

3.5 Housing and Accommodation

**CORE POLICY OBJECTIVE:
HOUSING & ACCOMMODATION**

To ensure that adequate and appropriate accommodation is available for all people and to develop an equitable system for allocating resources within the housing sector

Housing and accommodation policy

Issues concerning housing and accommodation have had a major profile in recent years. Most of that profile, however, has been concerned with the provision and cost of privately owned accommodation and more recently the challenges associated with the large surplus housing stock that has appeared throughout the country on foot of foolish and reckless speculative investments and the economic collapse. A comparison of European housing tenures illustrates the existence of three main models of housing provision: an owner-occupier sector, a rental sector and a social housing sector. Table 3.5.1 gives details of how Irish tenure patterns have changed over time using data from various Censuses of Population. In 2006 77.2 per cent of households were owner-occupiers, a figure which gives Ireland one of the highest rates of owner occupation in the EU (CSO, 2009:61; 2003:55). Compared to other countries Irish housing policy supports owner occupation to the detriment of all other forms of housing tenure; a feature which reflects the policy choices of government.

Table 3.5.1: Nature of Occupancy of Private Households, Ireland 1961-2006

Year	Owner-occupied	Rented	Other
1961	59.8%	35.6%	4.6%
1971	68.8%	28.9%	2.3%
1981	74.7%	22.6%	2.6%
1991	80.0%	17.9%	2.1%
2002	79.8%	18.5%	1.7%
2006	77.2%	21.3%	1.5%

Source: CSO (2009:61)

Ireland's level of home ownership reflects the high value Irish people put on owning their own homes. It also reflects public policy which provided a variety of

tax incentives to those who have the resources to invest in housing. Since the 1970s it has been the policy of successive Irish governments to subsidise owner occupation heavily. This has been achieved by the abolition of local rates on residential property and the subsequent failure to implement a system of residential property tax. More recently investment policies have been introduced that favour investment in residential development, for example investors in urban renewal schemes stood to gain over 419 per cent on their investment (Bacon, 1998). These policy developments, combined with policies of mortgage-interest tax relief and very favourable tenant purchase schemes have resulted in an extremely high level of home ownership. Owner-occupiers make up 77.2 per cent of the Irish households – this is considerably higher than the EU average of 63.4 per cent. Government housing policy has resulted in a housing system that is not tenure neutral and which has led to the residualisation of the rental sector, both public and private.

The down-the-line effect of this policy is the lack of adequate accommodation for larger and larger numbers of households. The value of home ownership should be discussed in the light of present realities. These include: the excessive prices paid for houses and for land rezoned for housing in recent years and the subsequent phenomenon of negative-equity and instability in the financial sector; the burden of mortgage repayments especially on young families; the ghettoisation of local authority housing because private owners object to developments which may seem to devalue their properties; difficulties in providing suitable accommodation for special groups including Travellers, homeless people, asylum-seekers, young offenders and drug abusers.

The housing crisis

During most of the last decade improved levels of economic growth combined with low interest rates resulted in high levels of housing inflation. This in turn resulted in a crisis in housing provision in both the public and the private sectors. In the private sector this crisis was evident from the rapid increase in house prices and from the severe difficulties currently being experienced by those who pay inflated prices for their homes (difficulties that are likely to persist for these households for most of the next decade). In the public sector the demand (waiting lists) for social housing has remained high and is increasing.

Housing: a new philosophy

A series of publications by the economist Professor PJ Drudy of Trinity College have offered an interesting new approach to how Irish society views housing. In his paper at a 2005 *Social Policy Conference*, in a co-authored book with Michael Punch

–entitled *Out of Reach* (2005) – and in a chapter in the *Social Policy in Ireland* book (Drudy, 2006) he has outlined these views.

The essence of Professor Drudy’s proposal is to view housing as a home rather than as a market commodity. In his conference paper Professor Drudy stated that we should “place the emphasis on housing as a home – shelter, a place to stay, to feel secure, to build a base, find an identity and participate in a community and society”. Therefore he continued: “housing thus becomes a central feature of ‘development’ – a process not simply comprising increases in economic growth, but containing positive actions to improve the quality of life and wellbeing for all” (2005: 44).

