

COPE Galway Pre-Budget Submission - Budget 2019

COPE Galway is a local charity that provides a range of services to some of the most vulnerable and isolated people in Galway. The services we provide are across three main areas:

- Homeless Services
- Domestic Violence Services for Women and Children
- Services for Older People

Our vision is 'Improved Quality of Life in a Home of Your Own' for people affected by homelessness, women and children experiencing domestic violence, and older people.

In 2017, COPE Galway worked with 1,012 adults and 576 children affected by homelessness in Galway, including 242 families and 695 single people. We worked with 339 individual women and 214 children experiencing domestic violence; delivered almost 50,000 meals on wheels to older clients around Galway and supported 1,740 individuals through the Fund for European Aid to the Most Deprived (FEAD) programme, which supports EU countries to provide material assistance to the most deprived, primarily food, but also clothing and other essential items for personal use, e.g. shoes, soap and shampoo.

Homelessness

COPE Galway operates services for people who are homeless or at risk of homelessness. This includes emergency and transitional accommodation, resettlement and tenancy support services for people who are homeless and moving on from homelessness, and services to prevent homelessness.

The homeless situation in Galway has continued to intensify during 2018. This has been most apparent in the increase in the number of families both at risk of and becoming homeless. COPE Galway homeless services accommodated and supported 242 families with 576 children in 2017, compared to 211 families with 512 children in 2016. COPE Galway worked with 695 adults experiencing homelessness in 2017, compared with 438 the previous year. There has also been a noted growth in the numbers rough sleeping in Galway over the past year and services are struggling to deal with this.

Domestic Violence

COPE Galway Domestic Violence Services provides refuge accommodation and outreach support to women and their children experiencing domestic violence. Supports include:

- One-to-one information and safety planning
- 24-hour telephone support
- Parenting support
- Direct support for children from qualified childcare workers
- Referral to play therapy for children
- Referral to counselling for women
- Advocacy regarding entitlements such as housing, social welfare and immigration status, court preparation and accompaniment, and outreach support in Galway City and County.

In addition, the service provides Training and Awareness on Domestic Violence to a range of statutory and voluntary agencies and carries out preventative and education work with students at both second and third level.

In 2017, COPE Galway Domestic Violence Services worked with 338 women and 214 children. 75 women and 62 children were admitted to our refuge, with a further 53 women accommodated in an emergency bed. We provided 615 outreach appointments to 210 individual women; provided 189 women with 225 court accompaniments and offered 212 play therapy sessions. We were unable to accommodate 258 women with their 441 children on 326 occasions due to lack of space. In such cases women are supported to access refuge in another part of the country and to make plans around their safety and that of their children.

Older People

COPE Galway Senior Support Services support older people to continue living independently at home through the provision of a range of practical supports in the community including Meals-on-Wheels, Lunch Clubs, a Day Centre and Community Support Projects.

In 2017, COPE Galway produced and delivered 41,432 meals to 350 older people through our Community Catering Meals-on-Wheels service, and catered 8,360 meals for over 100 older people across 12 Lunch Clubs in Galway City and County. COPE Galway supported 68 older people at our Sonas Day Centre in 2017, our Community Support Projects supported 45 older people.

COPE Galway Recommendations for Budget 2019

Domestic Violence

The ongoing housing crisis means families are unable to find suitable accommodation to move to and as a consequence remain in our refuge for longer periods of time. This has the knock-on effect that refuges do not have the ability to accommodate some women and their children fleeing domestic violence. For many residing in domestic violence refuges, they cannot return home due to safety concerns. The funding for homelessness and domestic violence are separate streams, with women and children residing in domestic violence refuges not included in national statistics on homelessness, despite having an urgent housing need. Neither Tusla nor the Department of Children publish data on those residing in domestic violence which can worsen the disconnect between the two issues and conceals the true extent of women and children who are experiencing homelessness. For the women and children residing in COPE Galway's refuge, there can be an extra financial burden caused by travelling long distances to school and not having access to cooking facilities. Some do not have access to a social welfare payment for a variety of reasons. In this case our service must support women and children financially with all costs such as food, transport, nappies and so on out of petty cash, often for long periods of time.

Children who witness domestic violence do not do so passively but experience it with all their senses¹. COPE Galway recognises this and has referred children for Play Therapy for a number of years. The Family Support Agency previously funded Play Therapy sessions and in 2011 this funding totalled €12,000. Since 2016, Tusla has taken over the operation of this funding stream and reduced funding to €6,500 per year in 2016. In 2017 it was increased to €12,500. COPE Galway believes this service is essential and that funding should be at a minimum of €12,500 per year for this and other therapies for children who have experienced and witnessed domestic violence.

RECOMMENDATIONS - Domestic Violence

Make an Emergency Payment available for women with children residing in domestic violence refuges, who do not have access to social welfare payments. This payment would be provided for the duration of their stay.

