# **Election 2016 Briefing**

# HOUSING



**Policy Objective** : To ensure that adequate and appropriate accommodation is available for all people and to develop an equitable system for allocation of resources within the housing sector.

### Housing Supply is inadequate

Ireland is in the midst of a social housing crisis. In its Summary of Social Housing Assessments 2013, the Housing Agency identified 89,872 households which were assessed as qualifying for social housing. Of these 60% (54,045) were on the housing list for more than two years and 55% (49,179) were families.

Charts 1 and 2 outline the impact of this crisis on families in the Dublin region<sup>1</sup>, with the numbers living in hotels doubling between January and October 2015 and the numbers of new families presenting as homeless increasing by over a third in the same period.

Chart 3 shows house completions in the various sectors from 2005 to Quarter 3 2015. While the rate of private housing completions saw a moderate increase in 2014, local authority and voluntary/non-profit housing remains low. The rate of house completions is insufficient to deal with the scale of the housing crisis in Ireland.

Ireland is experiencing a homelessness crisis. While the Social Housing Strategy is very welcome far more is required in terms of social housing provision if homelessness is ever to be effectively tackled.

#### Investment in social housing a priority

Securing sufficient finance to provide the scale of social housing required is a major challenge. It is clear that the Exchequer cannot provide the funding necessary to deal with the current demand, and more sustainable solutions are required. *Social Justice Ireland* recommends that Government put in place an off-balance sheet mechanism that could access the low-cost finance required to address the

lack of supply of social housing sufficient to eliminate waiting lists.

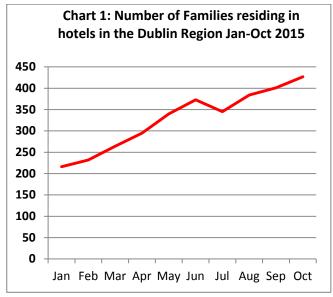
One possibility might be to use a vehicle such as NAMA which has expertise in developing such a mechanism. Given the fact that there are about 107,000 social housing units owned by Local Authorities and generating rental income regularly it should be possible to put together a proposal that meets the Eurostat conditions for an acceptable offbalance sheet initiative.

#### Six things Government can do

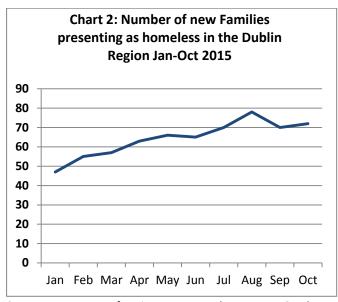
- Explore off-balance sheet financing structures aimed at generating sufficient capital to adequately finance social housing need.
- Explore the utilisation of NAMA as a housing agency with the ability to access and distribute appropriate off-balance sheet funding and to take an active role in the direction and support of Approved Housing Bodies in the provision of social housing.
- 3. Ensure a sufficient proportion of social housing units are suitable for older people and people with disabilities.
- Commit to ending homelessness immediately and reduce the waiting list for social housing to a maximum of one year by 2021.
- All future housing unit builds should be smart housing units, adaptable to people's needs (e.g. adaptable for people with mobility issues).
- Future builds must be based on long-term demographic projections and the appropriate services such as transport, schools, primary care centres etc. must be factored into the decisionmaking process.

<sup>&</sup>lt;sup>1</sup> This information is not yet available for regions outside of Dublin.

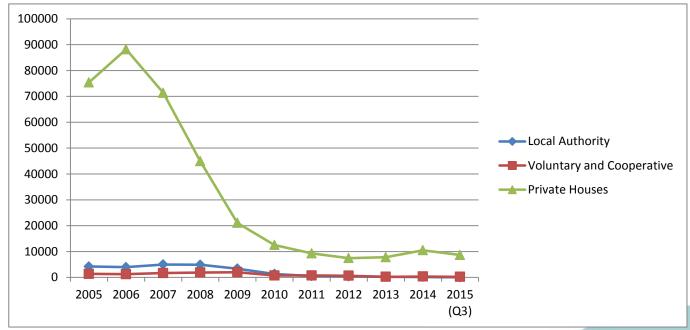
## Housing and homelessness figures



Source: Department of Environment Homeless Persons October 2015



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#### Chart 3: House Completions by Sector 2005-2015

Source: Department of Environment Housing Statistics 2015

Social Justice Ireland is an independent think tank and justice advocacy organisation that advances the lives of people and communities through providing independent social analysis and effective policy development to create a sustainable future for every member of society and for societies as a whole. Further information on this and other issues is available on our website www.socialjustice.ie