cross care social care agency catholic archdiocese of dublin

innovation and action for social justice

Attitudes, Barriers & Benefits: A Rent Supplement Report

Wayne Stanley

Crosscare believes that every person is created in the image and likeness of God. This places responsibility on us to work to the highest possible standards while treating every person who uses our services and who works for or with us with care, courtesy and love. Our work is guided by four core values: Respect, Human Rights, Integrity and Excellence.

Our programmes include: Homeless Services, Food Initiatives, Young People's Care Services, Teen Counselling, Carer Support Programme, Education, Training & Development, Drug & Alcohol Programme, Housing & Welfare Information, Migrant Project, Travellers' Inclusion Programme and Disability Awareness.

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ISBN 978-1-906485-08-5
Design by Language
www.language.ie

Acknowledgments

Crosscare is committed to supporting the development of public policy in Ireland through the provision of solution focused research which is primarily drawn from our comprehensive day to day work practice. I am pleased that this report provides a thoughtful, balanced and evidence-based contribution to an extremely complex issue.

Crosscare can take pride in delivering effective, innovative services that facilitate our service users to take control of their lives. However, in spite of our efforts, and those of so many other organisations, we still believe that many of the problems that people who are out of home experience can be addressed through effective implementation of human rights-based public policy.

This report's contribution has been greatly enhanced by the candid and thought provoking considerations of the Superintendent Community Welfare Officers, the private landlords and the letting agents who gave their opinions generously in the spirit of real partnership.

I would like to thank the staff of our voluntary partner Threshold, particularly Danielle McLaughlin, who correlated invaluable information on the Rental Market and the Rental Accommodation Scheme and assisted so ably with the application of the landlord survey.

The research was primarily conducted and written up by Wayne Stanley and I am very grateful to Wayne for the professionalism, commitment and passion he has shown in this work. Wayne's efforts were grounded in the continuing work of all the staff and volunteers in Crosscare's Homeless and Housing Welfare and Information services. Crosscare are fortunate to have a staff group of such quality. I want to thank them all and in this context give particular mention to John White and Ciara McGrath who contributed to section 6 of the report.

Finally our thanks also go to Ciara Murray (Public Information Consultant) and Sandra Velthuis (Whitebarn Consulting) for their invaluable assistance with the editing and proof reading of this document.

Frank O'Connell
Chairman
Crosscare

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Foreword

Rent Supplement has played an important role in the provision of income support to assist people to access private rented accommodation. Previous research has described it as the scheme of last resort – helping people who might otherwise find themselves without a roof over their heads. It was originally intended as a short-term response to emergency situations, but longer-term reliance on the supplement has led to both the numbers claiming it and its cost escalating. The growth of the scheme has also raised concerns about the quality of the accommodation provided and the role which the supplement is playing in the low-income part of the private rented sector.

This report by Crosscare provides a welcome addition to our understanding of these issues. A particular strength of the research is the combination of insights provided by interviews with landlords and Community Welfare Officers and documentation of five case studies drawn from Crosscare's work with people who have experienced homelessness, with positive and cost-effective outcomes. A notable feature of these interventions has been the development of timely, flexible, person-centred responses to try to restore and maintain service users' independence.

A key objective of housing policy as set out in the Department of the Environment, Heritage and Local Government's policy statement *Delivering Homes: Sustaining Communities (2007)*[a] is that of sustainable communities– these are places where people want to live, where there is choice, good quality accommodation, opportunities; places that have been well planned with accessible services and social infrastructures.

If the vision of sustainable communities is to be achieved for all, it is important that the quality of accommodation in the private rented sector – particularly State-supported accommodation – is of a socially acceptable standard. The implementation of the Rental Accommodation Scheme has made practical inroads in this regard but an effective rent supplementation system that provides appropriate, quality accommodation to meet emergency short-term needs is also important in this regard.

a Department of the Environment, Heritage and Local Government (2007) Statement on Housing Policy: Delivering Homes, Sustaining Communities. Dublin: Department of the Environment, Heritage and Local Government.

The Centre for Housing Research has recently completed a policy review and good practice guidelines for local authorities on enforcing standards in the private rented sector[b c]. This work was undertaken as part of the Department of the Environment, Heritage and Local Government's Action Plan on the Private Rented Sector which provided a framework to achieve the commitments in the Partnership Agreement Towards 2016 that minimum standards in the sector would be updated and effectively enforced.

This study by Crosscare underlines the importance of these initiatives. It comes at a particularly useful time in helping to further clarify and focus the ongoing policy and practice development in this area.

David Silke
Director
Centre for Housing Research

b
Coates, D and Feely, N. (2007a) Promoting Improved Standards in the Private Rented Sector: Review of Policy and Practice. Dublin: Centre for Housing Research

c
Coates, D and Feely, N. (2007b) Good Practice Guidelines in Housing Management: Guidelines for Local Authorities-Standards in the Private Rented Sector: Strategic Planning, Effective Enforcement. Dublin: Centre for Housing Research.

Executive Summary

Section 1 Background

Background information is provided about the work of Crosscare and the context for presenting this discussion document.

Section 2 Introduction

This document, rather than focusing on previous texts, assesses the barriers to the effective continued operation of Rent Supplement from the perspective of the key stakeholders, namely: landlords, community welfare services and clients of homeless services.

Section 3 Rent Supplement in Context

The cost of private rented accommodation has increased significantly over the last few years and evidence indicates that Rent Supplement is not responding adequately to these market conditions.

The report of the Departmental Working Group on the Review of the Supplementary Welfare Allowance Scheme expressed the legitimate concern that Rent Supplement is an inappropriate mechanism to address the long-term housing needs of those living in poverty or on low incomes. The development of the Rental Accommodation Scheme is an acknowledgement of this fact. However, in the short- and medium-term, Rent Supplement will remain the key income support to meet the housing needs of those on social welfare and low incomes and the main pathway out of homelessness.

Section 4 The Landlords' Experience

Fifty landlords (including letting agents) were surveyed. For most landlords, Rent Supplement was seen as having little or no benefit to them and 44% of respondents were unwilling to accept Rent Supplement tenants. Issues raised included:

- The current operation of Rent Supplement is not in line with the contractual requirements of the majority of landlords; that is, a month's rent in advance plus a deposit.
- The regulatory rent limits are too low, reducing the supply of accommodation for prospective Rent Supplement tenants.
- Negative experiences of Rent Supplement administration.
- Negative perceptions of Rent Supplement tenants.
  56% of respondents stated that they would be willing to accept Rent Supplement. However many of these were professional letting agents who personally were willing to accept the supplement but found that their clients were unwilling to do so.

