



Housing in Ireland – An Overview

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Housing as Welfare – late 1800s, early 1900s

- 1900s or thereabouts – social housing primarily delivered through charities
- Increasing State funding for social housing with Independence
- Rural social housing development – separate (and faster) than urban social housing development. 1914 – 82% of all social housing was in rural areas.
- 1932 – Housing Act introduced to address urban land issues “slum clearance” – still separate policy to rural social housing.

Housing as Welfare – early to mid 1900s

- Between 1930s and 1950s social housing accounted for one third to a half of all housing output – it took until the 1970s for private building to take off
- Main players during this time – (mainly Protestant) charities, local authorities, rural/urban power disparity, British government

Tenant purchase and the transfer of wealth

- 1936 Labourers Act introduced the right to buy for **rural** farm labourers.
- By the mid-1960s, 80% of homes built under the Labourers Act were owner-occupied.
- Shape of house finance changed – more grants to build social housing on the supply side, and a differential rent system on the demand side
- 1966 Housing Act – unified rural and urban policies and gave universal right to tenant purchase.

Housing as an Asset – 1990s to early 2000s (and beyond)

- The property “market”
- Peak mortgage lending growth (28.1%)
- Construction accounted for 12.4% of the labour force – two-thirds in residential construction
- “Light touch” regulation
- 100% mortgages and extended terms, subprime lenders

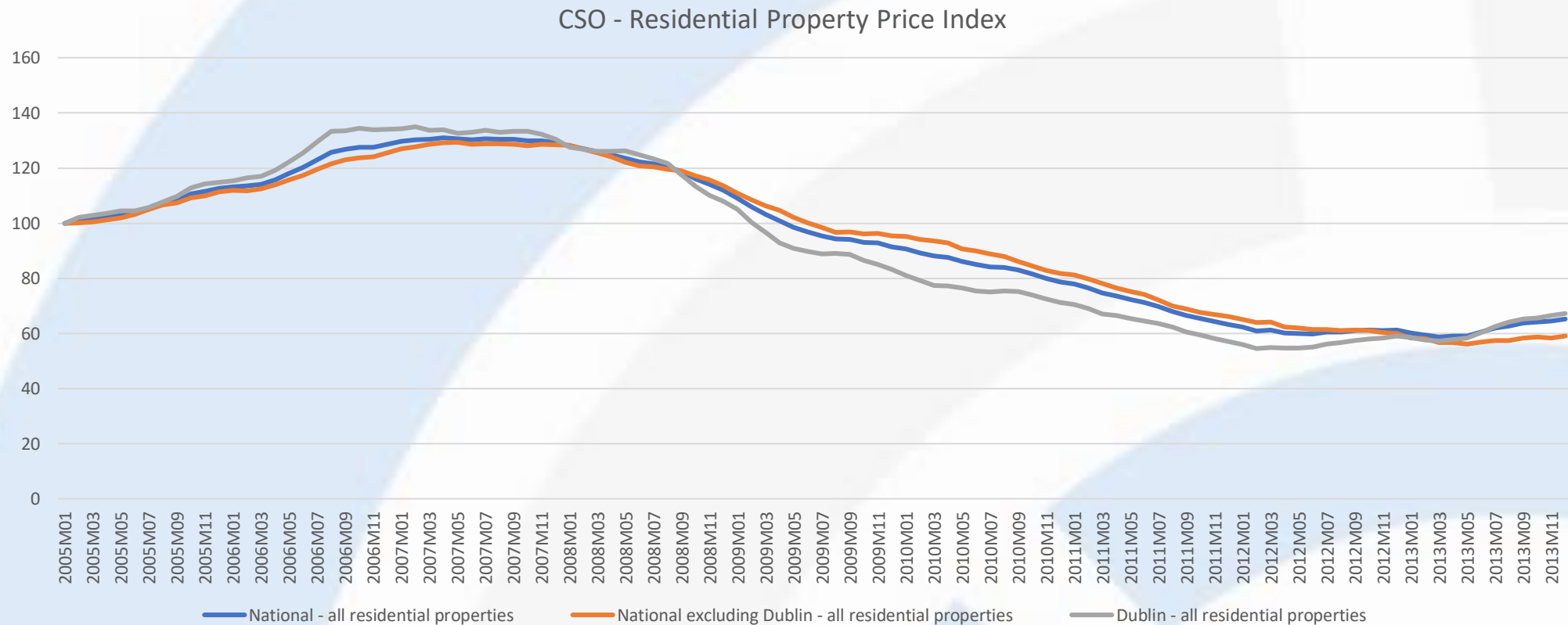


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Bubbles, Booms and Busts 2005-2013



