



# Rebuilding Ireland for Everyone

## A Review of the Government's Housing Strategy for Young and for Old

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# Rebuilding Ireland – 5 Pillars



- Address Homelessness
- Accelerate Social Housing
- Build More Homes
- Improve the Rental Sector
- Utilise Existing Housing

But is it working?

And what impact is it having on the accommodation needs of Ireland's children and older people?

# Pillar 1 – Address Homelessness

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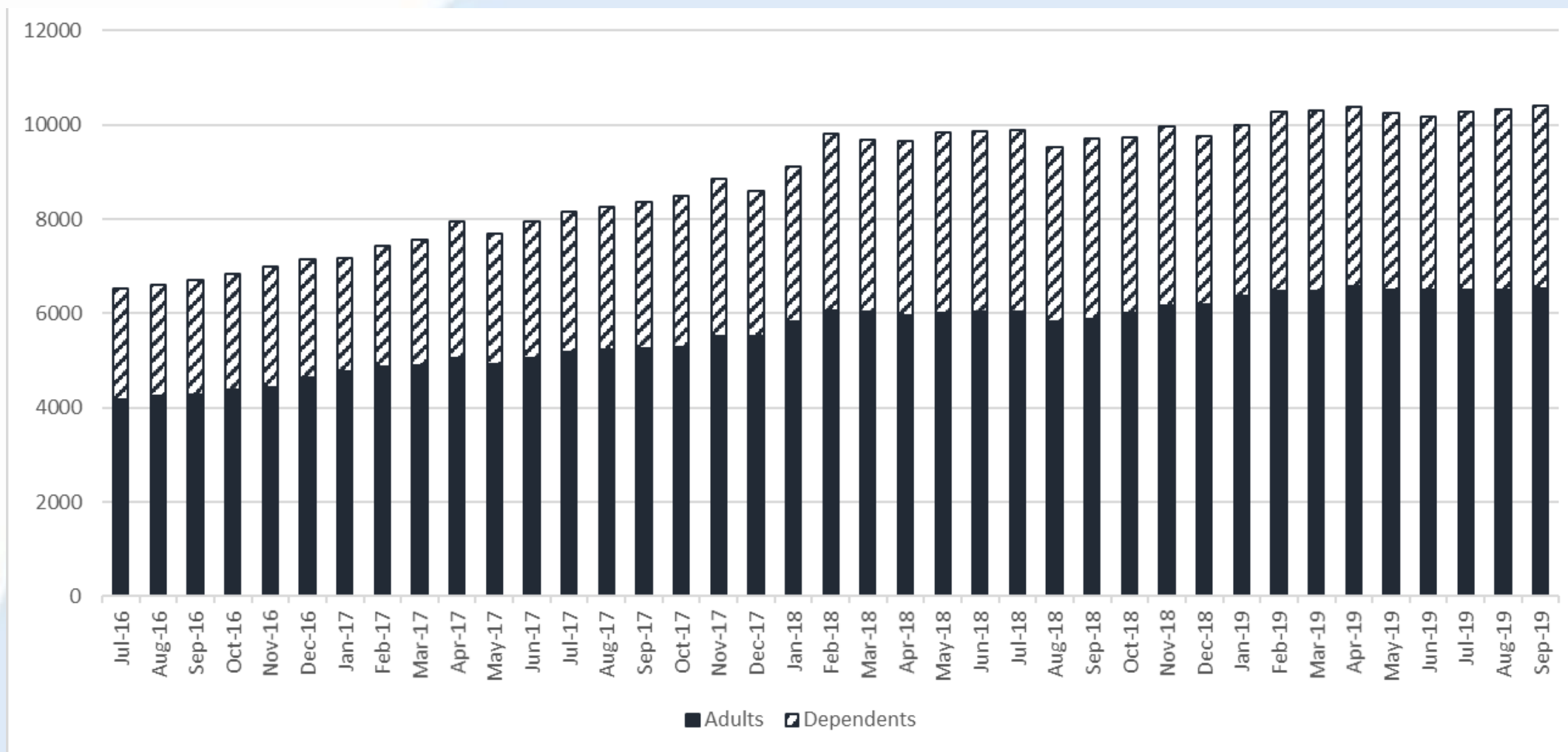
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# Pillar 1 - Address Homelessness

Key Objective (emphasis added)

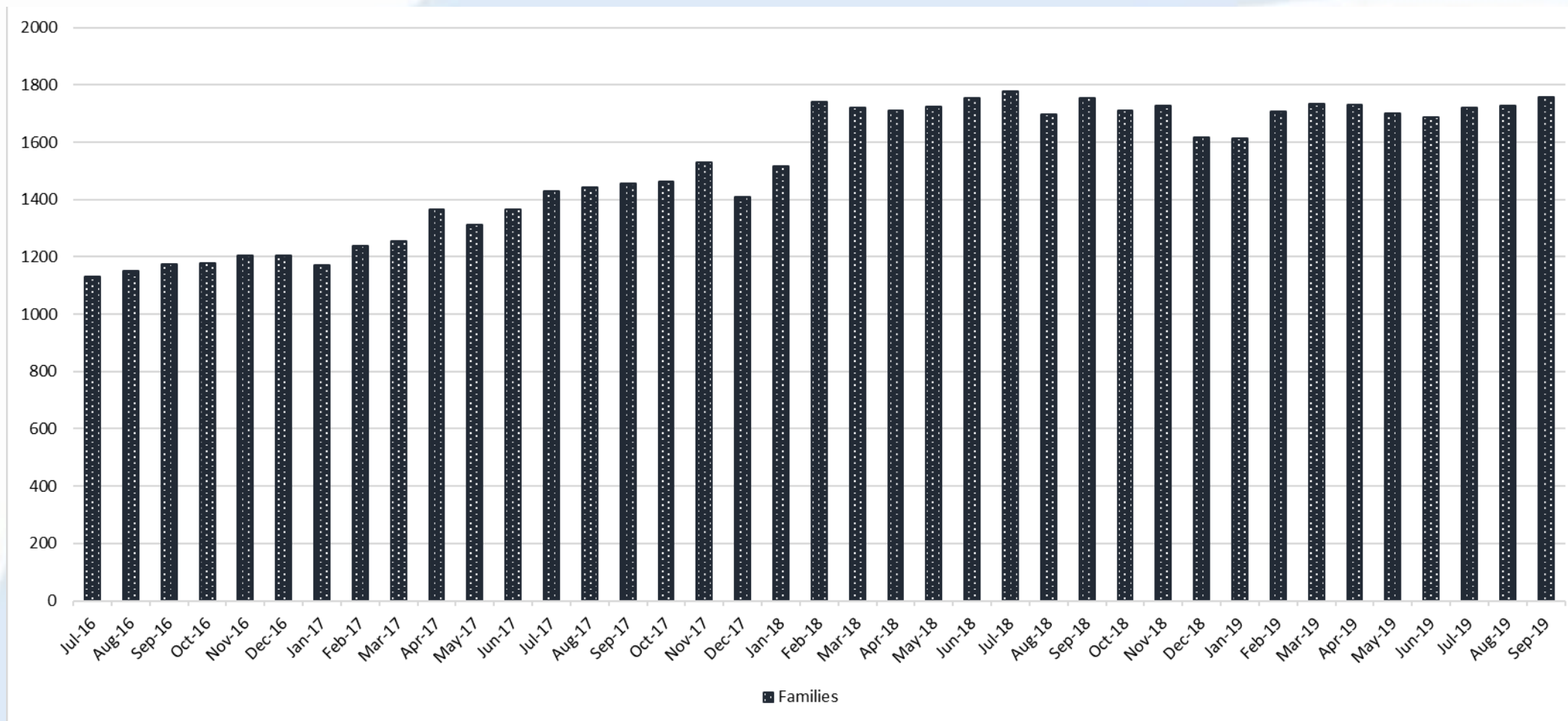
*Provide **early solutions** to address the unacceptable level of **families in emergency accommodation**; deliver interagency supports for people who are currently homeless, with a particular emphasis on minimising the incidence of rough sleeping; and enhance State supports to **keep people in their own homes**.*