Section 5 The Community Welfare Experience

Interviews with three Superintendent Community Welfare Officers highlighted current rent levels as being problematic for prospective Rent Supplement tenants trying to find accommodation. In many cases accommodation is not of a sufficiently high standard and this may be indicative of the absence of sufficient quality accommodation within the rent limits.

Rent Supplement may work as a short-term emergency needs payment (for example, for clients who lose their job and already have a relationship with their landlord), but it is not an effective mechanism for meeting long-term housing need or for assisting individuals to move out of homelessness.

Section 6 The Clients' Experience

Crosscare have demonstrated in Dun Laoghaire how the operation of a flexible, effective Rent Supplement scheme can prevent people becoming entrenched in homeless services. Crosscare achieved this through direct payment, in some instances, of a client's deposit and one month's rent in advance. The success of this approach is illustrated by a number of case studies. The benefits of the Crosscare approach are twofold:

- As supports are provided to the client in their home, they build their lives in the context of the area that they are living. In contrast, when a vulnerable client spends significant amounts of time in a transitional setting they then have to go and develop new skills in order to cope in a new area. In essence, they have to begin again.
- It proved significantly less costly, as the cost of a client remaining in transitional housing for extended periods of time is far more expensive than quickly and efficiently providing the money and ancillary support service to a client in private rented accommodation.

Section 7 Conclusions and Recommendations

The substantive issues raised by this report focus on how the current operation of the Rent Supplement scheme creates barriers for people trying to find a home.

- We recommend that the regulations governing Rent Supplement be amended to remove the rent limits. We propose that an alternative method to address cost limits would be to take a 'value for money' approach. That is, concentrate on market costs as they relate to the square footage of property necessary to adequately meet the clients' needs. The cost implications of this change could in part be recouped in the savings made by homeless clients moving on from more expensive transitional accommodation at an earlier stage. In addition, the increased role of the Rental Accommodation Scheme should move people off Rent Supplement into long-term housing more quickly, further reducing the cost to the Department of Social and Family Affairs.
- We recommend that the payment of Rent Supplement complies with the contractual requirements of landlords; that is, payment of one month's rent in advance plus a deposit where required.
- We recommend that clients are issued with a pre-approval regarding the awarding of Rent Supplement. That is, a client would be assessed to determine their eligibility for Rent Supplement and subsequently issued with a letter to confirm this. The letter could have a fixed expiry date such as two to three weeks at which time the client would have to be reassessed.

- We recommend that consideration be given to a practice where if a client has pre-approval status, all they have to do is provide the landlord's bank account number to the relevant Community Welfare Officer, who can then contact the landlord to confirm ownership of the property and the fact that a rental agreement is in place.
- We recommend that the relevant stakeholders meet to identify alternative administrative practices to overcome the barriers experienced by prospective Rent Supplement tenants. The objective would be to develop a partnership framework that would consider all the factors that preclude change and find solutions that can be implemented expediently.
- We recommend that any alterations to the Rent Supplement system, including those advocated for in this report, be examined by stakeholders from a human rights and equality perspective. Changes to the operation of Rent Supplement should therefore take into account the provisions of existing equality legislation, the European Convention on Human Rights and the European Social Charter, of which Ireland is a signatory. In particular we recommend that policy and practice are compliant with the provisions of Articles 30 of the Social Charter, namely; the right to protection against poverty and social exclusion.

1.0 Background

Crosscare is the social care agency of the Dublin Archdiocese whose mission is to contribute to the building of a more inclusive society by developing and modelling innovative, high quality, rights-based services which assist people to attain their rights and fulfill their true potential.

We believe that a home is an inalienable human right. Without access to a place to call home it is nearly impossible to enjoy one's civil, political, social or economic rights. Crosscare has a responsibility to advocate that individuals in need receive the necessary statutory support to find a home.

We acknowledge that there is a commitment from the Government and Social Partners to meet housing need, as set out in the Housing Policy Framework[1] and supported in Towards 2016[2].

With these facts in mind Crosscare, in consultation with Threshold, have produced this document to highlight the main issues that affect our service users who are eligible to receive Rent Supplement and are seeking private rented accommodation.

1
Department of the Environment, Heritage and Local Government (2005) Housing Policy Framework Building Sustainable Communities. *www.environ.ie/en/Publications/DevelopmentandHousing*

2
Government of Ireland (2006) Towards 2016: Ten-Year Framework Social Partnership Agreement 2006-2015, Stationery Office: Dublin.

2.0 Introduction

2.1 Scope

For people who are homeless or on low incomes, Rent Supplement remains the critical income support to gain a home.

There has been considerable research, policy discussion and debate concerning Rent Supplement; its administration, cost and appropriate role in meeting the accommodation needs for those on low incomes. We have provided a brief overview of the environmental context in which Rent Supplement operates. Appendix 1 provides a list of the key texts that are relevant to the history, policy objectives and operation of the scheme.

This document, rather than focusing on previous texts, assesses the barriers to the effective continued operation of Rent Supplement from the perspective of the key stakeholders, namely: landlords, community welfare services and clients of homeless services.

2.2 Methodology

2.2.1 The Landlords' Experience

Using a short questionnaire (appendix 2) we conducted a telephone survey of landlords and letting agents who had advertised properties nationwide on the website *www.daft.ie* that were within the rental cost limits required by the rules governing Rent Supplement[3]. The survey was carried out between 30 July 2007 and 30 August 2007.

The introduction to the questionnaire was scripted to ensure the respondent was aware of who we were, what information we were seeking and why we sought it.

The number of responses required from each geographical area was proportionate to the percentage of population within the area. There were a total of 50 respondents.

3
Prospective Rent Supplement recipients must find accommodation either at or below fixed rental levels. The levels vary depending on geographical area and family size. The current rent limits are contained in the Social Welfare (Consolidated Supplementary Welfare Allowance) Regulations, S.I. 412, 2007.

2.2.2 The Community Welfare Experience

We interviewed three Superintendent Community Welfare Officers (SCWOs). We sought SCWOs whose offices would have a large number of clients engaging with Rent Supplement. The initial contact was made through a SCWO with whom we had a working relationship. In the course of the first interview we sought further recommendations as to which other SCWOs would be able to make a substantive contribution. The resultant respondents have significant knowledge and experience of the frontline administration of Rent Supplement. In addition, they all work collectively as part of a larger group which meets to examine the practical policy issues for their staff in administering the scheme. All three agreed to have the interviews recorded for the purposes of this research.

2.2.3 The Clients' Experience

In consultation with Crosscare staff, we identified and documented the experience of five clients hoping to access private rented accommodation. This is documented in the form of case studies that outline the clients' experiences from their initial contact with Crosscare homeless services and their subsequent progression.

