



Union of Students in Ireland
Aontas na Mac Léinn in Éirinn

USI Student Accommodation Position Paper
December 2019

Introduction

The Union of Students in Ireland (USI) is the representative body of 374,000 students across the island of Ireland, and is an entirely student-led organisation. We are comprised of further and higher education member students' unions across the island, both North and South, and seek to protect and enhance education, the rights of students, and the ability of all to access third-level education.

This paper comes as a result of years of action from students, activists, NGO's, charities and other interested parties campaigning and lobbying for improved accommodation across the island of Ireland. The accommodation crisis gripping the country requires clear and sustained action to ensure those who are being faced with spiraling rents, unsafe conditions and homelessness are protected. The Government's housing strategy, Rebuilding Ireland, identifies the important role the development of student accommodation can have to reduce the pressure on the private housing market and on the overall supply issue.

Students are a large group in society that have been massively impacted by the accommodation crisis.

This paper is an extensive piece of work that outlines the position of the Union of Students in Ireland in relation to the accommodation crisis including but not limited to supply, cost and regulation. It will form the basis of all our lobbying efforts in the future. We believe students should have the right to safe, suitable and affordable accommodation while attending college and we will continue to lobby and campaign to ensure that goal is achieved.

Written and prepared by:

Michelle Byrne, USI Deputy/VP for Campaigns
Roisin O'Donovan, USI VP for Welfare
Craig McHugh, USI VP for Dublin Region

Contributors and special thanks:

Lorna Fitzpatrick, USI President
USI Campaigns Strategy Committee
Member Organisations during consultation periods
USI Executive Team

Contents

PURPOSE BUILT STUDENT ACCOMMODATION (PBSA)	4
National Student Accommodation Strategy (NSAS)	4
Capital Grants for Higher Education Institutions (HEI) to build PBSA	5
Borrowing Capacity for the Technological Sector	5
Property tax breaks for colleges on college-owned Student accommodation	5
Luxury student accommodation	6
Nomination agreement	6
Ending Artificial Price Caps and Building Affordable Student Accommodation	7
Rent freezes and rent reduction	8
Social housing for students	8
Over saturation of student accommodation	9
Change of Use for Purpose Built Student Accommodation	9
Student housing groups	10
Rent strikes	10
RENTAL	11
Transparent Rent register	11
Rental deposit protection scheme	11
Discrimination against students	12
Fraud/Scams	12
AirBnB	12
Staff resources to the Residential Tenancy Board (RTB)	13
APPROVED HOUSING BODIES	14
Student accommodation agency	14
Approved Housing Body (AHB)	14
Student Accommodation Co-operatives	14
Cost rental housing	15
DIGS-STYLE ACCOMMODATION	17
Rights for students in digs accommodation	17
Advertising accommodation on USI/SU platforms	17
Rent-a-room relief - minimum room requirement	17
Minimum room size requirements for student accommodation	18
Housing Assistance Payment (HAP)	18
Vulture Funds	18
OTHER POSITIONS	20
Sale of Public Land	20
Site Value tax	20
Co-living	21
National Homelessness And Housing Coalition	22

PURPOSE BUILT STUDENT ACCOMMODATION (PBSA)

Purpose Built Student Accommodation (PBSA) is the new student accommodation of today which are designed to meet the demands of today's students. They range from studios to apartments with a number of rooms.

PBSA is positive model of student accommodation and includes accessible rooms for students who need it.

National Student Accommodation Strategy (NSAS)

The National Student Accommodation Strategy was set out to create a strategy towards an important action in the Government's overall plan to accelerate housing supply. The strategy was designed to ensure that there is an increased level of supply of purpose built student accommodation (PBSA). There are a total of 7,000 PBSA to be built by 2019 and another 21,000 beds by the end of 2024.

