

*Housing crisis -
**State must lead the
way with public
housing programme***

Housing policy – Right to Change party.



INTRODUCTION. Joan Collins TD.

The lack of housing is a class issue, the lack of housing always affects the people in society who have the least and are most vulnerable.

The neo-liberal ideology that the market will provide a sustainable rental market has failed the working class but enriched the landlord class. The state gave €1.5B in payments to landlords over the last 2 years, for no tangible return.

These landlords, developers and private builders have been allied with the political class who have been in power since the foundation of the state. They have extended their influence for their own monetary gain but to the detriment of the working class.

Historically, 22% of all housing in the state was built by local authorities. These were built between the 1930's and 1960's and they were for rent directly by tenants. The local authority estates were built by workers for workers, where the working class developed cohesive and active communities. We should return to this cohesive mix.

Currently only 8.7% of housing is owned by local authorities. This is a 75% reduction in the housing stock available for public housing. The combination of a huge reduction in the building of public housing and the sale of publicly owned housing stock has resulted in the emergency we are now experiencing – there is insufficient public housing for the number of families on the public housing list.



The latest figures available (2019) show that there are 68,693 families on the public housing list with 31,000 of these families in the Dublin area and 6,620 in Cork, the other 30,000 are distributed around the rest of the country. These figures exclude the almost 23,000 households in receipt of HAP (Housing Assistance Programme) payments.

When added to the official housing list, the HAP figures show that there are over 90,000 households in need of public housing, with about 25% of these in receipt of HAP. The figures are being deliberately falsified to hide the extent of this Housing Emergency, which is truly shocking.

There is a significant number of families on the housing list for over 10 years, with single people regularly on the list more than 15 years. This is mainly but not exclusively an urban issue.

We believe that public land should only be used for public housing. Public housing is a model whereby housing is made available to every household in the country at a price they can afford to pay. Public Housing should be about creating sustainable homes, inclusive and cohesive communities.



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PUBLIC HOUSING

Our version of public housing is the affordable rent model where local authorities with the establishment of a new National Housing Agency will publicly fund and build public housing on public land. This construction will be by directly employed unionised workers. We insist on the inclusion of the three things which have made Public Housing successful on continental Europe for over 100 years;

- ☛ Quality design and build,
- ☛ Affordability,
- ☛ Fixity of tenure – the ability to maintain a home in the same family through generations.

The comfort and security of these three elements remove the compulsion to buy private housing. This will reduce the price of private housing by shrinking the market, which will in turn reduce the rents in the private market.

Financing would be by means of 40-year loans currently available at 1.5% from the ECB which is allowable for national infrastructure. Thirty percent (30%) of the units will be rented to households on the current housing list, with the remaining 70% rented to those currently excluded from public housing and forced into the private rental market. The income threshold for public housing will be increased from its current value of €35k to €50K for a single person, and from €40k to €75k for a couple. This will enable ordinary workers qualify for public housing, creating sustainable, mixed income residential communities and not the ghettoization we currently experience.

Rents will be set by the differential rent scheme where the household pay 15% of their income for rent.

Under this Affordable rental model, each development will have been paid for in 40 years, with all maintenance fees included. The only impediment is the lack of political will. The political will existed between the 1930's and 1960's when this county was broke, but we built public housing. We are supposed to be one of the richest countries in the world, yet we cannot provide homes for all those who need them.

The Affordable Cost Rental Model

We considered the concept of public housing and various means of delivering such housing. We agreed that public housing be defined as 'high quality sustainable housing for all citizens, regardless of income, that is rented from one's local authority or its nominees (AHBs) to affordably and securely provide for one's particular housing needs'.

We recognise the importance of long-term housing security afforded by the current council housing model and we believe that this approach should underpin a public housing model. We believe that a fair and equitable rent, comprising 15% of the principal earner's income plus €21 per week per subsidiary earner, constitutes a benchmark for affordable rent - The Differential Rent Scheme for new public housing.

It provides a secure long-term tenancy that charges a rent consistently proportionate to household income levels. This is particularly pertinent where household income may fall due to unemployment or retirement or where household members may leave the tenancy.

We deemed it to be unfair that an additional rent levy be applied for what might be considered advantageous housing characteristics such as a high BER rating, extensive local amenities/community facilities, greater floor space/size, provision of car parking spaces or go-car provision. We instead propose additional supports to prevent fuel poverty.

At present capital costs for social housing are provided by central government through a variety of financial schemes and partnerships while the cost rental model of housing proposes that rent levels are set in such a way as to meet both capital and maintenance costs over the loan term. The current differential rent system applied to social housing tenants makes a significant contribution towards housing maintenance.

