

## ALONE Opening Statement to the Joint Oireachtas Committee on Housing, Local Government and Heritage, March 2024

Thank you to the Chair and the Committee members for inviting us here today.

In 2023, ALONE provided support to over 36,000 older people. 12,000 of those people were new to our service. Support with housing issues was the highest area of need, and we provided 535 interventions to support older people who were homeless or at risk of homelessness.

Homelessness & housing issues among older people has been steadily increasing for us for 10 years now. The number accessing emergency accommodation does not include the older people experiencing housing crisis who have received notices to quit and are struggling to find somewhere new, who are staying on friends' sofas, or those sleeping in cars or caravans and those living in the cheapest rental accommodation in fear of a notice to quit, all of which we are seeing in ALONE.

We are sure that the Deputies and Senators here today have seen older people in similar situations through their constituency work.

As well as increases in homelessness we are seeing:

- the number of older people privately renting has increased<sup>1</sup>.
- The number of older people in need of local authority housing has increased.
- Home ownership rates are dropping, and home ownership in retirement is not a guarantee<sup>2</sup>. The ERSI reckons that only 65% of current 35-44 year olds will own a house on retirement.
- The rate of older people living alone in mortgage arrears is also increasing<sup>3</sup>.

**This is against the backdrop of Ireland as one of the most rapidly ageing EU member states, with a pension system based around home ownership, and without the culture of provision of sheltered housing for older people that we see in other jurisdictions. This all means we will see more homelessness in older people unless we can decide who will pay the rent when they retire.**

The population figures indicate that within the next twenty years we will need at least double the current levels of social housing suitable for older people. We in ALONE are concerned that not enough is being done to prevent increasing levels of homelessness among older people and a worsening crisis in the coming years.

<sup>1</sup> The number of older people living in the private rental sector increased by 83% in the last Census, while the number of older people living in local authority housing increased by 34%. CSO, 'Census of Population 2022 Profile 2 – Housing in Ireland' <https://www.cso.ie/en/releasesandpublications/ep/p-cpp2/censusofpopulation2022profile2-housinginireland/homeownershipandrent/>

<sup>2</sup> Though outside the remit of this Committee, consideration must also be made as to the impact the reduction in home ownership will have on nursing home funding via the Fair Deal scheme.

<sup>3</sup> CSO, 'SILC' Enforced Deprivation 2022 <https://www.cso.ie/en/media/csoie/releasespublications/documents/ep/silcenforceddeprivation/2022/householdarrears/P-SILCED2022TBL5.1.xlsx>

### **Challenges in new delivery of Local Authority housing for older people**

More than 2,000 people aged 70+ were on the social housing waiting list<sup>4</sup> last year, the highest figure on record.

Despite this, several Local Authorities do not include any targets for development of housing for older people in their Housing Delivery Action Plans.

This is not entirely the fault of all local authorities and we note that some Local Authorities are doing better in this regard.

**However, it is indicative of a ‘hands-off’ policy approach at national level to housing delivery for older people whereas Local Authorities are the only hope for older people to for safety and security of tenure.**

**The market will not provide housing for older people who do not have the income profile the seek and may have additional requirements in design and quality.**

This is outlined in the action plans themselves. One Council’s action plan notes that "The market is not constructing specifically designed accessible units to Universal Design standards so accessible units will be difficult to obtain"<sup>5</sup>. Others note the shortage of one- and two-bedroom homes<sup>6</sup> being built.

Older people dependent on pensions and in housing crisis do not present a lucrative investment opportunity for developers and therefore most will not independently develop for them unless they are incentivised, or regulated to do so.

