

ISPA Housing Seminar and AGM
Getting it right this time – Housing and the Recovery
Management House, DIT, Aungier Street
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Housing – where should we be going

Exploring an archetype of ideal housing

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Ideal

- *The Right to Adequate Housing* UN Habitat Fact Sheet No. 21 (Rev. 1) Office Of the UN High Commissioner for Human Rights

http://www.ohchr.org/Documents/publications/Fs21_rev_1_Housing_en.pdf

- Freedoms
- Entitlements
- Characteristics of minimum adequacy

Misconceptions

- The right to adequate housing does NOT require the State to build housing for the entire population.
- The right to adequate housing is NOT only a programmatic goal to be attained in the long term.
- The right to adequate housing does NOT prohibit development projects which could displace people.
- The right to adequate housing is NOT the same as the right to property.
- The right to adequate housing is NOT the same as the right to land.
- The right to adequate housing includes ensuring access to adequate services.

Freedoms

- Protection against forced evictions and the arbitrary destruction and demolition of one's home;
- The right to be free from arbitrary interference with one's home, privacy and family; and
- The right to choose one's residence, to determine where to live and to freedom of movement.

Freedoms?

- Protection against forced evictions
 - PRTB 2012 Annual Report
 - 264,434 tenancies registered, c.87%
 - 180 enforcement requests from landlords, 161 from tenants; Unlawful termination of tenancy accounted for 36 (12%) of the 196 tribunal hearings in 2012
- free from arbitrary interference
 - Rental sector low reported incidence to PRTB
 - Threshold assisted 21,000 people in 2012
<http://www.threshold.ie/download/pdf/thresholdannualreport2012.pdf>
- choose one's residence
 - Cost is a major barrier to many areas – esp. Dublin
 - Citizens Information Services data:
 - Barriers to moving to a new local authority's social housing waiting list ('connection to the area')
 - Rent Supplement caps tied to large geographical boundaries – problems of affordability where these border more expensive areas

Entitlements

- Security of tenure;
- Housing, land and property restitution;
- Equal and non-discriminatory access to adequate housing;
- Participation in housing-related decision-making at the national and community levels.

Entitlements?

- Security of tenure
 - Third of Threshold clients had security of tenure problems in first 6 months of tenancy in 2012
 - 10,000+ mortgages in arrears bought by 'vulture funds'
- Restitution
 - PRTB issued 43,549 enforcement notices/solicitor warning letters issued to Landlords in 2012 (mostly informational)
 - 872 Solicitor warning letters
 - 26 District Court Summons

Also, PRTB handled 15,138 phone calls re disputes
- non-discriminatory access
 - Housing of Traveller families by local authorities (from 0 to 200% of targets, median average 60%, SILA 2012)
 - Rent Supplement often 'not accepted'
 - Anecdotally 'no foreigners' in some rental accommodation
- Participation in housing-related decision-making
 - Local Government
 - Planning process
 - Consultations

Minimum Adequacy

- Security of tenure
- Availability of services, materials, facilities and infrastructure
- Affordability
- Habitability
- Accessibility
- Location
- Cultural adequacy

Minimum Adequacy

- **Security of tenure:** housing is not adequate if its occupants do not have a degree of tenure security which guarantees legal protection against forced evictions, harassment and other threats.
- **Availability of services, materials, facilities and infrastructure:** housing is not adequate if its occupants do not have safe drinking water, adequate sanitation, energy for cooking, heating, lighting, food storage or refuse disposal.
- **Affordability:** housing is not adequate if its cost threatens or compromises the occupants' enjoyment of other human rights.
- **Habitability:** housing is not adequate if it does not guarantee physical safety or provide adequate space, as well as protection against the cold, damp, heat, rain, wind, other threats to health and structural hazards.
- **Accessibility:** housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account.
- **Location:** housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.
- **Cultural adequacy:** housing is not adequate if it does not respect and take into account the expression of cultural identity.

