

## Review Article: Irish Social Housing

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**Social Housing Policy in Ireland: New Directions**, Eddie Lewis (Dublin: Institute of Public Administration, 2019), xv + 342 pages

**Home: Why Public Housing is the Answer**, Eoin Ó Broin (Dublin: Merrion Press, 2019), xix + 283 pages

**Housing in Ireland, The A-Z Guide**, Lorcan Sirr (Dublin: Orpen Press, 2019), xx + 358 pages

Judging from the colour supplements and breathless tone dedicated to private housing in the Irish media, there is something exhilarating about private home ownership. This excitement does not extend to social housing,<sup>1</sup> which, if it is covered at all, is typically discussed as a dour, detail-heavy question of policy. Yet it is a question of fundamental importance for any society concerned with justice and equity and once we scratch the surface, it becomes a topic of fierce contestation.

This is demonstrated powerfully in an anecdote shared in Eoin Ó Broin's recent book on the Irish housing system. He recounts a dramatic dispute between church and state which occurred in 1968. At the eye of this very public storm was a set-up that sounds like the beginning of a bad stand-up routine: "a Dominican priest, a Jesuit, and a member of the Communist Party of Ireland were talking...". During a broadcast of *Outlook*, an RTE show edited by Fr. Austin Flannery, there was a discussion of the housing issue with Michael Sweetman SJ and Michael O'Riordan, spokesman for the Communist Party. In the aftermath of the discussion, the Minister for Local Government accused Flannery of an "abuse of privilege" by a "so-called cleric". The then Minister for Finance, Charles Haughey, dismissed Flannery as a "gullible cleric". However, the anger of the Government at this effort to highlight housing injustices was not quelled by name-calling. For every future show which Fr. Flannery produced, a member of the Garda Special Branch would be posted to sit in the RTE studio as a silent observer to prevent any reoccurrence of previous events. As each person requires a home to flourish, the Government were sensitive to criticism and worried of political damage if the extent of housing inequality was to be unveiled.

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<sup>1</sup> Social housing, public housing and council housing are often used interchangeably. In Anglo-Saxon countries, these various descriptors for housing tend to be used synonymously as they provide for the same cohort of the population. However, there are subtle differences which are important to tease out. In *Housing in Ireland: The A-Z Guide*, council housing is defined as "permanent housing provided by local authorities for low-income households" (p. 60). A key attribute of council housing is that it is housing constructed by local authorities for their own use. Social housing, as used in Ireland, has a broader statutory meaning referring to the provision of housing using publicly owned units, housing association units, long-term leases from private investors, and rent subsidies for private rentals. Public housing is not a commonly used term within Irish housing policy but, if used, would tend to be used to describe pejoratively a mono-tenure housing estate of primarily low-income social rental households.

Time moves on but it remains the case that there is nothing new under the sun.

In the midst of the current Irish housing and homelessness crisis, three books were published in 2019 representing diverse views, influences and experiences. Eddie Lewis, a former civil servant within the Department of Housing<sup>2</sup> has written *Social Housing Policy in Ireland: New Directions*, a detailed account of current social housing policy, outlining a number of potential paths and then expanding upon a preferred route forward based on his political experience and administrative nous. Drawing on a leftist Republican heritage, Eoin Ó Broin, Sinn Féin's spokesperson on housing, lays out his case in *Home: Why Public Housing is the Answer* for a much more radical vision for how the State should provide housing. Lastly, from an academic perspective, Lorcan Sirr explores some of the complexity of housing policy by writing an encyclopaedic and thoroughly accessible book, *Housing in Ireland: The A-Z Guide*.

This review article will firstly present a general overview of each book, allowing them to be considered on their own merit. Then, drawing out some threads of consensus and disagreement within the books, outline how neoliberalism has changed how social housing is understood and subsequently funded in Ireland, and then consider the future of social housing policy.

Eddie Lewis, who worked in the department until 2012, admits in his foreword that *Social Housing Policy in Ireland: New Directions* has been “many years in gestation” which is evident in the author’s in-depth knowledge of the topic, his familiarity with the thought process behind why certain decisions were taken, and his mastery of the financial details and numbers. Displaying a commendable loyalty to former Ministers, as no names are mentioned, his book fills in gaps in public knowledge by clarifying rationale during decision-making and lifts the veil on priorities within the Department of Housing.

