



COPE Galway

Pre-Budget Submission

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Introduction and Background

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

- Homeless Services
- Domestic Abuse Services for Women and Children
- Nutritional and Social supports for Older People

Our vision is a community where every person is valued, cared for, and supported at every stage of life.

We work to achieve this vision by providing essential supports for people at challenging times in their lives, and by advocating for systemic change to remove the root causes of inequality and disadvantage that constrain the wellbeing and development of individuals, families and communities.

Our mission is to make a positive difference by empowering people, creating change, and strengthening communities.

We understand, respect, and respond to the needs of those who struggle with the challenges of homelessness and domestic abuse, and we support older people towards healthy and active ageing.

Executive Summary

In our Pre-Budget submission, COPE Galway proposes recommendations that we feel will work towards addressing some of the challenges those we work with face. Our recommendations are summarised as follows:

Poverty.

- €20 increase in social welfare rates
- Equalise Social Welfare Rates for those under 25

Pension

- Increase state pension by €20
- Increase living alone allowance

Fuel Poverty and Housing Quality

- Begin process of restoring Housing Adaption Grant for older people to 2010 levels by increasing funding.
- Extend Fuel Allowance to 32 weeks and increase by €15 .

Basic Income

- Introduce a Universal Basic Income pilot for an identified cohort of people experiencing homelessness with a view to experimentation and learning from such a pilot to support sustainable exits from homelessness.

Housing

- Increased regime of rental property inspections be implemented and properly resourced

HAP

- While additional social housing is being constructed, Budget 2023 should increase HAP limits to align to market rent levels and revert to use of uplifts for homeless households only, so its focus is on achieving the original objective of supporting people to exit homelessness. The rate of uplift needs to be at a minimum 35% but ideally 50%.

Social Housing

- Any increase of social housing must be through building

Vacancy and Dereliction

- Budget 2023 ensures the introduction of Vacant Property Tax
- Ensure the collection of Derelict Site Levy

Homelessness

- COPE Galway feels that in relation to Housing First, until there is an increase in the number of one-bedroom accommodation units available, two-bed accommodation should be utilised. Single people with children could be prioritised for such two-bedroom units.

- Increase the provision of accommodation, emergency and move-on, to ensure no one has to rough sleep in Galway.
- Increase expenditure on Homeless Prevention and Tenancy Sustainment/Support.
- Introduce a Housing First programme for families.
- Introduce own door accommodation for families experiencing homelessness.

Domestic Abuse

- Budget 2023 delivers the resources necessary to implement the Zero Tolerance strategy to tackle domestic, sexual and gender-based violence.

Safeguarding

- Issues regarding responding to self-neglect be addressed and additional funding be provided to increase the capacity of the HSE Safeguarding Teams.

Homecare

- Increase funding to increase homecare hours and introduce a Statutory Homecare Scheme.

Funding of Essential services

- Introduction of multi-annual, three year, funding arrangements to provide the necessary certainty in planning service delivery.
- Ensure services are properly funded.
- Ensure those working in section 39 and section 10 organisations incomes are in parity with their counterparts in the public sector.

Budget 2023 Submission

Poverty

The Central Statistics Office Survey on Income and Living Conditions (SILC) 2021 found that the 'at risk of poverty' rate was 11.6% in 2021 and the 'consistent poverty' rate was 4.0%. For households made up of one adult aged 65 or over the consistent poverty rate was 4.3%, the deprivation rate was 12.1% and the at risk of poverty rate was 21.5%. Focusing on housing tenure, for those living in rented or rent-free accommodation, the consistent

poverty rate is 9.8%, the deprivation rate is 32% and the at risk of poverty rate is 19.8%. After deducting rent paid, one in two (50.5%) of those living in Local Authority accommodation would have been at risk of poverty. The at risk of poverty rate for those living in accommodation rented with other forms of social housing supports, such as: the Housing Assistance Payment (HAP), Rent Supplement and the Rental Accommodation Scheme (RAS), was 59.1% when rent was deducted from disposable income. For persons living in accommodation rented without housing supports, the at risk of poverty rate was 29.6% after deducting rent paid.

Four in ten households (42.0%) said they had at least some difficulty in making ends meet in 2021 and 5.6% of households said they experienced 'great difficulty' in making ends meet. For households of one adult aged 65 or over, 3.2% had 'great difficulty' making ends meet, while it was 'difficult' for 7.7%, and 27.7% had 'some difficulty' making ends meet¹.

Other recent Central Statistics Office figures highlight how inflation affects people differently, with the lowest incomes having experienced higher inflation, up to 7.6%, while those in the highest income category had annual estimated inflation of 6.1%. Households where the household reference person is aged under 35 had estimated inflation of 6.6%, and worryingly where the reference person is aged 65 or over, annual inflation was estimated to be 7.2%. For households in the lowest 10% by income, electricity, gas and other fuels was the largest contributor to their estimated inflation rate (2.5 percentage points of 7.5%). This was followed by transport (1.8 percentage points) and rent (1.5 percentage points). For households renting from a local authority, electricity, gas and other fuels was the largest contributor to their annual inflation (2.4 percentage points of 7.3%), followed by rent (1.6 percentage points) and transport (1.5 percentage points). For households renting privately, rent made the largest contribution to their annual inflation (2.6 percentage points of 7.0%), followed by transport (1.7 percentage points) and electricity, gas and other fuels (1.5 percentage points). The main contributors to the estimated inflation for households where the reference person is aged 65 or over were electricity, gas and other fuels, making up 2.8 percentage points out of the total of 7.2% and

¹ Central Statistics Office. May 2022. Survey on Income and Living Conditions (SILC) 2021. Available at <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2021/povertyanddeprivation/>

transport at 2.3 percentage points. Rents contributed just 0.2 percentage points to annual inflation for this household age category².

The Central Bank Economic Letter notes that those on lower income, older and rural households experienced relatively larger cost of living increases from higher inflation. They note that in December 2021, headline inflation was 5.7% for the average household, and was 6.2%, for rural households and 6.1% for lower income and older households. This was largely due to energy-related spending³.

