

# CornerStone

ISSUE NO.16 JULY 2003

The magazine of the Homeless Agency

**Wet shelters:**  
harm reduction or  
harm escalation?

**Housing  
healthcheck**

**Shane Butler: Looking  
at 'wetter' options**

**Interview with housing  
chief Des Dowling**

**T**he Homeless Agency is a governmental body launched in May 2001 which is responsible for the planning, co-ordination and delivery of quality services to people who are homeless in the Dublin area. The staff team, led by director Mary Higgins, is advised by a consultative forum, and reports to a board of management which comprises representatives from both the statutory and voluntary sector.

The agency brings together a range of voluntary and statutory agencies that are working in partnership to implement agreed plans on the delivery of services to people who are homeless, assisting them to move rapidly to appropriate long term housing and independence. A major task is the implementation of the three year plan **Shaping the Future** produced on foot of the government report, **Homelessness — An Integrated Strategy**.

The Homeless Agency co-ordinates all homeless services in the Dublin area; delivers some direct services; provides training and other supports; monitors and evaluates the effectiveness of services; carries out research; and administers funding to homeless services.

The logo for the Homeless Agency, featuring the words "HOME", "LESS", and "agency" stacked vertically in a bold, sans-serif font. "HOME" and "LESS" are in a larger font size than "agency". The logo is set against a light blue square background.

#### **Publications referred to in this issue of CornerStone:**

##### **Annual Housing Statistics Bulletin 2002**

Can be found at [www.environment.ie/housindex.html](http://www.environment.ie/housindex.html)

##### **Central Bank Spring 2003 Bulletin**

Can be found at [www.centralbank.ie/bulletin.asp](http://www.centralbank.ie/bulletin.asp)

##### **Housing Rights – A New Agenda?**

Papers delivered at a conference hosted by Threshold in association with the Centre for Urban and Regional Studies at Trinity College Dublin. Published by Threshold and CURS. 2003.

##### **IMF World Economic Bulletin April 2003**

Can be found at <http://www.imf.org/external/pubs/ft/weo/2003/01/pdf/front.pdf>

##### **Non-Profit Housing Organisations in Ireland, North and South: Changing Forms and Challenging Futures**

David Mullins, Mary Lee Rhodes, and Arthur Williamson  
Published by the Northern Ireland Housing Executive. 2003

##### **Rent Supplement: A Social Policy Report**

Clodagh Memery, Liz Kerrins and Micheal Browne  
Published by Comhairle and Threshold. 2003

##### **The Residential Tenancies Bill 2003**

Can be found at <http://www.irlgov.ie/bills28/bills/2003/2303/b2303d.pdf>

##### **Structural Factors in EU Housing Markets**

Can be found at <http://www.ecb.int/pub/pdf/euhousingmarkets.pdf>

**Editor**

Simon Brooke

**Advisory Group**

Patricia Bourke *Dublin City Council*  
 Eithne Fitzgerald *Independent*  
 Brian Harvey *Independent*  
 Mary Higgins *Homeless Agency*  
 Alice O'Flynn *Eastern Regional Health Authority*  
 Maureen Lyons *Homeless Agency*

**Publisher**

The Homeless Agency  
 Parkgate Hall  
 6-9 Conyngham Road  
 Dublin 8  
 Telephone 01 703 6100  
 Fax 01 703 6170  
 Email: homeless@indigo.ie

**Contributors**

Simon Brooke *is a housing and social policy consultant*

Shane Butler *is a lecturer in the Department of Social Studies, Trinity College Dublin*

Dáithí Downey *is policy analyst with Focus Ireland but writes here in a personal capacity*

Bob Jordan *is campaigns manager with Dublin Simon Community*

**Design**

Identikit Design Consultants

**Cover illustration**

Illustration Works

*The views expressed in CornerStone do not necessarily represent the views of the Homeless Agency, its management board, or consultative forum.*

ISSN 1393-7766

**2 News**

Report on rent supplementation, Residential Tenancies Bill, 'Housing Rights — A New Agenda?', Housing associations North and South, EU expansion — the housing challenge, Housing statistics, Sentenced to work with homeless people, Q-Mark for Daisyhouse, and more

**7 Looking at 'wetter' options****Shane Butler**

Harm reduction is a well-established model of working in the drugs field, but in Ireland has only recently been applied to alcohol, partly because for many years alcoholism was seen as a disease, recovery from which demanded life-long abstinence

**9 Portrait of a Project**

Depaul Trust's emergency accommodation for street drinkers

**12 Going bust — when housing bubbles burst****Dáithí Downey**

If the IMF is right, we can expect the housing bubble to burst in 2006 — unless radical action is taken first that is

**14 Interview with Des Dowling**

Six months into his job of Assistant Secretary in charge of housing at the Department of the Environment and Local Government, Des Dowling spoke to Simon Brooke

**17 Housing healthcheck****Simon Brooke**

The housing system as a whole is given a healthcheck, highlighting danger spots, areas that need watching carefully, and those which are running smoothly

**20 Homeless Agency Update**

Funding for services to homeless people in 2003

**22 From the Rooftops****Bob Jordan**

# Rent supplementation short-comings

Rent supplementation was introduced in 1977 to provide for short-term or emergency needs, but has since become an integral part of the housing subsidy system. However, partly because it is funded by the Department of Social and Family Affairs, and administered by community welfare officers in health boards, it has developed a life of its own, somewhat separately from the rest of housing policy.

Unlike a 'bricks and mortar' subsidy paid to local authorities and housing associations to help them build housing, rent supplementation is a personal subsidy paid to an individual with the aim of ensuring their accommodation is affordable.

A report produced by Comhairle and Threshold (*Rent Supplement: A Social Policy Report*) examines critically the operation of the rent supplementation system. Rather than making firm recommendations, the report identifies a number of key issues that need to be addressed.

Speaking at the launch, Tom Daly, Chair of Comhairle said, 'In the long term the issue of rent supplementation needs to be considered in the broader

context of the need for a comprehensive benefit scheme to cater for all people dependent on the private rented sector. This would address problems such as employment and poverty traps as well as other anomalies in the system.'

Threshold's Chairperson, Aideen Hayden called on the Department of Social Community and Family Affairs to instigate a review of rent supplement ceilings.

Other issues raised in the report include:

■ **The operation of rent supplement**

*Deposits can be difficult to access; landlords sometimes refuse to sign forms; poverty traps that operation when a claimant returns to work.*

■ **Tenants' rights**

*Shortcomings of present legislation, non-compliance and the scarcity of private*



Aideen Hayden and Tom Daly. Photo: Maxwell Picture Agency.

*rented accommodation combine to create a situation where tenants have in practice very few rights. Promised reform in relation to security of tenure must take place in the context of adequate enforcement mechanisms for both tenants and landlords.*

■ **The role of local authorities**

*Local authorities have a crucial role in enforcement of standards and regulations. There is a potential for applying the public/private partnership concept to provision of rented accommodation. ■*



Pictured at the launch of Merchants Quay Ireland's art exhibition, *Stirring Stories* are Fr Philip Forker, MQP's Aisling Crawford and Fr Finian Roache. *Stirring Stories* was a visual history of all the work produced through the many arts programmes run by Merchants Quay Ireland and was a celebration of the lives of ordinary people who have shared their experience of addiction and homelessness, and their experience of recovery.

Photo: MacInnes Photography.

# 'A major and overdue advancement in tenants' rights'

**S**o said Minister for the Environment and Local Government, Martin Cullen at the publication of the Residential Tenancies Bill 2003 in early June.

In his speech the minister sought a place for himself in the history books. 'It is an irony of Irish history that the rights of tenants on the land, which were well established over 100 years ago have never been properly established in law in relation to housing. Today I am righting that wrong.'

Nearly three years ago the Commission on the Private Rented Sector published its report. In accepting it, the government committed itself to changing the law and the Residential Tenancies Bill is the result.

The bill includes:

- A dispute resolution system for landlords and tenants
- The establishment of a statutory Private Residential Tenancies Board (PRTB)
- A new tenancy registration system that requires landlords to register with the PRTB
- Improved security of tenure
- Longer notice periods related to length of tenancy
- Rents limited to market level
- Rent reviews annually at most if no substantial change in accommodation
- Minimum obligations of landlords and tenants legally specified

**'It is an irony of Irish history that the rights of tenants on the land, which were well established over 100 years ago have never been properly established in law...'**

The bill was broadly welcomed by Threshold. Chairperson Aideen Hayden said, 'The Residential Tenancies Bill represents an important step in improving the inequitable relationship that has existed for too long between landlords and tenants.'