**Chart 1: Homelessness, Adults and Dependents, July 2016 to September 2019**



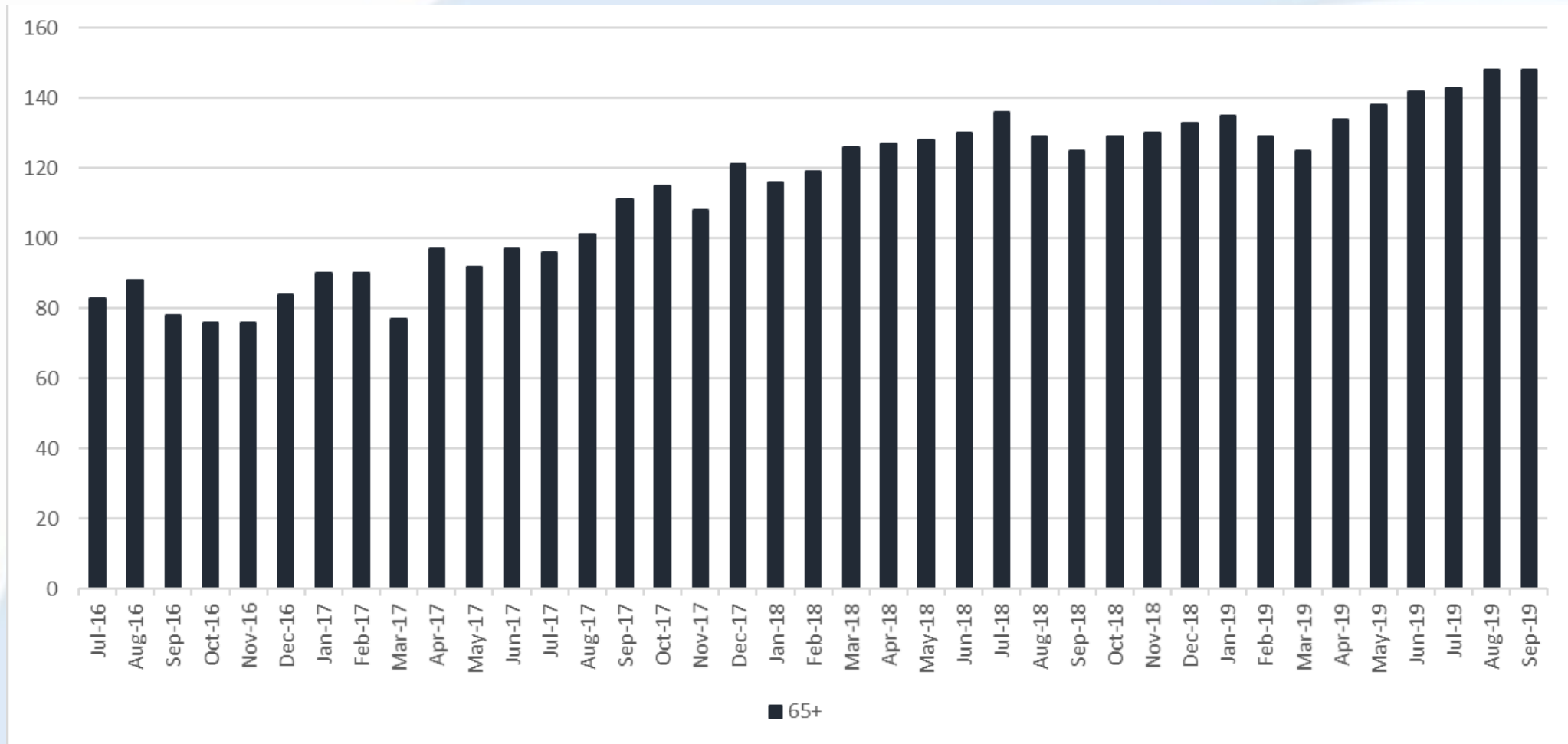
**Source:** Department of Housing, Planning and Local Government, Homelessness Reports, various years

## Chart 2: Family Homelessness, July 2016 to September 2019



**Source:** Department of Housing, Planning and Local Government, Homelessness Reports, various years

**Chart 3: Homelessness, Age 65+, July 2016 to September 2019**



**Source:** Department of Housing, Planning and Local Government, Homelessness Reports, various years

# Financial Cost

- €147 million in 2018 – an increase of 311% on 2014
- €438 million between 2014-2018, c.€350m (80%) since 2016
- Dublin City Council account for c.80% of total spend
- Increases not evenly distributed across councils



# Homelessness Prevention

- Tenancy sustainment and homeless prevention
- Mortgage Arrears
  - Insolvency
  - Mortgage to Rent



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# Pillar 2 – Accelerate Social Housing

