



## AFFORDABLE & SECURE HOMES FOR EVERYONE

**AFFORDABLE** means that rents or house prices are linked to your income. That means no one should have to pay more than 20% of their net household income for accommodation. We will freeze rents, extend the rent credit, extend the differential rent scheme, cap mortgage interest rates.

**SECURE**: means whether you rent or hold a mortgage, you will control when (or if) you leave your home. We will re-instate the eviction ban, starting with no fault evictions and looking to extend to all circumstances. For those with mortgages, we will extend the mortgage to rent scheme.

### **OUR RADICAL VISION**

The Housing Commission calls for a radical change in housing policies - People Before Profit have such a vision. We have the policies for a functioning housing system that prioritises housing need. This seems like an obvious statement, but successive governments have designed our housing system to generate profits for developers and corporate landlords.

Housing systems based on need are present in other European countries (such as in Vienna or Amsterdam). The key to a successful housing system is having a public housing sector that is at least 30 per cent of the overall housing in the state.

In Ireland our public housing languishes at around 10 per cent. People Before Profit will increasingly bring more housing out of the madness of the market until at least 30 per cent of our housing stock is provided and democratically controlled by local authorities.

Having a strong and substantial public housing sector benefits all of us. A revitalised, democratic public system sector takes the pressure off other parts of the housing system, with fewer people chasing after exorbitant rental properties or the dwindling number of houses for sale<sup>1</sup>.

1

## MAKING PUBLIC HOUSING A CHOICE

For too long public housing has been the Cinderella sector of our housing system. Successive governments think public housing should only be available to those in the most dire circumstances; a tenure that citizens pass through on their way to private rented homes or home ownership.

People Before Profit have a different vision for public housing - one where public housing is treated as a tenure of choice and put on a par with home ownership or private renting.

### To achieve this People Before Profits commits to:

- Building a new generation of high quality, Passive House standard public housing
- Developing mixed income communities where carers, teachers, bus drivers,
   software engineers and office workers can live together
- Scrapping the income thresholds for accessing public housing<sup>2</sup>
- Extending the differential rents system (based on household income) to all public housing
- Transferring new public housing built by a state construction company to democratic control by local authorities
- Revitalising local democracy with council housing run by a housing committee made up of both elected councillors and tenant representatives (from tenant associations)
- Ensuring security for families thorough lifetime secure tenancies, with the right to inherit

<sup>2</sup> This means that the cost rental model the current government is pursuing would be subsumed into the public housing.

## CLEARING WAITING LISTS

People Before Profit's first aim for our new public housing sector is to clear the waiting lists. It's ridiculous that in a country as wealthy as Ireland, with huge budget surpluses that citizens have to wait over a decade to get a council house.

The government have manipulated the numbers of people on council waiting lists. The Housing Commission show there are over 140,000 on these lists. Therefore, to clear the lists of all those currently waiting within one government term we will need to build 30,000 social homes each year. This is a tripling of the government's plan and nearly double what Sinn Fein promise.

To achieve this level of new public housing we will need to redirect the funding and supports currently going to support private landlords and developers.

### This includes:

- Building public housing on public land, not handing the land over to private developers. We would use the State Construction Company to build 30,000 social and 5,000 affordable houses per year
- Create a state construction company will offer better pay and secure employment
  to attract workers from private sector and from abroad. We can afford to do this
  because there will be no need to pay shareholders dividends and the company
  will benefit from economies of scale
- Financing by redirecting all government subsidies and tax breaks going to developers and landlords. This includes RAS and HAP

Government politicians would have you believe there is no "silver bullet" to solving the housing crisis, and then seek to bamboozle you with a long list of numbers. People Before Profit reject that approach – in housing policy the closest thing we have to a silver bullet is a revitalised, publicly owned, democratically controlled council housing sector.

### ENDING HOMELESSNESS

Housing Minister, Darragh O'Brien, says he cannot give a date when homelessness will start to fall. People Before Profit can - the day after the election! We know how to end homelessness - not just reduce it, we did it during the pandemic.

### Therefore, People Before Profit commits to:

- Using the same Emergency Powers that were used in the COVID pandemic. We
  will commandeer hotel rooms and Air B&B apartments to house the over 14,000
  homeless on a consistent basis. Homelessness is an emergency, and the tourism
  industry can play a crucial, short-term role to alleviate this emergency (at a
  negotiated cost). However, hotel accommodation is not a long-term solution
- Using CPO powers on 48,000 homes vacant since 2016, with aim that no one is in hotel accommodation for more than 6 months
- No fault eviction ban we need to stop a major reason for homelessness at source
- Implement Housing First policy success in Finland, with homelessness virtually zero. Pilot studies in Britain show "A year after entering Housing First (HF), the majority of clients were living in long-term, largely social rented, accommodation. 84% were living in long-term accommodation at the point of the six-month interview and this rose to 92% after a year."

# AFFORDABLE AND SECURE IN OTHER TENURES

Above we set out the impact our principles of affordable and secure housing and what it means for public housing, the waiting lists and ending homelessness. These principles are central to reforming both the private rented and owner occupier sectors.

### 1. Affordable Housing Policy

Affordable Housing policy of the current government is a sham. It is used by government parties to sound like they are doing something. Affordable housing is based on a discount from market values (usually 25%). However, with rents and house prices at record levels, the reality is that so called "affordable housing" is not fit for purpose nor really affordable. For example, Shannganagh Castle, Dublin a 2 bed apartment has a market value of €478,000.