However, the Irish Property Owners' Association said it was very concerned about 'bias against landlords' in the legislation. Spokesperson Fintan McNamara, said that landlords would see it as the thin end of the wedge and commented, 'We feel this has gone too far. It's over the top.' ■

## Housing rights — a new agenda?

**'T**he "right to a home" seems a basic social entitlement,' declares the introduction to a report (*Housing Rights — A New Agenda?*) of a conference organised by Threshold on the topic of housing rights in June last year. The report states that the Irish housing system provides a very clear example of the contradictions reflected in continuing problems of inequality and social need that exist at the same time as very rapid economic growth. 'Against this backdrop', the report states in its foreword, 'the term "rights-based approach" has recently come into common usage within the community and voluntary sector.'

**...the Irish housing system is market dominated, to the disadvantage of those on low incomes; with selective rights rather than universal rights.**

In order however to examine ways in which such an approach can help in ensuring that everyone has a right to secure affordable housing it is necessary to unpick the expression a little and try to discover what it actually means in practice, rather than being impressed by

lofty rhetoric, and that is what the conference aimed to do.

The first paper, delivered by PJ Drudy and Michael Punch of the Centre for Urban and Regional Studies, very comprehensively set the scene for an examination of the idea of rights as applied to housing.

They pointed out that whilst the concept of 'rights' has attracted a lot of interest, some commentators have

highlighted the ease with which a rights-based approach can become a sophisticated version of 'demands-on-the-state reformism' with little potential to achieve real change.

Noting this, they set out a framework for analysing housing systems, which they applied to Ireland, and concluded that the Irish housing system is market dominated, to the disadvantage of those on low incomes; with selective rights rather than universal rights. They pointed out that property rights are well protected favouring the most advantaged, but 'housing rights for other groups are weak if not non-existent'. The implication of this they said, is that 'for many people, the ideal of a "right to housing" remains a quixotic notion, far from the reality of their everyday lives'.

They set out two rights-based principles:

- Housing is a social good and a critical element in human, community and societal development; it should not be treated as a commodity providing opportunities for speculative investment.
- Housing should be a universal right: every person should have access to good quality affordable housing appropriate to needs.

Following from this they outline a number of practical issues necessary to ensure that such a rights based approach is implemented. These include:

- A qualitative and quantitative assessment of housing need;
- A programme of public land banking;
- Tenure-neutral housing policies that are not biased in favour of one housing option;
- Rigorous monitoring of policies and interventions;
- Legislation ensuring that housing is a universal right without qualification.

Other papers in the report included:

- An account of attempts in New York to ensure that the legal right to shelter is honoured in practice;

- A rights-based critique of current law relating to the private rented sector in Ireland;
- A proposed package of rights for social housing tenants;
- An account of the UK experience in relation to homeless law;
- A review of international agreements in relation to a right to housing;
- An argument for a rights approach to be defined not only in law but through policy elaboration, administrative provision, finance and other supports. ■

## Housing associations North and South

How many housing associations (sometimes called the voluntary housing sector) are there in the Republic of Ireland? 30? 130? 230? 330? Amazingly enough the answer is 330, give or take a few. The great majority of these are very small, with nearly two thirds managing less than 10 units; and at the other end only six housing associations manage more than 300 units (including NABCo which is incorporates a group of individual housing co-ops). Collectively they manage between 12,000 and 13,000 units. The housing association sector is not well known but plays a crucial role in the housing system.

In the North there are far fewer housing associations, but they are much bigger. Thirty-eight of them manage over 18,000 units.

These figures come from the first comparative study of non-profit making housing associations in Ireland, which was a collaboration between researchers from the University of Birmingham, Trinity College Dublin, and the University of Ulster and published in May.

*Non-Profit Housing Organisations in Ireland, North & South* explores the ways in which associations have responded to the changing environment. In both the North and South housing associations are currently undergoing significant expansion and change of role. In the North, responsibility for building new social housing was transferred from the

Housing Executive to housing associations in 1997. In the South, the National Development Plan contains ambitious targets for increased housing association output.

Looking to the future, the report identifies three scenarios:

### ■ **Contractors to the state**

Reflects the importance of government funding and suggests that the organisations' future is whatever the government wants it to be. Likely to constrain innovation, working across boundaries etc.

### ■ **Independent consumer driven organisations**

Success determined by ability to match social purposes with business efficiency and to provide services that people need and want, when and where they want them. In this scenario tenant involvement is crucial. Getting a balance between accountability for public funds and provision of services of standards required by tenants is necessary.

### ■ **Specialist organisations with distinct social purposes**

This scenario reflects the diversity of the sectors and types of organisations. Sub-sectorial groups such as general needs, sheltered housing, mental health support organisations will have greater importance. A key question is whether specialisation is the only way to deliver these varying services.

The authors say they have found elements of each in the housing

association sector today, but say it will be for housing associations, their tenants, and governments to decide which scenario will have the greatest appeal. ■



### Tom Corcoran moves on

After many years in a number of posts in the Housing Division in the Department of the Environment and Local Government, culminating as Assistant Secretary, Tom Corcoran has moved on. Tom was associated with many substantial housing initiatives during his time in housing, including the Housing Act 1988, which amongst other things defined homelessness for the first time in Irish law.

Tom is now in the Local Government Division and **CornerStone** wishes him well in his new post. His replacement in the Housing Division is Des Dowling who is interviewed on page 14. ■

# EU expansion: the housing challenge

In just over a year, ten new countries will join the EU. There will be profound impacts for all EU members across a range of policy areas, including housing. Most of the accession countries will bring with them substantial housing problems, in part a product of their common heritage of communist regimes and a rapid change to democracy and a free market. Freek Spinnewijn, Director of Feantsa, the European Federation of National Organisations Working with the Homeless, has outlined some of the common features of the accession countries housing systems:

- Extensive privatisation of the former state-owned housing, leading to extremely high — sometimes more than

90% — levels of owner-occupation. In contrast with existing EU members, poverty amongst owner-occupiers, who cannot afford even basic maintenance, is widespread.

- A chronic shortage of social housing (resulting from privatisation).

- Much of the housing stock is in very poor condition, particularly in urban areas where a lot of the housing was mass-produced to low standards.

- House prices and rents have risen sharply in recent years, resulting in serious problems of access to housing by low income households.

The push for future EU action on housing has already started. The mayors of the capital cities of the Accession States and the mayors of

Berlin and Vienna — who are united in the network 'Capital Cities for EU-Enlargement' — have issued a statement in which they draw attention to the problem of deteriorating large housing estates in

Accession States and call upon the EU to change the rules of the Structural Funds to make housing eligible for funding. ■

**Most of the accession countries will bring with them substantial housing problems, ...**

## Housing statistics

It's anorak time again, although this year, instead of queuing up outside the stationery office at dawn, the *Housing Statistics Bulletin 2002* is available on the Internet ([www.environ.ie/housindex.html](http://www.environ.ie/housindex.html)). Most of the headline figures are reported in Housing Healthcheck on page 17, but there are a couple of other interesting nuggets.

Take inspections of private rented sector accommodation by local authorities in for example. Local authorities have responsibility for enforcing physical standards in the

sector, ensuring tenants have rent books, and ensuring that landlords register with them.

In 2002, 5059 dwellings were inspected in relation to standards (more than the previous two years but less than in 1998). Given the relatively high proportion of private rented accommodation in Dublin, no-one will be very surprised to find that three-quarters of these inspections happened in the four Dublin authorities.

But there are private rented bedsits and flats and houses elsewhere too — although apparently not in Galway city

where no inspections were carried out at all; and not many in Limerick city either, where only 2 properties were inspected. In Cork city there was much more action with 850 properties inspected and in Waterford city a creditable 80 inspections took place. But startlingly, in Waterford every single dwelling was up to standard, whereas in other places between a half and two-thirds were below standard.

Activity by county councils was as normal generally low. Two thirds of all county council's didn't inspect any dwellings. ■

## 'I sentence you to work for Simon or Focus'

A man arrested during a big war protest in Dublin was convicted of being drunk. He was told by Judge Malone at Dublin District Court that if his solicitor produced a letter to show that he had done voluntary work with either Simon or Focus, she would deal with the matter in a way which could leave him without a criminal record.

It seems a bit unfair on homeless people that not only do they have to put

up with being homeless but also with having (presumably unwilling) volunteers foisted on them by the courts.

A Focus Ireland spokesperson commented, 'We have a steady flow of volunteers who are motivated and involved for their own reasons. Somebody being forced into it wouldn't really appeal to us.'

