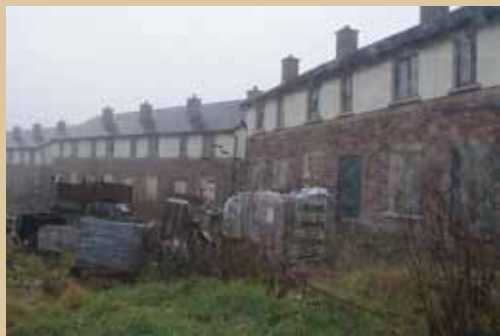


# A ROOM AT THE INN?

## A Pastoral Letter on Housing and Homelessness



IRISH CATHOLIC  
BISHOPS' CONFERENCE  
CÓRÐHÓIRIL ÉAGPÓR ÉIRELLEACACH BÍREANN

**A ROOM AT THE INN?  
A PASTORAL LETTER ON HOUSING AND HOMELESSNESS  
BY THE IRISH CATHOLIC BISHOPS' CONFERENCE**



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HOMELESSNESS BY THE IRISH CATHOLIC  
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'In God's house, there is a place at table for everyone.'

Pope Francis, World Meeting of Families, Ireland 2018



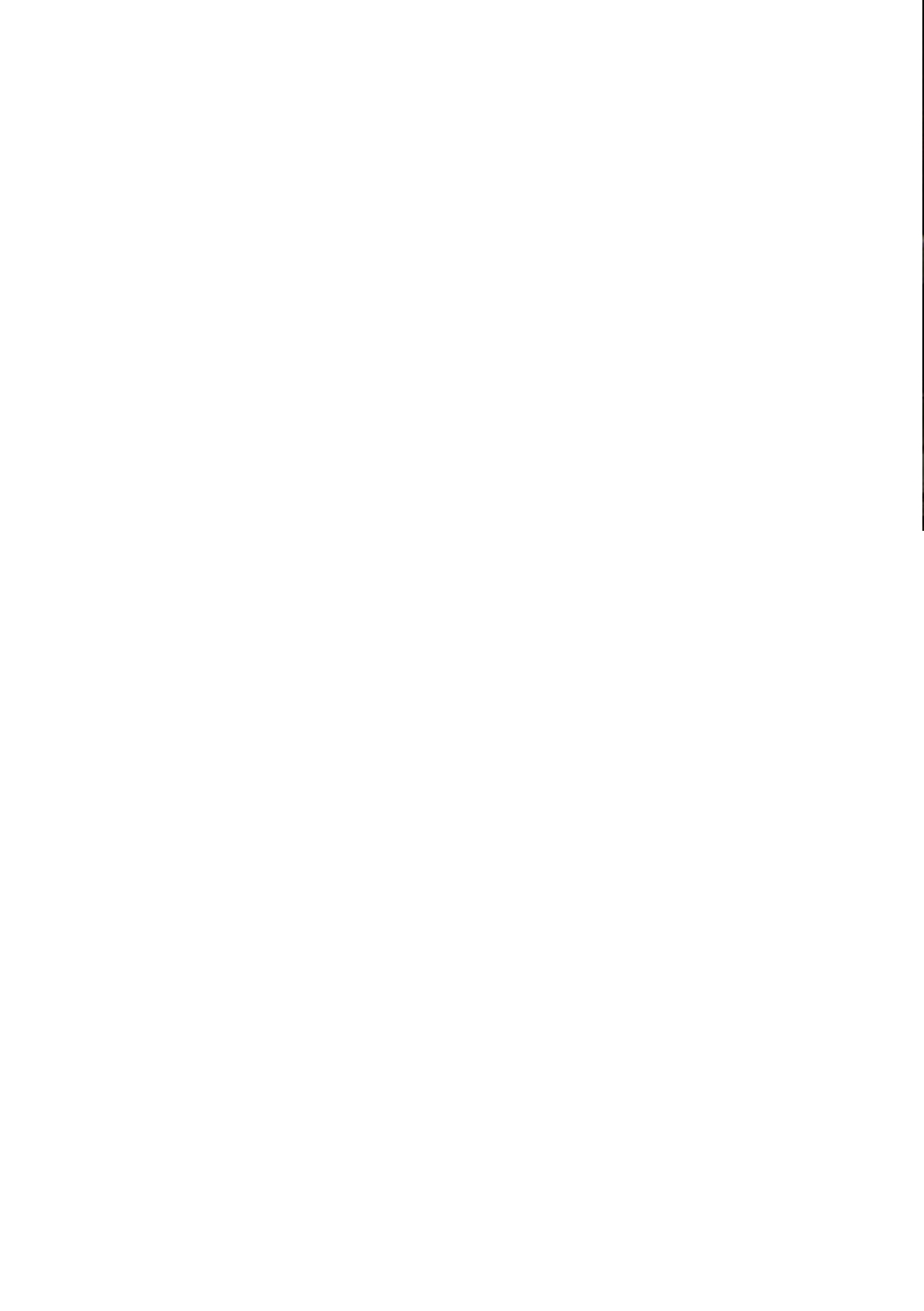


*Pope Francis at the Capuchin Day Centre on Bow Street in Dublin, 25 August 2018.*

‘Lack of housing is a grave problem in many parts of the world, both in rural areas and in large cities ... Not only the poor, but many other members of society as well, find it difficult to own a home. Having a home has much to do with a sense of personal dignity and the growth of families. This is a major issue for human ecology.’

(Pope Francis, *Laudato Si'*, n. 152)







## EXECUTIVE SUMMARY

The issue of housing and homelessness in Ireland has not only reached crisis point, but has now been referred to as a crisis for so long that the national conscience may have become numbed to the shocking reality behind this description. However, the crisis is not abating, and the immediate effects of this situation on the well-being of individuals and families in our society are of urgent and deep concern to us as Catholic bishops. As the number of people affected by the housing and homelessness crisis increases, we urge a renewed commitment on the part of Government to addressing this crisis. The dignity which, as Catholics, we recognise in every person, must be reflected in the reality of life in our society and it is our belief that safe, affordable and appropriate housing is a human right.

We wish to write about this issue because the Church, in its service of those affected by the housing crisis, sees and experiences, on a daily basis, the traumatic effects of this situation. We also speak from a tradition of Catholic social teaching which demands justice for our fellow citizens who have been denied the right to housing. First, we ask for this right to be acknowledged. Second, the following principles must form the foundations of any discussions and attempts to solve the causes of the housing crisis: that the provision of housing cannot be left solely to the market; that housing should not be treated in the same way as any other commodity; and that housing policies should recognise the rights of families and seek to bring about greater equality in our society. Homelessness is one of the most destructive, unacceptable and inevitable outcomes of the housing crisis.

