

Housing Assistance Payment

The Experience of Citizens Information Services



Acknowledgements

The Citizens Information Board gratefully acknowledges the assistance of those who contributed to the preparation of this report, in particular the staff of the Citizens Information Services around the country and the national Citizens Information Phone Service who provided feedback and related case evidence on issues affecting their clients. CIB wishes to acknowledge the comments and feedback provided by the Department of Housing, Planning and Local Government and by the Department of Employment Affairs and Social Protection on the concerns raised in the report. CIB also acknowledges the work of researchers Dr Kathy Walsh and Brian Harvey in undertaking the research and compiling the report.

September 2017

ISBN 978-0-948141-14-0

Housing Assistance Payment

The Experience of Citizens Information Services

Dr. Kathy Walsh and Brian Harvey

Table of Contents

Preface	1
Executive Summary	2
1. Introduction and background	5
1.1 Introduction	5
1.2 Context	6
1.3 Methodology	8
1.4 Outline of the report	8
2. HAP	9
2.1 Introduction	9
2.2 Context	9
2.3 Current operation	16
2.4 Issues	17
3. CISs and CIPS experience in relation to HAP	18
3.1 Introduction	18
3.2 Data analysis	18
3.3 Survey findings	20
3.4 Other issues	29
3.5 Overview of issues	29
4. Issues and conclusions	30
4.1 Introduction	30
4.2 Issues and conclusions	30
4.3 Recommendations	33

Appendices:

Appendix 1. Department of Housing, Planning and Local Government (DHPLG) - commentary on the report, May 2017	36
Appendix 2. Summary of the HAP Scheme (provided by DHPLG), May 2017	41
Appendix 3. Comparison of maximum HAP rent limits with average monthly rent payments	43

List of Tables

Table 1.1 Analysis of the levels of housing queries received by CISs 2014-2016	7
Table 1.2 Survey responses by local authority area	8
Table 2.1 Numbers and costs of rent supplement (1994-2016)	9
Table 2.2 Maximum rent limits 2016 for Rent Supplement	10
Table 2.3 Summary of key administrative differences between Rent Supplement, RAS and HAP	14
Table 2.4 Accelerated HAP targets, 2016-2021	16
Table 2.5 Maximum net income limits for social housing applicants	17
Table 3.1 Analysis of a sample of HAP queries received by CISs	18
Table 3.2 Nature of HAP queries to CIPS	19
Table 3.3 Examples of client experiences, both positive and negative, in relation to a new HAP tenancy	21
Table 3.4 Summary of challenges facing clients seeking to avail of HAP	23
Table 3.5 Examples of clients' experiences of transferring from Rent Supplement to HAP	25
Table 3.6 The most common queries received in relation to HAP by survey respondents	27
Table 4.1 Composition of household by tenure type (1946-2014)	31
Table 4.2 Recommendations in relation to HAP	34

List of Figures

Figure 3.1 Clients' awareness of HAP	20
Figure 3.2 How well informed were CIS and CIPS survey respondents in relation to HAP?	26

Preface

The Citizens Information Service (CIS) network receives a million queries on all aspects of rights and entitlements to public and social services each year. In 2016, these services dealt with over 95,000 housing-related queries, including over 10,500 queries relating to the Housing Assistance Payment (HAP). CIS query returns for the first half of 2017 show that the volume of housing and HAP-related queries continues to be high. With HAP use increasing significantly in line with *Rebuilding Ireland: An Action Plan for Housing and Homelessness* priorities, it is almost certain that the number of HAP queries received by CISs and the Citizens Information Phone Service (CIPS) will continue to grow. Frontline services supported by the Citizens Information Board (CISs, CIPS and Money Advice and Budgeting Services) have a role to play in providing policy feedback based on clients' experience of public services.

The Citizens Information Board regards the Housing Assistance Payment (HAP) as a valuable social housing initiative which helps to address the housing needs of those in low income employment as well as those reliant on social welfare. For many people who are dependent on social housing and who wish to increase their hours of work or work full-time, HAP clearly has advantages over the Rent Supplement Scheme. The nationwide rollout of HAP earlier this year is, therefore, a welcome development.

The *Rebuilding Ireland Action Plan* places a heavy reliance on HAP as a key component of social housing provision over the next five years. However, the shortage of available suitable private rented accommodation in some areas and security of tenure concerns impact on HAP as a viable social housing alternative. CIS clients who present with housing-related queries are frequently already vulnerable and sometimes at serious risk of homelessness. Having to find HAP accommodation in a tight and competitive private rental market can often result in additional stress on these families.

The recent Workplace Relations Commission ruling where tenants in three joined cases (supported by CISs and FLAC) succeeded with their claims of discrimination by a landlord in relation to transferring from Rent Supplement to HAP, and who were awarded compensation, is likely to have some positive impact on HAP tenants' ability to access or retain private rented accommodation.

While research for this report took place before the completion of the full rollout of HAP, the issues flagged continue to be presented in queries to CISs. The report concludes with a list of recommendations on concerns that need to be dealt with in relation to HAP. Some of these are already being addressed, as can be seen from the response to the report set out in Appendix 1 which was provided by the Department of Housing, Planning and Local Government, others remain outstanding.

Since HAP, as currently envisaged, is a key response to meeting citizens' basic right to social housing, CIB has an important role to play in highlighting clients' experience of accessing HAP and other forms of social housing.

Executive Summary

INTRODUCTION

There is a high level of interest at national policy level in the ability of the Housing Assistance Payment (HAP) to provide access to private rental accommodation for lower income households, with significant expectations placed on the scheme to provide stable, affordable accommodation within the private rental sector.

The Minister for Housing, Planning, Community and Local Government¹ announced on 1 March 2017 'the completion of the nationwide rollout of the HAP scheme with its introduction to the administrative areas of Dublin City Council, Fingal County Council and Dun Laoghaire Rathdown County Council, delivering on another key action under *Rebuilding Ireland: An Action Plan for Housing and Homelessness*. The effect is that eligible households in all 31 local authority areas can now avail of an immediate form of social housing support'.

There are currently (September 2017) over 27,000 active HAP tenancies. 'This number indicates that the *Rebuilding Ireland* target of 15,000 additional households to be supported by the scheme in 2017 will be met without difficulty. These tenancies involve more than 18,000 separate landlords and agents. On average in 2017, more than 300 new households are being supported by the scheme each week, with that set-up rate expected to reach 400 by the end of the year.' (Department of Housing, Planning and Local Government, Appendix 1).

Citizens Information Services (CISs) dealt with over 10,500 HAP-related queries in 2016 and saw an increase of 27% overall in housing-related queries. With the accelerated rollout of the scheme in 2017 and in line with government policy to move away from rent supplement as a source of support for long-term housing need, it is likely that the number of HAP queries to CISs will increase. The Citizens Information Board decided to explore the experience of information and advocacy services supported by the Board in dealing with HAP-related queries and the challenges and learning arising in relation to implementation of the scheme to date. The Board hopes this report will contribute to and support the development of the HAP scheme and social housing policy.

This study was undertaken during the pilot phase of the HAP Scheme and reflects the experiences of CISs in dealing with queries from the public at that point in time. The issues raised in the report are responded to by the Department of Housing, Planning and Local Government in observations set out in Appendix 1 of the report.

The report is one of a series of thematic social policy reports undertaken by CIB in line with its remit for policy feedback and its role in highlighting issues that are of concern to users of the services it supports.

METHODOLOGY

This report draws from an analysis of various returns and housing queries received by CISs around the country, as well as a survey of CISs and CIPS (Citizens Information Phone Service) staff. A small number of interviews were also conducted with CIS staff locally and with local authority officials responsible for the rollout of HAP in counties Donegal, Cork City and Kilkenny respectively as well as a representative from the Department of Housing, Planning and Local Government.

1. Department of Housing, Planning and Local Government May 2017.

BACKGROUND AND CONTEXT

The report provides details of the historical context that led to the development of HAP and specifically explores the roles of both Rent Supplement and the Rental Accommodation Scheme (RAS). It compares and contrasts HAP with these schemes and examines the current rollout and operation of HAP. It details the plan to transfer all long-term rent supplement recipients over to the HAP scheme with rent supplement made available only to people who need short-term support to pay their rent. The target laid out in the 2016 *Rebuilding Ireland Action Plan*², is to complete the transfers from rent supplement to HAP by 2020. This section also explores HAP for homeless households.

CIS AND CIPS EXPERIENCES IN RELATION TO HAP

The report contains an examination of the data, the experiences and the views of CIS and CIPS staff nationally. Some of the issues identified are not exclusive to HAP but also apply to rent supplement and RAS. The predominant issues can be grouped under a number of headings as follows:

- The limited stock of private rented accommodation
- The even more limited stock of affordable private rented accommodation
- The need to make information on HAP available directly to potential tenants and ensure that potential HAP tenants are fully aware of the specific conditions imposed by HAP
- The recognition that some landlords (for a variety of reasons) are reluctant to participate in HAP
- The importance of continuing to find ways to support tenants to deal with the issue of landlords requiring top-up payments
- Providing more information on HAP to potential landlords³
- The continuing need for discretion with maximum rent limits in certain cases
- The need for ongoing training and local authority input on HAP for staff of CIS and CIPS
- The need to address a number of HAP policy and administration issues

CONCLUSIONS

The report authors conclude that HAP works best in local authority areas and locations where there is a reasonable stock of private rental accommodation and less well in locations where there is a high demand for rental accommodation, which in turn affords landlords the option to pick and choose their tenants, leaving vulnerable HAP applicants in particular with very limited access to rental accommodation. HAP can also clearly be seen to be a more attractive option for households that have either not been on the social housing waiting list, or have not been on it for long. Households that have been on the list for a longer period appear more reluctant to give up their place and engage with HAP. For tenants dependent on social housing who wish to increase their hours/work full-time or indeed return to education, HAP is clearly a very useful initiative. The study also found that some landlords whose tenants have been recipients of rent supplement may also be reluctant to transfer over to HAP.

2. Government of Ireland (2016) *Rebuilding Ireland Action Plan*.

3. Since this study was undertaken a new dedicated website hap.ie was launched 'the purpose of which is to provide a single national point of information on the HAP scheme for both landlords and tenants'.

RECOMMENDATIONS

The report recommendations are as follows:

- Put a system in place to support vulnerable households to identify suitable accommodation in the private rental sector (similar to the Place Finder Service within Homeless HAP).
- Rent limits should continue to be adjusted to take account of household type and available accommodation stock.
- Put strategies in place to support households to relocate from urban to rural locations in order to avail of lower rents.
- HAP communication should reference what the consequences of participation in HAP are for potential tenants (e.g. removal from the local authority social housing waiting list, option to apply for the transfer list, the expectation to remain in the HAP accommodation for two years before the tenant can move).
- Greater clarity is needed in relation to what happens when and if a household's circumstances change (e.g. relationship breakdown).
- Online HAP information should be updated regularly.
- A completed sample HAP application form should be made available online.
- Leaflets outlining the key aspects of HAP should be produced for clients in a number of languages.
- Put protocol in place whereby tenants are clear what the situation is when a landlord will not sign up to HAP.
- Make landlords aware of the benefits of HAP and the option of 100% relief on their mortgage interest.
- Organise a campaign focused on landlords clarifying the potential benefits of HAP.
- Households should be encouraged by their local authority to disclose where they are making top-up payments to meet market rent levels.
- Ensure local authority housing officers continue to have the necessary discretion and autonomy to exceed rent limits where there are particular mitigating circumstances.
- Clear guidelines are needed in relation to what qualifies as mitigating circumstances.
- Ongoing communication and engagement are needed between CISs/CIPS and local authorities in relation to HAP.
- Ensure sufficient local authority staff are allocated to the administration and the inspection of HAP properties.
- Identify a designated person within the local authority to liaise with on HAP issues; provide relevant support bodies (including CISs and CIPS) with their contact details.
- Bring into effect the review/appeal section of the legislation to ensure that an individual refused/disqualified from HAP has the opportunity to appeal the disqualification decision.⁴
- Local authorities need continued allocation of sufficient resources and sanctions in order to enable them to pursue landlords who do not meet the minimum private rental accommodation standards.

4. This review/appeals section of the legislation only applies to HAP decisions and not to housing need assessments which remain a matter for the local authority.

1. Introduction and background

1.1 INTRODUCTION

'The Government's long-term approach for assisting households living in the rental sector requiring support is through the HAP scheme and so all rent supplement recipients with a long-term housing need will transition to HAP. HAP allows recipients to increase their household income without the risk that they may lose their housing support. In that way, HAP provides a more secure form of assistance to households who need help with their housing needs in the longer term. In order to ensure that all households who could benefit from the payment have access to it, the Government is committing to the accelerated rollout of the scheme on a national basis.' (Rebuilding Ireland Action Plan, July 2016 p39)

HAP has been introduced to provide a more integrated and streamlined support for households who need long-term housing support. It is also expected to facilitate better regulation of the private rented sector and to provide more stability for households in relation to rent levels and security of tenure. There is a high level of interest (at both national policy and political levels) in the ability of HAP to provide access to private rental accommodation for lower income households, with significant expectations placed on the ability of the scheme to provide access to stable, affordable accommodation within the private rental sector.

HAP is operational throughout Ireland since the start of March 2017 when it was rolled out to the final three local authorities in the Dublin area. There are currently more than 27,000 households receiving HAP support.⁵ Over a third of these households have transferred from the Rent Supplement scheme.⁶

The Citizens Information Board (CIB) is the national agency responsible for supporting the provision of information, advice and advocacy on social services, and for the provision of the Money Advice and Budgeting Service. CIB provides the Citizens Information website, citizensinformation.ie, and supports the network of Citizens Information Services (CISs) and the Citizens Information Phone Service. It also funds and supports the Money Advice and Budgeting Service (MABS). CIB undertakes social research on topics based on the feedback it receives from services. The topics researched are those of particular concern to people getting social benefits and services in Ireland. This report is one of a series of thematic social policy reports undertaken by CIB in line with its remit for policy feedback and its strategic priority to highlight issues which are of concern to users of social services, so that policy and administration of public services is continually enhanced. CIB also has a role in relation to online information provision including citizensinformation.ie and keepingyourhome.ie, both of which carry substantial housing-related information content.