# Pillar 2 – Accelerate Social Housing

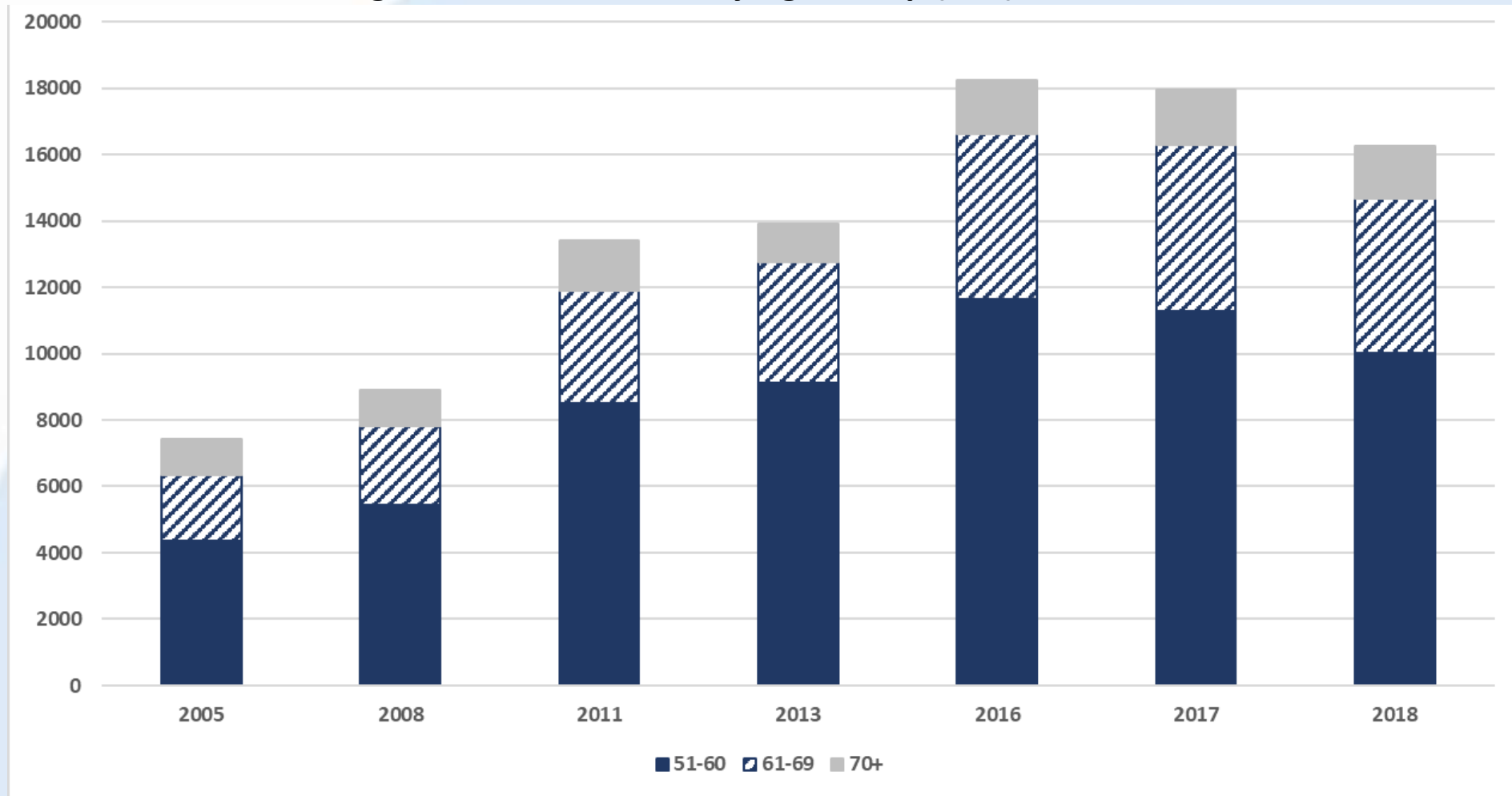
## Key Objective

*Increase the level and speed of delivery of social housing and other State-supported housing.*

*The rapidly rising number of homeless people as a result of rent increases and insufficient social housing merits urgent action.*  
***Insufficient levels of investment** and construction over the last decade, including **social housing**, have led to a huge shortage of adequate accommodation for **those most at risk**.*

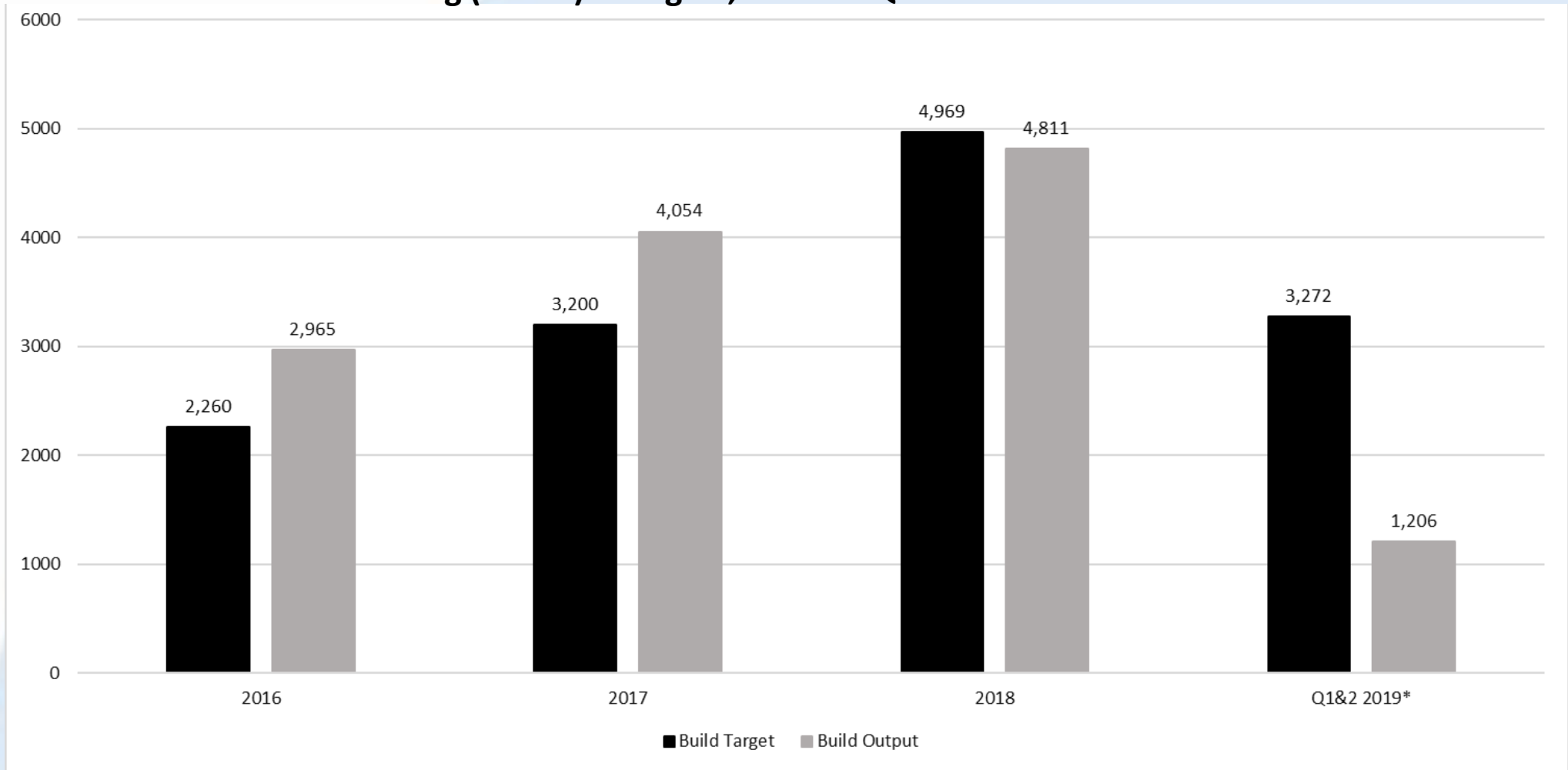
European Commission, 2019 Country Report for Ireland