In concluding his paper, Drudy suggested that Irish society now needs to address “a fundamental philosophical question: is it the purpose of a housing system to provide investment, speculative or capital gains for those with the necessary resources or should the critical aim be to provide a home as a right for all citizens?” (2004: 46). In his view it is time now for Ireland to move away from seeing housing as a commodity to be traded on the market like any other tradable commodity; and to accept the latter opinion that views housing as a social requirement like health services or education.

Social Justice Ireland strongly welcomes and endorses these views. Had society adopted this approach over the past decade the Irish economy, and many Irish families, would not be in a precarious financial position. It is now time that we formally incorporate this approach into our national housing policy.

NESC report on housing in Ireland

At the end of 2004 the National Economic and Social Council (NESC) published a major report on housing. A central conclusion of the NESC housing report was that the supply of social housing will have to rise dramatically if the needs of Irish society are to be addressed in the years ahead. The main recommendation of the council on the issue of social housing is outlined in table 3.5.2. It calls on Government to “create an expanded and more flexible stock of social housing – adding in the order of 73,000 permanent social housing units to bring the stock to 200,000 dwellings by 2012 – in a manner that is consistent with other public investment needs and sound public finances” (2004:221).

Table 3.5.2: The role of social housing in Ireland in 2012

	2012
Total number of dwellings	1,653,000
Social housing as a % of total	12.0
Number of social housing units	200,000
Population of Ireland	4,505,000
Social housing units per thousand	44.4

Source: Data are based on NESC projection (2004:152–153) and CSO (2004:26) projections for 2011 (assumption M1F1).

The figure of 200,000 social housing units had been calculated based on the projected increases in the Irish population over that period and in the context of limited responses to existing social housing needs (e.g. homelessness, community based accommodation for disabled and older persons). The scale of the challenge facing Irish society can be gauged from the fact that at the end of 2004 the total stock of social housing (including units managed by both local authorities and the voluntary and cooperative housing sector) stood at about 127,000.

NESC concluded that to achieve the target of 200,000 units over the eight year period between 2005 and 2012, an annual increase of in excess of 9,000 units is necessary. They also pointed out that an estimated capital investment of €1.4bn a year would be required to achieve a net increase of 73,000 units by 2012. Given the recent decreases in building costs, construction wages and the price of development land the figure is now likely to be considerably lower.

Social Justice Ireland believes that reaching this target is essential if Ireland is to achieve the goal of ensuring that everyone in the country has appropriate accommodation. However, in the current climate we must be careful not to chase simplistic solutions to the crisis through large-scale allocation of surplus housing stock (via NAMA and elsewhere) to local authorities for social housing. If such a model is to be adopted it should be careful to avoid the creating of large clusters of social housing and instead use this opportunity to integrate social housing throughout the housing stock. This may be a difficult solution in the short-run, but it is the better outcome for Ireland in the longer-term.

Waiting lists: how many and for how long?

The most recent assessment of local authority waiting lists, for which results have been published, occurred on the 31st of March 2008 and the results have been

published by the Department of Environment, Heritage and Local Government. A further study was carried out in 2010 but its results have yet to be published. The 2008 study found that there was a total of 56,249 households on local-authority housing waiting lists (see table 3.5.3).⁶¹ This figure represents an increase of over 30 per cent since the 2005 assessment. However, since 1996 waiting lists have more than doubled and the 2008 figure indicates that across Ireland about 150,000 people are in need of accommodation. Report from Local Authorities in 2009 and 2010 suggest that these waiting list have increased further as the impact of the recession has driven additional households on to these waiting lists.⁶²

Year	Households on LA Waiting Lists	Stock of LA Housing Units	Waiting List as % of Rental Stock
1996	27,427	98,394	28
1999	39,176	99,163	40
2002	48,413	104,688	46
2005	42,946	109,779	39
2008	56,249	118,396	47

Source: Department of the Environment, Heritage and Local Government, *Housing Statistics Bulletin*, various issues.

It is worthwhile examining the composition of this total waiting list figure. Table 3.5.4 shows that in 2008 the largest category of households on the lists was those labelled as being not able to meet costs of existing accommodation. This group accounted for 53 per cent of the waiting list or 29,583 households. Comparing this figure to previous editions of the *Housing Statistics Bulletin* reveals that this figure increased from 34 per cent in 1999 (it reached 44 per cent in 2002) but that it decreased since 2005. A comparison with the 2005 figures also reveals that the other big increase is for those in housing need due to “medical or compassionate grounds” (+6 per cent).