3.0 Rent Supplement in Context

3.1 The Rent Supplement Scheme

Rent Supplement is a social welfare payment for people who have insufficient income to pay for their accommodation costs in the private rented sector. To receive the maximum amount of assistance, a person must usually only have income equivalent to the minimum level of social welfare (currently €197.80 per week for a single person). There are provisions for small amounts of additional income to be allowed without a corresponding reduction in Rent Supplement[4].

The rules governing Rent Supplement are set out in legislation and the scheme is currently administered by the Health Service Executive (HSE) on behalf of the Department of Social and Family Affairs (DSFA)[5].

3.2 The Rental Market

3.2.1 Demand

Nationally, some one in five Irish households live in either social rented or private rented accommodation and the current private rented market commands 10% of the housing stock. Renters are concentrated in urban areas, with 41% living in Dublin.

2006 Census figures show that almost 7,000 people are living in bedsit accommodation, of which 90% are dwelling in urban areas[6]. DSFA figures indicate that a significant number of those are dependent on Rent Supplement[7].

The numbers on Rent Supplement correlate directly with figures that show that a disproportionate number of renters live in poverty; 43% have incomes below the European Union poverty threshold, and 21% live in consistent poverty[8].

4
A summary of the rules governing Rent Supplement is available on *www.welfare.ie/foi/swa_rent.html*

5
The Social Welfare and Pensions Act 2007 and the Social Welfare and Pensions Bill 2008 contain legislative provisions to facilitate the transfer of the operation of the Supplementary Welfare Allowance scheme, including Rent Supplement to the DSFA.

6
Central Statistics Office, Census 2006, Table 32.

7
Department of Social and Family Affairs (2006) Report of the Working Group on the Review of the Supplementary Welfare Allowance Scheme, Stationery Office: Dublin.

8
Central Statistics Office (2006) European Union Survey on Income and Living Conditions, Stationery Office: Dublin.

3.2.2 Supply

In 2006, the total output of local authority properties was 6,237 (of which 3,958 local authority housing; 1,240 voluntary and cooperative housing; and 1,039 Rental Accommodation Scheme (RAS: see section 3.5) and traveller accommodation units)[9]. By comparison, the private market produced a total of 88,211 new dwellings equating to 92% of the housing market[10].

3.2.3 Cost

A recent report looking at trends in the Irish rental market noted:
The average increase in rents across Ireland between July 2006 and July 2007 was 9%.

Whilst July 2007 was something of a peak, the report notes that there have been significant year on year increases in the cost of renting since December 2003[11].

3.3 The Role of Rent Supplement

DSFA resources show that the objective of the Rent Supplement scheme is set out as providing:

> *…short term income support to assist with reasonable accommodation costs of eligible persons living in private rented accommodation who are unable to provide for their accommodation costs from their own resources and who do not have accommodation available to them from another source*[12].

In the period 1995 to 2005:

> *[whilst]…the numbers of recipients have almost doubled, the expenditure on the scheme increased fivefold.*

And, commenting on the effectiveness of the scheme:

> *…the increase in the level of recourse to rent supplement has resulted in the scheme addressing need outside its original target group in terms of response to long-term housing need.*

9
Department of the Environment, Heritage and Local Government (2006) *www.environ.ie/en/Publications Statistics andRegularPublications/HousingStatistics/*

10
Central Statistics Office (2006). *www.cso.ie/statistics/newdwellings*

11
Lyons, R (2007) The Daft.ie Rental Report: An analysis of recent trends in the Irish rental market, *www.daft.ie*

12
Department of Social and Family Affairs (2006) Report of the Working Group on the Review of the Supplementary Welfare Allowance Scheme, Stationery Office: Dublin

3.4 The Cost and Availability of Accommodation

There is strong evidence that the increase in private rental costs has not been met by a corresponding increase in the rent limits for Rent Supplement. Research on the availability of bedsit accommodation conducted by Threshold in February 2007 found a decreasing availability of bedsits renting at rates under the rent limits and a decreasing number of landlords willing to accept Rent Supplement[13]. The research revealed that:

- Only 2% of advertised bedsits about which contact was made were made available to Threshold's Access Housing Unit for its clients.
- The average rent in February 2007 was €155; an increase of 35% from May 2006.
- Only 29% of all bedsits advertised were below the rent limit of €130 for a single person.

3.5 Rental Accommodation Scheme (RAS)

As a solution to the practice of people remaining reliant on Rent Supplement to meet their long-term housing needs, the RAS began to be implemented in all local authorities in 2005[14].

RAS provides long-term private rented accommodation through contractual agreements with landlords. The local authority agrees to pay the full rent to the registered landlord on behalf of the nominated tenant in a three-way relationship between the landlord, the local authority and the tenant. Most notably, the rents are:

> *...determined by negotiation between the landlord and the local authority, and will reflect local market conditions*[15].

In other words, the rent is not subject to the fixed rent limits for Rent Supplement claimants.

13 Threshold (2007) Quarterly Bed-sit Survey, unpublished

14 Government of Ireland (2006) Towards 2016: Ten-Year Framework Social Partnership Agreement 2006-2015, Stationery Office: Dublin

15 *www.dublincity.ie*

Local authorities are currently working with landlords willing to engage with the RAS who have Rent Supplement tenants who would qualify for the scheme. They are also drawing people from the housing list that may be in poor private accommodation such as bedsits, with the objective of placing them in better quality and more long-term housing.

RAS is currently funded by exchequer monies that would otherwise be used for Rent Supplement.

3.6 Key Issues

- The report of the DSFA review group expressed a legitimate concern that Rent Supplement has become an inappropriate mechanism to address the long-term housing needs of those living in poverty or on low incomes.
- The development of the RAS is an acknowledgement of this fact. However, RAS has had only limited success and impact up to this point. In the short- and medium-term, Rent Supplement will remain the key income support to meet the basic housing needs of those on social welfare and low incomes.
- In addition, the introduction of the RAS supports the view that for the foreseeable future, a significant proportion of social housing will come from the state's relationship with the private rented sector as a supplier of accommodation.
- Consequently, it is necessary to scrutinise the existing operation of Rent Supplement and identify the barriers that prevent people from getting a home. Particular attention needs to be paid to the current level of support and how this relates to actual market conditions and the availability of accommodation within the limits set down in regulations. In addition, the opinion of landlords needs to be considered to identify why they may be resistant to Rent Supplement tenants.

4.0 The Landlords' Experience

4.1 Landlord Survey

We undertook a short piece of research to gain the perspective of 50 landlords and letting agents. The results of the survey are presented below under three headings:

Attitudes: these reflect the personal views and experiences of respondents which affect their willingness to accept tenants claiming Rent Supplement.