There is a growing demand for PBSA as evidenced in the 2015 HEA Report, by the information provided by all publicly funded HEIs and by analysis and research conducted by a number of private firms. The Department of Education and Skills (DES) has previously indicated there is potential for the number of full-time enrolments in DES aided HEIs to increase by 27% by 2030.

There are a number of additional factors which could potentially impact on the demand for places in the coming years not least the implications of Brexit. The strategy also aims to increase the number of students taking up Digs accommodation to around 4,000 per year by 2019.

USI position:

USI has a number of concerns in relation to the National Accommodation strategy, which are outlined below:

- The strategy neglects to mention the rising cost of accommodation for students and does not say how it's going to solve that problem
- No mention of affordability in regards to the most effective way to reduce and stabilise rent
- The strategy identified that both publicly funded HEIs and private developers are to address the shortfall in PBSA, the strategy does not outline how to control the cost of these new beds
- It is estimated that there is currently an unmet demand for 23,634 bed spaces, this needs to be addressed and reviewed
- The strategy mentions Digs but does not indicate any progression for students in digs to have more rights while living in digs accommodation than they do now, which is low
- SUSI grant is not reflective of the cost of living that students are facing nowadays

Capital Grants for Higher Education Institutions (HEI) to build PBSA

A capital grant is a contribution made by the government to an independent governmental body or authority to cover part of the cost, in this case it would be towards building PBSA accommodation.

Only 19% of the total PBSA developments are publicly owned and 81% are private developments (McHugh, 2019). There is too much reliance on the private sector and this is why we're seeing the cost of PBSA rising and majority of them are affordable to students.

USI Position:

USI are calling for the government to provide capital grants specifically for HEI development of purpose built student accommodation. As a result of this, HEI's could build what would be public owned student accommodation on campuses on public land and student would not be reliant on the private sector

Borrowing Capacity for the Technological Sector

The Technological Sector in Ireland exists of two different types of Institutions, Technological Universities and Institutes of Technology. Unfortunately, this sector is currently considered to be General Government entities and borrowing by this sector contribute towards Government borrowing and impact the General Government Balance Sheet and level of Debt. This is different to the current model available to traditional Universities who are free to borrow from other sources without having an impact on the General Government Balance Sheet and Debt.

USI recognise that legislation was previously passed to allow the Housing Finance Agency to lend directly to Higher Education Institutions (HEIs) to finance the development of new student accommodation, however, this has its limitations.

USI position:

USI believes that all Higher Education Institutions should be able to borrow money without affecting the General Government Balance Sheet and Debt to facilitate building of student accommodation on campuses.

Property tax breaks for colleges on college-owned Student accommodation

A tax break means the government is offering you a reduction in your taxes. A tax break can come in a variety of forms, such as claiming deductions or excluding income from your tax return. The Irish Universities Association (IUA) have called for tax breaks on college.

USI position:

USI Believe that colleges should receive a tax break on college-owned student accommodation, but only under the condition that this money is to be ring fenced, so that it's to go directly back into the student accommodation.

Luxury student accommodation

Luxury student accommodation is a style of accommodation that provides great comfort and elegance at a great expense. Examples of current luxury student accommodation and prices include:

Accommodation	Price per week (single room)	Price per month
Uninest	€240	€960
Aparto	€240	€960
Liv	€270	€1080
Swuite	€250	€1000
Point Campus	€230	€920

Many of these student accommodation complexes include access to:

- Cinema room
- Roof terrace
- Courtyard
- Bowling alley
- Modern onsite gym

USI position:

USI believe that luxury student accommodation is not what students need right now. Students don't need bowling alleys, and cinemas and gyms in our apartments and paying really high rent. We need accommodation that's affordable and of a decent standard not luxury at a great expense. Students need fit for purpose student accommodation.

Nomination agreement

A nomination agreement is an agreement between the college and the private developer. It is an agreement to nominate a minimum number of students into the accommodation each year and for an agreed period usually in return for more control on rents and operational matters.