⁶¹ The published 2008 figures also included a revision to the figures published for 2005.

⁶² A media report, in the *Irish Examiner* (April 26th, 2010) indicated that the waiting list had risen to 79,337 households by March 31st 2010.

Table 3.5.4: Breakdown of the Local Authority Housing Waiting List by Major Categories of Need, 2005 and 2008

Category of Need	% 2005	No. of Households 2008	% 2008
Homeless	4.5	1,394	3
Travellers	2	1,317	2
Existing accommodation unfit	4	1,757	3
Existing accommodation overcrowded	10	4,805	9
Involuntarily sharing of accommodation	8	4,965	9
Young persons leaving institutional care	0.5	715	1
Medical or compassionate grounds	8	8,059	14
Older persons	4	2,499	4
Disabled or handicapped	1	1,155	2
Not able to meet costs of existing accommodation	58	29,583	53
Total	100.00	56,249	100.00

Source: Calculated from Department of the Environment, Heritage and Local Government, *Housing Statistics Bulletin* (2009:99).

Analysis of the housing statistics also reveals that 46 per cent (25,550) of all those households on the waiting lists consist of single-person households. The majority of those waiting are Irish citizens (77 per cent) while a further 12 per cent are EU-citizens and the remainder are from elsewhere in the world. A further 6,299 individuals on the waiting lists were classified as either refugees or individuals who had been granted permission to remain in the state.

Table 3.5.5 indicates a clear association between being in housing need and low income. It reports household income (unadjusted for household composition) and finds that almost three-quarters of households possess an annual income of less than €15,000. Larger households are likely to have larger incomes (alongside larger living expenses), yet only 5 per cent recorded an income above €25,000.

When the 56,249 households on the 2008 waiting lists are classified by the length of time they have spent on the waiting list the figures reveal that 29 per cent of all households have been waiting for more than three years. A further 20 per cent are on the list for between 2-3 years while 20 per cent are waiting for between 1-2 years. The remaining 31 per cent have been waiting for less than a year.

Table 3.5.5: Breakdown of the Local Authority Housing Waiting List by Household Income, 2008

Household income band	Number of Households	% of Waiting List
Below €10,000	15,841	28
€10,001–€15,000	25,580	45
€15,001–€20,000	7,194	13
€20,001–€25,000	4,918	9
€25,001–€30,000	1,697	3
Over €30,000	1,019	2
Total	56,249	100

Source: Calculated from Department of the Environment, Heritage and Local Government, *Housing Statistics Bulletin* (2009:101).

In the context of all these figures it has to be acknowledged that more progress needs to be made. Achieving that progress requires a greater commitment to providing social housing. Implementing NESC's social housing recommendation (see table 3.5.2) will significantly address this problem and move Ireland closer to achieving *Social Justice Ireland's* core policy objective of ensuring that appropriate accommodation is available for all.

House completions

Table 3.5.6 shows the rate of house completions in the various sectors between 1993 and 2012. 2006 marked a peak in the levels of house completions with over 93,000 units completed. Since then the rate of dwelling completion has rapidly declined and projections suggest that it will decline further in 2011.

In 2009 the vast majority of new houses (80 per cent) were built by the private sector (down from 91 per cent in 2007). Local authorities built 3,362 new homes in 2009. The figures for 2009 also reveal a further growth in the levels of voluntary/non-profit and co-op housing. These organisations built 2,011 dwellings during that year and they now account for over a third of all publicly assisted housing completions. Currently they are managing a stock of approximately 27,000 dwellings. This trend is very welcome and underscores the growing role this sector is playing. *Social Justice Ireland* believes this sector has the capacity to make an even greater contribution to addressing the current housing crisis and that government must give further assistance to facilitating its continued growth.

Table 3.5.6: House Completions, 1993–2012

Year	Local Authority Housing	Voluntary/Non Profit Housing	Private Housing	Total
1993	1,200	890	19,301	21,391
1994	2,374	901	23,588	26,863
1995	2,960	1,011	26,604	30,575
1996	2,676	917	30,132	33,725
1997	2,632	756	35,454	38,842
1998	2,771	485	39,093	42,349
1999	2,909	579	43,024	46,512
2000	2,204	951	46,657	49,812
2001	3,622	1,253	47,727	52,602
2002	4,403	1,360	51,932	57,695
2003	4,516	1,617	62,686	68,819
2004	3,539	1,607	71,808	76,954
2005	4,209	1,350	75,398	80,957
2006	3,968	1,240	88,211	93,419
2007	4,986	1,685	71,356	78,027
2008	4,905	1,896	44,923	51,724
2009	3,932	2,011	21,076	26,420
2010*	-	-	-	14,000
2011*	-	-	-	8,000
2012*	-	-	-	10,000

Source: Department of Environment, Heritage and Local Government, *Housing Statistics Bulletins (various editions)*.