**Chart 4: Social Housing Needs Assessment, by Age Group (50+), 2005 to 2018**



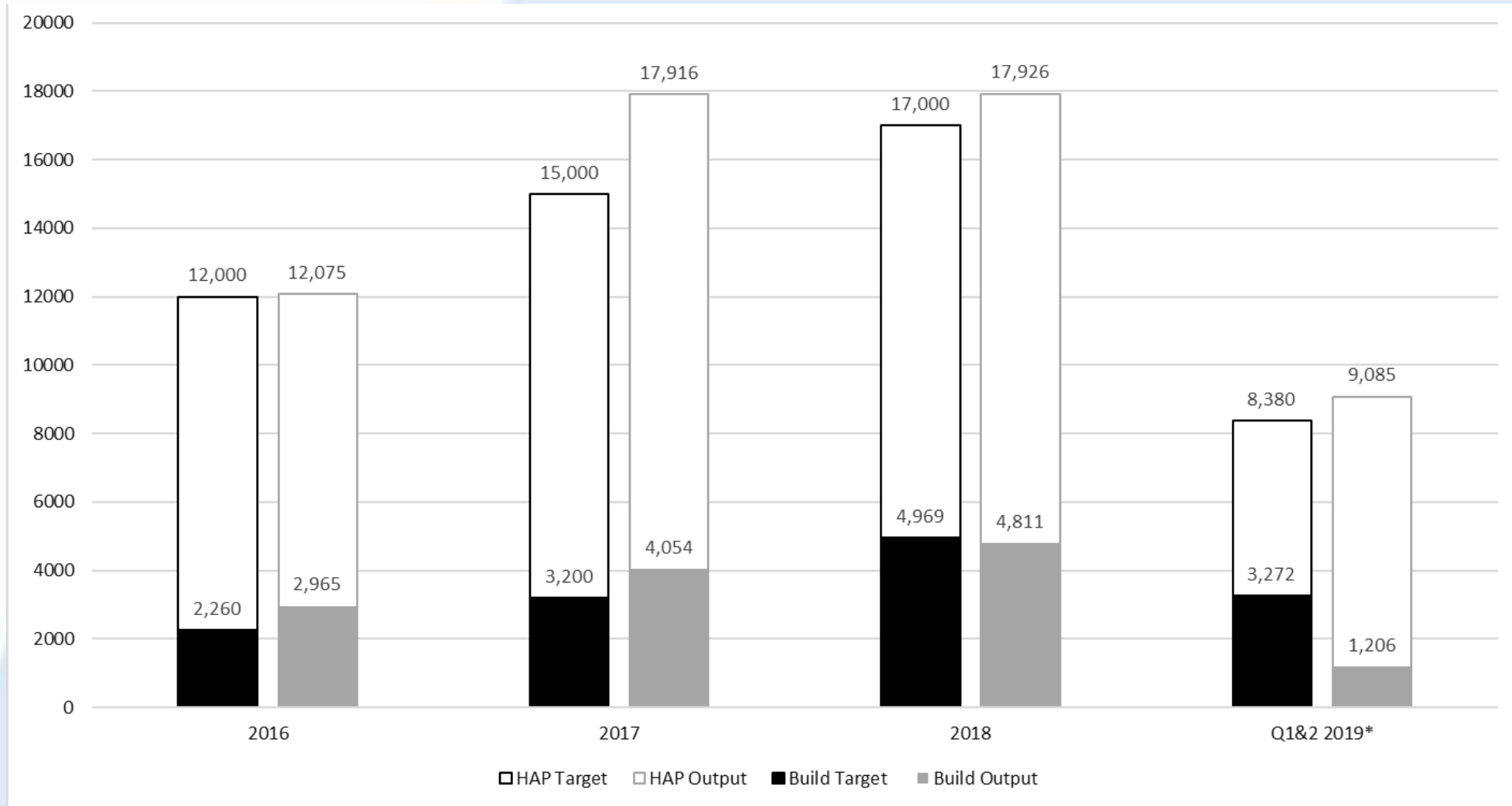
**Source:** Summary of Social Housing Needs Assessments, Housing Agency, various years

**Chart 5: Social Housing (builds) v Targets, 2016 to Q2 2019**



**Source:** Department of Housing, Planning and Local Government (2019) Rebuilding Ireland – Targets and Progress

**Chart 6: Social Housing (builds) and HAP, Targets v Output, 2016 to Q2 2019**



**Source:** Department of Housing, Planning and Local Government (2019) Rebuilding Ireland – Targets and Progress

# Pillar 3 – Build More Homes

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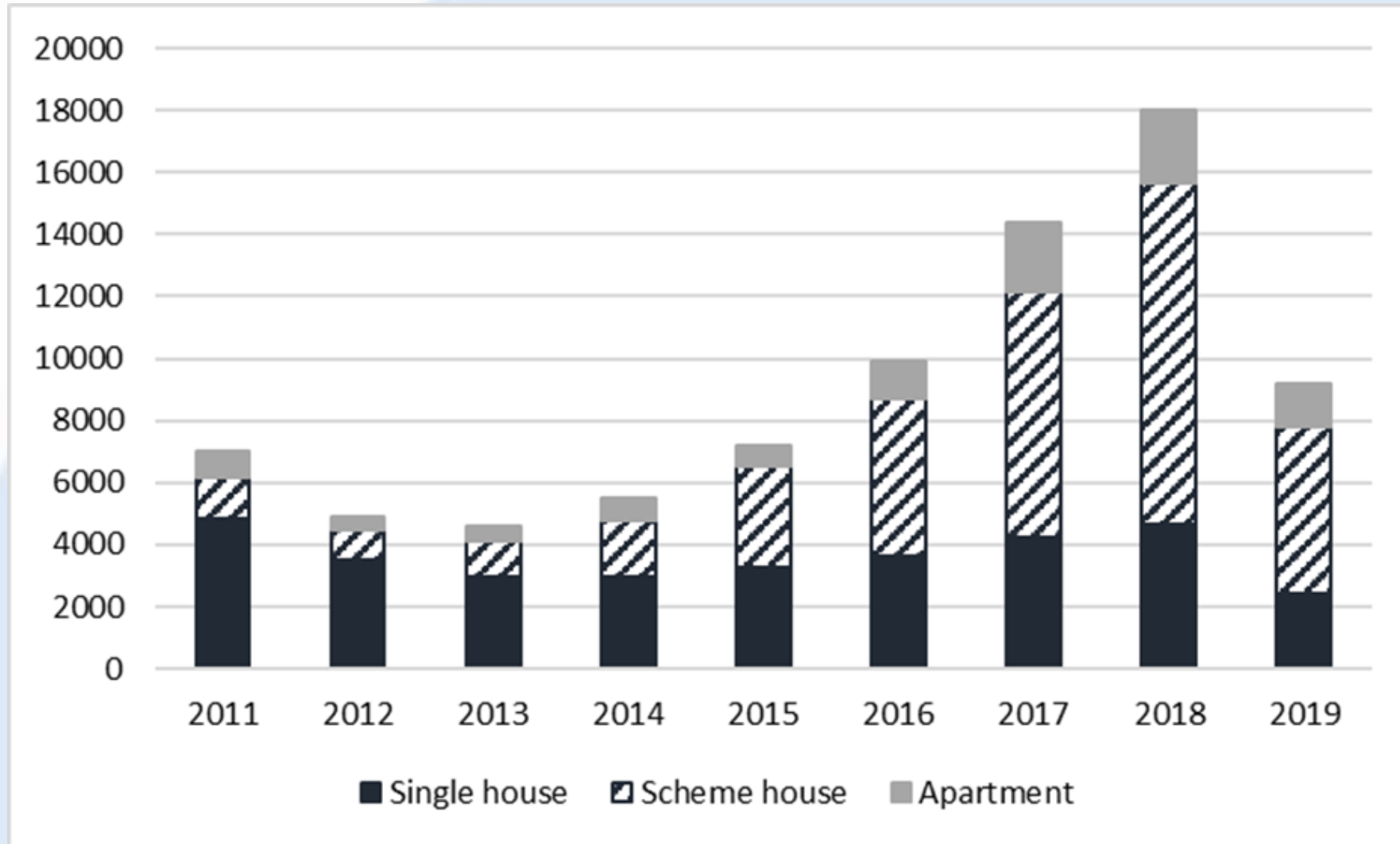