Minimum Adequacy?

- Security of tenure
 - (see above)
- Availability of services, materials, facilities and infrastructure
 - 90% failure of private rented housing inspected in Dublin
 - Boil notices for extended periods in some counties
 - Example of sanitation issues in Dolphin House
- Affordability
 - 35% net income 'affordability threshold'
 - Section 84 (2) (b) , *Housing (Miscellaneous Provisions) Act 2009*
 - Cost is a major barrier to renting and home ownership
 - 126,005 residential mortgage accounts in arrears, incl. 90,343 in 90+ days arrears
 - Central Bank, <http://www.centralbank.ie/polstats/stats/mortgagearrears/pages/releases.aspx>
 - Tighter Central Bank restrictions on lending and deposits (20% requirement)
- Habitability
 - 19,921 local authority inspections of private rented (<7%)
 - Median 91% repairs carried out in social housing
 - Service Indicators in Local Authorities 2012
http://www.lgma.ie/sites/default/files/service_indicators_2012_report_for_website_0.pdf

Minimum Adequacy?

- Accessibility
 - 89,872 households seeking local authority housing, incl. 24,774 private renting without Rent Supplement and 1,727 in emergency accommodation
 - 2,499 homeless related, 1,632 Traveller related
 - Social Housing Needs Assessment 2013
[http://www.viron.ie/en/PublicationsDocuments/FileDownload,34857,en.pdf](http://www.environ.ie/en/PublicationsDocuments/FileDownload,34857,en.pdf)
 - Only four local authorities have more than 5,000 housing units in their stock
 - Only one has >10,000 (Dublin City 24,456)
 - Rent Supplement caps significantly below average rent levels
 - Budget 2015 social housing investment: €2.2 bn; 7,500 new homes in 2015; “a plan to deliver up to 30,000 social houses in the coming years”
- Location
 - (see below)
- Cultural adequacy
 - Traveller accommodation
 - Desire for ‘own door’ social housing?

Settlement Patterns: Adequacy of Location?

Take as read Census 2011 on housing:

34.4% Owner occupied without loan or mortgage
 35.4% Owner occupied with loan or mortgage
 18.5% Rented from private landlord
 7.8% Rented from a Local Authority
 0.9% Rented from a Voluntary Body
 1.5% Occupied free of rent

42.3% Detached house
 27.6% Semi-detached house
 17.0% Terraced house
 9.1% Flat or apartment in a purpose-built block
 1.7% Flat or apartment in a converted building
 0.3% Bed-sit
 0.3% Caravan, mobile or other temporary structure

433,564 rural one-off houses (26.2%)
 474,788 renting (28.8%)