And why should it be assumed that 'volunteering' with the homeless

is something anyone can do? Would you expect a person convicted of being drunk to be sentenced to be an air traffic controller, or an acrobat at the circus?

The Simon Communities of Ireland echoed this. A spokesperson said, 'Simon's service users have a right to being cared for by people who are interested, committed and appropriately trained.' ■

# Access Housing Unit launched

The Access Housing Unit, run by Threshold, that aims to assist homeless people or people living in temporary accommodation to find and maintain private rented housing was publicly launched in mid-June.

The idea was conceived in the Homeless Agency's action plan *Shaping the Future*, which acknowledged that a number of obstacles lay in the way of homeless people accessing private rented sector housing. These included lack of information on available tenancies, and a reluctance by landlords to accept formerly homeless people as tenants, perhaps because they feared that they may not be able to manage a tenancy on their own, leading to problems of rent arrears, complaints from neighbours and possible eviction procedures. Following a tendering process, the Homeless Agency contracted Threshold to run the Access Housing Unit, which is now fully staffed. The unit has a strong focus on providing incentives to landlords. These include:

- Maintaining a list of potential tenants so that when vacancies arise they can be filled quickly.
- Careful selection of these tenants ensuring they are aware of their responsibilities when renting from a private landlord.
- A guarantee of follow up support, advice, information and intervention in the event of problems, including home visits from post-settlement homeless services to enable tenants to sustain tenancies.
- A full advisory service on the new landlord/tenant legislation to be implemented in 2003.
- Assistance with rent supplement claims so as to ensure prompt payment to landlords.

Referrals to the unit come from homeless service agencies and local authorities, which have to ensure that a post-settlement support service for the

prospective tenant is in place, provided either by themselves or others.

The cap on rent supplement introduced at the end of last year has brought with it problems. 'It is particularly difficult for single people looking for bedsit accommodation,' said Access Housing Unit manager Russell Chapman. 'There is very little accommodation

available for them within the limits set by the Department of Social and Family Affairs, although the situation for lone parents and families is much better. The capping was so badly thought out (or not thought out at all) that the

rent limits in the South Eastern and Western Health Boards are higher for single people than those in the Dublin area. But despite this, we believe the unit has the capacity to increase significantly the number of formerly homeless people housed in the private rented sector.' ■

**'It is particularly difficult for single people looking for bedsit accommodation'**

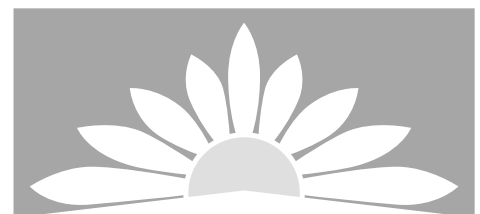
## Q-Mark for Daisyhouse

Daisyhouse Housing Association, which provides transitional housing for single people, is believed to be the first homeless service to be awarded the Q-Mark — the national symbol of quality. The Q-Mark system is organised by Excellence Ireland, a not-for-profit organisation that aims to enable Irish businesses to improve their performance and competitiveness.

Following publication of *Putting People First*, the Homeless Agency's good practice handbook for homeless services, the agency engaged Excellence Ireland to assist with maintaining quality improvement. Daisyhouse Housing Association bravely volunteered to undergo the audit process, which involved a lot of work. 'You should see the application form!' said Daisyhouse manager Shane Brennan.

Excellence Ireland carry out a pre-audit, provide feedback on that, and then do the full audit, which covers four elements:

- **Company commitment** — encouraging the involvement of everyone in the improvement of quality
- **Motivated people** — the catalyst for superior customer service, on which the Q-Mark places great emphasis
- **Excellent business systems and processes** — the effective identification, management and improvement of the organisation's key processes
- **Better company** — this means a culture of continuous improvement and no resting on laurels



**DAISYHOUSE**  
**HOUSING ASSOCIATION**

'It is definitely worth the effort,' said Shane Brennan. 'The great virtue of the Q-Mark is that it is a genuinely independent assessment, something that we can use to demonstrate to funders and others that we are maintaining high standards.' ■



# LOOKING AT 'WETTER' OPTIONS

Harm reduction is a widely accepted response to the problem of some drug misuse. But it has only relatively recently been applied to alcohol. **Shane Butler** discusses why.

**T**he phrase 'harm reduction' is now commonly used in relation to societal management of problems associated with illicit drug use. Philosophically, it refers to health and social service interventions which are based on a pragmatic acceptance that many drug users are either unable or unwilling to abstain from drug use and which, therefore, are aimed at reducing or minimising the negative consequences of ongoing drug use. In plain language, society is cutting its losses and aiming to make drug users as healthy and as behaviourally stable as possible, where it appears they cannot be made drug-free. In practical terms, the best known and most widely utilised form of harm reduction in Ireland is methadone maintenance treatment, which involves the indefinite prescribing of a substitute opioid to dependent heroin users. Needle and syringe exchange schemes are also well established as a form of harm reduction for injecting drug users here, and there have even been occasional rumblings about the possibility of establishing safe injecting rooms for street drug users. It had traditionally been assumed in Ireland, as indeed in most countries, that the only ethically-valid aim of

health service interventions with users of illicit drugs was the achievement of abstinence, and that the health and criminal justice systems were of one mind in their commitment to a 'war on drugs'. Understandably therefore, the introduction of harm reduction practices has been complicated and delayed by moral debate and controversy, but by now it would appear as though harm reduction practice has been established as a mainstream response to the health and behavioural problems associated with illicit drug use here.

Although in strict logical terms there is no reason why harm reduction principles should not also be applied to the management of alcohol-related problems, there has in fact been little explicit debate on this subject in Ireland, and alcohol and drug treatment systems continue as largely separate enterprises. Against this background, the aims of this article are to discuss changing trends in the management of problem drinking amongst homeless people and to consider the extent to which current practices in this sphere may be seen as a form of harm reduction.

As in the case of treatment systems for users of illicit drugs, debate about societal management of drinking problems has also been complicated by moral

**...debate about societal management of drinking problems has also been complicated by moral views on the drug itself.**

**services  
services should  
not see  
themselves as  
based on either  
abstinence-  
based or harm  
reduction**

views on the drug itself. Although it is more true of Protestant than Roman Catholic charities, it is generally the case that voluntary bodies which have historically worked with homeless people had their origins in religious systems where alcohol *per se* is regarded as inherently problematic, if not a downright moral evil. Within such faith-based systems it was regarded as no great surprise that drinking created problems, and it tended to be assumed that if clients – variously referred to as ‘inebriates’, ‘vagrant alcoholics’, ‘winos’, ‘street drinkers’ or in other such terms – were to be rescued or rehabilitated, this could only come about as a result of their total abstinence from alcohol. Advocates of the so-called ‘disease concept’ of alcoholism, which became increasingly accepted internationally from the 1930s onwards, were intent on putting a scientific gloss on the management of alcohol problems, thereby taking it out of the realm of moralism. Although the disease concept reduced the moralistic tone of policy and practice in relation to drinking problems, it did so largely through its advancement of the notion of alcoholism as a specific disease, recovery from which demanded lifelong abstinence. Throughout most of the twentieth century, therefore, services for homeless people who had alcohol-related problems were dominated by abstinence models of intervention: clients were usually not allowed to bring alcoholic beverages into ‘dry’ residential facilities, they were counselled directly to abstain, and medically-based services were primarily aimed at detoxification.

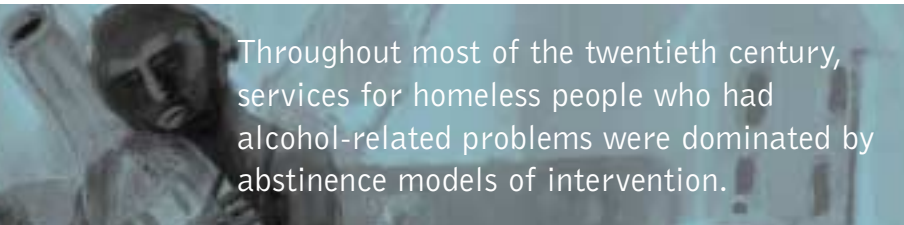
The first significant move away from this abstinence approach to working with homeless problem drinkers was that of the newly-created Simon Community during the 1960s. Simon recognised that many clients were unprepared for the radical personal change involved in an alcohol-free lifestyle, and that services which were aimed exclusively at achieving abstinence were unacceptable to and alienating of significant numbers of potential clients. This approach to alcohol problems, as indeed to the wide range of psychosocial problems associated with homelessness, was one of acceptance: stated simply, if clients indicated by word or deed that they

little or no protest, largely perhaps because most people familiar with the homelessness scene were aware of the very limited effectiveness of abstinence approaches; there may also have been a general awareness, even in the 1960s, that the dominant view in counselling and psychotherapy was that clients should make their own choices rather than having choices imposed upon them by professionals or service systems.