This means the college benefit from having secured student accommodation for their students without having to finance the build or manage it themselves, however colleges do have to cover the cost of empty rooms if they are not filled which is an issue. The extent of

the college's power of control on rent is unclear and we know college's have been covering the cost of unfilled rooms, most of which would have been unfilled due to students not being able to afford the cost of the room.

USI position:

Supports college-owned accommodation on campus land of which nomination agreements would not be necessary (as they are between private developer and institution). USI do not agree with the fact that institutions cover the cost of unfilled rooms as part of a nomination agreement as this money is being taken away from institution services. USI also believe that if there are vacant rooms at a time where supply is an issue, then the cost is the problem and that should be addressed.

Building Affordable Student Accommodation and defining a fair price.

An artificial price cap is essentially a perception of "the going rate" and acts as a measure for price setters to decide on a price for the rent they will charge to tenants/licensees.

RPZs are Rent Pressure Zones. This is an area in the rental market where rent can only be introduced by a set amount per period of time. E.g 4% in Dublin every 12 months.

Many accommodation providers pre the introduction of Rent Pressure Zone legislation recognised the existence of "market rates" in the PBSA market and hence made moves to increase their rents to match that of the new builds that were coming on stream.

Examples can be seen in Shanowen where the 24% rent increase and Cuir in Galway's 18% increase brought them in line with prices charged by other luxury PBSA such as Uninest. This obviously outlined the reason for the need to introduce a price/rent freeze or RPZ legislation into place.

There is now an acceptance amongst the PBSA industry that the going rate or artificial price cap some may call it is in and around 255-280 per week or at the cheapest, with a twin room; €800 per month. REF: as of sept 2019.

Some rooms at the higher end come in at over €410 per week.

It's now essential we push the government to address this new build price. Those in the industry argue they are making a proportionately not so large profit and that their costs incurred in construction are insanely high and that it is essentially a perfect storm that has lead to the reality we are experiencing.

This brings in the need to define affordability, and to introduce regulation to ensure all new builds are made affordable.

USI Position:

- Government should ensure that student accommodation providers do not charge annual rents of higher than 25% of the average Living Wage (annual) .
- In the case of public land not being available, the government should purchase land and
 - a) provide Local Authorities with resources to build accommodation and absorb some of the cost as an investment or
 - b) provide funding to HEIs to build student accommodation.

Rent freezes and rent reduction

A rent freeze is a price ceiling on rents charged to tenants i.e rents can't go up (this is usually for a set period e.g 3 years). Price ceilings prevent price from rising above a certain level.

Student accommodation in the main urban areas have reached exorbitantly expensive rates. Rent caps are now seen by landlords as a target for which they can aspire to increase their rents by year on year. It could be argued that this acts as an incentive for people to rent out their property as the rent can be increased by 4% year on year. But now we have reached a point where the cost of renting is out of reach for average members of society being able to afford them. At the moment, irish tenants are paying between 35 and 40% of their disposable income on rent. In a functioning market , this would be 15-20% while the usual rule of thumb is that if you're paying more than 25%, people should leave the market (David McWilliams, 2019) A rent freeze is now essential to ensure that students aren't *extorted any more than they already are*.

USI position:

The government should, effective immediately; introduce a rent freeze to the rental market and lobby for a reduction in rent until such a time where market prices fall to a level in line where the average Living Wage salary would only be spending 15-25% of their monthly wage on rent.

Social housing for students

Social housing is cheaper to rent than privately rented housing. Part V refers to the requirement that new builds (in general) of a certain amount of units must contain 10% social housing. This rule does not apply to Purpose Built Student Accommodation (PBSA).

PBSA is not subjected to Part V housing even in large builds despite students coming from backgrounds where their families already live/qualify for social housing. This creates another barrier to accessing higher-level education for students from lower socio-economic backgrounds and is contradictory to the efforts of institutions to improve access and to

ensure that students have equal and equitable opportunities to take full advantage of their education.