Citizens Information Services (CIS) provide a face-to-face information, advice and advocacy service to the public, supported and funded by the Citizens Information Board. Each CIS covers a geographical area, either county-wide or part of an urban area, and delivers its services through a network of Citizens Information Centres (CICs). Citizens Information is provided by 42 Citizens Information Services from over 200 locations.⁷ The Citizens Information Phone Service (CIPS) provides a comprehensive and confidential telephone information service that is funded and supported by CIB.

In 2016, the national network of CISs received a high level of overall housing-related queries⁸, including over 10,500 queries in relation to the new Housing Assistance Payment (HAP). In 2015 CISs dealt with 3,850

5. At the end of 2016, 16,493 HAP tenancies were supported - 15,662 households in receipt of HAP, and an additional 831 tenancies established under the Homeless HAP by the Dublin Regional Homeless Executive (on behalf of the four Dublin local authorities).

6. <http://www.housing.gov.ie/housing/rebuilding-ireland/housing-assistance-payment/coveney-announces-housing-assistance-payment>

7. These consist of 106 Citizens Information Centres (50 full-time and 63 part-time) and 106 fixed outreach services.

8. Overall services dealt with 1.01million queries from over 600,000 people in 2016.

HAP-related queries. With HAP use likely to increase in line with government policy (a move away from rent supplement as a source of support for long-term housing need), it is likely that the number of HAP queries received by CISs and the Citizens Information Phone Service (CIPS) will continue to increase. It is therefore timely for the Citizens Information Board (CIB) to facilitate an exploration of the challenges and learning arising in relation to implementation to date, in order to contribute to and support the ongoing delivery of the various HAP schemes.

1.2 CONTEXT

The residential rental sector has grown considerably over the last ten to twenty years and is likely to grow further over the next twenty years. According to the Rebuilding Ireland Residential Rental Sector Strategy Stakeholder Consultation guidelines, *'The rental sector in Ireland has doubled in size over the course of the last two decades. Almost one fifth of households now rent their accommodation from a private landlord. In some urban areas, renting is the dominant form of tenure. Tenants are now also renting for longer, both as home ownership becomes more difficult to access and also reflecting lifestyle changes'* (p9). Key issues for the sector identified by CIB within their 2016 submission⁹ (p4) to the Residential Rental Sector Strategy consultations include:

- *'Security (bringing greater certainty to tenants and landlords)*
- *Supply (maintaining existing levels of rental stock and promoting additional supply)*
- *Standards (improving the quality and management of rental accommodation); and*
- *Services (broadening and strengthening the role and powers of the Residential Tenancies Board (RTB)).'*

The private rental sector is also becoming increasingly important in Irish 'social' housing and housing for those on relatively low incomes, particularly in the context of a substantial fall in the number of new local authorities' properties being developed and an increasing dependence on the private rental sector for the provision of social housing (NESC, 2014 p25).¹⁰

The development of a Residential Rental Sector Strategy for the rental sector - published in December 2016 - was a key commitment in *Rebuilding Ireland*. Its purpose is to provide a vision of the role that the rental sector will play in the short, medium and long term, in the context of the Government's overall objectives for the housing sector. The strategy identifies a strong and viable private rental sector as a key component in any healthy housing market, providing a housing option to those who either cannot or choose not to enter the owner-occupied market, but still have sufficient means to meet their own accommodation needs. It also identifies the private rental market as a housing option to meet rising demand that can also promote flexibility and better alignment to a more mobile labour market, making it easier for individuals and families to pursue job opportunities or adapt their accommodation to changing family circumstances (p8). 'What the strategy puts forward is *'an integrated range of complementary measures across the areas of security, supply, standards and services, the new Rent Pressure Zone system as a critical intervention to alleviate conditions in areas where market failure is particularly acute'* (p4).¹¹

Within the CIB submission¹² *the need for the State to recognise the right to adequate housing and to implement appropriate legislation and policies in this regard is identified.*

9. CIB (2016) A Submission by the Citizens Information Board to the Residential Rental Sector Strategy Consultation (Nov 2016) http://www.citizensinformationboard.ie/downloads/social_policy/submissions2016/Residential_Rental_Sector_Strategy_Subm.pdf

10. McGauran, A.M. and O'Connell, L. (2014) Review of Irish Social and Affordable Housing Provision. NESC Secretariat Papers, Paper No. 10 NESC, Dublin.

11. Strategy for the Rental Sector (Dec 16).

12. Residential Rental Sector Strategy Consultation: A Submission by the Citizens Information Board (November 2016)

The Strategy for the Rental Sector (2016) indicated that 'close to 30% of the population now rent their homes, and in some urban areas the proportion renting can be as high as 80%. This means that approximately half a million households in Ireland currently rent their accommodation. The majority rent privately (over 320,000 households), with a further 130,000 (households) renting from a local authority and close to 30,000 households renting from an Approved Housing Body. Between 2006 and 2011 the proportion of the population renting their accommodation grew by one third. Data from the Residential Tenancies Board shows that the number of registered tenancies has continued to grow up to the present'.¹³ According to Quarter 3 of 2016 Residential Mortgage Arrears statistics from the Central Bank¹⁴ there were also 56,350 accounts (8 per cent of total), in arrears of more than 90 days (reflecting a quarter-on-quarter decline of 2.1 percent).

Aggregation of this data by the Housing Agency (2016)¹⁵ led them to estimate that about one third of the population needs some level of state support to meet their accommodation needs. With an increasing number of households (individuals and families) at risk of becoming homeless, a range of short and medium term affordable rental solutions is required. Up until relatively recently Rent Supplement was the key support in place to support low income households access accommodation in the private rental sector. Rent supplement was originally designed as a short-term support measure but over time as the economic situation worsened, many households became long-term rent supplement recipients. Other schemes introduced to address some of the challenges identified in relation to rent supplement include the Rental Accommodation Scheme (RAS) and most recently the Housing Assistance Payment (HAP). Given that the Department of Social Protection's¹⁶ stated intention is to transfer long-term rent supplement recipients to HAP, it is clear that HAP will be a vital support for those accessing social housing in the private rental sector.

Over the past two years CISs have seen an increase in the number of housing queries received, with a 10% increase between 2014 and 2015 and a 27% increase over the period 2015 to 2016. CIPS also dealt with over 8,000 housing queries in 2016. The queries received cover a range of topics including local authority and social housing, homelessness, losing your home, emergency accommodation, and renting a home. They do not include additional queries in relation to Rent Supplement under the Social Welfare category. The number of these queries received has fallen in line with the fall in numbers eligible for the payment – see Table 1.1 below.

TABLE 1.1 ANALYSIS OF THE LEVELS OF HOUSING QUERIES RECEIVED BY CISs 2014-2016

YEAR	Total Number of Housing Queries received by CISs	% Change	Total Number of Rent Supplement Queries received by CISs	% Change	Total Number of Housing-related Queries received	% Change
2014	54,033	-	28,175	-	82,208	-
2015	59,205	+10%	24,685	-12%	83,890	+2%
2016	75,435	+27%	20,198	-16%	95,633	+14%

Where an individual contacts a CIS or CIPS for information, advice or assistance about a public service or benefit that may indicate an underlying difficulty with a policy, practice or piece of legislation, the CIS or CIPS will record this information as a social policy return and this is given as feedback to CIB. CIB uses this indicative case data when drafting social policy reports, submissions and research papers.

13. The Strategy for the Rental Sector (Dec 2016)

14. <https://www.centralbank.ie/docs/default-source/statistics/data-and-analysis/credit-and-banking-statistics/mortgage-arrears/residential-mortgage-arrears-and-repossessions-statistics-september-2016.pdf?sfvrsn=9>

15. Housing Agency (2016) Submission to the Housing and Homelessness Oireachtas Committee (28th April 2016)

16. Now the Department of Employment Affairs and Social Protection.

1.3 METHODOLOGY

This report draws from an analysis of the CIS returns and the housing queries recorded on the CIB Oyster¹⁷ database, as well as an interrogation of the social policy returns submitted by CIPS and the CISs. Of the 3,782 Social Policy Returns (SPRs) submitted to CIB by information staff in CISs and CIPS in 2015, over one fifth related to housing issues – including 8% - 10% of queries specifically related to Rent Supplement (located under Supplementary Welfare schemes).

The report also draws from a survey of CIS and CIPS staff around the country, who were asked to submit their experiences in relation to HAP over the period April - June 2016. The survey invitation was issued by CIB to all CISs around the country and to CIPS. A total of 45 responses were received from 13 counties, five responses were also received from CIPS. It should be noted that some counties/locations submitted more than one response. See Table 1.2 for details of the counties from which responses were received.

TABLE 1.2 SURVEY RESPONSES BY LOCAL AUTHORITY AREA*

CIPS	National coverage
Dublin City Council	Ballyfermot, Dublin 246 and Dublin City Centre (Homeless HAP was in place at the time of the research but not HAP)
South Dublin County Council	Tallaght and Lucan
Co. Carlow	Carlow
Co Clare	Clare and Ennis
Co. Cork	Cork City South
Co. Offaly	Offaly, Birr and Tullamore
Co. Donegal	Buncrana, Carndonagh, Donegal CIS, Donegal Town, Dungloe, Letterkenny and Milford
Co. Kilkenny	Kilkenny
Co Limerick	Limerick
Co Meath	Meath
Co Kildare	South Kildare
Co Tipperary	Thurles, Tipperary CIS and Tipperary Town
Co. Galway	Tuam
Co. Westmeath	Westmeath (HAP was not in place at the time)

*See Appendix 2 for details of the rollout of HAP

A small number of interviews were also conducted with CIS staff locally and with local authority officials responsible for the rollout of HAP in Donegal, Cork City and Kilkenny respectively as well as a representative from the Department of Housing, Planning and Local Government.

1.4 OUTLINE OF THE REPORT

The remainder of this report contains three main sections. Section 2 provides the background and policy context, Section 3 describes the experiences of CISs and CIPS in relation to the scheme, while Section 4 details the issues, and policy challenges. A set of recommendations is also included in Section 4.

17. Oyster is the internal recording system used by information staff in CISs to record data on callers and the nature of queries as well as policy issues that they come across repeatedly and/or an issue that they feel is having a serious impact on their clients. The report they submit is referred to as a Social Policy Return (SPR). All of the information submitted is anonymous. CIPS record similar data on their own system.

2. The Housing Assistance Payment

2.1 INTRODUCTION

This section details the historical context that led to the development of HAP and specifically explores the roles of both Rent Supplement (RS) and the Rental Accommodation Scheme (RAS). It compares and contrasts HAP with these schemes and considers the current rollout and operation of HAP.

2.2 CONTEXT

2.2.1 Rent Supplement

The first payment for those in private rented accommodation who could not afford to pay the rent from their own resources was rent supplement. This was introduced in 1977 under the Social Welfare (Supplementary Welfare Allowances (SWA)) Act, 1975 and is administered by the Department of Employment Affairs and Social Protection. The current SWA scheme consists of a basic payment, called Supplementary Welfare Allowance, and a number of other financial supplements. Eligible recipients include those who could originally afford their accommodation but no longer can due to a change in circumstances (such as unemployment), and those on the local authority housing list. Rent supplement is means tested. In general, an individual working 30 hours or more a week, or with a spouse/partner engaged in similar hours of employment, is deemed to be in full-time work and cannot claim rent supplement. RAS-eligible rent supplement claimants may retain entitlement to a supplement while in full-time employment, subject to other existing qualifying conditions.¹⁸

In the late 1990s and early 2000s, as house prices began to rise and a low number of local authority owned dwellings were available, the number of people claiming rent supplement increased significantly, as did the length of time they were on the scheme, as well as the overall cost of the scheme. The numbers on the scheme have reduced from a peak of 97,260 households in 2010 to less than 50,000 by end 2016, with over 50% of these households residing in Dublin. See Table 2.1 for details.

TABLE 2.1 NUMBERS AND COSTS OF RENT SUPPLEMENT (1994-2016)

Year	No of recipients	Cost in millions
1994	28,800	€56
2004	57,874	€354
2010	97,260 recipients	€516 ¹⁹
2013	79,788	€373
2015	65,000	€298 ²⁰
2016	48,043 ²¹ (to Dec 2016)	€267 ²² (only to July 2016)

18. Where employment is directly preceded by a period of unemployment of 12 months or more; through participation in certain "In-Work Income Supports" schemes.

19. The fall from this peak was explained in 2014 by the then Minister for Social Protection, Joan Burton as people returning to work.

20. Kevin Humphreys PQ, November 2015

21. Varadkar, L (2017) PQ Numbers getting rent support – statistics (24 January 2017)

22. Varadkar, L (2016) Rent Supplement scheme - rent limits review PQ.

Applicants qualify for rent supplement if their only income is a social welfare payment, if their local authority assesses them as having a housing need, and if they satisfy a number of other conditions. The amount of rent supplement paid is calculated to ensure that a claimant's income, after paying rent, does not fall below the basic Supplementary Welfare Allowance rate minus €30. Claimants must pay at least €30 towards their rent (or €40 for a couple).²³ Applicants are not eligible for the payment if they (or their partner, if in a couple) are in full-time employment (that is, over 30 hours per week).

The amount of rent supplement provided is subject to a maximum limit. Rent limits are generally prescribed by county. See Table 2.2 for details of the most recent maximum rent limits.