Barriers: these are policy or procedural issues that may make Rent Supplement tenants undesirable from a business perspective.

Benefits: these are the benefits of the Rent Supplement scheme as perceived by landlords.

4.2 Attitudes

Of the total sample of landlords and letting agents, 56% were willing to accept tenants eligible for Rent Supplement, while 44% were unwilling. In reality, the figure of 56% is probably lower as it represents the views of letting agents as well as landlords. When contacted, many letting agents were willing to accept Rent Supplement but they could only do so with the consent of the owner of the property. One agent we spoke to said that she had no problem accepting Rent Supplement but that of the eight properties that she was currently seeking to let, not one owner would accept Rent Supplement.

In examining why landlords do not want tenants dependent on Rent Supplement, the qualitative aspect of the study brought out a number of interesting attitudes. The comments generally reflect a perception that those in receipt of Rent Supplement are inferior tenants. This perception is based on a prejudicial bias in favour of working tenants, previous negative experience and operational barriers that make Rent Supplement tenants less attractive. The latter are highlighted in section 4.3 below.

4.2.1 Negative Perceptions of Rent Supplement Recipients

This was articulated clearly by one respondent who suggested that Community Welfare Officers (CWOs) should provide information on the reasons why a particular recipient was availing of Rent Supplement. She put this suggestion forward as a means for her as an agent to be able to canvass her landlords. The respondent, although sincere in her wish to assist 'deserving' cases, highlights the endemic nature of the prejudice that Rent Supplement recipients encounter.

The following are some of the comments made by landlords and letting agents in relation to the above:

Well if I had two or three people after a property and one of them had cash why should I choose to fill out forms and that for rent allowance?

Working people set the tone for a house and it is a better environment. I don't need to accept it [Rent Supplement] because I can always let to working people. It is less hassle with both the tenants and paperwork.

The main reasons our landlords don't accept Rent Supplement is because of the type of people who are receiving it are less socially acceptable than working people. We wouldn't have any difficulties with the payment process of the Rent Supplement; it would only be based on the type of people.

Prefer professionals.

Never considered it. Respect for property would be the main issue.

State paying so people won't respect it; even if the rates were higher I would not accept it.

4.2.2 Past Experience

Furthermore, these comments were made:

We had an atrocious tenant when we let before to a person on rent allowance. They were forging our signatures and claiming a higher Rent Supplement than the rent we had asked for. The rent was collected from post office. It created a negative picture for me on Rent Supplement tenants.

People were getting into rent arrears because the Rent Supplement wasn't being paid directly to the landlord. People were finding it hard to manage their income after the government changed the process and things would have come up that they would have had to pay for and it wasn't that they didn't want to pay rent, it was more that they found it hard to budget on their income.

There is no accountability. There should be a contract between the local authorities that any arrears and any damage will be covered.

4.3 Barriers

4.3.1 Rent Supplement Paid in Arrears[16]

Of the 56% prepared to accept Rent Supplement tenants, 29% referred to rent not being paid in advance as being a problem. This was also one of the reasons that some respondents no longer accepted Rent Supplement. As one letting agent put it:

I know for a fact that the way the Rent Supplement works now is the main reason landlords will not accept it, because it is not paid in advance and they are more willing to accept people who have the deposit and a month's rent in advance.

The inability of Rent Supplement to respond to the contractual requirements of landlords was further highlighted by the problem of the supplement being paid weekly rather than monthly in advance and the need for tenants to have moved into the property before the supplement was paid.

In addition, respondents were negative about administrative delays in processing applications:

…it is easier all round to deal with working tenants.

16
Under the current process, when a landlord agrees to let to a claimant of Rent Supplement, the landlord signs a stamped Rent Supplement form and the tenant must attend the next available community welfare clinic. The CWO takes the application form and arranges to visit the property while the client (who will have taken up their tenancy) is present. This viewing ideally takes place within a few days of the clinic and the CWO inspects the property to ensure that the residence is suited to the residential and other needs of the claimant, and that the rent payable is just and proper having regard to the nature, character and location of the residence. (Article 9 (2) (i), (ii) and (iii) of SI 412/2007). It is also a necessary precaution against fraudulent claims. Rent is set up to be paid each week in arrears into the landlord's bank account or directly to the client who must also pay their own weekly rent contribution (minimum contribution €13).

4.3.2 Rent Limits

25% of respondents willing to accept Rent Supplement felt the regulatory rent limits were too low. One agent explained how this problem was occasionally overcome:

> *…sometimes they [Rent Supplement recipients] can go to a landlord and agree that the landlord will sign the form with a lower rate and they will top up. But I have a business to run I couldn't and wouldn't doctor a contract.*

4.3.3 Rent Supplement Not Paid Directly to the Landlord

The survey findings indicate that landlords have a strong preference for a greater degree of control over Rent Supplement tenants in relation to payment. This may reflect the nature of the relationship that some landlords feel they enter into when they accept Rent Supplement. That is, they believe that they are entering into a relationship with the state rather than the tenant.

> *I wouldn't accept it again because we had difficulties in the past with tenants not paying their rent and leaving the property. I would only consider it again if it went back to the old system where the government paid the rent directly to the landlord.*

> *…would rather be in control of my own tenants' rent.*

4.4 Benefits

For some, the security of the Rent Supplement payment was seen as a benefit. However, the most common response was that there was no benefit to the landlord in accepting Rent Supplement. For the majority of respondents, sufficient demand for rental accommodation from working tenants means that any benefits in terms of Rent Supplement are largely negated by the operational aspects of the scheme and negative perceptions towards Rent Supplement tenants.

4.5 Key Issues

In the current rental market, those on social welfare are at a significant disadvantage when trying to find a home. Essentially they are competing with working people who are able to offer immediate deposits, rent in advance, have budgets that can meet the current market prices and are willing to put standing orders in place. Specifically:

- The current operation of the Rent Supplement scheme is not in line with the contractual requirements of the majority of landlords; that is, a month's rent in advance plus a sizeable deposit.
- The use of regulatory rent limits has reduced the supply of accommodation for prospective Rent Supplement tenants and can also exclude them from accessing professional letting services.
- There are many negative experiences of Rent Supplement administration.
- There are many negative perceptions of Rent Supplement tenants.

5.0 The Community Welfare Experience

5.1 SCWO Interviews

The interviews with SCWOs provided a crucial insight into the pressures faced by CWOs administering the Rent Supplement scheme. Individually and collectively, the SCWOs interviewed have both the benefit of first-hand experience as well as considered policy reflection, and with these, have made very useful recommendations for the improvement of the scheme.
The issues highlighted were:

- Rental limits and the cost of accommodation
- Accommodation quality
- Relationships between CWOs and landlords
- The role of Rent Supplement.

