

Trying to find a home when you're homeless – Cork Simon residents tell it as it is.



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Special thanks to the men and women using Cork Simon services and who participated in our Focus Group, for sharing their time, experiences and opinions.

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Introduction

The severe decline in the building of private and social housing following the economic recession, together with the ongoing rental crisis, have made access to housing a major problem and have contributed to a significant increase in the number of people we have seen becoming homeless and the number of people remaining homeless. This paper sets out to outline the current housing environment as it relates to people experiencing homelessness. Information on the private rental and social housing sectors is brought to life by accounts from people using Cork Simon services of their experiences of trying to secure housing in their attempts to leave homelessness behind, as recounted at a focus group in April 2016.

Focus Group

Focus Group Summary

The emotional toll:

Participants were honest and articulate about their emotions. Vulnerable and negative language was used throughout, such as people describing feeling 'down', 'weak', 'low', and 'dirty'. Participants used emotive words to describe their feelings, including: 'crying', 'degrading', 'frustrating', 'depressed', 'embarrassed' and 'mortified', as well as frequent expressions of how being homeless and searching for accommodation takes its toll: "it wears you down"; "people are worn out"; "I've no more hope left over it"; "It would depress you out of your head, it would". The two overarching emotions by far were feeling low and feeling frustrated. A number of people noted in different ways how feeling so low can open the door to activities that further lower self-esteem, like alcohol use and begging, "just to get away from what you're after doing to yourself". Harsh reflections on their circumstances and the emotional torment that accompanies such reflections often followed.

"Where have I gone wrong to end up here."

"You actually think you're a complete f**k up, you do."

Pathways to homelessness:

All participants had experienced rough sleeping. A sense of utter desperation and loss of dignity was noted when they discussed their experiences of sleeping rough. The dangers of rough sleeping and trying to survive in squats were also highlighted with one person describing how she was "battered" in a squat and two people saying they would have been dead had they continued sleeping rough and not been accommodated in our Emergency Shelter. Another described the feeling of guilt when sleeping on friend's couches.

One person offered his story of how he became homeless:

"I was living with my girlfriend and we broke up. When the girlfriend left I was on my own up in the house and I was paying €590 a month for a one

bedroomed place. The landlord actually set a new lease for myself and she wanted to put it up to €620 / €630 and I told her look, I'd take the new lease if she kept it the same but she was insisting that the money go up. I actually lost me house and it was so hard to find a place then in that price range. I slept on friends' couches for a while and then it got to the point where you use up all the people you can, and d'you know, you start to feel low in yourself then that you're actually taking this from people who are helping you out and they're willing to do it, but you can't live your life like that like."

Private Rental Sector:

The strongest issues identified by the focus group related to the private rental sector, in particular:

- a fiercely competitive market where supply is so low and demand so high
- the uselessness of rent allowance and landlords negativity towards it
- discrimination and stigma experienced because of being homeless.

Participants expressed a deep sense of frustration when discussing their battles to secure private rented accommodation. High rents, described as "ridiculous", especially when dependent on rent allowance, were seen as an almost impossible obstacle. If participants did find somewhere within their price range the next obstacle they faced was competition from the high numbers of people also looking for accommodation and participants believed they did not fare well in this competition. It was noted how in such an environment, landlords "have the choice" and participants felt for a number of reasons that they were "at the bottom of the pile". Such reasons included dependence on rent allowance, which was seen as "no benefit" given how high rents are and landlords' negativity towards it; not having cash in hand; staying in emergency accommodation and the stigma attached to it. All these combined made securing a viewing, let alone a lease, very challenging.

Hostels:

One participant had experience of staying in tourist hostels by night and relying on facilities at our Day Centre during the day. He noted the unpredictability of securing a bed, the difficulty of maximum stay policies in some hostels and the difficulty of surviving on social welfare and affording hostel accommodation for the week.

Social Housing:

Frustration was expressed at the number of boarded up houses in the city, the length of time many of these houses have been boarded up and the perceived lack of urgency and ingenuity applied to restoring them. One participant put forward his own suggestion for improving the situation:

"Surely there's so many people in homeless services now like plumbers, carpenters, block layers, builders. Between everybody that's there, there could be some scheme set up. There is houses in estates, I was listening on the radio – 35 in some cases in one estate – boarded up. I'm sure people are willing to go and fix these places themselves. I'd be willing."