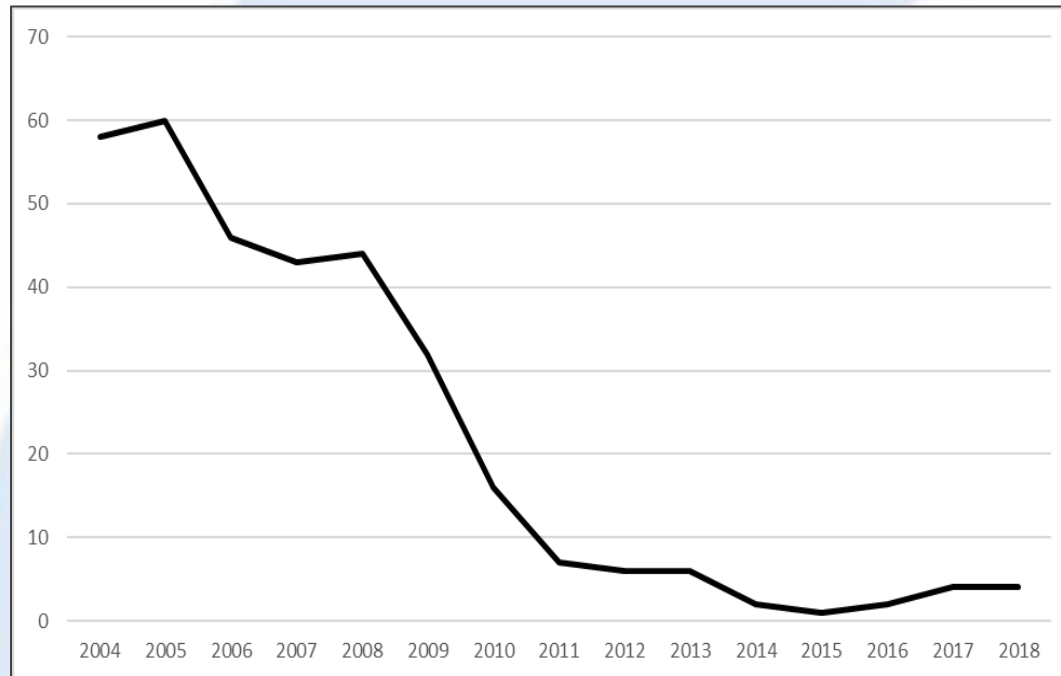
From Social Housing to Social Housing Solutions

- 71,858 households on social housing list
- Capital to social housing projects tapered off
- Increased reliance on the private rented market through Rent Supplement and Rental Accommodation Scheme
- 2014 – the introduction of the Housing Assistance Payment (HAP)
- Enter ‘social housing solutions’