Note: * figures for 2010–12 are projections as published by AIB (2011)

Table 3.5.7 also shows a welcome development in local authorities' response. The total number of local authority completions plus acquisitions increased substantially to almost 7,000 in 2007, after falling in 2003 and 2004, and progressing slowly or remaining static in 2005 and 2006. The economic crisis curtailed the number of local authority acquisitions in 2008 decreasing the overall annual number once again.

Table 3.5.7: Local Authority Completions and Acquisitions, 1995–2008

Year	Local Authority Completions	Local Authority Acquisitions	Total
1995	2,960	882	3,842
1996	2,676	897	3,573
1997	2,632	585	3,217
1998	2,771	511	3,282
1999	2,909	804	3,713
2000	2,204	1,003	3,207
2001	3,622	1,400	5,022
2002	4,403	671	5,073
2003	4,516	456	4,972
2004	3,539	971	4,510
2005	4,209	918	5,127
2006	3,968	1,153	5,121
2007	4,986	2,002	6,988
2008	4,905	787	5,692

Source: Department of the Environment, Heritage and Local Government, *Housing Statistics Bulletin* (various editions).

The Planning and Development (Amendment) Act, 2002.

Social Justice Ireland considered the decision by the Government to repeal section V of the Planning and Development Act 2000 to be most unwise and stated so at the time. This u-turn changed the 20 per cent rule which required all developers to allocate 20 per cent of all housing built for social and affordable housing. This policy was worthwhile for two reasons. First it facilitated a more speedy provision of housing for those on our ever-growing waiting lists (see table 3.5.2) and second it opened up the prospect of Ireland developing as a more socially integrated nation.

In the context of Ireland's social housing crisis, the decision to repeal this section of the Act was wrong. One of the major achievements of the government in the 1997–2002 period was that it showed a long-absent willingness to address the social housing and societal integration issue. Therefore it is particularly sad that within six months of re-assuming office it chose to cancel one of its most noteworthy previous achievements.

The private rented sector

Traditionally the private rented sector was the residual sector of the Irish housing system. The private rented sector is the “tenure of last resort for those unable to obtain local authority housing or not yet ready to enter owner-occupation” (McCashin, 2000:43). It was characterised by poor-quality accommodation and non-secure tenure at the lower end of the housing market. Today, this sector is highly differentiated, with high-quality housing and relatively secure tenure at the upper end of the market, and low-quality housing and insecurity of tenure at the lower end. Both ends of the market have experienced dramatic increases in rent over the last decade.

Occupancy Status	1961	1971	1981	1991	2002	2006
LA Rented	18.4	15.9	12.7	9.7	6.9	7.5
Private Rented	17.2	10.9	8.1	7.0	11.1	10.3
Owner Occupied	53.6	60.7	67.9	80.2	77.4	77.2
Other	10.8	12.5	11.2	3.0	4.6	5.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: CSO (2003:28) and calculated from CSO (2007:48).

The percentage of the population dependent on this sector to meet their housing needs declined from 17.2 per cent in 1961 to 7 per cent in 1991 (see table 3.5.8). This compares with an EU average of 21 per cent. The results of Census 2006 indicate that the composition of the sector changed dramatically during the last 15 years. A combination of a growing population, changing household structure, and the increasing cost of owner-occupation has seen the number of households in the private rented sector increase by almost 50 per cent. As table 3.5.8 shows the private rented sector now accounts for 10 per cent of households. In total in 2006 there were 145,317 households living in the private rented sector. Of these 16,621 rented unfurnished dwellings and 128,696 rented furnished or part-furnished dwellings. The average weekly rents paid were €161.57 for unfurnished and €191.09 for part/fully furnished dwellings (CSO, 2009: 339–48).

