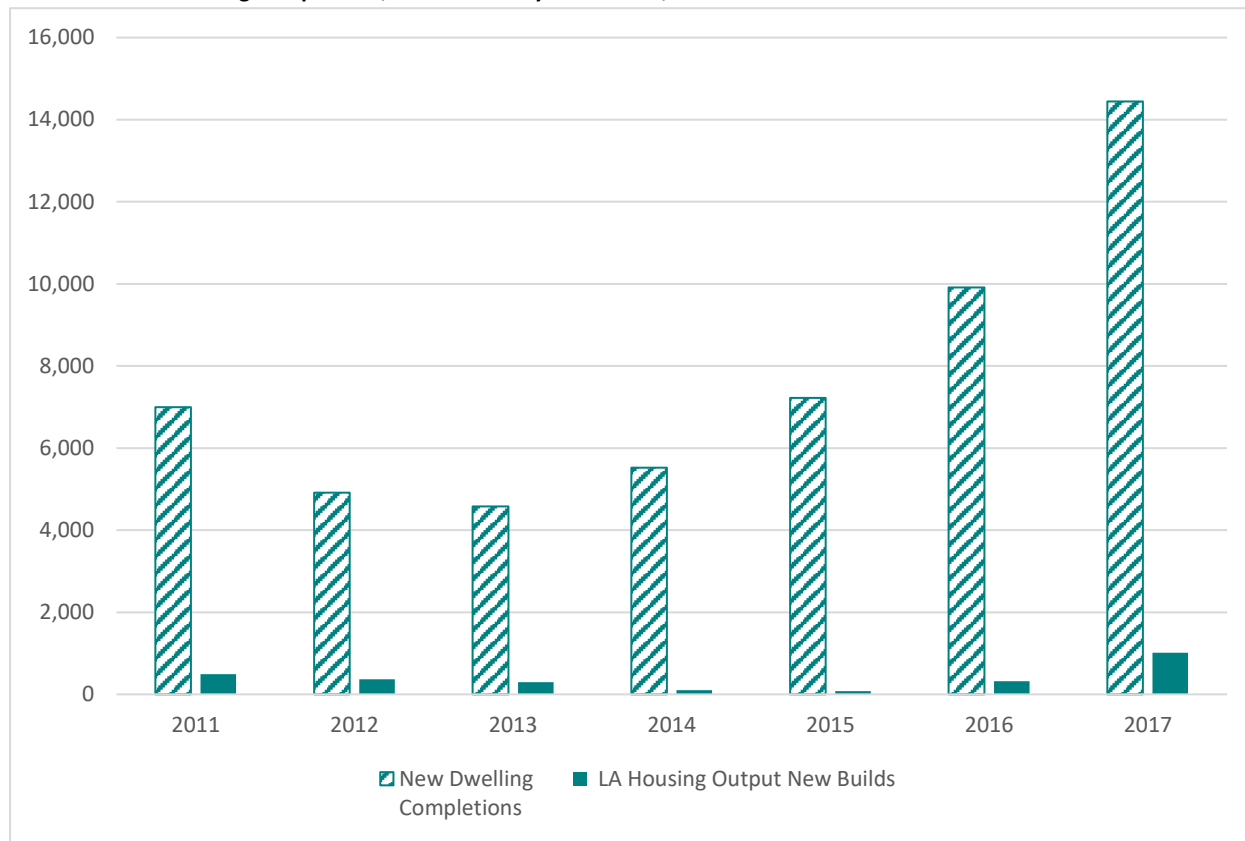


Housing and Homelessness

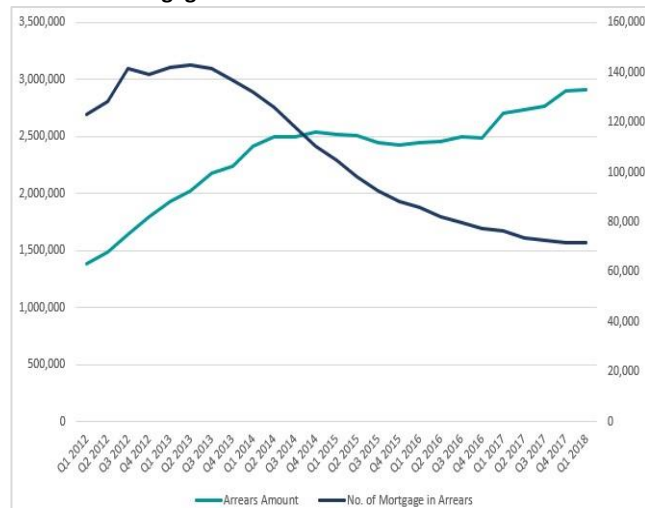
Chart 1.1: New Dwelling Completions, Local Authority New Builds, 2011-2017*