We envisaged that any differential public housing rental income should at least meet all housing management and maintenance costs including administrative costs and we acknowledge that by setting a public housing rent level at this rate, to ensure universal proportionate affordability, capital/loan costs for a public housing model would need to be directly subsidised by the state or cross-subsidised by an extended HAP system.

Private Home Ownership.

Right to Change is not just in favour of public housing. The desire to own your own home is entirely legitimate, particularly given the lack of security in the private rental sector and the ghettoization and resulting stigma associated with so-called 'social' housing. We fully favour a mix of affordable housing, either to buy through a mortgage or to rent with security of tenure.

The problem is that neither of these options are affordable and that is due to the policies of successive governments dominated by Fianna Fail and Fine Gael, but also including Labour and the Greens. The current crisis in affordability is a direct consequence of policies pursued after the banking and property crash in 2008.

Before the crash there was a policy to create a class of small landlords. There were incentives for 'buy to lets', but after the crash a lot of these buy to lets were repossessed. There was then a shift to then incentivise REITs (Real Estate Investment Trusts), the so-called vulture funds.

They were given tax breaks and sell-offs from NAMA at big discounts, and they were encouraged to invest in the property market to the extent where they have doubled their investments here.

That is why those on average or even above average incomes are being priced out of the market. The crocodile tears from Fianna Fail and Fine Gael are just that. The proposals they are considering, and only considering, are an insult to what they call 'first time buyers. They are talking of a cap on prices which will be set at €400,000 In Dublin and €450,000 in Dun Laoghaire. It is a joke. They are promising to build 6,000 such 'affordable homes' over the next four years. Local authorities will be expected to bid for Part Five at these prices. It is pure madness.

- What is needed is an end to the tax breaks, not tinkering with them.
- An outright ban on the wholesale purchase of new builds.
- Nama has enough residential zoned land to build 75,000 homes. They should be brought under the control of our proposed National Housing Agency, which should have a remit to build genuinely affordable homes for sale, as well as public housing.

Homeless -Families.

Family homelessness is usually caused by eviction into homelessness by landlords terminating leases under the pretence of sale, refurbishment, or family occupation.

The first priority of a policy that tackles homelessness for families should be to provide financial supports to families that are close to losing their homes.

If a family does have to go into emergency accommodation, it must be protected by being allowed to stay together. Family hubs are an option for this accommodation however only on a genuinely short-term basis.

All families should then be supported to find accommodation that takes their educational, childcare, community support, family connections and cultural needs into account.

***A hotel or hub is
not and never can
be a home.***



Homeless - Individuals.

A solution to the problem of homelessness and rough sleeping among individuals requires a comprehensive approach based not just on housing but also supports for mental health and addiction issues. While charities and NGOs do some important work in assisting homeless individuals, they are not the solution. The state must have a policy to end homelessness, not just manage its worst aspects.

Rough sleepers often refuse to enter homeless shelters because of a fear of assault, theft or being around drug use. Accommodation for homeless individuals should be based on an 'own door' policy to ensure privacy and security and be supplemented with the necessary social supports.

The Kenny Report and Planning.

The Kenny report was published in 1973 and dealt with the inflated price of building land and the profits made from rezoned agricultural lands. The vast wealth realised for landowners, with the active involvement of politicians and council officials, led to the absolute corruption of the planning process. Homeowners and renters continue to pay a huge premium on home costs as a result of this exploitation.

The Kenny committee which produced the report looked at many examples from other countries. A majority report recommended a system based on the then Italian model, under which rezoned land was purchased compulsorily at its basic agricultural value plus a 25% bonus. The report was widely referenced over the years but never implemented. This is testament to the power of propertied interests in Fianna Fail and Fine Gael.

The conflict between the private property guarantee in the Constitution and Article 43's vague social liberal wording leaves ambiguity on Compulsory Purchase Orders (CPOs). This ambiguity needs to be removed in favour of the common good to be achieved through CPOs backed by a constitutional amendment.

We recognise that proper planning enhances the built environment and creates sustainable homes, inclusive and cohesive communities, which are well resourced with amenities and facilities. The opposite is also true. We have been the victims of poor and corrupt planning. Planning and land costs are believed to account for up to 33% of the building cost of every home. We need to formulate a separate and distinct policy on planning.



Derelict Sites and Unoccupied Buildings.

The presence of derelict sites and houses is immoral in this housing emergency. We encourage the local authorities to use their powers to

compulsorily purchase these locations at the current market value. This will prevent hoarding and speculation. If ownership is unknown or disputed, then the payment will go into a community fund until ownership is resolved. If required, we propose to strengthen the local authorities' CPO powers with legislation.