Ensuring that the standard of accommodation offered by this sector is at an appropriate level is a task which falls to the Private Residences Tenancy Board (PRTB) and local councils. Despite legal requirements, and the linking of tax deductions to registration, it remains the case that a sizeable proportion of the

privately rented residences in the country are not registered with the PRTB. As of 31st December 2009 there were 234,000 tenancies registered (PRTB, 2010).

The *Housing Statistics Bulletin* also reports on the level and geographical distribution of inspections of these registered properties. The data indicated that in some areas inspections are common while in others they are far lower. For example there were 703 inspections during 2007 in Cork city, 266 in Galway city, 26 in County Sligo and 30 in County Louth. Nationwide, in 2007 a total of 14,008 dwellings were inspected with 17 per cent being found to not meet the regulatory requirements (2008:93).

These 2007 figures marked important progress in this area as they indicate that for the first time all local authorities are carrying out inspections. *Social Justice Ireland* believes that as this sector continues to expand the government must take steps to ensure that all local authorities begin to carry out a reasonable number of inspections. Implementing such a policy would further enhance recent progress towards increasing standards in this sector. We also believe that it is important that further efforts are made to officially register more properties.

Rental Accommodation Scheme (RAS)

At the lower end of the housing market an increasing number of households are in receipt of a Supplementary Welfare Allowance in the form of rent supplement. There have been substantial changes to the rent supplement programme over the past number of years. Following on the furore caused by the changes introduced as part of Budget 2004, Government took a number of initiatives to address the concerns raised at that time. Of greater importance, however, Government now recognises that the rent supplement programme, originally designed as an emergency intervention, has expanded into a housing payment for a great many people who had spent several years in receipt of rent supplement. The introduction of the new Rental Accommodation Scheme (RAS) was a welcome move in the right direction.

By 2011 however there are major challenges. The rent supplement programme has been hugely expanded to cope with the difficulties in meeting housing costs being experienced by a rapidly expanding number of households. On the other hand while the Rental Accommodation Scheme is projected to expand to almost 18,000 units by the end of 2011 and been effective on a range of fronts there is no way this scheme is sufficient to address the rapid rise in social housing needs in Ireland.

Homelessness

It is possible to extract from the assessment of housing needs information about those most urgently in need of accommodation – the homeless. Data from the last three assessments has shown that the level of homelessness across the country has fallen from 2,468 in 2002 to 2,399 in 2005 and to 1,394 in 2008. A Homeless Agency (2008) study focused on Dublin entitled *Counted in 2008* found that there were 2,366 homeless adults comprising 2,144 households in the capital city. This figure represents a 4 per cent increase on the 2005 figure (2,066 households). Of the total homeless adults 68 per cent were male with the majority aged between 30–49 years (2008: 34). Almost half of the 2,366 adults in homeless services became homeless for the first time between March 2005 and March 2008.

Research has shown that there are three broad categories of homeless people. The first category consists of those who become homeless because of poverty combined with either eviction or a relationship breakdown. The second and growing category of homeless persons consists of those who have chronic disabilities or special needs as a result of alcoholism, mental illness or drug dependency. This group has multiple needs, of which housing is just one (Homeless Initiative, 1999). A report for the National Advisory Committee on Drugs in mid-2005 noted that the vast majority (87 per cent) of the homeless people they surveyed first used drugs before becoming homeless. It also noted that 74 per cent of homeless individuals reported lifetime use of an illicit drug (Lawless and Corr, 2005:95, 97). A third category of homeless persons has emerged in Ireland in recent years – this comprises asylum-seekers, migrants and refugees who have specific housing and other social-service needs. The association between homelessness and mental health problems was assessed in a study at the Mater Hospital in Dublin. It found that one-third of all referrals for psychiatric assessments from its A&E department were homeless people. In all it is estimated that about 40 per cent of Ireland's homeless have mental health difficulties. These facts underscore the vulnerability of the homeless and the need for ever greater efforts to continue to address this problem.

Over time the nature and scale of Ireland's homeless problem has changed significantly. *Social Justice Ireland* believes that the resources allocated to this area provide sufficient residential places for those who seek a place to stay and who in the past were refused because of the lack of available accommodation; often emergency accommodation. However, there remains homelessness related to mental health, drug and migration issues. These are problems that require solutions far beyond the simple provision of a bed. There is also a need for greater availability of transitional places. The current economic crisis has further increased the

challenges in this area; reduced funding combined with increased demand ensured that the Government did not meet its target of eliminating homelessness by the end of 2010.

