THE PEOPLE'S HOUSING PLAN

UPLIFT

PEOPLE POWERED CHANGE

Contents

FOREWORD

Most of us can agree that having a stable and secure home in which to live is the most important foundation on which we build our lives.

But today in Ireland, the possibility of having a secure home to live in, is slipping further and further from the grasp of everyday people living in Ireland.

It's clear that the Government's current plan to deal with the escalating crisis 'Rebuilding Ireland' is not delivering the homes that we as the Irish public need and deserve.

While over 10,000 people are officially registered as homeless, the reality is that hundreds of thousands of us are facing instability in our housing situations, and as a result in our lives and our communities. This is making it impossible for many of us to build decent lives where we can go to college, get a decent job, start a family or help out in our local communities.

When we can no longer support people to stay in their homes and build stable communities as a society, we become less stable and less able to flourish together.

The belief that the housing crisis is impossible to solve is simply untrue. As this document will show, the solutions are not complicated. We just need all of us – decision makers and voters alike – to come together to pledge to to make it happen.

I sincerely hope that you will join us in the fight for safe, affordable and secure homes today.

Sincerely,

Emily Duffy,
Deputy Director
Uplift – People Powered Change

About Uplift

Uplift is an independent people powered digital campaigning organisation made up of over 211,000 people across the island of Ireland.
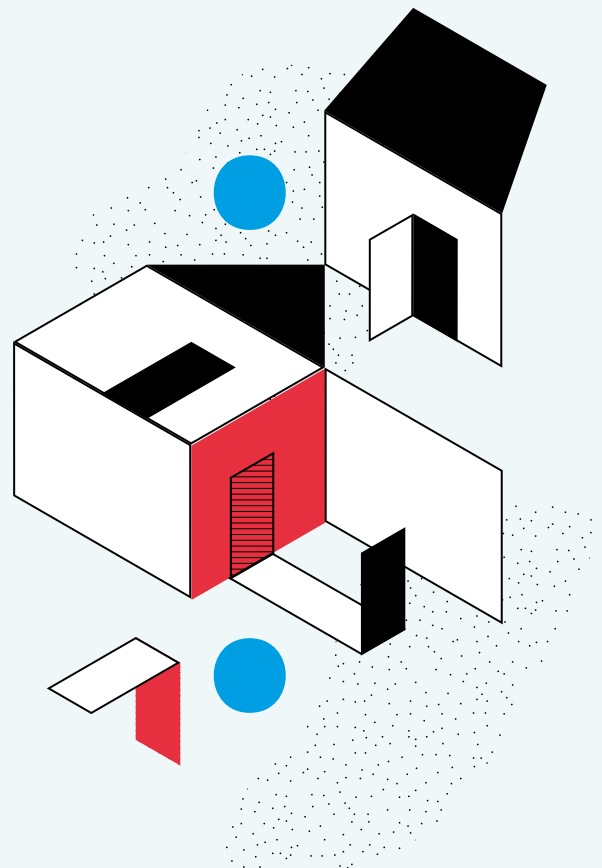
We take coordinated action, both online and offline, to connect ordinary people with decision makers. Our values centre around social justice, deep and transparent democracy, equality and environmental sustainability.

Together, we make up **4.5% of the Irish population** and **7% of the voting population.** [1,2,3]

Uplift is completely independent, we don't accept corporate or government funding – we are **60% member funded**. The rest we make up from small grants, partnerships and training income.

Housing is the number one issue Uplift members care about, and for many it will be the deciding factor in who they vote for in the local and European elections taking place on **May 24th**.

We're asking you, as a candidate in this election, to listen to the recommendations of the **People's Housing Plan** and sign up to our action pledge.

Introduction

The People's Housing Plan is a vision for the future of Irish housing based on the lived experience of over 3,000 people in Ireland and the policy expertise of professionals who actively work in the fields of housing and homelessness, policy and research.

The People's Housing Plan presents recommendations and an action plan for politicians like you to support and advance – especially in the context of the local and European elections.

As voters, as experts, and as people who are directly experiencing the housing crisis, we hope you will take our recommendations on board and pledge to join us in our vision for a better Ireland where everyone has a safe, secure home that they can afford.

Out of all the issues that Uplift members care about, the lack of affordable and secure housing has consistently been the number one concern of our community members for the past two and a half years.

As we are a people powered organisation, we saw that there was a need for a vision for change when it comes to better housing in Ireland.

Together, as Uplift members and as voters ahead of the local and European elections, we are asking decision makers to hear our stories, our experiences and our solutions to the current housing crisis.

For too long, the housing crisis has been framed as a complex problem with no simple solutions. But as this report will show, the experiences of people facing housing difficulty in Ireland are incredibly similar, and the causes of these difficulties are easily traced, and remedied given the right approach.

These solutions are possible to implement and have widespread support with the people of Ireland.

All we need is for future decision makers like you to listen to credible solutions to this crisis, and to make a meaningful pledge to act.

Methodology

1. **We gathered evidence:** We surveyed over 3,000 Uplift members about their current housing situations and the effect their living situation had on their lives, both positive and negative.

2. **We analysed the data:** The data we gathered was then compiled by data analysts and research academics Ivan Privalko (Trinity College Dublin) and Eoin Hurrell (University College Dublin).

3. **We got expert advice:** This data was then presented to the advisory group, who shared their expertise on housing policy. Specifically, they took a detailed survey on what policy and legal solutions would address the experiences of people who are facing housing difficulty, and why.

4. **We created a people powered vision for change:** This information was then compiled, with the top three policy recommendations from our advisory panel included in this report.

Now, we ask you as a candidate in the local and European elections to sign up to Pledge to support the People's Housing Plan.

Our expert advisory panel included:

Mike Allen
— *Focus Ireland*

Niamh Randall
— *Respond Housing*

Liam Corcoran
— *Simon Communities*

Sancha Magat
— *Migrant Rights Centre Ireland*

Bridgie Casey
— *Irish Traveller Movement*

Mick Byrne
— *UCD and Dublin Tenants Association*

Rory Hearne
— *NUI Maynooth University*

Colin McDonnell
— *Self Organised Architecture*

Michelle Byrne
— *Union of Students Ireland*

Eilish Comerford
— *St. Michael's Estate Regeneration Team*
— *Housing Action Now*