TABLE 2.2 MAXIMUM RENT LIMITS 2016 FOR RENT SUPPLEMENT²⁴

DEPARTMENT OF SOCIAL PROTECTION EFFECTIVE 1ST JULY 2016

County	Single Shared	Couple Shared	Single	Couple	Couple/ One Parent Family - 1 Qualified Child	Couple/ One Parent Family - 2 Qualified Children	Couple/ One Parent Family - 3 Qualified Children
Dublin-Fingal	€400	€440	€660	€900	€1,150	€1,175	€1,200
Dublin - other local authorities	€430	€500	€660	€900	€1,250	€1,275	€1,300
Carlow	€270	€290	€440	€510	€570	€600	€630
Cavan	€190	€220	€380	€420	€450	€470	€490
Clare	€220	€240	€360	€400	€480	€515	€550
Cork	€300	€330	€550	€650	€900	€925	€950
Donegal	€200	€230	€340	€370	€410	€470	€520
Galway	€330	€360	€575	€650	€850	€875	€900
Kerry	€200	€230	€380	€410	€525	€550	€575
Kildare	€290	€350	€500	€585	€800	€835	€870
Kilkenny	€230	€270	€480	€530	€630	€660	€690
Laois	€240	€280	€420	€433	€580	€610	€630
Leitrim	€200	€220	€340	€370	€450	€475	€500
Limerick	€270	€300	€420	€450	€650	€700	€750
Longford	€180	€200	€330	€350	€400	€425	€450
Louth	€250	€290	€460	€480	€660	€690	€720
Mayo	€200	€220	€390	€410	€480	€500	€520
Meath	€240	€310	€460	€500	€730	€740	€750
Monaghan	€200	€220	€330	€390	€500	€515	€530
Offaly	€210	€230	€380	€433	€550	€575	€600
Roscommon	€240	€260	€360	€390	€500	€525	€550

23. This level is reduced for young people on lower rates of welfare payments.

24. Department of Social Protection staff have a degree of discretion in relation to rent limits.

County	Single Shared	Couple Shared	Single	Couple	Couple/ One Parent Family - 1 Qualified Child	Couple/ One Parent Family - 2 Qualified Children	Couple/ One Parent Family - 3 Qualified Children
Sligo	€220	€250	€460	€490	€550	€575	€600
Tipperary	€210	€230	€380	€420	€525	€560	€600
Waterford	€240	€270	€430	€450	€550	€575	€600
Westmeath	€220	€240	€450	€470	€600	€625	€650
Wexford	€280	€300	€420	€433	€530	€565	€600
Wicklow	€250	€300	€440	€475	€700	€735	€770
M4-M1 Commuter Belt Area	€310	€350	€575	€650	€975	€1,050	€1,100
Wicklow M11 Commuter Towns	€370	€410	€660	€900	€1,150	€1,200	€1,250

Rent limits are based on household type, rather than accommodation types available. This can pose challenges for example for larger families who may find it difficult to locate sufficiently large accommodation to meet their needs.²⁵ Where there is no prescribed limit for a household type the Community Welfare Service assessing the claim must be satisfied that the rent payable is reasonable having regard to the nature, character and location of the residence.

Rent supplement is not normally paid where the rent payable to the landlord is in excess of these 'limits' or caps. CIS and CIPS social policy returns suggest that some clients are paying top-ups.

Local Department of Employment Affairs and Social Protection and local authority staff dealing with HAP have discretionary powers to deal with each tenancy on a case-by-case basis with specific reference to cases where applicants are at risk of losing their homes with a National Tenancy Sustainment Framework (NTSF) put in place to ensure a consistent approach to the administration of Rent Supplement. In view of the ongoing difficulties in the rental market, under this approach, individual rents can be increased above prescribed limits if deemed appropriate on a case-by-case basis. (There were a total of 8,281 awards under the NTSF as at 16 January 2017).²⁶ The Department also operates a special Protocol with the co-operation of Threshold and housing authorities in areas where supply issues are particularly acute. This began in Cork and Dublin and was broadened to include Kildare, Meath, Wicklow and Galway City. Approximately 2,619 awards were made in 2016.²⁷ Over 11,900 tenants at imminent risk of homelessness have been supported through increased rent supplement payments.²⁸

Individuals and households assessed as having a long-term housing need are currently being asked to transfer to HAP. This is happening on a phased basis around the country and Department of Employment Affairs and Social Protection staff are working with local authority staff to facilitate the process. The Department of Housing, Planning and Local Government expect that up to 80% of rent supplement households will ultimately transfer to HAP.²⁹ HAP rent limits are very similar to the Rent Supplement limits detailed in Table 2.2.

25. Source: Local authority officials consulted as part of this research.

26. Varadkar, L (2017) PQ Numbers getting rent support – statistics (24 January 2017)

27. Varadkar, L (2017) PQ Numbers getting rent support – statistics (24 January 2017)

28. Department of Social Protection, 25 July 2017

29. Meeting with the Department of Housing, Planning, Community and Local Government on 6 Oct 2016

2.2.2 The Rental Accommodation Scheme (RAS)

RAS was introduced in 2004 to address a number of the issues raised in relation to rent supplement. Under RAS, individuals who have been on long-term rent supplement, and who have been assessed as having a long-term housing need, could be housed in accommodation leased by the local authority. This accommodation is leased from private and voluntary landlords, and tenants pay a differential rent related to their income. The advantage of RAS is that it gives tenants more long-term housing security (as leases are generally medium to longer term) and if a landlord decides to withdraw the house from the scheme, the local authority is responsible for the provision of alternative accommodation. Participation in RAS also offers access to a range of housing supports.

Differences between RAS and rent supplement are as follows;

- RAS tenants can be employed full-time.
- The local authority leases the accommodation and pays the landlord directly. (The idea behind this was that the local authority's market power would facilitate better negotiation on rent).
- The payment method is more reliable for landlords. Social welfare legislation provides for the payment of a rent supplement payment to a nominated payee such as a landlord on behalf of the tenant. Recent figures show that payments direct to nominated payees are made in approximately 25% of cases.

The plan when RAS was introduced was to transfer a sizeable proportion of households on long-term rent supplement for over 18 months over to RAS. Almost 48,000 households were transferred to RAS over the period 2005 to 2013 (NESC, 2014). This contributed to an overall reduction in the numbers accessing Rent Supplement.

The capacity of RAS to deal with the scale of individuals claiming rent supplement has been linked to the growth in numbers on rent supplement during the economic downturn. NESC (2014) also suggested that local authorities had found it increasingly difficult to source accommodation for RAS in and near large urban areas, as landlords could easily find tenants willing to pay higher rents than those allowed under RAS. They also found that some local authorities were increasingly in arrears from tenants, but because it was they who had contracted to pay the landlord rent for a particular period of time, they had to continue to pay the rent whether or not the tenant paid them. The *Rebuilding Ireland Action Plan* (July 2016) contains a target to transfer 1,000 households to RAS in 2016 and a further 1,000 households in 2017. Figures from the DHPLG show that 20,834 households were being supported by RAS at the end of 2015 and there were 1,276 new RAS tenancies in 2016.³⁰

The introduction of HAP was announced in July 2013. According to *Rebuilding Ireland* (2016 p39), the HAP scheme is *'the Government's long-term approach for assisting households living in the rental sector requiring supportand so all rent supplement recipients with a long-term housing need will transition to HAP. HAP allows recipients to increase their household income without the risk that they may lose their housing support. In that way, HAP provides a more secure form of assistance to households who need help with their housing needs in the longer term in order to ensure that all households who could benefit from the payment have access to it'* (p.39).

30. Overall figures for 2016 were not available at time of completion of this report.

2.2.3 The Housing Assistance Payment (HAP)

The scheme was designed to address the range of problems identified in relation to rent supplement and RAS. It was also designed at a time when the Government decided to move responsibility for the provision of all long-term housing supports to local authorities with the expectation that this would lead to greater consistency in the application of social housing policies in relation to needs, allocations, rents and tenure.³¹

Under HAP³², the responsibility for the provision of housing-related supports for those with a long-term housing need transferred from the Department of Employment Affairs and Social Protection to local authorities. Under the scheme, tenants source private rental accommodation, and the local authority makes rental payments, subject to rent limits, to the landlord on the tenant's behalf. The tenancy agreement, which like all private rental tenancies is subject to the Residential Tenancies Act, is between the landlord and the tenant. The rent must be within the HAP rent limit³³ for household size and area lived in – with discretion available. All payments under the scheme are made electronically with the local authority paying the landlord directly, while tenants pay a weekly HAP rent contribution to the local authority, based on their income and ability to pay. Once in receipt of HAP, a household's housing need is considered to be met and they are removed from the housing waiting list. HAP-supported households do have the option of accessing other forms of social housing via the local authorities' transfer lists.

HAP tenants who have difficulty putting a deposit together can apply for an Exceptional Needs Payment from their local Department of Employment Affairs and Social Protection office.

HAP is similar to rent supplement and RAS in that it uses privately owned accommodation to provide social housing. It differs from rent supplement (and is similar to existing local authority housing and RAS) in that it is possible to be in full-time employment and receive HAP. Since 1 January 2016, landlords who rent to tenants in receipt of social housing supports (including RS, HAP and RAS) may claim 100% relief on their mortgage interest as an expense against rental income. The purpose of this is to incentivise landlords to maintain tenancies with social housing tenants for longer periods. To qualify, the landlord must undertake to make the accommodation available to qualifying tenants for a minimum period of three years, and the undertaking must be registered with the Residential Tenancies Board.³⁴

HAP differs from RAS in relation to the role of the local authority in particular. Firstly, under HAP it is the tenant who is generally responsible for locating the accommodation (under RAS the local authority generally finds the accommodation), it is also the situation under HAP that the tenancy relationship is between the tenant and the landlord directly (under RAS the local authority is also involved). See Table 2.3 on following page for details of other differences. The move from RAS to HAP can be seen to require greater involvement and responsibility for the tenant and less for the local authority. Equally the availability of HAP provides the tenant with greater flexibility and choice in terms of where they want to live - it also provides landlords with the additional option of entering into a tenancy with a social housing tenant without the requirement to enter into a contractual agreement with a state body.

Rent limits for HAP are similar to those for RS (see Table 2.2 for details). Local authorities also have the possibility to apply an additional discretionary 20% above rent limits. While Departmental Guidance on the use of discretion has been provided to local authorities via circular, the use of discretion in individual cases is entirely a matter for the local authority. The Guidance states that it is a matter for a local authority to inform itself of the market conditions, what the Department of Social Protection³⁵ is providing in support, and use

31. Threshold and Comhairle (now CIB) in a 2002 Social Policy report on *Rent Supplement and the Private Rented Sector* suggested that 'as a general principle, responsibility for the administration of rent assistance should be integrated with overall local authority activity on social housing, planning and development with an interweaving of arrangements for the private rented sector with those for allocating local authority housing and funding voluntary housing in the overall context of development planning to ensure an adequate supply of housing'. The report also suggested a unified housing benefit (p50).

32. HAP was introduced in 2014 under the Housing (Miscellaneous Provisions) Act 2014.

33. Rent limits are similar to current rent supplement limits established by the Dept. of Employment Affairs and Social Protection.

34. Coveney, S (2016) PQ Housing Assistance Payment Written Answer 16th Sept (24793/16).

35. Now Department of Employment Affairs and Social Protection.

the discretion available where justified.³⁶

HAP tenants pay a differential rent based on their household income to the local authority, with deduction at source through the Household Budget Scheme for those in receipt of social welfare payments. In return, the local authority pays a market-related rent to the landlord. The amount of HAP paid to the landlord does not change as the tenant's income changes, however, the rent paid by the tenant does increase as their means increase, in line with the local authority's differential rent scheme. As with all private rented accommodation, the local authority is required to inspect the property and ensure it meets the minimum standards for such accommodation. Under the Housing (Miscellaneous Provisions) Act 2014 which provides for HAP, local authorities must begin the private rental standards inspection process within 8 months of HAP support being provided if the property was not inspected in the previous 12 months.

Responsibility for sourcing the accommodation rests with the individual tenant, not the local authority. The tenancy relationship is between tenant and landlord, not between tenant and local authority. More controversially, those in receipt of HAP, under the Housing Miscellaneous Provisions legislation (section 37), are considered to have had their housing needs met, and are removed from the local authority's housing list. Tenants can avail of a move to other forms of social housing support, should they wish to do so, through a transfer option, with full credit for the time they spent on the local authority waiting list and placement on the transfer list with no less favourable terms than if they had remained on the waiting list. According to Minister Coveney 'It is ultimately up to the household to choose if they wish to be placed on a local authority's transfer list, with the majority of HAP households availing of this option. The practical operation of transfer lists is a matter for each local authority to manage, on the basis of their scheme of letting priorities'.

See Table 2.3 for a summary of some of the key differences between Rent Supplement, RAS and HAP.

TABLE 2.3 SUMMARY OF KEY ADMINISTRATIVE DIFFERENCES BETWEEN RENT SUPPLEMENT, RAS AND HAP

Points of difference	Rent supplement	RAS	HAP
Managing organisation	Department of Social Protection ³⁷	Local authority	Local authority
Who finds accommodation generally?	Tenant	Local authority	Tenant
Tenancy relationship is between...	Tenant and landlord	Local authority, tenant and landlord	Tenant and landlord
Who pays rent to the landlord?	Tenant	Local authority	Local authority (managed centrally by the Shared Services Centre based in Limerick)
How is the tenant's contribution paid, and to whom?	Department of Social Protection reduces RS paid to tenant by contribution amount	Tenant pays local authority	Payment to local authority collected electronically. ³⁸
Does the tenant need to pay a deposit?	Yes, if the landlord requires. Assistance may be available if eligible as exceptional need payment under Supplementary Welfare Allowance scheme	No, the landlord cannot require a deposit as the local authority has entered into a contract with him/her	Yes, if the landlord requires one

36. Each local authority has statutory discretion to agree to a HAP payment up to 20% above the prescribed maximum rent limit in circumstances where it is necessary, because of local rental market conditions, to secure appropriate accommodation for a household that requires it. It is a matter for the local authority to determine if the application of flexibility is warranted on a case by case basis.... From data that is available, at 14 February 2017, 8.5% of the total number of households (excluding qualified homeless households) being supported by HAP were benefiting from the additional flexibility that was provided to local authorities to exceed the maximum rent limits.