The rational from the Department of Housing is that student accommodation builds, shared accommodation in apartments, will not normally be subject to Part V requirements in relation to the reservation of 10% of the units as social housing because shared accommodation would not be suitable for social housing given that they are not provided as individual self-contained residential units.

USI position:

We oppose this line of thought. We are not looking for housing, we are looking for social units, rooms that are at a lower price for those from lower socioeconomic backgrounds, in student accommodation builds. We believe PBSA should have Part V provisions.

Over saturation of student accommodation

There exists a major issue in urban areas where there is too much student accommodation and little room for normal residential property to develop. These areas need residential development.

15 student blocks will have been completed in Dublin 8 alone by 2023. We need to introduce major planning law changes that will ensure any land in areas where there is obviously a serious need for affordable/public housing is not given to developers planning to build for-profit private student accommodation.

As with the housing and homeless coalition principles,

USI position:

- There should be tighter restrictions on how many student accommodation blocks can be built in one local area if off campus.
- Over Saturation drives up the prices of land in urban areas, which affects communities and their ability to pay rent.

Change of Use for Purpose Built Student Accommodation

Section 50, Finance Act 1999 provides for a scheme of tax relief for owners of rented residential accommodation for third level students. It was designed to encourage investment in rented self-catered accommodation for students. It is now no longer in practice.

Some Purpose Built Student Accommodation (PBSA) built over ten years ago is changing use to non-student accommodation. This is due to a short line in Section 50 that says PBSA built under this act only has to remain specifically for rental to students for ten years from the date the property is first let to students as stated in the 'Guidelines on Residential Developments for 3rd Level Students'. Some developers are also applying for change of use of PBSA to be for tourism or 'co-living' spaces on top of this.

USI position:

USI oppose any moves to change the use of these builds.

Student housing groups

Student housing activist groups and student tenants/renters association/union are other groups that may organise around student accommodation, within SUs structures or outside of that. These groups are typically grassroots led and offer peer to peer support and advocacy.

USI position:

USI believe these types of groups should be supported where possible.

Rent strikes

Following from the success of Rent Strikes in the UK and emerging Rent Strike groups in Ireland, rent strikes involve the withholding rent, typically from the college in college-owned student accommodation, in a form of protest of the cost of student accommodation with the objective that the college would reduce the rent.

Collective action and rent strikes have proven extremely effective. Victories include a 1.2 million rent cut at UK based colleges UCL and a 35% backdated rent cut at Goldsmiths, UK. NUS UK (the UK National Students' Union) have been supportive of rent strikes in the UK.

Focussing on college-owned student accommodation, brings the fight for affordable student accommodation to the campus, creating a college that is more affordable and accessible for future students who otherwise wouldn't be able to attend college. Colleges should be working to remove barriers to attending college and the cost of accommodation is a huge barrier currently.

USI position:

USI are supportive of students conducting rent strikes.

RENTAL

Transparent Rent register

A rent register shows the address of a property and the number of bedrooms. It does not show the identity of the landlord or the tenant, or the amount of the rent.

Landlords must register their accommodation and tenancies with the Residential tenancies board (RTB) and update any changes they may have with their tenants. The RTB uses this information to create a public register.

The Residential Tenancies (Amendment) Act 2019 sets out a new requirement for landlords to register tenancies annually. This is expected to commence in early 2020.

Right now, we can't compare prices of rent in accommodation sectors from previous years so we aren't aware of how much the rent is rising.

USI Position:

USI are requesting a rent register that's published annually and has to be backdated so we can:

- Compare earlier years / rent prices
- Increase transparency around the rent sector in Ireland
- Have data that could be analysed

Rental deposit protection scheme

A deposit is a sum of money that acts as a pledge for a contract / property, which is normally paid back later.