Source: CSO, Department of Housing, Planning and Local Government Housing Statistics

*LA New Build includes units delivered through Rapid, Traditional, Turnkey and Regeneration

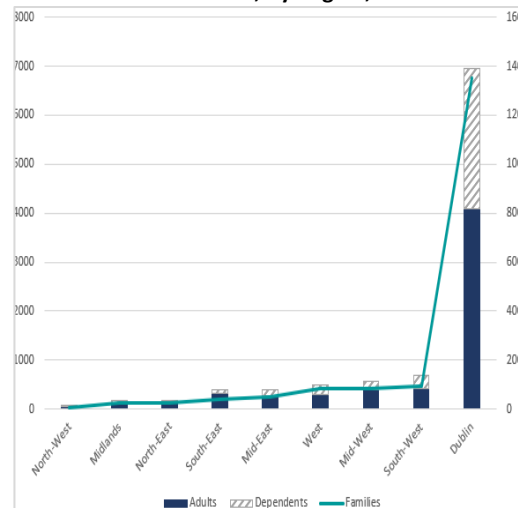
Chart 1.2: Mortgage Arrears



Source: Central Bank of Ireland, Residential Mortgage Arrears & Repossession Statistics

*Arrears Amount is in €m

Chart 1.3: Homelessness, By Region, June 2018



Source: Department of Housing, Planning and Local Government, Homeless Statistics

Housing and Homelessness

Housing



The housing crisis in Ireland is showing little sign of abating. There are 85,799 households on social housing waiting lists, 10,000 people accessing emergency accommodation, including over 3,600 children and over 1,700 families, and almost 72,000 mortgages in arrears. Having somewhere to call home is a basic necessity. The impact of deep deprivation on our nation's children will be felt for generations.

In June 2018, the CSO published the first accurate data on house building completions. This release showed that completions had been over-reported by over 31,000 units in the period from 2011 to 2017. Housing policy founded on inaccurate data is doomed to fail. However, now that the data exists, it is incumbent on Government to use it to provide appropriate accommodation solutions for all. Chart 1.1 shows the number of house completions between 2011 and 2017, as reported by the CSO, compared to the number of local authority builds for the same period, as reported by the Department of Housing, Planning and Local Government. The number of homes built by local authorities is also disputed, as the figures for 2016 and 2017 include 'turnkey' acquisitions. However even using official figures, it is clear that construction of social housing is seriously lacking. With rising private rents and house prices, Government must ensure that housing is delivered for all residents of this country, not just those who can afford market rates.

Mortgage Arrears

There is a persistent problem with late stage mortgage arrears. The latest data from the Central Bank of Ireland shows that both the number of accounts, and value of arrears, have increased since the end of 2017 (see Chart 1.2). There are currently 71,833 mortgage accounts in arrears, owing €2.9bn in arrears alone – the highest value of arrears

since the beginning of the crash. The majority of the €2.9bn arrears (90%, €2.62bn) is owed in respect of the 29,509 mortgages that are in arrears of more than 720 days. These mortgages are most likely unsustainable and require a policy response to ensure that those 29,509 households are not put at risk of homelessness.

Homelessness



Almost 10,000 people reportedly accessed emergency accommodation in June 2018. This does not include the hidden homeless, people 'couch-surfing' with friends and family, nor does it include people housed in temporary rented accommodation (a change made earlier in the year), or rough-sleepers. In reality the number is much worse.

Chart 1.3 shows the regional spread of reported homelessness, with Dublin accounting for 70% of the total. There could be a number of reasons for this, with inward migration from other counties to the capital certainly a factor. In addition to building more social and affordable homes, Government needs to ensure access to adequate homeless services in all counties and supports for those at risk of homelessness in their own communities, as appropriate.

Policy Priorities

- Increase construction of social and low-cost homes.
- Review each case in persistent late-stage mortgage arrears for suitability for Mortgage to Rent and make sufficient provision to fund applications.
- Provide greater supports, nationwide, for people experiencing or at risk of experiencing homelessness.