

Stakeholder Consultation on “Housing for All” Policy Statement and Action Plan

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Introduction

The State recognises that an output of approximately 33,000 new homes per annum will be needed each year from 2021 to 2030. In order to achieve that, we need delivery across all tenures, including social, affordable, rental and private housing. The Government will seek to address challenges in the sector, including viability, access to finance, land availability, the delivery of infrastructure, building quality, building standards and regulation, and an adequate supply of skilled labour.

A key mission outlined in the [Programme for Government](#) is the delivery of a new plan for housing which will be called ‘Housing for All’. It is Government policy that everybody should have access to good-quality housing to purchase or rent at an affordable price, built to a high standard, and located close to essential services, offering a high quality of life. The provision of more housing across all tenure types has a profound benefit socially and economically and the State has a fundamental role in enabling the delivery of new homes and ensuring that best use is made of existing stock.

There have been large increases in the building of new homes over the past four years. However, far more homes are needed. While the COVID-19 crisis has presented challenges in maintaining the level of growth, the Government will work with the construction sector to ensure that the number of new build homes continues to grow in the years ahead.

Over the next four years the Programme for Government commits to:

- Put affordability at the heart of the housing system.
- Prioritise the increased supply of public, social, and affordable homes.
- Progress a state-backed affordable home purchase scheme to promote home ownership.
- Increase the social housing stock by more than 50,000, with an emphasis on new builds.
- Tackle homelessness.
- Ensure that local authorities are central to delivering housing.
- Work with the private sector to ensure that an appropriate mix and type of housing is provided nationally.
- Improve the supply and affordability of rental accommodation and the security of tenure for renters.

The new policy statement and action plan, “Housing for All”, is now being developed on a Whole of Government basis. As part of this work to develop Housing for All, we would like to hear from a wide range of expert stakeholders to gather thoughts and ideas on improving the delivery of housing in Ireland.

Guide to Completing the Survey

The consultation period will run **until 4 May 2021**. Any submissions received after this date may not be considered.

In responding to this consultation you are invited to:

- Give your organisations views on the specific questions set out below. You do not have to answer every question – you may choose to answer all of the questions or only those which are relevant to you. You can provide additional information by way of electronic link or attachment.
- Provide details of any issues or concerns you feel should be considered in dealing with the particular topic being addressed in your response.

Survey Questions

1. Name of Organisation:

One Family

2. Briefly describe your organisation?

300 character(s) maximum

One Family is Ireland’s national organisation for people parenting alone, sharing parenting and separating. We provide support, information and services to people parenting alone, sharing parenting, who are going through separation and to people experiencing an unplanned or crisis pregnancy.

3. Having regard to the housing objectives set out in the [Programme for Government](#), what other key objectives should be considered? How should these objectives be prioritised?

3000 character(s) maximum

Develop a Family Homeless Strategy, which is child-centred, has clear responsibilities, targets and timelines & places a limit of 6 months on families being housed in emergency accommodation. One-parent families should be specifically targeted under this strategy with tailored objectives and goals.

Review the definition of homelessness, including a review of the statutory framework for access to emergency accommodation, rules around local connection, residency requirements, & a legal underpinning to prevent a re-emergence of one night only accommodation and self-accommodation.

Set-up a taskforce to review the impact of housing insecurity on one-parent families. Examine the additional housing support needs of one-parent families & review gaps in existing policy. This should include consideration of a reintroduction of Mortgage Interest Supplement & an examination of the impact of assessing mortgage payments as maintenance payments.

Ensure high standards in emergency accommodation, including an evaluation of the use of family hubs. Emergency accommodation should be suitable to families' needs, in reasonable proximity to school /childcare & good public transport links.

Ensure any accommodation offered to families exiting emergency accommodation is of a high standard, adequate size, safe, secure and suitable for the specific needs of the family.

Address the high rates of energy poverty in one-parent households by introducing minimum energy efficiency standards in the private rented sector and ensure sufficient funding is available to allow LAs carry out deep energy retrofitting of existing social housing stock.

Ensure security for tenants when landlords evict to sell or move a family member into a property. Incentivise sales of properties with tenants in-situ. Where tenants are at risk of homelessness due to a notice to quit, a prevention plan must be put in place.

Develop a review mechanism of rent subsidies to ensure HAP & rent supplement levels reflect real market rents, allow for affordable levels of renters' contributions & eliminate 'top-ups' to ensure that an individual's rent contribution is within a defined threshold.

Increase supply of new LA and ABH built social housing, setting a target for permanent social housing to comprise 20% of overall housing stock & allow HAP tenants to remain on the social housing waiting list to acknowledge their permanent housing need has not been met.

Relax rules, to allow separating families the same access to Government schemes as first-time buyers. Remove the requirement for court order or formal separation agreement as proof of separation in light of current family court delays. Ensure people who are separated or divorced are aware of their entitlement to supports and that those administering schemes are aware of the eligibility of separated or divorced families for housing supports. Develop a targeted approach to housing & rent support for people who are separated or divorced

4. What are the main obstacles to delivery of housing across tenures (e.g. social, affordable, private rental and private homeownership) and household types (e.g. single person households & families)? What short or long-term actions should be taken to increase the scale and speed of delivery and improve approaches to delivery of housing?