Research from 2020 commissioned by the Society of Saint Vincent de Paul estimated that dealing with the consequences of poverty costs the state between €3 billion and €7.2 billion annually with their main estimate being €4.5 billion⁴. This they estimate equates to €913 per person or is just over €2,600 per household. Further they estimate that this is equivalent to 5.1% of total General Government Revenue and 5% of total General Government Expenditure⁵.

Social welfare is an important protection from poverty. The Central Statistics Office note that if all social transfers were excluded such as jobseekers, state pension, housing allowances and so on, the at-risk of poverty rate would have been 38.6%⁶. Many clients of COPE Galway are in receipt of Job Seekers Allowance. It is their source of income, their only financial lifeline, and for some it means they are not financially dependent on an abusive partner. For those who are experiencing homelessness, it can be the financial support needed to exit homelessness. However the level of payment is inadequate especially in the context of the cost-of-living crisis. Based on benchmarking social welfare rates at 27.5% of average weekly wage, Social Justice Ireland estimates there is a shortfall of €27⁷, while the Vincentian Partnership of Social Justice note that the personal Rate of €208 per week

² Central Statistics Office. June 2022. Press Statement Estimated Inflation by Household Characteristics March 2022. Available at <https://www.cso.ie/en/csolatestnews/pressreleases/2022pressreleases/pressstatementestimatedinflationbyhouseholdcharacteristicsmarch2022/>

³ Lydon, R. 2022. Household characteristics, inflation and the cost of living. Central Bank. Vol 2022, No. 1. 3

⁴ Collins, M Dr. June 2020. The Hidden Cost of Poverty: Estimating the Public Service Cost of Poverty in Ireland

⁵ Ibid. 9

⁶ Central Statistics Office. May 2022. Survey on Income and Living Conditions (SILC) 2021. Available at <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2021/povertyanddeprivation/>

⁷ Social Justice Ireland. June 2022. Budget Choices. 11

provides for 79.9% of the Minimum Essential Standard of Living expenditure requirements of a working-age, urban, single adult of €260 and is therefore €52 short⁸.

For those under 25 who may be unemployed, the reduced rate of social welfare payments leaves them vulnerable to increased cost of living expenses and can make it difficult to sustain private rental accommodation. Having a reduced payment for younger people does not provide for an adequate income or enable young people to live at an acceptable level without significant familial support. While many young people have a strong support network of family, some do not. The reduced rate of social welfare available to young people can have a negative impact on those living outside of the family home. Social Welfare can also play an important role in assisting young people who become homeless to exit homelessness. However, reduced social welfare rates mean young people can find it difficult to secure accommodation and to exit homelessness.

'I am noticing a greater uptake on food hampers, the electricity and gas bills are causing a massive issue for clients, they are struggling to pay bills and have noticed their bills doubling if not tripling in cost' –Emma, COPE Galway Resettlement and Tenancy Support Worker.

Recommendations:

- €20 increase in social welfare rates
- Equalise Social Welfare Rates for those under 25⁹

Pension

As mentioned earlier Central Statistics figures indicate that for households made up of one adult aged 65 or over, the consistent poverty rate was 4.3%, deprivation rate was 12.1% and

⁸Vincetian Partnership of Social Justice. June 2022 .Budget 2023. MESL Pre-Budget Submission.9

⁹ As Recommended by Social Justice Ireland.

the at risk of poverty rate was 21.5%¹⁰. The Central Bank figures highlight that for older households' inflation is at 6.1% with 3% of that 6.1% being for energy such as home heating and transport¹¹. The Vincentian Partnership of Social Justice also note that the older people living alone and reliant of state pensions are vulnerable to income inadequacy¹². The pension is vital in protecting older people from poverty but it is the opinion of COPE Galway that its current level is too low.

Recommendations:

- Increase state pension by €20
- Increase living alone allowance

Fuel Poverty and Housing Quality

The Central Statistics Office, Survey on Income and Living Conditions (SILC) 2021 found that 3.2% were unable to keep their homes adequately warm¹³. According to the Commission for Regulation of Utilities at the end of April 2021, 249,880 (12%) of domestic electricity customers and 117,354 (17%) of domestic gas customers were in arrears¹⁴. According to Eurostat data for 2020, 16.6% of the Irish population are living in a dwelling with a leaking roof, damp walls, floors or foundation or rot in window frames or floor. This increases to 29.3% of the Irish population who are on 60% or less of the median equalised income¹⁵.

Research using data from HBS and SILC, indicates that income is a strong indicator of fuel poverty. Tenants, one-parent households, households experiencing dampness and with an ill member, are all at risk of experiencing fuel poverty. It shows that fuel poor households are more likely to have low-income levels and a 1% increase in carbon taxes will raise the percentage of people who may experience fuel poverty by 0.5%¹⁶. As mentioned, CSO figures show that for households in the lowest 10% by income, electricity, gas and other

¹⁰ Central Statistics Office. May 2022. Survey on Income and Living Conditions (SILC) 2021. Available at <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2021/povertyanddeprivation/>

¹¹ Lydon, R. 2022

¹² Vincentian Partnership of Social Justice. June 2022 .Budget 2023. MESL Pre-Budget Submission.6

¹³ Central Statistics Office. May 2022. Survey on Income and Living Conditions (SILC) 2021

¹⁴ Commission for Regulation of Utilities. 2021. Covid-19: Arrears and NPA Disconnections April 2021 Update

¹⁵ https://ec.europa.eu/eurostat/web/products-datasets/-/sdg_01_60

¹⁶ Tovar Reaños, M.A., "Fuel for poverty: A model for the relationship between income and fuel poverty. Evidence from Irish microdata. ", Energy Policy, 2, Available online: <https://doi.org/10.1016/j.enpol.2021.112444>

fuels was the largest contributor to their estimated inflation rate. One of the main contributors to the estimated inflation for households where the reference person is aged 65 or over, was electricity, gas and other fuels¹⁷.

Eurostat data indicates that in 2020, 13.2% of those aged 65 and older were living in a dwelling with a leak, damp or rot¹⁸. Between 2010 and 2021, the total spent on the Housing Adaption Grant for older people has fallen from just over €30.7 million to just over € 19.1 million, with the numbers receiving a grant dropping from 7,205 to 4,736¹⁹. Housing adaption grants are vital in supporting older people to live in their own home for longer.

