

Vision: By 2010, long-term homelessness and the need for people to sleep rough will be eliminated in Dublin.

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Note from the editor

There's something about the two words 'miscellaneous provisions' that makes me suddenly remember that my bike pump needs polishing and that the spices in the kitchen need to be arranged alphabetically and that both must be done immediately. Legislation with this expression in the title invariably involves much amending of other legislation, so it takes ages to figure out what it all means. And so it is with the Housing (Miscellaneous Provisions) Act 2009. CornerStone will be commissioning an analysis of this Act for the next issue, but in the meantime it's important not to be put off by the dreaded M and P words because this piece of legislation contains some seriously important stuff.

For example, all local authorities will have to produce a homeless action plan by 1st October 2010; and 'as soon as is practicable' after 1st February 2010 they will have to establish homelessness consultative forums that will advise the local authority about its homeless action plan. This puts homeless action plans on a legislative basis as recommended by NGOs in *Housing – Access for all?* back in 2002, and taken up by the Fitzpatrick review in 2006.

But that's not all; the introduction of incremental purchase means that yet another route to owner occupation for those unable to buy on the open market has been created. Sharp-eyed analysts will note that this introduces the concept of tenant purchase to housing associations. The thin end of a very long wedge perhaps?

And tenant purchase of apartments, which has been promised for many a long year, is now enshrined in legislation. But the process seems to be hellishly complicated, involving plebiscites and all sorts which makes me wonder how many apartments will ever actually be sold.

And section 146 contains . . . oh stuff it, I'm off to dust the daffodils.

Simon Brooke

The magazine of the Homeless Agency

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NEWS

How many empty houses? Comparing apples and oranges

There has been much debate about empty houses recently, and many apparently contradictory numbers have been bandied about by commentators with varying degrees of expertise.

The Construction Industry Federation (CIF) says there are between 30,000 and 40,000 empty houses; the government reckons there are in the region of 100,000 – 140,000; the National Institute for Regional and Spatial Analysis (NIRSA) at Maynooth estimates over 300,000; and just as we went to press Brendan Williams and Declan Redmond at UCD put the number at 345,000, with a surplus of over 170,000.

So who's right?

Three of the four are counting completely different things, but where they overlap there is a considerable amount of disagreement. Let's unpick them.

- The CIF figure of between 30,000 and 40,000 refers only to the number of new houses that are ready for sale. (DKM Economic Consultants – see below – estimate this figure at between 35,000 and 60,000.)
- The NIRSA figure of just over 300,000 refers to all empty properties in the state except holiday homes. This includes:
 - New dwellings ready for sale
 - Dwellings the developers are holding back in the hope that the price will rise
 - Uncompleted dwellings
 - Abandoned properties
 - Second hand houses that are waiting to be sold or where the new occupier hasn't moved in yet
 - Dwellings for rent but without tenants
- The government figure is based on an analysis by DKM Economic Consultants which estimates that there is an excess over 'normal' vacancies, i.e. a surplus, of between 122,000 and 147,000 dwellings. It was reported in the press that the government has interpreted this as between 100,000 and 140,000.
- Brendan Williams and Declan Redmond use a similar methodology to NIRSA but come up with a larger total of 345,000. They go on to estimate the surplus at 170,000, which is a lot bigger than DKM's estimate of between 122,000 and 147,000.

In the confusion, the real question that people want the answer to has sometimes been lost; that is, is how many more houses are there than we currently need or want? How big is the surplus? Or to employ the latest euphemism, how big is the overhang?

The only way you can figure this out is to estimate the 'normal' number of empty dwellings. At any one time there will always be some empty dwellings: rented houses between tenants, empty houses (new and second hand) that are on the market, abandoned houses, houses where major repairs are being carried out, etc.

The CIF figure doesn't answer that question; it simply tells us how many new houses are for sale. The NIRSA figure doesn't answer that question either; it simply estimates the total number of empty dwellings in the state.

But DKM and Brendan Williams do attempt to answer the question, by estimating the 'normal' number of empty dwellings and comparing that with the total number of empty dwellings and so arriving at the total surplus. DKM finishes up with a surplus of between 122,000 and 147,000 dwellings; Brendan Williams comes up with 170,000.

Whichever way you look at it, that's a lot of empty houses.

European Network for Housing Research

If you've been thinking about writing a paper that appraises the impact of homelessness research policy and practice over the decade 2000 – 2010, now is the time to put finger to key. The European Network for Housing Research is looking for such papers for its conference in Turkey in July. Abstracts need to be submitted by 15th April for assessment, and full papers by 31st May. For more information see www.enhr2010.com.

NEWS

The European Journal of Homelessness is at <http://eohw.horus.be/code/EN/pg.asp?Page=1136>

Homelessness in Europe

Volume 3 of the *European Journal of Homelessness* has as its theme, **Governance and Homelessness**. The journal's editorial admits, "Governance' is routinely used to describe a range of phenomena and, as a consequence, authors can be somewhat promiscuous in their use of the word." This is most definitely true of this issue so if 'governance' doesn't turn you on, don't worry, because most of the articles have about as much to do with governance as Cornerstone does with pet care.

If you're interested in cross national studies then you should read an article comparing homeless strategies in five 'liberal welfare regimes' (Ireland, Northern Ireland, Wales, England and Scotland) with four 'social democratic regimes' (Norway, Finland, Sweden and Denmark). This paper, written by amongst others, Trinity College's Eoin O'Sullivan, includes a delightful quote which says of cross-national research: **"There is a risk of collecting intrinsically fascinating but largely un-interpretable information."*** Although some people might take issue with the 'intrinsically interesting' bit, taking the view that this is a bit of a minority sport, this quote should be framed and stuck on the wall above the desks of all researchers.

Anyway the article says that everyone except the Swedes agree with housing first; and even Sweden, which really prefers the staircase model (this requires people to demonstrate an ability to move from one level of accommodation to another by addressing lifestyle issues), is tempted by housing first as a way of getting homeless people into mainstream housing.

Elsewhere, an analysis of the Finnish Homelessness Strategy shows that Finland, which previously supported the staircase model has now joined the increasingly popular housing first club.

An article dealing with a topic familiar to many Irish readers looks at the effectiveness of floating support programmes in England for people who were homeless or at risk of homelessness. Three pilot programmes were set

up to support people with complex health and social needs who were homeless or at risk of homelessness and each involved attempts to improve links between housing support services and health and social services by encouraging the development of joined up services. The good news is that the joined-up approach can improve the effectiveness of services; the bad news is that problems associated with the complexity of the relationships between the relevant organisations had the potential to undermine the programmes' attempts to provide services to some of the most marginalised members of society.

Advocates of Ireland's 'Part V' (which says that up to 20% of all new housing developments can be reserved for social and affordable housing) will discover that the USA first came up with the idea in the 1970s and that the only countries in Europe that have tried it are Ireland, England and Spain (although several European cities have adopted similar ideas). What a pity that there won't be any new housing developments in Ireland for the foreseeable future...

Did you know that the only two European states that have a right to housing that is enforceable in the courts are UK and France? Marie Loison-Leruste and Deborah Quilgars examine the two and conclude that an enforceable right to housing can increase access to housing for homeless people, but complex governance arrangements makes implementation difficult. Finally they say that the best thing would be if everyone was well housed because then you wouldn't need to use an enforceable right to housing, which the reader might just conclude is a statement of the ever-so-slightly bleeding obvious.