One person from the focus group has been on the social housing waiting list for ten years. Another recently discovered he'd been cut-off because he had not replied to a letter which he said he didn't receive. He has since re-applied.

Two out of six people had heard about and are registered on City Council's new online system, Choice Based Letting, which replaces the housing list and allows people who have registered to bid on vacant properties. People who have not registered are no longer considered to be on the City's housing waiting list.

Brick Walls:

A build-up of frustration and a sense that the odds are stacked against them was evident among participants:

"I've got so many times just refused, just refused."

"You think it can't get any worse and then something else happens".

Four out of six participants also expressed how Government and the welfare system contribute to the dehumanising impact of being homeless by putting "brick walls" in front of them and their efforts. One participant described the frustration of losing out on a home because of the inflexibility of rent supplement, another spoke with confusion about being cut from the housing list, another spoke about how the waiting list wore her down while another spoke of the utter frustration of being punished when you're at your lowest:

"I would have never dreamt of sitting out on a road with a cup for money – sitting with a cup on the street to make a lousy 5 euros to go and get off the street and sit in an internet café - and I found myself being arrested for it. I got arrested and charged. I've never been in court. Never been in this situation. They're taking a homeless person that has already gone through losing their job, haven't seen me child, I've no house, living in poverty and then they go and slap a fine on top of that – like where am I gonna get the money, am I going to beg for that money again? And what doesn't make sense – you're going in and, like, you're going through enough, you don't wanna be sitting in court there looking at the judge for bail when you're sitting there trying to cover your face on the street, you're absolutely embarrassed and down to the lowest point and then you have the government coming throwing it in your face after you trying to get a house - you can't - because half the stuff is from the government putting brick walls up in front of you when you're trying to get a place, with rent allowance caps and then landlords as well... it's, I dunno, it just has me head wrecked to be honest like. It's very frustrating."

Focus Group Details

On April 26 2016, a focus group consisting of 6 Cork Simon residents and service users and mediated by two Cork Simon staff was held to explore people's experiences of trying to secure accommodation and the barriers they have faced.

Among the people involved in the focus group:

- 4 were men and 2 were women
- Their ages ranged from 26 to 46 years old
- 4 were staying at Cork Simon's Emergency Shelter and 2 at a Cork Simon High Support House
- All were long-term homeless (Government defines long-term homeless as continuous or cumulative stays six months or more in emergency accommodation, calculated over the previous 12 months)

The focus group was guided by questions under the following headings and sub-headings:

- Searching for private rented accommodation
 - o Views on supply, demand and price
 - o Views on Rent Allowance / HAP
 - o Views on landlord's perceptions of emergency accommodation as current address
- Staying in B&Bs / Hostels
- Social Housing
 - Views on Waiting Lists
 - o Views on Choice Based Letting
 - Views on Boarded up properties
- People's pathway into homelessness

The focus group lasted approximately 2 hours and all participants contributed. 5 participants stayed for the duration and 1 left early.

Numbers of People Homeless

Emergency Accommodation:

The number of people in emergency accommodation nationwide in August 2016 was the highest on record with 6,611 adults and children recorded as staying in emergency accommodation during the last week in August.

During one week in August 2016, 211 men and women were recorded as staying in emergency accommodation in Cork – an 18% increase since August 2015¹.

Since the beginning of this year, more people than ever before - an average of 54 people per night, have been staying in a Cork Simon emergency bed. Our emergency shelter normally accommodates 44 people per night.

"When I starts going in [to the shelter] I didn't know what to be expecting. I'd never been in that situation before. And to be honest I was just sitting there looking around me thinking what am I after doing to myself like."

"You're coming up to the shelter and you're thinking is someone gonna see me or notice. It's not a big city. And with looking for housing as well, you can walk up to someone that sees you in and out of here every day and you're trying to tell them you're not homeless? And they're looking at you and thinking – no! But the Simon is a great help for when you get into situations. It really is like. Because in Cork city you're never going to go hungry. You always have food. It's just the accommodation."

¹ Department of Housing, Planning, Community and Local Government: http://www.housing.gov.ie/housing/homelessness/other/homelessness-data

Rough Sleeping:

Even though more people than ever before are depending on a Cork Simon emergency bed, the average number of people per night sleeping rough in Cork city continues to increase.