5.2 Rental Limits and the Cost of Accommodation

> *…the limits [rent caps] would be the biggest issue for us…the major one is that the €130 is too low and we are aware of that. It's very difficult to get quality accommodation.*
>
> *Now we have made representations ourselves – the Superintendents group – that the €130 limit for single people wasn't working. It was down at €120 and we made representations and they brought it up to €130, ourselves and others. We would say that on the ground there is very little of any quality at €130.*

One of the SCWOs interviewed did have some concerns that this issue could be seen in a vacuum. He expressed the opinion that even if there was a significant increase in the rent levels, there might not be a corresponding improvement in the quality and quantity of the rental accommodation available.

5.2.1 Topping Up

Due to the lack of accommodation within the rental limits, clients may resort to renting higher priced properties. This, in turn, results in a practice where landlords collude with tenants to provide false information, declaring the amount of rent to be less than it actually is. The tenant 'tops up' the difference with their social welfare payment, leaving the client with an inadequate level of income after rental costs. If the client and landlord were to provide an accurate statement, the CWO would be unable to pay any Rent Supplement unless there were very exceptional circumstances[17].

On the issue of topping up it was stated that:

> *…there is anecdotal evidence that that is the case. Clients will be reluctant to tell you. There are times that they come back when things break down and they say I was actually paying X amount here you know €150 or paying a top-up themselves and everyone in that house is paying. Then we will do our investigation and the landlord will say no that is not the case; that is a service charge to include…in some cases it could be electricity, other times they say it's for shared service, lighting in the hallways, taking the bins out, that sort of thing. So rather than say that it is rent they will say there is a service charge. We would say that for the contract that you have entered into it's rent and we want it treated as rent. There is a difficulty around it in that you know they claim it's not rent and we assess it as rent and we say you have to bring the rent down to €130 as that's the limit and they say they do and the client says yes they have and we are then supplementing.*

5.2.2 Accommodation Quality

> *…we can say 'we don't think this is value for money', 'we don't think it's suitable' and the client says 'I'm perfectly happy with it', and you tend to get, particularly people coming from a homeless background, generally speaking will accept a lower quality because it's all they can get, so then your choice is around: well, if I don't pay it the person remains homeless; if I pay it they are in fairly poor accommodation.*

17
This issue was also highlighted by landlords/ letting agents in section 4.3.2

It was pointed out that this concern is a regular feature of staff meetings particularly when new CWOs are employed. Once they have seen the quality of accommodation that the DSFA is funding, they will seek to highlight it in staff meetings. The conclusion of these meetings tends to be that whilst everyone agrees that it is unfortunate that clients are housed in these conditions, under the current system it is a choice between this and homelessness.

However one of the SCWOs interviewed stated:

> *I feel that if we leave things alone and say 'well, it's better to have a person in there than to have them on the street', the level of accommodation, the level of standards, are never going to increase. There has to be a sort of a stand taken if we want the standards improved.*

Another pointed out that this is not an area where there is a policy vacuum, but rather a problem of the relevant legislation not being enacted, for it is within the remit of local councils to inspect the property in their areas[18].

This issue highlights a practical difficulty encountered by CWOs. The nature of their role suggests that they may be viewed purely as controllers of finances within the context of Rent Supplement, whereas in practice they can provide invaluable access to information that can help monitor standards of accommodation and develop more equitable access and value for money.

5.3 The Relationship Between CWOs and Landlords

In general, it was felt that CWOs should not be involved directly with landlords. However, it was pointed out that this is sometimes necessary to clarify roles and crucially in some instances to address the problem of Rent Supplement being paid in arrears rather than in advance as required by nearly all tenancy agreements.

> *…generally what the CWOs will do is speak with the landlord and say look, we can ensure that you have your first payment next week so you won't be a month out*

18 Enforcement of housing standards regulations is the responsibility of Local Authorities and community welfare officers would not be qualified to undertake this work. However, under legislation introduced in October 2006 and in the Social Welfare and Pensions Act 2007 (Section 25) the Health Service Executive can decide that a rent supplement may not be payable where it has been notified by a housing authority regarding the non-compliance with standards.

in terms of waiting for HSE payment, you will be a week out. Most landlords out there are perfectly ok with that. Once it is explained to them that there is also the guarantee of their income and the fact that we are paying…

In commenting on the landlord/tenant relationship the following was said:

It gets very messy for CWOs because…you know landlords want their money; clients will have their issue so you can get caught in the middle, so we tend to be reluctant to get involved in the actual relationship itself.

We try and keep separation between ourselves and the landlord in that the landlord is the third party. Our contract, for the want of a better way of putting it, would be between ourselves and the tenant, who is our client.

…when we would have contact with landlords we would be letting them know where the responsibilities were and who was responsible for what and where our responsibility lay in relation to the application of supplementary welfare.

Under the supplementary welfare the payment is issued to the client unless the client authorises that we make the payment to a third party namely the landlord or the landlord's bank account. The payment is the client's.

5.3.1 CWOs and Clients

One example given to illustrate the difficulties encountered by CWOs in the administering of the payment was the management of payment.

Clients may at the start, to get the flat, say yes we agree to pay the rent directly into the landlord's account but then come back to us in a few weeks' time and say 'look I want you to pay the rent directly to me now' and we have to do that. Our relationship is with the client and not with the landlord.

Situations were also described where a tenant may actively request a CWO to withhold Rent Supplement because landlords are allegedly not fulfilling their obligations in terms of maintenance.

5.4 The Role of Rent Supplement

The final issue highlighted echoes previous government reports on Rent Supplement; that is, Rent Supplement being used for a purpose that it was never intended for.

One SCWO stated:

> *…we are making a very strong case as a SCWO group that we should not be involved in terms of long-term housing issues, where there is a long-term housing need, that's a local authority issue. Rent Supplement has shored up housing policy for nearly 20 years now.*

However, another SCWO felt that Rent Supplement played an important role in the execution of their work. That is, the necessity of clients to contact community welfare services for Rent Supplement can result in the client being made aware of other payments or services they may be entitled to.

