



Housing Policy Discussion Series

6

The Potential Role of the Private Rented Sector in the Provision of Accommodation for People with Disabilities



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Abbreviations

CHR	Centre for Housing Research
CSO	Central Statistics Office
CWO	HSE Community Welfare Officer
DFI	Disability Federation of Ireland
DEHLG	Department of the Environment, Heritage and Local Government
DoHC	Department of Health and Children
DoSFA	Department of Social and Family Affairs
HSE	Health Services Executive
IWA	Irish Wheelchair Association
LA	Local Authority
NDA	National Disability Authority
NDS	National Disability Survey
PA	Personal Assistant/Assistance
PRTB	Private Residential Tenancies Board
RAS	Rental Accommodation Scheme



Foreword

In June 2008, the Department of the Environment, Heritage and Local Government requested the Centre for Housing Research (now part of the Housing Agency) to undertake three studies of housing issues for people with disabilities in the context of its commitment to develop a Housing Strategy for People with a Disability. These projects were:

- Review of good practice models in the provision of housing and related supports
- Review of support options for people with mental health related housing needs
- Review of the potential role of the private rented sector in the provision of accommodation for people with a disability.

All three reports are available on www.housing.ie.

This report is the review of the potential role of the private rented sector in the provision of accommodation for people with a disability. It was undertaken, following a competitive tendering exercise, by TrinityHaus. Based in Trinity College Dublin, TrinityHaus is an inter-disciplinary research centre which aims to be a catalyst for change and innovation in carrying out research that underpins product, service and policy innovation, people centred design and sustainable living.

I would like to thank those who contributed to the completion of this study, in particular: the researchers, Antoinette Fennell and Mark Dyer, TrinityHaus, Tony Owens and Heike Owens, Shibumi Consulting and Mary Lee Rhodes, School of Business Trinity College Dublin; those who were interviewed as part of the research; the Housing Strategy for People with a Disability National Advisory Group and its sub-committee, the Research Steering Group and the Private Residential Tenancies Board for funding this piece of research.

David Silke

Director of Policy and Research
Housing Agency



Executive Summary

The aim of this project was to investigate the potential role of the private housing sector in the accommodation of people with disabilities.

A picture of the current situation was determined using a combination of desk research (relevant policy and legislation, research literature, data sources and an international review) and primary research (in-depth interviews with stakeholder organisations, people with disabilities, landlords and letting agents, and a stakeholder group discussion).

There are fewer people with disabilities in private rented accommodation when compared with the total Irish population but the proportions vary for different disability types. A higher proportion of people with mental health difficulties (similar to that of the entire population) live in private rented accommodation. A lower proportion of people with physical impairments live in private rented accommodation.

This research revealed that private rented accommodation is viewed by some people as less desirable than home ownership or social housing.

Key barriers or issues identified included:

- The lack of suitable accommodation - accessibility, existing adaptations and landlords' reluctance to undertake alterations.

- The lack of availability - landlords not considering people with disabilities either directly or indirectly (by refusing people on rent supplement).
- Affordability - new, higher quality and/or accessible accommodation can be too expensive and many people with disabilities are unable to cover the shortfall (between the amount received in rent supplement and the rent being charged by the landlord).
- The potential lack of confidence of people with disabilities, and/or lack of capacity, in terms of searching for properties and meeting and dealing with a landlord.
- The instability of tenure, and the often short-term nature of private rented sector tenancies.
- The need for increased inter-agency co-operation. For example, under the existing situation, people with disabilities who are in receipt of rent supplement may be living in or can potentially move into private rented accommodation that has not been registered.
- The lack of mobility and flexibility of support services for people living in or moving into (or between) private rented accommodation(s) in different areas and across counties.
- The accessibility (or lack thereof) of dispute procedures.

Based on the findings from the desk research (national and international) and the primary research, the following summary policy recommendations are elaborated upon in the report:

- An improvement in the accessibility of the general housing stock in Ireland, so that it meets the design requirements of people with disabilities, should be a priority in the National Housing Strategy for People with a Disability.
- The Strategy should consider ways of improving the information available to those with special needs seeking private rented accommodation.

- The current methods of searching and identifying appropriate housing for people who require it are not adequate. The Strategy should consider ways of improving the information available to those with special needs seeking private rented accommodation.
- In considering the development of person-centred supports, the Strategy should consider how those might be best applied for people moving to or living in the private rented sector.
- A priority for the Strategy should be to develop and implement an information pack on housing and disability to help better inform landlords and letting agents.
- It is critical to ensure that rent supplement for people with disabilities is adequate and that tenants with disabilities are not at a more significant disadvantage as a result of their disability.
- The National Housing Strategy for People with a Disability should further explore how the housing needs of people with disabilities could be addressed using the Rental Accommodation Scheme (RAS).
- There is room for improving transparency and consistency across local authorities regarding assessment criteria for deciding whether or not a private rented sector tenant is eligible for a housing adaptation grant. The Strategy should also give further consideration to the most effective and efficient way to adapt rental properties where necessary.

SECTION ONE



Introduction

1.1 Background

The Commission on the Status of People with Disabilities (1996) describes housing as *the base from which people participate in society and can reflect as well as dictate their level of participation*. The Department of the Environment, Heritage and Local Government (DEHLG, 2006) identifies that the overall objective of housing policy is *to enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment and as far as possible at the tenure of its choice*. The Social Partnership Agreement Towards 2016 (Government of Ireland, 2006b) has acknowledged *the broad spectrum of housing need* and appropriately highlights the necessity for *the provision of tailored housing and housing support*. The planned National Housing Strategy for People with a Disability represents a significant step in realising these objectives and truly meeting the broad spectrum of need.