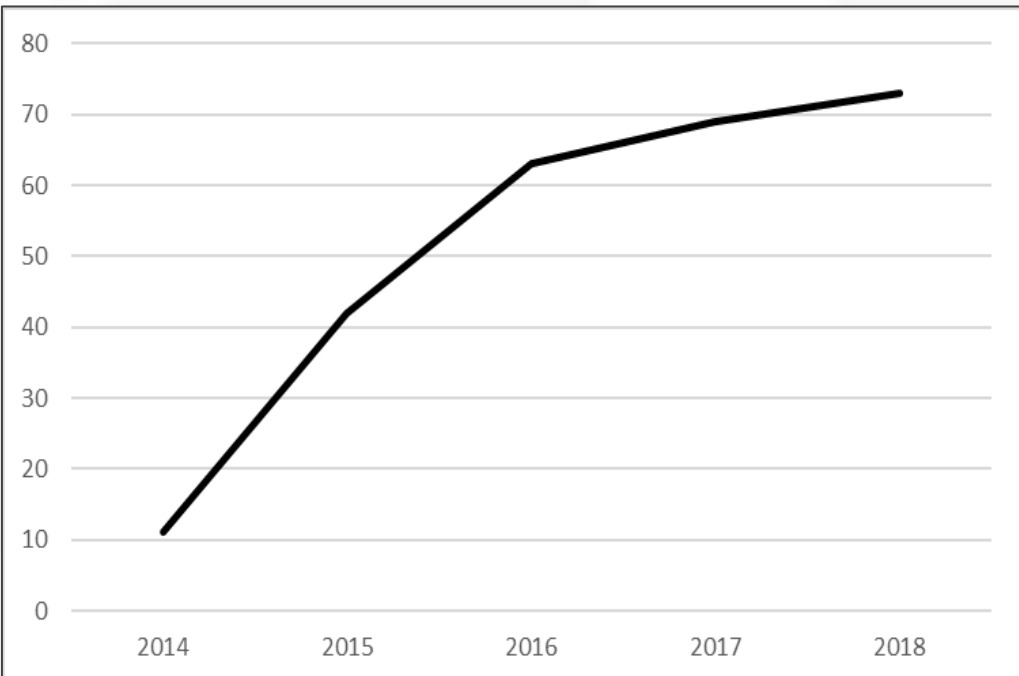


From Social Housing to Social Housing Solutions

Local Authority 'builds' as % of Social Housing Output 2004-2018



HAP as % of Social Housing Output 2014-2018



Housing Tenure 1946-2016

	1946	1961	1971	1981	1991	2002	2011	2016
Owner Occupied	52.6%	59.8%	68.8%	74.4%	79.3%	77.4%	69.7%	67.6%
Social Housing	42.7%	18.4%	15.5%	12.5%	9.7%	7.9%	8.7%	9.4%
Private Rent		17.2%	13.3%	10.1%	8.0%	11.0%	18.5%	18.2%
Total No. of Dwellings (,000s)	662.6	676.4	726.4	896.1	1019.7	1279.6	1649.4	1697.6

The Challenges – A National Picture

- 71,858 *households* on the social housing waiting lists
- 10,397 homeless, including 1,756 families with 3,873 children (September 2019)
- €147 million for emergency accommodation in 2018, an increase of 311% since 2014
- Rising house prices – average €257k, up 57% from 2013 low
- Rent inflation – average asking rent now €1,403/month
- 18.5% of funding for Traveller Accommodation drawn down as of July 2019

The Challenges – A Picture of Wicklow

- 2,477 *households* on the social housing waiting list
 - 235 aged 60+
 - 1,408 unemployed
 - 831 single-parent households and 633 couples with children = 1,464 families
 - 847 waiting for more than 7 years
- 20 homeless adults (September 2019)
- €616,236 on emergency accommodation in 2018, an increase of 283% since 2014
- Rising house prices – average €332,561, increased by 68.4% on lowest point
- Rent inflation – average asking rent €1,422 (above national average)
- 0% funding for Traveller Specific Accommodation drawn down as of July 2019

International Commentary

- “Our chief concern lies with those laws and policies which have **allowed unprecedented amounts of global capital to be invested in housing as security for financial instruments** that are traded on global markets, and as a means of accumulating wealth. This expanding role and unprecedented dominance of unregulated financial markets and corporations in the housing sector is now generally referred to as the “financialization of housing” and it is having **devastating consequences for tenants.**”
 - Leilani Farha, UN Special Rapporteur on adequate housing, 2019
- The **rapidly rising number of homeless people as a result of rent increases and insufficient social housing merits urgent action.** Insufficient levels of investment and construction over the last decade, including social housing, have led to a huge shortage of adequate accommodation **for those most at risk.**
 - European Commission Country Report Ireland 2019



What is the
function of
Housing?

A Vision for Housing

- Start with our values - what do we want housing for?
- System Design
- Deliberative, and Deliberate, Democracy



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