A deposit protection scheme is a way of having your deposit protected by a third party. It is kept by them until the end of a tenancy. At that time the money will either be paid out to the tenant or landlord as agreed between them, or the money could be paid out as decided by arbitration/mediation.

This scheme has been promised for several years. The government initially committed to addressing the illegal retention of deposits by landlords in 2011. Such a scheme was then originally legislated for under the Residential Tenancies (Amendment) Act 2015. In 2017 the Minister again said that it would be established and would be operated by the Residential Tenancies Board.

Working with Threshold, USI also call for

- To establish a legal definition of rental deposits;
- To limit rental deposits to the value of one month's rent;
- To implement a Deposit Protection Scheme, which would see deposits lodged with an independent third party such as the Residential Tenancies Board

Discrimination against students

The Equal Status Acts 2000, prohibits discrimination in the provision of goods and services, accommodation and education. They cover the nine grounds of gender, marital status, family status, age, disability, sexual orientation, race, religion, and membership of the Traveller community.

Unfortunately, students are often discriminated against when looking for accommodation.

USI position:

USI are calling for the amendment of this act to include students as one of the grounds.

Fraud/Scams

Students suffer at the hand of fraud and scams every year in the student accommodation market. Accommodation providers should be held to account by the RTB for scam behaviour. An example of this would be in Liv accommodation where students were sold double occupancy in a single occupancy room; ultimately leaving some students sleeping on the floor.

USI Position:

We believe the government should clamp down on providers who engage in scam behaviour in the accommodation market, and that the RTB should be better resourced to issue fines and sanctions on properties that engage in fraudulent or scam behaviour.

AirBnB

AirBnB is an online website which allows people to let out a spare room/apartment/house to someone for a short period of time. Lack of regulation in the sector of letting means there is a high concentration of properties available for short term let, meaning less properties to rent. There is also a lot of properties on stream that are there all year round, meaning they never make their way to the rental market.

This is obviously having a major impact on the supply of property in the rental market, which is pushing prices upward. People who own the properties are incentivized to use airbnb over using a typical tenancy as they are short term lets for tourists and so there is more money to be made.

The situation is at its worst in Galway, where there were 307 properties deemed for commercial use as of November 2019. While the Department of Housing has introduced new regulations which require people renting out entire properties on a short-term basis for more than 90 days per year to seek planning permission from their local authority to do so,

there has been major issues enforcing this. Authorities have called on the government to provide financial resources to enforce these regulations.

USI position:

- The over saturation of AirBnB properties is pushing up rental prices in areas, this is pushing people out of the rental market - making them homeless.
- The government need to allocate resources to local authorities to enforce the new July 1st 2019 regulations.
- The government should adopt the new “Berlin” model, where landlords can only rent out their properties for up to 90 days per year, with permission from their local authority.

Staff resources to the Residential Tenancy Board (RTB)

The RTB is the residential tenancy board is involved with:

- Registering tenancies
- Rent index
- Information on terminations
- Dispute resolution service
- Publications
- Legislation
- Rent pressure zones

USI Position:

USI believe that there should be more resources invested into the Residential tenancy board (RTB) so that they can proactively investigate cases and to ensure properties are registered with RTB.

APPROVED HOUSING BODIES

Student accommodation agency

The creation of a not-for-profit vehicle such as the local authority, a dedicated state-backed student accommodation agency, approved housing body (AHB) or a voluntary agency with support from the educational institutions would mean student accommodation could be provided for a slightly lower cost depending on the level of state subsidy.

USI position:

USI supports this progressing this idea.

Approved Housing Body (AHB)

Approved Housing Bodies (AHBs) (also called housing associations or voluntary housing associations) are independent, not-for-profit organisations. They provide affordable rented housing for people who cannot afford to pay private sector rents or buy their own homes; or for particular groups, such as older people or homeless people.

