

LABOUR

AFFORDABLE HOUSING FOR ALL: LABOUR'S PROPOSALS FOR STATE-LED ACTION TO FIX THE HOUSING SYSTEM





AFFORDABLE HOUSING FOR ALL: LABOUR'S PROPOSALS FOR STATE-LED ACTION TO FIX THE HOUSING SYSTEM

| | |
|--|----|
| Introduction | 2 |
| Our Values | 2 |
| Summary of Proposals | 3 |
| Our Goals for Housing | 3 |
| Our Target | 3 |
| Our Analysis of the Problem | 4 |
| The Level of Need | 6 |
| Definitions | 6 |
| Making Housing Affordable | 7 |
| Labour's Proposals: Affordable Housing for All | 8 |
| 1. National Housing Development Bank | 8 |
| 2. Regional Housing Executives as part of Local Government | 8 |
| 3. The Right to Housing | 9 |
| 4. Public Land | 9 |
| 5. Thriving Communities | 10 |
| 6. Quality Standards | 10 |
| 7. Housing for Specific Groups | 11 |
| Homelessness and domestic violence | 11 |
| Housing with supports (old age, disability) | 12 |
| Traveller housing | 12 |
| Student housing | 12 |
| Housing and Disability | 12 |
| Ethnic minorities and housing | 13 |
| 8. A New Deal for Renters | 13 |
| 9. Ending Land Hoarding | 14 |
| 10. Affordable Home Ownership | 15 |
| Endnotes | 16 |

Introduction

Everyone knows that our dysfunctional housing market has let down too many people, right across Ireland.

Getting access to affordable, secure housing is impossible for too many people, and hinders their ability to take up work or to start a family.

A safe, secure home is life's cornerstone.

Everyone should have security about keeping their home, regardless of whether they are renters or owners.

There is no easy solution, but there is no doubt that the only solution is for the State to be at the forefront of actions to deliver affordable housing for all. The private market has failed us too many times.

The Labour Party believes that Ireland's housing problems can be solved. We can build an Ireland where every child grows up in decent housing in a good neighbourhood.

Our economy has now fully recovered from the crash. But a Government obsessed with economic numbers has lost sight of our need for social progress. And the Government is obsessed with relying on market forces rather than taking the necessary initiatives to build sustainable communities.

A range of State-led measures are needed, including taxes and levies, to strongly motivate those with available land to develop housing on it now, and to eliminate profiteering.

At the same time, it is clear that the main source of affordable housing has to be the State.

Our Values

Everyone has the basic right to be able to afford a safe, secure home. It is a human right. It is the benchmark of a decent society.

It is the duty of the State to take whatever action is necessary to ensure that everyone can afford a home.

Summary of Proposals

1. A single national State agency, called the National Housing Development Bank, is to be given the powers, the land, the expertise and the money to deliver housing now. This will replace the existing Housing Agency and the Housing Finance Agency, and will take resources, including land and expert staff, from NAMA.
2. Housing Executives will be created in a selection of local authorities, on a regional basis, to concentrate expertise and resources and to restore the capacity of local government to deliver social and affordable housing.
3. A referendum will be held to recognise socio-economic rights in the Constitution, including the right to a means of affording housing, to be fulfilled on the basis of available resources.
4. Public land will be made available for social and affordable housing, including schemes of affordable home ownership, but public land will not be sold.
5. Every town, rural townland and urban area will have a masterplan developed, which will demonstrate how all the necessary services and amenities will be provided so that housing is integrated into sustainable, thriving communities.
6. Sustainable Community and Housing Quality Standards will be put into law.
7. Robust plans will be put in place to address the housing needs of specific groups, such as Travellers, students and older people.
8. A new deal for the rental sector that protects tenants and recognises the challenges faced by single-property landlords in complying with regulation.
9. A range of measures designed to push land owners towards the development of vacant sites rather than land hoarding.
10. Supports for collective approaches to home ownership for low- and middle-income households.

Our Goals for Housing

- To permanently end long-term homelessness and the need for anyone to sleep rough;
- To rapidly move all children out of homelessness into secure housing;
- To ensure everyone can afford a safe, secure home as part of a thriving community;
- For the supply of housing to be sufficient to meet the needs of Ireland's growing population;
- To ensure good quality standards in housing;
- To ensure that when houses and apartments are built, all of the necessary planning, services and amenities are in place to create vibrant communities, not just housing zones;
- For housing to meet a minimum standard of adequacy, based on the United Nations standards, in terms of:
 - Affordability;
 - Legal security of tenure;
 - Habitability;
 - Availability of services, materials, facilities and infrastructure;
 - Accessibility;
 - Location; and
 - Cultural adequacy.

Our Target

A minimum of 80,000 units of housing to be delivered in a five-year period of Government, based on investing €16 billion, with the delivery of this housing frontloaded to end the housing crisis as soon as possible.

Our Analysis of the Problem

Housing is a basic human need, not something optional. As such, a market approach to housing will inevitably fail, as it has failed in Ireland and elsewhere, again and again.

People’s need to be housed is not flexible (in economic terms, demand for housing is “inelastic”). When there is an insufficient supply of housing, as there is now in Ireland, people end up paying more than they can really afford, because the alternative—homelessness—is worse.