Aisling Hedderman
— *North Dublin Bay Housing Crisis Community*
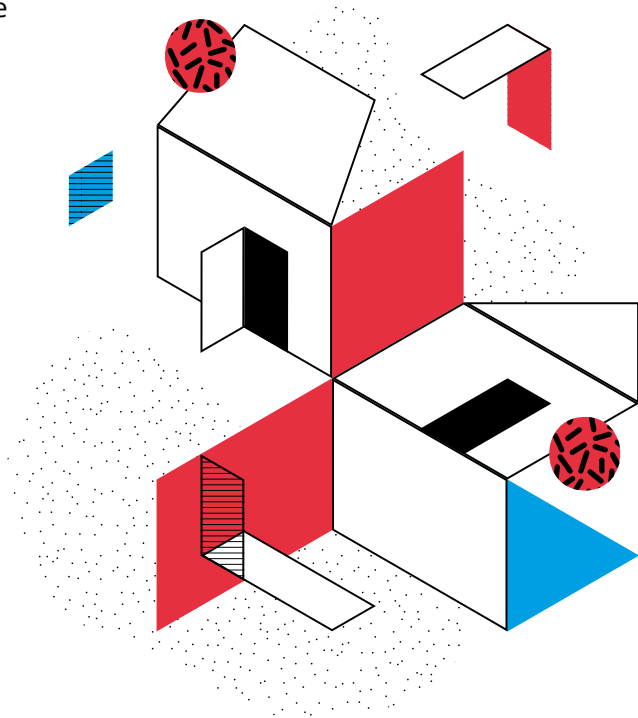— *Irish Housing Network*

Michael Taft
— *SIPTU*

KEY FINDINGS

Over 3,000 people across Ireland took the survey, with the majority of respondents coming from Dublin.

The main themes presented were that people, particularly those who are renting from private landlords, are really struggling to put a roof over their head that is affordable, stable and secure.

In general, it is clear that the housing crisis does not affect everyone who took the survey in the same way. While private renters are in the worst position, people who were renting public housing feel as though their housing is very secure and affordable.

People who owned their own homes, but who paid mortgages generally reported high levels of affordability, but did not feel as secure as public renters or people who owned their home outright. Not surprisingly, those who owned their own home without a mortgage reported the highest levels of both security and affordability.

For the purpose of this report, we've separated key findings into the areas of Security, Affordability, and the Impact that these things have on the lived experience of the people who took the survey.

Who took the survey?

Housing Situation

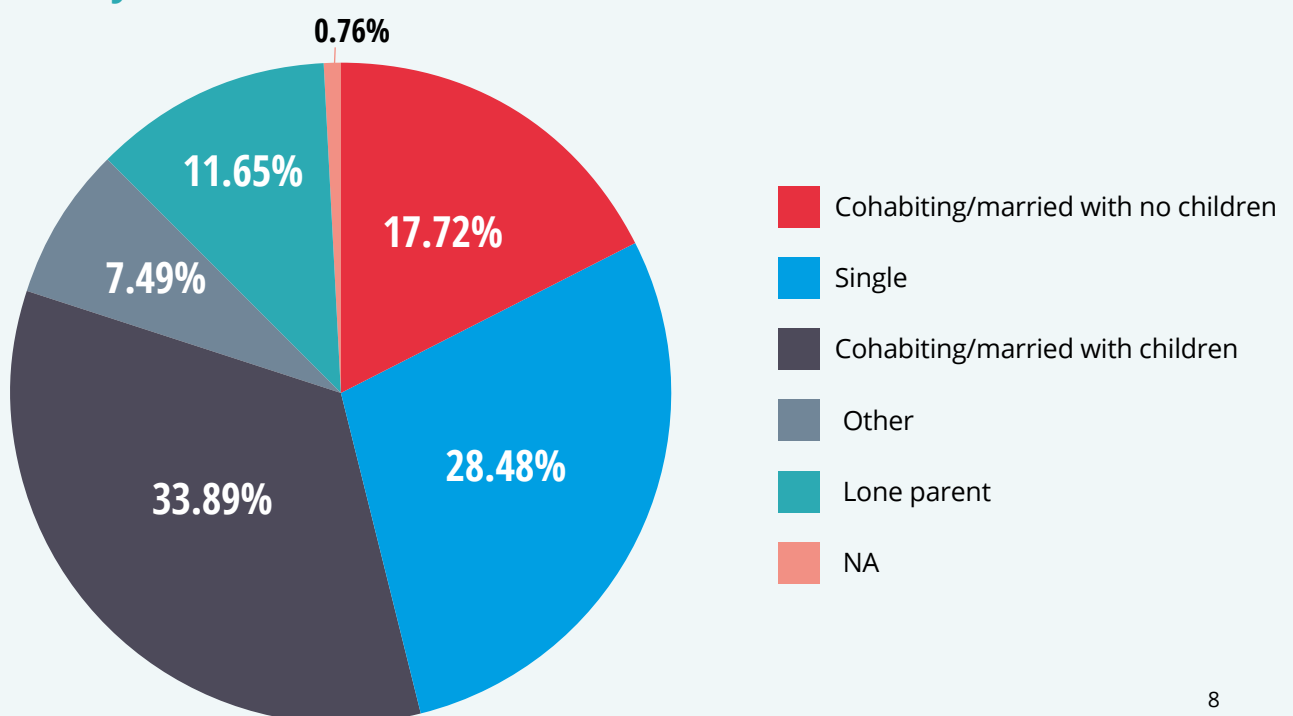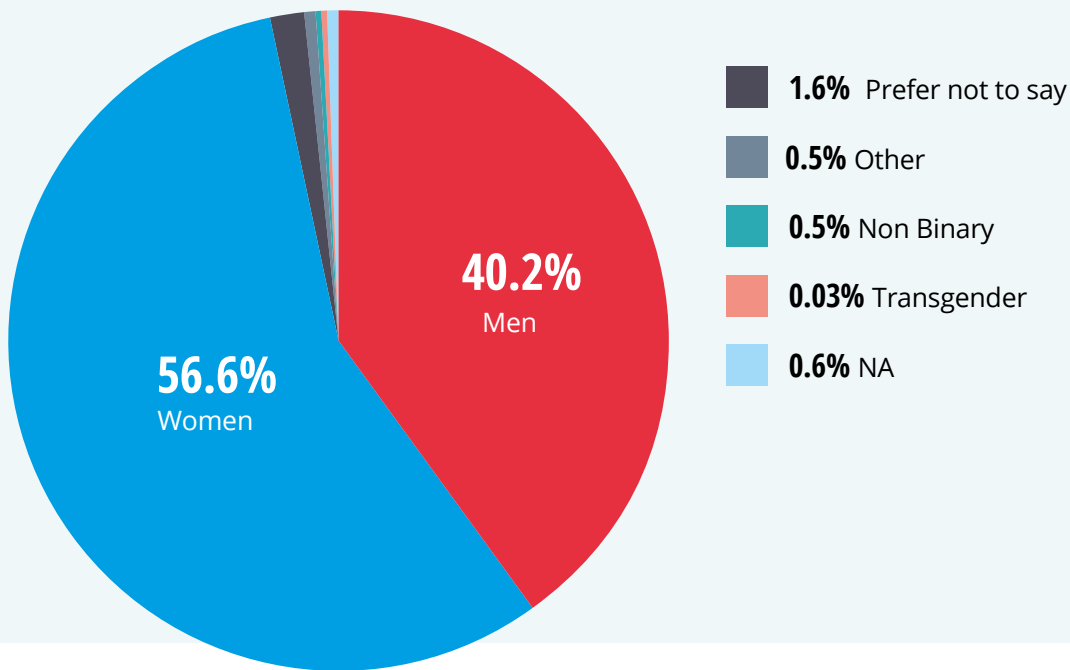| Housing Situation	Number of people
I'm renting with family	600
I'm renting with housemates	295
I'm in emergency accommodation	50
I'm living in public housing	145
I'm on the public housing list and renting	185
I have no stable home	105
Other	225
I'm living with family because I can't afford rent	230
I own my own home (paying a mortgage)	610
I'm in Direct Provision	5
I'm living in a mobile home or caravan	20
I'm living in a Traveller group housing scheme	5
I'm sleeping rough	5
I'm living with family to save for a mortgage	75
I'm in mortgage arrears	85
I'm in negative equity	75