Increase funding for Domestic Violence Services with specific additional funding ringfenced for therapeutic intervention for children and young people affected by domestic violence.

Older People

Census 2016 figures indicate the number of people aged over 65 has increased since 2011 by 19.1% to 637,567² with the number of people aged over 85 increasing by 15.6% to 67,555³. As the number of older people is projected to continue to rise, it will change many aspects of society from healthcare to policing, and Budget 2019 must begin to prepare for this change.

The state pension is a vital source of income for many older people and while there was an increase of €5 in last year's budget this was not implemented until the last week of March. While the increase is welcomed, the winter months can be an expensive time of the year and delaying the payment until March meant the extra money wasn't available. The Minimum Essential Budget Standard Research Centre reports that the increase in state pension has continued to improve income adequacy for pensioner households, however the Lone Pensioner household living in an urban area has marginal income adequacy of €0.27 when receiving the Non-Contributory Pension. This is worrying as it leaves them vulnerable to income shortfall. Pensioners living alone in rural areas face income inadequacy when receiving either non-contributory or contributory pension. Those on non-contributory pension can meet only 81% of the minimum essential standards of living, while those on a contributory pension can meet 85%⁴. This leaves some pensioners in a precarious situation and vulnerable to unforeseen emergencies and events. A scheme aimed at vulnerable and low income older people with limited resources, should be introduced to assist them in times of hardship.

¹ Research Review: The Impact of Domestic Violence on Children. Pg 82

² <https://www.citizensassembly.ie/en/Meetings/Deirdre-Cullen.pdf>

³ <https://www.ageaction.ie/news/2017/04/06/policymakers-must-respond-irelands-ageing-population>

⁴ All figures taken from Minimum Essential Standard of Living. 2017. Pg. 17

There have been no increases in secondary benefit available to pensioners such as the fuel allowance; this is troubling as oil heating costs increased by 25.7% this year⁵. A key objective of the National Pensions Framework is maintaining payments at 35% of average weekly earnings⁶. Currently the State Pension (Contributory) is around 33% of average earnings while the State Pension (Non-Contributory) is around 31%⁷. This should be increased to 35%, in line with the National Pensions Framework.

Another concern is the growing numbers of those aged over 65 who are experiencing homelessness; in June 2018 there were 130 people⁸ over 65 who were accessing emergency accommodation nationally, an increase from 97 during the same month in 2017⁹. By 2041 there will be an estimated 1.4 million people aged 65 and over making up 22% of the total population¹⁰. With many of the current generation unable to buy homes the reliance on the private rental market will continue to increase. However private rented housing is not a suitable housing option for many older people as it offers little security of tenure and isn't suitable for adaptation to meet changing needs such as restricted mobility. Furthermore, with the maximum contributory state pension being €1,054.3¹¹ per month and the average rent nationwide being €1,261¹², many older people will not be able to afford private sector rents. With 6,663 people aged over 60 currently having a housing need¹³, there is a requirement to update Rebuilding Ireland and provide budgetary provisions to respond to the needs of an ageing population and to prevent a future homelessness crisis for this demographic.

For many older people, Meals on Wheels can be the first service offered as the person becomes more dependent. COPE Galway's Community Catering Meals-on-Wheels service is a social enterprise that has been supplying food and friendship to older people in Galway City and its environs for the past 40 years. Our objective is to enable older people to live independently in their homes as long as possible by satisfying their nutritional and social requirements. Our service and other services like ours are largely a local response to local needs, fostering a sense of community and building social capital.

As people age, their dietary patterns can deteriorate and older people are at a greater risk of malnutrition than the general population. One of the main modifiable factors in the prevention of chronic diseases is nutrition. Studies of Meals-on-Wheels services from other countries highlights that it can have considerable benefits for the nutritional and health status of clients, provided their nutritional content and frequency of meals offered is adequate. Currently there is no

⁵ All figures taken from Minimum Essential Standard of Living. 2017. Pg. 17

⁶ National Pensions Framework.2010. Pg.14

⁷ A Universal State Social Welfare Pension: Recognising the Contribution of all our Senior Citizens. Social Justice Ireland. 2018. Pg. 12

⁸ Figures from <http://rebuildingireland.ie/news/minister-murphys-statement-on-june-homeless-figures/>

⁹ Figures from <http://www.housing.gov.ie/housing/homelessness/other/homelessness-data>

¹⁰ Ageing statistics for Ireland, North and South 2012. Available at <http://www.cardi.ie/userfiles/Ageing%20statistics.pdf>

¹¹ Figure calculated by 243.30 multiplied by 52, divided by 12

¹² The Daft.ie Rental Price Report – An analysis of recent trends in the Irish rental market 2018 Q1. Pg. 5.