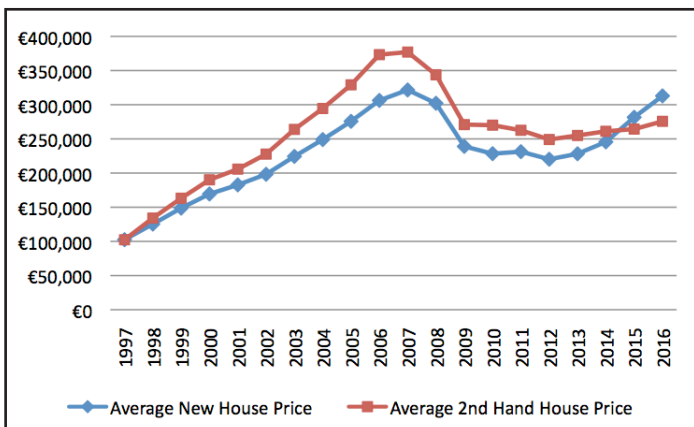
This is a deeply unjust and unsustainable situation. The private housing market has failed Ireland too many times. To end the boom and bust cycle once for all, the State must take a leading role in the construction and provision of housing. Housing is an essential public good. When a market has repeatedly failed it is incumbent on the State to intervene and address the dysfunction.

During the Celtic Tiger, the then Government incentivised private housing construction at an unsustainable pace matched with unaffordable prices. At the same time it stopped supporting local authorities to build sufficient homes while Rent Supplement was used to meet surplus social housing demand, which did not provide a long-term asset for the State. The provision of all housing became concentrated in the private sector.

Despite the incredible rise of supply during the boom period, housing became less affordable, which demonstrated without a shadow of a doubt that the private market approach cannot deliver. Private profits soared until the whole edifice collapsed, and the citizen was forced to bailout the banks.

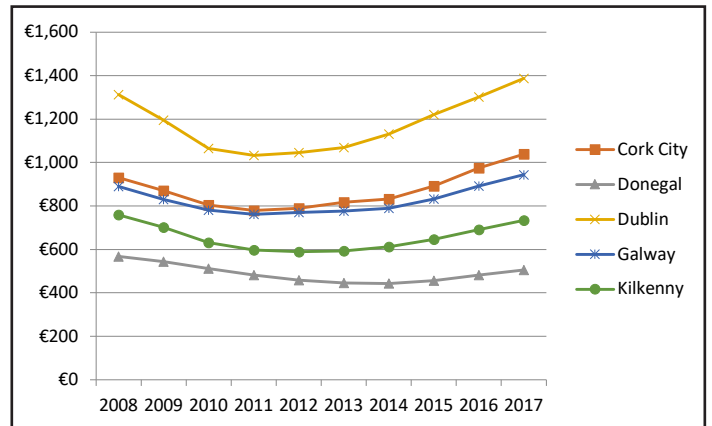
Despite the surge in supply pre-2008, prices kept going up (Figure 1). Rents have likewise risen enormously.

Figure 1. Average House Prices (CSO HSQ06)



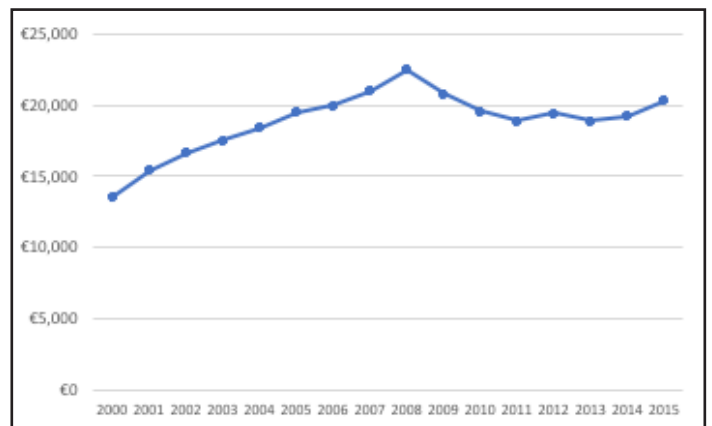
Average rents are returning to what they were at the height of the boom period, and have exceeded that level in Dublin and Cork (Figure 2). In the three-year period, 2014-2017, rents have increased by 14% in Donegal, 20% in Galway and Kilkenny, 23% in Dublin and 25% in Cork City. Needless to say, household incomes have not grown by anything like that extent.

Figure 2. Average Rents (selection of regions, RTB data)



Disposable incomes rose by 50 per cent in the period 2000-2008, but income fell sharply following the 2008 crash and by 2015 were still only 90 per cent of their 2008 peak (Figure 3). As such, the price of housing is rising in a way that is unconnected to people’s ability to pay. The private market has failed to provide affordable housing.

Figure 3. Disposable Income per Person (Euro, CSO data)



For example, the Society of Chartered Surveyors estimate that a couple needs to have a combined salary of €87,000 to afford a suburban apartment at the lower end of the scale (October 2017).¹ This figure is completely inaccessible to most of the population as it represents the top 10-20 per cent of incomes. This is not an isolated report. Prosperous Financial found that Dubliners on average incomes would need to save for 21 years to afford a deposit for a home, which is not a realistic prospect.²

One of the principal causes of the great recession was a speculative building boom, leading to an initial oversupply of housing. At the same time, the State was unable to continue to finance the building of public housing and the required skills and knowledge in local authorities was depleted.

As rents reach record peaks, and the price of housing escalates beyond the means of too many, the speculative, finance-based private sector cannot adequately meet the housing needs of people in Ireland.

Housing should not be considered as a financial asset but should be first and foremost a place to live and a base from which to become part of a local community. For too long, housing development has been seen as a way to get rich quick. This continues to be the case, as people and companies hoard land in order to maximise profit, regardless of the fact that people are crying out for housing now.

In line with the Irish Congress of Trade Unions Charter for Housing Rights³ and the publications of other civil society groups promoting a fairer housing system, Labour proposes a wide-ranging set of policies to radically change the housing system in Ireland.