Number of people

Family Status

- 17.72% — Cohabiting/married with no children
- 28.48% — Single
- 33.89% — Cohabiting/married with children
- 7.49% — Other
- 11.65% — Lone parent
- 0.76% — NA

8

Gender Mix

56.6%
Women

40.2%
Men

1.6% Prefer not to say

0.5% Other

0.5% Non Binary

0.03% Transgender

0.6% NA

Geographical Mix

Donegal
1.28

Sligo
0.62

Leitrim
0.73

Monaghan
0.24

Cavan
0.9

Mayo
1.35

Roscommon
0.59

Longford
0.1

Louth
1.6

Galway
3.81

Westmeath
0.83

Meath
2.19

Offaly
0.66

Dublin
37.29

Kildare
3.26

Clare
1.94

Laois
0.59

Wicklow
3.19

Limerick
1.8

Tipperary
1.49

Kilkenny
0.73

Carlow
0.83

Kerry
1.6

Waterford
1.67

Wexford
1.9

Cork
8.22

Who didn't we hear enough from?

We had much smaller samples of people from the Traveller community, people who are migrants, LGBTQ+ people, disabled people and people seeking asylum as a percentage of the overall sample who took the survey.

There are a number of key policy solutions that need to be implemented particularly for people from the Traveller Community, migrants and people with disabilities which are necessary to complement the overall improvement in housing policy recommended by this document.
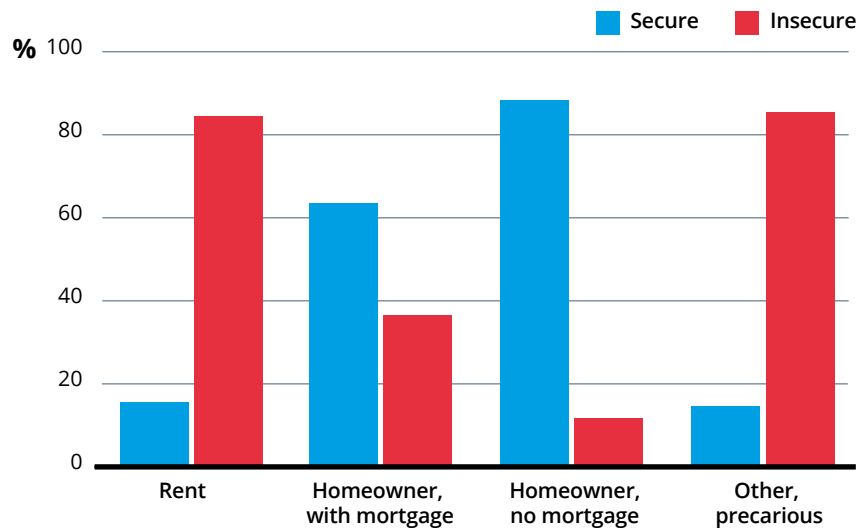
In order to accurately represent the housing needs of more marginalised communities, we consulted with a number of groups and organisations including The Irish Traveller Movement, Inclusion Ireland and The Migrant Rights Centre Ireland.

We have included the asks put forward by these groups in our Solutions section.
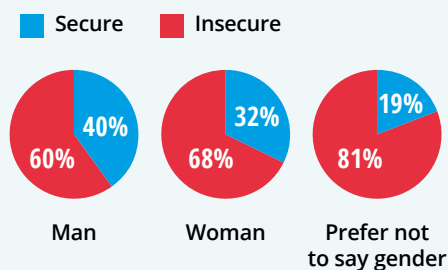
Security

By Housing Situation

People in private rented accommodation feel as insecure as those who are either homeless or in other precarious situations such as staying with family, couch surfing, or sleeping rough.

%

Legend: ■ Secure ■ Insecure

Chart (y-axis 0–100):
- Rent: Secure ~15, Insecure ~85
- Homeowner, with mortgage: Secure ~64, Insecure ~37
- Homeowner, no mortgage: Secure ~89, Insecure ~12
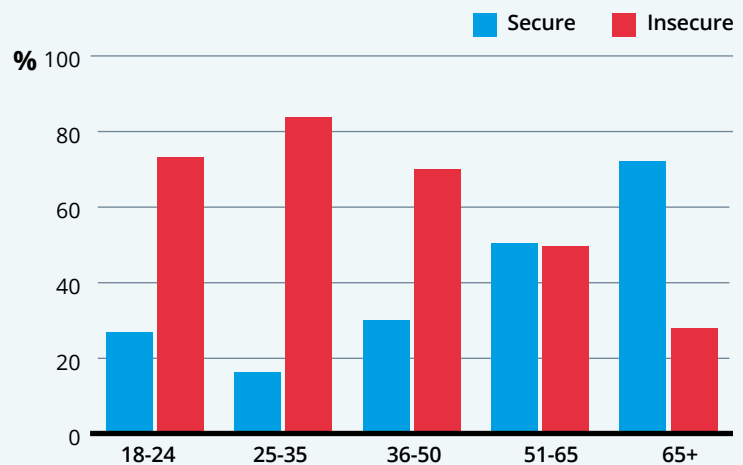- Other, precarious: Secure ~15, Insecure ~86

By Demographic

Gender

Women feel more insecure in their housing than men, while those who preferred not to disclose gender feel the most insecure in their housing.
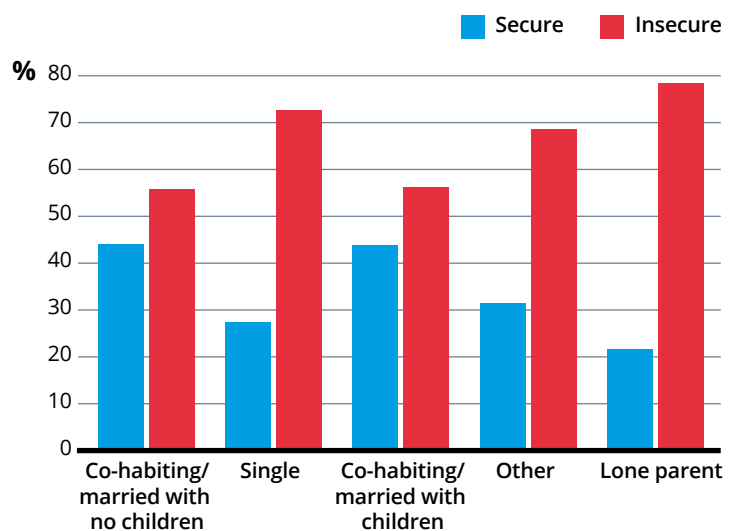
Legend: ■ Secure ■ Insecure