We believe that action must be taken to increase the supply and reduce the price of housing for purchase; that there needs to be an urgent and substantial increase in social housing provision; that problems in the private rental sector need to be addressed to ensure fair prices and security of tenure; and that cooperative housing should be encouraged and supported. Opportunities to use vacant properties and empty housing should be explored, in order to avoid speculation in the housing sector. Long-term homelessness must be addressed so that it does not become a societal norm. It is unacceptable in a just society inclusive to all. In this regard we believe that the accommodation needs of the Travelling community and of asylum seekers must be addressed in any national housing strategy. Housing provision should equally not be considered in a vacuum. Its provision should and can take account of environmental sustainability, the use of proper building standards to ensure quality of living for occupants, an awareness of rural and urban development policies, and a commitment to ensuring that those employed in the construction sector can work in safe, secure and fair working environments. The housing crisis is larger than provision of accommodation alone. Energy poverty is widespread in Ireland and many are living in substandard or minimal standards for accommodation. This letter urges solidarity with our

brothers and sisters dealing with the effects of a housing emergency and maintains that urgent action needs to be taken to address the root causes of this issue. We echo the words of Pope Francis in saying 'There is no social or moral justification, no justification whatsoever, for lack of housing'.<sup>1</sup>





*Pope Francis at the Capuchin Day Centre on Bow Street in Dublin, 25 August 2018.*

## **A ROOM AT THE INN?**

### **A Pastoral Letter on Housing and Homelessness by the Irish Catholics Bishops**

‘We must speak of a person’s rights. A person has the right to live. A person has the right to bodily integrity and to the means necessary for the proper development of life, particularly food, clothing, shelter, medical care, rest, and, finally, the necessary social services.’

(Pope John XXIII, *Pacem in Terris*, n. 11)





## INTRODUCTION

Statistics on housing – such as those relating to the number of people living in emergency accommodation, to the number of households on waiting lists for social housing, to those in long-term mortgage arrears or to increases in rents and house prices – all draw attention to different, but ultimately inter-related, aspects of the current housing crisis in Ireland.

Each one of these statistics represents individual stories of distress and hardship endured by our sisters and brothers here in our own country. Families with young children will sleep tonight in temporary accommodation, often in cramped, unhygienic and unsuitable conditions. Many adults will be sleeping outside, exposed to the elements or in emergency hostels.<sup>2</sup>

These people without homes, or whose housing is inadequate, like all human persons, have an intrinsic worth. The system



which gives rise to forced homelessness, or which allows for the continuance of inadequate, unaffordable and insecure housing, must be viewed as an assault on human dignity. It is our duty as pastors to draw attention to these issues and, more, to challenge the system and attitudes which permit this state of affairs. It is also our responsibility to speak and advocate for those who suffer and whose voice has been diminished through discrimination, disadvantage and despair.

Recognising the dignity of all in our society is not an empty formula of words, nor is it a mere charitable posture. The Catholic Church teaches that each person, regardless of his or her economic or social position, racial or faith background, must be treated in a manner which fully respects their dignity (cf. Gal 3:28). Pope Francis, in his recent visit to the Capuchin Day Centre for homeless people in Dublin, spoke to those who avail of the services of the centre, saying: 'Do you know why you come here with trust? Because they help you without detracting from your dignity. For them, each of you is Jesus Christ.'<sup>3</sup> We must always strive to honour and uphold the dignity of every human person, created in God's image.

We wish to state unambiguously that we Christians must do all within our power to improve the current situation in which tens of thousands of people live without homes or in inadequate or unaffordable housing, for in the homeless and the poor, 'it is Jesus who comes.'<sup>4</sup>

Homelessness and poor housing conditions are, to a large degree, the result of past and current political and economic choices. While these consequences may not have been intended, we must be clear that the deepening housing crisis has been created by a series of choices. The current political and economic model in Ireland, North and South, leaves a situation in which many people have to survive without decent, stable homes. The absence of adequate housing for all people in our society occurs as a result of governments prioritising other objectives over the provision of housing which is necessary to the dignity of the person.

We ask that people reject a version of Irish society which accepts a family dwelling in an overcrowded B&B, hostel or hotel room; a person sleeping in a wet shop-front in a city centre; or an older couple without the means to heat their home. We ask rather that our society recommits itself to building a culture which cherishes all human life not least by working towards the provision of warm, decent, affordable and secure homes for all.

We ask the faithful to pray for and, wherever possible, to serve those affected by the housing crisis. We ask that the faithful request their political and civic leaders to prioritise action to effectively tackle the issues of homelessness and inadequate housing. Pope Francis reminded us during his visit to Dublin that: ‘The Church is the family of God’s children. A family in which we rejoice with those who are rejoicing, and weep with those who grieve or feel knocked down by life. A family in which we care for everyone, for God our Father has made all of us his children in Baptism.’<sup>5</sup>

In turn, we ask political and civic representatives to offer leadership on these matters and promote an ethic of life which makes clear that we are all diminished by the suffering of the weakest (cf. Mt 25:31-46).

## A Dialogue which Contributes to the Common Good

The issue of housing has been an area of concern for us over many years.<sup>6</sup> We continue to believe that while housing is a basic necessity of physical life in itself, it is something more:

the right to adequate housing, which embraces the badly housed as well as the unhoused, is intimately connected to the enjoyment of other rights, including the right to privacy, to freedom of movement, to respect for the home, to family life, to freedom from discrimination, to security of the person, to health, to education, to equality before the law, to work and to a decent and safe environment.

(Irish Commission for Justice and Peace, 1998, p. 40)



In speaking on this issue, it is not our intention to become involved in partisan politics, but rather to engage in dialogue with all people, bringing the insights of the Christian faith to bear on this urgent debate in Irish society. It is our hope that this dialogue will contribute to the common good.<sup>7</sup> The principle of the common good is rooted in a belief in the dignity, unity and equality of all people. Our position is informed by Sacred Scripture, by Church teaching and by the experience of the many Catholic organisations and individuals working with people who are homeless or experiencing housing problems. As a significant provider of social care through various ministries, the Church deals with the consequences of socio-economic inequality, including housing difficulties, every day and night.<sup>8</sup> In our parishes, in both rural and urban settings, lay workers, religious and priests are faced with the most intimate suffering – parents ashamed that they cannot obtain or maintain a home for their family; older people living in cold and damp conditions; young people unable to pay the rapidly rising rents required to live in areas with job opportunities. We therefore offer our observations inspired by the obligations of our faith and informed by the service of our brothers and sisters working in ministry across the country.

In writing this pastoral letter, we are not claiming to have technical expertise in relation to housing issues: rather, our aim is to highlight the gravity of the housing situation for the individuals and families most immediately affected, as well as for society as a whole; and to draw attention to the values and principles which could inspire an effective response through improved public policies.

Forty years ago, the Irish Bishops re-affirmed that financial and economic systems must serve the common good and not individual or corporate greed. With the construction of luxury buildings yet again underway in great numbers in our cities, property prices and rents soaring, and homelessness at record levels, we raise our voices again to say:

Unless the basic human rights of all are safeguarded through just legislation and just structures then the very process that makes some people richer will result in making others relatively or even absolutely poorer ... The Christian must keep insisting that property, wealth and profits ... are not absolute rights but carry with them weighty moral and social responsibilities.