During August 2016, our Outreach Team supported an average of 17 people per night sleeping rough - an increase of 58% compared to August 2015. As our emergency shelter continues to operate well above capacity, people spent an average of five nights per person sleeping rough this August.

Rough sleeping in Cork has increased nine fold in the last four years from 38 people throughout 2011 to 345 people in 2015.

A sense of utter desperation and loss of dignity was noted when participants in the focus group discussed their experiences of sleeping rough. People commented on how sleeping rough makes a person feel so low and how this can in turn can fuel addiction and lead to demoralising activities never normally engaged in, like begging, both with the knock on effect of further damaging self-esteem. All 5 participants present when the subject was being discussed, had endured rough sleeping. Two said they would have been dead had they not secured a bed in the emergency shelter.

"I couldn't stop crying. Bawling. Bawling my eyes crying. It's terrible. I never want to do it again. Lashing rain. Freezing cold. Crying - couldn't stop. It's the lowest I've ever been. It's the tiredness. You get so tired when you sleep out. You just get so tired. I had a terrible knee injury before so my knee will get really sore. Really cold and really sore. Pain - so I couldn't sleep. I never want to do it again. I was on the streets for about 9 nights in total. I've been in Simon since. I never want it again."

"If you have an addiction, it'll get worse if you're out on the streets because you're so depressed and you feel so low in yourself, so dirty."

Staying with Friends:

As shelters operate at capacity and beyond, the more entrenched aspect of homelessness becomes more visible and acute. In addition to people sleeping rough, our Outreach Team also supports people at our Day Centre who have no choice but to stay with friends and people surviving in squats.

People staying with friends are all but homeless. It's often a temporary arrangement until the person finds alternative, more secure housing, but they can often end up sleeping rough or staying in our Emergency Shelter.

Throughout August 2016 we supported 26 people at our Day Service who were staying with friends. In the eight months to the end of August 2016 our Outreach Team supported 146 different people staying with friends – a fall of 3% compared to the same eight-month period in 2015, but a 24% increase compared to the first eight months of 2014.

Some 57% of people staying with friends and supported at the Day Service during the eight months to the end of August 2016 also spent at least one night sleeping rough during the same period.

"I slept on friend's couches for a while and then it got to the point where you use up all the people you can, and d'you know, you start to feel low in yourself then that you're actually taking this from people who are helping you out. And they're willing to do it, but you can't live your life like that like."

Surviving in squats:

People surviving in squats are all but sleeping on the streets – taking shelter most often in derelict buildings that scarcely provide relief from the elements. The number of people surviving in squats varies considerably from month to month as squats are shut down or become inhabitable.

Throughout August 2016 our Outreach Team supported 7 people surviving in squats around Cork – a considerable decrease compared to a peak of 44 people in October 2015. Throughout 2015 our Outreach Team met 124 people surviving in squats, a 70% increase compared to 2014.

"I was out on the pavement for a while and in squats and around with sleeping bags on the street – and it was horrible. I was so tired some nights and I gone away up to a squat, which I got battered in. I'm lucky to be alive. People should stay out of squats. Anyone can come in on top of you. You're putting your life at risk. I know by experience, you can have some nut-case coming in on top of you and that's the end of you, you could be raped – even a man can be raped – or, you can be very seriously hurt."

Private Rental Sector

Fall in the number of people moving from Cork Simon's emergency shelter to private rented accommodation:

As the housing crisis continues, options for people stuck in emergency accommodation become fewer and fewer. The number of people moving from our Emergency Shelter to private rented accommodation fell by 77% in the 3 years from 2012 to 2015 with only 10 people throughout all of 2015 succeeding in securing private rented accommodation.

- 2015: 10 people (3%) moved to private rented
- 2014: 18 people (5%) moved to private rented
- 2013: 38 people (8%) moved to private rented
- 2012: 43 people (10.5%) moved to private rented

Private Rental Market:

The private rental sector is in crisis as the number of properties available to rent continues to fall and rents continue to increase.

Rent stability measures introduced in November 2015 ensure that rents, once agreed, are guaranteed for a two-year period before they can be increased again. This measure however does not address initial rents, which continue to rise. In fact rent stability measures may have contributed to the most recent rise in rents².