- Man: 40% Secure, 60% Insecure
- Woman: 32% Secure, 68% Insecure
- Prefer not to say gender: 19% Secure, 81% Insecure

Age

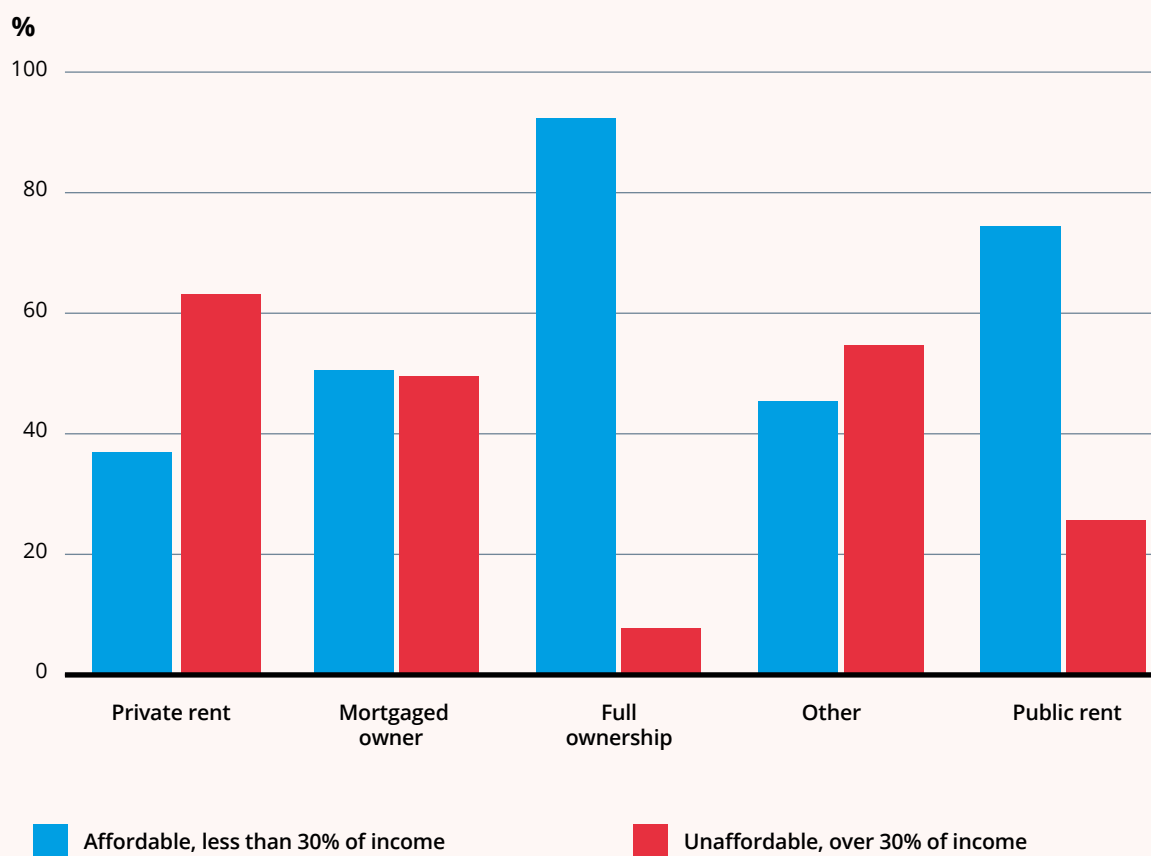People over 65 feel the most secure in their housing situation, while people aged 25-35 feel the least secure.

%

Legend: ■ Secure ■ Insecure

Chart (y-axis 0–100):
- 18-24: Secure ~27, Insecure ~74
- 25-35: Secure ~16, Insecure ~84
- 36-50: Secure ~30, Insecure ~71
- 51-65: Secure ~50, Insecure ~50
- 65+: Secure ~72, Insecure ~28

By Family Status

Lone parents feel more insecure than any other group.

%

Legend: ■ Secure ■ Insecure

Chart (y-axis 0–80):
- Co-habiting/married with no children: Secure ~44, Insecure ~56
- Single: Secure ~27, Insecure ~72
- Co-habiting/married with children: Secure ~44, Insecure ~56
- Other: Secure ~31, Insecure ~68
- Lone parent: Secure ~22, Insecure ~78
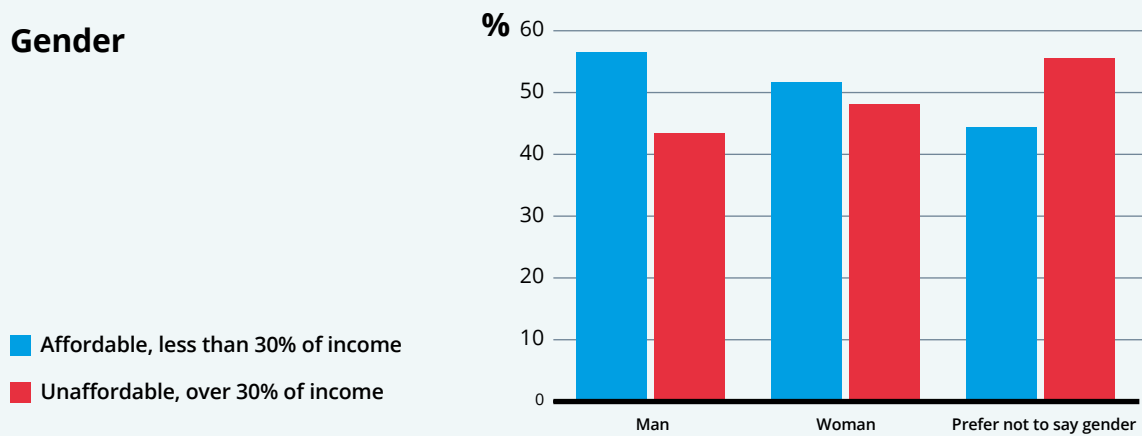
Affordability