¹³ Summary of Social Housing Assessments 2017. Pg. 29

statutory requirement for those providing meals services for older people to meet minimum nutritional requirements¹⁴.

Our Community Catering Meals-on-Wheels service, which produces and delivers nutritious meals, supports many older people across Galway to get quality nutritional supports at a time in their lives when they most need this, but are least able to provide it for themselves. Currently 30% of the meals we produce and deliver are modified to meet the specific dietary or medically related requirements of individuals, such as diabetes, coeliac or renal diet and dysphagia, which is a difficulty with the swallowing process.

Home help is another vital support in ensuring older people can continue to live in their own homes. However, it is the experience of COPE Galway's senior support staff that there is too little home help or very basic support provided. People need more hours and help with daily living tasks and not just personal care which is often the main focus of Home Help services. The number of home help hours provided nationally in 2017 is an estimated 10,385,804 hours, which falls short of the 2016 figure of 10,546,733¹⁵. The number of home help hours provided by local health offices fell in Galway from 735,241 hours in 2016 to an estimated 691,096 hours in 2017¹⁶. It is also important to consider that research in 2015 found that over 60% of the budget for the provision of services for older people goes towards support for long-term residential care¹⁷ yet approximately 4% of older people in Ireland were supported by the State in long-term residential care¹⁸. A goal of national policy is to “enable people to age with confidence, security and dignity in their own homes and communities for as long as possible”¹⁹, but cuts in home help hours and disproportionate funding for long term residential care indicates that this goal is not being fulfilled.

As people age, their accommodation may not suit their needs, particularly if their mobility decreases. Housing Adaptation Grants play an important role in helping older people to continue to live in their own home and can have a massive impact on their quality of life. Grants can be used for home adaptations such as making it wheelchair-accessible, extending to create more space, adding a ground-floor bathroom or toilet or adding a stair-lift. While the announcement that €66.25 million is to be made available in 2018²⁰ is welcome, funding should be returned to the 2010 level of €99.2 million²¹. Anecdotal evidence from front line services indicates that as the Home Adaptation Grant process currently operates, it falls far short of what is required due to the limited funding available, onerous application process and long processing time-frame.

¹⁴ The Role and Future Development of the Meals-on-Wheels Service for Older People in Ireland. National Council on Ageing and Older People.2008. Pg. 35.

¹⁵ Pg 15. http://www.oireachtas.ie/parliament/media/committees/health/presentations/DoH--HSE-Questions--Responses_070218.pdf

¹⁶ Pg 14. http://www.oireachtas.ie/parliament/media/committees/health/presentations/DoH--HSE-Questions--Responses_070218.pdf

¹⁷ Review of the Nursing Homes Support Scheme, A Fair Deal. 2015. Pg. 56.

¹⁸ Review of the Nursing Homes Support Scheme, A Fair Deal. 2015. Pg. 56.

¹⁹ The National Positive Ageing Strategy. 2013. Pg.34.

²⁰ Minister English announces €66.25 million funding to Improve the Homes of Older People and People with a Disability. 04 May 2018. Available at <http://www.housing.gov.ie/housing/special-housing-needs/minister-english-announces-eu6625-million-funding-improve-homes-older>

²¹ Review of the Housing Grants for Older People and People with a Disability. 2013. Pg. 5.

RECOMMENDATIONS - Older People

- Budget 2019 should increase the state pension by €6.50 per week.
- Increase living lone allowance by €5 per week. Total cost: €52million²².
- Increase Fuel Allowance by €2.35 to a rate of €24.85 per week and reintroduce 32 weeks payment period to restore purchasing power parity to 2010 levels. Estimated cost: €62million²³.
- Introduce and fund a €30 million per annum scheme aimed at vulnerable and low income older people with limited resources, to assist them in times of hardship²⁴.
- COPE Galway recommends the creation of a statutory scheme for the provision of homecare services to ensure that older people can avail of the care they require. Estimated cost: €50 million²⁵. Consideration must also be given to the inclusion of a nutritional assessment as part of this scheme.
- Increase home adaption grants to €99.2 million. Additional cost: €32.95 million. Maximum grant levels should also be increased.

Healthcare

Ireland's two-tier health system maintains a system of disadvantage and inequality. Those who can afford private health insurance can avoid waiting for treatment²⁶. Evidence suggests that those who are poorer have longer waits for treatment than those who access services as private patients²⁷. Evidence also suggests one in four private patients in Ireland who had a medical issue did not attend their GP due to concerns regarding finance and that those affected most were the poorest²⁸. COPE Galway firmly believes that access to healthcare should be based on need not ability to pay or location.