[http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/\(indexlookupdail\)/20170302~WRE?opendocument](http://oireachtasdebates.oireachtas.ie/debates%20authoring/debateswebpack.nsf/(indexlookupdail)/20170302~WRE?opendocument)

37. Now Department of Employment Affairs and Social Protection.

38. Deducted directly under Household Budget Scheme for tenants on social welfare payments.

Points of difference	Rent supplement	RAS	HAP
Tax clearance certificate from landlord	Data exchanged on an annual basis with Revenue under Section 888 of the Taxes (Consolidation) Act	Required	Required, to be received by local authority when payments reach €10,000 in a 12 month period. ³⁹
Requirements on standard of accommodation	No specific requirements (other than compliance with the general requirements under the Residential Tenancies legislation) as the payment is regarded as income support	Certain standards required; verified by local authority before payment commences	The same minimum standards that apply to all private rented accommodation apply – the LA must begin the inspection process within 8 months of HAP payment if not inspected in previous 12 months.
Can recipients work full-time?	No	Yes	Yes
Security of tenure	Covered by the Residential Tenancies Acts	Covered by Residential Tenancies Acts, but local authority finds alternative accommodation when lease ends	Covered by Residential Tenancies Acts
Can the tenant be on the local authority housing waiting list?	Yes, if eligible for long-term housing need.	Some local authorities allow RAS recipients to be on the housing list; some do not	No, but recipients can apply to go onto the social housing transfer list. ⁴⁰

Source: NESG (2015) p11

The benefits of HAP for HAP recipients have been identified by the Department of Housing, Planning and Local Government⁴¹ as including the following:

- HAP is a more flexible form of housing support that allows recipients to take up full-time employment, while still receiving housing support
- The rent contribution payable by the HAP recipient is based on the differential rent scheme for their local authority. This scheme links the rent contribution a household must pay to the household income and the ability to pay
- HAP is expected to help regulate the private rental sector and improve standards of accommodation with HAP properties inspected by the local authority to make sure that they meet required standards
- HAP recipients will be able to avail of other social housing supports and options, if they so choose

Local authorities will be responsible for all long-term housing supports in their area. According to the Department⁴² this places an increased focus on the assessment of housing need and local authority housing waiting lists. It is expected that local authorities will increase their provision of social housing.

The benefits of HAP for landlords/agents have been identified by the Department⁴³ as including the following:

- The landlord or his agent receives prompt payments directly from the local authority on a monthly basis, subject to the HAP recipient paying the local authority their rent contribution.
- All payments are made electronically with no need for rent collection from tenants who are HAP recipients
- Landlords who rent to tenants in receipt of HAP may avail of increased tax relief under a new scheme from 1 January 2016.

39. In accordance with Revenue requirements of all state bodies.

40. Those already living in a local authority home who wish to move to another area can usually apply to go on the transfer list for a transfer to another local authority property in the same housing authority area. The treatment of those on the transfer list varies by local authority. In some areas, every second available dwelling goes to a person on the transfer list, but in some areas hardly any dwellings go to those on the transfer list.

41. <http://hap.ie/tenants/whyhap/>

42. Meeting with the Dept. of Housing, Planning, Community and Local Government on 6th Oct 2016

43. <http://hap.ie/landlords/whyhap/>

2.2.4 HAP for Homeless households

HAP for homeless households has been operational since February 2015 in the four Dublin local authorities (Dublin City Council, Dún Laoghaire Rathdown County Council, Fingal County Council and South Dublin County Council) and it is administered by the Dublin Region Homeless Executive (DRHE). This scheme is open to homeless households only (i.e. homeless households who are living in homeless accommodation and registered as homeless with one of the four Dublin local authorities) who can apply to the homeless section of their local authority to access Homeless HAP. Homeless HAP differs from HAP in that it provides extra discretion to exceed the HAP rent limits for homeless households as well as providing applicants with access to rental deposits and rent in advance. While homeless households may source accommodation themselves, the Dublin Place-Finder service also engages with landlords to find suitable tenancies.⁴⁴ It also works to fast-track the homeless HAP applications, by arranging payment of the deposit, paying a month's rent in advance and arranging for the Support to Live Independently (SLI) services to visit the tenant in the first months of their tenancy to ensure all is running smoothly. The maximum levels of support available under the pilot scheme for homeless households were increased to 50% above the rent supplement levels in 2016. Under the 2016 *Rebuilding Ireland Action Plan*, the plan was to 'increase the transition of homeless households and individuals from emergency accommodation through the Dublin Region Homeless HAP pilot, by creating 550 tenancies by the end of 2016 and a further 1,200 tenancies in 2017' (p40).

By the end of 2016 this target was exceeded with a total of 810 new tenancies set up under the Homeless HAP pilot across the four Dublin local authority areas and a further 236 homeless households supported under the general HAP scheme operational around the country.⁴⁵

2.3 Current Operation

HAP has been rolled out on a phased basis by local authorities across the country. The rollout to the remaining three Dublin local authorities was the final phase - this was completed on 1 March 2017. See Table 2.4 for details of the accelerated HAP targets (2016-2021).

TABLE 2.4 ACCELERATED HAP TARGETS, 2016-2021

Year	Social Housing Strategy Target	Accelerated Rollout Target
2016	10,000	12,000
2017	10,000	15,000
2018	15,000	17,000
2019	15,000	16,760
2020	11,040	13,000*
2021	n/a	10,000

* The aim is to complete the transfers from rent supplement to HAP by 2020

Source: *Government of Ireland (2016) Rebuilding Ireland Action Plan Table 5 p49*

In order to qualify for HAP, a household must be qualified for social housing support by their local authority, which means the household must qualify to go on the local authority housing waiting list. Qualification includes not exceeding maximum net income limits, see Table 2.5 for details.

44. http://www.homelessdublin.ie/sites/default/files/content_uploaded/DublinPlaceFindersService_Final.pdf (accessed 20 July 2016)

45. <http://www.housing.gov.ie/housing/rebuilding-ireland/housing-assistance-payment/coveney-announces-housing-assistance-payment>

**TABLE 2.5 MAXIMUM NET INCOME LIMITS FOR SOCIAL HOUSING APPLICANTS
(SOCIAL HOUSING ASSESSMENT (AMENDMENT) REGULATIONS, 2011)**

Band	Local Authority Areas	Max Net Income Threshold - Single Person ⁴⁶	Maximum Net Income Threshold – 3-adult & 4-child family
1	Cork City, Dublin City, Dún Laoghaire Rathdown, Fingal, Galway City, Meath, South Dublin, Kildare and Wicklow	€35,000	€42,000
2	Cork County, Kerry, Kilkenny, Limerick City, Limerick County, Louth, Wexford, Waterford City and Waterford County.	€30,000	€36,000
3	Carlow, Cavan, Clare, Donegal, Galway County, Laois, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo, Tipperary (North and South), and Westmeath	€25,000	€30,000

Source: Social Housing Section, Department of Housing, Planning, Community and Local Government (January 2017)

An applicant who is eligible for HAP must find a suitable property in the private rental sector. The local authority pays the rent in full directly to the landlord, at the end of each month, subject to terms and conditions including rent limits. HAP recipients pay their rent contribution to the local authority. The local authority is required to inspect the property within eight months to ensure it meets minimum rental standards.

2.4 Issues

With the introduction of HAP, the plan is to transfer all long-term rent supplement recipients to the HAP scheme by 2020⁴⁷ (p46) with rent supplement made available only to people who do not qualify for housing support and who need short-term support to pay their rent.

Within section 198(3G) of the Housing (Miscellaneous Provisions) Act 2014 'a designated person from the local authority can write to a Rent Supplement recipient asking them to apply for social housing support' (HAP) while Section 198 (3H) of the Act details that rent supplement can be stopped if the household "failed to do anything" to engage with the HAP scheme.

It should also be noted that the review mechanism for HAP has not been commenced (Section 48 of the 2014 Housing (Miscellaneous Provisions) Act). This means that a HAP recipient who wishes to appeal a decision must pursue other routes of appeal such as an appeal in the first instance to a more senior local authority official as outlined in the local authorities Customer Charter, or to the Ombudsman or Judicial Review proceedings at the High Court, neither of which are suitable for appealing administrative HAP issues.

46. There is an allowance of 5% for each additional adult household member, subject to a maximum allowance under this category of 10%, and an allowance of 2.5% for each child (defined as person aged less than 18), subject to a maximum allowance under this category of 10%.

47. Government of Ireland (2016) *Rebuilding Ireland Action Plan*.

3. CISs and CIPS experience in relation to HAP

3.1 INTRODUCTION

This section contains an examination of both the data and the experiences and views of CIS and CIPS staff nationally. Some of the issues identified are not exclusive to HAP and may also apply to rent supplement and RAS. The final part of this section provides an overview of the issues identified.

3.2 Data Analysis

In 2015 CISs received 3,850 queries in relation to HAP. In 2016 CISs dealt with 10,514 HAP-related queries.

An analysis of a random sample of over 25% of these cases in the first two quarters of 2016 provide an overview of the nature of queries received by CISs in relation to HAP (see Table 3.1 for details).

TABLE 3.1 ANALYSIS OF A SAMPLE OF HAP QUERIES RECEIVED BY CISs

Type of Query	No of responses (2015, n=987 cases)	Percentage of responses	No of responses (Q1 and Q2 2016, n=1073 cases)	Percentage of responses
General HAP query (e.g. general requests for information about the scheme)	525	53%	521	49%
Eligibility/criteria for HAP (including payment levels)	144	15%	167	16%
Application/application form for HAP	89	9%	154	14%
HAP procedures	46	5%	24	2%
Differences between rent supplement and HAP payment	44	4%	51	5%
Rent supplement queries/limits	39	4%	26	2%
HAP availability in different local authority areas	37	4%	13	2%

Type of Query	No of responses (2015, n=987 cases)	Percentage of responses	No of responses (Q1 and Q2 2016, n=1073 cases)	Percentage of responses
HAP and how it affects landlords (from a landlord perspective)	19	2%	25	2%
Social housing	19	2%	18	2%
Finding landlords who will accept HAP	9	1%	23	2%
The differences between HAP and RAS	7	1%	4	<1%
HAP and social housing transfers ⁴⁸	5	<1%	12	1%
Other queries	4	<1%	35	3%

A comparison of the 2015 and 2016 samples shows that CISs are receiving increasingly specific queries in relation to HAP as more clients transfer to the scheme.

For the month of February 2016 CIPS kept a record of the HAP queries they received, see Table 3.2 for details.

TABLE 3.2 NATURE OF HAP QUERIES (RECEIVED BY CIPS DURING THE MONTH OF FEB 2016)

Issue
Caller not informed that accepting HAP removes them from the social housing list
Caller cannot find a landlord who will accept the HAP Scheme – putting them at risk of homelessness
Caller unable to access rent supplement in HAP area
Caller topping-up their rent with the knowledge of their City/County Council

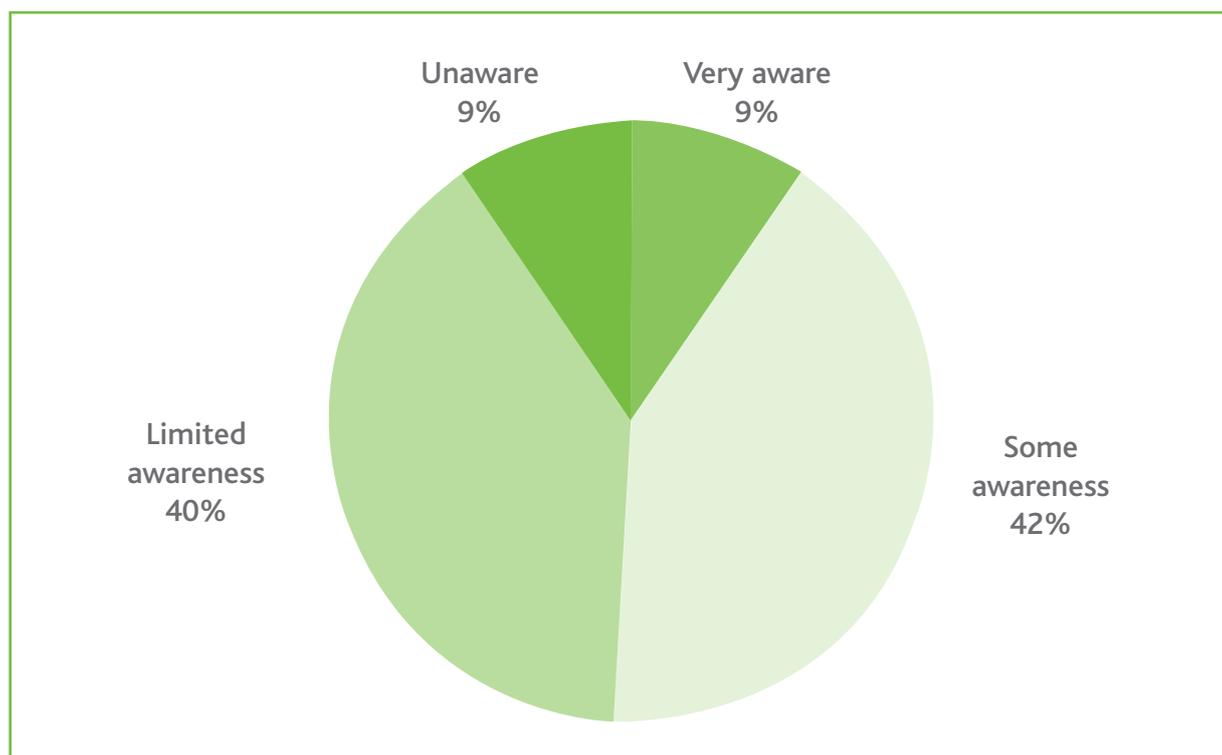
48. HAP recipients must apply within two weeks of receiving an offer of a HAP tenancy from the local authority if they wish to go on the social housing transfer list, with no less favourable terms than if they had remained on the local authority housing waiting list. They are expected to stay two years in the HAP tenancy before getting an opportunity to transfer. As of 29 Nov 2016, over 190 households had transferred from the scheme to other forms of social housing support. Source: Minister Simon Coveney TD, 29/11/2016 <https://www.kildarestreet.com/wrans/?id=2016-11-29a.640>. By the end of 2016, 240 households across the country had transferred from the HAP scheme to other forms of social housing support.