Drawing on experience lecturing in the Institute of Public Administration, Lewis’ book is written with civil servants, students and policymakers in mind and would be an invaluable resource in this capacity. While best read as a developing framework for social policy housing in Ireland, individual chapters can function as stand-alone entities and may be engaged with as such. However, facilitating people to dip in and out of the book has led to substantive repetition and unnecessary length for the relative simplicity of the primary thesis. Often the stories and examples chosen for inclusion reveal the heart of a book more clearly than graphs and flow-charts. In the foreword, the author is present with the Minister as he meets with disappointed community representatives following the collapse of a Public Private Partnership which would have renovated their homes and reinvigorated their proximate environment. Lewis recounts having a nagging concern in the back of his mind that “looked at from a different perspective this might be viewed as an example of a large-scale public apartment complex that was no longer being built and wouldn't be again in the future” (p. ix). He continues that the traditional approach to the provision of social housing has been very costly to the Exchequer but softens the blow by acknowledging this model also delivered significant social gains over many years. From the outset, this anecdote makes clear that any consideration of a traditional model of social housing provision based on capital funding would be absent or, at least, minimal.

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<sup>2</sup> For simplicity, this article will refer to the Department with responsibility for housing as the Department of Housing for the duration. There have been many name changes since the formation of the State, even within the lifetime of the previous Fine Gael minority Government. The current name of the department with responsibility for housing is the Department for Housing, Planning, and Local Government.

*Social Housing Policy in Ireland: New Directions* has four discrete sections: Historical and Institutional Context (chapter 1-4) bringing the reader from the inchoate days of housing policy to present-day; Social Housing at the Crossroads (chapter 5-8) laying out three possible paths forward for the Department of Housing; The Reform Agenda (chapter 9-16) expanding on the components of the author's preferred framework; and Managing Change (chapter 17-18) outlining how these policy changes can be implemented in practice. Lewis makes the central argument that social housing needs to be radically reformed for two reasons: firstly, to reflect the new economic environment emerging from the financial crash of 2008; and secondly, the traditional model of social housing provision no longer works. Undergirded by an economic realist position, Lewis focuses on what he understands to be internal contradictions within the social housing system but his vision for radical reform becomes a justification for the status quo, except with some softening around the edges introducing the language of choice which, ultimately, further exposes more households to the vagaries of the private market.

In similarly effusive agreement with Lewis' diagnosis that social housing in Ireland needs to be radically reformed is *Home: Why Public Housing is the Answer*. Eoin Ó Broin structures his book symphonically, consisting of an overture, three movements, and a coda. This musical allusion works as Ó Broin slowly builds the argument for his vision of public housing - encompassing a stable, secure, and affordable housing system - with insight and rhetorical flourishes.

*Home: Why Public Housing is the Answer*, which lays out its account of public housing in three movements - The State Gets Involved; The State Walks Away; and The Return of the State - covers the most historical ground in contextualising social housing policy within our history as a colonised nation and explaining how it arrived at its current dysfunction. In the first of three movements - "The State Gets Involved" - key historical movements are discussed at length. If the late 1970s was the apogee of the State's involvement in the direct funding and provision of housing for both owner-occupiers and social housing tenants, the second movement - "The State Walks Away" - focuses on state retrenchment and welfare residualisation as neoliberal thought was brought to bear on the housing system from the late 1980s onwards, with an over-reliance on the private market. The concluding movement of Ó Broin's book - "The Return of the State" - lays out the required components for a future where the public housing system would provide "housing subsidised by the State for households who cannot meet the economic cost of their own homes and non-subsidised housing for those households who can meet the economic cost of the provision and maintenance of the property" (p. 160). Ó Broin consistently engages disparate and dissenting voices: government ministers; opposition TDs; President Michael D Higgins; Conor Skehan; Peter McVerry SJ; Eileen Gleeson; Brendan Kenny; and academics such as Michelle Norris and Eoin O'Sullivan. Aside from a small number of quoted Dáil contributions by the author, *Home: Why Public Housing is the Answer* diligently avoids the temptation to become a party manifesto on housing but offers solutions which have been tried and tested on the continent.

