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COMMENT

Lives disrupted by insecure accommodation



Orla Hegarty, Assistant Professor in the School of Architecture, Planning and Environmental Policy at University College Dublin, believes we need to have a public housing programme to tackle the housing crisis

Perhaps the worst thing that could happen is that we start to think of the housing crisis as a perennial (or worse, a 'wicked') problem; one that can be alleviated but never solved. Problems that continue can too easily become normalised.

Over the last five years, the challenges have become more acute and are most visible in the rising numbers who are without any home. Five years ago, there were 2,500 homeless people in Ireland and today this stands at more than $10,000_{(1)}$, the largest demographic being children under five. This figure excludes many other categories of homeless, including those sleeping rough.

Less visible, are the lives disrupted by unsuitable, expensive and insecure accommodation, long commutes and strained household budgets. This has an impact on the wider economy.

For many, not only is unaffordability an immediate distress, the longer term goals of secure tenure or ownership have moved out of reach. In the space of five years, the monthly rent for a typical apartment in central Dublin₍₂₎ rose almost 50 percent from €1,134 to €1,661 (£962 to £1,410) and the average price paid by a first-time-buyer across Dublin rose from €220,000 to €365,000 (£193,000 to £312,000)

Currently, the social housing system is overly reliant on this private market, thus directly competing with both private renters and purchasers, and this financial burden is becoming unsustainable for the exchequer. More significantly, many people who previously met their own housing needs require a subsidy and this puts pressure further on the state. The cost of rental subventions₍₃₎ will reach almost €Ibn (£850m) by next year and the demand is rising.

It is time, therefore, to go back to first principles, to re-define and take control of the affordability challenge. New forms of urban housing are needed, designed to higher densities than before with integrated services, public transport and amenities. They must be places where families can put down roots, develop communities and get on with their lives. If this doesn't happen we will continue to see transient cities, unsustainable sprawl, and

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segregation, all with economic, social and environmental costs.

Public housing, instigated by the state, is a means of providing long-term housing that is both sustainable and affordable, where most of the residents meet their own housing needs from their own resources, and where those households who need a subsidy, in the short or long term, live in the same community.

More importantly, public housing is a means of leveraging available finance most effectively and achieving the best value for money. In basic terms, sufficient land and finance are available and construction is affordable in Ireland. The Department of Housing confirm competitive all-in costs(4) for building three-bedroom houses and two-bedroom apartments are in the range of €235,000-€244,000 (£199,000-£207,000). In effect, this means that cost-rental homes, and mortgage purchases, could be built at affordable levels, below €1,000 a month (£876). Furthermore, the nature of house building means that finance can roll over from one phase to the next, without the need to fund all development up front.

Importantly, under a public housing programme, the design, specification, cost and pace of delivery can be managed (or partnered) outside the uncertainties of the market and speculative investment. In the 1930s and 1940s, when the State had few resources, the principles of efficiency and self-sufficiency delivered a new housing at scale, far beyond our current ambition. The benefits of good affordable housing accrue to the economy in more participation in education and employment, reduced healthcare costs, and more disposable income. The is no reason why this could not happen again.

I – DHPLG Homelessness Data, 2019

https://www.housing.gov.ie/housing/homelessness/other/homelessness-data

- 2 CSO Housing Statistics, 2019 https://www.cso.ie/px/pxeirestat/Statire/SelectVarVal/saveselections.asp
- 3- IGEES/ DPER Social Housing Supports, 2018 https://igees.gov.ie/wpcontent/uploads/2018/10/SIA-Series-Social-Housing-Supports-1.pdf
- 4 Houses of the Oireachtas, Written Answer 16509/19 (April 2019)