By Housing Situation

The majority of people in private rental do not feel as though the house is affordable. However, people renting publicly overwhelmingly feel as though their housing situation is affordable, and are the most satisfied group after people who own their own home with no mortgage.
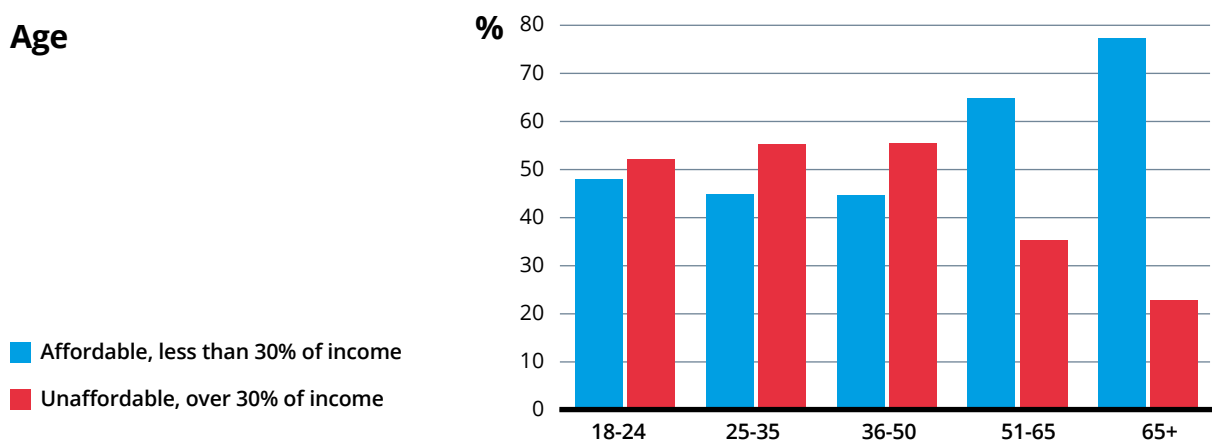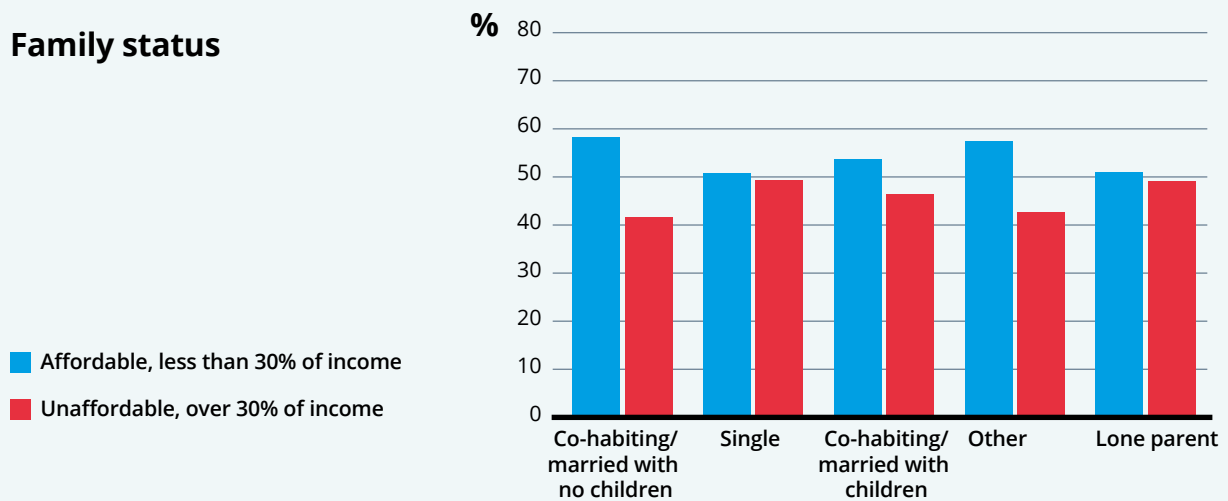
%

■ Affordable, less than 30% of income   ■ Unaffordable, over 30% of income

By Demographic

Gender

- ■ Affordable, less than 30% of income
- ■ Unaffordable, over 30% of income

Age

- ■ Affordable, less than 30% of income
- ■ Unaffordable, over 30% of income

Family status

- ■ Affordable, less than 30% of income
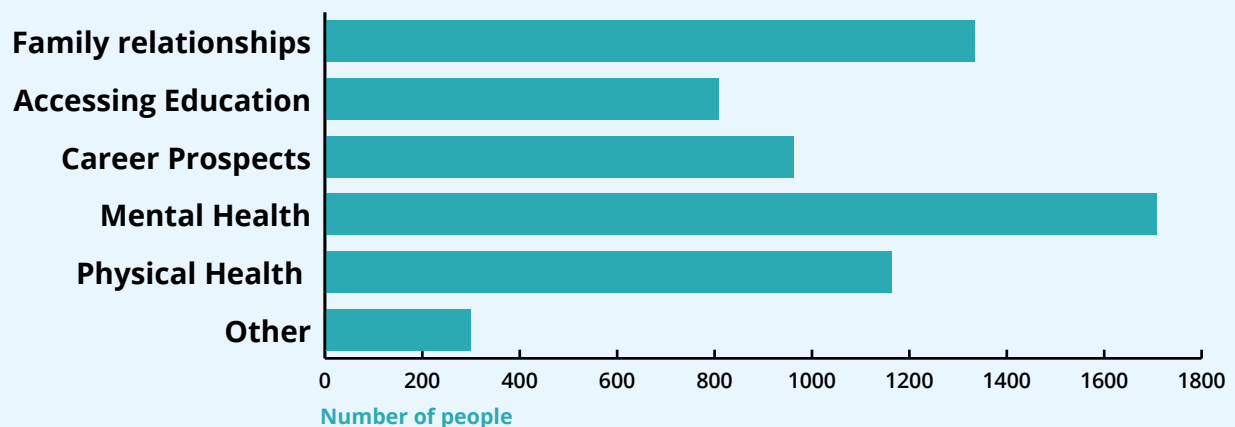- ■ Unaffordable, over 30% of income

Impact

Most of us agree that everyone deserves to have a solid foundation from which we build our lives. But, as the statistics above show, it is becoming more and more difficult for people living in Ireland to have a stable, secure home that they can afford.

We asked participants in the survey to talk about some of the ways that not having a stable home affects their lives, the lives of their families and friends and the communities they live in.

As can be seen from the table below, people reported that their mental health, family relationships, career prospects and their ability to access education were the most negatively affected by living in insecure and unaffordable housing.

If your housing situation improved, how strongly do you feel other areas of your and your family's life will improve?

These are the areas that people surveyed said would improve if their housing situation did.

Number of people

Affordable Housing impacts on quality of life

While the effect of poor housing on individuals and families is clear, what's perhaps more troubling is the knock on effects on our communities and society.

When so many people in Ireland are suffering from poor mental and physical health with difficult and strained family relationships, while also being unable to pursue education or career prospects

because of their housing situation, we are essentially creating a recipe for disaster in our communities.