We also propose a 20% 'use it or lose it' tax to be imposed on derelict and vacant sites, this will prevent speculation, land hoarding and encourage their use as Living accommodation. This windfall tax can be ringfenced to support the compulsory purchase of dangerous and hazardous sites.

Traveller Accommodation

According to the Department of Housing, Local Government and Heritage (DHLGH) there were 10,809 Traveller families throughout the country in need of accommodation in 2019 (last available data) Given other Travellers may have no engagement with a local authority, or do not self-identify for the purposes of data collection, the true population is likely larger. A lot of these Travellers are living in inadequate, unsafe, and impermanent conditions. These conditions erode their health, life expectancy, education, and employment opportunities, and are well below basic human rights standards. An additional disadvantage is that only a very small proportion of social housing and private rental stock consists of large dwellings which would be suitable to accommodate larger Traveller families. (The average family size among Travellers is 5.3 persons, according to Census 2016.)

The oversight of Traveller accommodation delivery rests with the Traveller Accommodation Unit of the Department of Housing, Local Government and Heritage.



We propose that

- ☛ Section 24 of the Housing (Miscellaneous Provisions) Act 2002 which prohibits nomadism, a core element of Travellers culture and way of life, be repealed;
- ☛ A network of transient halting sites in each local authority area be provided for short stays,, and that these sites be exempted under Section 4 of the Planning and Development Act 2000;
- ☛ Traveller-specific accommodation be provided under the Single Stage Planning process.
- ☛ Part 8 of the planning development (housing) and residential tenancies act 2016 should be amended to prevent political interference in Traveller-specific developments;
- ☛ There should be Full and Speedy Implementation of the recommendations of the Traveller Accommodation Expert Group;
- ☛ An independent agency, with the involvement of Traveller groups, be set up to oversee the implement the recommendations of the expert group.

Direct Provision

We welcome the recent announcement that the Direct Provision system is to be phased out. Direct Provision is a national disgrace and has been a national embarrassment. The Direct Provision system was intentionally set up to actively discourage people from seeking International Protection in Ireland and it had been highly successful in this.

Direct Provision should not be replaced with an outsourced service even if this service claims to be not-for-profit. The replacement service must be directly funded, resourced and managed. This will create the political accountability necessary for such an important service.

This service should be the shared responsibility of the Departments of Justice, Education, Health, and Employment. It should firstly offer sanctuary and a safe haven for all who apply for International Protection in Ireland, and it should do so in a humane, dignified and culturally sensitive manner.

Everybody should be accommodated in “own door” residencies.

Family integrity has to be maintained throughout the application and integration phases of the system. The only acceptable variance will be for unaccompanied minors who should be placed with suitably trained and resourced foster families.

While we welcome the recent white paper, we remain sceptical on the proposed time frame and implementation.

Land Development Agency

We propose to repurpose the Land Development Agency (LDA) to facilitate the building of public housing by the local authorities on public land, and to include in its remit all lands held by semi-state and public companies. The inclusion of these lands, already owned by the people, will enable the building of sufficient affordable public housing to home all our people.

All of the Approved Housing Bodies (AHB'S) will be nationalised and incorporated into the new LDA. This must be done to prevent the duplication of effort between AHBs and to retain in public ownership, in perpetuity, the built stock that they currently own and manage.

This non-commercial State body will then have the authority and expertise to eradicate homelessness in Ireland.

Student Accommodation

We support the call by the Union Of Students in Ireland (USI) for the State to provide affordable accommodation for students. In particular we support the concept of Purpose-Built Student Accommodation (PBSA) on publicly owned college campus land. The State should provide higher education institutes with capital grants to fund such developments.

At present only 19% of PBSAs are publicly owned, 81% are private for-profit developments. They can come with gyms and cinemas and the rents are way beyond the means of the average student. In Dublin's south inner city there are now 15 of these developments under way, in an area that needs regeneration to meet the needs of the local community not developers' profits.

We also support the call by USI for students living in digs to have access to the Residential Tenancy Board.

Step Down and Supported Accommodation

We recognise that there is a significant need for step-down, supported, and disabled housing for a large cohort of citizens, and that different types of accommodation are needed, depending on the types and levels of medical, social, and personal support required. These housing needs can only be addressed as part of the greater “wrap-around” services required to keep some individuals embedded in our society. Proper urban planning must include safe, suitable, and appropriate homes as individual units and as interconnected hubs sprinkled throughout our communities.

Emergency Accommodation

We believe that we need to triple the stock of family emergency accommodation units countrywide. These can be secure family hubs in urban areas and secure residential units in every locality, to offer those in need of emergency accommodation a local resource which will maintain family integrity.