The Private Residential Tenancies Board (PRTB, 2008) has highlighted the importance of the private rented sector in the provision of national accommodation needs for *recent migrants, those in receipt of social welfare payments, those unable to afford or access owner occupation, and various social and affordable housing schemes and employees who require flexibility and mobility.*

Thus in the context of these policy objectives and Ireland's ageing population, the potential role of the private rented sector and the role and responsibilities of all stakeholders – including government departments, local authorities, statutory bodies, letting agencies, landlords, landlord associations, and people with disabilities – will be explored in this PRTB report.

1.2 Research Objectives

The specific objectives of this project¹ were as follows:

- To build a complete picture of the current situation, which included:
 - A review of relevant policy and legislation that impacts on the provision of housing for people with disabilities in Ireland as well as a review of relevant previous research.
 - An analysis of the supply of private rented stock of housing in Ireland and its suitability for people with disabilities.

¹ This research was overseen by a research advisory group (including representatives of the PRTB, the Centre for Housing Research, the DEHLG's Social Inclusion Unit, the Irish Council for Social Housing, the Mental Health Commission, the National Disability Authority, the Not for Profit Business Association) and also a national advisory group (including representatives of the Department of Health and Children, HSE, National Disability Authority, social partners, various disability organisations and other relevant stakeholders) chaired by the DEHLG.

2 ■ Introduction

- Exploring the experiences of people with disabilities in relation to their current housing and accessibility of private rented housing, determining their housing preferences and requirements, specific experiences living in or trying to attain private housing.
- Gauging landlords' views and opinions on letting to people with disabilities, thus exploring past experiences, any concerns and/or barriers.
- To identify how provision and accessibility of private rented housing for people with disabilities may be improved, which involves exploring:
 - The impact of a landlord incentive and other initiatives that may encourage more landlords to consider tenants with disabilities.
 - The role of letting agents.
 - The impact of housing-related services on how people with disabilities view the attractiveness of living in private rented accommodation.
 - The importance of rent supplements and security of tenure, and how changes may impact on overcoming existing barriers by people with disabilities and landlords.
 - The role of laws, regulations and standards.
 - International practice, to identify programmes and/or initiatives that resulted in an improved provision of private rented housing for people with disabilities.

1.3 Research Methods

The research programme consisted of three phases.

1. Desk based research which involved a review of Irish legislation, policy, statistics and research as well as international practices.
2. As the Census and the National Disability Survey in 2006 provided a general overview of the housing market and statistics on people with disabilities, it was decided that a more in-depth approach would supplement this information. Therefore, similarly to the Citizen's Information Board (2007) research, qualitative methods were chosen to explore the views and opinions of relevant stakeholders with regard to the private rented sector. This method was also deemed more appropriate as each face-to-face interview facilitated tailoring towards the respondent's specific history and communication requirements. This research could therefore not be considered statistically representative, although stakeholders such as disability organisations could be considered well-placed to put forward the specific experience of groups of people they were representing. In addition, recruitment of respondents took place across Ireland to try and have a spread across the urban (Dublin, Galway) and rural (Kildare, Sligo, Wicklow) experience. See details below.
3. Stakeholder workshops were held to consider the research findings. The first took place in April 2009 and involved a group² discussion of the key findings in terms of stakeholders' reactions and identification of initiatives that would help maximise the potential of the private rented sector for people with disabilities. The second workshop took place in May 2009 in order to ensure a transparent process of using the research findings for providing recommendations. A technique called perception mapping was used for this (detailed in Appendix 1). Participants at this later date included public and private sector professionals chosen for familiarity with issues relevant to this research.

² Representatives of Cheshire, Threshold, Tallaght Mental Health Service, Wicklow County Council, DEHLG's Social Inclusion Unit.

Stakeholder Interviews

All interviews were recorded and fully transcribed. Topic guides are available in Appendix 2.

Stakeholder organisations were selected to ensure that a range of expertise was covered in the areas of both disability and housing policy. Combinations of interviews ranging from single respondent to small groups were used to consult stakeholder organisations. Table 1.1 details the 12 individuals from stakeholder organisations who were included in the consultation.³

Table 1.1: Stakeholder interviews – Organisations

Organisation	Number of Interview Respondents
Disability Federation of Ireland (DFI)	2
Dublin City Council	1
Irish Wheelchair Association (IWA)	1
National Disability Authority (NDA)	2
Private Residential Tenancies Board (PRTB)	3
Threshold	3
Total	12

In addition to these stakeholders, landlords and letting agents were also considered stakeholders with valuable input to provide. Therefore, seven interviews with landlords and letting agents took place – three in Dublin, two in Sligo and one each in Galway and Wicklow.

³ Organisations representing people with mental ill-health were not included due to the parallel report (Carroll and Cotter (2010) *Review of the Housing and Support Options for People with Mental Health Related Housing Needs*) that was also to inform the National Housing Strategy for People with a Disability. However, people with mental ill-health were included in the individual interviews.

Interviews with People with Disabilities

Eight people with disabilities were interviewed - it should be reiterated that this project was a scoping exercise. The small sample size was supplemented with interviews with stakeholder organisations – the information collected from these organisations helped create a more general picture of the experiences of the people with disabilities that they represent. The findings were further supported by national and international research. People who are currently living in, or have had recent experience of seeking accommodation in, the private rented sector in Ireland were identified (see Table 1.2). Five people were currently living in private rented accommodation; the remaining three individuals had experience of the sector within the past five years. In order to have representation of both urban and rural experiences, two people from each of the following counties were interviewed: Dublin, Kildare, Galway and Sligo. Interview respondents were identified through disability organisation staff and/or mailing lists as well as through the assistance of HSE Community Welfare Officers (CWOs). Interviews were mostly conducted in the respondents' home. Typically, respondents were accompanied by their partner or carer.