*(The Work of Justice, Irish Bishops' Pastoral, 1977)*

The Catholic principle of 'private ownership with social function' is particularly relevant to the current situation in Ireland (cf. *Mater et Magistra*, n. 119). The making of enormous profits through speculation in land, in housing developments and in maintaining high rents is particularly damaging to society. It seems apparent that in contemporary Ireland 'economic powers continue to justify the current global system where priority tends to be given to speculation and the pursuit of financial gain' while 'fail[ing] to take the context into account, let alone the effects on human dignity' (*Laudato Si'*, n. 56). We must all work to change this toxic situation; the housing 'market' must serve the people and society rather than further advance the financial interests of a minority.

## The Welfare of the Family is Decisive for the Future of the World

One of the most troubling aspects of the current housing crisis is the sharp increase in homelessness, and in particular the increase in family homelessness. In the Republic of Ireland, the number of people who are living in emergency accommodation more than doubled between January 2015 and July 2018 (from a total of 3,845 to 9,891), with the number of families increasing more than four-fold.<sup>9</sup> There are now 1,778 families with 3,867 dependents living in such accommodation; in other words, almost one in three of those now registered as homeless are children.<sup>10</sup> In Northern Ireland, which has a different social housing profile to that of the Republic of Ireland, 18,573 households presented as homeless in 2016/2017.<sup>11</sup>

There are many other individuals and families not recorded as 'homeless' but who are in fact without a home of their own. These include those living in involuntary sharing arrangements with friends or family members. It also includes those who are living in a women's refuge, having left their family home because of domestic violence. Some of these people are unable to find new accommodation at the point they would be otherwise ready to leave the refuge.<sup>12</sup> Furthermore, official figures do not record as homeless those who have been granted refugee status or some other form of protection but who have to continue living in direct provision centres because they cannot obtain alternative accommodation.

Being without a home is a profoundly distressing and disturbing experience. Of particular concern has to be the impact of homelessness on families and children. It may place intolerable strains on family relationships and cause deep anxiety for parents as they cope with the multiple difficulties arising from living in cramped and unsuitable conditions in emergency accommodation and, at the same time, trying to secure housing that will allow them to move out of homelessness.

Children who are homeless find themselves in a situation where, instead of enjoying the security of a stable home, may be left wondering where they will be sleeping next week, where they can



do their homework in peace, where they can play, and how they can continue to attend their schools which may be at a considerable distance from their emergency accommodation.

We are all aware of the shadow and light that childhood experiences bring to our adult lives and so have to be seriously concerned about how the absence of an adequate and secure home for so many children will impact on their life in terms of education, employment and health.

In addition to those who are homeless, there are tens of thousands of other families in our country who are enduring poor housing conditions, insecurity in their housing situation or having to pay a disproportionate share of their income on housing costs. Indeed, many families face all three of these situations. Again, such difficulties may have a profound impact on family relationships and on the emotional and material well-being of both parents and children.

Conscious of the words of Pope Francis that ‘the welfare of the family is decisive for the future of the world’, we ask what future are we choosing to create for so many families and their children, and for our society as a whole, by allowing the current housing crisis to persist?<sup>3</sup>



*Valerie Cummins, Crosscare staff member and manager of the Portland Row food bank, pictured with Archbishop Diarmuid Martin of Dublin on 1 December 2014 at the launch of Crosscare's annual Christmas Food Appeal.*

## Impact on Society as a Whole

We should also be mindful that the current housing crisis damages us all, even those who assume themselves to be untouched, both in a political sense and in a spiritual sense.

The current housing situation damages us all because we are part of one organism, one society. Recognition of this reality should profoundly influence the development of public policy, especially housing policy.

Housing has become the area where some of the deepest inequality in our society is evident, not just in terms of the housing conditions being experienced, but in terms of the impact of housing expenditure on the level of income available for other needs and on wealth distribution. Allowing a continuation of the disparity between those who have adequate and affordable housing and those who are poorly housed or without a home will create a more deeply divided society. Likewise, allowing housing and planning policies to widen

the gap between areas which have adequate public facilities and community services and those that are poorly resourced creates and reinforces sharp divisions in society.

Those of us who live in comfortable, stable homes in prosperous areas must remember that we share this society, we share the streets, the public transport, schools and public spaces – and as such we are inter-dependent. Consequently, ignoring the suffering of one section of our society, in this case those experiencing housing difficulties, can only damage us all.

In his encyclical letter, *Laudato Si': On Care For Our Common Home*, Pope Francis says:

Disregard for the duty to cultivate and maintain a proper relationship with my neighbour, for whose care and custody I am responsible, ruins my relationship with my own self, with others, with God and with the earth. When all these relationships are neglected, when justice no longer dwells in the land, the Bible tells us that life itself is endangered. (n. 70)

Effectively addressing our current housing crisis will not only enable all individuals and families to be adequately housed, but will promote our common interests and create a more socially just society which will be a healthier and safer place for all.

## Housing Provision as a Christian Ethic

The inherent dignity of the human person requires that decent housing be available to all persons, irrespective of income or access to economic resources. We read in Sacred Scripture: 'Do not turn your face away from any of the poor, and God's face will not be turned away from you' (Tob 4:7).

Furthermore, the Gospel tells us that the first human problem which the infant Jesus faced on earth was a lack of shelter (cf. Mt 2:13-23). As Christians, our obligation to people who are homeless or poorly housed is unequivocal for it is Christ who is homeless: He is



the elderly couple in a damp house; He is the lone parent in a B&B; He is the Traveller moved on from a site. The Incarnation makes explicit God's commitment to walking with humanity in joy and in suffering:

Come, you who are blessed by my Father. Inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me ...

(Mt 25:34-36)

Pope Francis urges us to recognise the full implications of the Incarnation, particularly with regard to the transformation of the world, 'to find Jesus in the faces of others, in their voices, in their pleas' (*Evangelii Gaudium*, n. 91). Commitment, then, to people who are enduring homelessness or inadequate or unaffordable housing is not an 'optional extra' bolted on to the life of the Christian, rather such commitment is an inescapable consequence of accepting God's commitment to humanity. Pope Francis re-emphasised this unequivocally while visiting Dublin, stating that: 'in God's house, there is a place at table for everyone. No one is to be excluded; our love and care must extend to all.'<sup>14</sup>



## PRINCIPLES

The core values of Catholic social teaching and our reflections on the current housing situation in Ireland lead us to suggest that the following principles should inform any approach to addressing the crisis:

### Housing is a Human Right

All legislation and policies relating to housing should reflect the fact that housing is not just an essential need of every person but a fundamental human right. This right has been recognised in the Universal Declaration of Human Rights (1948), in the UN's International Covenant on Economic, Social and Cultural Rights (1976), and in later UN human rights treaties which elaborate on economic and social rights as they apply to specific groups.<sup>15</sup> The right to housing is also

recognised in the Revised European Social Charter of the Council of Europe (1999). The Catholic Church has long recognised that every person has the right to the necessities for full self-development, including housing.<sup>16</sup> Pope Francis has described the right to housing as a ‘sacred’ right.<sup>17</sup>

The right to housing is deeply intertwined with, and a necessary condition for, the realisation of many other social rights – for example, the right to health, to family life, to education. Both Ireland and the UK have ratified the UN human rights treaties which include the right to housing and by doing so have formally committed themselves to the progressive implementation of this right, to the maximum extent of their available resources.