5.5 Key Issues

- Current rent levels are problematic for prospective Rent Supplement tenants trying to find accommodation. The practice of clients 'topping up' a supplement in order to rent more expensive accommodation is leaving clients with inadequate incomes after rental costs to meet their basic needs.
- In many cases accommodation is not of a sufficiently high standard, indicating an absence of sufficient quality accommodation within the rent limits.
- CWOs can be placed in a position of arbitrator or broker between the various parties.
- Rent Supplement may work as a short-term emergency needs payment (for example, for clients who lose their job and already have a relationship with their landlord) but it is not an effective mechanism for meeting long-term housing need.
- CWOs, as administrators and witnesses to the operation of Rent Supplement, are in a prime position to assist in the development of a more equitable system where clients can have access to quality accommodation.
- Rent Supplement needs to be viewed in a holistic way.

6.0 The Service User's Experience

6.1 The Crosscare Dun Laoghaire Accommodation Initiative

In 2002, Dun Laoghaire Rathdown County Council (DLRCC) invited Crosscare to provide an emergency 'cold weather' response to the homeless situation in Dun Laoghaire. The service was aimed at a local community of long-term roofless street drinkers. Move-on was possible but limited, as the focus was usually based on clients entering detox services. By 2005, some of the service users had been living in this temporary accommodation for more than three years.

This situation, combined with an increasing demand on the service, required a solution to overcoming the barriers experienced by clients trying to move into more long-term sustainable housing.

6.1.1 Short-Term Response

Although the cost of private rented accommodation in the area was largely prohibitive, there were some affordable properties coming on the market. However, the Rent Supplement process was proving to be a barrier, as the demand on properties was such that landlords were largely unwilling to accept Rent Supplement tenants, and even when willing, still required a full month's rent in advance, plus a deposit.

In response to this problem, it was agreed that Crosscare funds could be used to provide limited financial support to service users to obtain private rented accommodation. Expenditure was sanctioned on a case by case basis. The initial stage of the assistance programme focused on providing financial support in the form of a month's rent in advance and in some cases a sum of money to use as a holding deposit.

6.1.2 Long-Term Intervention

In December 2006, Bentley House, a new purpose-built project, was opened. This was designed as a transitional housing project. As part of the service planning, an outreach and accommodation finding staff post was created.

This post was created in response to the difficulties experienced by clients in accessing private rented accommodation and the subsequent necessity for Crosscare to provide direct financial support.

Additionally in 2006, Crosscare began negotiations to pay the rental costs of a four bedroom apartment in the Bray area. In January 2007, Crosscare was able to accommodate four men in this property. This was a part of Crosscare's commitment to providing different housing options.

The Crosscare Dun Laoghaire Accommodation Initiative has operated on a relatively small scale. Since 2006, 14 people have been accommodated. Of these, 10 are still maintaining their accommodation. Of the other four; two of the clients were unable to maintain their accommodation after relapsing into alcoholism, another moved out of the rented accommodation and is no longer linking in with Crosscare services, and one of the residents of the shared house died.

6.2 Successful Intervention

Case studies 1 - 4 below present the success that individuals can achieve if there is sufficient flexibility within the system. Whilst the cases may present as seemingly straightforward, they need to be understood in the context of the probable experience without intervention.

6.2.1 Case Study One: David

David presented to Crosscare in 2004, referred from the local county council. He had been a privately renting resident in local authority housing, sub-letting a room from the tenant. However, he had not been rent-assessed for the property. When the registered tenant died, David was evicted from the property without notice and his belongings were sealed into the house as the council boarded it up.

As David had overnight access to his children, we advocated with the local CWO for an increased Rent Supplement and Crosscare was able to assist with a month's rent in advance. David was able to source private rented accommodation, aided by the fact that he was a skilled tradesman and had agreed to do some work on the accommodation for the landlord.

Without fast practical assistance from the CWO and financial support from Crosscare, David's situation could have resulted in long-term homelessness with associated risks to his health and welfare, as well as increased cost to the state.

6.2.2 Case Study Two: Robert

Robert presented to Crosscare in 2004, aged 44. On discharge from hospital, a taxi was arranged by hospital personnel to take him to the Homeless Persons Unit in James Street, having been informed by hospital staff that this was only option available to him. It is important to note that while in hospital, he lapsed into a coma which lasted for a period of three months and after his discharge he was very frail and still needed the use of a walking cane.

During 2004 and 2005, he used Crosscare Dun Laoghaire intermittently, moving from place to place and staying with different friends and family members when the opportunities arose. His primary aim at that time was to find private rented accommodation suitable for both himself and his daughter.

Robert became frustrated and angry trying to negotiate the Rent Supplement system. He had to complete application forms for Dun Laoghaire Rathdown County Council (DLRCC) and the local CWO, then present a form to the landlord, followed by a return to the local CWO for approval; a process that failed to help him secure a home. Crosscare provided funding for a deposit and a commitment to the landlord to underwrite Robert's required contribution to the rent. This intervention successfully secured accommodation for Robert in the Dun Laoghaire area.

After a short period, Robert became very isolated and began drinking again, causing him to fall into rent arrears. Crosscare assisted Robert in meeting his rental commitments and was able to offer staff support. As a result, Robert entered an alcohol rehabilitation centre in late 2006 and successfully completed the programme.

Since that time, and with ongoing support, Robert continues to manage his accommodation in terms of cleaning, cooking, paying utilities bills and weekly rent contributions when due. He has also rekindled contact with family members and meets with his grandchildren on a weekly basis.

In November 2007 Robert met with a DLRCC representative with a view to applying for accommodation under the RAS scheme as a more appropriate long-term housing solution.

Robert is currently in stable private rented accommodation thanks to the practical supports that were put in place.

6.2.3 Case Study Three: Patrick

Patrick presented to our service in 2004 and stayed intermittently. When under the influence of alcohol he could at times be aggressive and tended to intimidate both staff and other service users by virtue of his size. He began to reside in our emergency accommodation on a more consistent basis in 2005.

Having completed a holistic needs assessment and care plan the decision was taken with Patrick that in order to successfully address his issues and needs, accommodation that was not shared was the best option.

Crosscare provided the funds for Patrick to move to a single bedsit unit in December 2006. Over 12 months he managed to maintain accommodation in terms of cleaning, paying utility bills and weekly rent contributions while working to meet personal goals.

Patrick has not used alcohol since June 2007 and has completed the documentation required by DLRCC and the Access Housing Unit. Since September 2007 he has been making continued efforts to source accommodation that will take Rent Supplement.

Since moving into stable accommodation Patrick no longer requires supervision when he visits his son, whom he meets without fail once a week.

6.2.4 Case Study Four: James

James presented to our service in early 2007, aged 30. He had become homeless and was sleeping rough, primarily caused by drug misuse since the age of 15. After the death of his brother some five years ago, James began a methadone treatment programme, which he still maintains.