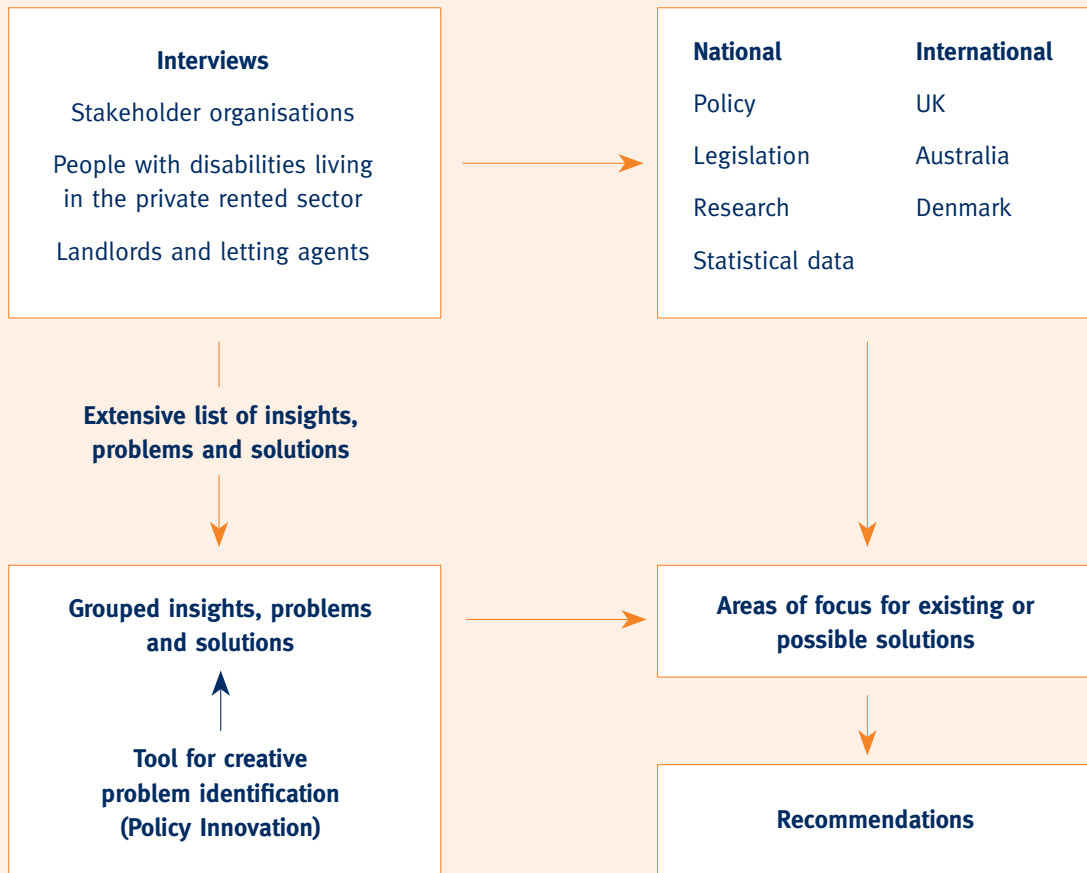
Table 1.2: People with Disabilities Interviewed – Type of Disability Experienced

Disability Experienced	Number of People Interviewed
Hearing impairment	1
Intellectual impairment	2
Mental health disability	2
Physical impairment	1
Physical and speech impairment	1
Vision impairment	1

Summary of the Research Programme

Figure 1.1 summarises the three research phases showing the route to evidence-based policy-making.

Figure 1.1 Summary of Research Programme



1.4 Report Structure

The report is divided into 7 chapters.

Chapter 1 provides the background, outlines the objectives and sets the context for the report.

Chapter 2 provides a picture of the current situation in Ireland with regard to people with disabilities and their housing, specifically in relation to the private rented sector.

Chapter 3 is a summary of the findings of an international review.

Chapter 4 is an overview of the findings from the stakeholder interviews, the focus group and the policy workshop. Stakeholders included disability organisations, as well as key statutory bodies for people with disabilities and for the private rented sector, including also staff members of local authorities.

Chapter 5 contains the findings from interviews with people with disabilities living in, or with experience of, the private rented sector.

Chapter 6 presents the findings from the interviews with landlords and letting agents.

Chapter 7 provides the final conclusions and policy recommendations to inform the National Housing Strategy for People with a Disability.

Additional information is provided in the following appendices:

Appendix 1: Perception Mapping

Appendix 2: Primary Research – Interview Topic Guides

Appendix 3: Contextual Information

Appendix 4: Lifetime Homes

Appendix 5: International Review

Appendix 6: Accessible Property Register Access Criteria

SECTION TWO



Current Situation

This section provides an overview of the current Irish housing situation, statistics for the private rented sector, statistics for people with disabilities, and ongoing state grants and initiatives available to people with disabilities in the private rented sector.

2.1 Housing in Ireland – An Overview

Owner-Occupied Housing

Ireland has one of the highest home ownership rates in the European Union (RICS, 2007; Whitehead and Scanlon, 2007), with 73 per cent of housing being owner occupied (CSO, 2007b). From the mid-1990s to the mid-2000s house prices in Ireland rose considerably as a result of, among other factors, economic growth (NESC, 2004). A corresponding increase in private rental accommodation prices occurred over the same period, peaking in June 2007 (Daft, 2008). House prices and rents have reduced considerably since the mid-2000s.