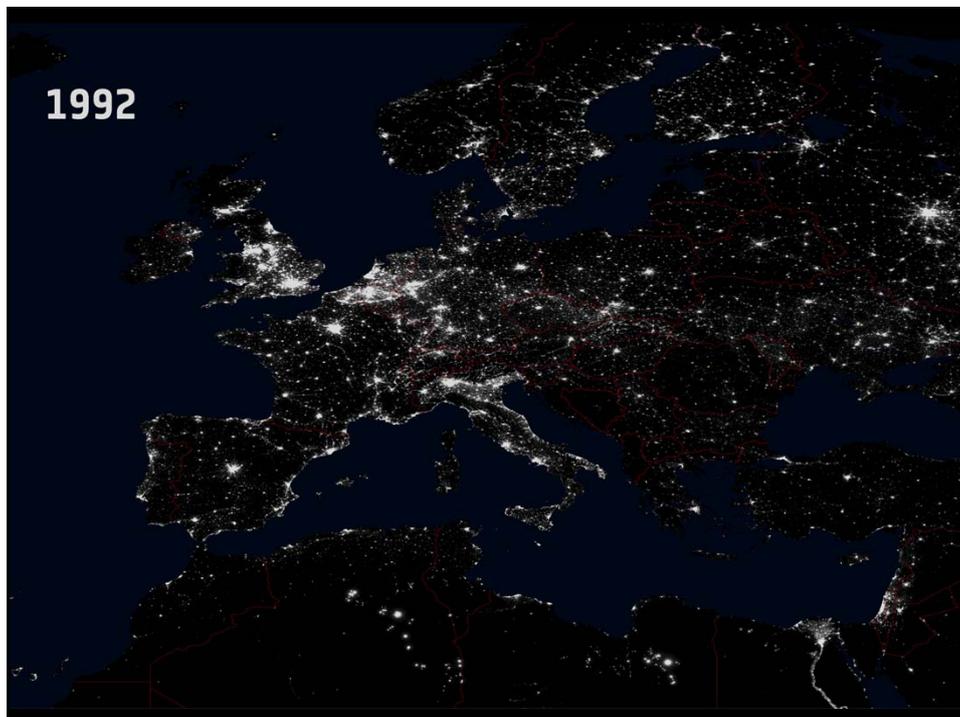


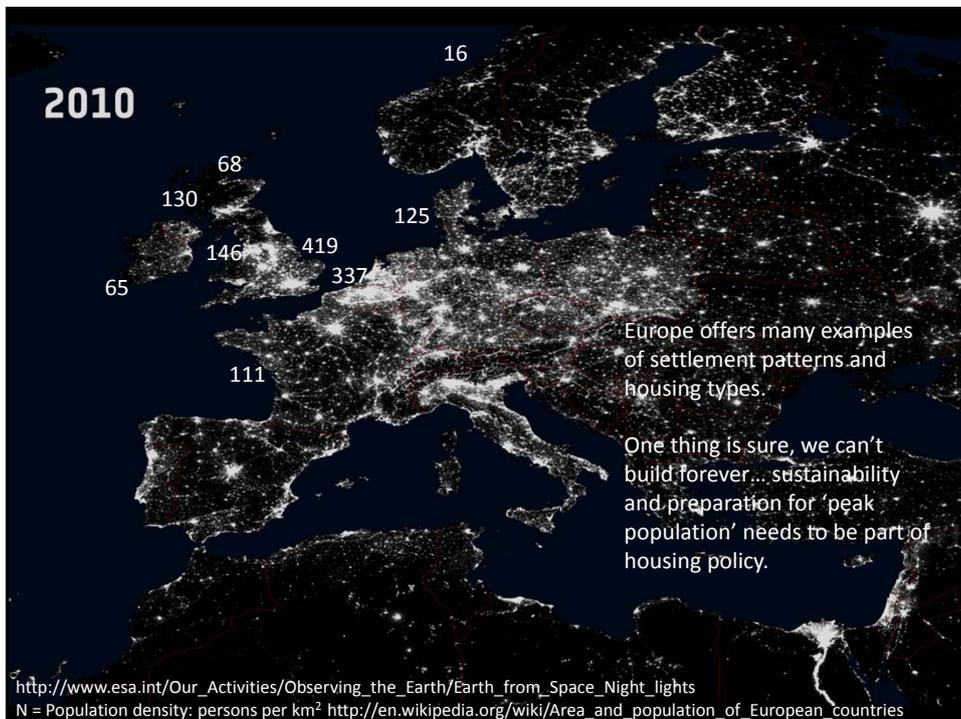
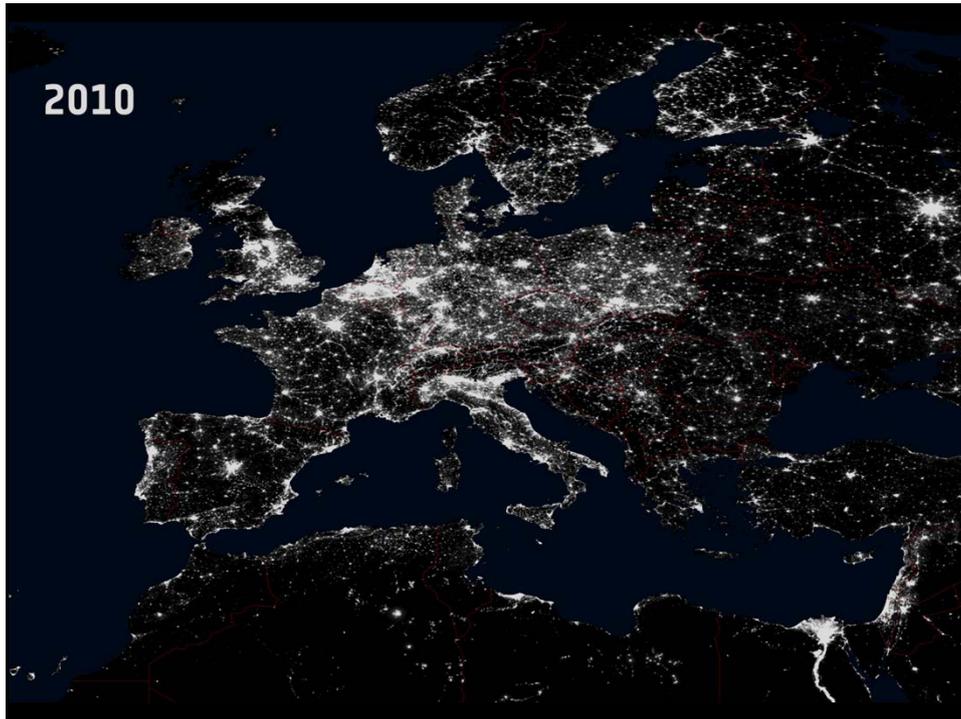
Settlement Patterns: Adequacy of Location?