AHBs also include housing co-operatives, which are housing organisations controlled by their members/tenants who actively participate in setting their policies and making decisions. There is a collaboration of AHBs called Housing Alliance and one of their campaign asks is to move AHBs 'off-balance sheet'. Off-balance sheet meaning, off the Government's yearly budget balance sheet, which would have limited resources.

In 2018, it was deemed that large AHBs are now considered part of the General Government sector and, as a result, on the Government's Balance Sheet. This may have significant negative consequences for the funding of AHBs in the medium to long-term, limiting the capacity of Housing Alliance members to source funds from Government or external sources.

We believe AHBs should also look to the provision of student accommodation as an 'off balance sheet' model of building affordable/social student accommodation.

USI position:

To lobby AHB to consider the provision of affordable student accommodation.

To support the Alliance in their lobby to allow them to borrow off balance sheet.

Student Accommodation Co-operatives

Student housing co-ops (or Co-operatives) are permanently affordable homes formed by students who democratically manage the property they live in.

Members live in alternative cooperative housing that they personally own and maintain. These houses are specifically designed to lower housing costs while providing an

educational and community environment for students to live and grow in. They are, in general, nonprofit, communal, and self-governing, with students pooling their monetary and personal resources to create a community style home. Many student housing cooperatives share operation and governing of the house.

These homes are isolated from the housing market and offer lower rents and better quality accommodation than the private sector. They allow students to pool their resources to create community style homes where everyone collaborates for their mutual benefit. The rent students pay is only used to cover the upkeep of the house (lease, bills, repairs, etc.) and not to enrich landlords.

Any surplus generated from the students' pool funds are reinvested into the co-op in the way the members decide. Typically, it can be used for improving energy efficiency, erecting greenhouses or converting parts of the building. The UK have good examples of working student co-ops.

Other advantages include;

- Improved student wellbeing, rents and living conditions
- Live in affordable homes that students manage and control
- Gain valuable life skills and learn co-operative values
- Contribute to building a sustainable co-operative economy

USI position:

USI should actively support this type of housing as a positive housing solution for students.

Cost rental housing

Cost rental housing is housing where the rents charged cover the cost of delivering, managing and maintaining the homes. As the rent paid by the tenant in a cost rental tenancy is designed to only cover the actual costs, rents will not be driven by market movements. They are independent to the rental market.

Ireland has seen Approved Housing Bodies (AHB) deliver the first cost rental houses this year (2019) at 1,200 euro per month for a two bed in Dublin, significantly below market rents for the same.

While still a cheaper model of housing, currently in 2019, it may not be as cheap as we would expect it to be as construction costs have soared over the last number of years.

However, due to this type of housing being outside of the market (not being affected by rent increases) it is a more financially predictable form of housing. It removes the profit driven private developers from the equation and this would greatly benefit students in any new student accommodation builds.

USI position:

USI support cost rental builds but proceed with caution due to rising costs of construction and land increasing the cost of building over what may be considered affordable for students.

DIGS-STYLE ACCOMMODATION

Rights for students in digs accommodation

Digs are a type of housing where a student stays in a family home, usually with the homeowner and pays a flat rate for lodgings and meals (optional).

There are currently very little rights for students right now who are living in digs style accommodation. This needs to change if the state are encouraging students to stay in digs, which is outlined in the National student accommodation strategy.

USI position:

USI support the rights for students living in digs as we have seen so many students have been taken advantage of, kicked out of their homes with little to no notice, not having access to basic commodities such as the kitchen appliances and landlords walking into their rooms with not warning, if students are paying rent they deserve rights just like a tenant would in PBSA and a license agreement.

Advertising accommodation on USI/SU platforms

Some Students' Unions and HEI's advertise digs on their local Students' Union website or Facebook pages. Digs is often the most suitable accommodation for students as it should be cheaper than living in PBSA but unfortunately landlords aren't charging cheaply for digs.

Putting a cap on rent limits means there is a maximum amount that the landlord can charge students and if they charge more than that amount, their property will not be advertised on any SU platform.

