

**Public Participation Network's  
Housing Seminar:  
South Leinster CIS/Co. Wicklow Area  
Housing Presentation  
20<sup>th</sup> November, 2019**



# Looking for information?



Citizens Information 

Nov 2019

Funded & Supported by the Citizens Information Board

# South Leinster Citizens Information Service/Co. Wicklow Area

*Free, independent & confidential*



**DROP IN**

260 locations nationwide



**LOG ON**

[www.citizensinformation.ie](http://www.citizensinformation.ie)



**CALL**  
**0761 07 4000**

Mon to Fri 9am to 8pm

**Your local centre can provide you with:**

***Information, Assistance & Advocacy***

**which is free, impartial & confidential**

# CIB supports the three channel approach

1. Face to face – Citizen Information Centre
2. [www.citizensinformation.ie](http://www.citizensinformation.ie)
3. Telephone – Citizens Information Phone Service



# Other ClB supported services



- MABS



- NAS



- SLIS



# ***Information, Assistance & Advocacy***



## **Information:**

Information on a wide range of subjects & the options open to you.

## **Assistance:**

Receive assistance, if required, to complete forms, write letters, make telephone calls, calculate entitlements and show how means test can impact you.

## **Advocacy:**

The support of an advocate is available, when appropriate, for a wide range of issues ranging from Social Welfare Appeals, Employment (Workplace Relations Hearings), Housing, Disability etc.

# ***Free, Independent & Confidential***

- There is no charge for the service
- It is not necessary to make an appointment
- Your query will be treated in the strictest confidence
- Your local centre is independent of all statutory services
- The service is delivered by trained information providers



***We provide  
information on...***

SOCIAL WELFARE

EMPLOYMENT LAW

HOUSING

FAMILY MATTERS

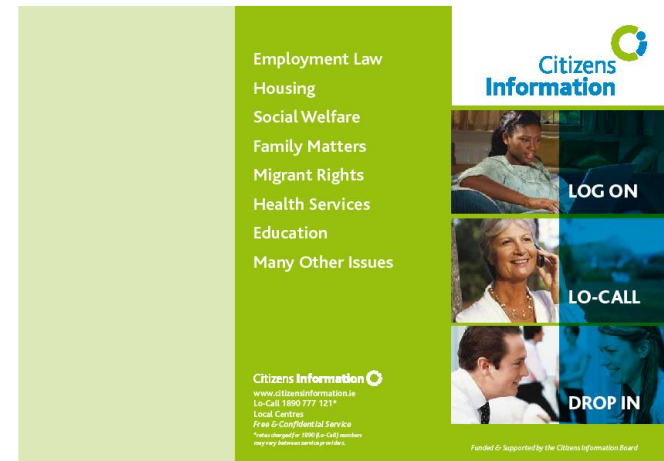
MIGRANT RIGHTS

HEALTH SERVICES

EDUCATION


DISABILITY

***And many other issues..***




The image shows the front cover of a Citizens Information leaflet. The cover has a green header with the Citizens Information logo and a list of topics: Employment Law, Housing, Social Welfare, Family Matters, Migrant Rights, Health Services, Education, and Many Other Issues. Below the list, there are three small photographs of people, each with a label: 'LOG ON' (a woman sitting at a desk), 'LO-CALL' (a woman on the phone), and 'DROP IN' (a man and a woman talking). At the bottom, there is contact information for Citizens Information, including the website, Lo-Call number, and Local Centres. A small note at the bottom right states 'Funded & Supported by the Citizens Information Board'.

Employment Law  
Housing  
Social Welfare  
Family Matters  
Migrant Rights  
Health Services  
Education  
Many Other Issues

Citizens Information 

LOG ON  
LO-CALL  
DROP IN

Citizens Information   
www.citizensinformation.ie  
Lo-Call 1890 777 121\*  
Local Centres  
Free & Confidential Service  
\*rates charged for 1890 & Lo-Call numbers  
may vary between service providers.