In a statement in December 2015, the Irish Catholic Bishops’ Conference voiced its support for amending the Constitution of Ireland to include an explicit right to housing, saying that such a provision ‘would make an important contribution to the legal and policy frameworks required to address the inadequacies of the current system ...’<sup>18</sup> As the housing crisis continues, we reiterate our support for constitutional recognition of the right to housing as a key step towards ensuring that this right is realised.

## Housing Provision Cannot be Left only to the Market

It is accepted that in our society the market plays a key role in the provision and allocation of housing. However, given the scale of housing costs relative to housing budgets and the ongoing nature of such costs, and given that every person has both a need for, and a right to housing, then it is essential that the State intervenes to ensure that the right to housing is respected, protected and advanced in practice. The State clearly has a role in controlling costs, in devising and implementing regulations and in setting basic standards for housing, for example. However, beyond that, it has an obligation to ensure that those who cannot afford housing from their own resources will have their housing needs met, and to ensure that such publicly-provided housing is affordable, secure, and of adequate standard, defined not

as some minimal level of provision, but in a way that takes account of the prevailing standards of housing in society as a whole. Further, it has an obligation to ensure that the public provision of housing does not lead to increased social segregation.

## Housing Should not be Treated as Simply Another Commodity

It is the view of the Church that housing is ‘a basic social good’ and as such cannot be considered merely as a market commodity.<sup>19</sup> In recent decades, however, the housing policies of many countries, including Ireland, have increasingly allowed and indeed facilitated housing to be treated as a commodity and as a financial instrument rather than the means of meeting an essential human need.

The commodification and financialisation of housing results in increasing emphasis being placed on its quantitative value as an asset, rather than its ‘qualitative value as a place to live, a home that is an integral part of a local community’.<sup>20</sup> Thus housing comes to be seen ‘as yet another market-place opportunity for investment, speculation and capital gain’.<sup>21</sup> It is evident that processes of commodification and financialisation were key factors in the boom that characterised Irish housing for almost a decade – and which led to a disastrous collapse not just in the housing system but throughout the economy.<sup>22</sup> The treatment of housing as a commodity continued to be evident even after the economic collapse and this tendency is once more accelerating as the economy recovers.

In this, Ireland is experiencing a process that has become pervasive worldwide. The United Nations Special Rapporteur on the Right to Housing, Leilani Farha, has pointed to the ‘expanding role and unprecedented dominance of financial markets and corporations in the housing sector’.<sup>23</sup> The Special Rapporteur has noted that: ‘Housing is at the centre of an historic structural transformation in global investment and the economies of the industrialised world with profound consequences for those in need of adequate housing’.<sup>24</sup> She has described financialisation as ‘one of the greatest challenges facing

the right to housing to date<sup>25</sup> and has urged states to ‘reclaim the governance of housing systems from global credit markets’.<sup>26</sup>

The process of the commodification and financialisation of housing in Ireland merits much greater public debate than has so far been devoted to it, including analysis of its immediate and long-term implications for households and its consequences in terms of social justice and the protection of the common good. There needs to be serious consideration of how public policy in Ireland can serve to ‘reclaim’ housing so that its primary and essential purpose is realised.

## Housing Policies Should Recognise the Rights of Families

The Charter of the Rights of the Family issued by the Holy See in 1983 states that, ‘The family has the right to decent housing, fitting for family life and commensurate to the number of the members, in a physical environment that provides the basic services for the life of the family and the community.’<sup>27</sup>

All families, regardless of their income level, should be able to access housing that is adequate for their needs, can be afforded without jeopardising the ability to meet other essential spending, and will provide long-term tenure so that their children can be raised in an atmosphere of security. Policy over the past quarter century, however, has meant that, increasingly, families on moderate incomes are unable to access home-ownership and so have no choice but to live in private rented housing. Meanwhile, families on low incomes who qualify for social housing have increasingly been accommodated in the private rental sector, with their rent subsidised by the State. Current Government policies envisage a continuation of this process. Yet the private rental sector in Ireland is characterised by high and still rising rents, a lack of security, and in many instances, especially in the supposedly more affordable parts of the sector, physical conditions that fail to meet minimum standards. All of these factors make private renting for families, other than those on high incomes, an expensive and precarious form of housing.

Moreover, a situation of housing insecurity, where, for example, a household can barely afford rent or mortgage payments from month to month, represents an extremely stressful psychological environment in which to live and may place severe stress on family relationships and on the mental health of family members. For those already experiencing mental health difficulties, the absence of secure and affordable housing and the spectre of arrears, eviction and homelessness represent extremely serious additional stresses.

## Housing Policies Should Reflect a Merciful Approach to Mortgage Arrears

Scripture consistently reminds us that, when it comes to the management of debt, justice must be tempered by mercy, because God is merciful (cf. Lev 25; Mt 18:23). In Catholic social teaching, the forgiveness of international debt is a theme addressed by many of the recent popes. Pope Saint John Paul II supported the principle that ‘debt must be paid’, but argued that, in circumstances where the payment of the debt would involve ‘unbearable sacrifices’, ‘ways to lighten, defer and even cancel the debt, compatible with the right of peoples to subsistence and progress’ must be sought.<sup>28</sup>

This principle has local as well as global application. In 2009, at the height of the recent economic crisis, the then Bishop of Elphin, Bishop Christopher Jones, wrote ‘if the Government can intervene to support the banking system, which is essential for the proper functioning of society, similarly I am asking the Government to explore – with lenders – ways in which the family can be protected from repossession in these extraordinary times’.<sup>29</sup>

Today, when the state of the economy has improved significantly, many families still struggle with mortgage arrears, which are the result of circumstances not of their own making. Many have simply had to give up the family home, in which they have invested not only their hard-earned income, but so much of their emotional energy. We believe that, where the family home is concerned, it should always be possible to renegotiate the terms and conditions of a mortgage



*Display contractor Ken Glennon removing Anglo Irish Bank signage from the former bank premises at St Stephen's Green, Dublin, on 20 April 2011.*

agreement to enable a family to repay at a level appropriate to their current circumstances. We do not regard it as either fair or socially efficient that those who are in arrears through no fault of their own should be made homeless to satisfy the fiscal requirements of private institutions, whose irresponsible lending policies, in many cases originally contributed to the crisis. In a statement issued by the Irish Catholic Bishops' Conference to mark International Human Rights Day in December 2015, we called for 'a strategy for dealing with mortgage arrears which recognises that a family home is much more than a property or asset' and 'which enables families to remain in their homes' and we reiterate that call again today.<sup>30</sup> Appropriate debt management must recognise and treat the family home in a different manner to other forms of financial debt (cf. Deut 24:10).<sup>31</sup>

## **Housing Policies Should Take Account of Specific Needs**

There are households in our society that have particular housing needs, which will not be adequately met if there is reliance solely on mainstream housing provision. Such groups include households in

the Travelling community, asylum-seekers, people with a disability, and older people who require support services. While official policy recognises the need for specific housing measures to meet the particular requirements of such groups,<sup>32</sup> the scale of provision falls far short of what is required, leaving many vulnerable people in housing that is not just inappropriate for their needs, but in many cases wholly inadequate in terms of the general housing standards of our society.