3000 character(s) maximum

A referendum on the Right to a Home is needed to remove some of the constitutional blockages on property rights which prevent the optimal use of available resources for the delivery of housing units.

The role of the Housing Commission should be clearly defined to ensure long-term delivery blockages are identified and addressed in context of 20-year strategic plan for housing.

Improve data collection by expanding the operational categories of homelessness to include people living in non-conventional housing and people living with family and friends, in line with most other EU member states. Ensure adequate systems are in place to provide clear information regarding children's experience of emergency and temporary accommodation. This should include anonymised demographic details showing the age range of children as well as the type of accommodation, transition between types of homeless accommodation and the total duration of homelessness.

Commitment to building large scale, social housing with a focus on creating sustainable communities and

the services required to meet the needs of these communities. This will not only reduce the number of people on the social housing list, but also lower rents by reducing overreliance on HAP tenancies, and by reducing distorting effect of local authorities competing with private individuals for acquisition or long-term leasing of existing available housing stock.

We must ensure that in developing cost rental, the LDA is appropriately dividing available public land between cost rental and public housing to urgently reduce the number on housing list and in homelessness over the next five years.

5. What actions should be taken, in order of priority, to ensure that housing is available for all sectors of society, including our ageing population and people with disabilities?

3000 character(s) maximum

In 2009 the average household claim for MIS cost €4,079 per household, whereas the average payment under RS was €5,490 per household. It is more cost efficient to keep people in their own homes. Due to low interest rates, and higher rent, this gap is likely now wider.

In 2014 MIS closed to new occupants meaning a resident-parent, who may have not been working or on minimal hours because of childcare, has no help to pay the mortgage. This ultimately leads them into the private rental market and puts them at greater risk of homelessness. This has come into stark focus during Covid-19, where PUP recipients who are renting can avail of enhanced rent supplement, but mortgage holders get no assistance towards their mortgage. This is becoming a wider issue as mortgage moratoriums end.

Many family law orders allow for the family home to be retained until the youngest child turns 18. This means a non-resident parent may retain an interest in the family home but derive no material benefit. They may also be ordered to discharge the mortgage, leaving insufficient resources for their own housing needs. They are not entitled to social housing or HAP. Conversely, if the resident parent leaves the family home, they are deemed to retain a beneficial interest in the family home and aren't entitled to housing support (unless domestic abuse is proven).

In cases where there are mortgage arrears and a parent has left the family home, the residential-parent is unable to access the Mortgage Arrears Resolution process. It means the residential family cannot proceed without the consent of the non-resident parent, regardless of whether they can pay. A possible solution would be to allow the family law courts to waive consent of the non-resident parent, if the family are at risk of losing home.

If a court orders a non-resident parent to discharge the mortgage, this mortgage payment is treated as maintenance by social welfare. There is a housing disregard of €95.23 per week, but as the housing disregard has not increased in over 20 years, it doesn't accurately reflect current housing costs. In many cases, the resident parent will forgo the mortgage payment as a result. This will eventually lead to a possession order, entry to the private rental market and places the family at risk of homelessness.

As rent supplement is governed by supplementary welfare rules, all means are assessed. One of the conditions of OPFA/ JST payments is that the recipient seeks maintenance, and many parents will fulfil this obligation by submitting a court order to social welfare. Social Welfare deducts the first €95.23 of maintenance from any rent supplement ordered, regardless of whether maintenance is received or not. It can lead to rent arrears and possible eviction/homelessness because of missed maintenance payments.

Civil legal aid must be expanded to cover hearings in the RTB and Social Welfare Appeals to prevent an inequity of access to legal representation.

6. Do you have any further comments on the development of the Housing for All policy and action plan that you would like to add?

1500 character(s) maximum

Homelessness is particularly devastating for families and causes childhood trauma which has life-long consequences. Families experiencing homelessness have different needs to single people – they need child support workers, supports with schooling, childcare, nutrition, homes with bedrooms and links to their community. One-parent families have additional needs which must be supported. Housing and homeless strategies must recognise the unique needs of one-parent families and their children – and include real measures to help them.

Under the Irish Human Rights and Equality Act, Government housing and homelessness strategies must comply with the Public Sector Duty. They must assess the human rights and equality issues relevant to their functions and outline the policies and actions put in place to address those issues.

There must be a rights-based, person-focused and, where relevant, child-centred approach to housing and homelessness, which recognises how fundamental housing is to our ability to engage fully in education, employment, and society.

A governance structure for implementation of the strategy is important to oversee, not only agreed timeframes and targets, metrics and goals, but ongoing evaluation which is communicated with other agencies, departments, key stakeholders and organisations. We need to work together towards agreed solutions to the embedded structural problems in the housing sector.

7. Do you have any supporting data or other material that you would like to upload?

No

Please upload your file

What we will do with your responses

Thank you for taking the time to consider and respond to this consultation.

Please note any submission made may be published.

Download

[Final Privacy Statement on Stakeholder Consultation on Housing for All Policy Statement and Action I pdf](#)

Contact

housingforall@housing.gov.ie