There is a national housing crisis and student accommodation shortage. USI have launched homes.usi.ie and are a part of the national Housing Coalition. Alongside the excellent work that USI does at the moment regarding accommodation, they need to also set a precedent for the housing and economic conditions that they envision. USI impose a cap on the price of the accommodation that they will platform and believe all HEI's and Students' Union should do the same.

USI position:

USI believes that all HEI and SU's should have a cap on all digs style accommodation and should not advertise anything that's above that amount.

Rent-a-room relief - minimum room requirement

If you rent out a room (or rooms) in your home to private tenants, the rental income you earn will be exempt from income tax, provided this income does not exceed a certain limit in a tax year. This is called the *rent-a-room relief*.

Currently, the total (gross) rent that you get, which includes money that the Tenant pays for food, utilities, laundry or similar goods and services, cannot exceed €14,000 in the tax year, however this could be based off of one room or three rooms.

USI position:

USI suggests the rent-a-room relief scheme should be aligned with the number of rooms that landlord provides. This means that landlords must have a minimum amount of rooms so that they can claim tax free income.

Minimum room size requirements for student accommodation

Minimum sized room is the smallest space required. The room should not be any lower than what the minimum size is. According to the 'Sustainable Urban Housing: Design Standards for New Apartments Guidelines for Planning Authorities' it outlines that for every Single bedroom, the minimum should be 2.1 meters in width and 7.1 square meters. PBSA and digs should be included in this.

USI position:

USI believes that there should be minimum room size requirements in PBSA and digs, that allows a comfortable space for a desk, wardrobe and a bed. This stops landlords charging crazy amounts of rent for a tiny room.

Housing Assistance Payment (HAP)

The Housing Assistance Payment (HAP) is a form of social housing support for people who have a long-term housing need. At the moment, HAP cannot be used for Purpose Built Student Accommodation - putting many people at a disadvantage of being able to attend their institution as they cannot pay for accommodation.

USI position:

The government should adjust the regulations around Housing Assistance Payment to allow it to be used for Student Accommodation.

Vulture Funds

Vulture funds are investment firms that buy up properties from banks. These funds buy up a large collection or "portfolio" of properties that are deemed as bad debts. Ultimately, the net result of this is that the investment firms want to make a profit on their purchase, so evictions are essentially inevitable in the properties they buy up.

People who have debt taken up by a Vulture fund no longer have dealings with a bank, but rather they now deal with a thing called a "special purpose vehicle", essentially a middle

man, which is set up by the vulture fund itself. The big issue here is that the vulture fund can decide to no longer accept repayments, and take the house and evict the tenant. In other cases, after an eviction; the property will re-enter the market at a much higher rent. This is putting people into homelessness.

USI position:

USI believes vulture funds have been the vehicle in which this country's assets have been sold off and regrets the human impact they have had on society.

We support the resistance of evictions.

The government need to introduce legislation that ends evictions into homelessness.

OTHER POSITIONS

Sale of Public Land

As of 2019, Ireland is at grips with the biggest housing crisis in the state's history. There is an indisputable need for public housing in this country. Public housing should be built on public land.

Public land is land owned by the state. Public Housing is housing built and owned by the state.

The current government and some Local Authority management do not share this view as of recent actions in places such as Dublin City Council and their deal on the sale of O'Deaveney Gardens, where the site (which is public land) was sold off to a development company called Bartra, where only a fraction of the homes that will be built will be public housing.

Similarly, student accommodation built by HEIs on campus is along the lines of public housing on public land.

USI position:

- USI opposes the sale of public land to private developers, in the middle of a housing crisis.
- USI believes public land should be used for public housing, that student accommodation should be built on campus land by institutions/the state.

Site Value tax

Site Value Tax (SVT) is a charge on the value of land (i.e. the value of the site), not taking into account any of the physical capital (buildings) built on the land. In this way, the charge is related to the value of the location. The tax is calculated as a percentage of the value of the site.