Set against a commonly repeated aphorism by policymakers that "topic of housing has become increasingly complex" (p. vii), Lorcan Surr, a senior lecturer in housing at the Technological University Dublin, has contributed *Housing in Ireland: The A-Z Guide* to demystify and bring clarity to housing nomenclature and technical terms. An initial impression of *Housing in Ireland: The A-Z Guide* would have to recognise the breadth of the book, setting out over 600 entries on all aspects of housing - legislation, policy, regulations, descriptions, analytical terms - in alphabetical order. Entries range from absorption rate and asset-based welfare to Y-value and zoning by way of Housing Assistance Payment and

neoliberalism. As the presence of private interests grows within the Irish housing system, the book has a number of notable sponsors – Savills, Property Services Regulatory Authority, Institute of Professional Auctioneers and Valuers, and the Housing Agency – which raise questions about the encyclopaedic potential for this book as a core text or a point of reference. Savills is a self-identified “global real estate services provider” and a “leading real estate advisor” who are listed on the London Stock Exchange and provide the foreword for the book so intended readers – journalists, academics, built environment professionals, politicians, policymakers and other high-level experts – need to be aware of curation within descriptions of housing policy.

*Housing in Ireland: The A-Z Guide* differs from both *Home: Why Public Housing is the Answer* and *Social Housing Policy in Ireland: New Directions* in that it does not present a sustained argument based on a central thesis. This does not mean it is ideologically-neutral or objective. Strengths of the book include extended sections on potential new policy directions such as cost-rental models and vacant site levy, alongside over 700 footnotes, indicating the source of information and relevant additional information, and an extensive bibliography. However, Sirr repeatedly steps outside of his discipline and engages with material with which he evidently has little familiarity. Notable cases include entries on Thomist theology and Irish church history. I will leave it to Aquinas scholars to judge whether he claim that Thomas underwrites an extreme understanding of private property (!), the section on the church’s historical influence on housing should be noted. With a complete absence of footnotes to support claims, Sirr casts the Catholic Church as a scapegoat to blame for political decision-making in the State’s formative years and for establishing the structural underpinnings for ongoing problems within housing. The author does not acknowledge, or may not be aware of, a history originating in the establishment of housing associations or protest catalysed by housing injustice and religious faith. These sections stand in stark contrast to Ó Broin’s anecdote of Fr. Flannery’s unexpected acquaintance with Special Branch in 1968. One might even suggest the two accounts cannot be reconciled. A second edition would wisely include revisions. However, despite some missteps, to a person seeking clarity on technical, legislative, or regulatory terms related to housing policy, *Housing in Ireland: The A-Z Guide* would be an invaluable guide.

The development of social housing in Ireland has not been a linear process and key political decisions at particular times created specific emphases within the system. Ó Broin suggests the Irish State has always been loath to operate as a landlord, preferring to understand its function as facilitating employed people to gain access to credit and become a homeowner. During the 1960s and 1970s, Sirr reports that one-third of all new house constructions in the State were council dwellings. However, occurring alongside the construction of council housing, a key shift in housing policy happened in the 1960s, with the unprecedented expansion of the tenant purchase scheme – where tenants living in social rental housing would be given an opportunity to purchase their home at a discounted rate. This policy shift led to increased numbers of private ownership and precipitated a dualist housing system with home ownership for the majority and a decreasing supply of social housing for low-income households.

As tenants naturally began to avail of attractive conditions, Lewis maintains that tenant purchase schemes encouraged local authorities to take a passive role in the maintenance of properties knowing that, in the future, it was likely the tenant would purchase the property. Sirr claims that two-thirds of all the council housing built by the Irish State has been disposed of due to various tenant purchase schemes. Though the State justified this policy decision as part of an approach encouraging “asset-based welfare”, where people had equity built up within their home as they moved into retirement, Sirr underlines that this means of welfare

provision assumes that households can anticipate the housing market to prevent losses from house price fluctuations. This marked the establishment of a dysfunctional housing system which was ill-equipped to deal with the changing economic and political environment of the 1980s.

Investment in social housing across Europe was greatly reduced in the 1980s. Lewis acknowledges the influence of changes made in the UK's social housing system marked by a: drive to sell council houses; shift from supply to demand subsidies; outsourcing of housing functions to the "not-for-profit" sector; and easy availability of mortgage finance for home ownership. This is a neoliberal recipe for an increasingly "efficient" housing market. Even though Lewis cautions against simplistic readings of the "neoliberal" nature of Irish housing, there is a clear turning point in policy in the late 1980s, clearly demonstrated by the 'Millennium Sales Scheme' in 1988 which, coupled with attractive terms, resulted in the highest ever number of sales in a single year. Over 18,000 social housing units were sold into private ownership in 1989. In *Housing in Ireland: The A-Z Guide*, Sirr highlights that, between 1990 and 2016, 43 percent of the 82,869 council units constructed in that period were sold to tenants, in some cases, at up to 60 percent reduction on current market value. That they were not replaced is a critical factor in understanding our present crisis.