That is why the Labour Party believes the supply crisis can and must be sustainably resolved through long-term State intervention.

It has taken ten years to get the economy back in shape. Now though, there is money to invest.

House prices are out of reach for many working families, especially in the larger urban areas. The first issue is to increase the supply of housing, with at least 35,000 housing units needed annually to meet demand. But supply alone is not enough. First and foremost, housing needs to be affordable for everyone, regardless of their income level.

During the housing boom, we had an over-supply of housing, but it still wasn't affordable, and many people's need for housing was not adequately met.

But housing cannot just be boxes in which people live. Houses and apartments need to be built as part of communities, with good public transport and access to work, to shops, to schools, to healthcare and to other services and amenities. Housing cannot be divorced from other policy concerns, such as sustainable development, town planning, economic development and jobs, provision of services, transport policy, and so on. Housing must be part of living communities within the historical fabric of our rural settlements, towns and cities.

Ireland has a sprawl of poorly planned housing developments across the country, often spread out in such a way that people are dependent on car transport to access local shops, schools and other services. Moreover, much boom-time housing was built without adequate investment to provide schools, public transport and other essential services.

This lends itself to a poorer quality of life, as people commute longer distances and often don't feel part of a community, especially when out-of-town shopping centres have replaced village and town centres. Moreover, older people who lose the ability to drive can become extremely isolated in these circumstances. There is a need for stricter enforcement of planning, based on local democracy, to restore life to Ireland's towns, villages and suburban centres.

The Level of Need

A total of 99,555 households were on social housing waiting lists in September 2017.

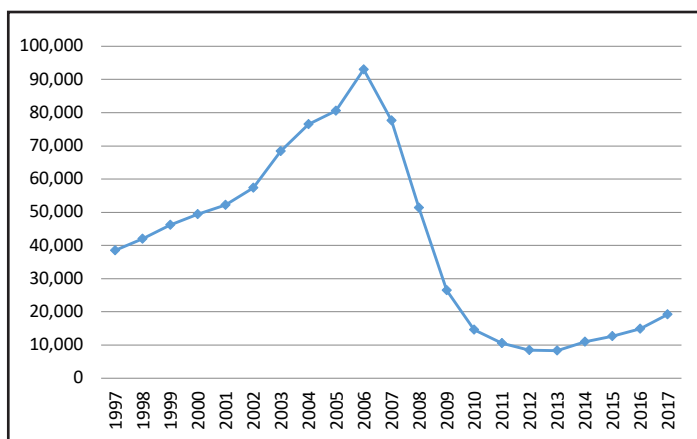
The SCSJ argues that Ireland needs 35,000 new homes to be built each year.

Official statistics show that 6,020 adults and 3,826 children were homeless across Ireland as of May 2018.⁴ Of this number, 110 people were sleeping rough in Dublin alone, according to the Dublin Regional Homeless Executive. Homelessness continues to increase as supply in the private rental market has all but disappeared. The State continues to spend millions on subsidising private rental accommodation through HAP (Housing Assistance Payments) and Rent Supplement. This is necessary at the moment, but by building more social housing, we can reduce the pressure on the private rental market.

The 2016 Census showed that just under half a million (497,111) households are renting, representing 30 per cent of households. The majority, 326,493, were renting from private landlords. With rising rents and a culture of short-term lettings, there is huge insecurity for people renting privately especially if they become ill or become reliant on a low fixed income, such as a pension or disability payment. Sources such as Threshold indicate that many households do not rent out of choice, but because of inability to buy and lack of access to social housing.

As shown in Figure 4, there was a collapse in house building after 2008. There is a consensus that Ireland needs a much higher rate of annual supply to meet the demand for housing. There are simply not enough houses being built in Ireland, and more importantly, not enough social and affordable homes.

Figure 4. House Completions (ESB Connections as an indicator of the supply of new houses, CSO data)



Labour also recognises that family formation has changed in Ireland, and there is a need for more housing that meets the needs of people who are separated or divorced, including room for part-time access to children.

Definitions

Adequate housing is 'more than just four walls and a roof. It is the right of every woman, man, youth and child to gain and sustain a safe and secure home and community in which to live in peace and dignity,' (UNHCHR).

Affordable housing means that the cost of housing is affordable relative to the income of a person or household. 'Financial costs associated with housing should not threaten or compromise the attainment and satisfaction of other basic needs (for example, food, education, access to health care),' (UNHCHR).

As a rule of thumb, housing costs should not exceed 35-40 per cent of a person or household's net annual income to be deemed affordable.

The 35 per cent of disposable income is the threshold used in Ireland's Planning and Development Act 2000, to define a person eligible for the old Affordable Housing Scheme. The Eurostat definition of housing cost overburden is based on households' total housing costs, net of any housing allowance, representing more than 40 per cent of disposable income.

Making Housing Affordable

Social housing is the traditional means of making housing affordable for households on lower incomes, as the rent paid is set based on people's ability to pay.

It is now clear that many households on middle incomes also need housing that is more affordable than private market rents. The State has two options to provide this, and should pursue both:

- (1) measures to lower the cost of private market housing,
- (2) the provision of housing by local authorities or Approved Housing Bodies (housing associations) at a more affordable cost.

The most obvious way to make housing more affordable is to build on publicly-owned land, and to discount or remove the cost of the land from the housing cost paid by households. Many people agree with this, but there are important disagreements about whether or not to give or sell public land at a discount. **Labour favour keeping land in public ownership.**

As another way to reduce the cost of house-building, the State also has the capacity to gain economies of scale from procuring and building larger housing developments; e.g. bulk purchase of materials, standardisation of fittings within housing units and in the surrounding space.