Average monthly rent nationwide is now at its highest level on record. The highest rent increase nationally has been in Cork city where rents rose by 18.2% in the 12 months from August 2015 to

² Kelly, O. 2016. <u>http://www.irishtimes.com/news/social-affairs/rent-stability-measures-may-explain-price-rises-coveney-says-1.2765764</u>

August 2016. Cork rents have risen by almost 50% since their lowest point and they are now 4% higher than their previous peak in 2008³.

A significant contributory factor to the rise in rents is the fall in housing supply. According to daft.ie, supply fell from 20,000 homes available nationwide in 2011, to 5,000 in 2015 to just 3,600 in August 2016. Over three days in August 2016, there were just 56 one bed properties available to rent in Cork city, at an average rent of €895 per month. With such limited supply comes intense competition for available homes.

Participants expressed a deep sense of frustration when discussing their battles to secure private rented accommodation. Rents were described as "ridiculous", especially when reliant on rent supplement. If participants were successful in finding somewhere within their price range the next obstacle they faced was fierce competition from the high numbers of people also looking for accommodation. Participants believed they did not fare well in this competition as landlords have such choice.

"The prices are ridiculous. It's Cork at the minute, it's crazy to get anywhere, like. It is really hard."

"There's so many people. I've been going to viewings and I've asked them how many have viewed and they said 'well we had 2 days before you and we have another 2 days set up'. So they can pick and choose who they want."

"Anywhere I viewed I told them I can get references from work. But there's so many people going up, they just pick and choose who they want. Some places literally have five days of viewings. And they say look we'll get back to you in

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³ Daft.ie 2016. https://www.daft.ie/report/q2-2016-daft-report-rental.pdf

the next week and you're waiting around then thinking do I have it or not. I've got so many times just refused, just refused."

"I rang a place... it was up for 2 hours. I rang it and it was gone."

Gap between market rent and rent supplement:

Rent limits under the Rent Supplement (RS) and Housing Assistance Payment (HAP) schemes were increased from July 1st 2016. The RS and HAP limits for a single person in Cork city increased from €485 to €550⁴.

	Single	Couple	Couple / One parent + 1 child:	Couple / One parent + 2 children:
Pre July 2016	€485	€575	€700	€725
Post July 2016	€550	€650	€900	€925

However new RS / HAP limits still do not reach average monthly rents in Cork city, even with the discretionary flexibility that exists for Community Welfare Officers to increase the limits by as much as 20%.

In August 2016, average rent for a one-bed property in Cork city was €895 - 63% above the RS / HAP limit for a single person. Even with up to 20% flexibility, the average rent for a one-bedroom property is still 36% higher for a single person.

⁴ Department of Social Protection. https://www.welfare.ie/en/Pages/Maximum-Rent-Limits-by-County.aspx

In August 2016, there were no one-bed properties within RS / HAP limits available to rent in Cork city. One one-bed property was available for €600 – above the RS / HAP limit for a single person but within the limit, if flexibility were applied.

Widening the search to Cork city and suburbs gave the same result. Widening the search further to Cork city, suburbs and commuter towns gave one additional property in Mallow – 35km from the city centre where the many and varied supports for the majority of people moving on from homelessness are located.

Rent allowance was identified as being too low by participants and the fact that it cannot be supplemented with the person's own resources added further frustration.

"And even with the rent allowance - I got accepted - and it makes no difference to me. It's no benefit."

Rent Supplement / HAP discrimination:

Following the inclusion of 'housing assistance' as a category of discrimination in the Equality (Miscellaneous Provisions) Act 2015, people in receipt of rent supplement, housing assistance payments or other social welfare payments can no longer be discriminated against in relation to accommodation. It is now also against the law for landlords, letting agents and property advertisers to use phrases such as 'rent supplement not accepted' or 'professionals only' in property advertisements.

Participants shared experiences of clear discrimination on the basis of rent allowance, but it's unknown if these experiences occurred before or after the amendment of the Equality Act.

Participants also recounted subtle ways in which they believe landlords avoid rent allowance, such as pitching rents just above rent supplement limits, increasing rent on mention of rent allowance and coming up with deterrents, such as a month-to-month lease, on mention of rent allowance.