# Pillar 3 – Build More Homes

Key Objective (emphasis added)

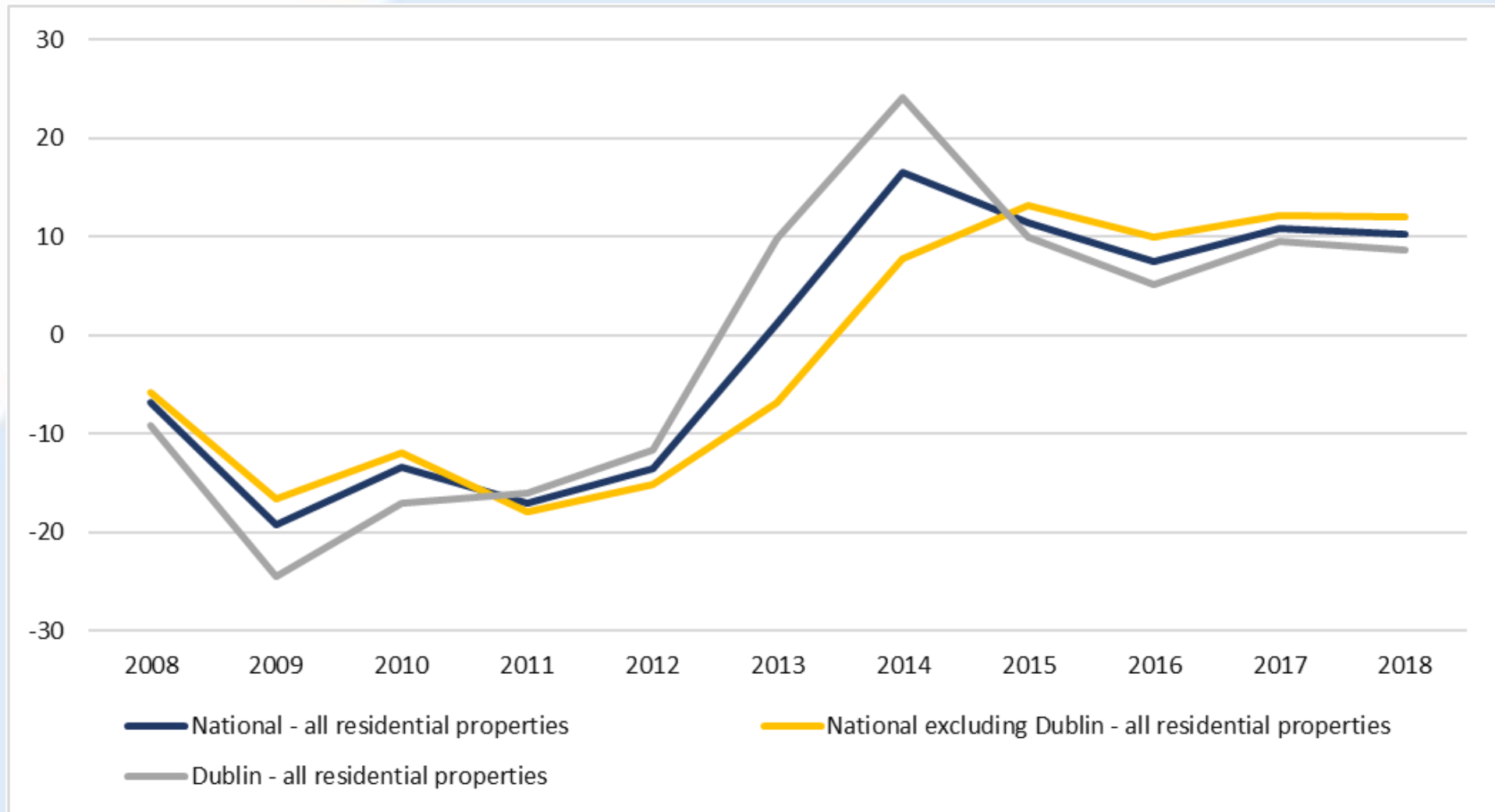
***Increase the supply of private housing to meet demand at affordable prices.***