Overcrowding in emergency departments is a common characteristic of our healthcare system. The Irish Nurses and Midwives Organisation (INMO) Trolley/Ward Watch analysis showed 6,861 patients on trolleys or overcrowded wards in June 2018²⁹. The Health Information and Quality Authority conducted a national survey of patients in 2017 and found that 70% (5,910) of respondents waited more than 6 hours to be admitted of which 17% waited more than 24 hours with 4% waiting more than 48 hours³⁰. The Health Consumer Powerhouse, which compares European health care systems, placed Ireland 24th out of 35 countries in 2016. In terms of accessibility, it placed Ireland as the third worst country and highlighted that even if the waiting list target of 18 months were reached,

²² Figures from Social Justice Ireland, Budget Choices 2018

²³ Figures from The Society of St Vincent de Paul's Pre-Budget Submission 2019

²⁴ As recommended by Social Justice Ireland, Budget Choices 2018

²⁵ Figures from Social Justice Ireland, Budget Choices 2018

²⁶ McDaid D, Wiley M, Maresso A and Mossialos E. Ireland: Health system review. Health Systems in Transition, 2009; 11. No. 4, 1 – 268 Pg. Xxi.

²⁷ Tackling Health Inequalities An All-Ireland Approach to Social Determinants. 2008. Pg.39

²⁸ Tackling Health Inequalities An All-Ireland Approach to Social Determinants. 2008. Pg. 40.

²⁹ Figures taken from <http://www.inmo.ie/Home/Index/217/13218>

³⁰ Health Information and Quality Authority. The National Patient Experience Survey. Pg. 30- 34

it would still be the worst in Europe³¹. Ireland's Total Public Non-Capital Expenditure on Health is an estimated €15,009 million, which is an increase on 2016³². However budget increases over the last number of years scarcely maintain current levels of services.

COPE Galway feels that if healthcare is to meet the standard needed in the future there needs to be a shift towards a model that prioritises primary and social care. The Department of Health recognises that countries with a strong primary care sector have better health outcomes, greater equity, with lower mortality rates and lower overall costs of healthcare. Primary Care provides first-level contact that is accessible by self-referral. There is a strong emphasis on working with communities and individuals to improve their health and wellbeing. Primary care should be the first point of contact that people have with the health system. 90 to 95% of all health and personal social service needs can be met by primary care services³³. Primary care teams and networks can have a considerable impact on reducing problems within healthcare provision, and can move away from an over-reliance on acute hospital services to a community based model of service delivery³⁴.

The link between homelessness and poor health has been well established. Those who are homeless have poorer physical health and are more likely to suffer mental health conditions than the general population. While much has been done to improve access and care for those who are homeless, there is still more to be done particularly in the area of mental health and addiction. Research by the Simon Community and Mental Health Reform³⁵, highlights the difficulties that some of those experiencing homelessness encounter when accessing mental health services while suffering from an addiction, known as dual diagnosis. Having an addiction can mean the refusal of mental health treatment until the addiction had been treated³⁶. The consequence of this is that, for many, their mental issues can remain. This is concerning as the risk of suicide is higher among individuals with a dual diagnosis of addiction disorder and an additional psychiatric diagnosis³⁷. In 2015, approximately 5% of all hospital presentations for self-harm were by residents of homeless hostels or people of no fixed abode³⁸. Between 2010 and 2014 incident rates of self-harm were 30 times higher among the homeless population in Ireland compared to the general population³⁹. The 'Homelessness: An Unhealthy State' report found that 47% of participants had a mental health diagnosis and a self-diagnosed drug and/or alcohol problem. 35% of participants had a mental health diagnosis and current illicit drug use⁴⁰. COPE Galway feels that there needs to be a properly funded and resourced integrated treatment service for dual diagnosis in Ireland where professionals are trained both in assessing and treating mental health problems and issues with addictions and which is readily accessible for people who are homeless.

³¹ Euro Health Consumer Index 2017. Pg. 16

³² <http://health.gov.ie/publications-research/statistics/statistics-by-topic/health-expenditure/>

³³ Better Health, Improving Health Care. Pg. 17

³⁴ Social Justice Matters. Pg. 153.

³⁵ Homelessness and Mental Health: Voices of Experience.2017

³⁶ Homelessness and Mental Health: Voices of Experience.2017

³⁷ Self-harm among the homeless population in Ireland: A national registry based study of incidence and associated factors.2017. Pg. 528

³⁸ National Self-Harm Registry Ireland Annual Report 2016. 2017. Pg. 5

³⁹ Self-harm among the homeless population in Ireland: A national registry based study of incidence and associated factors.2017. Pg. 530.

⁴⁰ Homelessness: An Unhealthy State.2015. Pg. 54.