‘Clients are increasingly worried about the rising cost of living. We are hearing this most days in Sonas Centre Mervue. Electricity and gas bills are mentioned in particular. People are worried heading into winter. Clients are finding that once bills are paid, there is less money for food and other essentials’-Hilary. COPE Galway Community Support Worker. Senior Services

Recommendations

- Begin process of restoring Housing Adaption Grant for older people to 2010 levels by increasing funding.
- Extend Fuel Allowance to 32 weeks and increase by €15.

Basic Income

In our work in COPE Galway, we see the effects of poverty every day. In 1997, the Irish Government stated: “People are living in poverty if their income and resources (material, cultural and social) are so inadequate as to preclude them from having a standard of living which is regarded as acceptable by Irish society generally. As a result of inadequate income

¹⁷ Central Statistics Office. June 2022. Press Statement Estimated Inflation by Household Characteristics March 2022. Available at

<https://www.cso.ie/en/csolatestnews/pressreleases/2022pressreleases/pressstatementestimatedinflationbyhouseholdcharacteristicsmarch2022/>

¹⁸ Eurostat. Total population living in a dwelling with a leaking roof, damp walls, floors or foundation, or rot in window frames or floor - EU-SILC survey

Available at https://ec.europa.eu/eurostat/databrowser/view/ilc_mdho01/default/table?lang=en Accessed 06/07/2022

¹⁹ Statistics from <https://www.housing.gov.ie/housing/statistics/social-and-affordble/other-local-authority-housing-scheme-statistics> . Accessed 06/07/2021

and resources, people may be excluded and marginalised from participating in activities which are considered the norm for other people in society”²⁰ .

If poverty is a result of inadequate income, then there is an argument that the best way to tackle poverty is to ensure everyone has an income that ensures they are above the poverty line.

As we emerge from the public health crisis that was Covid-19, which has left many people vulnerable, it is an ideal time to consider and explore different approaches to tackling poverty, for example, the introduction of Universal Basic Income. The Programme for Government commits to “Request the Low Pay Commission to examine Universal Basic Income, informed by a review of previous international pilots, and resulting in a universal basic income pilot in the lifetime of the Government”²¹. Budget 2022 committed to the introduction of a Basic Income Scheme for artists, which launched in April 2022²². While acknowledging this is a Basic Income for the Arts and is not a Universal Basic Income, it is separate to the Universal Basic income as outlined in the Programme for Government²³. While COPE Galway welcome this pilot, we must ask if there is an opportunity to expand such a programme?

“Universal basic income is defined as an unconditional state payment that each citizen receives. The payment is designed to provide enough to cover the basic cost of living and provide a modicum of financial security”²⁴. By its very title, Universal Basic Income or UBI is universal: available to all and importantly it is unconditional.

In 2009, 13 rough sleepers in London, who had been rough sleeping between four and 45 years were given a personalised annual budget equalling £3,000 per person. Each person was not told how much money was available in their budget, but were instead asked what they needed to help them off the streets and that there was a personalised budget available for them to help them achieve this. They were supported to develop an action plan which

²⁰ Department of Employment Affairs and Social Protection. What is Poverty. Available at <http://www.socialinclusion.ie/poverty.html>

²¹ Programme for Government – Our Shared Future. 2020. 76.

²² Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media. 2022. Basic Income for the Arts. Available at <https://www.gov.ie/en/campaigns/09cf6-basic-income-for-the-arts-pilot-scheme/#>

²³ Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media. 2022. Basic Income for the Arts.

²⁴ Life Worth Living. The Report of the Arts and Culture Recovery Taskforce. October 2020.17

was agreed by the local authority. When evaluating the project 13 months later, seven of the participants were in accommodation while two were making plans to move into accommodation. Other results included people registering for courses, reconnecting with family, developing independent living skills, and addressing physical and mental health and addiction issues²⁵. In Vancouver, the New Leaf Project in partnership with University of British Columbia and the Foundations for Social Change, identified 50 individuals who had become homeless in the previous two years and gave them each one lump sum of Can\$7,500. The individuals were informed they could spend this money however they wished. Preliminary results saw participants spend less time in homelessness and able to move into stable accommodation faster, whilst saving over Can\$1,000 in a period of 12 months. There was increased spending on food, clothing, and rent and participants also made wise financial choices with a 39% reduction in spending on alcohol, cigarettes, and drugs. They also reduced reliance on the shelter system of care, resulting in cost savings to society²⁶.

Across the globe, experiments with unconditional cash transfers and Universal Basic Income are taking place²⁷, with many positive results. There are concerns that Universal Basic Income and Cash Transfers may lead to increased consumption of temptation goods, such as alcohol and tobacco. However research indicates that in many cases these concerns are unfounded²⁸. Cash Transfers and Universal Basic Income pilots provide an opportunity to examine new poverty reduction measures, while building trust and empowering individuals.

COPE Galway believes we must begin looking at how best to address poverty for our most vulnerable. As an organisation everything we do is guided by the COPE Galway Approach. This assets-based, person-centred approach recognises that each person has attributes and strengths that can make positive differences in their own lives. Universal basic income could

²⁵ Hough, J. Rice, B. 2010. Providing personalised support to rough sleepers. An evaluation of the City of London pilot. Joseph Rowntree Foundation.

²⁶ Foundations for Social Change: New Leaf project.2020. Taking Bold Action on Homelessness. 6

²⁷ [Samuel, S. 2020. Everywhere basic income has been tried, in one map. Vox. Available at https://www.vox.com/future-perfect/2020/2/19/21112570/universal-basic-income-ubi-map](https://www.vox.com/future-perfect/2020/2/19/21112570/universal-basic-income-ubi-map) or [Arnold, C. 2018. Money for nothing: the truth about universal basic income. Nature. Available at https://www.nature.com/articles/d41586-018-05259-x](https://www.nature.com/articles/d41586-018-05259-x)

²⁸ See Peterman, A. Daidone, S. 2017. Evidence over Ideology: Giving Unconditional Cash in Africa. UNICEF. Evidence in Action. Available at <https://blogs.unicef.org/evidence-for-action/evidence-over-ideology-giving-unconditional-cash-in-africa/> or Evans, D K. Popova A. 2014. Cash Transfers and Temptation Goods. A Review of Global Evidence. The World Bank. Africa Region. Office of the Chief Economist

be one way of doing this. For women experiencing domestic abuse, it would provide the financial independence and ability to access resources needed to leave an abusive relationship²⁹ and for someone who is homeless it may provide the financial means to move out of homelessness.