**Chart 7: New Dwelling Construction, 2011 to Q2 2019**



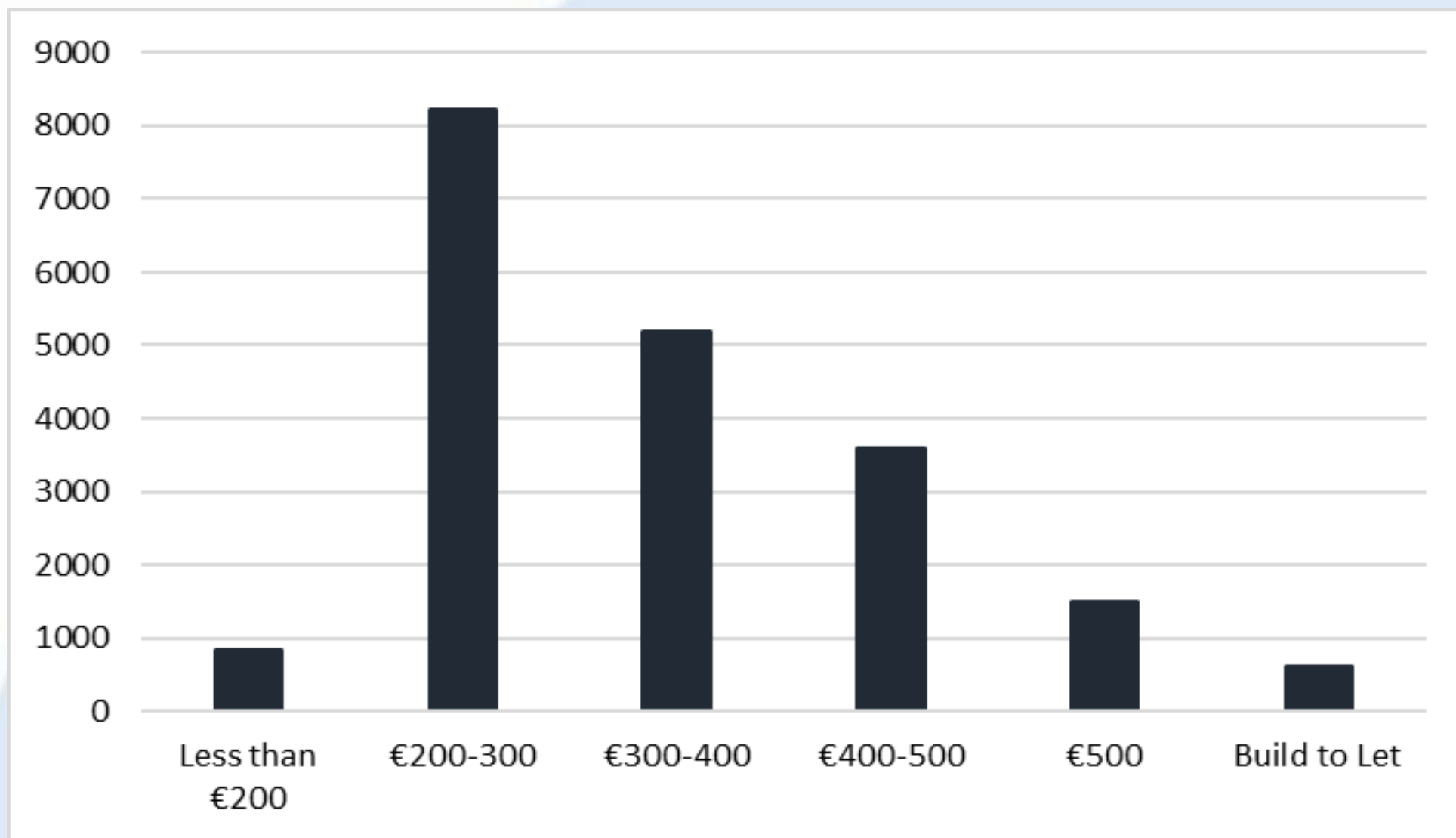
**Source:** CSO, New Dwelling Constructions by Type of House and Quarter, Statbank [NDQ01]

**Chart 8: Percentage Change over 12 Months for Residential Property Price Index, National, Dublin and National excluding Dublin, 2008 to 2018**



**Source:** Extracted from CSO, Residential Property Price Index by Type of Residential Property, Year and Statistic

**Chart 9: LIHAF Projects, Average Price of a 3-bed house in 2017 (€,000)**



**Source:** Rebuilding Ireland, LIHAF Information Table

# Affordability, Credit and Demographics

- Mortgage Lending
- First Time Buyers
- Income Replacement
- Future Sustainability?

**Table 1: Mean Values of Retirement Income Total Replacement Rates by Quartile**

1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>
99.4	64.2	53.3	39.3

Source: Extracted from Nivakoski, S., Determinants of Pension Coverage and Retirement Income, p.317, Table 8

# Pillar 4 – Improve the Rental Sector

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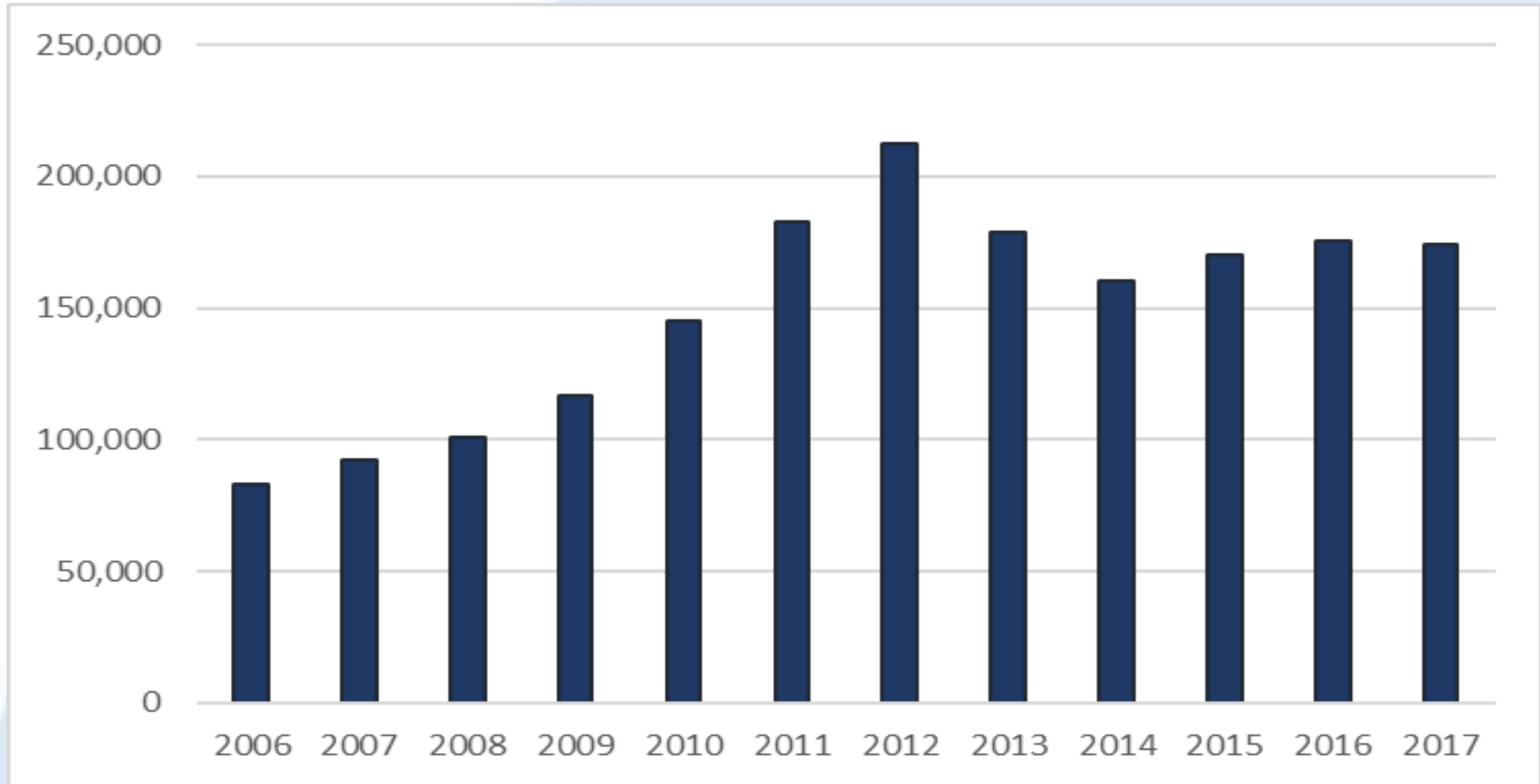
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# Pillar 4 – Improve the Rental Sector

Key Objective (emphasis added)