## Housing Policies Should Seek to Bring about Greater Equality in Living Standards

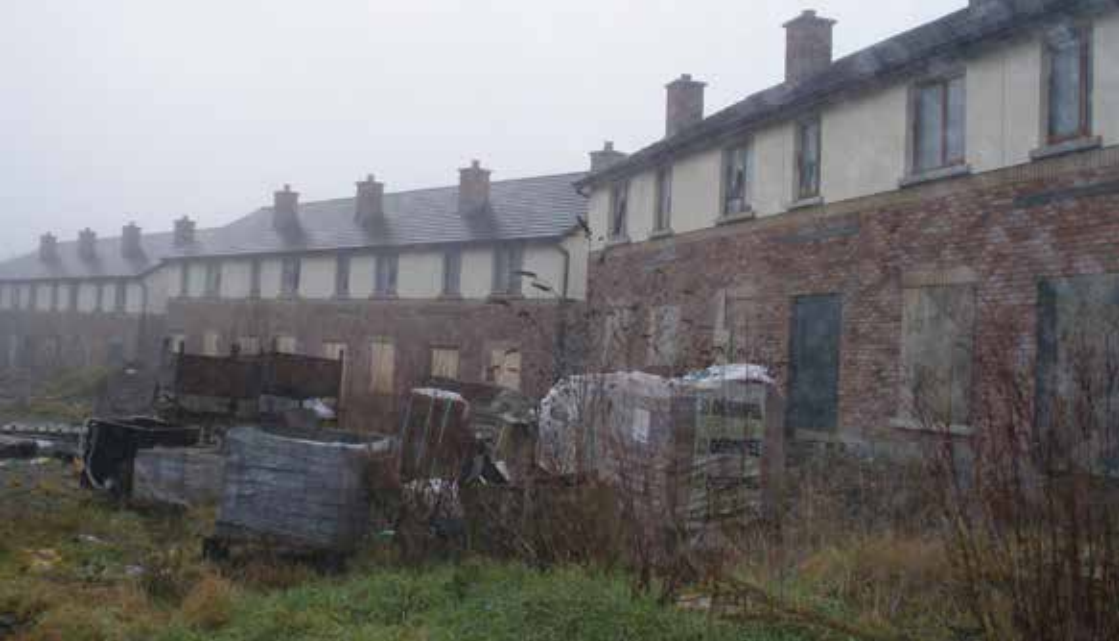
Left to the market, access to housing and the quality and security of the housing obtained will be related to the pre-existing income and wealth of a household. In turn, over a lifetime the housing expenditure of a household, and the form of this expenditure (whether this is in rent or mortgage repayments), will be a significant determinant of the income available to it for non-housing needs, and therefore of its overall standard of living, including its ability to save. Housing expenditure over the long-term will also be a key determinant of a household's wealth – or lack thereof. In other words, without State intervention, housing becomes a source of ever-greater inequality in income and wealth. Enlightened housing policies can, however, interrupt this process by ensuring good quality housing and related facilities for low-income households at a cost to those households that is related to their income.

In the context of considering the relationship between housing and the distribution of income and wealth, serious attention needs to be paid to the implications of the change in the tenancy structure of housing in Ireland, and in particular the decline in home-ownership. In the Republic, home-ownership has fallen from a peak of 80 per cent in 1991 to 67.6 per cent in 2016, with the rate in urban areas down to 59.2 per cent.<sup>33</sup> Ireland's rate of home-ownership is now below the EU average (69 per cent).<sup>34</sup> There has also been a fall in the percentage of households living in social housing – that is, housing provided by local authorities and voluntary bodies. The decrease in relative



terms in owner-occupier and social renting households has meant a significant increase in private renting: from just 8.1 per cent in 1991 to 18.2 per cent of households in 2016.

There has been little serious public discussion of the implications of the changes which have occurred in the relative roles which home-ownership, private renting, and social renting play in meeting housing need in Ireland. In particular, there has been insufficient attention paid to the increase in insecurity resulting from these changes. The decline in relative terms in both home-ownership and social housing has led to the more than doubling in the numbers of those who are renting in the private rental market. This means that almost one-fifth of households now live in a housing sector that does not offer the conditions and protections necessary to make it a viable, long-term housing option for most households. The private rental sector in Ireland was traditionally seen as mainly a short-term housing option, characterised by weak regulation and little enforcement of standards. While legislative and policy changes in recent years have resulted in a degree of rent regulation and have provided somewhat greater protections for tenants, the reality is that there is no assurance of security of tenure in the long-term or even in the medium term. This insecurity, alongside the risk of unaffordable rent increases, imposes severe strains, both emotionally and financially, on those affected, and in particular on families with dependent children and on older people who are long-term renters but who are likely to find themselves facing difficulties in affording market rents once they are living on severely reduced incomes in retirement.<sup>35</sup>



## LINES OF ACTION

Our consultations with individuals and groups working in the area of housing and homelessness have highlighted key issues which must be addressed if the current housing crisis is to be overcome. We support the following proposals which have been put forward by a range of civil society organisations in recent years.

### **Increase the Supply and Reduce the Price of Housing for Purchase**

There is widespread agreement that there needs to be a significant increase in the provision of new housing for those who wish to become homeowners. However, the experience of the years of the housing boom, when supply reached record levels but prices escalated out of line with both incomes and the cost of housing, shows clearly

that increased supply alone will not ensure affordability. The sharp increase in house prices in recent years in the largest urban areas has meant that, generally speaking, ownership is now only feasible for households with more than one earner and those with an income that is well above average. A major factor contributing to the cost of new housing is the price of land. It is clear that much more effective measures need to be put in place to control the price of land for house-building, and to address the hoarding of land in anticipation of future increased profits; such measures include progressively increasing taxation of vacant sites, closing loopholes for the avoidance of such taxation, and ultimately using compulsory purchase powers where potential sites are left undeveloped without reason for a lengthy period.