Social Housing

According to the Irish Council for Social Housing⁴ *the general trend over the last fifteen years has been an exponential increase in the number of households seeking social housing*. In 1993, 23,000 people were on the social housing waiting list. Over the years these figures were considered an under-estimation (see O’Sullivan, 2004) so specific groups (including people with disabilities) were particularly targeted for the triennial Housing Needs Assessment 2008. This recorded 56,249 people to be in housing need.⁵ There is a shortage of social housing that is accessible to people with disabilities (CIB, 2007). The demographics of the Irish population suggest that the demand for accessible social housing will increase as the population ages.

Private Rented Sector

The Private Rented Sector in Ireland has been shaped by the following in recent years (Crook and Rowley, 2004):

- The majority of landlords in Ireland are small-scale, Irish-born and became established for the first time in the 1990s. There are very few professional landlords.
- The supply of private rented accommodation in Ireland increased significantly in the 1990s. This was the result of capital allowances and other tax incentives and of capital gains investments.

The last decade saw considerable expansion in Ireland’s private rented sector. This has been attributed to a number of factors including the increase in migration into Ireland, the rise in house prices (excluding more people from the buyer’s market) and the slow rate of new social housing provision (Coates and Feely, 2007a).

4 See www.icsh.ie

5 Figures available on www.environ.ie

Nevertheless recent statistics suggest that the private rented sector accounts for just 10 per cent of all households (CSO, 2007b), well below the European average of 17 per cent (Norris and Shiels, 2004). However, it has been suggested that the number of dwellings available for private renting will increase due to falling rates of house sales (PRTB, 2008).

At the end of November 2008, over 400,000 people in Ireland were registered with the Private Residential Tenancies Board (PRTB) as tenants in private rented accommodation (see Table 2.1).

Table 2.1: Number of tenancies, landlords and tenants registered 2005-2008 (PRTB, 2009)

Year	Tenancies Registered	Landlords Registered	Tenants Registered
2005	83,983	53,070	150,518
2006	133,283	79,099	238,070
2007	202,078	92,311	340,233
2008	243,551	110,837	410,337

The Private Residential Tenancies Board was established under the Residential Tenancies Act 2004, and has three main functions:

1. To provide a system of registration for all private residential tenancies.
2. To operate a dispute resolution service to resolve disputes primarily between landlords and tenants and in some instances referrals from third parties.
3. To provide information, undertake research and offer policy advice on the private rented sector.

Private Rented Inspections

Local authorities have statutory responsibility for inspecting the standard of private rented accommodation. The enforcement of private rented accommodation standards is funded by the DEHLG, via the PRTB. Funding for inspections has been provided from the tenancy registration fees paid to the PRTB by private landlords. A recent increase in inspection activity has been attributed to the introduction of the Rental Accommodation Scheme (RAS); to be eligible the private rented dwelling must comply with minimum standards, as set out under Irish legislation (see Appendix 3).

2.2 People with Disabilities in Ireland

The population of people with disabilities is diverse. Two people with the same disability may experience very different barriers in everyday life, and these barriers can be influenced by both external and internal factors. The extent to which a disability actually disables an individual can vary according to the type of activity in which a person is participating or the environment in which that person is carrying out the activity (CEUD, 2009; RNIB, 2009). A disabling condition experienced by an individual is not necessarily fixed or constant; disabling conditions can fluctuate (Nolan and Gannon, 2006; RNIB, 2009) and the severity of a condition can change as a person ages (CIB, 2007). Furthermore, many people with disabilities experience a range of disabling conditions.

This report uses the same definition of disability as that set out in the Disability Act 2005, where a disability *in relation to a person, means a substantial restriction in the capacity of the person to carry on a profession, business or occupation in the State or to participate in social or cultural life in the State by reason of an enduring physical, sensory, mental health or intellectual impairment.*

2.2.1 Number of People with Disabilities in Ireland

The most recent estimates for numbers of people in Ireland with one or more disability come from the 2006 Census of Population (CSO, 2007b) and the National Disability Survey 2006 (CSO, 2008).

In the 2006 Census of Population (CSO, 2007b), in order to estimate the prevalence of disability in Ireland, people were asked to report if they experienced one of the following long-lasting conditions: (a) blindness, deafness or a severe vision or hearing impairment (sensory disability) (b) a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting or carrying (physical disability) (c) a learning or intellectual disability (d) a psychological or emotional condition and (e) other, including any chronic illness.

Also, people were also asked to report if they experienced difficulty carrying out any of the following everyday activities: (a) learning, remembering or concentrating (mental disability) (b) dressing, bathing or getting around inside the home (self-care disability) (c) going outside the home alone to shop or visit a doctor's surgery (going outside the home disability) (d) working at a job or business or attending school or college (employment disability) and (e) participating in other activities, such as leisure or using transport.

In 2006, 9.3 per cent of the population or 393,800 individuals reported a disability.

A National Disability Survey (CSO, 2008) conducted after the 2006 Census used a questionnaire based on the social model of disability. This defined disability as *the outcome of the interaction between a person with an impairment and the environmental and attitudinal barriers s/he may face*. The National Disability Survey included speech, pain and breathing impairments within its categories of disability type. People who had indicated they had a disability in the Census were surveyed, and 87 per cent maintained the same disability status. An additional sample of 1,500 people who did not indicate they had a disability in the Census was also surveyed – and it was estimated that a further 11.5 per cent of people in the general population also experienced disabilities.

Therefore, under the National Disability Survey the estimate of disability prevalence in Ireland is 18.5 per cent (749,100 people). While this estimate has a higher margin of error (the sample size was a fraction of that of the 2006 Census), it strongly suggests that prevalence of disability in Ireland is higher than 9.3 per cent.