Update on Update

Update is the Homeless Agency's online bi-monthly newsletter, which you can read at www.homelessagency.ie. The March /April issue will be on the website soon, and will include the following:

- Reconfiguration of Homeless Services 2010
- Homeless World Cup
- Consultative Forum - Clare Schofield, CDVEC
- Homeless Agency Board Update
- A day in the life - Paul Matthews, Dublin Simon
- Statutory Homeless Action Plans

* Quilgars, D., Elsigga, M., Jones, A., Toussaint, J., Ruonavaara, H. and Naumanen, P. (2009) Inside Qualitative, Cross-National Research : Making Methods Transparent in an EU Housing Study, *International Journal of Social Research Methodology* 12(1) pp.19-31

FEATURES



Brian Harvey is an independent researcher

The Budget: choices and impacts

Brian Harvey looks behind the headline figures of Brian Lenihan's 2010 Budget and predicts its long-term impacts.

The headline figures of the 2010 budget are well known now: welfare down -4.1%, child benefit down from €166 to €150 and so on. It was the first time welfare rates had been cut since the 1920s.

But enough of this. Rather than go over old, stale ground, it may be more useful to explore behind the headlines, look at the choices made, find patterns and anticipate their long-term impact, with an eye, of course, to their impact on homelessness and organisations working in the area.

Julius Nyrere, the first leader of independent Tanzania, astutely pointed out that politics was essentially about making choices. The Irish government faced a number of choices in responding to the financial crisis of autumn 2008. Faced with rapidly collapsing tax revenues – they came down from €48bn to €30bn in just two years – the government's original judgement was that an initial saving of €16bn must be made (the balance to be borrowed). The decision was to raise €10bn from new taxes (based on the forthcoming Commission on Taxation report) and €6bn from savings (where the McCarthy report was invited to present a menu). In summer 2009, though, there was an abrupt change of course, a strategic turn. Even though we have low levels of taxes compared to the rest of Europe, increased taxes were abandoned as an option. So far as we can see, this was never a formal, cabinet decision: it simply evolved in a series of speeches and interviews given by the Minister for Finance over the summer. The mantra went out that further taxes were a disincentive and, in the words of a government spokesperson, the Commission on Taxation was 'kicked into the middle distance'.

This change of course was especially important granted the unusual, arguably extreme, social model followed in Ireland. One of the ways in which any society responds to the problem of poverty and its extreme forms, such as homelessness, is through income support to lift people above the poverty line and through investment in comprehensive public services through which the state and voluntary and community organisations enable people to escape from homelessness and poverty. Here, Ireland has chosen a model of development that marks us out as exceptional within the European pattern (indeed, a remarkable feature of our membership of the European Union is how immune we have been to the dominant model of continental European social policy). Since the late 1980s (and arguably before), Ireland has followed a low-tax, low-spend model of development, one which sets, at relatively low levels, the value of social welfare payments and spending on public services (health, housing etc). Our investment in social protection is 18% of Gross Domestic Product, compared to a European norm of 27%, the lowest in western Europe. It is no surprise that our levels of poverty have always been higher than our comparators. This is not something for which the government should be blamed, for the people have chosen to repeatedly elect governments pledged to this model, rather than parties that offer us a continental European alternative.



Even within such a framework, a government still has considerable latitude as to how it responds to an economic crisis. Indeed, there are some intriguing comparisons to be made between now and the last crisis twenty years ago in 1987. Then, the Haughey minority government:

- Reduced state spending across the board by -2%;
- Virtually brought the state capital and building programme to an end;
- Sought the reduction of state agencies (quickly abandoned when the Dail rejected the abolition of the National Social Service Board);
- Maintained education and social welfare levels, but cut housing by -90% over two years and reduced health spending (there was a programme of hospital closures). Indeed, the legacy of this decision is still with us, for housing waiting lists climbed from 19,000 then to the present level of 56,000;
- Introduced national social partnership in its present form (*Programme for National Recovery*).

The present government has taken a quite different course. It has:

- Increased state spending +6% in 2009, down -1.8% in 2010;
- Maintained the state capital programme (motorways continue to be built). The social housing budget for 2010 is down -27%, much less than in 1987;
- Broken with the trade unions on the national agreement, *Toward 2016*;
- Minimized cuts in health (HSE main line +3% in 2009, -5% in 2010).

This list prompts one to ask *What cuts?* Many commentators have spoken of ‘the cuts’ as if they have been applied across the board, but this is not the case. They have been applied differentially, as we shall see. The decisions above clearly did not address the problem of the gaping deficit, nor the increased burden on social welfare arising from unemployment claims. The government found savings instead in the following areas:

- The abolition, merging or integration of 41 state agencies, announced in 2008;
- The cuts in social welfare and child benefit, announced in 2009;
- The cutting back of public sector numbers;
- The differential application of cuts in departmental budget lines.

It is here that the real impacts of the 2009 and 2010 budgets are likely to be found. Dealing with each in turn, the cuts in social welfare are likely to increase the numbers below the poverty line and who are poor. Here, in advance of the budget, Barnardos investigated the potential impact of a cut in child benefit. This was a benefit that had been substantially increased from the late 1990s. One of the most interesting findings to emerge was that the answer to the question *What happened as a result of the substantial increases in child benefit?*, was that the level of child poverty in Ireland fell from 27% to 19%. Increasing the level of welfare (child benefit being the instrument) actually reduced poverty (as it had in other European countries where a similar approach was tried). It was an unusual policy success. Conversely, reducing child benefit is likely to send child poverty levels shooting back up again.

The abolition, merging or integration of 41 state agencies was probably the most profound shock to Irish public administration since many of the old British boards were swept away in 1922 (though many of them had to be subsequently reconstituted in some shape or form). If we look at the list, though, the most striking feature was that most were in the social policy area, such as the Combat Poverty Agency, the National Committee on Racism and Interculturalism, the Office for Active Citizenship, the National Council for Ageing and Older People and so on. As well as these, other social policy agencies were cut substantially (e.g. Equality Authority, -43%, Irish Human Rights Commission, -24%). Although the government may argue that some of these agencies are 'integrated' rather than abolished, in practice this is an disingenuous distinction, for we will not hear from them again.

The cutting back of public service numbers and related recruitment embargoes have also been central to the government approach, fueled by untested assertions that we have 'too many' civil and public servants. In fact, the Irish civil service is not especially large by international standards. The McCarthy report proposed a further reduction of posts (17,358). Modern states require a competent, well-trained and motivated public service to devise, plan, strategise, manage, execute, administrate, implement and evaluate policy and at a certain stage, once numbers fall below a critical level, the state ceases to be 'competent' and able to discharge its functions.

One of the least noticed features of the budget was the fact that departmental budget lines were cut differentially. Especially striking was the reduction in funding lines used by voluntary and community organisations. Typically, funding lines for voluntary and community organisations were cut -18% to -20% over 2009-2010, less in some areas (health), more in others (community development). The voluntary and community sector in Ireland is likely to contract by about a seventh by mid 2011, with possible job losses of around 5,000 as a result. This will come especially hard on voluntary organisations meeting increased demands for cash, food and other help as a result of the social crisis, unemployment, indebtedness, mortgage arrears and home repossessions. In December 2009, the Community Development Programme, regarded internationally as a model of good practice, was closed down. The worse may yet be to come, for the Department of Community, Rural and Gaeltacht Affairs has already indicated that when the current funding scheme for 64 national voluntary organisations expires in 2010, it does not wish it to be renewed.