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# Co Wicklow Centres

**Bray:** 2 The Boulevard, Quinsboro Road

**Arklow:** 73 Lower Main Street, Arklow

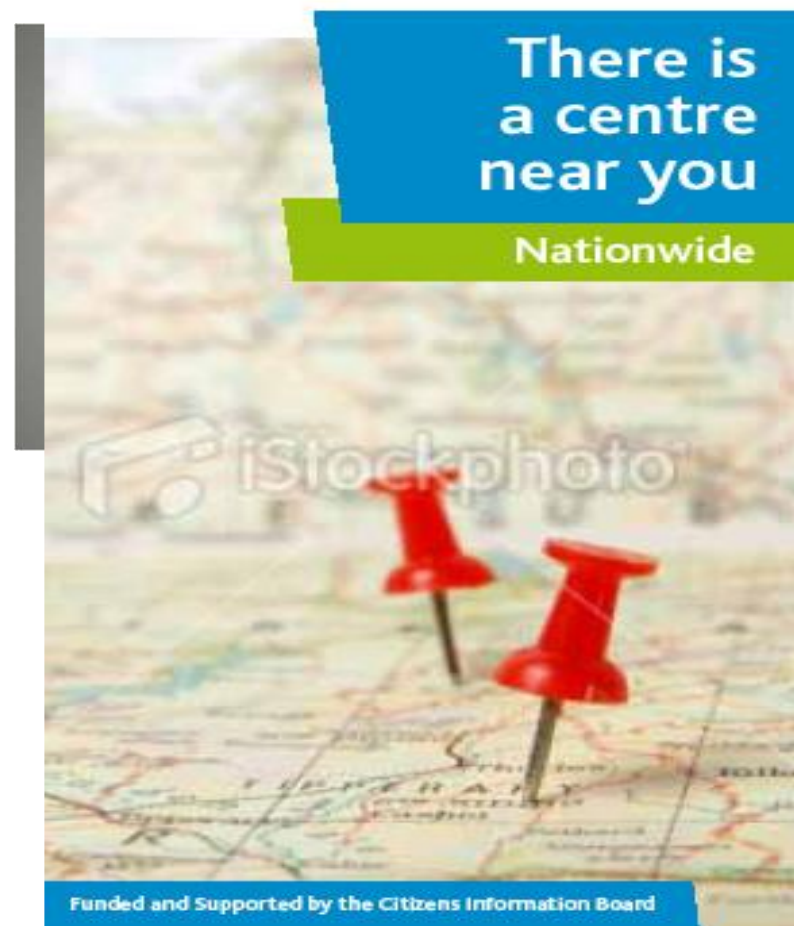
**Wicklow:** 9/10 Lower Mall, Wicklow Town

**Blessington:** Blessington Library

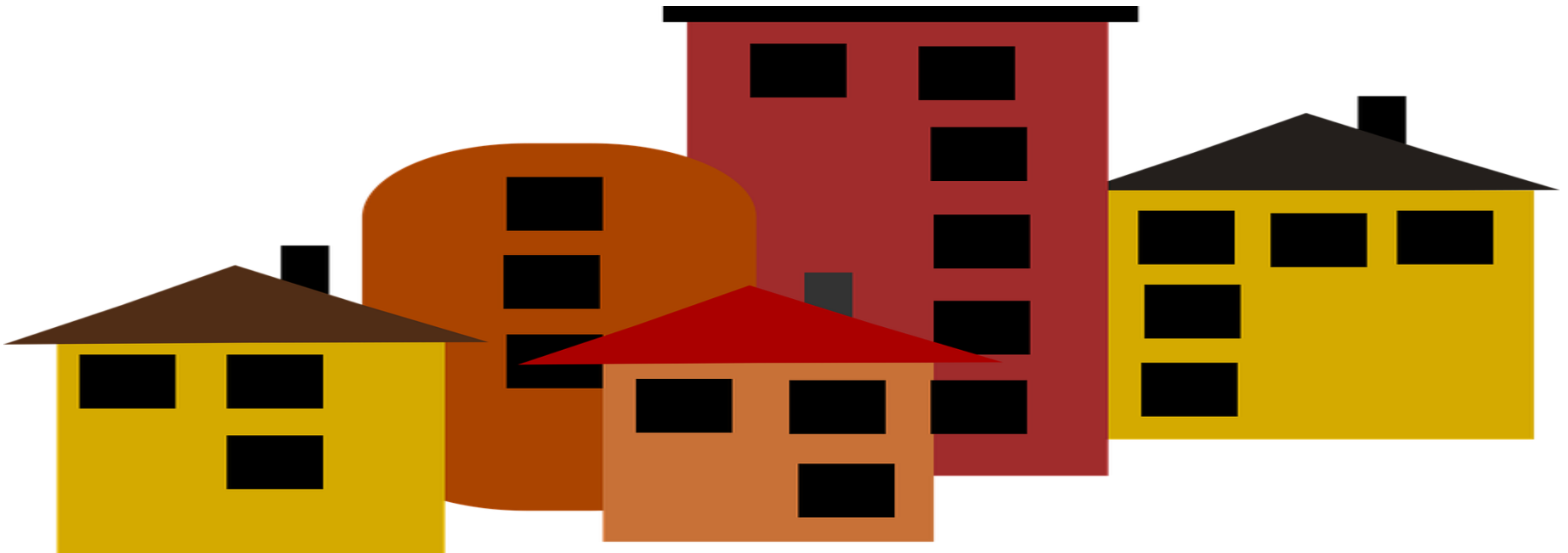
**\*Baltinglass:** Edward Street  
(beside Borza takeaway)