This willingness to work with problem drinkers who showed no inclination to abstain was not referred to as ‘harm reduction’, although in the context of policy developments in the sphere of illegal drugs from the mid-1980s onward this description seems quite apt. Neither would it be true to say that the philosophy or work practices were generally adopted by other agencies working with the homeless, and in fact it seems that it is only in the past decade – from the early-1990s – that there has been a significant reawakening of interest in ‘wet hostels’ or ‘drinkers’ hostels’. It is difficult to say definitively why the original perspective was not taken up more widely by agencies and services working with homeless problem drinkers; perhaps one reason for this was the failure to create and sustain an ongoing debate on the detail of harm reduction, and perhaps one reason why wet hostels are now becoming more fashionable is that services for these clients are deriving benefit from the debate which has been ongoing in the drugs sphere.

As a result of this broader policy debate on harm reduction, there are a number of key points which can be made in relation to the application of this concept to street drinkers. It has to be acknowledged that heavy drinking as a central part of a homeless career is, by most conventional standards, a far from ideal lifestyle. Alcohol is much more damaging to the health of its consumers than more reviled drugs such as the opiates, and its behavioural consequences are also more pronounced. There should, therefore, be understanding of the associated dilemma for workers who are reluctant to adopt harm reduction, believing that too ready an acceptance of this approach is tantamount to condemning clients – particularly young clients – to a life which is inevitably squalid and short. What is crucial, however, is that services should not see themselves as based on *either* abstinence-based or harm reduction; commonsense suggests that services should offer clients both options, and the widespread application of new approaches to addiction counselling – including motivational interviewing and ‘wheel of change’ models – make it easier for workers to assess readiness to change and to provide appropriate help which is not aggressively confrontational.

There is of course no necessity to see abstinence and harm reduction as polar opposites: abstinence is a form – and a very effective form – of harm reduction, but for those homeless drinkers who will not take up this option it makes practical sense that other and ‘wetter’ options be provided. ■



Throughout most of the twentieth century, services for homeless people who had alcohol-related problems were dominated by abstinence models of intervention.

intended to continue drinking, then workers and service systems accepted this in a respectful way and strove to maximise the quality of these clients’ lives through a variety of pragmatic responses, including the provision of accommodation in ‘wet’ hostels and of food and nutritional supports organised in imaginative outreach programmes. While novel, this model evoked



# Depaul Trust's emergency accommodation for street drinkers

As part of the 2002/2003 winter strategy, Depaul Trust is running a 'wet' hostel. **Simon Brooke** spoke to services manager **Tony Duffin**.

**T**he idea of a wet hostel — a project for homeless people where they can drink alcohol on the premises — has been around for some time. **CornerStone** readers may remember a report commissioned by Centre Care in 1999 called *Under Dublin's Neon* that recommended setting up a wet shelter in Dublin. The Homeless Initiative (the Homeless Agency's predecessor), which funded the Centre Care research, set up a working group which concluded that there was a need not only for a short-term wet shelter, but housing that would meet the long-term needs of street

drinkers. This project was put out to tender and is currently being progressed. However, in the meantime, it was acknowledged that long-term street drinkers have immediate needs that were not being met. So it was decided that as part of the 2002/2003 winter strategy, a wet shelter would be established for street drinkers. The Depaul Trust, which has experience of running a wet project in London, tendered successfully for the project which is run on contract to Dublin City Council, and fully funded through Dublin City Council and the Department of the Environment and Local Government.

The project opened 20th December 2002, and according to Tony Duffin, Services Manager with Depaul Trust, the first few days were very demanding. 'Early on it was pretty challenging. We had a building that was barely finished, a new staff team and a group of very chaotic residents, but now, five months on, life at the project has settled down a lot. Residents are clearer about the rules and the staff have developed with the project, so life at the project is much calmer.'

'Of course finding premises was difficult. Finally a building was identified in Aungier Street, a B&B that was being used for homeless families but considered unsuitable for working with the existing client group by Dublin City Council. This was considered the only option if the wet project was to happen in such a tight time scale.'



**T**he project houses 23 residents — men and women — and the full staff complement is 1 manager, 2 deputy managers, and 14 project workers (currently there are three deputy managers and no manager). They are assisted by 2 volunteers from the European ENVOL programme and a group of local volunteers and numerous part time volunteers. This level of staffing allows for three people to be on duty at any one time.

The Homeless Agency designed a referral process that ring-fenced referral rights to five sources:

Dublin Simon Community outreach; Focus Ireland outreach; Cross Care night service; The Multi-Disciplinary Teams; and Dublin City Council night bus service. 'The idea of the process was to target those rough sleepers that are constantly excluded from accommodation due to their drinking and associated behaviour. The process enables the project to create a strong relationship with our referrers. Anybody wishing to make a referral or indeed refer themselves should approach one of these teams.'

The project targets long term street drinkers, most of whom have been barred from other hostels. 'But one of the misconceptions about wet projects is that our residents are people who only misuse alcohol,' said Tony. 'In reality we house people who may have poly-substance misuse problems, mental health issues, learning difficulties, serious physical health problems and other issues.'

'There are really two groups of residents: one group comprises people who will either never change or are unlikely to change for a long time.'

They need long term supported housing, and they may stop drinking in the future and may one day want to move out and live on their own. The difficulty for us in relation to this group is the shortage of move-on accommodation.

'The second group consists of very chaotic people who are coming in and talking about detox and other options. In such cases we need to be able to move quickly because the window of opportunity is often very small.'

'Having people with such a wide range of immediate and long term needs can be confusing — for residents and staff. So we constantly have to work on that.'

'We don't bar anyone permanently; we have a sliding scale for temporary exclusions. For longer term exclusions, residents will not be barred for a set period of time. However, they will need to be re-referred and this process will take into account areas such as the behaviour that led them to be barred, the service users motivation for being re-referred, is a wet environment suitable for the service user, what are the repercussions for the project if the service user is to return, etc. This re-referral has to come from one of the referral agents, and we meet the person, talk to them about what happened and what can be done to stop it happening again.'

'The point being that if you're going to set up a project to deal with the most vulnerable and the most chaotic, you can't bar them indefinitely you must find strategies to work with people.'

'Within my experience of direct access wet provision I would have witnessed incidents of people turning up and banging on the door and kicking the door in. But that rarely happens at Aungier Street. That's partly because people know they cannot self-refer but have to go through one of the referral teams, and because we don't give out soup, sandwiches, blankets at the door; we don't blur the boundaries.'

**T**he project is emergency accommodation but has no maximum length of stay. This is partly due to the shortage of move-on accommodation for this group, and partly because Depaul Trust acknowledges that it can take a long time to establish a trusting relationship with people who lead a very chaotic lifestyle. When the Homeless Agency was planning the shelter they thought the service provider might have difficulty maintaining residents in their tenancies.

'One of our targets was that 20% of service users would stay one month or more,' said Tony. 'But in fact 80% of the original residents are still with us 5 months later! They've been in and out and some of them have been excluded for short periods, but they're still with us.'

The shortage of move-on accommodation is a serious problem. 'In other European cities you might find emergency accommodation for street drinkers, long term accommodation for street drinkers, cluster

## Harm reduction

**A**lthough widely accepted in the area of drug misuse, harm reduction for alcohol misuse has critics as well as supporters.

‘Abstinence may be an ultimate goal for some of our residents,’ said Tony. ‘But for others it may not, and it may be that they’re never going to change and we have to accept that. One of the arguments thrown at me is that we’re encouraging people to drink. But we’re not doing that, our residents would be drinking anyway — if we didn’t let them drink in the project, they’d leave and drink on the street. What we’re doing is gaining trust, establishing a rapport, and making their lives a little bit easier. Once we’ve established a relationship of trust, then we may be able to help them change some aspects of their drinking behaviour.’

A key element in harm reduction is a pragmatic acknowledgement that some people are not ready to give up high risk behaviour. Harm reduction needs to go further than simply improving the drinking

environment, and there needs to be an acknowledgement that care planning and interventions should focus on preventing further harm. This may include, for example, advice on safer drinking practices.