3.3 Survey Findings

3.3.1 CIS and CIPS Clients and HAP

See Figure 3.1 for details of how the survey respondents rated their clients' awareness of HAP.

FIGURE 3.1 CLIENTS' AWARENESS OF HAP



The survey respondents indicated that just over half (51%) of clients were aware of HAP, while almost half (49%) had limited or no awareness of HAP.⁴⁹ The extent of those with limited or no awareness of HAP suggests that there is work to be done to raise the profile and understanding of HAP if the housing targets set in the *Rebuilding Ireland Action Plan* (2016) are to be met.

Clients' experiences of HAP

See Table 3.3 for examples of clients' experiences, both positive and negative, in relation to HAP.

⁴⁹ The availability of HAP in the client's local authority area will have impacted on awareness levels of the scheme.

TABLE 3.3 EXAMPLES OF CLIENT EXPERIENCES, BOTH POSITIVE AND NEGATIVE, IN RELATION TO A NEW HAP TENANCY

Positive Experiences	
Work and HAP	<ul style="list-style-type: none"> • HAP recipients can receive the payment even if they return to work full-time • Client may qualify for HAP despite having been refused RS • Being able to work and save, often after long periods of debt and unemployment while in receipt of RS
HAP administration	<ul style="list-style-type: none"> • Local authority efficient at processing applications and answering questions • Client applied for and received HAP within 3 weeks • Positive attitude and approach with various local authorities • Easy application if landlord accepts rent threshold
Inclusion on the social housing transfer list	The new system provides a route for HAP tenants to apply to be included on the social housing transfer list for other social housing supports.
HAP more acceptable than RS for some landlords	In some locations landlords are more willing to accept HAP than RS.
HAP tenants cannot run into arrears	Rent is deducted at source.
Value of differential rent scheme	Moving to HAP, the amount a client has to pay may decrease a little as their means are assessed differently from RS.
Local authority inspections	Inspections are carried out to ensure that dwellings included in the scheme meet the required minimum standards, ensuring landlords provide a better standard of housing.
Maximum HAP rent limits/20% flexibility	HAP rent limits are similar to current RS rates. Regulations also provide for an additional 20% flexibility above the maximum rent limits that apply.
Clients can choose their locality, if houses are available	Housing availability and affordability is more of an issue in urban locations than it is in rural areas.
HAP flexibility	HAP may be given to a separated person with a claim on the family home which has not yet been resolved.
Security of tenure	Tenants have some security of tenure

Negative Experiences	
Removal from the social housing waiting list	<ul style="list-style-type: none"> • Clients are unsure of effect of HAP on housing waiting list • Participation in HAP may necessitate losing a relatively high position on the local authority Housing List and being placed onto the Social Housing Transfer List
Landlords unwilling to engage with HAP	Some landlords are apprehensive about a long-term commitment to the scheme and will not sign up.
Landlords refuse to facilitate tenants to transfer to HAP	Clients in receipt of long-term rent supplement having to move because of landlord's refusal to take HAP ⁵⁰
Landlords not sticking to HAP conditions/top-ups	Landlords agree to rent to a HAP recipient in accordance with terms and conditions but often do not stick to agreement. Tenants are requested to pay extra rent to landlord. ⁵¹
Property does not meet local authority inspection standards	Local authorities do not always inspect the accommodation when they are supposed to, so clients can be left in poor conditions. ⁵²
HAP not yet operational in some local authority areas	People living in the four local authority areas in Dublin not able to access HAP until early 2017.
Language barriers	Language barriers exist for those trying to access the scheme whose first language is not English.
Deposits	Clients can have problems getting a deposit.
Shortage of affordable private rental accommodation	<ul style="list-style-type: none"> • There is a general lack of supply • Difficult for households using HAP to find private rental accommodation (within the rent caps) • HAP recipients must find their own accommodation with a landlord who will agree to HAP conditions • Clients fearful about change in current situation.
Transfer of HAP from one property to another	Transferring HAP from one property to another in a different local authority can take a considerable period of time. For one client this process took 12 weeks, while an application made for rent supplement to cover this interim period was refused. A subsequent request to exercise discretion in this case was also refused. The case was escalated through engagement with the local Department of Social Protection manager, who ultimately agreed to exercise discretion and a rent supplement payment was provided.
Accessing HAP information and forms	<ul style="list-style-type: none"> • The application forms for HAP have to be accessed in person from the local authority • Cannot access information over the phone • Lack of information from some local authorities • Delays in processing HAP applications in some local authorities

50. A recent Workplace Relations Commission ruling where tenants in three joined cases supported by CISs succeeded with their claims of discrimination by a landlord in relation to transferring from Rent Supplement to HAP, and who were awarded compensation, is likely to have some impact on HAP tenants' ability to access or retain private rented accommodation.

51. Over 2,500 households indicated that they were paying a top-up when rent limits were increased in July 2016 and had their rent limits increased, suggesting that reporting on top-ups has improved. The shared services system used for HAP enables the DHPLG to monitor this issue more closely. (Source: DHPLG)

52. HAP statistics show that less than 0.1% of tenancies have ended due to accommodation not meeting private rented standards. (DHPLG)

Challenges facing clients seeking to avail of HAP

Survey respondents identified a range of challenges facing clients seeking to avail of HAP. See Table 3.4 for a summary of these challenges.

TABLE 3.4 SUMMARY OF CHALLENGES FACING CLIENTS SEEKING TO AVAIL OF HAP

Challenge	Examples of the challenge in practice
Availability	HAP commenced on a statutory basis in nine local authority areas (Cavan, Kerry, Laois, Leitrim, Longford, Roscommon, Westmeath, Wexford and Wicklow) from 1 December 2016 with rollout in the final outstanding Dublin local authorities taking place at the start of March 2017.
Anxiety in relation to the implications of starting to/returning to work	Because HAP has only recently been introduced, clients are apprehensive about their treatment if they start to work - how earnings will affect any payment they might receive.
Need a (positive) Social Housing Needs Assessment	There have been delays in some local authority areas in relation to getting the assessment. Need a positive assessment to be able to access HAP.
Information	<ul style="list-style-type: none"> • Finding information on HAP. • Application forms are not readily available to the public. • Forms are not available on website. • There is a lack of translation of leaflets and forms.
Finding landlords who will accept/sign up to HAP ⁵³	Disincentives to participate include: <ul style="list-style-type: none"> • Documentation required in Section B of the HAP application (e.g. proof of ownership). • Concern about the property being inspected by the local authority within eight months. • Rental limits below market value. • Landlords need tax clearance certificates.
There is a shortage of suitable affordable accommodation in some locations	Potential tenants cannot find suitable affordable accommodation (within the rent limits) in certain locations.
Lack of availability of suitable accommodation within rent limits, market rates are generally higher	Some tenants were paying top-ups of up to €50 a week. ⁵⁴
Understanding the rent limits and the differential rent system	This can be a challenge for many clients who struggle to calculate what they can access and what contribution they will need to make.

53. This may be linked to the series of reforms for the private rental sector, including restrictions on rent reviews, increased notice periods, and plans for the establishment of a deposit-retention scheme.

54. The increase in the rent caps in July 2016 saw 2,500 payments increase as tenants disclosed the level of top-up they were paying (Source: Dept. of Housing, Planning and Local Government).

Challenge	Examples of the challenge in practice
Security of tenure	How long will the lease last? What happens when the lease expires?
Triangular relationship between tenant, landlord and local authority	Survey respondents reported landlords pursuing tenant for lack of rent (due to non-compliance with HAP process) when the local authority is responsible. Survey respondents also reported local authorities not communicating on lack of HAP engagement with landlord, instead leaving it up to client. In one case in relation to delays in the processing of HAP it was reported that the landlord had started eviction proceedings.
Removal from the Social Housing Waiting List (as a result of participation in HAP)	Apprehensive about losing place on the list.
Vulnerable groups find HAP a challenge	<p><u>Individuals/families leaving direct provision</u> - frequently landlords are not willing to engage with these families and or individuals. Finding the deposit and first month's rent is also an issue.</p> <p><u>Individuals with literacy issues</u> can find the paperwork a challenge.</p> <p><u>Individuals with mental health issues</u> can find HAP can put a lot of pressure on them in terms of understanding and dealing with the move and complying with the paperwork (particularly if they are moving from rent supplement).</p> <p>Under Circular 41/2012⁵⁵ some categories of non-European Economic Area nationals with less than five years' residence are not eligible for any social housing support.</p>

Experiences of clients transferring from Rent Supplement to HAP

With all households expected to be transferred from long-term rent supplement to the HAP scheme by 2020⁵⁶ (p52), it is informative to look at client's experiences (both positive and negative) of this transfer, see Table 3.5 for details.

55. Dept. of Environment, Community and Local Government (2012) Housing Circular 41/2012.

56. Government of Ireland (2016) *Rebuilding Ireland Action Plan*.

TABLE 3.5 EXAMPLES OF CLIENTS' EXPERIENCES (BOTH POSITIVE AND NEGATIVE) OF TRANSFERRING FROM RENT SUPPLEMENT TO HAP

POSITIVES
Local authorities can be/have been flexible.
Clients were able to participate in more/full-time work on the HAP scheme and keep rental support.
It is a seamless process where tenants getting rent supplement are contacted directly by the relevant local authority, following the receipt of their letter from the Department of Social Protection ⁵⁷ requesting them to transfer from RS to HAP.
Clients relieved that they are being encouraged to declare the actual amount of rent being charged as opposed to only declaring the amount within the rent limits.
Local authority proactive at processing applications.
Where a HAP recipient applies for a transfer immediately after entering HAP, their place on the transfer list will reflect the time the recipient previously spent on the waiting list. The HAP recipient will therefore be placed on the transfer list on no less favourable terms than if they had remained on the waiting list.
Specifically, in relation to Homeless HAP - the Place Finder Service is useful.
NEGATIVES
Once a person has transferred to HAP they are deemed to have their housing need met and are taken off the local authority social housing list. Having the possibility of perhaps being able to access other social housing supports through inclusion on the social housing transfer list is not as well understood as being on the local authority housing waiting list and this can be a cause of concern for the tenant.
Existing landlords refuse to participate in HAP <ul style="list-style-type: none"> • Have to supply a lot of paperwork • Not willing to comply with housing standards • Wary of why changes are being made • HAP not accepted by many letting agencies
Process can take time where the client has to make an application for inclusion on the social housing waiting list before applying for HAP.
HAP contracts are shorter than RAS contracts.
Many HAP tenancies are only for two years.
Rent arrears can arise where landlord is not engaging with local authority. This will not be back-dated by local authority whereas in the case of rent supplement there was leniency in backdating outstanding rents. The local authority will stop paying the landlord if the tenant does not pay weekly HAP rent contribution.
Clients can have problems coming up with deposits.
It may be possible in certain circumstance to access an Exceptional Needs Payment to assist with the deposit. ⁵⁸
Lack of understanding of HAP scheme. Some tenants are not aware of HAP.
In relation to Homeless HAP, the Place Finder Service is not that well advertised.

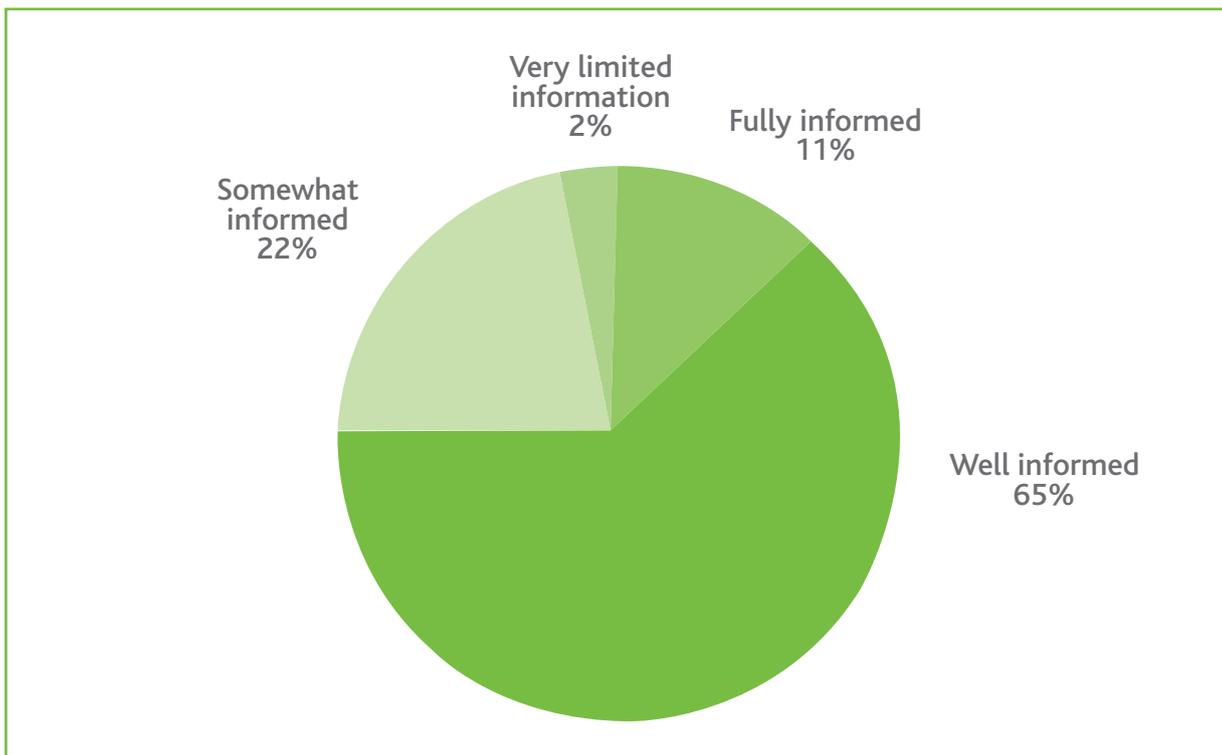
57. Now Department of Employment Affairs and Social Protection.

