



Citizens **Information** Board  
*information · advice · advocacy*

# Submission to the Child and Family Homelessness Action Plan Consultation

Citizens Information Board  
February 2026

## Introduction

The Citizens Information Board welcomes the opportunity to provide input into the Child and Family Homelessness Action Plan.

Services funded by the Citizens Information Board (CIB) provide free and impartial information, advice and advocacy to people across Ireland. These services include:

- Citizens Information Services (CIS)
- Citizens Information Phone Service (CIPS)
- The Money and Budgeting Service (MABS)
- National Advocacy Service (NAS)

This is in addition to the availability of a wide range of information on [citizensinformation.ie](https://citizensinformation.ie).

Part of CIB's remit – as set out in Section 7 (d) Comhairle Act 2000 – is to provide information on the effectiveness of current social policy and services and to highlight issues which are of concern to users of those services.

The focus on ending Child and Family Homelessness is a welcome inclusion in the Government's action plan for housing 'Delivering Homes, Building Communities 2025-2030'. We note also the wider goal the Government has committed to regarding working towards ending homelessness by 2030 under the Lisbon Declaration. We recognise that we are at a crucial time for developing and implementing policies to meet this goal.

This submission is informed by evidence from CIB-funded services, focusing on CIS data. [We collect data](#) on the housing and homelessness queries that people bring to CIS seeking to address.

Housing is typically the second highest query category after social welfare. In 2025, over 82,000 queries to CIS related to housing, of which 4,451 concerned homelessness specifically. In addition, there were over 42,000 queries on Local Authority and Social Housing.

CIS also record social policy information on the queries people present to services. This social policy feedback provides indicative case examples about the difficulties people face when trying to access suitable, affordable and stable homes in Ireland. In 2025, 1,411 case examples with social policy feedback about housing were recorded. 202 of these were about homelessness. This evidence - queries and social policy feedback - forms the basis for this submission.

## Preventing Homelessness

### Addressing child poverty

The [Child Poverty Monitor 2025](#) found that children are the most likely group in Ireland to experience poverty. This analysis showed that the number of children in consistent poverty had increased quite substantially from 4.8% in 2023 to 8.5% in 2024. [One in five children](#) are below the poverty line when housing costs are accounted for.

We acknowledge the Government's National Child Poverty Target of 3% or less in consistent poverty, to be achieved by the end of 2030. Given the rise in child poverty, this is an ambitious target that will require focused policy developments and determined implementation of same.

Typically, about half of all queries received by CIS are about social welfare. This provides CIB with an understanding of the role of the social welfare system in the prevention of poverty. In 2025, there were over 30,600 queries about social welfare payments relating to children and families and of these Working Family Payment (WFP) accounted for 10,485 queries.

Evidence emerged from CIS feedback on how WFP can act as a barrier to some families accessing local authority housing. WFP is designed to support families in low-paid jobs to make ends meet. Some families who receive WFP may no longer be eligible for social housing. This can leave them in precarious situations, whereby they cannot afford rent, they aren't eligible for social housing support, and they will not qualify for mortgage approval due to their low income. As a result, some clients tell CIS they are considering either giving up work or reducing their working hours in order to remain below the income limit and qualify for social housing supports. [The ESRI has estimated](#) the take-up of WFP to be low, suggesting that there are low-income families missing out on this payment which could support them to meet essential costs.

Below is a selection of indicative case examples recorded by CIS information officers about this issue.

Clients applying for Social Housing are finding that if they are in receipt of WFP it is taking them over the income limit or they are being taken off the housing list if they subsequently claim WFP. This caller is currently over the income limit. As a single parent she may have to reduce her hours, but she would have to wait until she has 12 months [length of time assessable earnings are calculated] at the lower income to qualify-in the meantime she would be struggling to pay her rent. (2025)

Client age 52 with 3 children working in Ireland for 20 years. Income threshold for social housing for this client is €649 per week. There is no possibility for this client to get mortgage with only one income coming into the household. With working family payment, he is exceeding the threshold by €150 per week. Client will have to reduce hours at work and lose out on WFP to eventually come under the guidelines. The income thresholds are so low that it forces families to live in poverty to have an entitlement to apply. (2025)

CIB concurs with the recommendations in the [Report of the Commission on Taxation and Welfare 2022](#) and the [NESC 2020 No. 151 report](#) on the reform of working age payments including the WFP as well as the introduction of a second tier to Child Benefit. [The Programme for Government](#) commits to exploring this. This reform of working age and child income supports could help in preventing families from entering homelessness.