Research from the UK has found that harm reduction outcomes in wet service provision include:

- Improved access to primary healthcare services
- Improvements to individuals’ health as a result of access to health services, improved environment, lifestyle and better nutrition.
- Less inappropriate use of accident and emergency services.
- Less involvement with the criminal justice system.
- Less aggressive begging and anti-social behaviour.
- Positive adaptations to individual behaviour as a result of transition into a more “settled” way of life.
- Less duplication of work across agencies, homeless street drinkers commonly being known to many different agencies.

flats for street drinkers. We currently don’t have those options in Dublin.

‘Depaul Trust will open a long term housing project for 25 street drinkers in 18 months to two years time. That will fill very quickly with the likelihood that a number of residents from Aungier Street will move across. One new and very welcome facility is the Dublin Simon Community’s residential detox, which I think is a great project.’

**‘O**f course, running a wet project does present particular challenges. Almost all our residents get paid on Thursday, so all the money comes at once. So there are certain times of the week that we know are going to be difficult. However, this is not necessarily a negative issue as patterns in drinking begin to emerge and this gives us opportunities to work with people. In the UK, for example, people receive state benefits on different days this enables residents of wet projects to share money and drink consistently across the week which makes working with people difficult as there is a consistent level of intoxication.’

In March this year, two residents died. One died in the hostel, and the other who had a bed, but slept rough that night died on the street.

‘Somebody said to me, “doesn’t that mean you’re not doing your job properly?” and my answer to that is whilst you try of course to make sure people are as safe as possible, our client group is by definition, very vulnerable and many are living very

dangerous lifestyles. After the first death, I said to the team, “This is going to happen. This is reality. It is likely that people will die in this project, no matter how much we try to prevent it.”

‘It was incredibly traumatic for all the residents and staff. The mixture of grief and alcohol is quite a concoction so we raised staffing levels and spent a lot of time talking with the residents. Part of the bereavement process is anger and there was a lot of that. Anger and alcohol are a bad mix.’

Tony summed up the first five months: ‘Overall I would say it’s gone very well. In fact I would say excellently. There are obviously difficulties, as there are in any project. But the residents seem to like it and we’ve got a consistent group who we know couldn’t cope elsewhere. We don’t consider the fact that 80% of our original residents are still with us to be a failure at all. In fact we see it as a success, given that we’re dealing with extremely vulnerable and sometimes chaotic people. And don’t forget, the project’s only been open for 5 months, which is a very short period of time.

‘Also, the team is really committed and has done a really good job. They’ve bent over backwards to keep hold of people. In previous jobs my experience has been that it’s the manager who’s trying to hold on to difficult residents whilst the team, who actually have to work with them, are saying they should leave. But it’s the reverse here. I’m saying, “Are you sure you can cope with this?” and they’re saying “Yeah, yeah, that’s fine. That’s what we’re here for.”’ ■

**...our client group is by definition, very vulnerable and many are living very dangerous lifestyles...**



# GOING BUST

## WHEN HOUSING BUBBLES BURST



Amidst differing views about the likely performance of the housing market this year, **Dáithí Downey** examines the evidence for the existence of a speculative bubble.

**T**hese pages recently carried an article by chief economist with the *Friends First Group* Jim Power commenting how our housing market faces serious problems that threaten wider economic growth and even social stability. Jim Power is not the only one alarmed with recent developments. Earlier this year the EBS building society suggested that with housing output expanding to meet demand there may be no house price increases in 2003, while more specifically the Irish Central Bank's Spring 2003 Bulletin warned of potential house price falls in 2003.

Previously, shocks to the Irish housing market have tended to be 'external', for example coming in the form of a surprise hike in interest rates to protect the value of the currency against speculation and devaluation as happened in the early 1990s. However, prior and subsequent to our adoption of the euro in 2000, interest rates have continued a downward spiral to current historically low levels. Today, a shock is just as likely to emerge directly from within the mainstream Irish economy; and current economic performance suggests that this may be happening. Overall recruitment is down

compared with last year, industrial sector growth has fallen, and prices levels in Ireland are 12 percentage points above the eurozone average, while while the harmonised inflation indicator puts our rate of inflation at 4.7% compared with the eurozone average of 2.3%.

However, the Central Bank's analysis is flatly contradicted by sources within the property industry. Douglas Newman Good economist Paul Murtgatroyd argues that despite warnings of price bubbles and potential crashes, house price growth of 10-12% in 2003 is realistic. An Ulster Bank report in association with Gunne Residential published in February this year chimed with this prediction. The Permanent TSB/ ESRI price index for the same period found that while prices are easing slightly for new housing, house price growth is still strong at the established end of the market for existing second hand homes. As a result, Niall O'Grady of Permanent TSB argued that a 'pressure bubble was now moving up the housing chain'.

A genuine concern is now apparent among commentators and analysts that if, during a period when the national housing market is moving towards equilibrium, a price bubble exists in way described by Permanent TSB, it will be in the outer suburbs and Dublin commuter towns where development land is available that supply will outstrip demand pushing down prices and adding further to the suburban blues of long commuting ties, shortages of childcare and pressure on social resources and capabilities.

**B**ut just what is a 'bubble'; do we have one and if so, will it burst? If it does burst will all regional and sub-markets be equally affected? These are the big questions of the Irish housing market, especially as house price increases have overcome their slight fall in 2001 and rebounded upwards again despite the fact that the economic boom is well and truly over. Answering these questions is never easy, but recent publications by the European Central Bank (ECB) and the International Monetary Fund (IMF) offer some useful insight. The ECB report, *Structural Factors in the EU Housing Markets\** found that real house prices in most EU countries follow long cycles around a moderate upward trend and that since 1980 price cycles have often lasted more than 10 years. House price changes of more than 10% in real terms either up or down are taken to represent a boom or bust. Booms were found to be more frequent than busts since 1980, especially in the euro area and 'are typically followed by prolonged periods of very low growth or even of decline in house prices'. The ECB found that sluggish responses to increased demand means house prices will tend to overshoot their long-term trend for considerable periods of time. Furthermore, this overshoot can be prolonged by the role of interest rates and the impact of inflation on real interest rates. Such a scenario is likely to amplify the effects of current economic performance described above.

This scenario looks unnervingly familiar to us, but do we really have a price bubble and will it burst? The IMF states that in principle a bubble exists when the price for an asset exceeds its fundamental price by a large margin, and its April 2003 *World Economic Outlook* took a long look at what happens when bubbles burst by tracing asset price booms and busts in the post-war period for 19 industrial countries, including Ireland. Overall the IMF suggests its findings corresponds roughly to one house price bust a country every 20 years that will last for about 4 years and involve a price decline of approximately 30%. According to the IMF data analysis our last big house price boom peaked in Q2 1979, troughed in Q1 1986 and ended in a bust. It took four years for a subsequent price recovery to occur. House prices then peaked in Q3 1990 only to trough in Q2 1991, peak in Q1 of 1992 and trough again in Q1 of 1993. There was no house price bust in the early 1990s, however the price boom ongoing since then is unprecedented and means that we are heading close to 20 years since the last bust in 1986, at a rate of house price inflation that is the highest on record.

The Irish housing market may be in seriously uncharted waters. International equity markets have already bust and stock markets have fallen significantly since 2000/01. Recovery in international economic growth remains a long way off and ECB interest rates are likely to be kept low to encourage investment. The Irish economy is open and highly traded is not immune from these developments and therefore internal shocks to an increasingly vulnerable housing market cannot be discounted.

**H**ome ownership has now become a risky business for many new buyers, but if some form of market equilibrium is attained this year that mitigates against further price inflation, then the worst case scenario of an all-out price bust and the mother of all debt hangovers maybe avoided in 2003. On the other hand, prices may fall in some areas, but low interest rates and supply shortages will ensure continuing price rises in others at a rate that drives average prices up further. This threatens to keep inflating the price bubble over the next few years to the critical period of 2006 — when, if the IMF is right, we can expect the next one.

Much reform is needed to remove the inequalities in the Irish housing system and the ongoing crisis of access to housing for lower-income household has been the flip-side of this house price boom. However, another grave new problem now threatens and in short government fiscal policy must act immediately to ensure a soft landing for house price inflation as quickly as possible. Radical steps will be needed to avoid the bubble bursting. The clock is ticking to 2006. ■

\* see inside front cover for details of publications referred to in the text.

Dáithí Downey is writing in a personal capacity and this article does not necessarily represent the views of Focus Ireland.

**If a price bubble exists ... it will be in the outer suburbs and Dublin commuter towns**

**The Irish housing market may be in seriously uncharted waters.**



# responding TO THE NEEDS OF citizens

Des Dowling took over the job of Assistant Secretary in charge of the Housing Division in the Department of the Environment and Local Government at Christmas. **Simon Brooke** met him at the Custom House.

