing building programme and begin planning for this immediately in consultation and partnership with Approved Housing Bodies and other relevant bodies.
- The Department should resource the Approved Housing Bodies to maximise the number of housing units they can either purchase or build and support their work in providing appropriate accommodation and community services to ensure the development of vibrant sustainable communities.
- In term of housing developments by private developers. Consideration should be given to increasing the Part V provision from 10% to 20% of all new private developments. These should be ring-fenced for social and affordable housing with at least 10% for social housing.
- Consideration should be given to the proposal by the Irish League of Credit Unions to fund a house building programme. The Irish Council for Social Housing should be included in the discussions around this.
- Government needs to look at measures to support those with buy-to-let mortgages who are under pressure.
- Where vulture funds are selling off their assets the Government should compulsorily purchase the units and hand them over to the Local Authority or an AHB to manage.
- Vulture funds should be regulated and required to sign up with the PRTB and adopt best practice guidelines when they are completed.
- NAMA's role should be reviewed with a view to increasing its role to support the increased delivery of social housing.
- There is a need for a strategic social housing forum to maximise the supply of social housing in the regions. Members to include Local Authorities, Voluntary Housing providers and other relevant parties to drive the implementation of a Social Housing Strategy and to ensure that it is done in a co-ordinated way.
- Multi-annual Capital Assistance Scheme funding call for proposals for special needs provision (homeless) assessed in a timely manner. Last call was over 12 months ago and took 3 months for approvals meaning many projects expired.
- Simplify the way in which approved housing bodies (AHB's) access finance and social housing contracts with the state. Currently it is a complicated arena with regard to loan finance providers, P&A agreements, CALF funding, market rents and the various responsibilities of the LA, Housing Agency and DoHPLG.
- Ensure that tenants are afforded greater security in their homes, by implementing measures for secure occupancy. The current level of security in the private rented sector (PRS) does

not meet the needs of longer-term renters and families with school-going children who need to remain in the communities in which they have put down roots.

- Amend the Residential Tenancies Act 2004 to extend the definition of 'landlord' to include both receivers and lenders in relation to repossession of a property.
- Set-up a specialised HAP place-finders in all local authorities similar to the one that is operated by the Dublin Regional Homeless Executive, to support tenants in low wage employment facing homelessness.
- Establish a protocol between the Residential Tenancies Board (RTB) and relevant local authorities, so that a local authority is alerted when an over-holding case which prima facie identifies inability to secure alternative accommodation as the source of the dispute. Give Local Authorities a clear obligation to find alternative accommodation for the tenant within a specified timeframe through a fast track accommodation finding service.
- Roll out the affordable rental scheme nationwide whereby rental properties can be offered to low income workers at 30% below the market rate.
- Immediately set-up a Statutory Commission on the PRS to make recommendations within 6 months on how to:
  - Address legacy issues in PRS such as buy-to-let arrears,
  - Address the level of PRS units held by non-bank entities
  - Ensure long term security of tenure
  - Ensure long term affordability (Rent Certainty)
  - Ensure Landlords receive appropriate support
  - Ensure minimum standards in PRS
  - Ensure public housing subsidies are effectively used within the PRS to deliver positive social outcomes and value for money.

### **Medium term Actions**

- The right to housing should be enshrined in the Constitution.
- Local Authorities to begin the implementation of a social housing building programme
- The Local Authorities should develop plans to build in areas where there is already the community infrastructure, facilities and services to tap into. Derelict sites within the city or small towns would be an obvious resource here. Social housing could be delivered on a proportionate basis alongside existing private housing estates, lending itself to the social mix and meeting the sustainable element of Sustainable Communities guidelines.
- Where necessary Part VIII of the Planning Act should be used to ensure the speedy delivery of housing.
- In relation to the Rental Accommodation Scheme, insofar as this become the long-term accommodation of many of the participating households, it is recommended that this rental

accommodation meet quality standards in relation to: cooking, washing, ventilation and storage facilities, and that regular inspections by councils occur to secure these standards. This would imply, inter alia, that the 1993 standards of regulation in rental accommodation be upgraded.

### **Long Term Actions**

- The State in conjunction and in partnership with the AHBs, should fund, design and build mixed housing developments to increase the supply of social and affordable housing and affordable rented accommodation. These developments would need to have the community infrastructure incorporated into the plans.
- A house is a home and much more than bricks and mortar. Some households will for example require specific support services in the community that need to be put in place at the planning stage. Every community however requires a range of community services which ideally can best be organised and developed in conjunction with communities before and during the planning stage.

### **Delivery of Housing – Solving the Crisis**

In Cork the housing and homelessness situation has worsened considerably over the last number of years. However, it is of a scale that is not insurmountable. It can be solved.

Solving the housing and homelessness crisis is a shared responsibility. It is a complex and challenging task. No-one entity, government department, or housing providers, AHB or private developers can do it on their own. Everyone has to be part of the solution. Government departments, Local Authorities, Approved Housing Bodies, the HSE and those working with people who are homeless must all work together in partnership in order to address this crisis as quickly and as effectively as possible. All the resources available need to be tapped into to maximise their impact, efficiencies, expertise and outcomes. The key challenge here is to co-ordinate this effort.

A number of key elements are essential in order to deliver the housing necessary to address the crisis in housing and homelessness.

### **Leadership**

The Minister for Housing must act with authority and lead the process and appoint a cross-departmental and interagency team including voluntary sector input to:

- a) To identify and implement solutions to the gaps and blocks in the system outlined above that can be dealt with in the short-term.
- b) Identify the resources required in terms of funding, leadership, personnel, expertise, across all sectors to develop and deliver a housing building programme to deliver 50,000 social housing units by 2020.
- c) Set immediate targets and timeframes within each local authority area for addressing rough sleeping and long-term homelessness.

**End**