Crosscare offered to provide James with bedsit accommodation, which he initially declined due to fear of being left alone to cope. When assured of support he decided to take the step. He managed to maintain his accommodation in terms of cleaning, cooking and paying rent and utility bills when due, but continued to need regular visits to maintain momentum.

In November 2007 we were able to offer James a room in a shared house. James is now more optimistic in outlook and wants to get back into the workforce. He has requested and is receiving support to link in with FÁS and the Local Employment Service. When required, James has completed documentation requested by the local CWO and DLRCC and presented on time for appointments.

6.3 System Failure

The case study below is offered as an example of the debilitating effect of individuals being 'warehoused' for extended periods in 'emergency accommodation'. We would argue that Lloyd should only have spent one or two weeks at the very most in emergency accommodation and a more effective Rent Supplement scheme could have facilitated an expedient exit from homelessness.

6.3.1 Case Study Five: Lloyd

Lloyd has been resident in Crosscare emergency accommodation in Charlemont Street since June 2007. Lloyd informed us that he became homeless following a relationship breakdown. He was in private rented accommodation and in employment at the time. Previously, he had always managed to secure private rented accommodation. Following the loss of his accommodation he was unable to hold on to his job.

Prior to his contact with Crosscare, Lloyd spent some time staying with friends and then a short period sleeping rough. As a rough sleeper he came in contact with an outreach worker who put him in touch with services. Lloyd was referred to Charlemont Street through the Homeless Persons Unit. He has remained there since paying a weekly rent. He has tried on many occasions to secure private rented accommodation but has had no success finding a landlord who would accept Rent Supplement.

Lloyd was very anxious to move on from Charlemont Street. He felt he 'didn't fit in' and had 'no friends' there. He stated that he was feeling depressed and was finding it difficult to motivate himself to continue looking for accommodation. Crosscare suggested possible transitional options but Lloyd felt that 'all he needed was a flat'.

Lloyd managed to secure a job over the Christmas season that unfortunately only lasted six weeks. His intention was to use his earnings to secure accommodation. This did not materialise for Lloyd.

Lloyd is actively seeking employment but states that it is increasingly difficult because of his accommodation situation. He says he feels much more settled in Charlemont Street, that he has made friends and the place 'isn't that bad'. He says he has adapted to the curfew, but it has resulted in him feeling unmotivated and tired. He says is finding it increasingly difficult to manage to phone landlords and is in the shelter by 7 pm each evening.

6.4 Key Issues

- Crucially, it has been shown that with the direct intervention of a flexible, effective Rent Supplement scheme, there is little need for people to become entrenched in homeless services.
- Another important factor in understanding the success of this initiative is the sustainable nature of the housing provision. As supports are provided to the client in their home they build their lives in the context of the area that they are living. In contrast, when a client spends significant amounts of time in a transitional setting they then have to go and develop new skills in order to cope in a new area. In essence they have to begin again.
- This approach has also proven to be been a far more cost-effective and sustainable method of addressing homelessness. For example, the approximate cost of securing and providing support in the four bed accommodation was €32,000 for a 12 month period equating to €8,000 per person. That is based on €19,500 accommodation cost and €12,500 in staff salary and client support. In contrast, Crosscare transitional accommodation in Dun Laoghaire costs in excess of €1,000,000 a year[19]. Forty people can be accommodated in 12 apartments and six emergency beds, equating to in excess of €25,000 per person a year.

19
This figure does not include services provided such as training and counselling or the salary of the outreach and accommodation finding position. In the interest of providing a fair comparison we estimated at the lower end of the running cost.

7.0 Conclusions and Recommendations

7.1 Overview

The substantive issues raised by this document focus on how the current operation of the Rent Supplement scheme creates barriers for people trying to find a home. In addressing these issues, we are making recommendations that propose solutions to these problems, based on the experience of landlords and letting agents, SCWOs and clients of homeless services.

Proposed changes and actions in relation to the operation of Rent Supplement are examined under the following headings:

- Cost and quality of accommodation
- Landlord contractual requirements
- Administration
- Equality and human rights.

7.2 Cost and Quality of Accommodation

The stakeholders consulted for this report highlighted the lack of quality accommodation within the rental cost limits required by the rules governing Rent Supplement. Historically, the solution to this problem has been to revisit the limits set every 12 to 18 months and then put new limits in place.

The difficulty with this approach is that in setting limits, any shift in market conditions excludes prospective Rent Supplement tenants from the vast majority of available properties. Anecdotal evidence also suggests that landlords might seek to keep their charges just above the limits to avoid Rent Supplement tenants.

In addition, community welfare services highlighted the poor quality of accommodation available to many tenants. It is reasonable to conclude that this is directly linked to the absence of quality accommodation within the set limits; an issue that was highlighted in stark terms on RTE's Primetime on 18 March 2008[20].

20 *www.rte.ie/news/primetime/index.html*

It is our view that it was never the intention of the primary legislation to demand that claimants live in the cheapest accommodation available as this clearly does not respond to need. Equally, the current regulatory practice of artificially setting rent limits conflicts with the rights of landlords to charge rents that relate to market conditions. Notably, the RAS is not bound by this restriction.

- We recommend that the regulations governing Rent Supplement be amended to remove the rent limits. We propose that an alternative method to address cost limits would be to take a 'value for money' approach. That is, concentrate on market costs as they relate to the square footage of property necessary to adequately meet the clients' needs. The cost implications of this change could in part be recouped in the savings made by homeless clients moving on from more expensive transitional accommodation at an earlier stage. In addition, the increased role of the RAS should move people off Rent Supplement into long-term housing more quickly, further reducing the cost to the DSFA.

7.3 Landlord Contractual Requirements

The majority of private landlords usually require a prospective tenant to pay a month's rent in advance plus a deposit, which is usually the equivalent of a month's rent. Rent Supplement claimants are not guaranteed a deposit from a CWO however deposits and indeed "rent in advance" payments can be made in exceptional, unforeseen or unexpected circumstances and based on individual needs under the Exceptional Needs Payments legislative provisions[21].

What this tends to mean in practice, is that by the time a client has managed to apply for a deposit, the accommodation will probably be already let to someone who is working. Also, landlords, faced with the prospect of being paid in arrears, will understandably choose to let their properties to tenants who can comply with their contractual requirements.

21
201, Social Welfare Consolidation Act, 2005 (as amended).

- We recommend that the payment of Rent Supplement complies with the contractual requirements of landlords; that is, payment of one month's rent in advance, plus a deposit where required.
- We recommend that clients are issued with a pre-approval regarding the awarding of Rent Supplement. That is, a client would be assessed to determine their eligibility for Rent Supplement and subsequently issued with a letter to confirm this. The letter could have a fixed expiry date such as two to three weeks, at which time the client would have to be reassessed.
- We recommend that consideration be given to a practice where if a client has pre-approval status, all they have to do is provide the landlord's bank account number to the relevant CWO, who can then contact the landlord to confirm ownership of the property and the fact that a rental agreement is in place.