*Addressing the obstacles to greater private rented sector delivery, to **improve the supply** of units of **affordable** rents.*

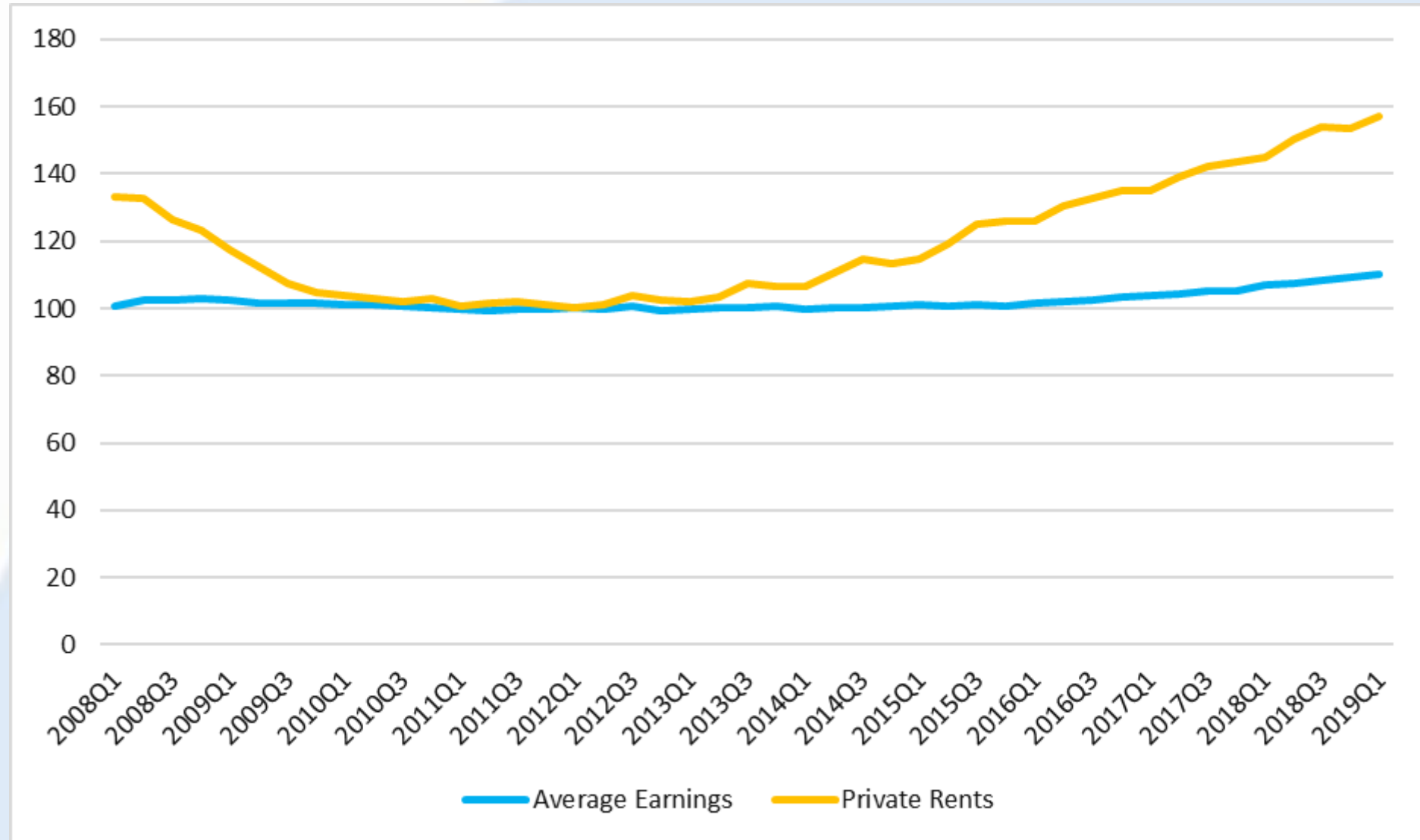
**Chart 10: Number of Landlords registered with the Residential Tenancies Board, 2006 to 2017**