Investment in providing quality, affordable and secure public housing for people who need it, will only benefit us all in the long term and will help create a flourishing, healthy, working, and educated society.
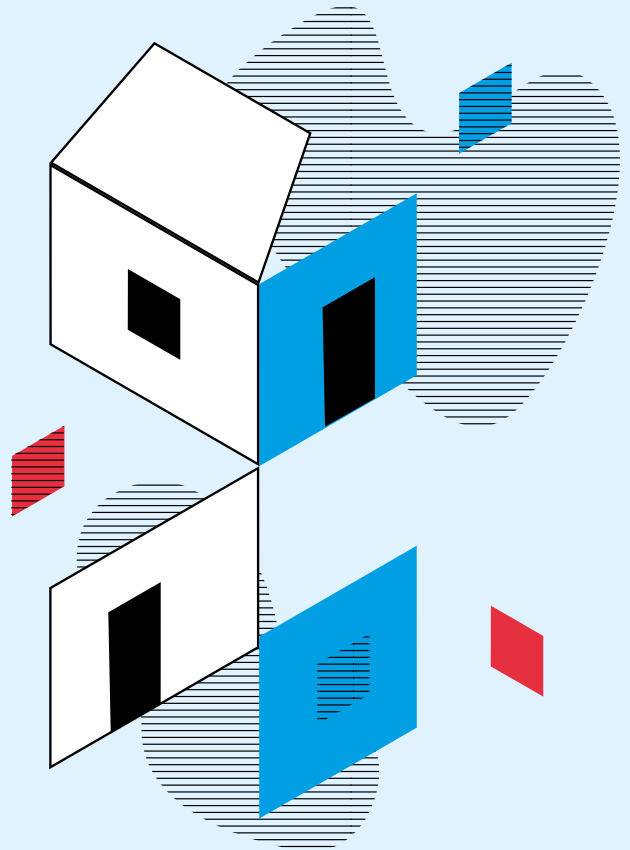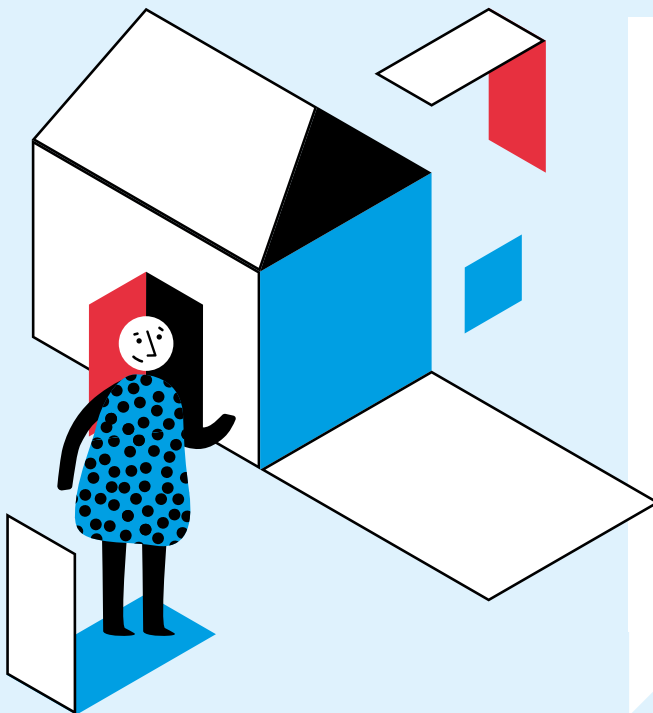
What people said

*If I had a secure home, I wouldn't be constantly robbing Peter to pay Paul. **I feel I could buy better quality food, eat healthier, lose weight which in turn would improve my self esteem** and give me confidence.*

Alice, 26

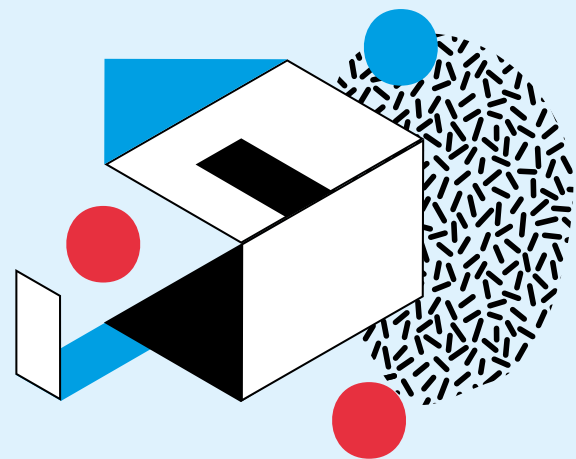**It just seems that homelessness is only a breath away.**

Sarah, 31

*...**my housing situation improved 100% when I got the little lovely house in which I now live! Thanks to Dublin City Council ...we need more lovely places like mine in Dublin for ALL the people who need homes!***

Mary, 52

*My girlfriend and I experienced no difficulty until we began renting in Dublin. **It took so much toll on her physical and mental health from dodgy landlords, going to Threshold to get deposits back**, landlords going through our stuff, moving so much to get way from all of that, settling for a bad house in a bad neighbourhood because we had to for work, **we couldn't stay together.** It took way too much toll on her mentally and physically and I eventually began to mirror that until we had to call it quits. If I was back again, I wouldn't go anywhere near Dublin, ever. It wasn't worth it.*

Tom, 31

*Overcoming all these problems and challenges would enable me to help not just myself and family but also **re-establish contact with old friends and involve myself with volunteering, campaigning and advocacy** for issues which I feel strongly.*

Dearbhla, 46

All I can think about is what will I do when I am homeless. There is no planning for the future, there is just scrambling to live here another month.
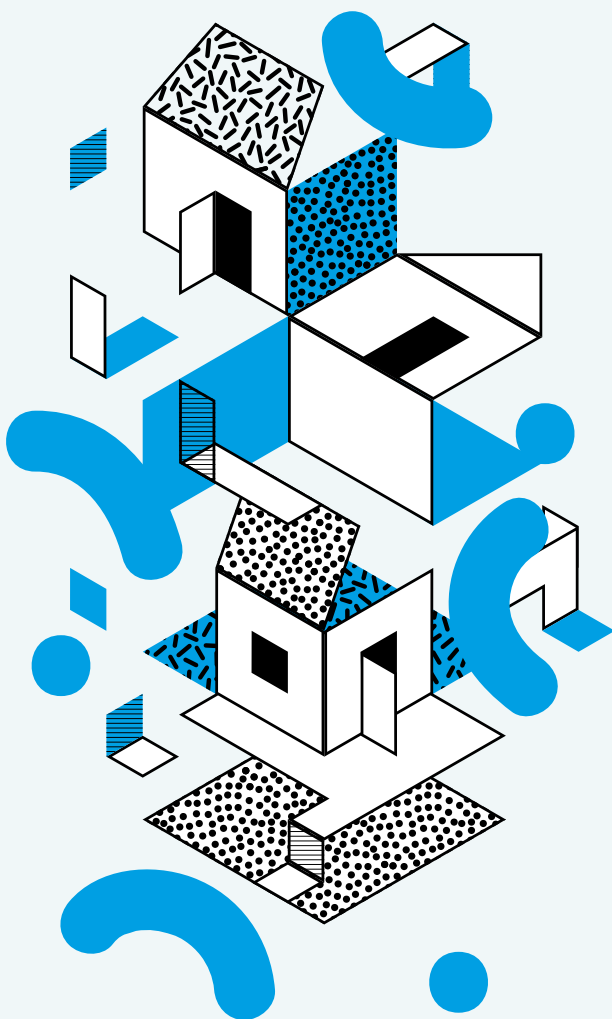
Michelle, 36