One of the myths now circulating – evident in the McCarthy report – is that volunteers will step in to fill the breach. This is an important consideration, granted the reliance on volunteering among many organisations working with the homeless. In reality, voluntary organisations require professional staff to recruit, induct, train and retain volunteers. A consequence of the contraction of the voluntary and community sector is that it will be less, rather than more able to use volunteers. Volunteering will decline.

One of the most intangible, subtle but real effects of these changes to the voluntary and community sector is that they will reduce its ability to represent its beneficiaries and contribute to policy making. Voluntary and community organisations struggling to survive and meet increased demands on smaller budgets will have less and less time and ability to contribute to policy and be a 'voice' for their constituents, be they people with disabilities, women, children, disadvantaged groups or communities. The civil society voice in Irish society will be ever softer. It will be less and less able to influence a state whose general capacity to carry out its functions is diminished and whose social policy capability is already small.

The impacts of the 2010 budget will be:

- The immiseration of the poor. Numbers below the poverty line will rise;
- The decreasing ability and competence of Irish public administration to perform its functions;
- A smaller voluntary and community sector, with fewer volunteers;
- A diminished role for social policy in a country where it is already small;
- The voice of civil society will be even quieter.

The voluntary and community sector in Ireland is likely to contract by about a seventh by mid 2011, with possible job losses around of 5,000 as a result.

FEATURES



Paul Joyce is senior policy researcher at FLAC, the free legal advice centres

Mortgage arrears and repossessions: what's to be done?

Minister for Communications Eamon Ryan has recently announced that the government will introduce measures to help home owners in difficulty with their mortgages. Paul Joyce welcomes this and gives the minister some ideas.

Just before last Christmas (and the day after the screening of an RTE 'Primetime Investigates' programme that was not exactly flattering on the subject of financial regulation) the Financial Regulator released new data on residential mortgage arrears and repossessions. While not good news for borrowers, these figures were welcome, because they amount to the most complete picture we have seen yet of the extent of the current mortgage arrears problem in Ireland.

Whilst there may be, according to Mark Twain or Benjamin Disraeli to both of whom the remark is attributed, 'lies, damn lies and statistics', it is difficult to adequately respond to a social problem that is not properly documented. In over 15 years of working around the area of over-indebtedness in Ireland, one of the greatest obstacles to potential law reform has been the lack of hard information. A conspiracy theorist might regard this as a conscious and deliberate attempt to maintain the status quo. On the other hand, it may simply be a reflection of a culture that sees data gathering as a nuisance, especially in an environment where technological advances have yet to make a great impact. This is not of course the prevailing climate in every jurisdiction. At www.cml.org.uk, The Council of Mortgage Lenders in the UK themselves provided detailed summaries of arrears and repossessions trends. In Northern Ireland, information can be obtained on levels of repossession proceedings online at www.courtsni.gov.uk.

The Financial Regulator's data on mortgage arrears – A summary

- At the end of September 2009, 26,271 residential mortgages in Ireland were in arrears of three months or more. This compares with fewer than 14,000 in such arrears at the end of June 2008. Of the 26,271 figure, 17,767 were in arrears of six months or more.
- A formal demand for the property to be handed back had been issued in 4,565 cases and in a further 3,617 cases court proceedings were in train to enforce debt/security on a mortgage.
- 491 applications for repossession were initiated in the third quarter of 2009 (including Circuit and High Court cases).
- 218 cases were concluded during this quarter, comprising of 79 Possession Orders granted, 38 voluntary surrenders or abandonments and 101 settlements that avoided repossession.
- There were 243 residential properties in possession (i.e. repossessed and in the hands of the lender) at the beginning of the quarter. 31 properties were actually repossessed on foot of an order during the quarter, a further 79 were voluntarily surrendered or abandoned and only 22 repossessed properties were disposed of (i.e. sold). Thus 331 properties were in possession at the end of the quarter.



The figures from the Regulator show that the number of residential mortgages three months or more arrears has almost doubled in 15 months. Two-thirds of these have arrears of six months or more. Almost four thousand cases are at the point where legal proceedings to seek repossession have commenced. Contrary to the ritual pronouncements from assorted government representatives in 2009 that 'only a handful' of Possession Orders are granted by Irish courts every year, 79 orders were granted from July to September 2009 alone and in a further 38 repossession actions, the borrower/s gave up the mortgaged property.

In total, 110 properties physically went back to lenders during this three month period including a high number of voluntary surrenders but only 22 properties that had already been repossessed were 'disposed of', reflecting the depressed state of the property market. Thus the bank of repossessed properties grew by 36% during this time. Unfortunately, with each week that passes, as the cases already under way roll off the conveyor belt into the hearing process, this number can but increase in 2010. According to the Financial Regulator, fourth quarter figures for 2009 should be available shortly and they have stated that it is their intention to publish comprehensive quarterly statistics from now on, based on information gathered from the industry.

Little protection for those in arrears

So much for the figures; what is currently being done to alleviate the extent of this growing problem? The principal response of the State so far has taken two main forms – the payment of Mortgage Interest Supplement (MIS) as a means of decelerating the growth of arrears and the adoption of a Code of Conduct on Mortgage Arrears by the Financial Regulator to oblige lenders to stall legal proceedings and explore alternative repayment measures.

MIS is a payment available from the Health Services Executive to a person who is unemployed or working part time (defined as 29 hours or less) but it is subject to some quite stringent conditions. These include that the loan was affordable and for housing purposes only (thus excluding some loans from sub-prime lenders to 'consolidate' a number of debts including an existing mortgage in arrears) and that the interest being paid is reasonable to meet the residential needs of the applicant. In the case of a couple, if one is working in excess of 29 hours per week, the payment is not available and a final condition is that the property in question must not be up for sale at the time of the application for the payment. Nonetheless, the number of applicants for the payment has grown markedly. A recent Irish Examiner article (Juno McEnroe, 2nd January) notes that 4,111 applications were received for the payment in 2007, but over 17,500 in 2009. A number of these applications were rejected and where appeals against such refusals took place, many were unsuccessful.

A review of the operation of the payment is due to be published soon and if MIS is to be maintained as the main instrument of financial support to hard pressed borrowers, the criteria must be relaxed. It is abundantly clear that a combination of reduced working hours and State taxation policy has considerably reduced the combined income of many mortgage holders. Thus to exclude a couple where one is working over 30 hours and the other may have lost his/her job is quite simply unfair. Equally, to exclude 'unreasonable' loans from the payment appears to saddle the entire responsibility for irresponsible lending practices on the borrower while the lender is still permitted to enforce its security in the courts or continue to receive instalment payments at inflated interest rates.

The Code of Conduct on Mortgage Arrears was put in place in February 2009. It established a six month moratorium on the bringing of legal proceedings against a consumer borrower from the time arrears first arise (12 months in the case of AIB and Bank of Ireland). This moratorium is totally inadequate and it is notable that the Irish Banking Federation implicitly recognised this when publishing a statement of intent in November 2009 that where a 'mutually acceptable' payment arrangement is put in place and maintained, its members will refrain from any legal action. Aside from the moratorium issue, the Code also obliges lenders to 'explore' options such as extending the term of the mortgage, payment breaks or capitalising arrears and interest. However, such language is vague and although lenders are reminded that compliance with the Code is a matter of law, it is not specifically admissible in legal proceedings brought by lenders and they do not have to demonstrate compliance with it.