2.2.2 Prevalence of Disability by Age

The majority of disabilities are acquired and there is a considerable increase in prevalence of disability from 45 years of age and older (CSO, 2007b; see Figures 2.1 and 2.2). Figure 2.1 shows the age-distribution of people with disabilities in Ireland, while Figure 2.2 shows the level of occurrence of disability within each age group; in other words, the percentage within each age group in the total population (4,239,848 people) that experiences one or more disability.

Figure 2.1 Age-distribution of disability in Ireland

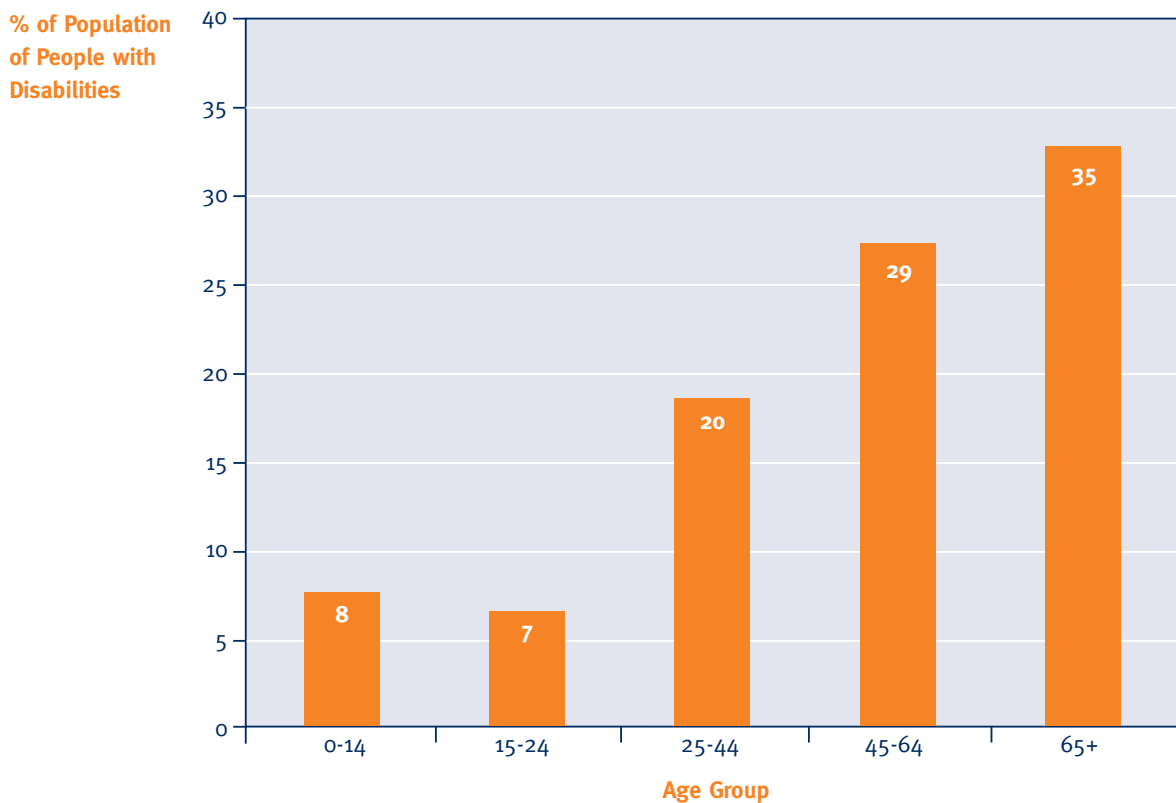
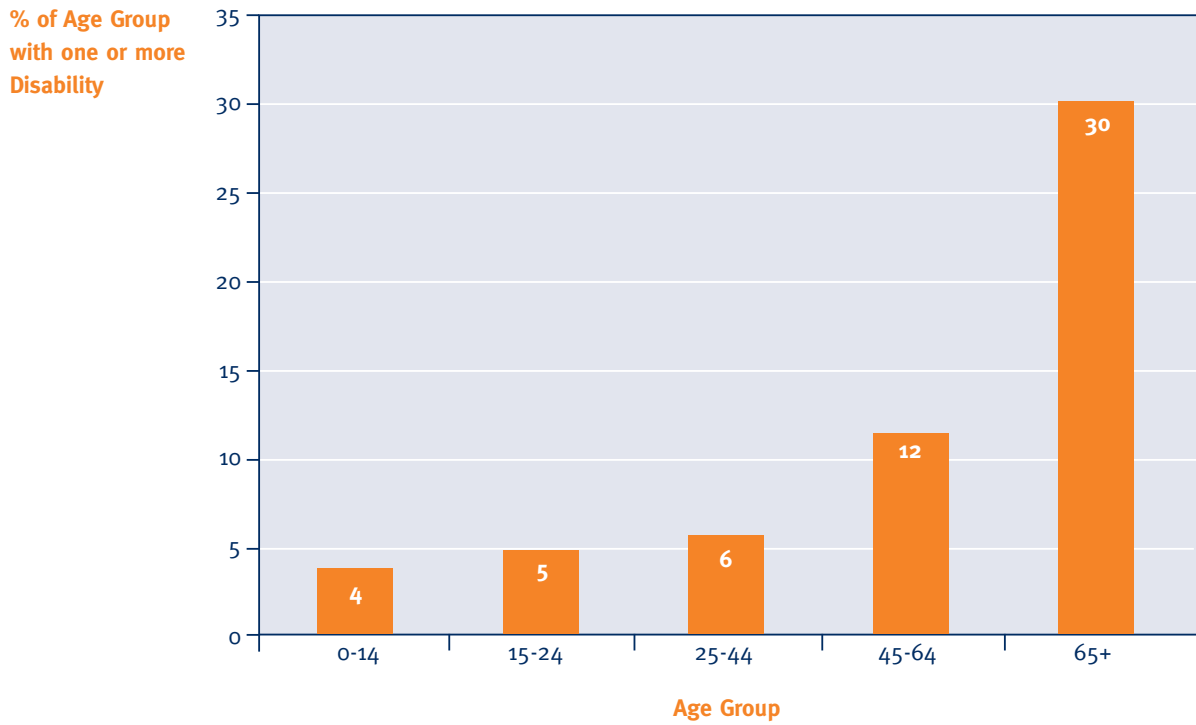