Therefore, People Before Profit will focus all our efforts on what we know actually works, delivering homes for rent based on household income, not some inflated market value. Affordable means not having to pay more than 25% on net household income for accommodation costs.

### 2. House building - Construction Industry

The scale of the housing crisis requires a radical response. People Before Profit has such a response the establishment of a state construction company. We have set out more detail on this policy in a separate briefing note. In addition, People Before Profit will:

- Double the number of craft apprenticeships, raise the wage level to living wage for all years of training, encourage more women to join (in 2018 less than two 2 per cent of craft apprentices were women), abolish fees on training courses and increase travel and accommodation expenses
- End bogus self-employment immediately, change Social Protection departmental policy and prosecute employers who avoid paying tax and PRSI through this route
- Enhance workers' organising rights, including union recognition
- Restore the travel to work allowance

### 3. Private Rented sector

The PRS has grown dramatically in recent decades and remains largely unregulated, resulting in landlords making significant profits and tenants suffering insecure and expensive accommodation. People Before Profit will reverse this process, putting tenants' needs first, by:

- Ending no fault evictions
- Introducing a rent freeze for minimum three years and increase the renter's credit to €3.000
- Reduce rents to a maximum of 25% of income
- Introduce an NCT-style system of certification to ensure minimum standards in the private rental sector are met;
- Banning corporate landlords not just vulture funds (including student accommodation landlords and REITs)
- Aiming to shrink the size of PRS to 10 per cent of overall housing stock, through introducing a municipalisation scheme where private landlords can exit by selling/transferring homes to local authorities
- Moving the remaining sector to differential rents (based on 25% of income maximum - administered through letting agents, with enhanced local authority compliance officers)
- Introduce minimum B2 BER standards for the Private Rented Sector;

### 4. Owner Occupiers

For too long owning your own home has been portrayed as some sort of natural state that everyone should attain. There are constant messages put by government politicians and their developer friends, echoed in the media that if you do not own your own home there is something wrong in your life.

People Before Profit reject this idea - homeownership should not get any special treatment, especially when that treatment usually means subsidising the profits of developers and banks. Therefore, People Before Profit will:

- Cap interest rates on mortgages (this will be paid for out the banks' profits)
- Extend mortgage to rent scheme for those in financial difficulties
- Aim to reduce owner occupation to 60% of overall housing stock

### 4. Climate and construction

The built environment is fourth highest emitter of carbon in Ireland. Yet we have the technology and designs available to dramatically reduce both the carbon used in construction and that needed to power and heat homes when they are in use. To do this People Before Profit will:

- Legislate that all new builds in the state achieve the Passive House standard (hitting the A1 or A2 BER rating)
- Increase the vacant/derelict homes programme the carbon is already sunk in these homes making them the most environmentally friendly way of increasing the housing stock
- Develop a programme for the state construction company to achieve the retrofitting of 500,000 homes by 2030

### 5. Traveller accommodation.

Each year county and city councils fail to draw down the budget allocated for traveller accommodation. That is unacceptable and after the negligence of the Carrickmines tragedy, there needs to be immediate action taken to start constructing Traveller accommodation, in dialogue with the community to ensure their requirements are at the core of any plans. People Before Profit will:

 Establish an Independent National Traveller Housing Agency to oversee the delivery of culturally appropriate Traveller accommodation, suited to the specific needs of the community.

### 6. Student Accommodation

The start of every academic year sees a mad scramble for students to secure accommodation. The Purpose Built Student Accommodation (PBSA) has seen increased marketization, with vulture funds and developers eyeing big profits. This creates further undue pressures on students, who are already suffering from an under-funded sector. Therefore, People Before Profit will:

• Legislate for PBSA landlords to be taken over by student unions in the form of co-operatives or transferred to colleges/universities (i.e. held in public)

### 7. Other Items

- Ensure that all public housing developments are of an accessible design and are fully disability proofed so disabled people can live independently;
- 100% redress for Mica, Pyrite and other building defects those who bought badly built homes are not to blame for past governments' deregulation madness
- Substantially strengthen build regulations and most importantly increase the number and power of independent building inspectors, who are public servants

## HOUSING AND MIGRATION

The far right and fascist elements in Ireland are trying to blame the housing crisis on migrants. The government is deliberately echoing these claims to deflect attention from their own policy failures and scapegoat migrants instead. They think there are votes available to them by pursuing this tactic.

It is simply not true that migration or asylums seekers cause homelessness, as the Mercy Law Centre has shown<sup>3</sup>.

People Before Profit lay the blame for homelessness and the rest of the housing crisis firmly at door of the government and the landlord/developer friendly policies. We reject any attempt at scapegoating migrants or refugees.

Further we recognise that if we are to build the required levels of new homes and retrofit existing ones, we will need more migration, specifically for the construction industry. This is why People Before Profit introduced a bill to allow asylum seekers work from the moment they enter the country.

## THE RIGHT TO HOUSING

People Before Profit believes the right to housing should trump property rights. Housing should be provided on the basis of need.

We would declare a housing emergency and would hold a referendum on the right to housing.

<sup>3 &</sup>lt;u>MLRC's Response to comments from An Taoiseach Simon Harris on homelessness and immigration.</u> 24th September, 2024