It requires substantial strengthening in terms of extending the moratorium to a much longer period, for example, two years, as well as imposing a clear obligation on lenders to advise borrowers where assistance may be obtained at the earliest opportunity and to demonstrate to a court that every reasonable effort has been made to reach an accommodation with the borrower to avoid legal action.

Enhanced protection needed

There is no gainsaying the precarious economic situation in which we find ourselves (or some have put the rest of us) and pressure on the public purse is intense. Nonetheless, it is remarkable that while the NAMA project proceeds at who knows what cost, there is no apparent strategy in place to cope with what is fast becoming a mortgage arrears crisis. It is clear that many ordinary people who contributed handsomely to the tax take and fuelled economic growth by borrowing are largely friendless in the corridors of power. Quite apart from moral considerations, the cost to the Exchequer of allowing this situation to get out of hand is potentially enormous in terms of mental and physical health concerns and associated social issues.

What further steps should be taken now? An interim income support measure may provide a solution in a small number of cases and there is also clearly a place for a moratorium. However, both these measures assume the borrower's financial situation will improve, so that arrears that continue to increase will eventually be tackled. This is unrealistic in many cases. For many mortgages currently in arrears to be sustainable in the long-term, the monthly instalment being paid must be substantially and permanently reduced, rather than temporarily rescheduled. For those with chronic arrears and in negative equity there must be an infrastructure put in place to put an end to the mortgage without the borrower being saddled by long term debt shortfall.

How can this be done? In terms of the rescheduling of mortgages, the options set out in the recent US 'Home Affordable' programme are worth noting. These focus on reducing the mortgage instalment payment in one of two ways, either through reducing the interest rate being paid by the borrower/s (Home Affordable Refinance) or by lowering the percentage of monthly gross income being expended on paying the mortgage (Home Affordable Modification). The former allows the borrower (even those in negative equity) to refinance and take advantage of much lower mortgage rates that currently apply. The latter limits the monthly instalment paid to the current lender to 31% of gross earnings, in order to prevent or reverse arrears by reducing the interest rate and if necessary extending the term of the loan. Ultimately, there will have to be a financial cost to be borne by the State/lenders or both if these options were to apply in an

Irish context, whether it is the penalty sum for exiting an expensive fixed term interest rate or reducing or writing off the principal payable. However, when set against the taxpayer's massive commitment to NAMA, it is arguable that it would be money well spent.

Unfortunately for some mortgage holders where the loss of income is so substantial that even partial repayments are not viable, a more drastic solution is required. There are anecdotally an increasing number of people who are prepared to accept that ownership is no longer possible. However, many have families with strong roots in the communities in which they live. As part of the 'Mortgage Rescue' scheme in the UK, a 'Mortgage to Rent' option allows a social landlord such as a housing association to buy dwellings with the mortgage holder continuing to reside as a tenant at an affordable rent. This is an option that could be pursued in Ireland.

Where a borrower wishes to voluntarily surrender a property in negative equity, there must be certainty as to how the mortgage shortfall will be dealt with. The current state of the property market does not exactly facilitate 'short sales' - whereby the lender agrees to allow the property to be sold by the borrower and informally writes down the shortfall - but it is an option that should certainly be encouraged. It is clear that mortgage lenders currently reserve the right to obtain a judgment in the courts for the shortfall but it is not in society's interests that borrowers should be pursued in this way, given that the capacity of the borrower to meet the terms of the original loan may have been dubious in the first place and the borrower's financial circumstances will generally have changed beyond his/her control. A write-off of the remainder could be provided for in legislation, ideally as part of a wider debt settlement scheme.

In summary, there are a range of measures that can be taken to assist people who are in mortgage arrears; what matters is that a package is put in place as soon as possible to minimise hardship and protect homes.

FEATURES



Niall Mulligan is CEO of Dundalk Simon Community

Integrating homelessness and human rights: can we meet the challenge?

It's not as easy as you might think to integrate a human rights based approach into homeless services, as **Niall Mulligan** discovered when Dundalk Simon Community decided to do just that.

It would be tempting to begin an article such as this with a quote from Nelson Mandela or Ghandi, John Hume or Sean McBride. It would be easy to plagiarise from the outset the Universal Declaration of Human Rights or one of the many other human rights treaties in existence today. It would be comforting to believe that once we mention human rights and commit to such a path that we immediately move on to a higher plain. How wrong we would be.

When you're in the middle of trying to do something it's not always easy to write definitively about it; it becomes even more uncertain when you have no way of actually knowing whether or not the middle has been reached yet and where the road you have embarked upon will ultimately lead. Such is the current reality for Dundalk Simon Community.

In January 2007, we made the decision to look at developing a human rights based approach to our work. This idea was not entirely new to us. It had been written into our 2006-2009 strategy, almost as an afterthought. In fact our initial thinking in 2007 was not to look at human rights but rather was to explore how well we were staying true to our values within the day to day work across all of our projects. Respect, dignity, honesty, and openness are values that we all aspire to and sign up to, but really, how do we go about implementing them? How do we really know if our work upholds and protects these values?

The National Simon Communities of Ireland had completed some work in the past with Amnesty Ireland regarding the benefits of implementing a human rights based approach (HRBA) to our work. It became a natural step for Dundalk Simon Community to explore this further.

A member of our board, myself and a member of our settlement team decided to attend a four day training programme on human rights with Amnesty Ireland. In exploring the main HRBA principles through our training we came to the conclusion that these principles both promoted, and had the potential to protect, the values of our organisation. We discussed this further with senior staff and board members to see how these principles could be applied within our work, the benefits of doing so and what changes would have to be made within Dundalk Simon Community to allow us to reach a point where we could legitimately call ourselves a human rights based organisation. From the outset, the importance of promoting and developing an internal understanding and commitment to human rights was seen as key to the long term application and survival of this new approach to our work.

So what exactly are we talking about? What is a human rights based approach to homelessness?

There are five core principles of the human rights based approach which Dundalk Simon Community is trying to establish as being a fundamental part of our work:

- a Express application of a human rights framework – define the goals and work of Dundalk Simon Community in terms of the relevant international human rights commitments of the Irish Government.
- b **Empowerment** – ensure that all our policies and procedures are based on empowerment and not charity. This means ensuring that people have power and capacities (including education and information), as well as access needed to improve their own lives and their own communities.
- c **Participation** – ensure that all members of Dundalk Simon Community are free to participate in the development of the organisation in an active and purposeful way. A human rights based approach highlights the need to directly and meaningfully involve people who experience homelessness in the development of solutions to homelessness. Active and informed participation of people who are homeless is likely to result in services which are more effective and relevant to their needs.
- d **Non-discrimination and prioritisation of vulnerable groups** – address, as a priority, discrimination and protect all vulnerable groups and people.
- e **Accountability** – apply human rights impact assessment to all plans, proposals, policies, procedures, budgets and programmes to determine progress in human rights terms. Develop effective policies, administrative procedures and mechanisms of redress that ensure delivery of entitlements, respond to denial and violations of rights and ensure accountability when things go wrong.