**Source:** Residential Tenancies Board, Annual Reports 2015 and 2017



**Chart 11: Private Rents and Average Weekly Earnings, 2008 to 2019 (Base = Q1 2012)**

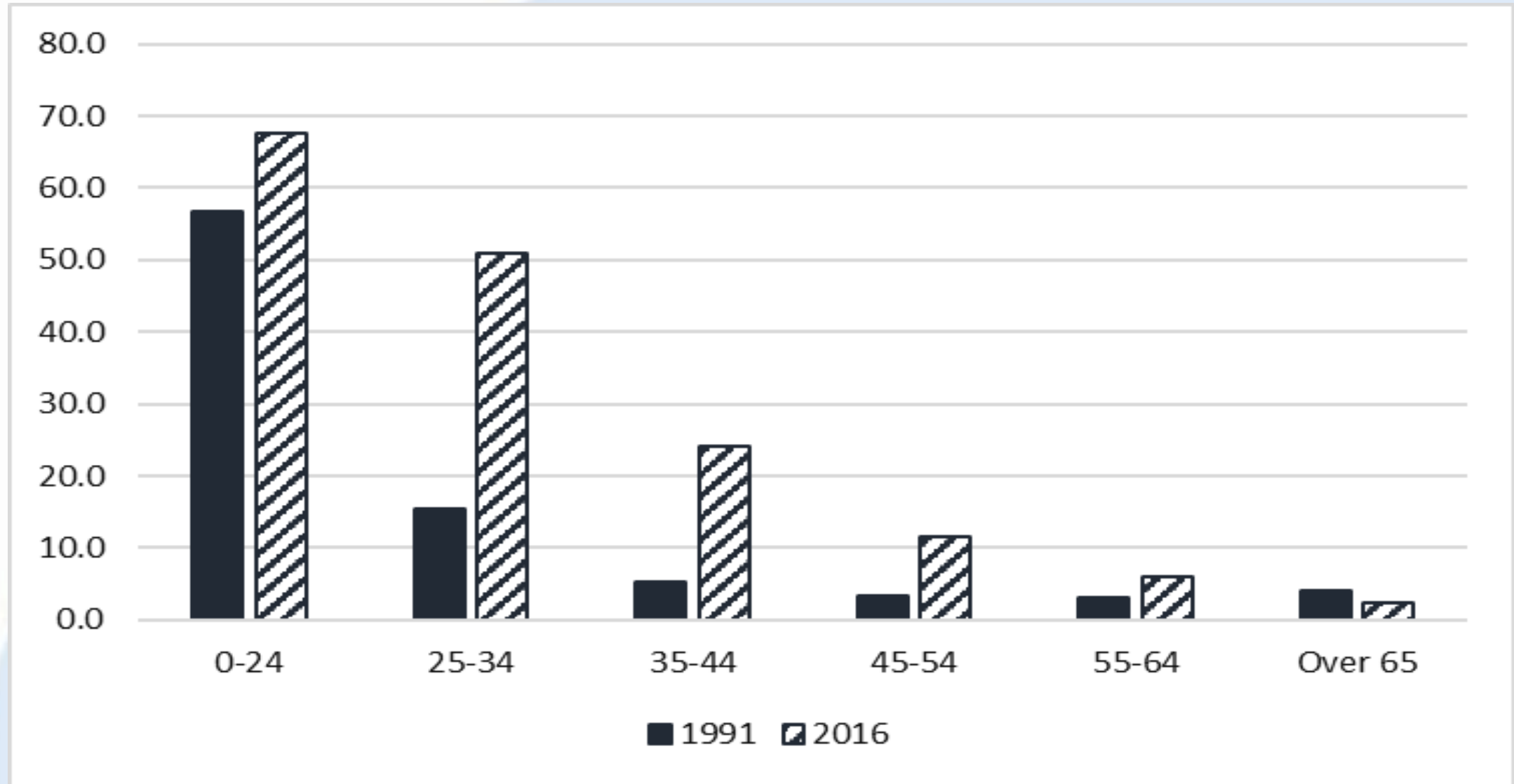


**Source:** Calculated from CSO, Quarterly Earnings and Labour Costs and RTB Rent Index 2019 Q1

*“This expanding role and unprecedented dominance of unregulated financial markets and corporations in the housing sector is now generally referred to as the “financialization of housing” and it is having **devastating consequences for tenants.**”*

UN Rapporteur on adequate housing, Leilani Farha, March 2019

**Chart 12: Proportion living in the private rented sector by Age Group, 1991 and 2016**



**Source:** Data extracted from NESC (2014) Home Ownership and Rental: What Road is Ireland On?; Malone (2019) Housing in Ireland: changing trends in headship rates and tenure by age group

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# Rents and Rights

- Rent Inspections
- New legislation
- Cost / affordable rental?



# Pillar 5 – Utilise Existing Housing

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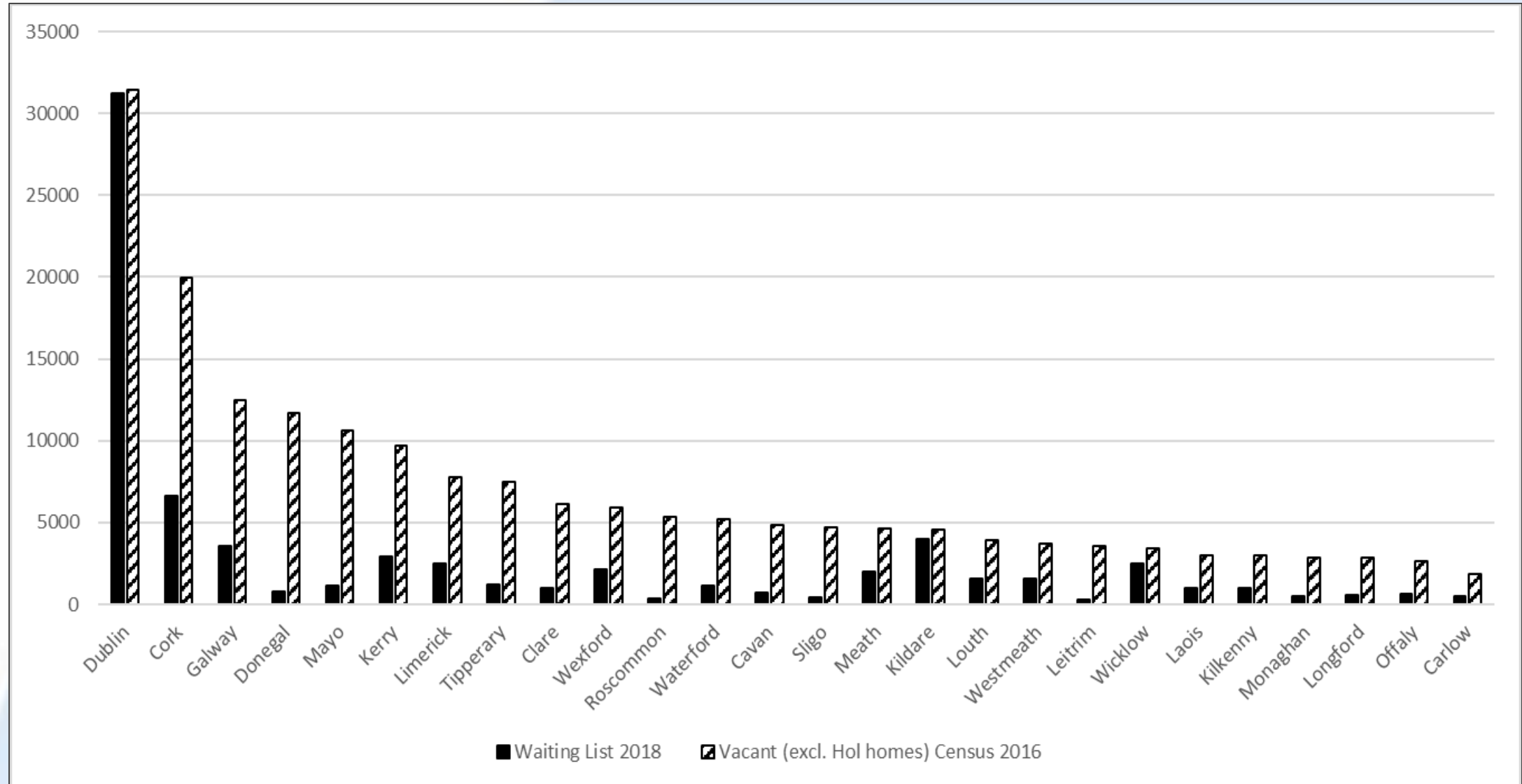
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# Pillar 5 – Utilise Existing Housing

## Key Objective

*Ensure that existing housing stock is used to the maximum degree possible – focusing on measures to use vacant stock to renew urban and rural areas.*

**Chart 13: Vacant Houses 2016 and Social Housing Need Assessments 2018, by County**



**Source:** Census 2016, [www.cso.ie](http://www.cso.ie) and Housing Agency, Summary of Social Housing Assessments 2018





- Rural regeneration?
- Local Authority “voids”



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# Over-arching Issues

- Privatisation
- Financialisation – “poverty industry”
- Poor data collection / reporting
- Evidence-based policy?



# Rethinking Ireland

## Homelessness

- Invest in homelessness prevention and limit the amount of time a family should spend in emergency accommodation.
- Extend the principles of the Housing First programme to families to ensure that the wraparound services needed by both parents and children are provided.
- Ensure that our laws prevent evictions unless the State could provide alternative, sustainable, accommodation.

## Social Housing

- Increase the construction of social housing and set limits on the amount of time someone should have to wait on a list.

# Rethinking Ireland

## **Construction**

- Build more affordable (really affordable) housing through innovation in technology and building materials to reduce costs.

## **Rent**

- Develop a cost-rental, or affordable rental, model at scale.
- Ensure that rent caps are enforced, that rent inspections are adequate, and that deposits are protected.

## **Existing Buildings**

- Oblige owners of vacant properties to put them to use.



*working to build a just society*

# Thank You

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