## Increase Social Housing Provision

In order to meet the long-term housing needs of all households qualifying for social housing, there is need for a supply of new social housing by local authorities and voluntary housing bodies on a much larger scale than envisaged in current policy plans. These plans propose the substantial use of the private rental sector, with rents subsidised by the State, rather than enabling local authorities and voluntary bodies to provide sufficient supply to meet established social housing need. The policy of responding to social housing need by using the private rental sector is both ineffective in the long-term and wasteful of public resources. A significant number of tenancies in the private rented sector are now rent subsidised.<sup>36</sup> One of the draw-backs of this approach is that, increasingly, low-income households relying on rent supplementation have been excluded from, or been squeezed out of, the sector. It would appear that this a key underlying reason for the dramatic increase in homelessness, especially family homelessness, in recent years.

While a case can be made for using rent supplementation to meet short-term social housing needs, it is not appropriate as a long-term response, given that there is very limited security of tenure or

protection from unaffordable rent increases in the sector, leaving low-income households in an ongoing state of housing insecurity. Furthermore, the ever-escalating cost to the Exchequer of this system given the current high level of rents has to be a matter of concern, especially as the State ultimately does not gain any public asset from its expenditure.

The principle should now be adopted that long-term affordable and good quality social housing will be provided by local authorities, voluntary housing bodies, cooperatives or some new not-for-profit entities.

### Address the Problems of the Private Rental Sector

As the number of households which are living in the private rental sector has increased, and as individuals and families are renting for much longer periods, the problems of the sector have increasingly come to the fore. Various legislative and regulatory measures have been introduced to try to address these issues but further reform appears necessary in the areas of rent regulation and enforcement of minimum required standards. Despite legislative reforms to provide greater protections for tenants, there is still no long-term security of tenure for those living in the sector, given the legislative provisions that allow landlords to terminate tenancies and given the reality that security for a tenant ultimately rests on the ability to pay the rent that can be legally demanded. Ultimately, however, making the private rental sector an affordable and more secure option will be helped by reducing the demands on the sector, through enabling greater access to home-ownership and providing a significant increase in social housing.

### Introduce a New ‘Cost Rental’ Sector

A large number of organisations have called for a new ‘cost rental’ model of housing in Ireland. This would be a not-for-profit sector, providing housing for households of different sizes and composition

and for different income categories. Such a rental sector would provide long-term security of tenure, with rents related to income. A cost rental model focuses on the actual costs of providing the housing, such as its construction, financing and ongoing maintenance, rather than on maximising profit for the landlord.<sup>37</sup> This also means that the cost of the accommodation decreases over time as front-end expenses, such as construction, are paid off.

## Promote and Support Cooperative Provision of Housing

To date cooperative initiatives have played only a limited role in the provision of housing in Ireland. This is in contrast to the situation in many other countries. The potential of cooperatives to provide housing for both purchase and rent needs to be fully explored, especially in the current context of urgent need for a supply of housing at affordable prices; whatever State supports are required to facilitate such initiatives should be provided. A particularly important and commendable feature of cooperative housing provision is that it enables its member households to be involved in the development and management of their own housing and in the creation of new communities.

## Utilise Empty Housing

The number of vacant houses in Ireland has fallen significantly in recent years, and closer analysis by public authorities of apparently empty houses has revealed that they would not, in fact, be available for re-use. Nonetheless, it is essential that public policy should seek to bring back into use as many as possible of the houses that are vacant and should explore to the full the potential of other vacant buildings previously used for commercial activities to be redeveloped for housing purposes. Utilising vacant buildings may reduce the need for new infrastructure such as is required with new developments. Furthermore, it can address the social and aesthetic problems associated with empty properties, especially where vacancies occur on a large scale.



## Address the Accommodation Needs of the Travelling Community

Irish Travellers have long experienced structural discrimination and marginalisation as well as, on occasion, biased and negative representation. Specifically, poor accommodation conditions have done little to signify to Irish Travellers that they are citizens whose human dignity is fully respected. Inadequate, overcrowded and unsuitable accommodation negatively impacts on the health and well-being of Travellers, presents barriers to children successfully participating in education and, at the extreme, constitutes a serious threat to physical safety. Following the deaths of ten Irish Travellers in Carrickmines on 10 October 2015, Pope Francis challenged wider society to address the multiple factors which facilitate the marginalisation of this community, saying: ‘We do not want to have to witness any more family tragedies in which children die from cold or are burnt in fires.’<sup>38</sup>

In the Republic of Ireland, the Housing (Traveller Accommodation) Act 1998 requires each local authority, following a consultation process, to prepare, adopt and implement five-year rolling accommodation

programmes to meet the existing and projected accommodation needs of Travellers in their areas.<sup>39</sup> Progress under these programmes has fallen far short of what is required. In 2016, over five hundred Traveller families (5.2 per cent of the total) were living on unauthorised sites reflecting a significant deterioration evident from 2012 onwards.<sup>40</sup> In addition, there are grounds for concern about the adequacy and safety of housing available to other Traveller households, indicated for example by the level of overcrowding – the 2016 Census showed that 40 per cent of Travelling households were overcrowded, compared to less than 6 per cent of households in the population as a whole.<sup>41</sup> These figures indicate a serious and long-standing failure on the part of the State to ensure that there is sufficient, safe and culturally appropriate accommodation available to members of the Travelling community. Such a situation is to the detriment of all people within our wider society.

A key factor in local authorities failing to implement their accommodation plans, and as a result having to return to the Exchequer monies allocated to them for this purpose, has been opposition to these plans from local communities and from public representatives.<sup>42</sup> Christians have a moral obligation to play their part in furthering initiatives to provide sufficient, good quality and culturally appropriate accommodation for members of the Travelling community and in creating communities where people from all cultural backgrounds are welcome and valued.

## Address the Accommodation Needs of Asylum Seekers

In June 2018, there were 5,514 people seeking asylum in the Republic of Ireland and living in direct provision centres.<sup>43</sup> Approximately 30 per cent of the residents of such centres are children.<sup>44</sup> Many of those living in direct provision centres have been there for considerable periods of time, some for several years. The thirty-four direct provision centres are composed of three purpose-built facilities, former hotels, guesthouses, hostels, former convents, nursing homes, a holiday camp and a mobile home site. Twenty-seven of these facilities are operated

on a 'for-profit' basis with seven centres in public ownership. While conditions and facilities in direct provision centres vary considerably, the negative impact of spending prolonged periods in institutional accommodation recur across the system.

As pastoral leaders we are very conscious that the people in direct provision centres are also members of our city and town communities, and are often members of our school communities. We wish to draw attention to what many reports, including that by a Government-appointed working group, have identified: the often overcrowded living conditions and the lack of facilities and of privacy being experienced by people, including children, who are already vulnerable.<sup>45</sup> While we acknowledge that some limited improvements have been made to the direct provision system, we encourage the Government to continue to work to eliminate poor, cramped and inappropriate accommodation as soon as possible. As Christian leaders, we recognise that when we welcome the stranger we welcome God (cf. Mt 25:44).