Procurement and direct building by the State also eliminate the profit element made by private developers, and direct building removes the builder's profit, all of which further reduces the end-cost of housing.

Some estimates are that land costs and profit are 35 per cent of the total cost of private housing. When the State or an Approved Housing Body rents out housing on a non-profit basis, this is called cost-rental. As the above examples show, there are different forms of cost-rental depending on how many of the added costs of the private sector the State can eliminate.

A conservative building cost estimate of €200,000 per housing unit (excluding land) is assumed, which is slightly higher than the Nevin Economic Research Institute's estimate of €180,000 as an average for a mix of two- and three-bedroom housing.

What is needed is a consistent, sustainable level of social housing construction. A robust social housing sector will act as a counterweight in the housing market, reducing the boom and bust cycle by stabilizing supply

Over time, it may be possible to merge traditional social housing and the proposed forms of State-led affordable rental housing into one administrative scheme for public housing, and this possibility will be actively researched.

Labour's Proposals: Affordable Housing for All

Labour's housing policy proposals explain how State-led housing can be delivered, while also tightening regulation of the private rental sector and private housing development.

1. National Housing Development Bank

A single national State agency, called the National Housing Development Bank, is to be given the powers, the land, the expertise and the money to deliver housing now. This will replace the existing Housing Agency and the Housing Finance Agency, and will take resources, including land and expert staff, from NAMA.

A new body is necessary to break the cycle that isn't delivering enough homes quickly enough. The resources and expertise of both NAMA and the Housing Finance Agency are substantial and can deliver in a merged national housing authority. However, by merging two existing bodies, along with part of NAMA, there is a reduction in the overall number of quangos. The legislation to create the new agency will also reconfigure the original NAMA remit to prioritise the achievement of a social return over a purely financial return.

The National Housing Development Bank will direct finance into the State-led delivery of social and affordable housing, and act as a national centre of expertise to drive the delivery of social and affordable housing. The main focus of the new merged body would be to address the serious shortage in supply of affordable residential accommodation. It would also have the power and remit to give financial assistance to local authorities and approved housing bodies for the construction of social housing.

There is an opportunity for the new body to leverage the €5.3 billion available in the Ireland Strategic Investment Fund to provide long term, low cost finance to local authorities and approved housing bodies for the construction of social housing.

The Department of Housing, Planning and Local Government will be removed from the implementation side of housing policy. All relevant powers will be vested in the new national agency. The Department will retain its policy role, but not an executive role in relation to the processes of housing development. If necessary, relevant staff from the Department will be seconded to the new national agency.

In the immediate five-year period, it is envisaged that the agency will lead on the direct procurement of housing. It will also have a remit to develop the capacity of regional Housing Executives, operating as part of local government, to deliver housing.

Under Labour's proposals the Government's Home Finance Building Ireland would cease to operate and would be merged into the NHDB. The current funding of €750 million for private developers from ISIF would be redirected into social and affordable housing.

2. Regional Housing Executives as part of Local Government

A selection of local authorities will be given additional resources to function, on a regional basis, as Housing Executives. This would concentrate expertise and resources and restore the capacity of local government to deliver social and affordable housing, which has been diminished.

The Housing Executives will be formed by giving enhanced housing powers, responsibility and funding to a selection of local authorities. These local authorities will deliver social and affordable housing for a number of neighbouring local authority areas using the well-established shared services model.

Each Housing Executive will also be tasked with reducing the reliance on HAP and Rent Supplement, with a commitment that the funds saved on supports to private sector landlords will be available for investment in local social housing.

For example, there will be one Housing Executive established to cover Cork City, Cork County and Kerry, and one to cover all four Dublin local authorities' areas. Governance of the shared housing service will involve a proportionate number of elected Councillors from each of the local authority areas covered by that Housing Executive.

Housing Executives will be encouraged to quickly implement a range of small-scale projects and in-fill sites for affordable housing, as well as larger developments.

The Housing Executives will work closely with the National Housing Development Bank to develop their skills and experience, especially in relation to financing housing. In their early years, they will procure housing, with the aim of direct building if and when they have scaled up to the needed level of capacity. In this context, Labour will ensure that local authorities provide decent terms and conditions to their housing workers.

An early task of the Housing Executives will be to streamline the delivery process from initiation to delivery, with performance targets to be set for senior management based on people moving into their finished new homes. At the same time, Housing Executives will safeguard the role of local democracy in the planning process.

Another early initiative to be driven by the Housing Executives is an assertive policy to bring vacant housing back into use. This will involve targets, a full register of vacant properties and proactive Vacant Homes Officers (VHOs) in each Housing Executive. The thousands of vacant homes across the country can be accessed quickly to help alleviate the housing crisis. CSO figures in 2016 said there were up to 200,000 vacant homes, a figure disputed by Government. We need to get a clear picture of the actual figure. The Peter McVerry Trust (PMVT) established an efficient way to turn vacant properties into liveable homes. Through their Empty Homes program, PMVT carried out several refurbishment projects across Dublin and turned vacant homes into both permanent apartments and emergency accommodation. Some of these were completed within only 12 weeks. We have to get serious about repurposing these buildings, so we can turn them into functional homes.

Fundamental changes will be made to how social housing is funded, with a mechanism put in place to ensure that the operation of the social housing differential rent is fully funded from central government so that Housing Executives can finance and develop social and affordable housing on a cost-rental basis.

Housing Executives will be given responsibility for the elimination of long-term homelessness—over six months' duration—and the elimination of the need for anyone to sleep rough. They will advance a housing first policy to reduce the number of people who are homeless or at risk of homelessness.