On March 1st 2018 the prescription charge for persons aged 70 and over, and their dependents reduced from €2.50 to €2.00 per item with the monthly cap for prescription charges decreasing from €25.00 to €20.00 for this cohort. While this is welcome COPE Galway would like to see a removal of all prescription fees for anyone with a medical card as well as those who are experiencing homelessness, as it can be an economic barrier to patients taking their medicines and risks the health of those who can't afford to pay for these medicines.

RECOMMENDATIONS - Healthcare

COPE Galway recommends an increase in overall health spending including:

- Investment in Primary Care Networks of €150 million.
- €35 million to improve mental health services with specific funding allocated for the development of dual diagnosis services.
- End prescription charges for all medical card holders. Begin by reducing prescription charges for medical card holders from €2 to €1.50. Estimated cost: €34 million⁴¹.

⁴¹ Figures from The Society of St Vincent de Paul's Pre-Budget Submission 2019

Housing and Homelessness

The housing and homeless crisis continues to deepen despite the best efforts of all to arrest the numbers coming into homelessness and to address the current shortage of housing and accommodation. Rents are continuing to rise with a Daft.ie report published in May 2018 indicating that rents rose by 2.8% in the first three months of 2018, the 23rd consecutive quarterly increase⁴². There are also an increasing number of households becoming homeless. There were 9,872 people including 1,754 families with 3,824 children officially homeless in the week of June 18th-24th an increase of 389 families from the same time last year. Of this number 499 were in the West region including 83 families with 207 children and 163 single people. More than 1 in 3 people accessing emergency accommodation is a child. There has also been an increase in those aged 18-24 experiencing homelessness, up from 802 in June 2017 to 912 in June 2018. Worryingly there has been an increase in the numbers aged 65 and over from 97 in June 2017 to 130 in June 2018. It is important to note that the official homeless figures do not include those who are sofa surfing, living in squats, staying in domestic violence refuges or sleeping rough.

The causes of homelessness are complex. Homelessness can be caused by 'structural factors' such as lack of affordable housing, unemployment, poverty, inadequate mental health services or 'personal factors'. A January snapshot analysis of 36 families being accommodated in Private Emergency Accommodation in Galway through COPE Galway found 15 families left their previous accommodation due to being given notices to quit while another 12 families left due to overcrowded conditions. There has been an increase in the number of families both at risk of and becoming homeless. The number of families becoming homeless in Galway is increasing, with 82 families and 233 children being provided with emergency accommodation in the west region in May 2018. The same time last year there were 19 families with 59 children reported for the region⁴³. As mentioned earlier, these figures do not include those considered 'hidden homeless' such as those staying on friends or family members' sofas or those in domestic violence refuges.

COPE Galway conducted a one-day census of those who were homeless or at risk of homelessness that were in contact with our services over a 24-hour period between midday Thursday June 21st to midday Friday June 22nd 2018. This identified that 160 households comprising 82 families including 221 children, 73 single people and 5 couples were either accommodated directly by COPE Galway or placed in various forms of other emergency accommodation including B&Bs and hotels on that date. A further 11 households comprising of 14 adults and 36 children were in contact with COPE Galway services who were at imminent risk of losing their accommodation/housing and were seeking assistance to find alternative housing. 16 people reported that they were sleeping rough.

63 of the 82 families accommodated were staying in Private Emergency Accommodation including B&Bs and hotels and while COPE Galway is extremely grateful to tourist providers who accommodate families, this is not a suitable solution for emergency accommodation provision. A January 2018 snapshot analysis of 36 families being accommodated in Private Emergency Accommodation in Galway highlighted the amount of times families are moved around while in tourist accommodation. Galway families in tourist accommodation from 3 months to 1 year will, on

⁴² The Daft.ie Rental Price Report: An analysis of recent trends in the Irish rental market 2018 Q1. Pg.6.

⁴³ Figures available at <http://www.housing.gov.ie/housing/homelessness/other/homelessness-data>

average, undergo a minimum of 3 moves during the period they are homeless. These moves happen due to the limited availability of such accommodation, often resulting in families being relocated away from social supports as well as schools and so on.

Another issue that families in private emergency accommodation face is the lack of laundry and cooking facilities in some accommodation. Lack of laundry facilities is a major drawback for families with young children and gives rise to extra expense and logistical issues. Families must also use a significant portion of their budget each week eating out. Given that many are dependent on social welfare payments this constitutes a major strain on finances.

There is also the added stress placed on families forced to share the same room, and the uncertainty over their future. Despite a commitment to stop the use of tourist accommodation by July 2017, it is COPE Galway's experience that we are becoming more reliant on tourist accommodation with the number of families being placed increasing.