In recent years as the housing situation generally has deteriorated, it has emerged that people who have been granted refugee status or some other form of protection have had to continue living in direct provision centres because of a lack of suitable alternative accommodation. This situation once again highlights the urgency of ensuring a radically increased supply of affordable and secure housing.

### Promote a Greater 'Social Mix' in Housing

Market-based provision of housing inevitably leads to social segregation. Planning and housing policies and, in particular, social housing provision by the State can potentially play a crucial role in countering such spatial divisions. Over many decades, however, Irish housing policy has had insufficient impact in this regard, and in some instances social housing policy has led to ghettoisation in larger cities and towns. It is to be welcomed that Government policy statements of recent times have recognised the need to avoid segregation in the provision of social housing. However, the aim of achieving a social



mix in housing must not be used as an excuse for failing to take action to provide the large number of new social housing units that are now urgently required. We must learn the lessons of the past and hear the stories of people most immediately affected by defective social housing policies. Drawing on this experience and the knowledge of successful initiatives, in both Ireland and other countries in achieving social mix, an approach could be developed which will ensure that social housing developments are of good quality and that residents have access to adequate public facilities and social amenities. The development of a cost-rental model of housing in Ireland would also represent an important step towards achieving a greater social mix in housing.

## Housing Policies Should Aim to Create Sustainable Communities

Provision of sufficient housing structures per head of population alone is not enough to satisfy the demands of a society which respects human dignity in the fullest sense. The planning and construction of housing must be done in a way which is consistent with the development of sustainable communities. Housing developments need to have adequate infrastructure around them to cater for the volume of households living in an area with regard to roads, pathways and public transport links. Equally important are the provision of services and amenities; schools, medical centres, green spaces, parks, schools, sports fields, shops and so on, all contribute to the development of sustainable communities.<sup>46</sup> This is important for fundamental reasons such as the right to access education, but it is also essential to the development of socially cohesive communities, social integration and the tackling of urban and rural isolation.

## End Long-Term Homelessness

In a context of high levels of homelessness, there is an understandable tendency for policies and programmes to focus on addressing the



immediate needs of the individuals and families who are homeless or in danger of becoming so. Such responses are, of course, vital. It is important that short-term responses to homelessness ensure that no person is forced to sleep rough and that emergency facilities provide good quality accommodation which respects the dignity of those using it, including assuring their safety and security.

A significant and worrying dimension of the current crisis is the increase in homelessness in the regions outside Dublin, and especially the rise in family homelessness. Families who are homeless in these regions now represent around one-fifth of the total number, as opposed to one-tenth in early 2015. There is need for particular attention to be paid to this problem and for appropriate services to be put in place in all areas of the country where family homelessness occurs.

The ultimate aim of housing policies in a wealthy country such as Ireland must be to ensure that individuals and families are enabled to remain in their homes if at all possible, are not evicted into homelessness, and, if they do become homeless, do not remain so for a long period. In other words, emergency accommodation should be seen as a short-term measure, while people are assisted and enabled to move into long-term, sustainable housing.

With the adoption of a 'housing-led' homelessness policy in 2013, the Republic of Ireland made a commitment to enabling access to permanent housing as the 'the primary response to all forms of homelessness'. This approach is welcome in principle: it recognises that while people who have been homeless may require specialised services and supports, the key response to their situation must be the provision of suitable accommodation. Clearly, the implementation of a housing-led policy hinges firstly on the availability of a sufficient supply of social housing and, secondly, on the provision of appropriate supports including, for example, mental health services, addiction services and counselling. However, the reality is that in Ireland at present, there is both a totally insufficient supply of social housing and long waiting lists for the type of additional support services required. More public resources need therefore to be devoted to both social housing and to mental health, addiction and support services if this commendable policy approach to addressing homelessness is to be successfully implemented.

Ending long-term homelessness is essential if the right to adequate housing of every person is to be respected, and if the detrimental effects which homelessness may have on many aspects of people's lives, including family relationships and physical and emotional well-being, are to be addressed.

## Address Energy Poverty

Energy poverty affects a very large number of people across Ireland.<sup>47</sup> Such poverty arises when a household is unable to attain an acceptable level of energy services (including heating and lighting) in the home due to an inability to meet these requirements at an affordable cost. Energy poverty is obviously related to low income but can also be created or exacerbated by damp and poorly-insulated housing. Housing policy should ensure that new buildings are designed and constructed to maximise energy conservation and should also provide for programmes to address energy loss and inefficiency in existing housing.

## Ensure that Housing Provision is Compatible with Environmental Sustainability

While housing is essential, the way in which it is provided can have a significant negative impact on the environment. Poor planning resulting in urban sprawl and traffic congestion, for example, will have consequences in terms of fuel usage and pollution. Conversely, the incorporation of energy efficient features into new housing and the facilitation of retro-fitting of housing can help reduce carbon emissions. Moreover, policies to bring empty houses back into use or facilitate other empty buildings to be repurposed for housing may represent a more environmentally-friendly way of meeting housing needs than new building.

## Enforce Building Standards

As a result of a failure to rigorously ensure compliance with proper building standards during the housing boom, many households in the Republic of Ireland continue to experience serious problems with the condition of their housing as well as the financial costs associated with trying to rectify these. As house-building begins to increase once more it is essential that legislation and regulations will ensure safe and appropriate building standards and that these are properly monitored and enforced.

## Align Housing Policy and Regional and Urban Development Policies

As Ireland's economy has begun to recover after the recession, the marked divisions in terms of economic, employment and social opportunities between different regions and areas of the country have been thrown into sharp relief. Many town centres, both in urban areas and in rural Ireland, have experienced decline, highlighted in the number of empty shops and buildings. There are also pockets of severe decay in larger urban centres. These disparities highlight the need to ensure that housing policies are aligned with policies for

balanced regional development and with plans for urban regeneration and the renewal of small towns and villages. There is an urgent need for integrated development in rural areas and especially in the West of Ireland, where the development of transport links, the creation of jobs, and the building of houses in smaller urban centres would not only enhance the quality of life in rural communities, but also take some of the pressure off the larger urban areas.

