



A New Deal for Housing



Affordable Homes for All

We need:

- Secure, genuinely affordable homes for all who live and work in our society.
- Prices and rents that allow households a decent standard of living.
- Protection from eviction, security for tenants and high quality public housing.
- A housing system that works for communities, families and individuals, not investment funds or developers.

Locked Out

- Official policy has conspired to lock an entire generation out of the housing market, denying countless thousands any prospect of secure, independent living.
- No one has been left unscathed by this crisis: young workers, families, students, older people, children, women, Travellers, single parents, people with disabilities, those in direct provision.
- In 2022, housing was officially classified as "severely unaffordable" by the State's Parliamentary Budget Office.
- House prices rose 77% between 2012–2020, with incomes up just 23%.
- Average rents consume over half the average wage, well above the 30% level defined as 'affordable'.
- Almost 60,000 renters are in their 50s and will struggle with high rents in retirement.
- Over 75% of renters want to exit the sector but cannot find affordable homes or public housing.

- Home ownership among the under 30s has collapsed. Over 350,000 adults aged between 20 and 35 still live in the family home.
- They have seen their future stolen and many view emigration as the only way to secure a decent home.

Local Authorities stopped building

- Local authorities used to build high quality public housing.
- In 1975, they delivered almost 9,000 new homes – a third of all housing delivered that year.
- In the 1980s, official funding was cut and the role of private developers expanded.
- The 2008 banking crash accelerated the shift to 'for profit' developers.
- Between 2008–2014, funding for public housing was slashed by 88%.
- The 2009 Housing Act stripped local authorities of responsibility for provision of public housing, instead limiting them to support for such housing.
- Local authorities stopped building homes, failed to maintain existing stock and lost the skilled workers needed to sustain a social housing programme.
- By 2014, their output had fallen to 102 homes and by 2015 to 75.
- As the numbers collapsed, housing need surged.

Private Profit, Public Loss

- Instead of building homes, funding went to tax breaks for big investors, lucrative leasing deals for developers and large subsidies for private landlords.
- The Housing Assistance Payment scheme (HAP) – set up in 2014 – underpins this new market-based model.
- Tenants who would have been eligible for public and social housing were now being forced into the private rental market, cutting supply for young renters.
- Now, 'social housing' is sourced from private landlords and paid for by the State.
- HAP recipients are deemed to have their housing needs met and are removed from waiting lists, hiding the true scale of the crisis.
- Over 100,000 households in the rental sector receive HAP, or similar supports.
- This has placed huge strain on the sector's capacity and fuelled the surge in rents.
- Over 30% of the 2021 housing budget – €900 million plus – was spent on HAP, leasing and similar initiatives.
- Repeated studies show it is more cost effective for the State to build new homes.

False Promise

- The market-based model is built on a lie.
- Private developers cannot deliver the affordable homes people need.
- They need prices to continually rise.
- Rising prices boost the value of their assets – including land – and help them secure additional bank finance.
- Falling prices make this difficult and would lead to developers slowing their output.
- By shackling policy to the needs of 'for profit' developers we have 'hardwired' high prices into the system, at huge cost to our society.

Bad Policy

- This dysfunctional system is primarily a home-grown creation.
- The bad policy choices of successive governments have led us ever deeper into a full-blown emergency.
- Rebuilding Ireland was unveiled in 2016, when the homeless figure stood at 6,525.
- Four years later, it had risen to 10,148 and the plan was quietly buried.
- The 2020 election brought a change of government, but no change in policy.
- The new plan, Housing for All duplicates the same failed dependence on private interests and has failed to meet any targets to date.
- We need **better policy** choices that prioritise public good over private profit.



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The Government and key State bodies must now step in to deliver:

- **A State-led housing programme with a mandate to deliver affordable homes for all**
- **A new State body with responsibility for housing delivery**
- **Emergency measures to reduce homelessness and shorten time spent in emergency accommodation**
- **An end to 'no fault' evictions, a freeze on rents and long-term security for renters**
- **A legal Right to Housing.**

(i) A New Housing Programme

- To run over a 10 year time frame and be underpinned by an **explicit mandate for affordability**, with prices/rents linked to incomes.
- It would target delivery of 20,000 new public housing units annually and dramatically increased numbers of affordable and cost rental homes.
- Resources diverted to the State's 'rainy day' fund should be used to help deliver new homes, while it is raining today.
- To expedite delivery, establish a **new State body** with specific responsibility for housing delivery in co-ordination with local authorities. Existing flexibility on the **EU fiscal rules** creates an opportunity to set up and fund such a body. Once established, it could raise funds independently.
- **State-owned land** must be retained in public control for housing and concrete measures must be urgently taken to tackle the scandal of **vacant and derelict homes**.
- The new programme would deliver housing to the highest standard, focusing on design principles to guarantee housing suitable for the whole life cycle, providing for mixed developments in communities.
- There must be a focus on appropriate housing for those most marginalised including: Travellers (in line with the recommendations of the Traveller Accommodation Expert Review), older people, migrants, those seeking refuge and people with disabilities.
- A new student accommodation strategy is required, with targeted funding to provide affordable housing, along with protections for those in 'digs' or rent-a-room schemes.
- The housing programme would also target the severe shortage of affordable housing available for **key workers**, in all major population centres.

(ii) Rent Freeze, Ban 'No Fault' Evictions, Security for Renters

- Evictions are the single greatest cause of homelessness and there must be a ban on 'no fault' evictions and the creation of genuine long-term tenancies for renters.
- **A Rent Freeze** will provide certainty to households in the sector and allow time to devise new **Rent Controls** to reduce costs for renters.

(iii) A Legal Right to Housing

- We need a referendum to enshrine the right to housing in the Constitution which would ensure it is treated as a public good and a human right.
- Official policy must meet the housing needs of all citizens in line with our obligations and standards, including the principle of cultural adequacy, under the European Social Charter, the International Covenant on Economic, Social & Cultural Rights and the European Convention on Human Rights.

November 2022