In our view, a human rights based approach to tackling homelessness means that people who are homeless are not seen as objects of charity, seeking help and compassion. They are individual human beings and citizens of Ireland who are entitled under Irish and International law to the protection and promotion of their human rights. We have identified a number of these rights as being most pertinent to our day to day work.



Homelessness impacts on the right to:

- a adequate housing
- b health
- c personal safety
- d privacy
- e education
- f work
- g non-discrimination
- h social security
- i vote
- j freedom of expression
- k freedom from cruel, inhuman or degrading treatment or punishment

(visit www.dundalksimon.ie for additional information)

Of course, one of the difficulties with introducing something new is that it has to be understood, accepted, and seen to be relevant to the everyday work of all staff, volunteers, and service users, especially when a fundamental change in the overall approach to our work is being proposed. While it is tempting to believe that such difficulties are easily overcome via training and a few posters, it is best to remember that the change being attempted here reaches to the very core of what we do and why people choose to work with organisations like ours.

With very rare exceptions, people work and volunteer for us because they see what we do as an extension of their own value system and their vision of how the world should treat all individuals living upon it. If we want to capture hearts and minds, a few leaflets and a half day information session on human rights simply won't suffice!

So, from the outset, we accepted that the process of implementing a human rights based approach to our work would be long; it would be challenging and we agreed that it would need to be well planned. We also recognised that no area of Dundalk Simon Community would go untouched. There would be numerous challenges for us. In many ways we opened ourselves up to intimate scrutiny against a set of values and rights that are core to the very existence of human beings. Inevitably there are times when we will struggle and fail under such intense scrutiny. At such times it is imperative to remain focused on why this is fundamentally important to the lives of all of the people we work with.

Accepting the above, we decided upon the following that would bring us through 2008 and 2009. Without going into this in too much detail the following areas were seen as key to advancing our human rights aspirations:

2008

- a Governance framework agreed and signed off by the Board.
- b Begin organisational policy review.
- c Develop Welcome Pack for service users (developed by service users).
- d Any commissioned research to be undertaken within a human rights context.
- e Link the implementation of our 06-09 strategy with human rights.
- f Commemorate the 60th anniversary of the Universal Declaration of Human Rights and use the opportunity to promote HRBA and the practical implications of this for Dundalk Simon.

2009

- a Implement an external review of our 06-09 strategy with recommendations for next strategy to link in with HRBA
- b Purchase HRBA Toolkit from Amnesty Ireland (see www.amnesty.ie).
- c Develop and run HRBA training for all staff.
- d Ensure that service user involvement is part of this overall process.
- e Develop a Dundalk Simon Community position paper on homelessness and human rights (see www.dundalksimon.ie).

For 2010 we have set ourselves the following challenges:

- a Human rights to be core to our 2010-2013 strategy.
- b Develop human rights annual action plans.
- c Develop a method of monitoring and reviewing this approach to our work.

We are now at a crucial stage of this process. Training has taken place with staff and volunteers on international human rights Law, a human rights based approach to our work, key working and care planning within a human rights organisation and defining what we mean by service user participation. We have set our stall out and there is no going back. The question still remains however; can we meet the challenges that lie ahead? Where will this lead us – disillusionment or hope; failure or success? Only time will tell.

In order to avoid a quotation and remain consistent with the very beginning of this article I shall conclude as follows. Most days of my week I am based in Dundalk, and most days I bump into a man who has been part of our community for many years. He regularly jokes with me that I do nothing and hide away in my office for a sleep (he may well be right!). He is also one of the most gentle and kind people I have had the pleasure to meet in many years of work. He is somebody who could so easily be hurt, whose rights could so easily be ripped apart and who would personally have no way of fighting this.

If being a human rights based organisation means anything for us, it means promoting and protecting the rights of this man and many like him. If we can't then we fail, full stop, no excuses. That's the challenge that we have set ourselves. I sincerely hope we are up to the task.

FEATURES



Noelle Coogan is a resettlement officer with Dublin City Council Homeless Services

Putting children at the top

The needs of children living with their parents in homeless services are not recognised or being addressed, says **Noelle Coogan**, who has researched this area.

If you would like a copy of Noelle's research, email her at noellecoogan@gmail.com

Much and warranted attention has been given to the issue of youth homelessness in recent years. While this is necessary and welcome there is another group of homeless children who attract a lot less attention but whose needs are considerable: those living in homelessness with their parents. Practitioners working with homeless families in Dublin have for some time expressed grave concern for the long-term welfare of children, sometimes born into, and being raised in emergency accommodation.

Research into the effects of homelessness on children points to profound and long lasting detrimental outcomes. Homelessness, and the transience associated with it, exacerbates the support needs of families and leaves parents and children highly vulnerable to becoming lost in terms of social, health and education services.

A research study on how homeless services respond to the needs of families, which I conducted for Trinity College in 2009, highlighted significant gaps in services and a lack of initiatives to address the needs of children. The research was based on interviews held with frontline staff across a variety of homeless services, both statutory and NGO.

While respondents to the study acknowledged improvements in emergency accommodation in recent years; concerns about standards, staffing, the length of time families remain homeless and the impact on children, continue to be prevalent. These concerns echoed those set out in previous reports.¹

It is positive to note that workers were cognisant of the significant impact of homelessness on children; however it is worrying that staff described such strong ambiguity about whether and how to address their needs.

There wouldn't be a huge amount of direction coming from management to work with kids in homelessness or to look out for child protection concerns.

Project worker

This study overwhelmingly found that children's needs are not recognised and addressed in a comprehensive way within homeless services. Participants described a varied response to children's needs across homeless services with some examples of good practice. However, concerns were expressed by all that children's needs are not being recognised or responded to in a holistic manner by adult oriented services.

¹ Halpenny, A., Keogh, A & Gilligan, R. (2002) *A Place for Children? Children in Families Living in Emergency Accommodation – The perspectives of children, parents and professionals*. Dublin, Children's Research Centre TCD & Homeless Agency.

O'Flynn, J. & Chaloner, L. (2006) *Planning for Children – Improving access to services for children in private emergency accommodation in Dublin*. Dublin, Homeless Agency

That attitude of 'we don't deal with children.' It's a real cop out. We should take a broader approach, not just do the bare minimum. It's sort of like, teach a man to fish; the more we provide the better the long term outcome is.

Project worker

The issue of service thresholds and how they affect children was raised by some respondents. It appears that when a family's needs escalate, or their level of stability deteriorates, services may disengage due to the family no longer meeting service criteria, potentially at a time when intervention and support are most needed. Respondents raised concerns about the lack of continuity and coordination across services when a negative disengagement occurs.

I think sometimes we can withdraw a service from a family when there are child protection issues. They [parents] may relapse and then our service pulls out because they are no longer suitable and the children are left in a more vulnerable state because there is no service going in to them. I think this happens a lot within homeless services.

Project worker

Children First, the national guidelines on child protection and welfare, considers the best interests and welfare of the child to be paramount and places a duty to protect children on all organisations, government departments and private citizens. A recent government review of the implementation of Children First stated, "...robust child protection policies and procedures, administered effectively by adequately trained staff, must be in place wherever there are children".²

In 2007, the Homeless Agency, in line with recommendations made by O'Flynn and Chaloner³, put forward recommendations to address the education, health, welfare and developmental needs of children living in homeless families by putting in place a high-level coordination structure between government departments, local government, HSE and voluntary bodies.⁴ Respondents to this study strongly asserted that such structures are lacking within homeless services and across family services highlighting the need to develop integrated procedures to address the needs of homeless families in a cohesive manner.