"The minute they hear rent allowance it's like 'o Jesus... no'."

"They know there's a cap there of 485 so a lot a landlords are putting down 5 maybe 510 so they know straight away you're out."

"As soon as you mention rent allowance it's just the straight out answer of 'I don't accept rent allowance' or else that the house is up for sale at the minute and it'll be a month to month lease."

"I've had situations where I've rang them, the price was in the price range and it's gone up 30, 40 euro on the phone."

Prejudice / Stigma:

The focus group highlighted many barriers affecting people who are homeless in trying to access private rented accommodation - high rents and high demand for property, rent supplement limits and discrimination against it - all of which are barriers affecting many people searching for private rented accommodation. However, in addition to these barriers, people also spoke of the prejudice and stigma that surrounds homelessness and which, as one participant said, puts them "at the bottom of the pile". Such prejudice and stigma makes it challenging to secure a viewing, let alone a lease.

"I don't mention the name Simon—I've had people just put the phone straight down."

"You're coming up to the shelter and you're thinking is someone gonna see me or notice. It's not a big city. And with looking for housing as well, you can walk up to someone that sees you in and out of here every day and you're trying to tell them you're not homeless? And they're looking at you and thinking – no!"

"I went to one landlord before and he said 'where are you living?' and there was my mistake – when I said I was using hostels, he just closed his folder."

"I did phone up for accommodation and they'd say to me 'where are you currently staying' and I'd say a white lie. I say 'oh I'm staying with a friend in Cork' because I know if I mention a homeless shelter I know that I've got less of a chance. So I used say 'oh I'm staying at my Dad's or staying at a friend's. I know it's lying and stuff but you'd do anything to put a roof over your head."

Additional Barriers:

95% of Cork Simon residents of working age are long-term unemployed and so would not have recent work references. In addition, people who are homeless have often experienced long and complex pathways into homelessness peppered with broken accommodation, time spent in care, in prison, in treatment centres, hospitals and various homeless shelters and many lack accommodation references covering any significant stretch of time⁵.

Two people in the focus group had recent accommodation references. One had a recent work reference and another was currently in employment. They made the point however that having recent and even current reference was not necessarily an advantage, such is the demand. Given this demand, it's fair to say that people without recent references are extremely disadvantaged when searching for accommodation.

One participant pointed out how he and others in his position often do not have the family support or cash that other prospective tenants may have, adding another layer of disadvantage to their search for housing.

"You find one that's in your price range and there's 6, 7 other people in front of you there and a lot of them have cash in their hand ready to go because they know how hard it is. A lot of them have parents or family that are there behind them. People in our situations don't have a lot of that support, so we don't have that option."

"I'm working and I'm viewing and viewing and viewing and I'm getting references from work, like. But there's so many people, they just pick and choose who they want."

⁵ Cork Simon Community. 2012. Working it Out: A report on the barriers to employment faced by people who are homeless.

Social Housing and Empty Homes

Social housing waiting lists:

With limited social housing supply come long social housing waiting lists. Nationally, social housing waiting lists exceed 90,000 and could be as high as 130,000⁶.

Most recent figures, from April 2016, show Cork county's housing waiting list at 7,3567.

Cork city's housing waiting list was reported to be around 6,000 in February 2016⁸. This followed the introduction three months earlier, in November 2015, of Choice Based Letting by Cork City Council. Housing list applicants were required to register for the new online system and those that did not were removed from the list. A year prior to the introduction of Choice Based Letting, Cork city was identified as having one of the largest social housing waiting lists per head of population⁹ and by year end (December 2014) the social housing waiting list for Cork city stood at a record high of 8,618 applicants¹⁰. It's plausible that people in insecure housing cut from list may not have received notifications to register online.

A significant percentage of people who are homeless are hindered by low levels of literacy, including IT literacy. A skills survey of Cork Simon residents found 35% of those surveyed indicated low literacy and 1 in 10 indicated functional illiteracy. IT literacy was particularly low - 58% of those surveyed had never used, or were not confident using, a computer.