SOLUTIONS

1. Deliver Public Housing That's Owned By All Of Us

There are currently over 71,000 people on the public housing list, yet only 4,000 new public homes were built in 2018.[4,5] Public housing built or bought by the public provides people and families with secure and affordable homes, and it also creates a public asset that will contribute to a more secure and flourishing society well into the future.

While the Housing Assistance Schemes delivers 'social' housing through the private rental sector, it does not deliver secure and affordable homes.[6,7,8]
This can only be done through either the building of new public homes, or through the acquisition of new public homes through purchase – either compulsory purchase of vacant property or purchase of private property at affordable rates.

People in receipt of HAP continue to be in insecure rental situations, where the landlord may choose to evict them for any reason. This leaves families in particular at permanent risk of homelessness and this insecurity is reflected in the number of people in our survey in private rented accommodation who have reported feeling insecure.

How can we deliver quality, affordable and secure public housing?

A. Invest in the 'Cost Rental' Model

The 'Cost Rental' Model is based on long term, sustainable public rental models which have been successfully in operation in countries like Austria and Denmark.[9]

The idea is that the Irish State invests in building homes for people from a mix of different income streams directly, rather than relying on private developers who need to make a profit. The money can be raised through loans taken out by the Irish State at a very low interest rates. The homes are then rented on a long term lease basis to residents at a rent they can afford – a figure which is calculated on the household income.[10] The rental income goes towards maintenance of the homes and the repayment of the loan.

Cost Rental differs from traditional public housing because people from all incomes and backgrounds are able to apply for homes in the scheme.

This means that people with higher incomes are able to pay more towards the cost of building, maintaining and managing the homes, while people on a lower income pay their fair share too.

Why this model?

Cost Rental is a popular choice across many developed European countries. It makes sense for Ireland because:

1. **It is self financing:** Once the State makes the initial investment, the combined rental income goes straight to repaying the cost of the build, the management and maintenance of the homes.

2. **We already have land available:** The public already owns 3,008 hectares of land zoned for housing.[11] By building publicly funded, publicly owned housing on this land directly, the State would be saving a significant amount of money. This is because private developers often demand significant benefits in order to make their desired profits on new builds.

3. **We'll save money:** The amount of money paid to private landlords through the Housing Assistance Payment Scheme is spiralling year on year. In 2018, we paid €276.6 million and we plan to spend €422 million in 2019.[12] It would be significantly more cost effective to invest in Cost Rental schemes on publicly owned land than to continue to pay HAP at market rate rents.

4. **We'll create mixed, stable and flourishing communities:** The Cost Rental model widens out the range of household incomes eligible for publicly owned housing and provides long term leases. This means that communities will be made up of people from a wide range of backgrounds who will be able to afford living in our towns and cities and who will stay in the area for a long time. This creates the conditions for stable and diverse communities to flourish.

B. Directly invest in 'traditional' public housing

The delivery of public housing for a wide range of people through the Cost Rental is a strong medium term solution to the housing crisis. However, there is still a strong case to be made for the building of homes specifically for the people currently on the public housing list as a matter of urgency.

1. **Public housing delivers stable and affordable homes:** Throughout this document, we have highlighted how the private rental market fails to provide secure and affordable homes to people and families, even when rent supplement (HAP) is paid to private landlords on their behalf. Building or buying public housing and keeping it as a public asset means that we will

be able to provide these homes at an affordable rent well into the future.

2. **It's what the public wants:** People in Ireland want more high quality public housing to be built. Research commissioned by Royal London and IReach shows that public built and owned housing is the most popular solution to the housing crisis amongst the Irish public.[13]

3. **It's better value for money:** An investment in high quality, long term public housing now would save the public exchequer €23.8 billion over the next thirty years, according to research conducted by Maynooth University. [14] In the next three years alone, The Government will spend €3 billion on rent supplements, but will have no physical public assets to show for it. Despite this massive investment of public funds, renters will not be any more secure or any less at risk of homelessness.[15]

Who can deliver public housing?

Public housing can be delivered effectively in a number of ways, without having to involve private developers – who can often drive up the cost to the public because of their need to make a profit on new developments.

Good quality and affordable public housing can be delivered effectively through any of these channels:

1. **Local Authorities** who are resourced appropriately.

2. **Approved Housing Bodies** who operate in a not for profit capacity.

3. **Housing Co-operatives** capable of building and managing housing projects.

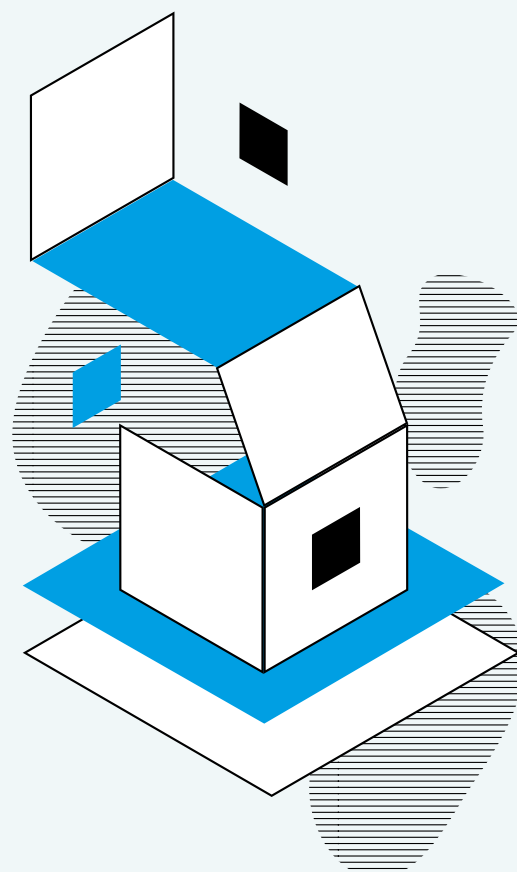# 2. Introduce Higher 'Use It or Lose It' Tax

Background

The idea of a 'use it or lose it' tax has become more popular globally in the last number of years. Essentially, it means that large agencies would be penalised for purchasing large numbers of properties and land banks and sitting on them until the market plays in their favour.