Findings in this study paint a picture of a disjointed, inaccessible child protection system, which when it is engaged falls short of meeting the needs of homeless families. Respondents spoke of the need to have strong working relationships with social work teams in order to get engagement.

It's down to the person's capacity to build relationships and networks themselves. There's nothing structural there for the child. So there are absolute gaps that children are going to fall through.

Project worker

A reliance on personal relationships is understandable given the lack of structural frameworks but is worrying given that it only exists while personnel remain in place and implies that outcomes for a child may be dependent upon the worker's ability to manoeuvre the system. It is arguable that homeless services are well placed and should be mandated to address the needs of children with structured support from the child protection network.

So, where to from here?

Homeless service providers encounter families at a pivotal time of opportunity given the depth of access into their lives. Addressing the needs of children is important, not just to meet the child's needs, but to increase family stability and accelerate successful move on from homelessness. Failure to address children's needs and resultant behaviours creates a risk of repeat and intergenerational homelessness within families.

Families who encounter homelessness are among some of the most marginalised in society. They are removed from their locality, extended family and community supports and live in difficult environments often sharing accommodation with other families who also have a myriad of problems.

With the vast structural changes that lie ahead for the homeless sector it is timely that child and family issues be placed higher on the agenda of services. This is a pivotal time of opportunity to 'child-proof' services and to ensure that the needs of families are addressed in a more holistic way. By working through a whole-family lens, mainstream and homeless services can focus on the objective of preventing and minimising homelessness. The individual, financial and societal gains to be made from such an approach far outweigh the effort that will be necessary to make such a change.

² Office of the Minister for Children and Youth Affairs (2008) National review of compliance with Children First: National Guidelines for the Protection and Welfare of Children. Dublin, The Stationery Office.

³ O'Flynn, J. & Chaloner, L. (2006) Planning for Children – Improving access to services for children in private emergency accommodation in Dublin. Dublin, Homeless Agency

⁴ Homeless Agency (2007) A Key to the Door – The Homeless Agency Partnership Action Plan on Homelessness in Dublin 2007-2010. Dublin, Homeless Agency: 66

FEATURES

A RAS pilot

Eoin Ó Broin and Sinead McGinley report on a Focus Ireland RAS pilot project that aimed to find out whether RAS can be used as a 'housing-based homeless scheme'



The Rental Accommodation Scheme (RAS) was initiated by the Department of Environment, Heritage and Local Government (DOEHLG) in 2004 to provide a form of *social housing support* based on a long-term leasing arrangement between a local authority and a private sector landlord, rather than direct provision of local authority housing.

Tenants living in private rented sector accommodation, on a local authority waiting list and in receipt of Rent Supplement for 18 months or more, would be considered as eligible for this scheme.

For tenants, RAS provides greater security of tenure. For a local authority, the scheme ensures better quality accommodation and, in theory, access to a greater number of social housing units at a lower initial cost. For the Department of Social and Family Affairs, it offers a resolution to the problem of Rent Supplement being used as a long-term payment rather than a short-term emergency benefit, as was its original purpose. However, just as the scheme was introduced the housing market was reaching its peak, and there was little take-up from private sector landlords for the scheme.



Eoin Ó Broin and **Sinead McGinley** are policy analyst and research officer respectively at Focus Ireland

A number of tenants in Focus Ireland's own properties were transferred successfully to a version of RAS, but we also saw the potential for the scheme in helping people who were homeless move into private rented accommodation, with appropriate supports. In 2005 Focus Ireland developed the concept of adapting RAS as a 'housing-based homeless scheme'. The rationale for the scheme was to access secure and stable housing for single person households with a history of homelessness, and to provide a housing-based homeless settlement and tenancy sustainment programme. Focus Ireland worked with local authorities in Dun Laoghaire/Rathdown, Limerick and Dublin City on RAS schemes for people who were homeless. We were also one of three organisations which worked with Dublin City Council (DCC) and the DOEHLG on a particular pilot scheme.



This RAS pilot project was set up in Dublin's inner city in May 2006, and was designed as a three-year partnership project between DCC, a major residential landlord and Focus Ireland. The project provided 24 units of accommodation in five houses with DCC holding a 25-year lease with the landlord.

The purpose of the pilot project was to support tenants to live independently in their home, by providing long-term housing with support for people on the DCC homeless list. A dedicated project worker was provided by Focus Ireland, whose role was to: assess households for suitability to the scheme; conduct pre-tenancy preparation; and allocate, manage and support households through the scheme. Focus Ireland dealt with all tenant issues and agreed to inform the landlord of any damage to the properties or complaints from neighbouring buildings. DCC paid the landlord a RAS rent and tenants paid a differential rent to DCC. Focus Ireland did not receive any rental income from this project and covered all support costs for the three-year pilot period.

Referrals were sought from a number of homeless service providers, and priority was given to referrals from the homeless list. The majority of tenants were male, single person households, and presented with mental health or drug/alcohol needs. Significantly, one household was a couple with children, and five tenants were lone parent households – four of these tenancies presented with child welfare needs.

At the end of the three-year pilot period, Focus Ireland conducted a brief internal review of the project to assess if RAS could be successfully adapted as a 'housing-based homeless scheme'. At the end of the pilot phase, 21 of the original 24 tenants were still living in the RAS units. Of the three tenants who left the pilot, one secured more appropriate accommodation, one left due to problems with their neighbours, and one tenancy broke down completely resulting in the tenant departing before a notice to quit could be served.

Project staff indicated that tenants demonstrated improved confidence and self-esteem while living in the RAS units. Although initially the tenants relied heavily on Focus Ireland staff to contact the landlord regarding maintenance issues, over time they took on this role as they grew more confident in dealing with external agencies. Although one of the tenants moved on from this project due to problems with their neighbours, the majority of tenants built positive relationships with their neighbours and there were few disputes between tenants during the three-year period. A reduction in drug and alcohol usage by tenants was also noted by the project staff. Two tenants were attending courses provided by local education service providers and some tenants were attending Community Employment schemes in Amiens Street.

A number of strengths and issues emerged from the review:

Referral Process and Tenanting the Units: The 24 RAS units were not all available from the outset, as some units were occupied by existing private sector tenants. All three partners agreed that the phased release of the 24 units caused significant difficulties for existing tenants and the RAS pilot tenants. A clear preference for units to come on stream together, either house by house or for the entire project, was identified. Focus Ireland staff were positive about the referral process, particularly in terms of its transparency. However, Dublin City Council described the referral process as sometimes slow and resulting in delays in tenanting vacant units.

Defining Support Needs: Focus Ireland, DCC and the landlord raised concerns with respect to the process of defining the level of need of the tenants. The RAS pilot was designed for tenants with low needs, however there was an under-estimation of the level of need for most tenants. Nearly a third of the tenants were assessed as having medium to high support needs at the end of the three-year pilot period.

At the start of the pilot project it was anticipated by Focus Ireland that the level of support required by tenants would reduce significantly over time. Although there was a level of reduction – with three tenants requiring no support at the end of the three-year pilot period and 12 tenants needing a lower level of support than when they first became tenants – the review revealed a more complex picture, with some tenants' needs increasing over time as external circumstances changed or new needs emerged. While there is no evidence that this had a negative impact on other tenants, it did have implications for staff time and resource allocation for the project overall.