58. In 2016 approximately €529,185 of the overall ENP budget was spent on rental deposits specifically for HAP tenancies. In the first six months of 2017 the figure for deposits was €491,803. ENP payments in relation to housing can also include accommodation kits, appliances, furniture, flooding, bedding, repairs and maintenance.

3.3.2 CIS and CIPS engagement with HAP and Homeless HAP

95%⁵⁹ of the CIS and CIPS survey respondents had engaged with HAP, while just 16% had engaged with the pilot Homeless HAP. These lower levels of engagement in Homeless HAP can be explained by the fact that it is only operational in the four Dublin local authorities. Figure 3.2 provides details of how well informed survey respondents indicated they were in relation to HAP.

FIGURE 3.2 HOW WELL INFORMED WERE CIS AND CIPS SURVEY RESPONDENTS IN RELATION TO HAP?



The majority (76%) of survey respondents indicated that they were either fully or well informed, 22% indicated that they were somewhat informed, while just 2% indicated that they had very limited information on HAP.

3.3.3 Most common queries received by CIS and CIPS in relation to HAP

See Table 3.6 for details of the most common queries received in relation to HAP.

⁵⁹ HAP was not operational in at least one survey respondent's local authority area, while all of the CIPS survey respondents had dealt with HAP enquiries.

TABLE 3.6 THE MOST COMMON QUERIES RECEIVED BY SURVEY RESPONDENTS IN RELATION TO HAP⁶⁰

Category	Details	No. of respondents
General HAP queries	<ul style="list-style-type: none"> • What is HAP? • How/where/when to apply for HAP • What are the benefits of HAP? 	26
Finding landlords who will accept HAP	<ul style="list-style-type: none"> • Getting a new landlord to sign up to/accept HAP • Getting an existing landlord to sign up to HAP 	18
HAP calculations	<ul style="list-style-type: none"> • What are the rent limits? • What are the different maximum payments for different household types? • What is the situation in relation to the income disregard/differential rent? 	17
Affordability	<ul style="list-style-type: none"> • What can the tenant do when the rent the landlord wants to charge is higher than the HAP payment? • Challenge of locating suitable affordable accommodation within the rent limits • What can the tenant do when the landlord wants to increase the rent? 	14
Transferring from/differences between Rent Supplement and HAP	<ul style="list-style-type: none"> • Is transfer mandatory? • What are the differences between HAP and rent supplement? 	13
Impact of signing up to HAP on the local authority housing waiting list?	<ul style="list-style-type: none"> • What is the impact of signing up to HAP on a place on the local authority housing waiting list? 	12
Eligibility	<ul style="list-style-type: none"> • Eligibility for HAP if an individual within a household is working/planning to work 	11
HAP and deposits	<ul style="list-style-type: none"> • Will HAP cover the cost of the deposit? • Is it possible to get an ENP⁶¹ from the Department of Social Protection⁶² to cover the cost of the deposit? 	10
Ensuring HAP accommodation meets minimum standards	<ul style="list-style-type: none"> • What can the tenant do when the HAP property does not meet minimum standards? • What can be done to get the local authority to conduct its inspection/assessment of the property? • What sanctions does the local authority have to ensure the landlord addresses any inadequacies identified in the inspection? 	3
Various	<ul style="list-style-type: none"> • What is the difference between RAS and HAP? • Is HAP available in a particular local authority area? • Does the local authority find the property? • Is it possible to buy a property under HAP? • Can HAP be transferred to another property? • Who is responsible for repairs to a HAP property? • What are HAP landlord's responsibilities? • Who is responsible for the payment of the HAP rent? • What happens where an individual's circumstances change (e.g. partner moves in/out)? 	19

60. Table 3.6 is based on survey respondents' perspectives on the most common HAP queries presented to their services. This complements the findings within Table 3.1 which is an analysis of a 25% sample of cases in 2015 and Quarter1 and Quarter2 in 2016.

61. Exceptional Needs Payment.

62. Now Department of Employment Affairs and Social Protection.

Analysis of Table 3.6 would suggest that many of the queries received were broad general queries about the scheme, while the remainder focused on how HAP might work for the specific client. The findings in Table 3.6 show a strong resemblance to those in Table 3.1 – an analysis of a sample of HAP queries received by CISs and CIPS.

3.3.4 Key challenges for CISs and CIPS seeking to support client to access HAP information

Key sources of information on the HAP schemes include the Department of Housing, Planning and Local Government's website and citizensinformation.ie. From 1 March 2017 a new dedicated website hap.ie was launched by the Department.⁶³ Another important source of information for HAP is the relevant local authority. About 80% of the survey respondents reported having good working relationships with the housing section of their local authority, which in turn meant that they were able to access any information they needed quickly and without any issue. Some respondents reported that some local authority officials were very proactive and had presented and provided training and in some cases updates on HAP at CIS staff training events and that there was regular contact between the CIS manager and senior local authority officials. In Co. Donegal, this was facilitated by the fact that the local authority and CIS are located in the same building. It was noted that the allocation of a unique reference number for each application meant that it is easier for the CISs to engage with the local authority and to track individual applications.

The remaining 20% of the survey respondents identified a number of challenges in relation to engaging with their local authority including:

- Limited availability of clear information/website is not updated
- No named contact person for HAP in the local authority
- Accessing the housing section of their local authority (phones not answered, voice mailboxes full)
- Local authority does not/cannot provide the clarification/advice requested - response is that the client should submit the application and allow it to be assessed
- Delayed responses from the local authority
- Some local authorities not engaging with local services like CISs
- How to advise a client when they cannot find a landlord willing to engage in HAP
- Advising a client how long the application process will take

At a more general level, survey respondents noted that because HAP is changing and evolving it would be useful to have a programme of ongoing training on it.⁶⁴ A significant number of survey respondents also identified a need for landlords to be better informed in relation to what HAP is and what the advantages might be for them. Communicating the fact that participation in HAP means that a person/household is deemed by the local authority to be housed (removed from the social housing waiting list) and the subsequent importance of submitting an application to be included on the social housing transfer list was identified as a particular challenge with clients who do not have English as a first language.

63. <http://hap.ie/> 'The purpose of the website is to provide a single national point of information on the HAP scheme for both landlords and tenants, before contacting the relevant local authority' <http://www.housing.gov.ie/housing/rebuilding-ireland/housing-assistance-payment/coveney-announces-housing-assistance-payment>.

64. Two courses are being provided on the 2017 CIB training calendar on Rent Supplement and Housing Assistance Payments, in Killarney and Dublin. A number of courses for CISs and CIPS were run in 2016 and in 2015 respectively on various housing-related topics including homelessness prevention; tenants of private rented accommodation & social housing; and overview of social housing supports and HAP.

3.4 Other Issues

Local authority consultees noted that managing changes in HAP tenants' circumstances is absorbing an increasing amount of their time, as indeed are HAP property inspections. With a shortage of affordable private rental accommodation stock and in some areas, local authority personnel, it is difficult to know what sanctions local authorities can bring to bear to ensure landlords meet minimum HAP accommodation standards. The Department of Housing, Planning and Local Government have noted that the minimum standards do provide a process whereby landlords can improve the accommodation without affecting the tenancy and that HAP administrative and inspection payments are made to local authorities on an annual basis and should be sufficient to meet the resource requirements.

Local authority officials were also concerned about the migration of households from one local authority area (generally an urban area) to an adjoining (more rural) local authority to avail of lower rents, only to find that the rent caps available in the adjoining local authority areas are lower.

3.5 Overview of issues

The predominant issues identified within this section can be grouped under a number of headings as follows:

- The limited stock of private rented accommodation
- The even more limited stock of affordable private rented accommodation
- Making information on HAP available directly to potential tenants and ensuring that potential HAP tenants are fully aware of the specific conditions imposed by HAP
- Recognising that some landlords (for a variety of reasons) are reluctant to participate in HAP
- Finding ways to deal with the issue of landlords requiring top-up payments from tenants
- Making more information on HAP available to potential landlords
- The continuing need for discretion with maximum rent limits in certain cases
- The need for ongoing training and local authority input on HAP for staff of CIS and CIPS
- Addressing a number of HAP policy and administration issues

These issues are explored in more depth in Section 4.2.

4. Issues and Conclusions

4.1 INTRODUCTION

Section 4.2 explores the issues identified in Section 3 in more depth and draws some conclusions from these issues, while Section 4.3 contains recommendations about how some of these issues could be addressed.

4.2 Issues and conclusions

4.2.1 Overall impressions

There are currently more than 27,000 households receiving HAP support, with over a third of these households having transferred from the Rent Supplement scheme. It works best in local authority areas and locations where there is a reasonable stock of private rental accommodation. It works less well in locations where there is a high demand for rental accommodation, which in turn affords landlords the option to pick and choose their tenants, leaving more vulnerable HAP applicants with more limited access to rental accommodation.

HAP is clearly a more attractive option for households that have either not been on the social housing waiting list, or have not been on it for long. Households which have been on the list for a longer period are generally more reluctant to give up their place and engage in HAP. For tenants dependent on social housing who wish to increase their hours/work full-time or indeed return to education, HAP is clearly a very useful initiative. It should be noted that landlords whose tenants have been recipients of rent supplement are also often reluctant to transfer over to HAP. This in turn poses challenges for the tenants in terms of finding alternative affordable accommodation. It also poses significant challenges for the future rollout of HAP where the plan is ultimately to transfer the vast majority of long-term rent supplement recipients over to HAP. With rollout in the remaining Dublin local authorities from the start of March 2017, this may pose a particular challenge given the high level of demand for rental properties in these locations.

4.2.2 Limited stock of private rental accommodation

There is clearly increased demand for and pressure on the private rented accommodation sector. See Table 4.1 for details of the composition of households by tenure type. Much of this increase in demand is driven by significant increases in the proportion of households renting in, or adjacent to the main urban centres (Dublin, Cork, Galway and Limerick) with 48% of households in Dublin city renting.⁶⁵ The property crisis also puts and will continue to put pressure on the sector with '*persistent, albeit improving, levels of households in mortgage arrears; as of Quarter 1 2016, 85,989 accounts, or 11% of the total, were in arrears*'⁶⁶ (*Rebuilding Ireland, 2016 p.24*).⁶⁷ The most recent figure for accounts in arrears at the end of Quarter 4 2016 is 77,493.

All of these pressures coupled with the government decision to rely on the private rental sector as a source of social housing means that successful HAP applicants have to compete with other private rental tenants for what is a limited stock of private rental accommodation. (This is evidenced by an annual rate of rental inflation of 13.5% in the final quarter of 2016, the highest in the history of the Daft.ie report, which extends back to 2002)⁶⁸ (p3).

65. Housing Agency (2016) Overview of Trends in Irish Housing. Supplemental Submission to the Housing and Homelessness Committee 28 April 2016. <https://www.daft.ie/report/ronan-lyons-2016q1-rental>.

66. *Rebuilding Ireland Action Plan* (2015)

67. Measures to address mortgage arrears include: the putting in place of a new initiative under *Rebuilding Ireland* to provide access to independent expert financial and legal advice for people facing mortgage arrears (p.38); the establishment of a new National Mortgage Arrears Resolution service (p.39) which includes the Mortgage Arrears Aid and Advice Scheme, with total funding of €5m – €10m over 3 years, depending on the level of take-up; the relevant activities of the Money Advice & Budgeting Service (MABS), including a Dedicated Mortgage Arrears (DMA) MABS Service; and the relevant activities of the Insolvency Service of Ireland (ISI) (p39-40).

68. Lyons, R (2017) The Daft.ie Rental Price Report - An analysis of recent trends in the Irish rental market 2016 in Review.

TABLE 4.1 COMPOSITION OF HOUSEHOLD BY TENURE TYPE (1946-2016)⁶⁹

Tenure Type	1946	1961	1971	1981	1991	2002	2006	2011	2014 ⁷⁰
Rented	42.6	35.6	26.8	22.6	17.9	18.5	21.3	27.7	31.5
Owner Occupied	52.6	59.8	70.8	74.7	80	79.8	77.2	70.8	68.5
Other⁷¹	4.7	4.6	2.4	2.6	2.1	1.7	1.5	1.6	

4.2.3 Limited stock of affordable private rented accommodation

A key issue clearly identified within this analysis is the limited availability of suitable private rented accommodation in some locations. Another key issue is the maximum rent limits which despite their increase on 1 July 2016 remain below market rents for certain types of accommodation in certain local authority areas (see Appendix 3 for a comparison of maximum rent limits with average market rents). The difficulties households encounter trying to locate suitable affordable rental accommodation clearly raise fears in relation to homelessness and where households struggle to find any accommodation, the risk of homelessness is always present. This is particularly the case for more vulnerable households.

4.2.4 Opportunities offered by HAP

HAP offers individuals and households an opportunity to increase their hours of employment or to return to education, while still retaining some level of housing support.

