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

The time for this change is now.

Housing Action Now is part of the European Action Coalition for the Right to Housing and the City, working with people across Europe who are stopping evictions, challenging failed policies and developing solutions which deliver the right to housing.

The aim of this manifesto is simple: to provide a snapshot of the housing crisis and to provide a set of solutions to combat it.

SOLUTIONS TO THE HOUSING CRISIS

End Chaos in the Private Rented Sector

Soaring rents, landlords refusing to accept rent supplement and weak regulation - we can’t let the current chaos continue:

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

Zero Evictions: End the Mortgage Crisis

Over 100,000 people in mortgage arrears; families facing eviction - a home is more important than a debt:

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

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

More and more people simply cannot afford to pay increasing house prices and rent. In 2008 50,000 of us were in need of social housing; today the number stands at 90,000.

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

Traveller-Specific Accommodation

11% of Travellers are homeless while local authorities refuse to invest available funds in Traveller accommodation. This follows decades during which Travellers’ right to culturally appropriate accommodation has been ignored.

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

Housing For All

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

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

The answer is clear and the solutions are clear-cut. The time for change is now. We want housing for all.
read the full version of this manifesto here:

https://housingactionireland.files.wordpress.com/2014/06/housing_action_now_long_edit.pdf