Location: housing is not adequate if it is cut off from employment opportunities, health-care services, schools, childcare centres and other social facilities, or if located in polluted or dangerous areas.

Example locational issues:

- **Employment** growth is concentrated in larger urban areas
- While primary **health-care services** are rolling out to all area; hospital service 'clustering' is delayed and controversial
- Primary **schools** remain overwhelmingly Catholic patronage, with no local choice for many people who would prefer non-Catholic education
- Public **transport** is weak or non-existent for many people
- Ireland **below WHO air pollution guidelines**
- **Low population density increases many economic costs** (e.g. energy, water)





Housing – where should we be going

1/2

- By presenting an ideal for housing policy, the UN guidelines offer direction for future housing policy.
- As an illustration, the exploration of the characteristics of the right to the housing suggest some readily feasible low-cost policy improvements:
 - Improving legal protections for tenants and mortgage holders (incl. regulation of vulture funds)
 - Better enforcement of housing standards
 - Funding for inspection and enforcement agencies
 - More powers for PRTB
 - Some reforms of social housing and Rent Supplement
 - Make Rent Supplement anonymous
 - Focused attention on correcting the low achievement of Traveller accommodation targets

Housing – where should we be going

2/2

- Achieving the ideal of housing also involves some major challenges to be overcome:
 - Much larger capital investment is needed...
 - E.G. 100,000 units x €100,000 = €10 billion
 - Development of Public Housing model in Dublin City should be accelerated as a pilot
 - Opportunity to experiment with quality modular housing to address homelessness now and student accommodation subsequently
 - Higher population density in towns and cities should be planned, such as in-fill housing and taller buildings
 - E.G. only allow in-fill houses inside the M50 to concentrate on apartments and double Dublin City's population density – aiming for 1 million DCC residents by 2050
 - Public transport networks are required.
 - Much greater focus needed on zoning housing only in appropriate locations
 - Transparency needed on the full cost of low population density, and how this cost is distributed
 - Nonetheless, innovation needed to bring employment, transport and services to Ireland's rural areas and smaller towns – e.g. mobile services