**B**efore answering my first question about the department's priorities for tackling homelessness, Des Dowling placed homelessness in the wider context of housing policy. He started with the overall statement of the Department's housing policy: *to enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment, and, as far as possible at the tenure of its choice.*

'Now how you go about that obviously depends on who you're dealing with and what is suited to their needs. So it includes people who might provide a house for themselves, as well as those who need assistance. And the aim is to have enough flexibility to provide for the various needs that might be there. So in terms of developing housing policy a key issue for us is to have it targeted to people's needs and to make a special effort for those groups who are vulnerable. And I think that at the very top of that group would be the homeless.

‘It is important to recognise that homelessness can be a symptom of a range of other difficulties which may require public policy responses. I know that it can seem a bit of a platitude to say that homelessness is not just about accommodation, but that is the reality. Providing people with excellent accommodation doesn’t necessarily address the fundamental issues as to why they became homeless in the first place, nor does it necessarily ensure that they won’t return to homelessness again.’

‘What I’ve been saying to people here in the Department is that ideally what you’re talking about is a situation where you’d like to be able to assist people to deal with their own individual difficulties whilst recognising their vulnerability; and that’s quite a challenge. But I think what we can do and have been doing, is to try and ensure that we’re getting the co-ordination between the various responses whether it be through ourselves, or local authorities or health boards, or the voluntary agencies, and that we’re doing it in a way that is responsive to the actual needs on the ground.’

**A** lot of the development of homelessness policy would be in two areas.

One is the preventative side, to see if we are getting co-ordination between agencies, to put protocols where you have at risk groups, whether they be people coming out of the health system or the judicial system, to make sure they don’t become homeless. The second thing is going to take more time and requires a substantive response and that is in relation to getting people from emergency accommodation situation into transitional or more permanent housing.

‘As far as resources are concerned the provision for the running costs of accommodation and related services for homeless persons has gone up from €43 million last year to €50 million in the current year. On the capital side, there is further expenditure by the voluntary and local authority sectors in providing additional accommodation — this amounted to around €19 million in 2002. That’s an indication that notwithstanding the constraints that are faced across the board, that we’ve been able to get additional finance. I think it would be fair to say that as part of the general process of managing the resources available to us in sustaining progress, the new partnership agreement specifically recognises the need to carefully review and evaluate the programmes that we are doing. This aims to ensure that resources are being used to their best effect, whether that be in terms of the types of responses or how the responses are organised. What I want to ensure is that resources are being applied in a targeted way, and that again is where we need to work

‘I know that it can seem a bit of a platitude to say that homelessness is not just about accommodation, but that is the reality.’

very closely with the Homeless Agency and other stakeholders to ensure that we’re not too diffuse in terms of how we approach it.

‘I think we can look to what has been achieved over the last couple of years, with the start of the Homeless Agency in Dublin, which is still at a relatively early stage. The Agency seeks to ensure that both public and voluntary agencies are working in a coordinated way. I should say both Minister Cullen and Minister of State Noel Ahern have given a fair bit of time to homelessness and they regard it as important.’

**What about affordability problems? Did he see these changing?**

‘There are a variety of demands, and all of those demands have increased. There are demographic factors: an increasing population; a change in household patterns so that even within a given population there are more households being formed, and at the same time households are getting smaller. On top of this low interest rates and overall economic growth have also created a demand for housing. Allied to the operation of the private rented sector, which has resulted in people seeking to become home owners sooner rather than later. So there are demands right across the spectrum. This leads to an increase in prices and in turn an increase in the number of households with affordability problems.’

‘A major part of the response to this is to increase the supply of housing, and the market has responded to that to the point where we are now in the eighth successive year of increasing house completions. If you look at the number of houses being built here compared with other countries it’s extraordinary on every basis of comparison, what the market has been able to do. But not withstanding that, it’s quite clear that there is a strain on individuals in terms of trying to purchase housing, particularly in Dublin, and one or two of the other urban areas and I think the local authority assessment of housing need is reflecting that.’

**Are house prices were levelling off?**

‘I don’t want to get into the business of prediction. I don’t think we should get stuck on the precise numbers of houses that are produced in any one year, but what we do want to ensure is that there is convergence between supply and demand. I think the building industry has done very well to respond as it has and if it is able to continue to respond to the demand so that convergence continues, then you’d expect prices to reflect that.’

**‘I think we can look to what has been achieved over the last couple of years, with the start of the Homeless Agency in Dublin’**

**'...the citizen on the street doesn't want to deal with some central or regional authority ... but wants to deal with a local service.'**

**Did he think that local authority output would reach the National Development Plan of 41,500 units by 2006?**

'We've outspent what we had provided for so resources have been going into the area, but as with other areas of the NDP, not just housing, there's probably a slightly longer time scale required to achieve that. But the NDP recognised a significant demand and mentioned how the market has sought to respond to that, likewise on the public side we've ramped up output where we can do so and things such as Part V will contribute to that. Similarly the NDP gives an indication of the kind of mix between the different responses and I would see the NDP as continuing to provide a guide in relation to the appropriate mix.'

**Ireland is currently unique in the EU in having a significant state house building programme. All other EU countries provide social housing through a variety of non-governmental agencies. Did he think this would change in Ireland?**

'I think we need to be flexible; the development of the voluntary housing sector is an example of this in the very effective way it has been able to respond to particular needs. I wouldn't be prescriptive at this stage. I'm aware obviously of different experiences in different countries and different responses. We have our own approach here; local authorities are the housing authority under law for their areas of responsibility. However the local authority may provide housing directly or in co-operation with voluntary associations, or with developers; for me the issue is to ensure that we are achieving the desired result. And I think we can show that across those various headings we can be equally effective depending on the kind of project that you're dealing with, so I don't think anybody has any ideological preferences here. It's to do with what works.'

**There are over eighty separate housing authorities in Ireland, with a population of about 4 million. Is this too many?**

'I think this can sometimes be set up as a problem that doesn't exist. On the one hand people would be saying there are far too many housing authorities for the population. On the other hand, people might say that housing is ultimately a local issue and any responses you make to particular needs have to be local: locally identified, locally developed and locally implemented. Is there anybody in a better position to

do that than a local authority with responsibility for a range of other interlinked services? I think the view that has been reached over the years is that the citizen on the street doesn't want to deal with some central or regional authority who doesn't have the same perspective but wants to deal with a local service.

'No matter what area, whether government or private industry, you have to try to strike a balance between having mobility within organisations and not undue specialism. I think we are seeing an increasing professionalisation and obviously through Better Local Government you have Directors of Housing and these are people who have generally worked in the housing area and have that expertise. I think the balance of advantage lies in having services that are local in nature. That doesn't mean that there's no overall strategic focus; that is where we come in. A significant role for the department is to provide that strategic focus and we have a close working relationship with the managers to make sure that the strategic focus is brought to bear.

**Des Dowling is five months in the job. Is he enjoying it?**

'Very much. All jobs these days in the civil service bring with them challenges but I think it's a fantastic job. People's homes are one of the most important



**'I don't think anybody has any ideological preferences here. It's to do with what works.'**

areas in their lives. To have the potential to influence that for the positive is tremendous. I've had great support from the staff here, and one of the hallmarks of this area, is that there are a lot of committed people, not just in the Department here but in the local authorities, where directors of housing etc who are really committed to ensuring they do a good job are responding to the needs on the ground.

'I've worked in the Departments of Finance, Defence and the Revenue Commissioners over the last twenty years or so, and whilst they all bring with them particular challenges, in all of them we're trying to do the same thing: to ensure that the State responds to the needs of its citizens. That's what the business is about.' ■

# HOUSING HEALTHCHECK

Most analysis of housing and homelessness looks at one piece at a time, which means that you may lose sight of the big picture.

**Simon Brooke** tries to correct this by giving the housing system an overall healthcheck.

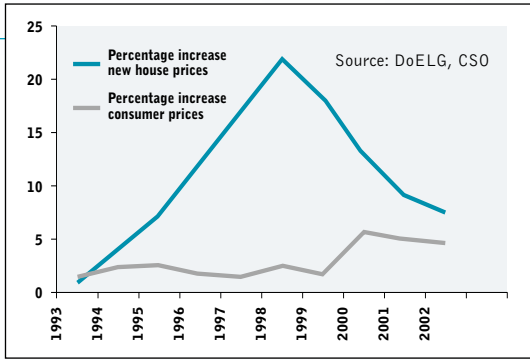
**T**his housing healthcheck is an adaptation of a model used by **Roof**, the magazine published by the UK housing campaign, Shelter. The aim is to highlight danger spots; areas that need watching carefully; and those which are running smoothly.