## Key Measures

- Consideration be given to examining the inclusion of Working Family Payment as assessable income in social housing assessments, given the need for flexibility for low-income families in combining work, welfare and accessing housing.
- Include a commitment to exploring a targeted second-tier Child Benefit Payment and examine how this would interact with existing targeted supports to reduce child poverty such as WFP and Child Support Payment.

## Lone parents and homelessness

Research undertaken by Focus Ireland has highlighted CIS as a particularly helpful and empathetic service for lone parents, providing excellent support in assisting people to navigate multiple systems.<sup>1</sup>

Lone parents are noticeably represented in CIS evidence relating to homelessness queries, and it has been well documented that lone parents are overrepresented in emergency accommodation: [the latest figures released by the Department of Housing](#) show that more than half of families in emergency accommodation are headed by a lone parent.

Additionally, the at risk of poverty rate was [over 24%](#) for one parent households in 2024, the second highest at risk of poverty rate in terms of household composition. [Research has shown that](#) applications for HAP are higher amongst lone parent households when compared with two-parent households. Given the proportion of lone-parent families

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<sup>1</sup> Focus Ireland (2025) *Lone Parents and Homelessness in Ireland – Experiences and interactions with Public Services*. Dublin: Focus Ireland.

experiencing homelessness, addressing child and family homelessness and supporting lone parents are inextricably linked.

CIB [has previously highlighted concerns](#) for lone parents in accessing WFP – specifically the difficulties caused by the working hours threshold, which is set at 38 hours per fortnight. This threshold can disproportionately affect lone parents, as couples can combine their working hours and more easily access the payment. There is also a financial loss for One Parent Family Payment recipients who have to move to the Jobseeker's Transitional Payment when their youngest child turns seven, as they are no longer eligible for WFP. The following case examples illustrate the housing challenges experienced by lone parents:

The client is waiting a very long time for accommodation from the local council, her situation is changing due to a separation. She has five children and the rent is very high, HAP rent limits don't match the local rents - client finds it difficult to pay for rent on her own. (2025)

Client, single father with 4 children on Jobseekers recently received notice of eviction. Client has exhausted all avenues to find alternative accommodation and requested extension from Landlord. Client has found nothing and has to wait until two weeks before eviction date to declare himself homeless and seek assistance. (2025)

Client's recent HAP award is only offering assistance by minimal amount to pay rent. Client's current rent is double the HAP rent limit for her family situation so top up to landlord is significant. Client is struggling to pay rent as single parent, 3 children, recently divorced. (2025)

The inclusion of child maintenance payments as assessable income can also push lone parents over the threshold for social housing support.

Following on from the [report of the Child Maintenance Review Group](#), in 2024 the Department of Social Protection removed child maintenance payments as assessable income for all DSP schemes, including Rent Supplement. CIB is of the view that this approach should be consistently applied to local authority social housing assessments and rent calculations for lone parents headed households. Child maintenance is paid to contribute to the cost associated with raising children and, in this instance, should not be included as assessable means.

## Key Measures

- Include lone parents as a targeted group in this Action Plan, with a particular focus on preventing lone parent families from entering homelessness.
- Extend eligibility for WFP to lone parents in receipt of the Jobseeker's Transitional (JST) payment.
- Reduce the working hours threshold for WFP from 19 hours per week (38 hours per fortnight) to 15 hours per week (30 hours per fortnight) as WFP working hours thresholds currently disproportionately impacts lone parents.
- Remove child maintenance payments as assessable means in social housing assessments.

## Making HAP work for families

The experiences of CIS clients echo [existing research](#) which finds that many HAP recipients are paying top-ups to their landlord to meet the difference between the HAP rate and the market rent. These top-ups can leave families in financial difficulties and struggling to pay their rent, putting them at risk of homelessness. The Ombudsman has recommended in its report [‘Investigation of the HAP Scheme’](#) that the Department of Housing ensures that local authorities apply hardship clauses to HAP tenancies where paying a top-up would cause the tenant financial hardship.