Figure 2.2 Prevalence of disability within each age group



2.2.3 Age of Onset of Disability

The age of onset of each category of disability was explored in the National Disability Survey (CSO, 2008) and is summarised in Table 2.2.

Table 2.2**The age of disability onset (per cent)**

Age	Vision Impairment	Hearing Impairment	Speech Impairment	Mobility and Dexterity Impairment	Difficulty Remembering and Concentrating	Emotional, Psychological or Mental Health Disability	Intellectual and Learning Disability
From Birth	11.4	11	41.1	7.5	14.4	11	39
0-17 years	12.6	11.3	20.4	5.7	15.9	16.8	38.6
18-34 years	8.4	8.5	2.6	12.1	8.6	23.3	3.3
35-44 years	8.3	7.4	2.2	10.7	7.5	12	1.8
45-54 years	12.4	10	3.6	13.4	9.1	10.2	1.4
55-64 years	12.6	12.8	4.9	13.7	9.6	6.5	1.3
65-74 years	11.9	14	6.1	13.3	9.3	5.7	2
75+ years	13	14.3	6.9	15.3	12.5	4.7	1.5
Unknown	9.5	10.7	12.2	8.1	13	9.7	11.1
Total	100%	100%	100%	100%	100%	100%	100%

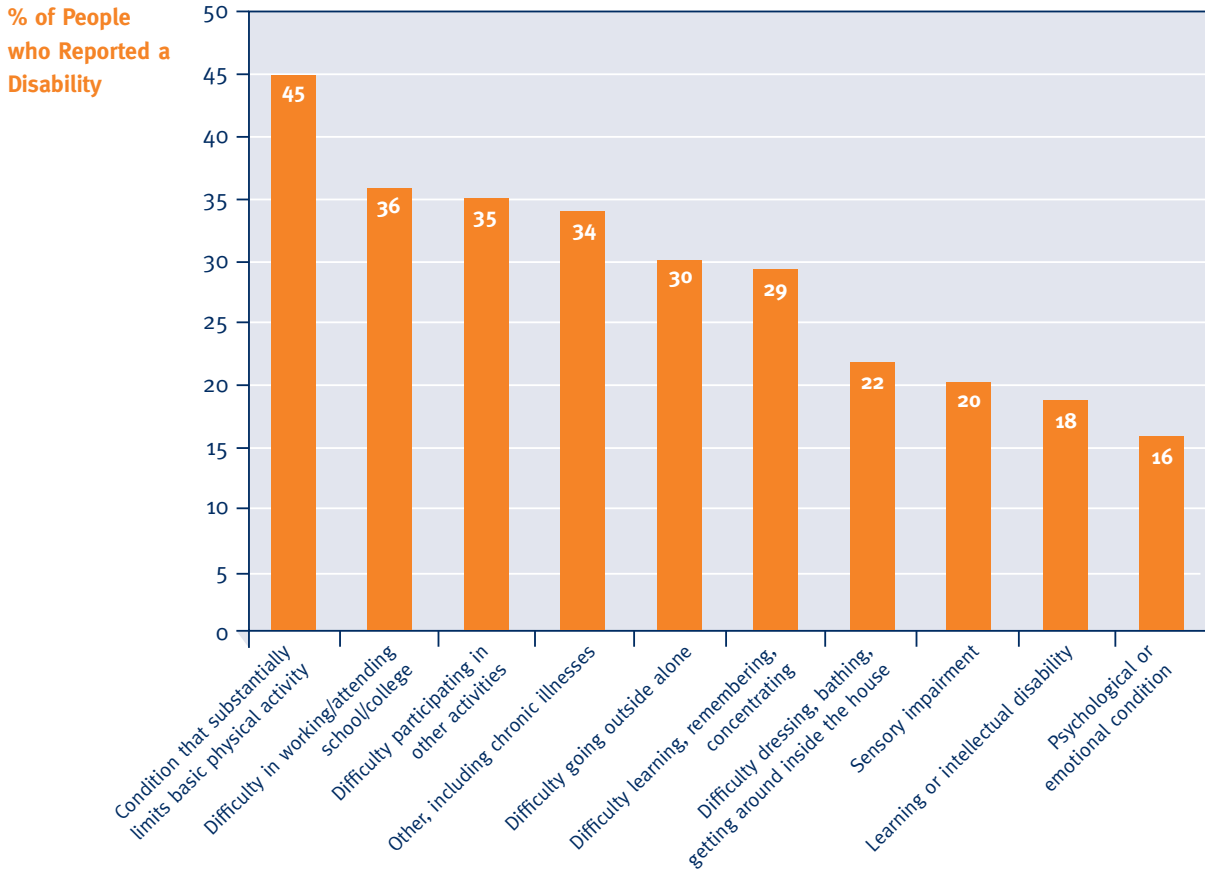
Source: CSO, 2008

2.2.4 Prevalence of Different Categories of Disability

According to the National Disability Survey mobility and dexterity difficulties were the most frequently reported difficulties for persons in private households (see Figure 2.3). This correlates with the Census 2006 findings:

- The most prominent disabilities are due to physical impairment and chronic illness
- Just over one in five people are likely to require support in the home
- Nearly a third of those in the population who reported a disability are likely to require support when outside the home.