## Protect Those Working in the Construction Sector

Many jobs in the construction industry are not only physically demanding but involve significant risks. As activity in the construction sector accelerates, the safety and well-being of the sector's workers must therefore be a central concern. A further issue of concern has been the increasing trend towards 'bogus self-employment' in the construction sector, where workers who are, in all but name, employees of a firm, are pushed into accepting a false status of self-employment. This results in a loss of entitlement to the statutory minimum wage, to holiday and sick pay, as well as a change in PRSI status leading to a loss of entitlement to jobseeker's benefit for those who subsequently become unemployed.<sup>48</sup> The urgent need for increased provision of housing must not come at the cost of decent working conditions for the people who are building those houses. In *Laborem Exercens*, Pope Saint John Paul II drew attention to the dignity of work but also stated emphatically that 'the Church considers it her task always to call attention to the dignity and rights of those who work [and] to condemn situations in which that dignity and those rights are violated ...'<sup>49</sup>



*Pope Francis at the Capuchin Day Centre on Bow Street in Dublin, 25 August 2018.*

## CONCLUSION

The foundational bedrock of this document is our belief that a secure place to live with dignity is the just entitlement of every human being. This right to housing is as basic a necessity as that of nourishment and security. We all need shelter and somewhere to live and, in our so-called modern and developed society of today, the fact that this basic need cannot be met for all of our citizens should be a scandal and a call to action to us all. Our purpose in presenting this pastoral message has been to focus a light, with all the other organisations working in this space, on the scale and enduring nature of this scandal. To our political leaders, fellow Christians and citizens, it is also a call to lines of action that can lead to concrete solutions which respect the dignity of the human person. This belief in the foundational right to housing means that it can never be treated in the same way as any

other commodity and simply left to a market which increasingly sees housing not as human shelter, but as a financial asset. For those unable to obtain a house for themselves the State must provide affordable and social housing to ensure that no one in society is excluded from being able to access or own a home.

In 1967, over fifty years ago, Blessed Pope Paul VI in *Populorum Progressio* spoke about the relationship between authentic development and progress. This still has as much relevance today as we increasingly hear about the 'progress' which our society is making without stopping to wonder whether this has resulted in authentic development, such that society would better serve the integral needs of every person and of every community. Authentic development would see the common good prioritised resulting in an improvement in the standards of living for all, without exception. Could we really say that this 'authentic development' of the citizen and of our society has taken place if some of the most basic human needs are still unattainable for many of our fellow citizens? Technological innovation, international reputation or the wealth of some, even a majority, does not herald the authentic development of society as a whole, nor is it symptomatic of such. Blessed Pope Paul VI was writing about the urgency of authentic development just two decades after the horrors of the Second World War. Twenty years later, in *Sollicitudo Rei Socialis*, Pope Saint John Paul II again took up this theme stating that:

[I]t should be obvious that development either becomes shared in common by every part of the world or it undergoes a process of regression even in zones marked by constant progress. This tells us a great deal about the nature of authentic development: either all the nations of the world participate, or it will not be true development. Among the specific signs of underdevelopment which increasingly affect the developed countries ... is the housing crisis ... with its negative consequences for the individual, the family and society.<sup>50</sup>

He explained that a lack of housing is a consequence of economic, social, cultural and even human shortcomings and represents their concrete manifestation.<sup>51</sup> Thirty years later again, it is also evidence, if any was needed, that we as a society in Ireland, and more globally in our unequal world, are far from the goal of the authentic development of peoples, no matter how much 'progress' we claim to have made in other spheres of development.

In *Populorum Progressio* Blessed Pope Paul VI challenges us by describing how the hungry nations of the world (and we could add, the homeless in our towns and cities), cry out to us who are blessed with abundance. The Church 'asks each and every man to hear his brother's plea and answer it lovingly' (*Populorum Progressio*, n. 3). We are raising the issue of the housing crisis because we hear and share the sufferings of those affected by the housing crisis and wish to see the dignity of all upheld. In this pastoral message we offer the Church's distinct perspective from its global experience and its principles of Catholic social teaching in order to propose a vision for how the crisis might be viewed and addressed. A society that is just and cohesive believes that, when one of its members suffers, everyone suffers and as a Church we uphold this belief. Therefore we write this letter to echo and transmit the cry of those who are suffering from the effects of this housing crisis and those of our sisters and brothers who are homeless. We affirm their right to housing and to the dignity it provides and we urge, in particular, the State to answer the cry of its citizens for shelter as its immediate priority.





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42. RSM, *Review of Funding for Traveller-Specific Accommodation and the Implementation of Traveller Accommodation Programmes*, Research Report (Dublin, 2017).
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44. Ibid.
45. Working Group to Report to Government on Improvements to the Protection Process, including Direct Provision and Supports to Asylum Seekers Final Report, June 2015, available at: <http://justice.ie/en/JELR/Report%20to%20Government%20on%20Improvements%20to%20the%20Protection%20Process,%20including%20Direct%20Provision%20and%20Supports%20to%20Asylum%20Seekers.pdf/Files/Report%20to%20Government%20on%20Improvements%20to%20the%20Protection%20Process,%20including%20Direct%20Provision%20and%20Supports%20to%20Asylum%20Seekers.pdf>; Report of the Working Group to Report to Government on Improvements to the Protection Process, including Direct Provision and Supports for Asylum Seekers, 3rd and Final Progress Report on the Implementation of the Report's Recommendations, Jun 2017, available at: [http://www.justice.ie/en/JELR/3rd\\_WG\\_Progress\\_Report\\_-\\_July\\_2017.pdf/Files/3rd\\_WG\\_Progress\\_Report\\_-\\_July\\_2017.pdf](http://www.justice.ie/en/JELR/3rd_WG_Progress_Report_-_July_2017.pdf/Files/3rd_WG_Progress_Report_-_July_2017.pdf).
46. 'Neighbourhoods, even those recently built, are congested, chaotic and lacking in sufficient green space. We were not meant to be inundated by cement, asphalt, glass and metal, and deprived of physical contact with nature'. *Laudato Si'*, n. 44.
47. One estimate suggests that there are around 400,000 people in the Republic of Ireland affected by energy poverty. (See: Sylvia Thompson, 'Fuel Poverty: Finding an Eco-solution', *The Irish Times*, 8 Apr 2017).
48. James Wickham and A Bobek, *Bogus Self-Employment in the Irish Construction Industry: The Reality of Entrepreneurship*. Dublin: TASC, 2016; James Wickham and A Bobek, *Enforced Flexibility? Working in Ireland Today*, (Dublin, 2016), pp 40–55.
49. Pope Saint John Paul II, *Laborem Exercens* (1981), available at: [http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf\\_jp-ii\\_enc\\_14091981\\_laborem-exercens.html](http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_enc_14091981_laborem-exercens.html).

50. Pope Saint John Paul II, *Sollicitudo Rei Socialis* (1987), available at: [http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf\\_jp-ii\\_enc\\_30121987\\_sollicitudo-rei-socialis.html](http://w2.vatican.va/content/john-paul-ii/en/encyclicals/documents/hf_jp-ii_enc_30121987_sollicitudo-rei-socialis.html).
51. Ibid. *Sollicitudo Rei Socialis* was published in 1987. This had also been proclaimed the International Year of the Homeless by the United Nations. It should be noted that the Holy See associated itself with the celebration of this International Year with a special document issued by the Pontifical Commission *Lustitia et Pax* entitled 'What Have You Done to Your Homeless Brother?' The Church and the Housing Problem (27 Dec 1987).









*Homeless Jesus, or Jesus the Homeless, bronze statue by Canadian artist Timothy Schmalz, Regis College, University of Toronto, Canada.*