In addition to this, some families report to CIS that their landlords are not complying with their responsibilities, by either not registering their property with the RTB, and/or requesting additional cash-only top-up payments beyond what has been agreed upon in the lease and with the local authority. Parents have expressed fear to CIS about challenging landlords in these situations, in case they lose their tenancy. Additionally, some families report that landlords will not accept HAP.

The clients have been renting a house with their family for the last two years. The landlord has not registered the tenancy with the RTB, told them to pay the rent in cash, and told them not to show the contract to anyone. The clients are qualified for HAP and have repeatedly asked their landlord to allow them to apply for it. Initially the landlord said they could not accept HAP, but eventually they agreed but said they will need to increase the rent significantly. We explained about the RPZ rent limits, but the family is so worried about losing their home that they feel they don't have any other option but to agree. This will leave them paying an additional €1000 every month to the landlord on top of their HAP rent. (2025)

Client is a single parent of one child and is paying rent of €750 per month cash in hand and landlord is refusing to register the tenancy and accept HAP. Client is not willing to pursue the matter for fear their rent will be increased, which they could not afford. (2025)

## Key Measures

- Ensure that local authorities apply hardship clauses to HAP tenancies where paying a top-up would cause families financial hardship.
- Commit to regularly reviewing HAP limits to reflect the rental market and the effectiveness of the discretionary increases to these limits, given the disproportionate impact on families, in particular lone parent families.

## Supporting families in emergency accommodation and finding homes

### Staying in their communities

Some parents who came to CIS with housing or homelessness queries indicated that they have had difficulty finding homes within a reasonable distance of their child's school. Additionally, families who are offered emergency accommodation outside the area the child's school is in can experience significant travel to get the children to school. Guidelines issued from the Department of Housing [have recommended](#) that it is preferable for emergency accommodation to be offered within 1.5km maximum of essential amenities, including schools. This recommendation aligns with the United Nations Convention on the Rights of the Child, in which Article 3 states that [‘the best interests of the child shall be a primary consideration.’](#) While this guidance is welcome, we recommend it is applied taking into account the individual family's circumstances and that families are placed in emergency accommodation that is easily accessible to the child's school.

The client and his family of 3 children have been homeless for the last 3 years. They had been living in emergency accommodation in Dublin but last month they were transferred to accommodation in a remote area in Co Meath. They do not drive and it is a 5-hour round trip to bring their children to school. The children do not want to move school because they are settled in their current school and don't want to leave their friends. They also don't know how long they will be living in the new accommodation. The whole family are exhausted from all the travelling, and the children have started to miss school days because they are so tired. (2025)

## Key measures

- Ensure families are offered emergency accommodation within an accessible distance to their child's school, taking into account public transport routes.
- Prioritise the best interests of the child when offering emergency accommodation or local authority housing.

## Improving the social housing application process

More than half of all housing queries recorded by CIS in 2025 were about local authority and social housing. The lengthy waiting lists for social housing leave many families in inadequate, sub-standard housing in the interim, while facing financial pressures.

Many clients of CIS enquiring about social housing eligibility report that they are on low-incomes, and struggling to meet housing costs and day-to-day essentials, but are marginally over the limit for qualifying for social housing. We therefore recommend that the Plan includes a commitment to a revised social housing eligibility model which could help to address these difficulties.

Furthermore, some clients of CIS have been told by local authorities that they cannot be assessed for emergency accommodation without having completed an application for social housing.

The client had to run away with her kids two years ago in order to escape her violent ex-partner. She returned with her kids in May 2025. When she tried to arrange a homelessness assessment via the Council in order for her and her kids to access emergency accommodation for the time being, she was told by the Council that she could not be assessed for or access emergency accommodation until she's been placed on the housing list. (2025)

## Key measures

- Issue guidance to local authorities on eligibility for emergency accommodation.<sup>2</sup>
- Commit to a revised social housing eligibility model.

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<sup>2</sup> We welcome the commitment to this in the Government's Action Plan on Housing, where it states that guidance will be provided to local authorities to ensure consistency in how assessments are conducted, and eligibility criteria are applied. We urge progression of this guidance, given the precarious situations of families who are homeless who cannot get assessed for emergency accommodation.

- Consider the provision of interim payments (similar to Supplementary Welfare Allowance) for HAP applicants in receipt of social welfare payments who are waiting for their housing needs assessment to be processed - to help ease pressure on families awaiting assessment.