The National Housing Development Bank and Housing Executives will explore working in co-operation with housing authorities in other jurisdictions, in order to gain from their expertise (e.g. Vienna). This may include facilitating those authorities to be involved in housing development projects in Ireland.

3. The Right to Housing

As a symbolic act, but also as a legal safeguard, we want to hold a referendum to recognise socio-economic rights in the Constitution, including the right to sufficient means to afford housing, to be fulfilled on the basis of available resources.

Ireland signed the International Covenant on Economic, Social and Cultural Rights (ICESCR) in 1989. Article 11 of the ICESCR states 'The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for him[her]self and his [her] family, including adequate food, clothing and housing, and to the continuous improvement of living conditions.' It is accepted in human rights law that social and economic rights are to be realised progressively on the basis of maximum available resources.

In February 2014, Ireland's Convention on the Constitution strongly recommended amending the Constitution of Ireland to provide 'that the State shall progressively realise economic, social and cultural rights, subject to maximum available resources and that this duty is cognisable by the Courts'.

Labour will initiate the process of a referendum to implement the recommendation of the Convention of the Constitution, specifying housing among other specific rights to be acknowledged under the heading of economic, social and cultural rights.

4. Public Land

Public land will be made available for social and affordable housing, including schemes for affordable home ownership, but public land will not be sold.

Around 17,434 hectares of zoned and serviced lands are available across the country, which could enable delivery of more than 410,000 homes. However, for various and complex reasons, these homes are not being built, and where they are, they are not being built fast enough.

The problem to be solved is how to make public land available for social and affordable housing, while ensuring this resource is also available for future generations. Labour will oppose land giveaways or any sale of public land, except where a land swap provides more favourable land for developing housing.

Public agencies will be required to give first refusal to Housing Executives before they dispose of any land that is suitable and appropriately zoned for housing.

Part V of the Development Act will be strengthened to restore the requirement to provide social and affordable units in all private developments to 20%.

A fast-track system for the compulsory transfer of land between public agencies, including publicly owned semi-state companies, will be implemented through the National Housing Development Bank.

5. Thriving Communities

Housing Executives will engage in active land management, as envisaged by NESC in their recent reports, to deliver not just housing but thriving communities with strong local economies.

Ireland has at least 100 towns and distinct urban areas with a population of 5000 or more people.

Labour will pass an Urban Act. This will build on the existing work on Framework Development Plans, which exist for some areas. Each of Ireland's rural townlands, villages, towns and urban areas will have a masterplan developed, with the participation of local people and groups, to ensure an integrated economic, social and cultural community is developed alongside additional housing. This will be designed to ensure everyone can attain a minimum decent quality of life with respect to where they live. A simple rule for all of these plans will be that no ghettoised housing estates will be created.

Existing frameworks will be streamlined, as the process to date has produced plans at national, regional and local level that do not fully align with one another.

Every town, rural townland and urban area will have a masterplan developed, which will demonstrate how all the necessary services and amenities will be provided so that housing is integrated into sustainable, thriving communities. Facilitating public participation in these processes will be an obligation of local authorities.

For decades, Ireland has been haunted by terrible planning. Corruption has mostly been eliminated, but the challenge of building sustainable, thriving communities still remains. This involves ensuring that homes are built within proximity to jobs, to public services and to businesses. It involves planning across transport, environment, education, health and social care, and more.

Crucially, good planning requires responsiveness to the needs of local people. Labour will legislate for powers to compel public agencies to co-operate and stick to an agreed local plan.

The Labour Party will enact new legislation to put all decision making at the most local level possible. To make stronger communities, Labour will strengthen local democracy through putting strong town councils into all towns with a population of 5,000 or more, which will have a central role in developing local plans. Labour will move quickly to introduce directly-elected Mayors for Cork and Dublin, as a precursor to extending that to other cities.

6. Quality Standards

Sustainable Community and Housing Quality Standards will be strengthened in law. Minimum standards for housing will include access to transport, work opportunities, services, retail premises, leisure spaces and cultural amenities.

Housing standards will include a wide range of measures to ensure the lowest possible carbon footprint from house-building and the lifetime use of housing. For example, this will include insulation, modern energy efficient heating systems, local energy generation, reuse of "grey" water, collection of rainwater, development of housing alongside public transit, charging stations for electric cars, facilities for shared cars, garden allotments for apartment dwellers, and other measures.

Local authorities will be given statutory duties around a minimum level of housing maintenance and high standard estate management.

A definition of sustainable, quality housing will be put into law, which defines minimum standards for the development of housing as part of integrated communities. This legal framework will include the seven elements of adequate housing identified by the United Nations Office of the High Commissioner for Human Rights:

Affordability: Personal or household financial costs associated with housing should not threaten or compromise the attainment and satisfaction of other basic needs (for example, food, education, access to health care).

Legal security of tenure: Regardless of the type of tenure, all persons should possess a degree of security of tenure which guarantees legal protection against forced eviction, harassment and other threats.

Habitability: Adequate housing should provide for elements such as adequate space, protection from cold, damp, heat, rain, wind or other threats to health, structural hazards, and disease vectors.

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 and lighting, sanitation and washing facilities, means of food storage, refuse disposal, etc.

Accessibility: Housing is not adequate if the specific needs of disadvantaged and marginalized groups are not taken into account (such as the poor, people facing discrimination; persons with disabilities, victims of natural disasters).

Location: Adequate housing must allow access to employment options, health-care services, schools, child-care centres and other social facilities and should not be built on polluted sites nor in immediate proximity to pollution sources.

Cultural adequacy: Adequate housing should respect and take into account the expression of cultural identity and ways of life.⁵

Local authorities will be given statutory duties around a minimum quality level of housing maintenance and estate management. Housing Executives will be given enhanced powers and funding to enforce build quality standards, size standards and other aspects of housing quality.