Residential Tenancies Act/Board (RTB)

The Residential Tenancies Act needs to be amended to strengthen the powers of the Residential Tenancies Board (RTB) and to give all tenants the same rights. The Act must be amended to stop the termination of leases under the pretence of sale, refurbishment, or family occupation. Landlords can sell their properties, but this must be done with the tenants unaffected. Licence agreement renters need to have the same rights as tenants, and these must include access to the RTB. Part 4 of the act needs to be retained. which means that the tenant shall, after a period of six months and as in the normal course, become entitled to the provision of a ‘Part 4’ tenancy. A Part 4 tenancy means they can stay in the property for a further 5 and a half years or 3 and a half years if the tenancy commenced before 24 December 2016.

Evictions can only be allowed in cases of serious antisocial behaviour, significant rent arrears or serious property damage. Illegal evictions must be punished by significant fines to the landlord. The responsibility of the RTB to inform tenants of their rights must remain in place.

Legislative Changes

We recognise that some constitutional and legislative changes will be required to support these policies. These should include but may not be limited to-

- ☛ Creation of a constitutional right to a suitable and affordable home for all according to their needs.
- ☛ Introduction of a law to ban all economic evictions into homelessness.
- ☛ Introduction of a law reclassifying rental property in the same way as commercial properties, thus allowing the sale of these commercial rental properties with the existing tenants unaffected, and diluting the property owner's rights in favour of the tenant.
- ☛ Legislation to support the nationalization of Approved Housing Bodies.
- ☛ Repeal of Section 24 of the Housing (Miscellaneous Provisions) Act 2002 prohibiting nomadism, a core element of Travellers culture and way of life.



- ☛ Strengthen the law to enable the wider use of Compulsory Purchase Orders to enable local authorities to secure vacant and derelict buildings and sites.
- ☛ Introduction of a 20% vacant or derelict site tax.
- ☛ Amend the Residential Tenancies act to give renters tenure for life, to remove the pretext for evictions related to the sale of rental properties.

Conclusions

The housing and homelessness crisis will not only continue, but will get worse unless there is a fundamental and, indeed, radical change in how housing is delivered.

We believe the right to an affordable home, with security of tenure, is a basic human right which should be enshrined in the Constitution.

However, to vindicate that right, we need a sufficient supply of affordable housing. The reliance on the private sector, the dominance of developer led planning and the abandonment of council house building by successive governments, as a deliberate policy, has been an abject failure. These are the causes of the housing and homelessness crisis.

The State must now play the key role. There is sufficient, already zoned, State-owned land to build at least 100,000 public housing units. This should be the basis of an initial emergency five-year programme by the State in conjunction with local authorities.

At present, it can take up to four years for a local authority to obtain planning permission to build. There is a need for a State-owned housing agency, to speed up the planning process for local authorities and to build directly, employing workers and apprentices on trade union pay rates and conditions.

No public land should be given to private developers in exchange for a limited amount of public housing.



We favour a mix of traditional council housing and the European Cost Rental model. This would achieve mixed tenure, with well designed, well built, environmentally sustainable housing, and an emphasis on community facilities, such as community centres, shops, cafes, creches, primary care centres and good public transport.

Rents must be affordable with long term security of tenure. The differential rent system will apply to traditional council housing and cost rental accommodation. It will cater for workers whose incomes are above the limits for council housing lists.

Finance for this programme can be borrowed at historically low interest rates from the EU Investment Fund, to be repaid over a minimum of 40 years.

The only impediment is the lack of political will. The political will existed between the 1930s and 1960s when this county was broke, but we built public housing. We are supposed to be one of the richest countries in the world, yet we have not provided homes for those who need them.

“The Right To Change Party will support the call of a housing emergency to be declared”

Right2Change Policy on Housing.

This is one of the fourteen policies developed by the Right2Water Campaign.

“Housing is a human right. There can be no fairness or justice in a society in which some live in homelessness, or in the shadow of that risk, while others cannot even imagine it.”

We believe that Housing is a basic human right, that this right should be enshrined in Bunreacht na hÉireann and that the obligation on the State to adequately house people should thereby be enforceable by the Courts.

“As a direct result of the State’s failure to deal with this issue our country is now living through a homelessness epidemic and housing crisis.

“Having a home is a social and economic right. Without it, a person has no security of person or identity. A progressive policy will develop a range of housing models to vindicate this right, starting with the ending of homelessness and the clearing of social housing waiting lists.

“The current crisis in rents should be addressed through rent controls and market-based rent supplements in the short-term but in the long-term the state needs to intervene in the market to mobilise the investment required to modernise the sector, including the provision of income-related rental accommodation to low and average income earners. The State also needs to commence a national home building project. People should also be offered the opportunity to own their homes through limited equity ownership or non-speculative housing. Housing policy should be based on need and choice, not speculation.”

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