The exercise is of course only as good as the available data. Some information is simply not to be had — a detailed picture of rents in the private rented sector for example. In other areas there are doubts about accuracy — for example, the extent to which the local authority assessments of housing need

accurately reflect housing need. A particular weakness of much of the data is that it says little about what is happening on the margins. The fact, for example, that some private sector rents may be going down does not tell us anything about what is happening at the bottom end of the market where there may be particular difficulties of access. The same applies to affordability; average measures of affordability tell us nothing about households that are really struggling to stay afloat financially.

Overall however, there is enough data available to give a reasonably comprehensive overview.

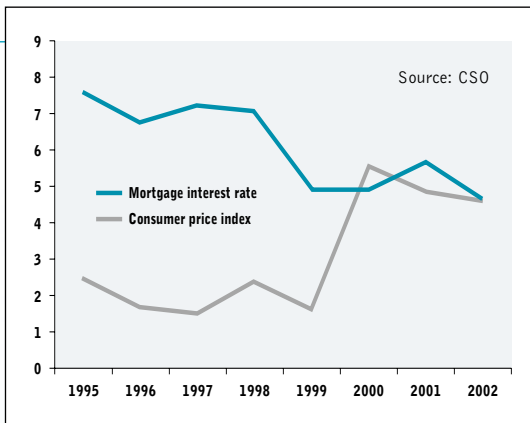




## HOUSE PRICES

As everyone knows, house prices have been increasing for over a decade. But there are significant signs that the market is settling down, particularly if you compare percentage increase in house prices with the consumer

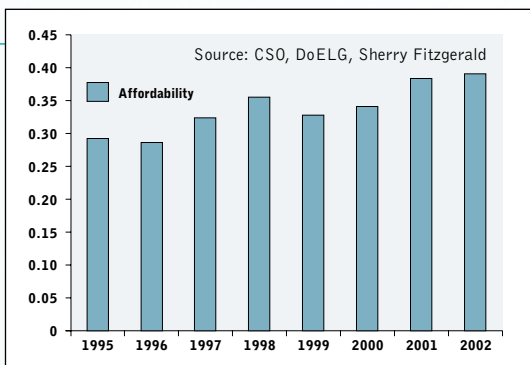
price index as in the graph above. This shows that in 2002 the real increase in house prices was only a couple of percentage points and would appear to confirm what many observers have been saying for some time; that supply and demand are beginning to converge. A sustained high level of output will be required if the reduction in percentage increase is to be maintained. **Diagnosis: Past the worst, but vigilance required, especially for signs of speculative bubbles (see page 12).**



## MORTGAGE COSTS

Mortgage interest rates have fallen by nearly a half in the past seven years. If you go further back the drop is even greater — in the early 1990s mortgage rates peaked at around 15%. Mortgage rates and the Consumer Price Index (CPI) have converged in

the last couple of years, which means that anyone who has a mortgage is in effect paying no interest at all. This is a very good example of the inflation paradox: if you have a mortgage and your income is keeping up with the cost of living, then roaring inflation is exactly what you want, since your repayments, which are fixed, become relatively smaller. Inflation at 5% or so is not of itself a major problem; the problem is that it is much higher than in other EU countries. **Diagnosis: Healthy, as long as inflation doesn't get out of hand.**



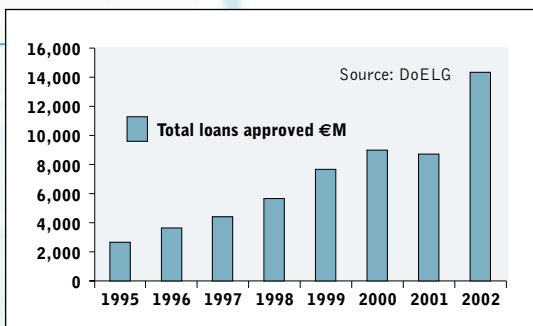
## AFFORDABILITY

Affordability is a notoriously complex issue, and this graph attempts to do no more than paint with a very broad brush and indicate a trend. It shows the percentage of her/his earnings that a hypothetical individual on average industrial earnings

would spend on a mortgage if s/he bought an average new house. It is a crude measure, (it assumes only one income, and ignores the experiences of non-average households) but the trend indicated is interesting. It shows, not surprisingly, that the proportion of the average income spent on the average mortgage has increased significantly in the last seven years — by just

over a third between 1996 and 2001. But the effects of high house price inflation have been significantly dampened by lower mortgage rates — if interest rates hadn't dropped substantially during this period the increase in the proportion of income spent on a mortgage would have been much greater.

In 1996 the average loan for a new house was €21,500 less than the actual price of the house; but by 2003 this had leapt to a whopping €43,000. It is most unlikely that this all comes from savings, so somewhere there is an extra loan, whether from parents or from some other source. This loan has to be serviced, so the overall level of indebtedness associated with house purchase is almost certainly considerably greater than would appear from the mortgage data. **Diagnosis: Dangerous, and probably worse than indicated by the graph.**



## LEVEL OF HOUSING DEBT

The total value of loans approved for house purchase (new houses and other houses) has mushroomed and in 2002 loans of

€14 billion were approved, more than five times the total lent in 1995. There was a significant drop in activity towards the end of 2001, coinciding with uncertainty about prices, but right from the beginning of 2002 activity increased again. **Diagnosis: Serious, and likely to have significant dampening effect on the economy.**

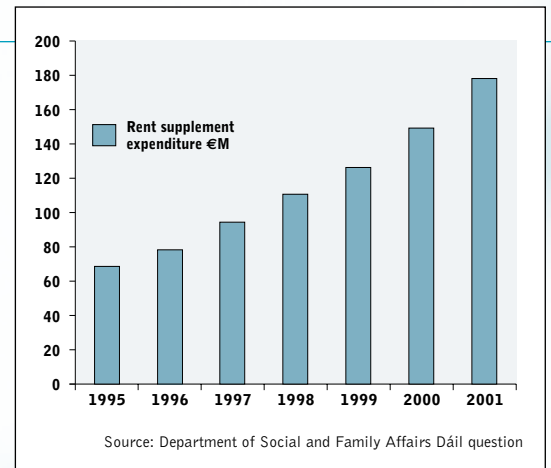
## RENT SUPPLEMENT

Rent supplement was introduced in 1977 to provide for short-term or emergency needs, but quickly became an integral element of the housing subsidy system. The total amount spent has nearly trebled in six years, although this has been mainly due to rent increases rather than more recipients since the number of claimants has increased by only 40% to about 45,000. Recently imposed limits on rents considered reasonable for the purpose of rent supplementation have caused serious difficulties for single people and couples without children.

There is no firm data available on rent levels, although some commentators have reported rents reducing in some areas. However it is not clear whether rents at the bottom end of the market, where people on low incomes reside, are also falling.

If landlords show more enthusiasm for registering with the Private Residential Tenancies Board that they have with local authorities, then crucial information about rent levels will become available and the PRTP will be able to actively monitor rent levels. Forthcoming legislation that will increase security of tenure will favour tenants.

**Diagnosis: If supply and demand are converging, this is good news for tenants because it should mean an end to rising rents for the time being.**



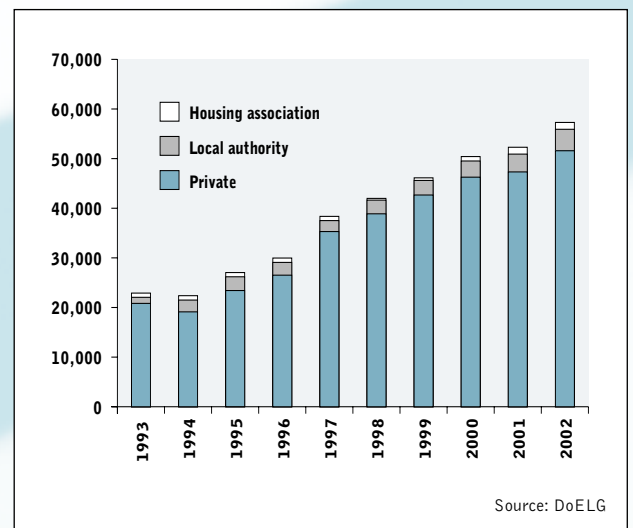
## HOUSING OUTPUT

Private house completions have increased every year for eight years; a remarkable achievement and even more remarkable when compared with other countries. As stated above, there are now signs that demand and supply are converging. Peter Bacon, in his third report on the housing market in Ireland, said that private house completions needed to be 49,200 in 2001 and 51,700 in 2002. Actual output nearly matched this in 2001 and just exceeded it in 2002, but there's still a long way to go to meet Bacon's project demand of 64,700 by 2005.