The Labour Party will also introduce minimum quality standards for how apartment blocks and housing estates are managed, with democratic control being vested in owner-occupiers, landlords and tenants. We will reform the Multi-Unit Developments Act 2011. Management companies will be required by law to ensure adequate provision for future major repairs (e.g. sinking funds). Owners and tenants who do not pay their management charges will be subject to stronger enforcement action, while those with an inability to pay will be supported.

7. Housing for Specific Groups

Robust plans will be put in place to address the housing needs of specific groups, such as people who are homeless, people fleeing domestic violence, people from the Travelling Community, students, older people, people with disabilities and ethnic minorities.

Homelessness and domestic violence

Official statistics, cited by Focus Ireland, show that 5,963 adults and 3,689 children were homeless across Ireland as of March 2018, totally 9,652 people.⁶ Of this number, 110 people were sleeping rough in Dublin alone.

Labour will make it illegal to evict a family or individual into homelessness. Local authorities will be given a stronger legal obligation to respond to homelessness.

With tens of thousands of vacant homes across Ireland, there is no need for this scandal to continue. Increased property taxes on vacant homes, the creation of vacant home units in all county councils, and the implementation of the vacant homes strategy would free up housing that our society badly needs.

Our ambition must simply be to end long-term homelessness. We will only achieve that with a housing first approach. In other words, we will give people long-term places to live, and then wrap supports and services around them.

Housing First is an approach that focuses on ending homelessness for people who have been homeless for many years or who are particularly vulnerable. It is based on providing both housing and intensive case management simultaneously. This approach has been in operation in Dublin and some other cities for several years, but the policy needs further enhancement, not least a greater supply to appropriate housing.

Housing First participants will have ready, time-unlimited access to support and treatment services, for as long as the participant requires. Even if a tenancy fails, Housing First continues to support the individual to another tenancy and the support service continues to engage with the participant.

Housing First is the solution for many people who are sleeping rough on our streets and in need of a wraparound 24-hour service. It has worked well in Limerick City where the scheme is operated by the Simon Community and Novas, and particularly benefits people who are long-term homeless who would likely have difficulty in sustaining a home without that kind of support.

Homeless children are in living hotels, bed and breakfasts and increasingly they are being transferred to so-called family hub accommodation. That is over 3,800 childhoods blighted by homelessness and the anxieties and the stresses that it inflicts on children and their parents. This is a time that those children will never get back. The scandal of homeless children must end. Incredibly, families are still assessed for homeless supports based on the needs of adults. Councils are not required to pay any attention to the needs of homeless children. Our proposals will change this, putting children first.

A Focus Ireland report based on research into the experiences of 25 homeless families found "The vast majority of the families interviewed reported being deeply negatively affected by becoming homeless." Negative implications for children's education is one of the most frequent and profound effects. Anxiety about their homelessness, and the lack of space and quiet for homework are widespread concerns.

We will not put people into hostels or family hubs. We will build social and affordable housing instead. And we will require all councils to build two homes for every one that they sell, so that the stock of public housing rises over time.

Currently children's rights are not recognised within the family unit in a homeless situation, which has led to situations where children have been placed in unsuitable accommodation within the family, or as was highlighted last year, were forced to spend the night in a Garda station because there was nowhere else to go. Our Housing Homeless Families Bill would amend the Housing Acts to require local authorities to recognise the rights of a child in a family unit when applying for accommodation or other assistance.

Labour also recognises that some people fleeing domestic violence may have a pre-existing home that they cannot access, which does not allow them to be officially registered as homeless. We will strengthen the law to ensure that the victims rather than the perpetrators remain in possession of a tenancy or property.

Housing with supports (old age, disability)

Some people need help to maintain their home, whether due to illness (including mental illness or addiction), disability or other reasons. These supports may include regular visitors to assist with aspects of home life, from personal care through to managing the home.

At present, personal supports to tenants are mostly associated with people coming out of homelessness, but Labour's goal is to expand this type of service to people at risk of losing their home in order to prevent them ever experiencing homelessness.

Likewise, unrelated to homelessness, as people grow older they may need support to help them continue to live at home. Labour will also facilitate community and voluntary groups that help people to overcome loneliness in old age.

In all cases, the logistical elements and type of staff required are similar, which is why it makes sense to plan housing with supports on a more universal and less segregated basis than has been done to date.

Traveller housing

The Labour Party will work with representative bodies of the Travelling community to develop a new national strategy to end the poor housing conditions faced by many Travellers. Not least, measures will be put in place to ensure that local authorities draw down and use the resources made available for Traveller-specific housing.

Labour's strategy will provide housing based on all the aspects of adequate housing discussed previously. In particular, the housing will be developed in tandem with employment opportunities designed with and for people from the Travelling community.

Student accommodation

The Higher Education Authority (HEA) predicted in 2015 that there would be an increase from 167,991 students in Full Time Education (FTEs) in 2014 to 192,886 in 2024. This appears now to have been a gross underestimation, as the number now is 181,039 already. The immense demand for student accommodation has a real impact on the private rental market. The HEA's Report on Student Accommodation: Demand and Supply (2015) indicated that the 'increased provision of designated student accommodation, both on and off campus, has the potential, in the medium to long term, to ease ongoing demand pressures in the private rented accommodation sector' (p1). The Union of Students in Ireland argue that 25,754 extra beds are needed in student accommodation by 2019.⁷

The student housing crisis is sometimes considered an afterthought by those who cannot understand the interconnectedness of the nationwide housing crisis we face today, and how everyone is currently seeking to be housed from an inadequate supply of housing. Some bespoke solutions for student accommodation have the potential to release regular rental housing to others. A number of measures are proposed:

- Consultation with NAMA regarding the availability of suitable properties and land that could be used for student accommodation by Higher Education Institutions (HEI) or HEIs working on joint projects;
- The creation of a capital grant specifically for HEIs to plan, develop and construct on-campus student accommodation;
- The development of a coherent programme of conditional supply-side supports to increase availability of affordable rental housing.
- The introduction of a system of rent regulation to provide greater certainty for student tenants and landlords through a mechanism for disciplined market-sensitive rent adjustment (the current rent controls do not apply to 9-month leases and by the time the same or a different student comes back at the end of summer, it is considered a brand-new tenancy and the landlord can increase it enormously).
- Protection for students living in digs through legislative action. Students living in this kind of accommodation have little to no statutory protection.