7.4 Administration

Many of the issues in this document relate to the obstacles created by the administration of Rent Supplement such as delays in claims, weekly payments in arrears, and excessive form filling. There is no 'quick fix' to these problems as community welfare services must comply with legislation and assess housing need, level of means and other conditions that must be satisfied by the client. However, action can be taken to create a flexible administration system that addresses the changing housing market and overcomes the obstacles that prevent clients from finding a home.

The case studies in section 6 show what can be achieved with creative action and partnership on the part of community welfare services and non- governmental organisations.

- We recommend that the relevant stakeholders meet to identify alternative administrative practices to overcome the barriers experienced by prospective Rent Supplement tenants. The objective would be to develop a partnership framework that would consider all the factors that preclude change and find solutions that can be implemented expediently.

7.5 Equality and Human Rights

The views of the landlords consulted were in many cases negative and prejudicial towards Rent Supplement tenants. Whilst some of these attitudes reflect a discriminatory view of those on social welfare, others are reasonable in that they are a response to a system that is not compatible with their business requirements.

Currently, clients present themselves to landlords with an orange Rent Supplement form highlighting their welfare status, which may then subject them to the negative stereotypes. In many instances clients are faced with exclusion before they make any contact with a landlord; for example, when properties advertised state 'rent allowance not accepted'.

The recommendations above will help to redress this balance, placing clients in a more equal position with other prospective tenants. However, it is also important to consider the operation of Rent Supplement and the practices of landlords from an equality and human rights perspective.

While those administering Rent Supplement do not operate from a position of deliberate discrimination, it can be argued that the current system does result in indirect discrimination. Many clients who are homeless suffer multiple disadvantage – for example, disability, mental ill health and addiction issues – and are consequently unfairly disadvantaged under current administrative practices.

- We recommend that any alterations to the system, including those advocated for in this report, be examined by stakeholders from a human rights and equality perspective. Changes to the operation of Rent Supplement should therefore take into account the provisions of existing equality legislation, the European Convention on Human Rights and the European Social Charter, of which Ireland is a signatory. In particular we recommend that policy and practice are compliant with the provisions of Articles 30 of the Social Charter, namely; the right to protection against poverty and social exclusion[22].

22
Article 30 – The right to protection against poverty and social exclusion
With a view to ensuring the effective exercise of the right to protection against poverty and social exclusion, the Parties undertake:

(a) to take measures within the framework of an overall and co-ordinated approach to promote the effective access of persons who live or risk living in a situation of social exclusion or poverty, as well as their families, to, in particular, employment, housing, training, education, culture and social and medical assistance;

(b) to review these measures with a view to their adaptation if necessary.

Appendix 1 Key Texts

Combat Poverty Agency (1991) *Scheme of Last Resort,* Combat Poverty Agency: Dublin

Comptroller and Auditor General (2006) *Rent Supplements,* Department of Social and Family Affairs: Dublin

Department of the Environment and Local Government (2000) *Report of the Commission on the Private Rented Residential Sector,* Government Publications: Dublin

Department of the Environment and Local Government (2000a) *Homelessness- An Integrated Strategy,* Government Publications: Dublin.

Department of the Environment and Local Government (2000b), *Action on Housing: Dublin,* Government Publications: Dublin

Department of Social and Family Affairs (2006) *Report of the Working Group on the Review of the Supplementary Welfare Allowance Scheme,* Government Publications: Dublin

Government of Ireland (1996a) *Partnership 2000 for Inclusion, Employment and Competitiveness,* Stationery Office: Dublin

Government of Ireland (2000) *Programme for Prosperity and Fairness,* Stationery Office: Dublin

Guerin, D. (1999) *Housing Income Support in the Private Rented Sector: A Survey of Recipients of SWA Rent Supplement,* Combat Poverty Agency: Dublin

Independent Poverty Action Movement (1986) *Poor Aid? The Supplementary Allowance Scheme 10 Years On,* Independent Poverty Action Movement: Dublin

Interdepartmental Committee on Issues Relating to Possible Transfer of Administration of Rent and Mortgage Interest Supplementation from Health Boards to Local Authorities (1999) *Administration of Rent and Mortgage Interest Assistance,* Government Publications: Dublin

Irish National Organisation of the Unemployed (2000) *Working for Work,* Irish National Organisation of the Unemployed: Dublin

Isis Research (1998) *Subvention and the Private Rented Sector: Access to Rent Allowance Accommodation in Inner City Dublin,* Larkin Unemployed Centre/ Dublin Inner City Partnership: Dublin

McCashin, A. (2000) *The Private Rented Sector in the 21st Century:* Policy Choices, Threshold and St. Pancras Housing Association: Dublin

Memery C. and Kerrins L. (2000) *Who Wants to be a Landlord: Behaviour and Attitudes of Landlords in Dublin City,* Threshold: Dublin

Report of the Social Partners' Group on Rent Supplement (2004)
Review Group Report (1995) *Report of Review Group on the Role of Supplementary Welfare Allowance in Relation to Housing:* Report to the Minister for Social Welfare, Government Publications: Dublin

Threshold (2004) *Seeking a Home on Rent Supplement, Experience in Cork City 2004,* Threshold: Dublin

Appendix 2 Landlord Questionnaire

Hello my name is _____. I see you have an apartment/flat/house available to rent. I am phoning from _____. We are currently taking a brief poll of landlords to ascertain the effectiveness of the rent supplement. I just have 3 questions if that is ok…

Do you accept rent allowance? Yes / No

If NO

Have you ever accepted rent allowance? Yes (go to Q1)
No (go to Q2)

Q1) What would be the main reasons why you no longer accept it?

Q2) Can I ask you what difficulties you have with it?

If YES

What do you feel are the benefits of the rent supplement?

Have you encountered any difficulties with the rent supplement?

Rent Supplement has played an important role in the provision of income support to assist people to access private rented accommodation. It was originally intended as a short-term response to emergency situations, but longer-term reliance on the supplement has raised concerns about the quality of the accommodation provided and the role which the supplement is playing in the low-income part of the private rented sector.

This report by Crosscare provides a welcome addition to our understanding of these issues. A particular strength of the research is the combination of insights provided by interviews with landlords and Community Welfare Officers and documentation of five case studies drawn from Crosscare's work with people who have experienced homelessness, with positive and cost-effective outcomes. It comes at a particularly useful time in helping to further clarify and focus the ongoing policy and practice development in this area.

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