Recommendations:

- While evidence regarding Universal Basic Income is promising but limited, COPE Galway recommends the introduction of a Universal Basic Income pilot for an identified cohort of people experiencing homelessness with a view to experimentation and learning from such a pilot to support sustainable exits from homelessness.

Housing

The World Health Organisation states that “improved housing conditions can save lives, prevent disease, increase quality of life, reduce poverty, help mitigate climate change and contribute to the achievement of the Sustainable Development Goals”³⁰. They highlight that housing can leave people susceptible to a number of health risks. For those who are elderly or impaired, poor accessibility to the house increases risk of injury, stress and isolation. Housing affordability and insecure tenancies are stressful, while accommodation that is difficult or expensive to heat can be a factor in poor respiratory and cardiovascular outcomes, while overcrowded housing can increase risk of exposure to infectious disease.

They state that “Healthy housing is shelter that supports a state of complete physical, mental and social well-being”³¹, it provides security, belonging and privacy. Healthy housing applies also to a home’s physical structure and how its ability to facilitate physical health including by being structurally sound and protecting from excess moisture, providing shelter from the elements, facilitating comfortable temperature, adequate sanitation, light and space, safe fuel or electricity connection and protection from pollutants, injury hazards,

²⁹ Sargeant, J. Lydia Godden, L (2020) Why a Universal Basic Income Could Tackle Domestic Abuse. The Welsh agenda. Available at <https://www.iwa.wales/agenda/2020/11/50096/> or Womack, A. 17 March 2018. How a universal basic income could help women in abusive relationships. The Independent. Available at <https://www.independent.co.uk/voices/domestic-violence-abuse-bill-theresa-may-financial-independence-a8260736.html>

³⁰ World Health Organization. 2018. WHO Housing and Health Guidelines World Health Organisation. xv

³¹ World Health Organization. 2018.2

mould and vermin. Healthy Housing also depends on factors outside the home such as community and immediate housing environment³².

Fundamentally, housing is vital for health and well-being. COPE Galway is concerned that in 2020 there was only 387 rented dwellings inspected in Galway city. When inspected, 100% were found to be non-compliant with Standards Regulations. In Galway county, 859 rented dwellings were inspected of which 99.52% were non-compliant³³. COPE Galway is concerned that the high level of non-compliance may be indicative of a wider issue within the rental sector. We are also concerned regarding the low number of inspections that take place, considering the high percentage of non-compliance.

Recommendations:

- Increased regime of rental property inspections be implemented and properly resourced.

HAP

According to the Central Statistics Office there were 60,747 active Housing Assistance Payment Scheme (HAP) properties in the State on 31 December 2021, an increase of 4.5% on the previous year. Focusing on the number of HAP properties as a percentage of Residential Tenancies Board properties in Local Electoral Areas in Galway, in descending order; Loughrea had the highest proportion at 35.1% (294), followed by Tuam at 34.3% (473), Ballinasloe at 31.3% (295), Connemara North at 29.7% (163), Connemara South at 27.3% (180), Gort-Kinvara at 23.1% (197), Galway City East at 22.6%(730), Athenry-Oranmore at 20%(269), Galway City West, at 13.8% (350) and finally Galway City Central at 9.1%(354). This is a total of 3,305 HAP properties up from 3,245 in 2020³⁴. This means that in many areas of Galway, one in five households that are renting are supported with their housing costs through HAP.

³² World Health Organization. 2018. WHO Housing and Health Guidelines World Health Organisation. 1

³³ National Oversight and Audit Commission. 2021. Local Authority Performance Indicator Report 2020 NOAC Report No. 44 – September 2021. 65

³⁴ Figures taken from Central Statistics Office. May 2022. Housing Assistance Payment (HAP) Properties by Local Electoral Area 2021. Available at <https://www.cso.ie/en/releasesandpublications/ep/p-hhwl/housingassistancepaymenthappropertiesbylocalelectoralarea2021/>

Recommendations:

- COPE Galway recommends that while additional social housing is being constructed, Budget 2023 should increase HAP limits to align to market rent levels and revert to use of uplifts for homeless households only, so its focus is on achieving the original objective of supporting people to exit homelessness. The rate of uplift needs to be at a minimum 35% but ideally 50%.

Social Housing

In 2021, across the two Galway authorities (Galway City and Galway County) there are a total of 2,904 households on the social housing waiting lists, an increase of 115 households (4.1%) since November 2020. Overall, Galway accounts for just under 5% of the national total³⁵. Including those households on HAP there are 6,209 households with a housing need that cannot be covered through their own means.

According to the National Oversight and Audit Commission at the end of 2020 there is a total of 2,306 dwellings in the ownership of the Local Authority in Galway City and 2,590 in Galway County³⁶. If both local authorities doubled their social housing stock it would not accommodate all those on HAP or on social housing waiting lists. In 2021 the new build output for Galway City Councils was 128 and acquisition was 47, while Galway County Councils total output for building was 117 and acquisitions was 11³⁷.

Housing is vital for an individual's health and well-being and affordable and stable housing is the solution to the current housing crisis. Currently the majority of social housing delivery is through HAP, with a cumulative delivery between 2016 and 2021 of 93,922 HAP units, compared to 28,171 delivered through building³⁸. Between 2016 and 2020, €1,334.40m was spent on HAP with an additional €684.40m being spent on RAS and 606.40m on leasing.³⁹ In 2019, €541.7 million was spent on HAP with an additional

³⁵ The Housing Agency.2022. Summary of Social Housing Assessments 2021 Key findings. 10

³⁶ National Oversight and Audit Commission. September 2021.NOAC Local Authority Performance Indicator Report 2020. 61

³⁷ Department of Housing, Local Government and Heritage. 2022. Overall social housing provision. Available at <https://www.gov.ie/en/collection/6060e-overall-social-housing-provision/#social-housing-delivery-progress-against-targets>

³⁸ Social Housing Delivery- Targets and Progress. Available from <https://www.gov.ie/en/collection/6060e-overall-social-housing-provision/#social-housing-delivery-progress-against-targets>

³⁹ Griffin, H. 2021. Spending Review 2021 Analysis of Social Housing Current Expenditure Programme. Housing , Local Government and Heritage Vote Department of Public Expenditure and Reform . 13

€122million being spent on RAS and €106.7million spent on Leasing⁴⁰⁴¹. COPE Galway firmly believes that this is not value for money.