Local authority output in 2002 was up 20% on 2001, reaching nearly 4,500. However this is still a long way short of the National Development Plan target of 41,500 units. Reaching this target will require local authorities to build nearly 8,000 units a year for the next four years. Housing association output, which

is now accounts for about 20% of total social housing output, continues to rise. The 10,000 affordable homes promised in the national partnership programme are in addition to this.

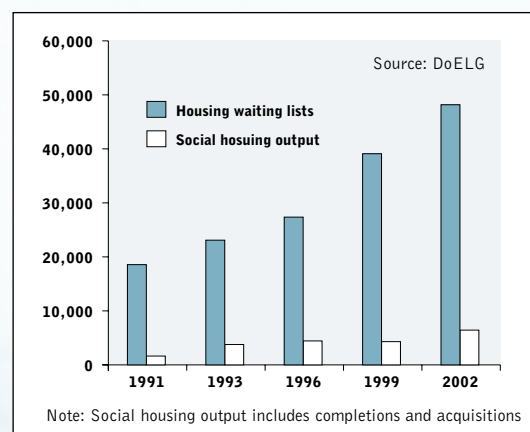
**Diagnosis: The private sector has performed extremely well. But it is unlikely that social housing targets will be met.**



## HOUSING WAITING LISTS

Housing waiting lists have increased greatly during the last decade, culminating in a total of 48,413 in 2002. Total social housing output (local authorities and housing associations) has failed to make much of an impact and the gap between the two is increasing. Affordability problems have contributed greatly to the increase in housing waiting lists; between 1993 and 2002, the number of households with affordability problems increased by nearly 2½ times, compared with an overall increase in numbers on waiting lists of just over two thirds.

**Diagnosis: Serious. The gap between households in housing need and social housing provision is huge and getting bigger.**



# Funding for services to homeless people in Dublin 2003

Nearly €60 million of public money is expected to be spent this year on services to homeless people in Dublin provided by local authorities, health boards, the voluntary sector and the private sector. This is made up as follows:

- €20 million on private accommodation (temporary accommodation provided for homeless people), which is similar to last year.
- €24 million on local authority and voluntary sector services which is up from €21 million last year, an increase of 14%. This is allocated through the Homeless Agency and includes €3.5 million to Dublin City Council for accommodation, settlement and street outreach services, and €19 million to the voluntary sector.
- €10 million on direct health board services.
- €2.6 million on the Homeless Persons Unit, which is funded by the Department

of the Environment and Local Government and the Department of Social and Family Affairs.

Of the €19 million paid to voluntary organisations, over half is divided between the three biggest providers — Focus Ireland (€5.3 million), Salvation Army (€3.9 million) and Dublin Simon (€3 million). An analysis of the income sources for voluntary bodies funded through the Homeless Agency, shows that public funds account for almost 90% of their income. This is up from 82% in 2002.

This funding has been approved by health boards and local authorities and by the Departments of Environment and Local Government, and Health and Children. Under the terms of a new scheme of funding for homeless services introduced last year, these bodies agree to fund jointly the revenue costs of services. Broadly, health boards are responsible for funding the care costs of services, with local authorities funding accommodation

and related costs, as well as settlement and street outreach services.

The aim of the scheme is to provide a transparent and equitable application, assessment and allocation process for funding; to ensure that funding and services contribute to the achievement of overall policy aims; to ensure that funding is related to the cost of providing services; and to ensure that services operate to agreed standards and outcomes. Applications for funding under the scheme are assessed by a panel of representatives from health boards, local authorities and the Homeless Agency, against stated criteria. Funding is linked to service agreements and subject to monitoring. Service agreement and monitoring will apply to both voluntary and statutory services and are in the process of being phased in. Copies of the terms of the funding scheme — *A Clearer Future* — are available from the Homeless Agency. ■

## ORGANISATION

€

<b>AIDS Fund</b>		418,050
<b>Arrupe Society</b>		157,500
<b>Capuchin Day Centre</b>		257,250
<b>Crosscare</b>	Nightshelter, Dun Laoghaire	406,959
	Nightshelter, Longford Lane	481,950
	Centrecare	157,500
<b>Depaul Trust</b>	Back Lane	789,621
	Clancy	669,157
	Cold Weather	571,982

continued

<b>Dublin City Council</b>	Settlement	490,597
	Beech House	505,129
	Sancta Maria	738,175
	Abbey Street	663,700
	Maple House	575,164
	Night Bus and Inspection	152,480
	Oak House	563,089
<b>Focus Ireland</b>	Open Access	1,318,611
	Family Services	1,093,550
	Youth and Outreach	363,962
	Aylward Green	1,073,100
	Georges Hill	728,700
	Stanhope	779,100
<b>HAIL</b>		228,900
<b>Little Flower</b>		14,500
<b>Merchants Quay Ireland</b>	Failtíú Centre	1,342,950
<b>Miss Carr's</b>		81,900
<b>Respond</b>		706,000
<b>Salvation Army</b>	Cedar House	1,594,950
	Granby Centre	1,346,100
	York House	974,400
<b>Simon</b>	Outreach	422,046
	Sean MacDermot Street Supported Housing	553,350
	Settlement	228,900
	Dorset Street Transitional Housing	635,000
	NCR Supported Housing	381,832
	Shelter (Ushers Island)	776,402
<b>Sisters of our Lady</b>	Sean MacDermot Street	302,068
	Beechlawn	176,753
<b>Sonas</b>	Killester	179,552
	Ballymun	39,891
	Clondalkin	137,494
	Ranelagh	46,630
<b>Sophia Housing</b>	Ballymun	58,468
	Cork Street	236,000
<b>Tallaght Homeless Advice Unit</b>		105,000
<b>Teach Mhuire</b>		15,000
<b>Vincentian Housing Partnership — Rendu</b>		398,448
<b>Total</b>		<b>23,937,860</b>

# FROM THE Roof Tops



A PERSONAL VIEWPOINT

**Bob Jordan**

Campaigns Manager, Dublin Simon Community

## It's time to talk!

**To be represented  
as homeless by the  
media is to be on  
the streets,  
shiftless, violent,  
addicted to alcohol,  
involved in drug  
use, engaged  
in criminal  
activity and to be  
mentally ill.**

**I** think it's high time that homeless advocates and journalists came together to discuss media portrayals of people who are homeless. Many of us aim to create public and political interest in homelessness issues through media coverage. Sometimes the difficulty involved in getting coverage results in compromise. The tension between silence and stereotyping is therefore a significant challenge in putting homelessness on the public agenda. I believe that if we present our concerns directly to people in the media, that many journalists will work with us to identify practical ways to overcome them.

Anyone working in the communications aspect of homeless services, as I am, will be familiar with the media inquiry seeking a homeless person that matches certain specified criteria, say a homeless drug addict, or a shelter user who is both an alcoholic and mentally ill. Editorial demands, and individual journalist's own notions of what constitutes a good story, drive the selection and presentation of homelessness in Irish newspapers.

While a few enlightened journalists work hard to raise issues around poverty and inequality, most media explanations of homelessness focus on individuals who are down on their luck and engaged in 'deviant' behaviour. To be represented as homeless by the media is to be on the streets, shiftless, violent, addicted to alcohol, involved in drug use, engaged in criminal activity and to be mentally ill.

Homelessness through the lens of the Irish media, is not, as evidence suggests, an experience that many have briefly and others have periodically. Instead the focus is on the smaller, more visible, 'chronic' street population. The bulk of people who are homeless, those living in emergency accommodation, B&Bs, refuges, transitional housing and double-sharing with friends are invisible in the eyes of the media and the minds of the public.

Images of people slumped in doorways or begging on footbridges, looking unhappy and unwell, stigmatises people experiencing homelessness. This may have a dangerously negative effect on public attitudes towards homelessness. My own concern is that members of the public and politicians regard homelessness as a hopeless situation rather than a temporary experience that is both reversible and preventable.

All publicity is not necessarily good publicity for people who are homeless. However, I believe that media coverage is an important tool in addressing the homelessness crisis. To use it effectively, we must convince newspapers, in particular, to include positive portrayals of people who display strength in facing their homeless situation. I propose that a roundtable discussion between homeless advocates and people working in the media would be a significant first step in making this a reality. ■