Why is it good for Ireland?

Ireland has a huge amount of vacant properties and underutilised land which has been zoned for housing. Just 6% of the land purchased from the public by primarily U.S Vulture Funds – through NAMA – has had homes built on it since the agency was created. [16]

Right now, local authorities can apply a 7% tax on vacant sites, but it's not enough to work quickly. A higher tax of 30% on unused land banks and vacant properties would:

1. **Increase supply quickly:** There are over 245,460 vacant homes across the country. Many of these could be brought to the market quickly if it became less profitable to keep them empty. [17]

2. **Create a stabilising effect on the rental market:** As it stands, people are paying 30% more rent on average than during the Celtic Tiger peak due to a lack of supply. [18] We need to make it more profitable for developers to bring homes to the market, than to leave them vacant while prices soar and homelessness grows.

3. **Create revenue for more public builds:** The revenue from a 'use it or lose it' tax could be ring fenced to be put towards public build of affordable homes.

3. Make Renting Privately Secure

A whopping 69% of families in emergency accommodation are made homeless by the private landlords, according to research conducted by Focus Ireland. An incredible 49% of these families were forced into homelessness because the landlord claimed to either be selling the home, or undertaking renovations.[19]

There's no doubt about it, we need to increase supply rapidly through delivering quality public, secure and affordable housing. It simply isn't sustainable to expect private landlords to service the needs of the public when it comes to delivering the quality secure and affordable homes we need.
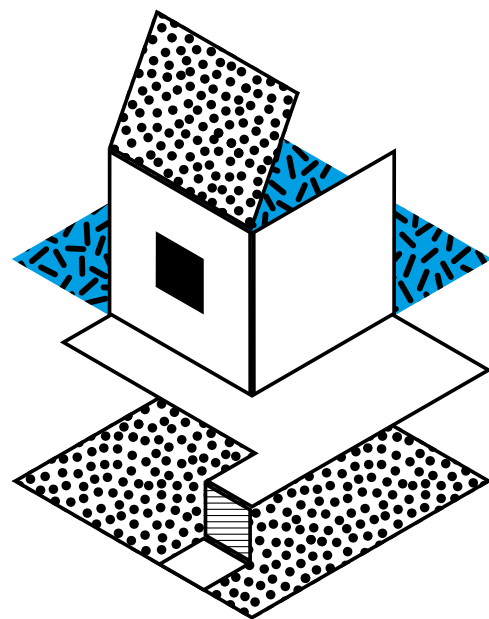
However, it's also necessary in the short term to bring about a much more sustainable balance between the rights of landlords and the rights of people, primarily families, who are at their mercy.

One way of curbing the rising number of people entering into homelessness is to end evictions for the purpose of sale or renovation, meaning that a landlord is still free to sell the property, but would just need to do so with the tenant in situ. Likewise, the landlord would not be able to force the people or families living in their property into homelessness, so that they can make renovations.

Why should we back this model?

It's an immediate solution: In 2017 Focus Ireland called for an amendment to the that would require that 'buy to let' properties would have to be sold with the tenant in situ. It's been calculated that if this had been passed, we would have seen over 500 people remain in their homes, rather than being made homeless and forced into damaging environments such as cramped hotel rooms or family hubs.[20]

The public support it: The idea of taming the tide of evictions through stronger tenant protection laws has gained popularity in the last number of years. In particular the Irish public were polled on whether France's 'Winter Eviction Ban' should be introduced in Ireland and 54% of the public agreed that it should. Also in December 2018, a Bill that would deny landlords the right to evict people into homelessness was passed in the Dáil, despite Government opposition.[21, 22]

4. Support the Specific Needs of Marginalised Communities

Recommendations from the Irish Traveller Movement on delivering safe, affordable and secure homes for the Traveller community.

— Establish a National Traveller Accommodation Agency

— Amend Part 8 of the Planning Act

— Repeal the Criminal Trespass Legislation. (Housing Miscellaneous Provision Act 2002)

— Respond to Travellers in Crisis Accommodation

— Make A Home A Constitutional Right

Recommendations from Inclusion Ireland on delivering safe, affordable and secure homes for disabled people in Ireland.

— Ensure access to housing People with disabilities should be supported to live in their own community.

— Ensure People with disabilities can live in and visit the social housing that the council owns, plans, and builds.

— Ensure People with disabilities can easily access to housing supports from the council.

Recommendations from The Migrant Rights Centre on delivering safe, affordable and secure homes for migrants in Ireland.

— Increase rent certainty and protections for tenants.

— Address overcrowding and dangerous living conditions by slum landlords.

— Address illegal evictions.

— Introduce penalties for landlords.

— Increase to the HAP payment scheme.

— Innovate in the provision of public housing.

— Build public housing on public land through measures to build 50,000 social housing units over five years.

— Allocate additional monies to relevant agencies to bring cases of discrimination against landlords.

— Make housing a constitutional right.

ACTION PLEDGE FOR ELECTED REPRESENTATIVES

As a candidate for local Government, I pledge to:

1. Back Cost Rental Building Projects on Public Land.

2. Prioritise building public housing on public land.

3. Support Compulsory purchase orders on vacant properties to bring them back into use.

4. Make sure all vacant sites and buildings in your area are added to the Vacant Sites register, and subjected to tax.

5. Support proposals to increase security in the private rented sector.

6. Lobby the National Government for a higher vacant property and land tax.

7. Push for National funding for local authorities to build high quality, affordable housing.

8. Support the right to housing being added to the Irish constitution through a referendum.

9. Support the specific needs of marginalised communities.

As a candidate for European Parliament, I pledge to:

1. Support ending the fiscal rules that prevent EU loans for public housing projects.

2. Push for European loans and grants specifically for building public housing.

3. Stop EU Directives that would make it easier for Vulture Funds to evict people from their homes. This means standing against the 'EU Directive on credit servicers, credit purchasers and the recovery of collateral.'

4. Support the development of EU directives that promote the right to housing for people living in EU States.

5. Support proposals to increase security in the private rented sector.

6. Support the right to housing being added to the Irish constitution through a referendum.

7. Support the specific needs of marginalised communities.

Sign The Pledge

Name _____

Title _____

REFERENCES

[1] Central Statistics Office,
2016 Census Report:
https://www.cso.ie/en/csolatestnews/
presspages/2017/census2016summaryresults-
part1/

[2] Census 2016 Definitive Population by
Area Figures: What these mean for the 2017
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adriankavanaghelections.org/category/
census-2016/

[3] Irish Examiner: Over 3 million registered to
vote today:
https://www.irishexaminer.com/ireland/over-
3m-registered-to-vote-in-poll-today-471068.
html

[4] Just over 4,000 new social houses built last
year as target missed:
https://www.thejournal.ie/social-housing-
builds-2018-4492346-Feb2019/

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