



**HOUSING
ACTION
NOW
MANIFESTO**

A housing bubble. Not enough supply. Not enough credit. We hear so much about the housing market, but for the majority of us the reality is an ongoing housing crisis. At the heart of this crisis is the government's failure to create a housing policy that guarantees everyone's access to a home. The market-based policies of debt-fuelled home ownership have not only failed – they have undermined the right to housing for hundreds of thousands across Ireland. The current crisis for mortgage holders, private rented tenants and those on the social housing waiting list is causing six people to be made homeless every day. The reality is that today a rent increase, a letter from the bank or a period of ill-health can trigger homelessness. This housing crisis will continue unless we act to effect a lasting change.

The time for this change is now.

The aim of this manifesto is simple: to provide a snapshot of the housing crisis and to provide a set of solutions to combat it. We hope this manifesto will bring together all of us who believe that a home is something none of us should have to live without.

Banking on a Home: Background to the Current Crisis

Housing policy in Ireland is dictated by the profit-seeking strategies of the Irish financial system. This approach to finance does not create wealth; it extracts wealth from the rest of society. Banks and developers profit from our need for housing, while at the same time availing of tax breaks and government bailouts. This is by its very nature destructive and unsustainable.

The Irish financial system dominates housing through the private mortgage system. Due to government policies of selling off and neglecting social housing and the failure to regulate the private rented sector, mortgages have become the only way to access a home. The need for a home has been replaced by the need for a mortgage. The government wants a nation of owner-occupiers without developing a jobs and wages strategy that makes it possible for working people to afford to buy a home. This can only lead to lifelong, unsustainable debt for the majority. It reflects the interest of the financial system rather than the right to housing.

This is not just an Irish problem. The European Union continues to prioritise the financial system over all else. Housing Action Now is part of the European Action Coalition for the Right to Housing and the City, working with people across Europe who are stopping evictions, challenging unfair policies and developing solutions which deliver the right to housing.

SOLUTIONS TO THE HOUSING CRISIS

End Chaos in the Private Rented Sector

The private rented sector has increased its share of housing in Dublin from 19% in 2006 to 32% in 2011, with similar increases in other cities. Rents are soaring. Landlords are refusing to accept rent supplement. Discrimination and sub-standard accommodation are rife. Homeless services have recently reported that families are increasingly being made homeless due to rent increases and the cap on rent supplement. We can't let the current chaos continue. Stronger regulations and enforcement are urgently required.

- Rent control and long-term leases are key to realising our right to a home
- Increase rent supplement to reflect the reality of the cost of rent
- End landlord's refusal to accept rent supplement
- Implement third party deposit scheme. Deposits should be handed over to a third-party rather than the landlord to prevent illegal deposit retention¹.

Zero Evictions: End the Mortgage Crisis

There are over 100,000 households in mortgage arrears. 70,000 households are in arrears of 180 days or more. Legislation introduced last year will mean that more and more evictions take place. Developers benefited from debt forgiveness, yet families who were encouraged by the banks and the government to take out unsustainable mortgages have been abandoned. A home is more important than a debt.

- Moratorium on evictions from principle family residence
- Debt should be restructured in the interest of those in mortgage arrears, not in the interest of banks

Provide Social Housing

The government's Housing Policy claims that "A society can be judged by how it treats its most vulnerable". Yet the number of households in need of social housing has grown from 50,000 in 2008 to 90,000 today. There are many people who cannot afford to buy their own homes or pay rent – they need social housing.

The underlying problem is the state's failure to play a critical role in the provision of housing. We need a state that strongly commits itself to providing for the housing needs of its citizens, and that will play a decisive and proactive role in the provision and organisation of public housing.

1 This role could be played by the Private Residential Tenancies Board.

We need a state that invests in the construction of new housing and one which commits itself to maintaining its existing housing stock to the highest standards. This will create employment. It will also provide a balanced housing system in which genuine options exist.

- Provide quality social housing at reasonable rents
- The state to build new social housing
- Regenerate existing housing estates to the highest standards
- Identify vacant housing to be used as social or cooperative housing – including property held by NAMA

END THE HOMELESSNESS CRISIS

The current crisis for mortgage holders, private rented tenants and those on the social housing waiting list is causing six people to be made homeless everyday. The reality is that today a rent increase, a letter from the bank or a period of ill-health can trigger homelessness. This is a consequence of the promotion of housing as a commodity rather than as a social good. By creating a fair, balanced housing system which is affordable for all we can stop this - we can create a society where housing is a right.

Traveller-Specific Accommodation

11% of Travellers are officially homeless. And yet, the budget for Traveller accommodation has been slashed by over 90% in the last ten years. Between 2007 and 2012 local authorities failed to spend over €50 million of funds available for Traveller accommodation. This comes on the back of decades during which Travellers' right to culturally appropriate accommodation has been ignored.

- Invest in appropriate accommodation
- Clamp down on local authorities' refusal to support Traveller accommodation

THE RIGHT TO HOUSING IN EUROPE

Housing Action Now is part of the European Action Coalition for the Right to Housing and the City. We actively work with organisations from across Europe because we believe the European institutions have contributed to the housing crisis in Ireland and in Europe. Together we have developed the following demands:

- A legally enforceable Right to Housing for everybody in Europe
- End forced evictions in Europe
- End EU and Troika policies which cause evictions, homelessness and housing shortages
- Protect housing against financial markets

HOUSING FOR ALL

We did not create this housing crisis. We did not vote to increase homelessness. We did not ratify a treaty that allowed private investors and speculators to push us out of our homes. We did not give our consent to evictions. We did not choose to throw families out onto the streets. We did not make a collective call to be ruled by debt. We made no rallying cry to introduce chaos and fear into our housing market. We participated in no movement that sought to repress the accommodation rights of oppressed minorities.

We did none of this. And yet we are being pushed out of our homes; we are being pushed out of our cities and we are being pushed out of our country. And this makes us ask: does this country belong to speculators and developers whose only concern is their pockets? Does this country belong to an apathetic government who refuse to protect the unprotected majority, but instead chooses to protect those who profit off our fear? Or does this country belong to the public?

The answer is clear and the solutions are clear-cut. The time for change is now. We want housing for all.



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