69. Norris, M. and Fahey, T (2013) 'Conclusions' In: Norris, M (eds). *Social Housing, Disadvantage, and Neighbourhood Liveability - Ten Years of Change in Social Housing Neighbourhoods*. London/ New York: Routledge, pp.217-227

70. European Commission (2014) *Survey on Income and Living Conditions*, Eurostat.

71. Includes accommodation occupied free of rent, or where the tenure type is not known.

4.2.5 Making potential HAP tenants aware of the specific conditions imposed by HAP

HAP has a number of specific conditions that potential tenants need to be made very clear about before they sign a HAP lease. Firstly, because participation in HAP is considered by the authorities as having your social housing need met, individuals are removed from the social housing waiting list. This is not an issue for households who are either not on the social waiting list or not on it very long. However, where households are on the list for some time, their removal can be a significant deterrent in relation to engagement with HAP. If a household does decide to participate in HAP and forgo their place on the social housing list, they should be informed and supported to make an application for inclusion on the social housing transfer list (for access to other social housing supports). It should also be noted in this context that the timeframe for application for inclusion on the social housing transfer list is very limited. Individuals and households considering participation in HAP also need to be aware that they are expected to remain in their HAP property for two years before they can move.

4.2.6 Making more information on HAP directly available to potential tenants

Departmental and local authority websites need to continue to be regularly updated and information made available in a number of languages. The recent dedicated hap.ie website is to be welcomed. Currently application forms are only available directly from the local authority. It would be useful if sample applications could be made available online, so that potential tenants and landlords could be clear about what is expected from them.⁷²

4.2.7 Recognise that landlords (for a variety of reasons) are reluctant to participate in HAP

A cohort of private landlords appears reluctant to participate in HAP, related in part to the paperwork and the inspections involved. This causes significant difficulties for their tenants where they are being required by the Department of Employment Affairs and Social Protection to transfer from rent supplement to HAP. Where this is the case, a clear protocol needs to be put in place whereby the tenant is clear what happens if their landlord does not want to participate in HAP. Landlords also need to be made more aware of the benefits that participation in HAP could have in terms of 100% relief on their mortgage interest.

4.2.8 Finding ways to deal with the issue of landlords requiring top-ups

Households should continue to be encouraged to disclose to their local authority where they are making top-ups to meet market rent levels, as unlike rent supplement, there is no sanction for individuals/households who pay a top-up on their HAP payment.

⁷² Information on HAP is also made available on citizensinformation.ie and keepingyourhome.ie (websites of the Citizens Information Board).

4.2.9 Exercising discretion and exceeding maximum rent limits where necessary

Although maximum rent limits may be exceeded in particular circumstances, many individuals and households are unaware of this possibility. It should be noted that the local authority officials consulted as part of this study stated that this discretion was only applied where there were particular mitigating circumstances (i.e. discretion was applied on a case-by-case basis only). What exactly constitutes mitigating circumstances is decided on a case-by-case basis.

4.2.10 The need for ongoing communication and engagement between CISs/CIPS and local authorities in relation to HAP

There is a need for CISs/CIPS to be able to communicate with local authorities on behalf of their clients/callers. It is also the case that CISs can and have benefited from inputs on HAP from the relevant local authority section dealing with HAP.

4.2.11 Addressing HAP policy and administration issues

While the lack of availability of the HAP scheme in certain local authority areas was an issue at the time of the survey, this is no longer an issue with the HAP rollout completed nationally in March 2017.

Only small numbers of officials have been allocated to work on HAP in some local authorities. (One local authority had to make a decision not to accept any further HAP applications until they processed the backlog of applications already received). This may in turn be contributing to the communication difficulties that exist with some local authorities who will not deal with clients and/or CISs and CIPS by either phone or email.

The review/appeal section of the legislation has yet to be brought into effect - this remains an issue which needs to be addressed. The DHPLG has advised that this issue will be dealt with in 2017.

Inspection and enforcement of housing standards are important elements of HAP (detailed within the legislation) and inspections need to be conducted within eight months of a lease commencing (or have been inspected by the local authority in the previous 12 months).

4.3 Recommendations

See Table 4.2 for details of the recommendations arising from this study.

TABLE 4.2 RECOMMENDATIONS IN RELATION TO HAP (ARISING FROM THIS STUDY)

Issue	Recommendations
The limited stock of affordable private rented accommodation	<ol style="list-style-type: none"> 1. Need to put a system in place to support vulnerable households to identify suitable accommodation in the private rental sector (similar to the Place Finder Service within Homeless HAP) 2. Rent limits need to be continued to be adjusted to take account of both household type and the available accommodation stock⁷³ 3. Strategies need to be put in place to support households to relocate from urban to rural locations in order to avail of lower rents.
Making potential HAP tenants aware of the specific conditions imposed by HAP	<ol style="list-style-type: none"> 4. All HAP communication to reference what the consequences of participation in HAP are for potential tenants (e.g. removal from the local authority social housing waiting list, option to apply for the transfer list, the expectation to remain in the HAP accommodation for two years before the tenant can move) 5. Greater clarity is needed in relation to what happens when a household's circumstances change
Making more information on HAP available to potential tenants	<ol style="list-style-type: none"> 6. Online HAP information needs to be updated regularly 7. A completed sample HAP application form to be made available online 8. The production of a leaflet outlining the key aspects of HAP for clients in a number of languages would be helpful
Recognising that landlords (for a variety of reasons) are reluctant to participate in HAP	<ol style="list-style-type: none"> 9. Put in place a protocol whereby the tenant is clear what the situation is when their rent supplement landlord will not sign up to HAP 10. Make landlords more aware of the benefits of HAP and the option of 100% relief on their mortgage interest 11. Organise a campaign focused on landlords clarifying the potential benefits of HAP
Finding ways to deal with the issue of landlords requiring top-ups	<ol style="list-style-type: none"> 12. Households should be encouraged by their local authority to disclose where they are making top-up payments to meet market rent levels
Exercising discretion and exceeding maximum rent limits where necessary	<ol style="list-style-type: none"> 13. Ensure local authority housing officers continue to have the necessary discretion and autonomy to exceed rent limits where there are particular mitigating circumstances 14. Need clarity and clear guidelines in relation to what qualifies as mitigating circumstances
Training and input in relation to HAP	<ol style="list-style-type: none"> 15. Require ongoing communication and engagement between CISs/CIPS and local authorities in relation to HAP

73. Rent limits were adjusted in July 2016.

Issue	Recommendations
Addressing a number of HAP policy and administration issues	<ul style="list-style-type: none"> 16. Ensure there are sufficient local authority staff allocated to the administration of HAP and the inspection of HAP properties locally 17. Identify a designated person within the local authority to liaise with on HAP issues, provide relevant support bodies (including CISs and CIPS) with their contact details 18. Bring into effect the review/appeal section of the legislation to ensure that an individual refused/ disqualified from HAP has the opportunity to appeal the disqualification decision
Where HAP accommodation does not meet the minimum standards	<ul style="list-style-type: none"> 19. Local authorities need continued allocation of sufficient resources and sanctions in order to enable them to pursue landlords who do not meet the minimum HAP accommodation standards

APPENDIX 1:

Department of Housing, Planning and Local Government (DHPLG) - Commentary on the issues raised in the report, May 2017⁷⁴

The **Housing Assistance Payment (HAP) Scheme** was rolled out to local authorities as a pilot scheme in four waves from September 2014 up to March 2017. The CIB consideration of the HAP scheme, which was undertaken in mid-2016, took place at a point when the scheme was still in pilot mode and available in just over half the local authorities in the State. It is very useful to get an overview of a scheme from an external point of view, and indeed significant learning can be gained by exposure to both positive and negative feedback on the scheme as experienced by those who are using it. It must be emphasised that this assessment was carried out on a pilot scheme. While the fundamentals of the scheme have not changed, following the completion of the scheme's rollout, HAP is now operating at a more mature level of operation. In that context, the report identifies a number of issues that have since been significantly addressed. The issues identified can be categorised as relating to the following: general commentary around the private rental market; specific comments and recommendations in relation to better communications and scheme administration.

A number of significant policy changes have been introduced by Government and this Department, and a number of changes to the operation of the HAP scheme have been made under each of the themes identified since the research period represented by the report.

These changes include:

- 1 July 2016 - Government increased the maximum rent levels that apply to HAP in each local authority, and provided each local authority with additional discretion to exceed these limits by up to 20% in cases where it is necessary to find appropriate accommodation for those who need it;
 - HAP scheme has been rolled out to two further phases and 12 local authorities and since 1 March 2017 is available nationally, to every household which has been assessed as requiring support with their long-term housing needs;
 - A refreshed Ministerial Transfer Directive has been issued by the Minister. This reiterates the objective that HAP recipients can continue to access the transfer list and directs local authorities to adapt their scheme of letting priorities to ensure that HAP tenants can access other forms of housing support;
 - An updated Communications Strategy has been put in place, including the provision of a HAP specific website www.hap.ie, and a deliberate and ongoing series of engagements with the landlord sector, Oireachtas and the voluntary sector;
 - Inter Authority movement has been provided for HAP households;
 - Significant guidance and supports have been put in place for HAP practitioners at local authority level, including the provision and development of a HAP toolkit, and a Practitioner's Network who are represented on the HAP Project Board;
 - Additional staff dedicated to the implementation and management of HAP at local authority level have been recruited across local authorities, as well as in the HAP Shared Service Centre;
 - The Strategy for the Private Rental Sector has been published including the provision of Rent Pressure Zones and the introduction of other rent predictability measures.
- There are currently (8 May 2017) 21,289 active HAP tenancies, with a total of 5,684 HAP tenancies

74. HAP and Current Programmes Section, Department of Housing, Planning and Local Government, May 2017.

set up in 2017 to date. These numbers indicate that the *Rebuilding Ireland* target of 15,000 additional households to be supported by the scheme in 2017 will be met without difficulty. These tenancies involve more than 16,000 separate landlords and agents. The scheme has a 99% differential rent collection rate, with minimal arrears arising for tenants or local authorities. On average in 2017, more than 300 new households are being supported by the scheme each week, with that set up rate expected to reach 400 by the end of the year.

The evidence of the success of the HAP scheme suggests that many households want what HAP offers them: flexible housing support with access to long term options, at a rent that is based on their ability to pay, and the security of knowing that they can work full-time without losing their housing support. Comments made in the report in relation to landlords being uninterested in the scheme do not tally with the experience of the schemes operation. The HAP addresses many long standing issues raised by landlord groups, and indeed by CIB, in relation to the operation of Rent Supplement. The HAP payment is made to the landlord on the tenant's behalf; and all payments are made electronically directly to the landlord - the landlord doesn't have to collect the rent.

It is important to recognise that in developing the HAP scheme, every effort has been made to provide similar levels of long-term support to other social housing supports while allowing for far greater flexibility of support, including a speed of access to the scheme that was comparable to Rent Supplement. All parties to the administration of the scheme are committed to providing prospective HAP tenants with the capacity to compete for good quality, appropriate accommodation in the private market in an area they want to live in.

The phased implementation of the HAP pilot scheme has afforded the Department and the sector an opportunity for learning. The delivery of the scheme over four phases and separate groups of local authorities has allowed for the sharing of best practice as well as the early identification of issues to be addressed. The approach taken in the management of the scheme's pilot phase was to make improvements to the scheme on an ongoing basis as issues were identified. Such improvement included the creation of additional learning forums at the practitioners' level; the introduction of discretion in relation to the operation of rent limits by local authorities; the development of a homeless-specific pilot project, ongoing review of tax compliance procedures, and tenant arrears management procedures.

Outside of the experiences of Citizens Information Service (CIS) clients as outlined, the report indicates an unmet need to provide better sharing of information and operational procedures between local authorities' and the Citizens Information Offices in relation to the operation of the system of social housing support generally. While the Citizens Information Service is clearly well briefed in relation to the operation of Department of Social Protection's schemes in particular, and in the principles of the social housing system (the list system etc.), the current housing supply issues and for example, the rollout of HAP has created a greater demand for housing-related advice. There appears to be a need for a more detailed familiarity with local authority management and operation of the social housing system – in particular the social housing assessment process; the operation of the differential rent schemes; the operation of minimum standards for private rented accommodation; and the general role of the housing authority. While these elements are separate to the HAP scheme, they are part of the broader framework of social housing supports within which HAP operates.

Changes to the HAP scheme relevant to report's Issues and Recommendations

During the period since that which the draft report's exploration reflect, the following **changes and enhancements** have been introduced to assist in the operation of the HAP scheme.

1. Completion of full rollout

- The Housing Assistance Payment (HAP) is now available to all eligible households throughout the State and to homeless households in the Dublin local authorities under the Homeless HAP pilot. At the end of Quarter 1 of 2017, 20,000 households were being supported by the scheme; some 7,000 of these households were previously in receipt of Rent Supplement. This also includes 12,075 additional households supported by HAP in 2016. Nationwide availability of the scheme has immediately allowed for the progression of a number of key milestones for the scheme, such as a national approach to communications; the introduction of inter authority movement for HAP tenants; and the enhancement of supports to provide greater operational consistency to the scheme.

2. Refreshed Ministerial direction on the operation of the transfer list

- Following the commencement of the provisions in the Housing (Miscellaneous Provisions) Act 2014, Housing Assistance Payment (HAP) is considered to be a social housing support and consequently households are not eligible to remain on the main housing waiting list. Acknowledging that households on the waiting list who avail of HAP might have expectations that they would receive an allocated form of social housing support, Ministerial Directions issued during the pilot phase of the scheme to ensure that, should they so choose, HAP tenants could avail of a move to other forms of social housing support through a transfer list. With the completion of the HAP roll-out and the ending of the scheme's pilot phase, a Ministerial Direction was issued (1 March 2017) instructing local authorities to continue to offer HAP tenants access to other forms of social housing through the transfer list. This refreshed direction ensures that following completion of the HAP pilot phase, HAP tenants still get all the benefits of HAP and are no less likely to get a different form of social housing support. It is ultimately up to the household to choose if they wish to be placed on a local authority's transfer list, and it is understood that the majority of HAP households do avail of this option. Since the scheme's statutory commencement in September 2014 until the end of Quarter 1 of 2017, 356 households across the country have transferred from the HAP scheme to other forms of social housing support, while a multiple of this number have been offered other forms of social housing support but have remained in HAP support.
- The Department recognises the concerns of social housing tenants and applicants in relation to the transfer list option and accepts the need identified by the report to better communicate the operation of the transfer list option.