Without providing a working definition of neoliberalism<sup>3</sup>, Lewis notes that decisions were not clearly justified in terms of neoliberal ideology. This discounts how stated objectives do not necessarily reflect practice or outcomes. For example, justification for expansion of the voluntary and co-operative sector was rarely framed in terms of the outsourcing of public services, but rather as a means of providing additional, and in many cases specialist services to meet housing need. After a lengthy defence, Lewis concludes that, "at best neoliberalism can be counted as having an indirect influence in a sort of parallel existence" (p. 45). It is difficult for this author to judge this claim.

In *Home: Why Public Housing is the Answer*, Ó Broin disagrees with this assessment of the development of the social housing from the 1980s as non-ideological. He reaffirms a broadly accepted understanding that the era of neoliberalism was augured in by the elections of Thatcher and Reagan in 1979 and 1981, respectively, with neoliberalism in Ireland having a lag until 1987. Due to a mounting debt-to-GDP ratio, the Government made three interventions into the housing market: capital expenditure on social housing was drastically reduced; supports for private home purchasers decreased; and building society and bank lending was liberalised. In 1984, the Government funded 7,007 social homes but, in the following years, it fell significantly, hitting a historic low of 768 homes in 1989. Ó Broin concludes that the neoliberal pivot of the 1980s did not significantly affect the pre-existing shape of a "dysfunctional housing system" but its primary consequence was altering the way in which the system was financed. The private provision of homes entered a new era with the liberalisation of private lending in 1987 which represented a "successful transition from a State funded property-owning housing system to a private finance-led model" (p. 55). In essence, neoliberalism inaugurated the end of the State's role as the primary funder and provider of housing.

Social housing was to undergo its own change in financing. The 1991 *A Plan for Social Housing* report laid out an overarching housing policy undergirded by significant changes to funding and provision. Crucially the report concluded that "the resumption of house building by local authorities on the scale of the early to mid-eighties ... would now not be appropriate"

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<sup>3</sup> For a carefully argued definition of neoliberalism and how it was contextualised in Ireland, theologian Kevin Hargaden posits that neoliberalism is a revolution where "all of life is increasingly rendered in terms of competitive market conditions." Hargaden, *Theological Ethics in a Neoliberal Age*, 13-23.

(Ó Broin, p.59). The traditional model for providing social housing would continue on a much smaller scale but would be supplemented by the entry of Approved Housing Bodies into the mainstream social housing provision. Ó Broin identifies the 2009 Housing Act (Miscellaneous Provisions) Act as the legislative underpinning for the current formation of social housing in Ireland. For the first time, a statutory definition of social housing was provided which included not just homes owned by local authorities or Approved Housing Bodies but also tenancies funded under the Rental Accommodation Scheme.<sup>4</sup> Both Ó Broin and Sirr note that this calculated shift to the provision of social housing through annual current expenditure allowed the Irish Government to claim higher levels of social housing delivery at a much reduced cost relative to capital investment in publicly-owned houses. In the two years up to 2010, capital investment in social housing shifted from 70% of the investment mix to around 30%, with current expenditure – subsidies and leasing arrangements – now making up 70% of the State's spending on social housing.

Looking to future policy, Lewis, In *Social Housing Policy in Ireland: New Directions*, suggests that there are three ways forward from the current position. The first path is to recalibrate the existing model of social housing provision seeking out new ways to increase supply with a “further shift from capital to revenue funding” (p. 132) and the engagement of private finance through the activities of the AHBs and institutional investors. Essentially, this approach is focused on the expansion of leasing from private investors, but is dismissed by Lewis. A second path to radically transform the funding of affordable housing in order to create a more economically sustainable model utilising cost rental<sup>5</sup> models. In a conclusion that surprised this author, Lewis perceives cost rental models primarily as residual housing for low-income households, while suggesting that adverse effects on the supply of private rental accommodation and higher short-term costs would negate this path. The deployment of this option on continental Europe has not produced this result. It is unclear why Ireland would differ.