Recommendations:

- COPE Galway recommends that any Increase of social housing must be through building and supports Social Justice Ireland’s recommendation of doubling of social housing stock by 2030 and increasing annual targets to achieve this⁴².

Rents

According to the Residential Tenancies Board, Galway County saw a higher year-on-year growth rate than Galway City for rents in new tenancies, with Galway County growth rate being 6.6 percent compared 4.8 percent in the city. The standardised average⁴³ rent in new tenancies in Galway City stood at €1,293 per month in Q4 2021, €246 higher than for Galway County (€1,047)⁴⁴. According to the OECD, Households that spend more than 40% of their disposable income on housing are considered overburdened by housing costs⁴⁵.

Therefore, in order to afford to rent a property in Galway City a household needs a disposable income of at least €38,790 in order to not be over burdened by rent. The Central Statistics note that in 2019, 14.8% of renters in Galway County and 23% in Galway City spend 40% or more of their disposable income on rent. 19.7% of renters in Galway County and 29.7% in Galway City pay 35% or more of their disposable income on rent. Nationally, almost half (49.5%) of tenants aged 65 or over are spending more than 35% of their disposable income on rent⁴⁶.

According to Daft.ie rental report for Quarter 4 of 2021, the average monthly advertised rents for one-bedroom apartment in Galway City was €1,026, while a three bedroom house was €1,407⁴⁷. This means that in order to afford rent on a one-bedroom property and not

⁴⁰ includes LA Direct, AHB Leasing, Enhanced Leasing, Repair and Leasing, Mortgage to Rent, NARPS and Unsold Affordables

⁴¹ O'Brien, D. 25 January 2022 . Housing Schemes. Dáil Éireann Debate. Written Answer. Available at https://www.oireachtas.ie/en/debates/question/2022-01-25/308/#pq_308

⁴² Social Justice Ireland.2020. Budget Choices. 5

⁴³ The RTB use a standardised average rent, which is a mix adjusted rent that takes account of the changing mix of properties in an area.

⁴⁴ Residential Tenancies Board. April 2022. Residential Tenancies Board Rent Index | Quarter 4 2021.8

⁴⁵ OECD. 2021. Housing Costs Over Income. 4. <https://www.oecd.org/els/family/HC1-2-Housing-costs-over-income.pdf>

⁴⁶ Central Statistics Office. November 2021. The Rental Sector in Ireland 2021

⁴⁷ Daft.ie. February 2022.The Daft.ie Rental Price Report – 2021 Q4.10

be over burdened, would mean a household having an annual disposable income of €30,780, while for a three bedroom it would require an annual income of €42,210. COPE Galway believe it is clear that rents are unaffordable to many.

Vacancy and Dereliction

According to GeoDirectory Residential Buildings Report Q4 2021, the national residential vacancy rate stood at 4.4% in Q4 2021, with 90,158 dwellings recorded as vacant, making up a marginal year-on year decrease of 0.1 percentage with vacancy rates declined in 20 out of 26 counties surveyed. Connacht had the highest vacancy rate at 9.2% with Galway having a vacancy rate of 6.2%. As of December 2021, there were a total of 22,096 derelict residential units across the State⁴⁸.

Recent preliminary Census 2022 data notes that there were 166,752 vacant dwellings in the state and this stood at 10.1% in Galway. Galway City (38%) and Dublin City (30%) were the areas with the highest proportions of vacant rental properties. Over 90% of vacant dwellings included in Census 2022 could be linked back to Census 2016 and almost 85% could be linked back to Census 2011 also. 48,387 of vacant dwellings in 2022 were also vacant in 2016. And of these 48,387 dwellings, 23,483 were also vacant in Census 2011. At a State level, the proportion of dwellings vacant in both Census 2022 and Census 2016 was 2%. In Galway, of the 12,008 vacant dwellings 3,816 were vacant in 2016 and 1,924 were vacant in 2022, 2016 and 2011⁴⁹.

COPE Galway acknowledges Housing for All Q1 2022 Progress Report highlights some of the measures to address vacancy, however COPE Galway feels that with a target of 120 homes in 2022 under the Repair and Leasing Scheme, and commitment is the delivery and activation of 2,000 sites for homes by 2025 through Croí Cónaithe Towns Fund⁵⁰, does not go far enough to tackle vacancy. COPE Galway also welcomes the reports that the Government plans to introduce a vacant property tax in Budget 2023⁵¹, while we note that

⁴⁸ GeoDirectory Residential Buildings Report Q4 2021

⁴⁹ Central Statistics Office. 23rd June 2022. Census of Population 2022 - Preliminary Results. Housing Available at <https://www.cso.ie/en/releasesandpublications/ep/p-cpr/censusofpopulation2022-preliminaryresults/housing/>

⁵⁰ Department of Housing, Local Government and Heritage. April 2022. Housing for All/ Q1 2022 Progress Report

⁵¹ McGreevy, R. May 23 2022. 'O'Brien confirms vacant property tax will be introduced in next budget'. The Irish Times. Available at <https://www.irishtimes.com/ireland/housing-planning/2022/05/23/obrien-confirms-vacant-property-tax-will-be-introduced-in-next-budget-1.4885938/>

the levels of vacancy are being questioned⁵² and are concerned regarding recent reports that it may be delayed⁵³.

As of December 2021, there were a total of 22,096 derelict residential units across the State. Derelict address points were most common in Connacht, where 8,076 (36.5% of the national total) derelict units were recorded in December 2021, with Galway having Galway 8.8% (1,946) of national total⁵⁴. Local Authorities are required to submit an annual return to the Department of Housing, Local Government and Heritage, providing information on the operation of the Derelict Sites Act 1990 in their functional areas. The number of derelict sites on the register on the 31st of December 2020 was 1,548 nationally. In Galway City there were 16, an increase of 4 from the First of January 2020. In Galway County there was 1, with no increase throughout the year⁵⁵. Recent data available suggests that the derelict site levy due nationally to local authorities in 2020 was €5,448,642 of which €378,763 was collected; a national collection rate of just under 7%⁵⁶. In Galway City the amount levied was €298,900, however only € 21,000 was received⁵⁷.