The value of any property has two components:

(A) the land, and

(B) what's on the land.

Subtract (B) from (A), and you have the value of the site, and thus the base for the SVT.

It is different to a vacant site tax as a vacant site tax concerns itself with properties that are vacant, while this site value tax concerns itself with the value of the site itself, due factors surrounding it.

The core argument for this is that the reason why properties have value is because of what is beside them. For example, a DART station or a Bus station, school or a public park. Everything that makes these properties expensive to buy is paid for by other people. The value is generated by society. Ultimately, the site is the value, not the house. The bricks and labour is the same in Location A as it is in Location B, but the more public amenities beside it; the greater the value.

The effect this would have is that would, firstly; give the value back to the people who created the value in the first place via their taxes. Secondly; it prevents hoarding (a major issue in Ireland) because if the tax on the site is high landlords will be encouraged to bring it into use.

USI position:

The Irish government should replace the current Local Property Tax with that of a site tax. A Site tax would be a much fairer way of taxing property fit for residential use.

Co-living

Co-Living is where people who are unrelated/do not know each other agree to live together in a shared space, they get a private bedroom in a furnished home with shared common areas. While to some, these developments may seem attractive; the big issue is they are not viable long term solutions to the housing crisis.

We should move to oppose the proposals around Co-Living set ups as they are not an adequate long term solution. We are against condensing people into what is essentially a dystopian style of housing where adults on relatively good wages settle for a student accommodation like living style, at a high cost. This is no way to build communities and threatens our very opportunity of having a future anyway similar to that of generations before us.

USI position:

- The surge in construction of high end student accommodation in the city, and the current legislation that allows student accommodation to become private rental accommodation, rises fear among us that these developments could pave the way for conversion into co-living set ups in the near future.
- Co-living setups are not homes. We need to build public homes, public apartments and build communities; co-living is not the answer.

National Homelessness And Housing Coalition

The Coalition was formed in 2016 with USI becoming members in 2017.

USI supports the coalition policies

- The housing and homelessness situation should be declared an emergency.
- An end to economic evictions: No loss of principal residency due to economic distress.
- Regulation of the private rented sector. Security of tenure and rent certainty. Greater enforcement and inspection. Limit rent rises to a link such as the consumer price index. Public led provision of student accommodation. A charter of housing rights for all renters in the private sector (including students).
- A local authority led emergency response to the housing crisis addressing the issue of vacant units, including the use of compulsory purchase orders and the refurbishment of existing units to meet public housing targets.
- Public policy should aim to increase the output of public housing to an annual rate of 10,000 units per year by late 2018/early 2019 at an estimated cost of €1.8 billion per annum. At least three quarters of these must be provided by local authorities.
- Additional capital expenditure of €1,150 million in 2018 on top of 2017's planned €655 million provided from the fiscal space available for 2018 and additional tax measures such as the fast-tracking of the vacant site levy and by borrowing. Greater flexibility as regards the application of EU fiscal rules for investment in public housing.
- An integrated strategy of well-planned mixed income housing provided by the local authorities on publicly owned land.
- Redirect the billions spent on subsidising private landlords to the provision of public housing while continuing and improving necessary rent assistance.
- The development of a cost rental model as a matter of urgency. Adoption and adaption of NERI's March 2017 proposals for a European cost rental model.
- Land zoned for housing that is owned by local authorities should be used primarily to provide public housing by local authorities, instead of being made available to private developers.
- Decent pay and working conditions in the construction sector aiming for the use of unionised and direct labour.
- Full expenditure of improved funding for Traveller accommodation.
- Socially inclusive and energy efficient standards for public housing
- Steps taken to inscribe the Right to Housing in the constitution.
- An end now to emergency provision for families in bed and breakfast accommodation and the provision for them of suitable public housing. Improved and expanded hostel accommodation for homeless people on the street.