COPE Galway welcomed an increased budget allocation for housing in Budget 2018, bringing the overall annual budget up to €1.9 billion. However the majority of this funding was not allocated for the increase of supply of new housing. Of the 25,469 units intended to be delivered by Budget 2018, 2,000 will be through long-term leases and a further 17,600 will be through the Housing Assistance Payment (HAP) scheme and Rental Accommodation Scheme (RAS) which received an additional €149 million, almost doubling expenditure in these areas to €301 million⁴⁴. Long-term leases, HAP and RAS do not produce any extra housing stock and with rising rents many properties are unaffordable to those of HAP, RAS or long term leases⁴⁵.

The lack of available social housing has contributed to an increasing reliance on private landlords meeting social housing need through schemes such as HAP. While HAP maximum cap limits were increased in 2016, there is still a gap between the level of market rents and these cap limits. This is illustrated by the fact that there were no suitable three-bedroom houses advertised on the property website Daft.ie for Galway City on July 25th 2018 within the €900 per month cap limit which a family with 3 children qualify for. Of the 142 households supported by COPE Galway to move out of emergency homeless provision in 2017, just 31 were successful in sourcing a property for which HAP was accepted. This is indicative of the challenges faced in meeting social housing need through the private rented sector.

Available data indicates that at the end of the first quarter of 2018, approximately 25% of the total number of households being supported by HAP were also receiving a discretionary top up in order to pay rent. When the additional discretionary top up available to homeless households in Dublin is removed, 18.9% of households nationally were benefiting from the top up. In Galway City 52.6% of those receiving a HAP payment were also receiving the top-up. In Galway County 10.7% of those on HAP received a top-up payment⁴⁶.

COPE Galway supported 38 households to exit homelessness and enter the private rental sector in 2017, however relying on the private rental sector as a solution to the housing and homelessness

⁴⁴ Social Justice Matters. Socio Economic Review 2018. Pg. 131

⁴⁵ This will be discussed further on.

⁴⁶ http://www.housing.gov.ie/sites/default/files/publications/files/hap_brief_with_q1_2018_tables_2_joc.pdf

crisis is not the answer and does not provide the security needed. For many families who are homeless and who are engaging with COPE Galway services, the landlord leaving the rental market - i.e. selling or giving property to family member or, less frequently, following bank repossession of the property - was the common reason for accessing services. Research indicates that 36% of private landlords registered with the Residential Tenancies Board (RTB) are 'accidental landlords' who are more likely to leave the sector with 29% of landlords intending to sell their properties as soon as possible and 36% of recent landlords intending to sell as soon as they can⁴⁷. This underlines the lack of security faced by those reliant on the private rental market for their housing needs and is concerning for COPE Galway as 38 of the households supported to exit emergency accommodation moved into the private rental sector.

Social Housing Programme

As of June 2017 there were 85,799 households qualified for housing support⁴⁸. With the government target of 40,713 social housing units to be provided by building, acquisitions and leasing between 2018 and 2021⁴⁹, this still falls short of the numbers required. COPE Galway is concerned at the number of social housing builds being provided. While the Rebuilding Ireland: Housing Delivery 2017 reports that 2,245 social houses were built, including Local Authority and Approved Housing Body construction, delivered through a range of schemes including building, turnkey acquisition, regeneration and Part V⁵⁰, the actual number provided by the Department of Housing, Planning and Local Government of new builds built by local authorities was 1,014⁵¹. None of these homes were built in Galway City, in fact data indicates no social housing has been built by Galway City local authority since 2009 until earlier this year when 14 new local authority units were completed. Galway County built 31 in 2017, the first homes built since 2013⁵². COPE Galway feels this poor construction delivery is concerning. Even more so when you consider that some local authorities didn't build any social homes in 2017 - in the middle of a housing and homelessness crisis that is not acceptable.

The social housing delivery targets for local authorities for 2018 has a target for social housing builds of 4,969, with Galway City's target being 96 and Galway County's 64⁵³. While these figures are welcomed, looking at the previous targets set by this government in relation to rapid build homes and repair and leasing scheme as well as its failure to address housing shortages and the continued homelessness crisis, these figures must be viewed with scepticism. COPE Galway feels reasons need to be identified as to why local authorities' social housing construction is not moving

⁴⁷ Future of the Private Rented Sector. 2014. Pg. ii.

⁴⁸ Summary of Social Housing Assessments 2017. Pg.6.

⁴⁹ <http://rebuildingireland.ie/news/minister-murphy-publishes-social-housing-delivery-targets-for-local-authorities-2018-2021/>

⁵⁰ Rebuilding Ireland: Housing Delivery 2017. Pg. 2

⁵¹ Figures from LA Build by Area 2016-2017. available at <http://www.housing.gov.ie/housing/social-housing/social-and-affordable/overall-social-housing-provision>

⁵² Figures available at <http://www.housing.gov.ie/housing/social-housing/social-and-affordable/overall-social-housing-provision>

⁵³ Figures available at <http://rebuildingireland.ie/news/minister-murphy-publishes-social-housing-delivery-targets-for-local-authorities-2018-2021/>

at an acceptable pace. COPE Galway also feels that any targets provided for social housing construction need to be realistic.