**Glendalough:** Brockagh Resource Centre

\*Under auspices of Carlow CIS



# Housing

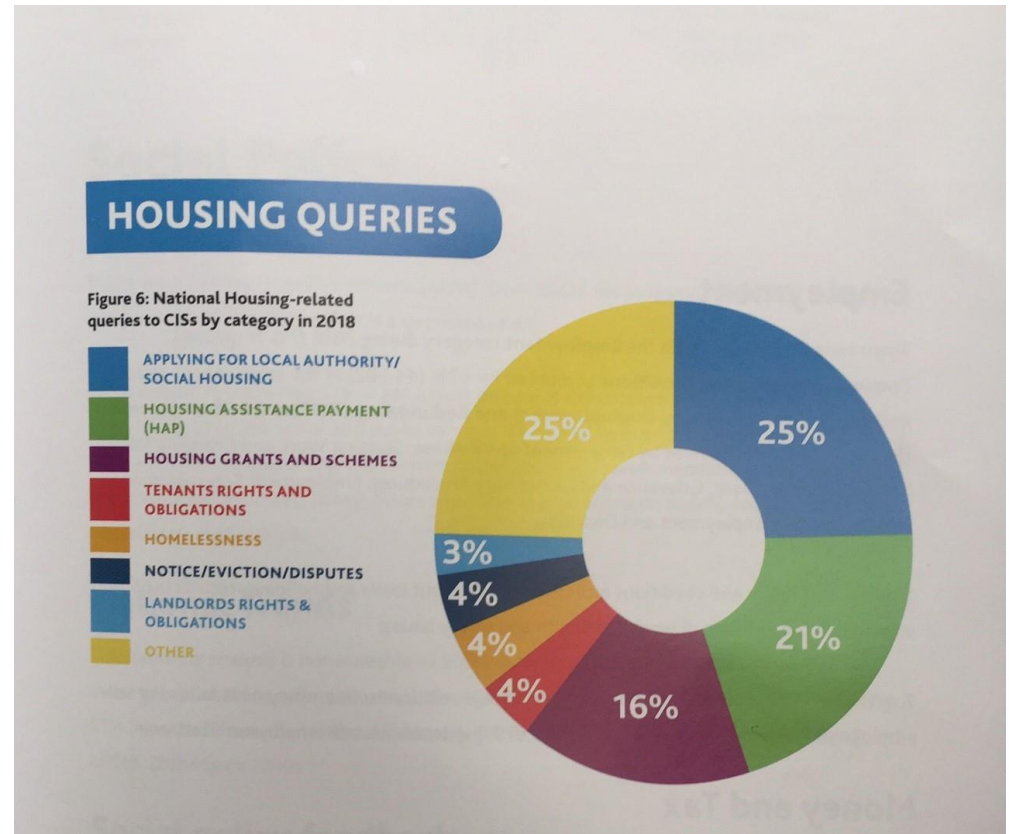


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# CIS Housing Query Statistics

