

## Opening Statement

### **Introduction**

We welcome the opportunity to make a presentation to this committee on behalf of our respective organisations the Society of Saint Vincent De Paul (SVP) and Threshold Housing Charity.

The unprecedented housing crisis that is impacting individuals, children, and families' well-being, forcing people into a constant state of insecurity, and driving poverty among those in the private rented sector continues. Our research shows that HAP is providing an important short-term housing support and preventing further people experiencing homelessness. However, it contains a number of design flaws which need to be reformed if this support is to meet the needs of low income households in the private rented sector.

As outlined by Ann-Marie, currently, HAP limits are insufficient in meeting market rents, making it very difficult for low income households to access private rented accommodation. It fails to provide sufficient security of tenure and cannot meet the needs of people who have a long-term housing need. In practical terms, this means they are households in a constant state of worry about where and how they are going to live. SVP members see this experience through their home visitation work where they see families struggling to make ends meet, cutting back on essentials such as food so that their rent is paid on time.

It also fails to recognise the difficulties and discrimination facing some vulnerable households trying to access housing in the private rented sector, who must compete with other prospective tenants who may be seen as more desirable by landlords. This is evidenced by the fact that the second highest number of queries to the Irish Human Rights and Equality Commission regarding the Equal Status Act relate to the Housing Assistance ground.<sup>1</sup> Both Threshold and SVP work with tenants who find themselves in this situation all too regularly.

Ultimately, what is needed for the clients we support is a broader choice of housing options, 'Real' affordable rental, 'real' affordable<sup>2</sup> purchase and an increase in local authority/Approved Housing

---

<sup>1</sup> In 2019, 17% of all calls regarding the Equal Status Act related to the Housing Assistance Ground, this was the second highest number of calls after the Disability Ground. Irish Human Rights and Equality Commission (2020) Annual Report 2019 <https://www.ihrec.ie/app/uploads/2020/07/IHREC-Annual-Report-2019-English-version.pdf>

<sup>2</sup> 'Real' affordable means prices and rents that are reflective of ability to pay as opposed to being indexed to market prices and market rent

Body building and acquisition. These are vital ingredients to address the issue of housing supply and render the private rented sector more affordable.

We have outlined a number of other recommendations which we feel would make HAP a workable short term housing solution until such a time as there is sufficient social housing provision.

Our research recommends that a complete review of HAP and its interaction with the private rented sector is required to determine the next steps for HAP, given the changed landscape of housing and renting in Ireland since its introduction in 2014.

We recommend a strategy to introduce minimum energy efficiency standards in the private rented sector which will ensure that all accommodation will meet an energy rating of at least C1 or higher by 2030. This is urgently required as SVP members who visit people in their homes find that many tenants are living in substandard and possibly unsafe accommodation and are unable to force their landlord to improve the standard of their living conditions for fear they may be asked to leave.

If a tenant, who is engaging with the local authority falls into arrears on their differential rent or top-up, a realistic repayment plan should be worked out to clear the arrears over time with the local authority and the landlord. In the interim, the local authority should continue to make the Housing Assistance Payment to the landlord to prevent the household entering homelessness. We also recommend a protocol similar to the Interim Tenancy Sustainment Protocol, (ITPS), is required for HAP to prevent homelessness. We have witnessed through our home visitation work in SVP, an increase in the number of clients getting into difficulty with their rent in recent times. This is occurring as households cannot continue to pay unaffordable 'top-ups' in addition to their rent contribution through HAP.

The roll out of an information and awareness raising campaign to educate landlords on HAP and the equality legislation is recommended. An investigation into landlord and agent refusal to accept HAP should also be included in a review of HAP.

As shown, some Local Authorities are not awarding the 20% uplift despite recipients receiving it in previous tenancies. All local authorities should provide the 20% uplift where a household requires it to improve affordability and as a homeless prevention measure.

On a practical level, there are steps that could be taken to improve how HAP works in practice. The length of time to process applications, the payment of rent from the date the application is

processed as opposed the date the tenancy commenced, the payment of rent in arrears, and the non-payment of a deposit all need to be addressed to reflect the realities of the private rental market.

### **Conclusion**

Through our work we see the devastating impacts that insecure housing has on people's physical, financial, social, and emotional wellbeing, all of whom now have the added pressure that Covid-19 has brought to people's lives.

We are delighted to have had the opportunity to complete the report with Threshold who also work with households who are dealing with significant stress and insecurity relating to their housing tenure.

We thank the Committee for listening to us today and look forward to working with them to progress the necessary policy and practical changes required to make HAP fully fit for purpose.

Thank You.

## Annex

### **The Society of St. Vincent de Paul**

The Society of St Vincent de Paul exists to fight poverty in its various forms. We work for social justice and the creation of a more just, caring nation. Established in 1844 we are the largest, voluntary, charitable organisation in Ireland with 11,000 members, 4,500 volunteers and 1200 Conferences. SVP members and volunteers are assisted by a dedicated staff of 800 people. In 2019 we received approximately 160,000 requests for assistance. Total expenditure in 2019 was €84.5 million.

### **How We Help**

- Home visitation
- Approximately 11,000 members
- Social Justice Advocacy
- Young SVP Programmes
- Emergency accommodation: 10 units, 300 beds. Located in Longford, Carlow, Limerick, Wexford, Waterford, Ennis, Cork, Letterkenny
- 220+ Charity Shops
- Social housing: 857 units
- Resource centres: 7 - Dublin, Ballina, Castleisland, Cavan, Carrigtowhill, Tuam, Galway
- Prison visitor centres: 3
- Children's/Young Adult Services: Early Childhood services in Dublin, Waterford, Lurgan, Belfast, Carrigtowhill, Castleisland. 6 Youth clubs in Dublin
- 5 Holiday Homes
- Twinning Programmes.



Society of St Vincent de Paul