Partnership Approach: The pilot project was a joint working partnership. The partnership approach to allocations was viewed as providing additional transparency and accountability. However, it was felt that the roles and responsibilities of the partner organisations were not clearly defined at the outset, which caused confusion and delays around housing management issues.

RAS as a Housing-Based Homeless Scheme

On the basis of the high number of tenants who successfully sustained their tenancies throughout the pilot period of the RAS project, and the ongoing commitment by Focus Ireland, DCC and the landlord to continue the project, it is clear that the pilot project has been a success. A tenant of the project stated that: *'The service has given me a chance to prove I can manage a home...This is my first real home...I have a stable home with a permanent address and a sense of security'.*

The RAS pilot project has highlighted a number of key areas where improvements should be considered as part of any future similar schemes, including: the ongoing review of assessment tools to ensure clarity in the assessment of tenants' needs pre-tenancy, detailed Service Level Agreements which outline the roles and responsibilities of each partner organisation, and the tenanting of all units in one phase to avoid disruptions for existing tenants.

The RAS pilot project clearly demonstrates that the Rental Accommodation Scheme can be used not only to house the general population, but also to provide long-term and secure housing in the private rented sector for people who have experienced homelessness. While Focus Ireland covered the support costs for the first three years of the pilot from its own resources, we are delighted that DCC is supporting the support element of the scheme for a further 12 months. Focus Ireland is keen use the experience from this and our other RAS partnerships to extend the use of RAS as one of the mechanisms for making secure homes available for people who are homeless.

The RAS pilot project clearly demonstrates that the Rental Accommodation Scheme can be used not only to house the general population, but also to provide long-term and secure housing in the private rented sector for people who have experienced homelessness.



Fran Cassidy,
writer and
researcher

Professor Dennis Culhane

Dennis Culhane is professor of social welfare policy and psychology at the University of Pennsylvania. His seminal research into administrative data in American homeless shelters has been credited with creating a national shift in the US's approach to tackling homelessness. He is an influential and for some a provocative voice in the formulation of American homelessness policy. When he visited Dublin recently, he met **Fran Cassidy** and **Simon Brooke**.

The UN special rapporteur accused The USA of a "shameful neglect of homelessness". What's your view?

I agree. There have been some noteworthy and important accomplishments, but despite all the investment, half the homeless in the US are unsheltered. In the "continuum of care" we have a 19th century poorhouse system. We have recreated a private, welfare-based charity system that has very few professional standards, no real regulation, and no clear expectations. It has been an embarrassment.

Our typical shelters are barren, congregate, dormitories that close during the day. Dumping grounds where people sleep. There has been no comprehensive systematic programming to help people address their situation – no programmatic focus on getting people into housing. That is an incredible absence.

The shelter system also gets constipated; no one leaves and so there's never any flow. Without turnover, you can build one building, and then another and another, but you still have the basic problem.

One of the characteristics pushed for in Ireland is good quality emergency accommodation with key working.

That is obviously very expensive per unit cost. The way you deal with that financially is to make sure peoples' stay is short. It requires a change in mindset from containment to moving people on. There should be day programming and a time-limited expectation to accomplish something with the client in say thirty to ninety days.

When we look at the dynamics of how a shelter is used in the States, eighty percent come and go quickly. (The other twenty percent I refer to as “the chronic homeless population”). But the average length of stay for the eighty percent in the singles system is twenty days; in the family system it’s thirty days. You aren’t changing things much by telling people that it’s a thirty or sixty day programme.

You have been a prominent voice in arguing for a change in emphasis in the approach to homelessness in the US

There is a transformation underway, which I believe will be the mark of the Obama administration, and which for the first time offers a really solid basis on which to build the future homelessness system in the US. It focuses on the end game – housing stabilisation –from the very beginning.

There are two branches of housing stabilisation– those people who can go back to their families, who need family mediation programmes, and those who can’t, who need relocation programmes.

Research shows that seventy percent of people that come into homelessness are coming from and returning to family members. Recognising and building on that is important because we don’t want to just send people off to apartments when many wish to be with family. Working with these individuals and supporting families to accommodate the troubled family member is important.

Then there are those who can’t be or don’t want to be with family. For them we have relocation programmes. But they have to recognise that these relocation programmes are, by and large, temporary, and figure out how they are going to maintain their unit either by their income, or adding other shared housing adults to make the rent. Those are the realistic ways they have of going forward. I would love to be able to say “I’ve got a housing voucher for you forever”, but we don’t for everybody.

What about recent policy changes?

Two current major policy thrusts are very positive – *the Homelessness Prevention and Rapid Rehousing Programme (HPRRP)* and *Permanent Supportive Housing*.

When the Obama administration was putting together the Economic Recovery Act they wanted to mitigate the impact of the recession on homelessness. My big concern was that they were going to just add new emergency shelters filled to capacity, leading to more homelessness.



Instead they created The HPRRP, a new free-standing community organisation entirely focused on getting people stabilised and into housing. It’s a sizeable \$1.5 billion initiative. It’s like a private real estate organisation, with a little more social service savvy. They focus on the next step - finding landlords, working with landlords to negotiate trouble, signing on the lease on the person’s behalf, providing some rental assistance on some basis of terms, and doing interventions if required.

Rental assistance can be contingent on people going to services. Not everyone likes that idea – it seems coercive, but for a lot of people it’s the carrot that motivates them to progress.

The HPRRP is the first step, and is designed for people who have some economic self-sufficiency opportunities ready relatively quickly.

Presumably there are people who need continuing support simply to maintain their tenancy?

Yes. That's actually an area of a lot of active research right now. How much support is needed for how long? There's a new body of research called *Critical Time Intervention*. Basically, when they looked at people who were homeless and went into housing, they saw that if they were going to fail they usually did so in the first nine months. After that the failure rate is very low. So they decided to ramp up the intervention in the first nine months and then they trail off the services.

The prevailing idea before this, was that the service contract for support in housing was a fixed dollar amount every year forever. We have a very influential group in the supported housing world called the Corporation for the Support of Housing in the United States, and that has been their model. I think everyone has come to realise that model is not scaleable - we'll never end homelessness with it. It's also very hard for government to sign on to create more units where there is a fixed high cost forever.

Now the concept is that we have a time-limited intervention. We provide intense onsite services for nine months, then we have a step down phase two intervention for say another 12 months, and the final 12 months is an even lower level of service. By year four, we've passed on the baton to services in the mainstream system.

If you do that you can fund a finite number of these slots at any given time, one third of which is turning over. So if we had a thousand, every year there would be 333 new placement opportunities without having to get new service slots. That is a sustainable, ongoing engine that has the capacity to permanently place 333 people a year because people go out the back door.

So this is where we're trying to move, because despite best intentions in saying we want to end homelessness, it's very clear that the resource commitment is not there to fund these services in perpetuity. We've come to the conclusion in the States that we've got to have a scattered site or clustered apartment situation with a finite service package if required.

What will happen the HPRRP when the stimulus monies are spent?

If the HPRRP is proven to be effective and cost-effective, it should continue. The difficult conversation might be, will there be a continuing rationale to keep funding other ineffective programmes when we know we have an effective alternative.