- Approx. 96,500 queries on housing in CICs across the country
- Almost 6,400 queries on Rent Supplement
- Over 18,600 inquires on Housing Assistance Payment
- Over 46,700 queries in relation to Local Authority and Social Housing
- Over 3,400 in relation to homelessness
- Housing is now the second main area that people seek support from CICS



# Lack of affordable housing



The combination of lack of affordable houses, the Central Bank mortgage lending rates and high rents have led to the situation where families can no longer afford to buy a house.



- The average salary in Ireland is currently being reported as being €39K.
- A couple, each earning the average wage, would have combined income of €78K per year.
- Current lending rules only allows for people to borrow 3 times their yearly salary meaning this couple could only borrow €236K as a mortgage.
- Under current Central Bank rules they would also need a 10% deposit which means they could only look at houses below €260K.

Solicitor's fees and stamp duty would also need to be paid on top of the deposit.

- There are currently only three, 3 bedroomed houses available to buy in Bray below €260K.
- All of which are old and would need a lot of work done and a lot of money spent on them.





- With a combined income of €78K these people will not qualify for a Local Authority house but they cannot buy privately so they are caught in a trap which will see them renting for the rest of their lives.
- The non-availability of houses for people who are working, even if they could afford to save the deposit, means that there is an entire generation of people who will never own their own homes.





- More affordable houses need to be built to meet the growing population.
- Other European countries have had the same problem and have managed to meet the challenge.

# Social Housing Income Limits

- To qualify for social housing in Wicklow the maximum annual net income thresholds are €35,000 for a single person and €42,000 for a family with children.
- As we see from our previous example regarding qualifying for a mortgage, this group of people are in no man's land. They cannot obtain a mortgage but are over the limit for social housing which automatically disqualifies them for Housing Assistance Payment (HAP).
- This means that this group of people are forced to remain in private rented accommodation which can cost approx. €1,400 per month.
- These people now face another barrier as they cannot afford to save for a deposit on a property due to paying rent. Social housing income limits need to be increased to allow this group of people access housing support.

## Accessing Emergency Accommodation



- Lack of adequate emergency accommodation in Arklow/Bray area
- This leads to overcrowding in households as people “**sofa surfing**”

# Examples of real life cases presented to CIC

# Homelessness.

## *Anomalies in Policy*



Client received notice to quit from their rental property due to sale of same. Presented to the Local Authority as they were at risk of becoming homeless and were having difficulty finding a property to rent within their budget. They filled out Housing Needs Assessment form but were slightly over the Income Threshold as both work but were on minimum wage so were not eligible to go on the Housing List and therefore HAP. They were not entitled to Rent Supplement as both work over 30 hours per week. The rental on property that is available to rent in the area is so high they cannot afford to pay it from their combined wages yet are not eligible for any support. The income limits with the Local Authority have not changed much over the years but the lack of availability of properties for rent and the high rents in the area are causing huge problems for families. This family now find themselves in a poverty trap.

# Homelessness:

## *Gaps and Inconsistencies in Provision*

- Client approved for social housing. No social housing available. Client advised HAP is only social housing option available from Wicklow County Council. Client unable to find landlords willing to take HAP. Client at risk of homelessness.
- Client is due to be released from prison. No accommodation available. Client advised by prison services he can avail of a halfway house in the city but this is not a safe option for client. Post release suitable accommodation services need to be made available.

# Housing Assistance Payment (HAP):

## *Access and Administrative Barriers*

- The CIC made a telephone call to Wicklow County Council regarding a delay in processing HAP for a client. The council then advised the CIC that there was information missing which concerned clarification between two Local Authorities (one of which was WCC).
- Client was not notified of delay. This has resulted in rent arrears accumulating, placing client in a vulnerable position with landlord.
- There needs to be on-going correspondence between WCC and clients if there are any delays.

**THANK  
YOU**