Figure 2.3 Disability types reported in the 2006 Census expressed as a percentage of those who reported a disability (CSO, 2007b)



2.2.5 Prevalence of Disability by Location

According to the Census 2006 data, slightly higher proportions of people with disabilities live in town areas, compared with rural areas (9.7 per cent and 8.7 per cent respectively). There is little variation by province with between 9.2 and 9.5 per cent of people in Leinster, Munster, Connaught and (part of) Ulster. The cities with the highest proportion of people with disabilities are Limerick (13.2 per cent), Cork (12.5 per cent) and Dublin (11.1 per cent).

Summary Box 1

- Between 9.3 per cent and 18.5 per cent of the Irish population are reported to have some form of disability.
- There is an increase in disability prevalence in people over 45 years of age and a considerable increase in people over 65 years of age.
- Physical impairments and chronic illness are the most prevalent types of disability in the Irish population.

Source: CSO, 2007b

2.2.6 People with Disabilities and Housing Occupancy

The 2006 Census provided a profile of the type of housing occupancy of people with disabilities and it is possible to compare this to the housing occupancy profile of the entire Irish population (see Figures 2.4 and 2.5). The figures can be viewed in terms of different categories of disability (see Figures 2.6 and 2.7).

Figure 2.4 Housing occupancy profile of Irish population and people with disabilities

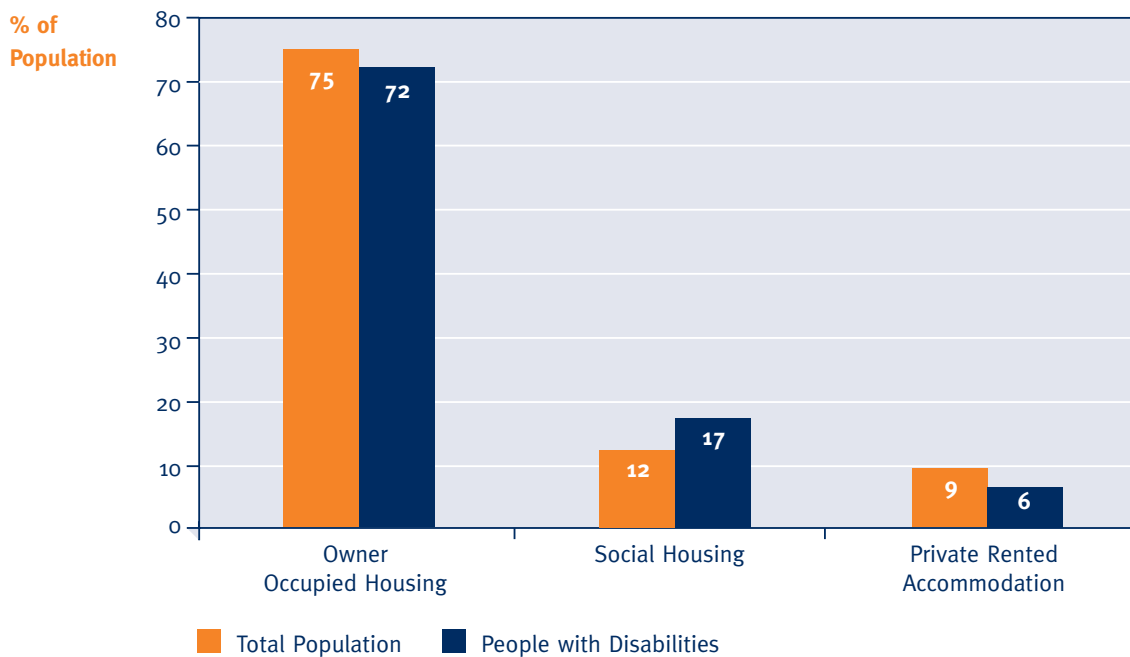
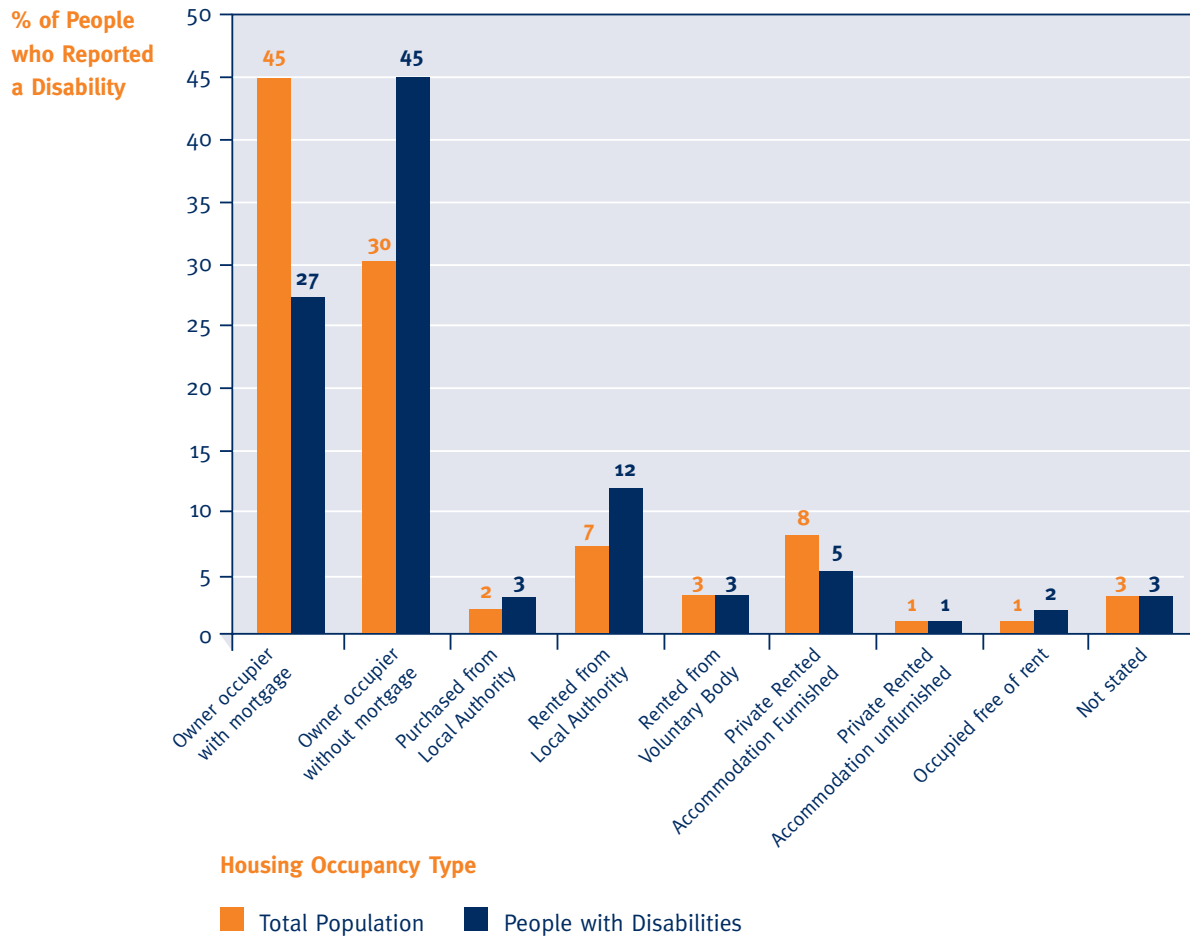