With two paths closed-off, Lewis outlines a third approach to reform centred around extended choice and aligning housing policy with broader social and economic objectives. The author went to reasonable lengths earlier in *Social Housing Policy in Ireland: New Directions* to distance the development of social housing from neoliberalism. Yet, in reality, it is difficult to argue that his reform of social housing is not a further entrenchment of the neoliberal imagination within housing policy. Lewis lists a number of key differences with current practice. The introduction of mechanisms to facilitate greater residential mobility to meet social and economic objectives seems to argue for more precarity within housing and little sense of the value of being embedded in a community. The elevation of the economy and market above the social is a hallmark of neoliberalism. The language of extended choice<sup>6</sup> appears almost cruel in the midst of a housing and homelessness crisis, not least because Lewis deploys it beyond private households and extends it to the state in terms of funding options. We can grant that Lewis' vision for the future of social housing is not for a continuation of the status quo, but with the significant qualifier that it may lead to something even worse.

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<sup>4</sup> Introduced in 2004, the Rental Accommodation Scheme provides housing through the private rental market for people who have been assessed as having a housing need. In this scheme, local authorities identify properties in the private rental market and then enter into a tenancy agreement with the landlord and the RAS recipient. Local authorities then pay rent directly to the private landlord.

<sup>5</sup> Cost rental is a system of housing provision which the rent charged by the provider to the tenant is not higher than the costs incurred by the provider in developing the dwellings.

<sup>6</sup> “The promise of infinite choice is the rhetoric that drives support for neoliberalism.” Hargaden, *Theological Ethics in a Neoliberal Age*, 21.

In the third movement of *Home: Why Public Housing is the Answer*, Ó Broin attempts to answer the title question. Public housing is not defined by who it is for, rather “its unique feature is that it is non-market housing” (p. 160). In many other countries, public housing is provided to a much broader mix of households with a wider range of income levels and economic circumstances than has been the case here. Ó Broin contends that a public housing system is needed which would provide housing subsidised by the State for households who cannot meet the economic cost of their own homes and non-subsidised housing for those households who can meet the economic cost of the provision and maintenance of the property but for whom the additional cost involved in private housing make private housing unaffordable. Such non-subsidised public housing could be affordable cost rental accommodation provided directly by local authorities. Looking to the alternative models, *Housing In Ireland: The A-Z Guide* has an extensive entry on cost rental housing, which can be provided by public, non-profit or private entities. Other countries which have effective systems of affordable housing depend on cost rental as a key component of an effective, affordable and stable housing system. Sirr highlights Austria as an international example where, due to supply-side subsidies in the form of low-cost finance and access to sites for development through effective land management, cost rental is a central plank of their housing policy.

In Ireland, the scant provision of publicly owned housing on public land is clear, yet housing policy is not the most important policy. Conspicuous by its absence in Lewis’ framework for social housing reform was any discussion of climate change and the need to subordinate housing policy to wider climate policy to reduce emissions and build homes which are not reliant on private car ownership. However, climate change forms a key component of Ó Broin’s vision in *Home: Why Public Housing is the Answer*. He highlights the failure of Rebuilding Ireland and the previous two housing strategies to make any reference to reducing emissions as part of residential development, yet Irish homes emit almost 60% more carbon dioxide than the EU average. Identifying housing as a means to reduce our energy consumption, Ó Broin prescribes a more ambitious programme of deep retro-fitting for existing housing stock.

Since 1987, housing policy in Ireland can be distilled as a concerted shift to the private provision of a basic human need. Sirr captures the shift which occurred in the thinking of politicians and civil servants who by “focusing less on state provision of housing and more on inducing the market to provide for state needs, activity, plans and strategies have moved from managing a system (of delivering both private and social housing, for example), to try to manage a market” (p.222). Similarly, Ó Broin maintains that economic neoliberalism is not fully coherent as it does not involve the withdrawal of the State from all areas of intervention. Rather the State adopts a different kind of interventionist role, withdrawing from the direct provision of universal social and economic services, and increasingly becomes a regulator of market provisions. This broader conception of public housing on public lands - incorporating social rental, cost rental and affordable purchase homes - would mean a much broader mixture of households would be able to access high quality, secure and affordable accommodation outside the current dysfunctional housing market.