Without significant changes, we cannot depend on social housing development via private development of Turnkey and Part V to meet the needs of this group. **We need at least 25% of social housing to be developed and ring fenced for older people to prevent homelessness among older people now and in the future. This is about 40,000 homes on 2016 figures.**

<sup>4</sup> The Housing Agency, *Summary of Social Housing Assessments 2022*  
<https://www.gov.ie/pdf/?file=https://assets.gov.ie/251070/08141c16-61e0-4686-9e72-02a57da5507d.pdf#page=null>

<sup>5</sup> Kildare County Council, *Housing Delivery Action Plan 2022-2026*  
<https://kildarecoco.ie/YourCouncil/Publications/Housing/Kildare%20County%20Council%20Housing%20Delivery%20Action%20Plan.pdf>

<sup>6</sup> Louth County Council’s action plan notes that "The continued shortage of suitable smaller properties is a challenge in meeting the housing needs of this applicant category". Louth County Council, *Housing Delivery Action Plan 2022-2026*  
<https://www.louthcoco.ie/en/services/housing/housing-delivery-action-plan/housing-delivery-action-plan-2022-2026.pdf>

### **Challenges in AHB delivery of housing for older people**

However, AHBs are not being adequately supported to develop housing for older people either.

In addition to its other limitations, CAS, a major funding vehicle for older people's housing, does not continue to support property maintenance costs at the end of the funding period.

In 2022 just 176 age-friendly homes were delivered under CAS nationwide<sup>7</sup>. That is less than six homes per Local Authority.

We believe that the low number of units being developed for older people is directly related to deficiencies within the CAS scheme and a lack of incentive or even reassurance of financial sustainability for AHBs to work in provision of housing for older people.

Again, this is not the fault of the AHBs, but a policy gap that will cause more homelessness and housing issues for more older people in the future.

**We are still awaiting the committed-to review of CAS as per the Joint Policy Statement, *Housing Options for our Ageing Population*<sup>89</sup>.**

**We need to create further plans for and develop a funding mechanism for the Housing with Support model and include targets in Local Authority development plans.**

**This and all our proposals will help provide housing for both young and old and increase the housing stock for all.**

### **Challenges being experienced by older renters**

We must recognise that increasing numbers of older renters are particularly at risk of homelessness. Our report with Threshold, *Double Deficit: Older and Ageing Persons in the Irish Private Rental Sector*<sup>10</sup> was published last May.

One of the conclusions of the report was that Ireland's private rental sector is not an appropriate tenure choice for many older people. By and large it is not affordable, accessible, suitable or secure.

For this report, older people told us, "Landlords are not interested in me, they won't accept HAP, they're not willing to take a chance on a pensioner. They have plenty of excuses, choose other people over you."

<sup>7</sup> Irish Council for Social Housing, <https://icsh.ie/press-release-ahb-sector-grew-by-10-in-one-year-with-almost-5000-new-social-and-cost-rental-homes-in-2022/>

<sup>8</sup> Department of Housing, *Housing Options for our Ageing Population* <https://www.gov.ie/en/publication/ea33c1-housing-options-for-our-ageing-population-policy-statement/>

<sup>9</sup> A review of CAS to ensure that it is being operated to its full potential to deliver housing for disabled people is also committed to in the *National Housing Strategy for Disabled People 2022-2027*

<sup>10</sup> *Double Deficit: Older and Ageing Persons in the Irish Private Rental Sector* <https://alone.ie/wp-content/uploads/2023/05/Threshold-Alone-Report-highres-web.pdf>

An older woman said, “We didn’t expect to be in this position. Housing is at the root of all my concerns – over and above my illness.” This woman was recovering from cancer.

**We ask one thing today how will a 45 year old renter pay the rent on retirement , or will they be able to afford to retire ?**

**We are still awaiting the publication of the committed-to review of the rental sector that might form part of the answer or certainly identify part of the problem that will need solving.**

### **Conclusion**

To conclude, homelessness & housing is a terrible challenge no matter what age you are. But it can be severest when you are in your 70s, 80s and beyond, with health difficulties, disability, or frailty.

**We cannot address homelessness among older people without addressing the underlying issues of social housing delivery and provision of appropriate support and security in the private rental sector.**

We need the following actions to be progressed if we are to prevent a further homelessness crisis.

- Ring fence 25% of social housing for older people.
- Review and update CAS.
- Publish the review of the private rental sector.
- Review and complete the actions outstanding from *Housing Options for our Ageing Population*.
- Complete the actions recommended in our report, *Double Deficit*.