Traveller accommodation

Results from the 2006 Census of Population show that there were 22,435 members of the Travelling community in Ireland. These comprised 11,028 males and 11,407 females living in a total of 4,371 Traveller households. Of these households, 60 per cent (2,640) lived in a house, 6 per cent (260) in a flat or apartment and 28 per cent (1,221) in 'temporary housing units' such as a caravan or mobile home. The Census also reports that among adult Travellers (those aged 15 years and over) only 3.4 per cent had completed upper secondary (leaving certificate or equivalent) education (CSO, 2007: 32, 45, 61). As a minority group, Travellers have been very exposed to social exclusion and in particular have experienced continued problems with the provision of accommodation. Responding to the report of The National Traveller Accommodation Consultative Committee (published in January 2005) the then Minister of State for Housing, Noel Ahern, admitted that the pace at which Traveller accommodation is provided was too slow. A similar view was expressed by the Council of Europe in May 2004. Reform in this area is long overdue and necessary.

Housing and people with a disability

Social Justice Ireland welcomed the recognition by NESC in its review of housing policy that "a particular gap is the lack of a strategic framework to support the provision of tailored housing and housing supports for people with disabilities" (2004:157). A feature of having a disability is additional housing costs. Primarily these costs are for adjustments to residences to ensure access and continued use. For some years local authorities have provided a disabled persons housing grant to assist in the cost of these changes. However, during 2002 the Irish Wheelchair Association reported that an estimated six thousand people with disabilities across the state were waiting for these grants. Limited progress has been made since. Besides quality of life issues studies have shown that the cost of keeping people who are older or who have a disability in nursing care is almost eight times the cost of adapting and providing health care within their own homes.

The establishment a National Housing Strategy for People with Disabilities was welcome. Such a strategy can play an important part in enhancing the provision of tailored housing and housing support to people with disabilities. Funding this strategy adequately is a necessity and *Social Justice Ireland* believes that the

government should allocate appropriate funding to reduce any unnecessarily long waiting lists. Furthermore, as a growing number of people with disabilities who have a housing need seek access to social housing and as the population ages the demands on this scheme will increase. Therefore we believe that the government should judge the value of the investments required under this strategy broadly.

Children and housing

Living in housing that is overcrowded, damp, in disrepair or in a poor neighbourhood can be damaging to people of all ages. However, its impact on children's welfare tends to be very significant. A study produced for the Children's Research Centre at Trinity College Dublin by Simon Brooke found that between 1991 and 2002 the numbers of children living in these conditions doubled. According to the report entitled *Housing Problems and Irish Children* there were some 50,000 children living in such conditions. The report found that these problems were concentrated among children in one-parent families and among those living in rented accommodation. In response to this problem the report suggested that local authorities need to create a specific fund to provide regular maintenance of their dwellings. Furthermore the report called for the current minimum standards set for the private rented sector to be raised and that these be enforced by local authorities. Finally the report suggested that the National Children's Strategy be revised to include housing as a 'basic need'. *Social Justice Ireland* welcomed the recommendations of this report. As we have previously highlighted Ireland has a serious problem with child poverty. Continually research has pointed out that low income and low accommodation standards are associated with poor health levels and poor future educational and life opportunities. More resources need to be allocated to this area.

Key Priorities on Housing and Accommodation

- **Adopt new social housing targets for the period from 2012 onwards that take account of the growing local authority housing waiting lists.**
- **Provide the budget allocation for social housing including co-op and voluntary/non-profit housing, on the scale required to eliminate local authority housing waiting lists.**

- **Develop and support policies focused on mixed housing, mixed communities, choice of tenure, and mix of different-sized housing units.**
- **Provide sufficient resources to implement the commitment to eliminate homelessness.**
- **Actively implement and enforce the legislation on the private rented sector of housing.**
- **Ensure that nobody remains dependent on rent supplement for more than 18 months. To this end ensure prompt delivery and adequate resourcing of the Rental Accommodation Scheme (RAS).**
- **Provide the resources required to ensure implementation of the local authorities Travellers' Accommodation programmes.**
- **Integrate housing policy with other social and care supports to enable vulnerable people (e.g. disability, elderly, homeless) to live independent lives.**
- **Ensure that sufficient funds are made available to reduce the waiting lists for the disabled persons housing grant.**