Housing and Disability

The Labour Party's quality standards will include provision so that housing is designed to allow for the people who acquire disabilities (not least in old age) can continue to live in their home for as long as possible. Example measures including building standards that allow for wheelchair access to all rooms on the ground floor, space within bathrooms for safety rails and other fittings, and so on.

Labour's quality standards for the built environment surrounding housing will also be disability-friendly, in terms of ensuring wheelchair access and safe environments for people who are sensory impaired.

Labour will extend an "Empty Nester" scheme throughout Ireland's cities, facilitating older people who wish to sell their house to the council and be re-housed in more suitable accommodation.

Ethnic minorities and housing

According to Census 2016, 32 per cent of households living in apartments have at least one non-Irish national, compared to nine per cent of those living in some type of house.⁸ Similarly, less than five per cent of owner-occupied homes have a non-Irish national, compared to 29 per cent of rented homes. While the data is limited, this suggests a risk of ghettoization for people of non-Irish nationality, given that most apartment blocks have been built in the last twenty years or so, and many were built in peripheral areas.

Labour will commission research to better understand the housing status and housing needs of Ireland's new communities. Non-Irish nationals will be encouraged to avail of existing national and local authority schemes to support community activity, and Labour will seek to remove any barriers that may exist to people taking up these schemes.

8. A New Deal for Renters

Labour will introduce a new deal for the rental sector that protects tenants and recognises the challenges faced by single-property landlords in complying with regulation.

Many primary school children are growing up in rented accommodation, and in order to consolidate renting as a regular option for families—and not something temporary—significant change is required to make this tenure safe and secure for families.

The growing gap between rent levels and household incomes is totally unsustainable, and a major correction is needed to the rental market, which can only be achieved by substantial State action.

Firstly, Labour would put in place a national affordable scheme for renters. As described earlier, publicly-owned lands need to be used for cost-rental provision of housing. This implies a publicly-built and public-owned housing stock operating on a commercial cost-rental model as the best way forward to ensure a sustainable, affordable and high-quality housing stock with choice for different households, as advocated by NERI among others. Such a scheme would have eligibility criteria targeting those households whose incomes are just too high to apply for social housing.

Affordable renting would also give younger people the space to save for home ownership, if they wish to do so, or to make other investments.

Secondly, we have an obligation to make sure the market is regulated responsibly and fairly. Reducing living standards cannot be the response to the housing crisis. Labour would implement a package of measures to protect tenants in the public and private rental sectors, which are outlined below.

The Labour Party would declare the entire country to be a Rent Pressure Zone at this time, under the existing rental regulations. Labour would cap rent increases and limit rents to what is affordable based on average increases in household incomes and measurements of the cost of living such as the annual data on the minimum essential standard of living, which is used by the Insolvency Service of Ireland.⁹ In comparison to the much lower rise in incomes and other living costs, there is no valid reason why rents should be going up by much faster rates nationally and Labour will curtail this to the full extent of what can be put into law.

Labour would create a Rent Register, so that people can see how much rent was paid in properties previously. New tenants in Rent Pressure Zones are still vulnerable to big rent increases when they are signing on to a new lease. There is currently no easy way to find out what the previous tenant was charged. It also should not be for the tenant to seek out this information from a landlord. This is why we need a rent register, so tenants can ascertain what the previous tenant was charged and to put the spotlight on extortionate rent hikes from lease to lease. Details of any refurbishments should be added to the register, so it is clear where any larger rent increases may be justified.

The Labour Party would expand the Mortgage to Rent Scheme to relieve distressed mortgage-holders.

Labour will strengthen security of tenure for renters by restricting the family ground for evictions to cases where a spouse and/or children will be moving into the house. Likewise, more people are becoming homeless because they are being evicted by landlords claiming they want to 'refurbish' their properties, when in truth, they are simply hiking up the rent. We will regulate to ensure that genuine refurbishments have taken place before evictions are permitted under this ground. Tenants should not be evicted when a property is put up for sale, nor if needed for the use of extended family, and the refurbishment eviction clause will be restricted.

Labour will legislate for long-term residential leases with fewer grounds for ending the contract early. Labour will also seek to incentivise the use of long leases (5-20 years) for residential properties, especially for retirees.

We would implement a Deposit Protection Scheme. This is provided for under the Residential Tenancies Act 2015, introduced by Labour, but the current Government is still dragging their feet on introducing the measures needed to roll it out. Presently a landlord can charge whatever they want for a deposit, with reports that some are charging double a month's rent or more. Labour proposes to set a deposit ceiling of one month's rent, except for long residential leases (5+ years).

Labour would implement an NCT-style scheme of inspections of public and private rental properties. Recent revelations have shed light on just how far some rogue landlords are prepared to go in order to make a profit. There are clearly real issues regarding the enforcement of regulation in the sector, which need to be addressed if we are to clamp down on the sort of sub-standard and dangerous living conditions that have been exposed.