Social Housing acquisitions targets for 2018 are 900 homes nationally with 14 in Galway City and the same in Galway County⁵⁴. In 2017, 7 were acquired in Galway City and 10 in Galway County⁵⁵. While the provision of any social housing is greatly appreciated, COPE Galway is wary of the provision of social housing through acquisition as it is not adding to the overall stock of housing available and is reducing the number of homes on the private market. This is a concern as the estimated number of new housing units required for Galway City between 2015 and 2023 is 8,245⁵⁶ and any acquisition by the local authority reduces the number of properties available on the open market, jeopardising future needs. Social housing should be increased through building rather than through acquiring, to safeguard against reducing the number of homes available on the private market.

The Repair and Leasing scheme was introduced last year with the aim of delivering 800 homes nationally. This has failed to materialise with only 31 lease agreements signed and 9 homes tenanted⁵⁷. While changes to the scheme have been announced to make it more attractive, the target of 800 homes being provided may not be realistic. While COPE Galway welcomes the changes to the scheme, focus must remain on the provision of social housing through building.

The numbers of young people aged between 18 and 24 ‘officially’ homeless has increased from 802 in June 2017 to 912 in June 2018, with 39 people in this age group in the western region⁵⁸. Young people are also more likely to experience ‘hidden homelessness’ than adults. We know that young people leaving care are at particular risk of homelessness due to tending not to have a support network and we are also aware that young people face distinct difficulties in accessing the private rented sector and social housing. The current housing crisis has the inevitable effect of locking vulnerable young people out of access to decent housing, yet there are few measures to support young people who are not care leavers.

Under the Capital Assistance Scheme (CAS), Local Authorities can advance loans of up to 100% to Approved Housing Bodies (AHB) to assist with capital costs of building or acquiring homes. To qualify for these loans, the Approved Housing Bodies must provide housing for the elderly, homeless, people with disability, or other disadvantaged persons who have been identified by the Local Authorities as in need of housing. While there were 427 homes built or acquired nationally using CAS funding in 2017⁵⁹, construction inflation and rising property prices are contributing to a situation where current limits are too low and so there is a need for a revision of these. Delays in the approval and processing of CAS funding is contributing to delays in bringing additional housing on stream. In the case of acquisitions selling properties to AHBs can be a less than attractive

⁵⁴ Figures from <http://rebuildingireland.ie/news/minister-murphy-publishes-social-housing-delivery-targets-for-local-authorities-2018-2021/>

⁵⁵ Figures from <http://www.housing.gov.ie/housing/social-housing/social-and-affordable/overall-social-housing-provision>

⁵⁶ Galway City Council. “Galway City Council Development Plan”. January 2017. Pg. 25.

⁵⁷ <https://www.kildarestreet.com/debates/?id=2018-01-31a.24>

⁵⁸ Figures available at <http://www.housing.gov.ie/housing/homelessness/other/homelessness-data>

⁵⁹ <http://www.housing.gov.ie/housing/social-housing/social-and-affordable/overall-social-housing-provision>

option, particularly in areas of high demand, for vendors of properties. Measures to speed up the processing of CAS funded units are necessary to address this.

RECOMMENDATIONS - Housing & Homelessness

- Increase social housing supply through building, ensuring supply is at a level to meet both current and future needs. Ensure an adequate allocation of social housing is prioritised for those who are homeless.
- Increase CAS funding to levels necessary for AHBs to acquire and develop housing units.
- Introduce measures to speed up the processing of the CAS scheme.
- Provide funding to develop a properly resourced and evaluated Youth Homelessness Strategy which supports access to a range of housing options. Consideration must be given to the needs of young people during their transition into their new home.
- Increase levels of housing assistance payments to bring them in line with market rents. Increased security of tenure and rent certainty measures should also be pursued⁶⁰.
- Provide enhanced Housing Assistance supports to households experiencing 'hidden homelessness', as a prevention measure to reduce the numbers of households turning to emergency accommodation.

⁶⁰ As recommended by The Society of St Vincent de Paul's Pre-Budget Submission 2019

Social Welfare

Social welfare plays an important role in poverty prevention and is a vital source of income for many. Budget 2018 delivered an increase of €5 per week. With the economy now in recovery and growing, the most vulnerable in our society risk being left behind unless social welfare payments are kept in line with increases elsewhere in the economy. Budget 2007 placed a benchmark of 30% of Gross Average Industrial Earnings (GAIE) on minimum social welfare rates. The CSO has discontinued its Industrial Earnings and Hours Worked dataset and replaced it with a more complete set of income statistics. Social Justice Ireland found that 30% of GAIE is equivalent to 27.5% of the new average earnings data. This figure is the appropriate benchmark for minimum social welfare payments. Social Justice Ireland research indicates that in 2018, 27.5% of average weekly earnings equals €204.50 leaving a shortfall of €6.50 between current minimum social welfare rates and this threshold⁶¹.