Recommendations:

- COPE Galway recommends that Budget 2023 ensures the introduction of Vacant Property Tax
- COPE Galway recommends that Government should ensure the collection of Derelict Site Levy

⁵² Donohoe, P. April 2022. **Vacant Properties** Dáil Éireann Debate, Thursday - 28 April 2022. Available at <https://www.oireachtas.ie/en/debates/question/2022-04-28/20/>

⁵³ Gataveckaite, G'. June 23 2022, 'Vacant home tax hits more delays as Government considers analysing electricity usage to find empty properties'. Independent.ie. Available at <https://www.independent.ie/irish-news/politics/vacant-home-tax-hits-more-delays-as-government-considers-analysing-electricity-usage-to-find-empty-properties-41780867.html>

⁵⁴ GeoDirectory Residential Buildings Report Q4 2021

⁵⁵ Figures from [Minister of State at the Department of Housing, Local Government and Heritage](#). Derelict Sites Dáil Éireann Debate, Tuesday - 31 May 2022. Written answers (Question to Housing). Available at https://www.oireachtas.ie/en/debates/question/2022-05-31/246/#pq_246

⁵⁶ Figures from [Minister of State at the Department of Housing, Local Government and Heritage](#). Derelict Sites Dáil Éireann Debate, Tuesday - 31 May 2022. Written answers (Question to Housing). Available at https://www.oireachtas.ie/en/debates/question/2022-05-31/245/#pq_245

⁵⁷ Dáil Éireann Debate, Tuesday - 31 May 2022. Written answers (Question to Housing). Available at https://www.oireachtas.ie/en/debates/question/2022-05-31/245/#pq_245

Homelessness

In 2021, COPE Galway provided emergency accommodation to 384 single people, equating to 30,974 bed nights. 112 families with 284 dependents⁵⁸ were also provided with emergency accommodation. At the end of November 2021, we expanded our city centre outreach to four mornings a week in the first 6 months between 29/11/2021 and 15/05/2022. Our rough sleeper team encountered 821 instances of rough sleeping. Of the 76 individuals, whom we could identify, 57 were migrants. For those who have come to Ireland, who find themselves sleeping rough, they face various barriers in terms of accessing housing. COPE Galway emergency accommodation operates at capacity, leaving those who may not have a local connection to the area unable to access beds. As many are also not eligible for social welfare supports this leaves a cohort of vulnerable individuals who are rough sleeping at risk of destitution, with very few options to move from their situation. This is contributing to a situation where persistent rough sleeping is now an ongoing feature in Galway City.

A prerequisite to effective intensive outreach work is the availability of accommodation into which people who are rough sleeping can be referred and placed. COPE Galway recommends that to adequately address rough sleeping in Galway City and to ensure outreach support has a focus beyond providing basic humanitarian assistance, there must be provision to increase the provision of accommodation, emergency and move-on, to ensure no one has to rough sleep in Galway.

Housing First National Implementation Plan 2022-2026 was published. It provides for the creation of 1,319 additional tenancies between 2022 to 2026, 65 of these in the West Region, including 30 in Galway City and 18 in Galway County⁵⁹. COPE Galway notes that by the end of June 2022, 29 housing first tenancies were achieved in Galway City. In COPE Galway's submission to 'Housing for All' we noted that "the acute shortage of one bed units presents a significant challenge in Galway and the Western Region in respect of the successful delivery of Housing First". This is an issue that must be addressed. In 2021 the

⁵⁸ Including 12 adult dependents.

⁵⁹ Housing First National Implementation Plan 2022-2026. 5-6

Joint Committee on Housing, Local Government and Heritage recommended that single people with access to their children be provided with two-bedroom accommodation⁶⁰.

In 2021, there were 5,234 exits from homelessness, of which 3,626 were into private rented or HAP. COPE Galway are concerned that these exits leave some households still vulnerable to the precarious nature of the private rented market and at risk of returning to homelessness. In the Western region there were 147 exits from homelessness. Nationally 58% of individuals were accessing emergency accommodation for more than six months consecutively. In the western region this equates to 64% or 214 individuals⁶¹; in the western region there were more people long term homeless than there were exits from homelessness.

In the fourth quarter of 2021, in the Western region within the 92 days, there were 127 new presentations and 411 repeat presentations. There were 58 persons leaving emergency accommodation, with 21 of these staying with friends or family⁶². In the third quarter of 2021, there were 88 new presentations and 350 repeat presentations. There were 50 persons leaving accommodation, 2 of these were staying with family or friends⁶³. In the second quarter, there were 81 new presentations and 273 repeat presentations. There were 70 persons leaving accommodation, 32 of these were staying with friend and family⁶⁴. In the first quarter of 2021, there were 90 new presentations and 1,103 repeat presentations. There were 73 persons leaving accommodation, 23 of these were staying with friend and family⁶⁵. COPE Galway is concerned that within the Western region there was 386 new presentations and of the 251 individuals whom left emergency accommodation, there were more entering emergency accommodation than that leaving and that 78 of those who left went to friends or family, leaving them in precarious housing situation and at risk of returning to homelessness. The high numbers of repeat presentations is indicative of our concern.

⁶⁰ The Joint Committee on Housing, Local Government and Heritage. Interim Report on Homelessness April 2021. 5

⁶¹ Department of Housing, Local Government and Heritage. January 2022. Homeless Quarterly Progress Report Quarter 4 2021

⁶² Department of Housing, Local Government and Heritage. March 2022. Homelessness Performance Reports Q4 2021.