3. HAP Communications Initiatives

- A revised communications strategy has been put in place, including the provision of a HAP-specific website, and a deliberate and ongoing series of engagements with key stakeholders including the landlord sector, Oireachtas members and the voluntary sector.
- The Department, together with the Housing Agency, has developed a dedicated HAP website (www.hap.ie), which is live since 1 March 2017. The purpose of the website is to provide a single national point of information on the HAP scheme for landlords and HAP applicants and tenants, before contacting the relevant local authority or the HAP Shared Services Centre (SSC). While housing decisions are a statutory matter for the local authority, many issues will relate to the individual households and can only be ultimately clarified by the local authority themselves. However, the website provides great clarity by addressing many of the issues identified by the CIB exploration as requiring clarification: accessing of HAP, effect on households social housing need, operation of the transfer list; rent limits in effect.
- The website is particularly aimed at those eligible for social housing but who are not yet in receipt of HAP and at landlords who might consider renting to a HAP tenant. Additional standard information to prospective applicant and landlords/agents is available for all local authorities. Local authorities are

ensuring that their websites are up to date in respect of HAP information and that all relevant material (excluding the HAP Application Form) is available electronically there.

- HAP printed material (booklets and leaflets) has also been updated and circulated in hardcopy and softcopy to all local authorities. The Department and the local authority sector are happy to consider best practice advice in relation to providing such material in alternate languages, and would be happy to hear CIB's views on same.

4. Inter Authority movement of HAP households

- The flexibility of HAP as a form of social housing support is one of the scheme's key elements and an important benefit of HAP envisaged for many households with a housing need. With the completion of the rollout of the HAP Scheme on 1 March 2017, guidance has been issued to all local authorities regarding incidences where HAP supported tenants wish to have their housing needs met in a different local authority area. The principal of the operation of inter-authority movement for HAP is that a tenant currently on a local authority waiting list, who wishes to access private rented accommodation with HAP support in another local authority area, and to avail of the transfer list in the local authority where they are currently on the waiting list, can be facilitated, subject to conditions, including: Social Housing Eligibility Income Bands; Co-operation between local authorities in order to facilitate HAP applicants; and the Operation of the Transfer List.
- In order to maintain equity between all tenants in receipt of social housing support, and to avoid the potential for difficult to enforce movements in shared rental markets/across local authority borders, inter-authority movement for HAP is being facilitated without reference to Social Housing Eligibility Income Bands in areas that offer shared areas of choice in their allocation schemes, as no change to existing treatment is involved in such areas. Accordingly the varying Income Bands will not present a barrier for households moving between City Council and County Council areas, and no undue burden will arise on any one local authority area over another. The Department, together with local authorities, will be monitoring the uptake and impact of this increased flexibility to ensure that it continues to be workable and effective from the perspective of households and local authorities.

5. Consistency of HAP delivery and the operation of discretion

- Over the last 12 months the Housing Agency has developed a HAP toolkit which is available to all local authorities that provide guidance to LA staff on all aspects of HAP delivery and operations. The HAP toolkit continues to be added by the Housing Agency, the HAP Shared Service Centre, the Department and the practitioners themselves.
- A HAP practitioners forum and representative committee has been formed with secretarial support from the Housing Agency and a place on the HAP Project Board, under the scheme's revised governance structure. The group provides a very useful information sharing and issue raising forum with the opportunity to raise issues arising on the ground within the scheme's governance structure. The group has been very useful in developing new policy options, including the inter authority movement provisions which were recently announced.
- Guidance on the management of the discretion around HAP Rent Limits has been provided to local authorities via circular, and updated again via circular, since the time of the report's examination. At end Quarter 1 2017, 15% of HAP tenancies were receiving a HAP payment above the maximum rent limit through the use of discretionary flexibility by the local authority. This means that around one in ten HAP supported tenancies required the maximum rent limit to be exceeded. The average discretion applied is 14.3% above the maximum rent limit – averaged across all household types. These figures demonstrate that the rent limits that are currently applied are working. Where, because of a lack of supply of a particular type of unit locally, the HAP limit may not work for that particular household,

local authorities can and are using their capacity to exceed the rent limits sensibly and ensuring that households have access to HAP supported accommodation as they need it.

6. HAP resourcing of local authorities

- Local authorities operating the HAP scheme may apply for administrative payments to support the operation of HAP locally. More than €1.8 million in such payments were made in 2016. While the HAP Shared Service Centre is the greatest support provided to local authorities in the operation of HAP, the administrative payments assist in supporting the costs of HAP staff locally. 113 additional staff have been sanctioned by this Department for HAP purposes from September 2014 to date. With the scheme now bedded in, most local authority areas will now be in a position to know the ongoing demand of the scheme and resource sections appropriately with the assistance of the resources outlined.

7. Private Rental Inspections

- The issue of Minimum Standards for rented accommodation is highlighted as one that caused some confusion in the report's exploration of the HAP scheme. As with all private rented accommodation, the local authority will inspect the property and ensure it meets the minimum standards for such accommodation. Under the Housing (Miscellaneous Provisions) Act 2014 which provided for HAP, local authorities must begin the private rental standards inspection process within 8 months of HAP support being provided if the property was not inspected in the previous 12 months. No additional standard is required to be met or enforced. HAP administrative payments and separate per inspection payments are made to local authorities on an annual basis and are sufficient to meet any resource requirements created by the statutory timeline in which HAP properties must be inspected. Additional Information Technology tools have been provided to local authorities as part of the HAP Information and Communications Technology interface to allow local authorities to easily plan, track and record private rental inspections for HAP properties. To date failure to meet property standards has not arisen as a reason of any significance for exiting a HAP tenancy.

These policy and administrative changes will significantly or fully address the issues identified and the recommendations made in CIB's report.

APPENDIX 2:

Summary of the HAP Scheme (provided by the Department of Housing, Planning and Local Government), May 2017

The Housing Assistance Payment (HAP) is a form of social housing support provided by all local authorities. HAP means that local authorities can provide housing assistance for households who qualify for social housing support, including many long-term Rent Supplement recipients. Under HAP, local authorities make a monthly payment to a landlord, subject to terms and conditions including rent limits, on a HAP tenant's behalf. In return, the HAP tenant pays a weekly contribution towards the rent to the local authority. This 'rent contribution' is based on the household income. It is calculated in the same way as the rent paid by a tenant of a local authority owned property.

HAP provides a more integrated system of housing supports and aims to allow HAP tenants to work full-time and still keep their housing support, and allow all social housing supports to be accessed through one body – the local authority. To qualify for HAP, a household must be qualified for social housing support by their local authority, which means the household must qualify to go on the local authority housing waiting list. HAP tenants must find their own accommodation in the private rented market. (This is the same as the current Rent Supplement scheme.) The landlord must agree to rent their property to the HAP tenant. The local authority will make a monthly payment to the landlord. This payment is made on the last Wednesday of each month. The payment is subject to terms and conditions including rent limits, and that the HAP tenant pays their rent contribution to the local authority. Rent contributions will generally be made through An Post's Household Budget Scheme. If the HAP tenant does not pay this rent contribution, HAP payments to their landlord will be suspended and eventually stopped. The HAP tenant is then responsible for paying the full rent themselves.

One of the key principles of the HAP scheme is that eligible households source their own accommodation in the private rented sector, which best suits their needs in their area of choice. This is distinct from other forms of social housing support, where the tenant may not always find their own accommodation and instead are allocated a dwelling. Limerick City and County Council provides a highly effective HAP transactional shared service on behalf of all local authorities. This HAP Shared Services Centre (SSC) manages all HAP related rental transactions for the tenant, local authority and landlord.

The HAP scheme is provided under Part 4 of the Housing (Miscellaneous Provisions) Act 2014. Revised HAP and Rent Supplement rent limits took effect from 1 July 2016. Additional flexibility to exceed the prescribed maximum rent limits was extended to all local authorities where HAP was operational.

A summary of the household classes supported by the HAP scheme at the end of Quarter 1 of 2017 is set out below:

- Single / Single Sharing - 31%
- Couple / Couple Sharing - 4%
- Lone Parent with Children - 39%
- Couple with Children - 26%

The HAP scheme is funded through a combination of Exchequer monies and tenant differential rents collected in respect of HAP tenancies. The provisional Exchequer outturn for the HAP scheme in 2016 was in excess of €57 million. The majority of this funding was to support the on-going costs of tenancies established in 2015 that continued into 2016, and the costs of the 12,075 additional households supported by the

scheme in 2016. Budget 2017 has increased the Exchequer funding for the HAP scheme to €152.7 million, in order to meet the continuing costs of existing HAP households, and the costs of supporting an additional 15,000 households in 2017.

The table below shows the Social Housing Strategy and *Rebuilding Ireland Action Plan*⁷⁵ targets, households supported, number of Rent Supplement transfers, the number of local authorities operating the scheme, the Exchequer allocation and output.

TABLE 1: HAP SCHEME

Year	Target	Additional Households supported at end of year	Number of Rent Supplement Transfers	No. of LAs operating HAP Scheme	Exchequer Allocation €M	Outturn €M
2014	n/a	485	n/a	7	.500	.394
2015	8,400	5,680	2,100	18	23.2	15.64
2016	12,000	12,075	3,568	28	47.7	57.69
2017	15,000	n/a	n/a	31	152.7	-

HAP WAS ROLLED OUT AS FOLLOWS:

WAVE 1		WAVE 2		WAVE 3		WAVE 4				
LAs (7 & 4 HH)	Introduced	LAs (12)	Introduced	LAs (9)	Introduced	LAs (3)	Introduced			
Limerick City & County	15 Sep 14	Donegal	25 May 15	Cavan	01 Dec 16	Dublin City	01 Mar 17			
Waterford City & County		Offaly	15 Jun 15	Kerry		Fingal				
Cork County		Carlow		Laois		DLR				
Kilkenny	01 Oct 14	Clare	29 Jun 15	Leitrim						
Louth		Tipperary		Longford						
Monaghan		Cork City		Roscommon						
South Dublin		Galway County	Westmeath							
South Dublin	18 Dec 14 Homeless HAP	Sligo	Nov 15	Wexford						
Dublin City		Mayo		Wicklow						
Fingal		Meath								
DLR		Kildare								
		Galway City	1 Feb 16							

HAP and Current Programmes Section, Department of Housing, Planning and Local Government, 9 May 2017

75. Social Housing Strategy (SHS); *Rebuilding Ireland (RBI) - Action Plan for Housing and Homelessness*

APPENDIX 3:

Comparison of Maximum HAP Rent Limits 2016 (for HAP)⁷⁶ and Daft.ie Quarter 1 2016⁷⁷ estimate of average monthly rent payments (in local authority areas where HAP has been rolled out)

Dept. of Social Protection Effective 1st July 2016

County	Single Shared	Couple Shared	Single	Couple	Couple/One Parent Family - 1 Qualified Child	Couple/One Parent Family- 2 Qualified Children	Couple/One Parent Family- 3 Qualified Children
South Dublin	€430	€500	€660	€900	€1,250	€1,275	€1,300
Carlow	€270	€290	€440	€510	€570	€600	€630
Cork City	€300	€330	€550	€650	€900	€925	€950
Cork County							
Donegal	€200	€230	€340	€370	€410	€470	€520
Galway City	€330	€360	€575	€650	€850	€875	€900
Galway County							
Kildare	€290	€350	€500	€585	€800	€835	€870
Kilkenny	€230	€270	€480	€530	€630	€660	€690
Limerick City	€270	€300	€420	€450	€650	€700	€750
Limerick County							
Louth	€250	€290	€460	€480	€660	€690	€720
Mayo	€200	€220	€390	€410	€480	€500	€520
Meath	€240	€310	€460	€500	€730	€740	€750
Monaghan	€200	€220	€330	€390	€500	€515	€530
Offaly	€210	€230	€380	€433	€550	€575	€600
Sligo	€220	€250	€460	€490	€550	€575	€600
Tipperary	€210	€230	€380	€420	€525	€560	€600
Waterford City	€240	€270	€430	€450	€550	€575	€600
Waterford Co.							

76 These were benchmarked at the 35th percentile of agreed rents as registered with the Residential Tenancies Board. Each county's major urban area was used to establish an appropriate benchmark for the county's prevailing maximum rent limit. Source: Varadkar, L (2016) Rent Supplement scheme - rent limits review PQ. See www.kildarestreet.com/wrans/?id=2016-07-07a.388.

77. www.daft.ie/report/q1-2016-daft-rental-report.pdf.

Daft.ie average monthly rents 2016 Quarter1

County	1 bed apartment	2 bed house	3 bed house	4 bed house	5 bed house
South Dublin	€1253	€1443	€1781	€1913	€2125
Carlow	€466	€541	€667	€717	€796
Cork City	€784	€848	€1047	€1124	€1249
Cork County	€485	€560	€691	€742	€825
Donegal	€381	€425	€525	€564	€626
Galway City	€651	€738	€911	€978	€1087
Galway County	€448	€500	€617	€663	€732
Kildare	€696	€807	€996	€1069	€1188
Kilkenny	€479	€556	€686	€737	€819
Limerick City	€571	€648	€799	€858	€953
Limerick County	€421	€486	€600	€645	€716
Louth	€579	€671	€829	€890	€989
Mayo	€406	€453	€560	€601	€668
Meath	€641	€743	€917	€985	€1095
Monaghan	€442	€493	€608	€653	€726
Offaly	€442	€513	€633	€680	€755
Sligo	€429	€479	€591	€634	€705
Tipperary	€421	€487	€601	€645	€717
Waterford City	€500	€567	€699	€751	€834
Waterford Co.	€427	€493	€609	€654	€726

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides the National Advocacy Service for people with disabilities.

Head Office
Ground Floor
George's Quay House
43 Townsend Street
Dublin 2
Eircode D02 VK65

t 0761 07 9000
f 01 605 9099
e info@ciboard.ie
w citizensinformationboard.ie