To live independently those aged under 26 have the same Minimum Standard of Living needs as older adults, therefore requiring the same level of financial support⁶². Having a reduced payment for younger people does not provide for an adequate income, or enable young people to live at an acceptable level without significant familial support. While many young people have a strong support network of family, some do not. The reduced rate of social welfare available to young people can have a negative impact on those living outside of the family home. As of June 2018, there are currently 912⁶³ young people officially homeless in the state, an increase of 110 from the same time last year⁶⁴. This figure does not include those who are rough sleeping or considered to be 'hidden homeless' such as those staying on friends couches or living in precarious situations. There are many reasons a young person can experience homelessness such as not getting accommodation or support when leaving state care, family problems, mental health, addiction issues and unemployment or economic pressures. Social Welfare plays an important role in assisting young people from exiting homelessness however the reduced rates means young people find it difficult to secure accommodation and exit homelessness.

The Department of Employment Affairs and Social Protection has had a key role in supporting those who are homeless including supporting families. COPE Galway works with many families across Galway who are experiencing homelessness. These families are extremely vulnerable and also face additional costs associated with residing in tourist accommodation such as accessing education, having to eat out due to a lack of cooking facilities and paying for laundry to ensure uniforms are clean. Providing increased statutory support would help ease the burden of living in private emergency accommodation for families⁶⁵.

Between the months of January and March 2018 we recorded COPE Galway clients' interactions with the Department of Employment and Social Protection. Data from 39 clients was collected across five COPE Galway services. It revealed that accompaniment by a member of staff to the

⁶¹ Social Justice Matters. Socio Economic Review 2018. Pg. 61.

⁶² Vincentian Partnership for Social Justice (2017) Budget 2018: MESL Impact Briefing
https://www.budgeting.ie/download/pdf/budget_2018_mesl_impact_briefing.pdf

⁶³ 18-24

⁶⁴ Figures available at <http://www.housing.gov.ie/housing/homelessness/other/homelessness-data>

⁶⁵ Barnados Children's Budget 2019. June 2018. Pg. 14.

Department of Employment and Social Protection was provided on request in almost one in five of these (18%). In two cases it was reported that clients, due to mental health issues, would not be able to resolve the issue with their payments on their own. It was felt that if COPE Galway staff members did not accompany and support them with documentation these clients would not have the ability to represent themselves and get their desired outcomes. Another 29 clients were given assistance through letters of support; help with documentation and applications as well as multiple e-mails and calls on behalf of clients. In our experience when Community Welfare Officers are familiar with our clients' sometimes unique and complex situations and the issues they face, it can greatly improve outcomes.

RECOMMENDATIONS - Social Welfare

- COPE Galway recommends increasing non pension social welfare rates by €6.50.
- COPE Galway recommends equalising young people's social welfare rate at a cost of €92 million⁶⁶.
- Provide an Emergency Accommodation Expenses Payment to families living in emergency accommodation based on the Qualified Child Increase payment rate. Estimated cost: €61 million⁶⁷.
- Provide funding to have dedicated community welfare officers for those experiencing homelessness.

Short-term Holiday lettings

According to AirDNA as of May 14th 2018 there were 2,212 Active Airbnb rentals in Galway City and County and of these 51% were entire home rentals. 38% of properties advertised were available full time over the past year. 193 properties were booked for between seven and nine months while 35 properties were booked for between ten and twelve month. 58% of hosts were multi listing hosts⁶⁸. Coincidentally there were just 118 homes advertised for rental on Daft.ie on the same date (May 14th 2018) for all of Galway City and County.

While COPE Galway recognises that Airbnb and other short-term holiday letting platforms are an important revenue source for some householders, our concern is that many properties are being used for this purpose all year round and so are being taken out of the private rental market and are not available to those who need homes. COPE Galway considers that measures need to be introduced to disincentive the full time use of homes for short-term holiday letting purposes such as those introduced in London to ensure whole homes are not available for this purposes while still allowing property owners to rent out their accommodation for certain number of days in a year.

RECOMMENDATIONS - Short-term Holiday lettings

- Introduce measures to ensure whole homes are not available on the short-term holiday letting market full time, but still allow for people to rent out their accommodation for a certain number of days a year.

⁶⁶ As recommended by Social Justice Ireland, Budget Choices 2018. Pg. 17.

⁶⁷ As recommended by Barnados Children's Budget 2019. June 2018. Pg. 14.

⁶⁸ <https://www.airdna.co/market-data/app/ie/default/galway/overview>