

Need for a Comprehensive Housing Plan

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Respond Jubilee30 Conference, Maldon Hotel, Tallaght, 20 September 2012

This presentation traces major shifts in housing policy since the 1980s, outlines some consequences of these shifts for Ireland's housing patterns over time, and identifies implications and challenges that need to be addressed by housing policy today.

Among the shifts in policy, it highlights the following:

- The state used to be a major direct source of housing finance but now has largely withdrawn from that role.
- It used to intervene in housing markets through capital expenditure but now does so mainly through current expenditure.
- It used to strongly support home ownership but no longer does so. It now focuses on renting as the target of housing policy intervention.
- It used to draw sharp distinctions between social and private renting but now blurs the boundaries between the two – the private rented sector now includes a large sub-sector that is socially supported.
- It has long recognised that there is a marginal segment in social housing which needs social as well as housing provision but has difficulty working out how to deliver what is needed.

The consequences include the following:

- The home ownership sector has shrunk from a peak of 80% of all occupied housing in 1991 to 69% today
- The private rented sector has grown and is better regulated but is still fragile.
- The social housing sector, strictly defined, is still smallish but long-term leasing from the private rented sector and leveraging of private finance based on publicly guaranteed rental incomes may enable it to expand soon.
- Uncertainty about how to deal with social problems in marginalised segments of social housing continues.

Challenges:

- The home ownership market for the majority of households (c. 70%) needs a well-regulated, fully functioning private banking system, operating without state financial supports.
- A fully private market in rental accommodation is needed for a portion of the rental sector.
- A larger portion of the rental sector needs a sliding system of financial supports, spanning the 'private' and 'social' segments
- For the highly marginalised segments of the rented sector, closer integration between housing and mainstream social services provision is needed, which in turn requires stronger local governance.