⁶³ Department of Housing, Local Government and Heritage. November 2021. Homelessness Performance Reports Q3 2021

⁶⁴ Department of Housing, Local Government and Heritage. August 2021. Homelessness Performance Reports Q2 2021

⁶⁵ Department of Housing, Local Government and Heritage. May 2021. Homelessness Performance Reports Q1 2021

The prevention of homelessness through the provision of tenancy sustainment supports to those who are at risk of homelessness, including family and single person households with a history of and who are identified as vulnerable to repeat episodes of homelessness, needs to be a priority focus. A focus on tenancy sustainment into the future should, in the view of COPE Galway, include assertive and intensive engagement with at risk households at the earliest possible opportunity. The local and regional interagency structures involving the range of statutory and voluntary sector agencies have a vital role to play in the early identification of and engagement with at risk households. This level and type of prevention work will need to be resourced to an adequate level. Tenancy sustainment funding needs to be increased accordingly to reflect a commitment to preventing homelessness. In 2021 a total of €8,829,680 was spent in the Western Region on Homelessness, of which €6,836,390 was for Supported Temporary Accommodation (STA) for families and singles, B&B's and Hotels and day services, while €1,242,910 was spent on Homelessness Prevention, Tenancy Sustainment and Resettlement Supports⁶⁶. Increasing expenditure on prevention has the potential to decrease expenditure on emergency accommodation and results in savings to the local government authority and the HSE. Furthermore, an experience of an episode of homelessness can be traumatic for individuals and families and can have a lasting impact on health and wellbeing and should be avoided at all costs and only after all other options are exhausted. Moving to a more preventative model should happen gradually over a number of years enabling the provision of emergency housing services to gradually move clients on while utilising the subsequent increase in homeless prevention funding to support sustainment.

Since 2015, Galway has experienced high levels of family homelessness. In this period there has been a significant reliance on private emergency accommodation in the form of Bed & Breakfast and Hotel Accommodation. The periods of homelessness have gradually lengthened due to an increasingly acute shortage of affordable housing in the private rental market and the inadequate supply of social housing units. Family Hub accommodation and several own door emergency and transitional accommodation units provided from Galway City Council housing stock and leased privately have also played a role in addressing the high

⁶⁶ Department of Housing, Local Government and Heritage. March 2022. West Region Local Authority Homelessness Financial Report End of Year 2021

levels of family homelessness. COPE Galway firmly believes that homeless accommodation should strive to ensure there is minimum negative impact on families and their children.

COPE Galway has highlighted that it is evident to COPE Galway through our work with families who are homeless that some will likely remain in emergency accommodation in settings such as B&Bs, Hotels and Family Hubs for extended periods of time due the current acute shortage of housing supply in certain areas including Galway. Families risk being institutionalised as a result of this. Our most recent census notes that we are accommodating seven families in tourist accommodation for two years or longer. This one night census conducted by COPE Galway identified 20 families living two years or longer in accommodation which is not their home –emergency as referenced above and own door transitional – and a notable proportion of these families have multiple and complex support needs that in part contribute to them not securing their own homes and as a consequence continuing to live in this type of accommodation.

The experience of living in an emergency shelter can have negative impacts on a child, regardless of the duration spent there. The reality is that very often stays in such emergency shelters are for extended periods of time, running into months and in some instances years. Every attempt is made to minimise the negative effects of homelessness and ensure the wellbeing of children during such stays in emergency accommodation. However, this cannot ever be a substitute for a child living in their own home. COPE Galway is of the opinion that emergency accommodation, most especially in shared settings without adequate space for family living, is not a suitable option for children and it should not be normalised and is not an effective tool in combating homelessness. The primary emphasis needs to be on the prompt provision of permanent housing and relevant social and advisory services with emergency shelter as a last resort and short-term option. Furthermore, emergency shelter should be in the form of own-door, self-contained, accommodation units with cooking and other standard amenities consistent with a home and conducive to family living.

‘Housing for All’ commits to providing additional funding to develop further emergency accommodation for those experiencing homelessness⁶⁷. This commitment to provide additional emergency accommodation is not consistent with the stated aim of working

⁶⁷ Housing for All | A New Housing Plan for Ireland.55

towards the eradication of homelessness. However, there is a real and pressing need for additional emergency accommodation on Galway City and County at this time, as evidenced by the near 100% occupancy rates in the Cold Weather Response in the winter of 2021/22. How further emergency accommodation is designed, developed, and operated, needs to reflect the commitment and belief that homelessness can be ended. When designing new emergency accommodation, consideration needs to be given to ensuring the infrastructure of this emergency accommodation provision can be easily converted for use as permanent housing and the approach to the operation of any additional emergency accommodation needs to be one which empowers and enables individuals and families to develop and practice the necessary life skills and home management which will contribute to sustaining tenancies into the future and which will enhance the lives of household members, most especially children in the case of families. The experience of the COVID-19 pandemic in respect to the temporary provision of additional emergency accommodation throughout the two years since March 2020, and in particular the Cold Weather Response project over the past two winters, is one that has been generally very positive in terms of the quality of the accommodation and the safety and wellbeing of those accommodated. This accommodation, consisting of en-suite single rooms, has provided the privacy, space, safety, and dignity that individuals experiencing homelessness deserve and should be the minimum level of quality of emergency accommodation into the future. This is in marked contrast to the dormitory style accommodation available for the Cold Weather Response for the previous four winters, something that should not be returned to again.

An important issue we wish to highlight in this submission is the length of time some individuals and families are remaining in emergency accommodation. In 2021, 55 individuals accommodated in COPE Galway emergency accommodation satisfied the criteria for being categorised as long term homeless⁶⁸, of which 26 were still in emergency accommodation at year end. Emergency accommodation is designed for short-term use. Shared living spaces, limited independence, rules such as not allowing visitors and other restrictions and limitations on people's lives can lead to institutionalisation. In 2021, 62 families of the 118 families in emergency accommodation provided or supported by COPE Galway were there for 6 months or more, with six families in homeless accommodation for over two years. Our

⁶⁸ 6 months consecutive or cumulative in 12 month period

most recent census, which covered the time between June 21st and June 22nd, COPE Galway was accommodating 61 households, in emergency, refuge or tourist accommodation for over 6 months, with 11 of those households being accommodated for 2 years or longer. We know that spending a long time in emergency accommodation is not appropriate or acceptable with risks of institutionalisation and such situations being detrimental to a child's development. When an individual or family presents as homeless, they must be moved into suitable accommodation as soon as possible.