Landlords will have to comply with minimum standards in order to rent their properties in the first place, which would address the serious issues of fire hazards and overcrowding, among others. Through a system of Minimum Standards Certificates, tenants would also know the properties they are viewing are above board and meet the regulatory standards.

Labour's Residential Tenancies (Greater Security of Tenure and Rent Certainty) Bill 2018 is currently before the Oireachtas, and seeks to put many of these measures into law.

It was recently revealed that the Repair and Lease scheme delivered no new homes for the first three quarters of 2017. This low uptake shows that despite well-placed objectives, the initiative in its current form is not working and needs to be completely revamped. Current conditions set by the Government have failed to attract private landlords. We need to make sure the public and private sector work together to tap into the unused potential these properties represent. Labour will give Housing Executives more flexibility to develop innovative approaches to this type of scheme.

The Labour Party will enforce, and if necessary reinforce, existing laws that restrict short-term letting to premises with the appropriate planning permission. This is aimed to reduce the inappropriate short-term letting of apartments and urban houses for holiday lettings as opposed to regular tenancies.

Labour will put in place appropriate incentives for professional and institutional landlords, such as business tax reliefs when fully compliant with all regulations. Labour will aim to attract pension funds, credit unions and similar as responsible long-term investors in rental housing, while also deterring so-called "vulture funds" from purchasing housing in Ireland.

Labour recognises that around seven in ten landlords only have one property, which for some may be the inheritance of a family home or a pension investment. Some single-property landlords never intended to rent out housing as a career; for example, people in negative equity are renting out their only property as they cannot afford to pay their mortgage. Nonetheless, single-property landlords must maintain the same level of quality and safety in their housing as the professional landlord, but we are keen to encourage single-property landlords to make their properties available on the rental market to boost supply in the short-term. Labour will instruct the relevant agencies to support single-property landlords to achieve compliance and to manage their tenants, rather than taking a punitive approach.

9. Ending Land Hoarding

Labour will implement a range of measures designed to push land owners towards the development of vacant sites and buildings, rather than land hoarding.

Labour will use a mixture of supportive and punitive measures to give developers a real incentive to develop residential land rather than wait while house prices rise or slowly release parcels of land. Labour's policies will make it starkly clear that there will be no better time than now to develop, as some incentives will be time-limited and certain taxes will increase over time where there is inaction on the development of land.

An assertive vacant sites strategy will be implemented, including levies on vacant sites and compulsory purchase orders at existing use value.

We will explore making changes to zoning law to encourage more development of social and affordable housing in appropriate sites.

Labour will remove discounts on Capital Gains Tax on the profits from land speculation.

Labour will also implement a vacant housing tax to ensure properties lying empty for long periods of time are brought back into use. This would apply to homes left empty for more than two years without a valid reason.

Labour will legislate for the compulsory purchase of lands at existing use value, building on the 1973 Kenny Report proposals.

10. Affordable Home Ownership

Labour recognises that home ownership is a legitimate aspiration, and we will put in place supports for collective approaches to home ownership for low- and middle-income households. Labour is also in favour of mixed tenure housing developments that include home ownership alongside social and affordable housing, as long as such developments do not compromise the housing prospects of future generations.

By investing in social housing, Labour will provide a pathway to home ownership for those on lower incomes through the tenant-purchase scheme. However, unlike some earlier versions of the scheme, Labour will ensure full cost recovery by local authorities and the retention of land in public ownership.

Labour will implement a rent-to-buy scheme, to allow families and individuals on low- and middle-incomes to have their first few years of rent payments converted into a deposit for the purchase of a home.

Labour will support the expansion of housing co-operatives, including on public land. However, public land will not be sold or given away to co-operatives or other Approved Housing Bodies. Ireland has a very low level of co-operative housing (0.3%) compared to other European countries (e.g. 22% Sweden, 16% Poland, 8% Austria, 6% Spain).¹⁰ Labour proposes to look to the more successful jurisdictions and will implement a national strategy to create the conditions within which housing co-operatives can succeed, especially for people whose incomes are too high to access traditional social housing.

Where housing on public land becomes privately owned (for example through tenant-purchase or a rent-to-buy scheme) the owner will possess a leasehold not a freehold. In Labour's strategy, the State will reserve the right to impose a levy or charge on private housing on public land to recoup any rise in the value of that land over time, which will also provide a sustainable income stream for future investment in social and affordable housing.

Endnotes

- 1 https://www.scsi.ie/documents/get_lob?id=1338&field=file
- 2 <https://www.irishtimes.com/business/personal-finance/21-years-to-save-for-a-deposit-in-dublin-as-housing-crisis-deepens-1.3478914>
- 3 https://www.ictu.ie/download/pdf/charter_for_housing_rights.pdf
- 4 <http://www.housing.gov.ie/housing/homelessness/homeless-report-may-2018>
- 5 <https://www.ohchr.org/EN/Issues/Housing/toolkit/Pages/RighttoAdequateHousingToolkit.aspx>
- 6 <https://www.focusireland.ie/resource-hub/latest-figures-homelessness-ireland/>
- 7 http://usi.ie/wp-content/uploads/2018/06/USI-PRE-BUDGET-SUBMISSION-2019_FINAL.pdf
- 8 Census 2016, Table E1078. The Census data only provides the ethnicity of the person who filled in the form in relation to housing.
- 9 http://www.isi.gov.ie/en/ISI/RLEs_Guidelines_July_2017.pdf/Files/RLEs_Guidelines_July_2017.pdf
- 10 <http://www.housinginternational.coop/housing-co-operatives-worldwide/>



LABOUR