

## Housing demands remain and need addressing in Budget

Respond Housing launched its Pre Budget Submission last week, calling on the Government to ensure that affordable rental housing for intermediate households is prioritised in Budget 2020. The organisation said the Budget provides a timely opportunity for the Government to assess what policies are working well and to introduce new options to ensure that the housing and homelessness crisis is addressed more effectively.

Respond called on the Government to look at people focused solutions in order to have a better impact on communities, as well as the wider economy.

They want a National Affordable Rental Scheme, which is not a bad idea. "A National Affordable Rental Scheme is urgently needed to address the housing needs of so called intermediate households; that is households that won't qualify for a mortgage and are really struggling to rent in the private rental sector but are not eligible for social housing," a statement said.

"This should be available on State land but also on private land so that Approved Housing Bodies, such as Respond, can deliver affordable rental homes alongside Local Authorities. This differs from the Cost Rental model which is based on the costs of delivering, managing and maintaining your home."

An increase in the capital Budget to deliver social housing is essential, the laissez faire style economy has not been able to deliver enough housing at present.

"Respond want to build and deliver as many homes as we possibly can to ensure we are meeting social housing need," the statement continued.

"It is essential that this capital budget is a ring-fenced budget, separate from the budget for the Housing Assistance Payments (HAP) which goes to pay rents in the private rental market. We believe that people are entitled to, and deserve, a home for life. There must be a forward looking approach to delivering more social and affordable homes, moving away from reliance on the private market. Prevention and early intervention are key to ending the crisis and stopping the flow of families and individuals into emergency accommodation. People must be supported to keep a roof over their heads and enabling them to maintain their tenancy, their home, is critical. We know that Housing First is the best way to address homelessness so Budget 2020 must ensure that we are working towards a Housing First model, implementing the National Housing First strategy."

Some actions in the Budget needed and there could be also some tax changes.

Reforming the Vacant Site Levy. Waiving developer contributions for social housing developments. Reducing VAT on materials and services for renovating/reusing existing housing stock for social housing use from 23% to the lower rate of 13.5%.

Homeless prevention: Continued and increased funding for primary and secondary homeless prevention services such as the Interim Tenancy Sustainment Protocol (ITSP) which should be rolled out nationally.