Right now sixty percent of the federal money is going to transitional housing for families. That is a very costly intervention that does not have demonstrated effectiveness. It's not clear that it targets those families who need it the most. I don't think those transitional family programmes will necessarily go away. Many of our homelessness providers are very sophisticated organisations. They have been around a long time, have influential boards and a loyal constituency in their communities. They can be very self-justifying and self-perpetuating, so that even if there was a withdrawal of some federal funds, or if the referral of 'homeless' dried up, a lot of these places could exist on their own as charity care organisations working with troubled families.

What about Permanent Supportive Housing?

The recent major investment in permanent supportive housing is targeted at 'chronic homeless individuals' and it is working - it's cost-effective and it's a solution rather than just maintenance. At this stage the chronic homeless initiative is fully established, and the new administration is committed to it. We're going to see more units. That angers some who feel like it's taking money from shelter programmes. But those programmes have not proven their value in effectiveness terms.

If someone has a chronic homelessness history and it's very clear that they're in a trap and not going to get out of this homelessness situation, then we need to have housing for those populations. What it looks like can vary. The housing can be a range of things, but it's permanent and you have your own unit and a lease. Whatever else peoples' needs are, let's solve them in the context of being in a home. We can't require that people be clean and sober to get into housing because that's a high barrier that most 'chronic homeless' individuals will never attain.

We have programmes in the States that have been very successful dealing with the 'chronic inebriate population'. Not standard apartments, but permanent housing. It's like a permanent halfway house where people are allowed drink. They have their own room, their housing is not threatened and they're actively encouraged to engage in treatment from that location.

What about housing drug users

The drug user population is challenging. Some people are very effective at managing their addiction and could handle an apartment in a scattered site with support. Some older drinkers and injection drug users are at a life stage where they could manage their addiction in a housing setting. The younger, active using population is a trickier prospect. Can you put them in scattered site apartments and be confident that they won't tear everything out and sell it to get their drugs.

Some may have to be in clustered apartments or more congregate, multiple apartments in the same setting to be effectively managed.

The largest population of adult homeless is substance users and it's the group for whom we've done the least amount of research. That's befuddling to me!

There are a couple of ideas that have been working. One is a periodic check up. Substance abuse management is like the chronic disease management model. It's the ongoing connection and maintenance of a therapeutic contact that is important to avoid the complete falling apart of a situation. So in order for people to continue in the programme, they've got to come into a clinic every three months and have a face-to-face with a counsellor. People tend to self-regulate better when they know they're going to get checked on. The idea is that you have your finger on the pulse and know if something's going awry.

There's also telemedicine – where there's ongoing contact with the person via phone. So we're thinking about adapting those - merging the critical time intervention concept with some of these telemedicine and periodic check up ideas and putting them into a new service intervention for substance users.

It would cost \$20 billion annually to provide a housing subsidy to everyone in the United States who is eligible. A lot of money, but we spend a lot more subsidising the wealthiest to over-consume housing.

In the past you have pointed to solving homelessness being predicated on two things – mainstream systems adapting and taking responsibility for homelessness; and the affordability gap at some point being dealt with.

If we're going to go towards a prevention-oriented system, and want to build on the HPRRP, then it's going to require that various government departments take a new responsibility for people exiting care systems. Thirty percent of the people who come into our homeless system come from an institution. The mainstream agency engagement will have to be much deeper, with a multi-agency agenda.

I would like to see all these institutions having a standard protocol by which exiters are assessed for their homelessness risk. If they flag as high risk, there has to be an intervention designed to support them in their transition out of the institution, whether that's providing them with some temporary rental assistance or whether it's connecting them with a programme and doing family mediation. It can't just be the homeless system's responsibility.

And the affordability gap

It would cost \$20 billion annually to provide a housing subsidy to everyone in the United States who is eligible. A lot of money, but we spend a lot more subsidising the wealthiest to over-consume housing. We provide tremendous tax advantages to people to have homes much bigger than they need, and multiple homes. Mortgage interest deduction costs about eighty billion dollars to the treasury annually, and about half of that goes to the top five percent of households. If you were to cap that you would be able to get your \$20 billion to solve the affordability problem easily. There are a lot of powerful vested interests to take on including a whole luxury home building industry, but that's one solution.

The affordable housing problem is going to have to be attacked from many fronts. The private market is not going to solve the problem. The bottom line is that it's not profitable to develop and run affordable housing for low-income people. I think there is an onus on the research community to do a better job of quantifying the benefit of taxpayers investing in affordable housing.

QUESTIONNAIRE



Dermot Kavanagh,
head of operations and strategy, Merchants Quay Ireland

When and why did you first get involved in the area of homelessness?

When I was a student in the 1980s I did some voluntary work with Cork Simon Community. Back then, services were almost entirely provided by volunteers, there was little or no training, the shelter ran on a shoestring, services were poor and homeless people risked arrest under the vagrancy laws. We have certainly come a long way.

Has your understanding of homelessness changed since then?

Perhaps back then I tended to think homelessness was caused by a mix of bad luck and personal troubles. While I still think these factors play a role, I now tend to believe that structural factors relating, for example, to the housing market, and unemployment are much more important.

What one policy initiative would make the most difference to homelessness people?

Homelessness is just one manifestation of poverty. If we are to effectively address poverty, it is insufficient to continually target initiatives aimed at making people job ready or housing ready. We need policies that ensure people can access to meaningful work at a living wage and affordable housing.

What have you learnt from homeless people you have met?

Listening to the stories of homeless people I have often thought that if I had been faced with similar circumstances I might well have made similar choices and found myself relying on rather than delivering homeless services.

Do you think poverty and homelessness will always be with us?

I believe that we can create a more just and equal society. I don't, however, think that such an outcome is inevitable.

Can you think of anything we can learn from another country about tackling homelessness?

In moving towards a Housing First policy on homelessness we should take on board the American idea that the first priority should be to put in place housing with support for those with the greatest level of need – for example persistent rough sleepers with addiction / mental health problems.

What's the difference between NGOs and the statutory sector?

While the state sector has clear responsibilities and duties set out in legislation, in theory the voluntary sector should have more room for flexibility and innovation and should provide a critique where necessary of Government policy. While partnership has been very successful in many ways, there is a danger for the voluntary sector that we end up simply as contractors to the state and lose the things that bring greatest value to society, our independence of voice and action.

Which matters most, charity or political change?

Political change.

What would you do if the homelessness problem was solved and you were no longer needed?

Well, after the celebrations, I would continue to work in the drugs arena, but if I had more time I would like to put some energy into addressing other pressing social issues such as racism or climate change.

Do you give money to people who are begging?

No, but I understand why so many people do. There's a lot to be said for such simple acts of kindness.



The Homeless Agency is responsible for the planning, co-ordination and administration of funding for the provision of quality services to people who are homeless in the Dublin area and for the development of responses to prevent homelessness.

We work in partnership with a range of voluntary and statutory agencies to implement the agreed plan A Key to the Door, Homeless Agency Partnership Action Plan on Homelessness in Dublin 2007-2010, to deliver integrated services to people who are homeless and assist them to move to appropriate long-term housing and independence with appropriate supports as required.

We advocate for improvements in mainstream policies and services to make them responsive to the needs of people who are homeless or at risk of homelessness and we work with voluntary and statutory bodies to develop strategies to prevent homelessness from occurring in the first instance.

The vision of the Homeless Agency is that by 2010, long-term homelessness and the need for people to sleep rough will be eliminated in Dublin.