Recommendations:

- COPE Galway feels that until there is an increase in the number of one-bedroom accommodation units available, two-bed accommodation should be utilised. Single people with children could be prioritised for such two-bedroom units.
- Increase the provision of accommodation, emergency and move-on, to ensure no one has to rough sleep in Galway.
- Increase expenditure on Homeless Prevention and Tenancy Sustainment/Support.
- COPE Galway recommends introducing a Housing First programme for families.
- Introduce own door accommodation for families experiencing homelessness.

Domestic Abuse

Figures from An Garda Síochána show that in 2021, there was a 13% year on year increase in criminal charges brought for crimes involving an element of domestic abuse and a 6% increase in the criminal charges brought for breaches of Domestic Violence Act Orders. Gardaí responded to 48,400 incidents of domestic abuse, an increase of 10% from 2020⁶⁹. COPE Galway welcomes the government's Zero Tolerance strategy to tackle domestic, sexual and gender-based violence.

Recommendations:

- Budget 2023 delivers the resources necessary to implement the strategy.

⁶⁹ An Garda Síochána. 31 January 2022. Domestic, Sexual & Gender Based Violence. Available at <https://www.garda.ie/en/crime-prevention/crimecall-on-rte/crimecall-episodes/2022/31-january-2022/domestic-sexual-gender-based-violence.html>

Safeguarding

In our Pre-budget submission in 2022 we noted that based on COPE Galway's experience in working with older persons we are becoming increasingly concerned about the incidence of self-neglect, with the National Safeguarding Office noting that there was 464 alleged cases of self neglect in those over 65 in 2021⁷⁰. It is also important to highlight that other than situation where an individual lacks decision-making capacity or is suffering from a Mental Disorder under the Mental Health Act 2001, there is no statutory provision specifically directed at identifying, investigating and addressing cases of self-neglect⁷¹. COPE Galway believes that to best address this issue and ensure suspected cases of self-neglect are managed in an appropriate and compassionate manner, the HSE's Safeguarding and Protection Teams must have the legal powers and the capacity to respond to issues, not only of self-neglect but all adult safeguarding issues.

Recommendations:

- COPE Galway recommends that the issues regarding responding to self-neglect be addressed and support Social Justices Irelands recommendation that Budget 2023 should contain an additional €12.5 million to increase the capacity of the HSE Safeguarding Teams⁷².

Homecare

To age in your own home requires adequate and properly resourced health supports. As the home care system currently operates, services can be limited and waiting lists long. The Government has committed to increase homecare hours and introduce a Statutory Homecare Scheme⁷³. While the number waiting on funding for Home Support has dropped to 393 there need is still an unmet need⁷⁴.

Recommendations:

⁷⁰ Health Service Executive. National Safeguarding Office. Annual Report 2021. 26

⁷¹ Safeguarding Ireland. 2022. Identifying RISKS Sharing RESPONSIBILITIES. 133

⁷² Social Justice Ireland. 2022. Budget Choices| June 2022. 10

⁷³ Programme for Government –Our Shared Future. 45

⁷⁴ HSE. Performance Profile July - September 2021.

- Increase funding to increase homecare hours and introduce a Statutory Homecare Scheme.

Funding of Essential services

COPE Galway provides essential services on behalf of the state, however 75% of our funding comes from the state. This has impacts in terms of staffing, innovation, and service provision. Various research has shown that that under resourcing and budget cuts can lead to issues with recruitment and staffing levels, has impacts on quality of service and care, and focus becomes about outputs over outcomes, which can risk removing the human from human based organisation.

2021 research based on a survey of Fórsa members and voluntary organisations funded by section 39 of the Health Act, to which, due to the similarity of their situation, homeless services funded by section 10 of the Housing Act were added. When asked about general workload 89.6% stated it had increased, a rise from 75% in 2015. When asked if their workload had changed because of the COVID-19 virus over three-quarters considered that the workload had increased due to the virus⁷⁵. When asked how important was it that they have public sector pay, terms and conditions and job security, 95.2% rated it as very important⁷⁶. When asked about the benefits of parity, a sense of fairness, recognition and equality was first and foremost, marking an end to what was felt to be discrimination and injustice. Recognition for the physically, mentally, and emotionally challenging work they undertake was noted as the most important gain.

The research noted that pay parity would lead to job satisfaction and eventual improved retention of staff. There would be gains beyond the staff themselves such as much improved likelihood of recruiting and retaining qualified staff; reduced costs for organisations arising from better retention and reduced recruitment; better services for clients as a result of improved morale and being able to plan services with the HSE, rather than separately. Consequences of not achieving parity were staff demoralization; poorer job performance, recipients struggling to give 100% to their job; combined with the radically

⁷⁵ Harvey, B. 2021. A New Systemic Funding Model: The voluntary and community sector in the 2020s. Forsa. Dublin.22

⁷⁶ Harvey, B. 2021.23

increased workload, stress and burnout; staff leaving. Many spoke of considering leaving their job. This in turn affects continuity of care. Seeing staff leave was considered demoralising; a persistence of uncertainty was another consequence of failure of their insecure funding, and many noted how they now earned less than in 2008⁷⁷.

Organisations were experiencing difficulties in attracting candidates for roles, and the poaching of staff by private and statutory agencies. Apart from the perceived injustice of their situation, Section 10 and 39 workers felt there were other costs such as to human resources, exodus of highly skilled staff and the recruitment and retention of staff. While for organisations it was costly in terms of high staff turnover, instability and inability to plan. However, above all, it was costly for users of their services as there was a downward shift in terms of the quality and experience of staff, lack of continuity and quality of service⁷⁸.

COPE Galway along with many other services continued to operate throughout Covid-19 pandemic, our services while having to adapt to the ever changing and often uncertain environment remained supporting clients, with our homeless and domestic abuse residential services remaining open. Staff attended work putting their own health at risk to ensure some of the most vulnerable people in Galway had the opportunity to stay safe. This has not been acknowledged.

Recommendations:

- Introduction of multi-annual, three year, funding arrangements to provide the necessary certainty in planning service delivery.
- Ensure services are properly funded.
- Ensure those working in section 39 and section 10 organisations incomes are in parity with their counterparts in the public sector.

⁷⁷ Harvey 2021.24

⁷⁸ Harvey 2021.40