⁶ Figures released in September 2015 by Local Authorities under a Freedom of Information request, showed a 45% increase to the number of households on the social housing waiting lists nationwide to 130,000 households. Government claims these figures do not take into account duplications where some families and individuals, especially in Dublin, apply to more than one local authority.

http://www.irishtimes.com/news/politics/fianna-f%C3%A1il-disputes-figures-for-social-housing-list-1.2343628

O'Riordan, S. 2016. http://www.irishexaminer.com/ireland/cork-county-council-online-housing-system-to-go-live-393759.html

⁸ Evening Echo. 2016. http://www.eveningecho.ie/cork-news/officials-question-housing-crisis-as-48-of-applicants-refuse-offers/1838273/

⁹ Holland, K. 2014. http://www.irishtimes.com/life-and-style/homes-and-property/5-000-new-homes-a-year-needed-to-meet-social-housing-demand-1.1808394

¹⁰ Baker, N. 2014. http://www.irishexaminer.com/ireland/steep-rise-in-social-housing-waiting-list-303654.html

Two out of six participants in the focus group had heard about the Choice Based Letting. Two participants were on the social housing waiting list - one for ten years and one recently discovered he'd been cut-off because he had not replied to a letter which he said he didn't receive.

"I've been on the housing list for 10 years."

"I'm on the waiting list but last year, when I became homeless, they said I was cut-off. They said they sent me a letter, but I never got a letter. I don't know. I had to apply again."

Voids:

Figures released in July 2016 by Local Authorities under a freedom of information request, showed there were 617 vacant social housing units in Cork city and county - 617 homes lying idle¹¹.

• Cork City: 361 vacant social housing units

• Cork County: 256 vacant social housing units

Frustration was expressed in the Focus Group at the number of boarded up houses in the city, the length of time many of these houses have been boarded up and the perceived lack of urgency and ingenuity applied to restoring them.

"It doesn't make sense to have all the people out on the street when there's houses there boarded up and they're sitting there with no function."

¹¹ thejournal.ie 2016. http://www.thejournal.ie/housing-crisis-ireland-2872279-Jul2016/

Turnaround time:

Figures obtained by RTE in April 2016 showed the average time for vacant social housing properties to come back into use in 2015 in Cork city was 34 weeks.

The average turnaround time for vacant social housing properties in Cork county in 2014 (no figure available for 2015) was 66 weeks – the longest turnaround time in the country¹².

"A lot of people that are in the situation don't actually need to be there if the Government can sort these dwelling out. I'd take a house in any condition. I've slept on the streets. I've slept under a pizza box."

Census – vacant housing stock:

According to Census 2016 preliminary results, 9.2% of housing stock - or 21,287 dwellings - in Cork city and county are vacant. These figures exclude holiday homes¹³.

Cork City: 8% or 4,491 of dwellings are vacant

Cork County: 10% or 16,796 of dwellings are vacant

"I've walked past bungalows that are boarded up the last 3 years."

¹² RTE. 2016. http://www.rte.ie/documents/news/socialhousingrte.pdf

¹³ Central Statistics Office. 2016. http://www.cso.ie/en/releasesandpublications/ep/p-cpr/censusofpopulation2016-preliminaryresults/housing/

Conclusion

A situation has arisen where people are more dependent than ever before on the private rental market for housing. Due to low supply this market is fiercely competitive for anyone trying to secure a home. It is all the more so for people reliant on Rent Supplement or Housing Assistance Payment given all-time high rents at present and some landlords reluctance to accept these payments. It is extremely challenging for people who are homeless, who face all these barriers and more, to secure housing. On top of all of these challenges, they face prejudice and discrimination because of being homeless; the vast majority are disadvantaged by not having current, or even recent, references and are disadvantaged by not having the financial and other supports of family.

The barriers experienced when trying to secure a home in the 'free market' and also the bureaucracy and red tape of the 'social system' are leading to frustration, exacerbation and dwindling hope for people who are trying hard to move on from homelessness and get their lives back on track.

Measures to increase housing supply cannot come fast enough. We welcome Rebuilding Ireland: An Action Plan for Housing and Homelessness. There's much in the plan to offer hope that social housing supply will increase in the medium to long term. For the short term, it's commitment to develop and roll-out a Private Rental Strategy must urgently be delivered by the end of 2016 as promised. The Private Rental market is the only hope for now for many people stuck in homelessness for far too long.

"All I want to do is get into a house where I have me own life. I want to go get a job. Be able to sleep in me bed for the night and get a normal life back together."