Figure 2.5 Nature of occupancy for total population and people with disabilities



Base: Total persons in permanent housing – total population (4,106,753), people with disabilities (345,024).

Figure 2.6 Nature of occupancy for people with disabilities by disability type

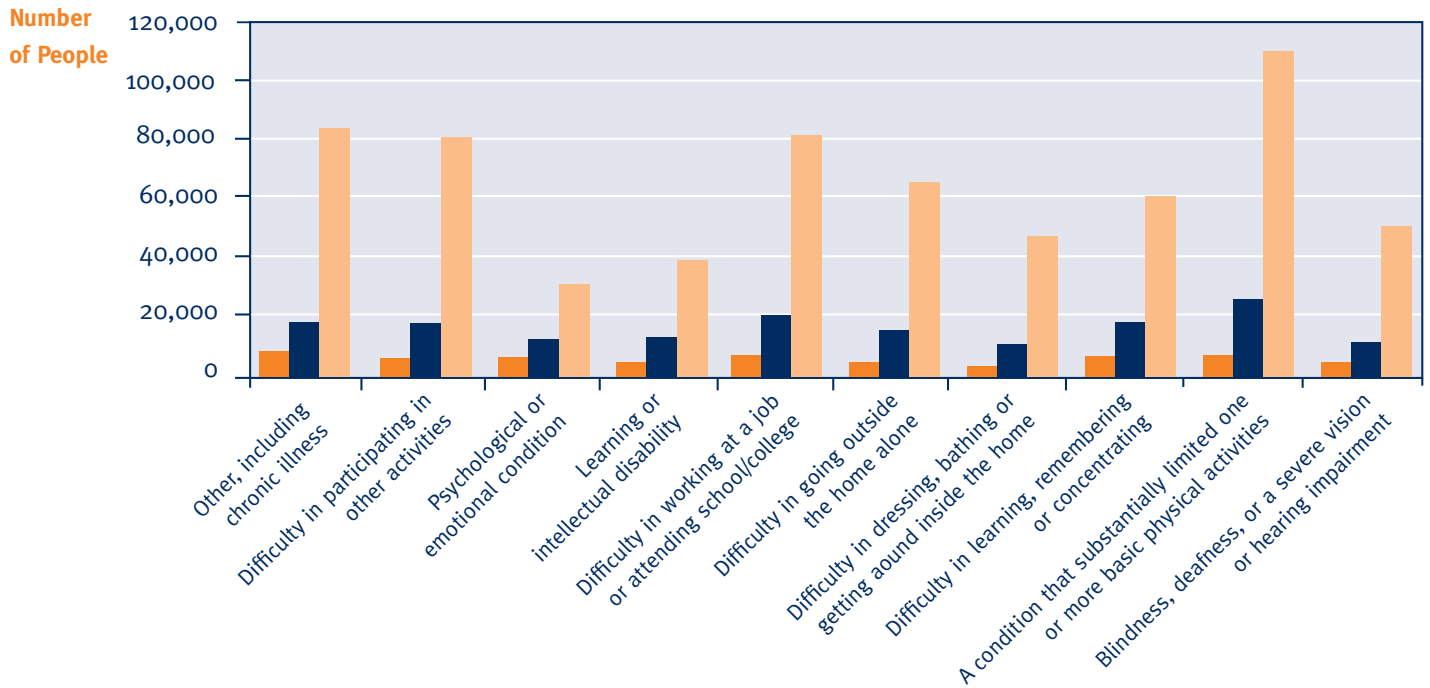
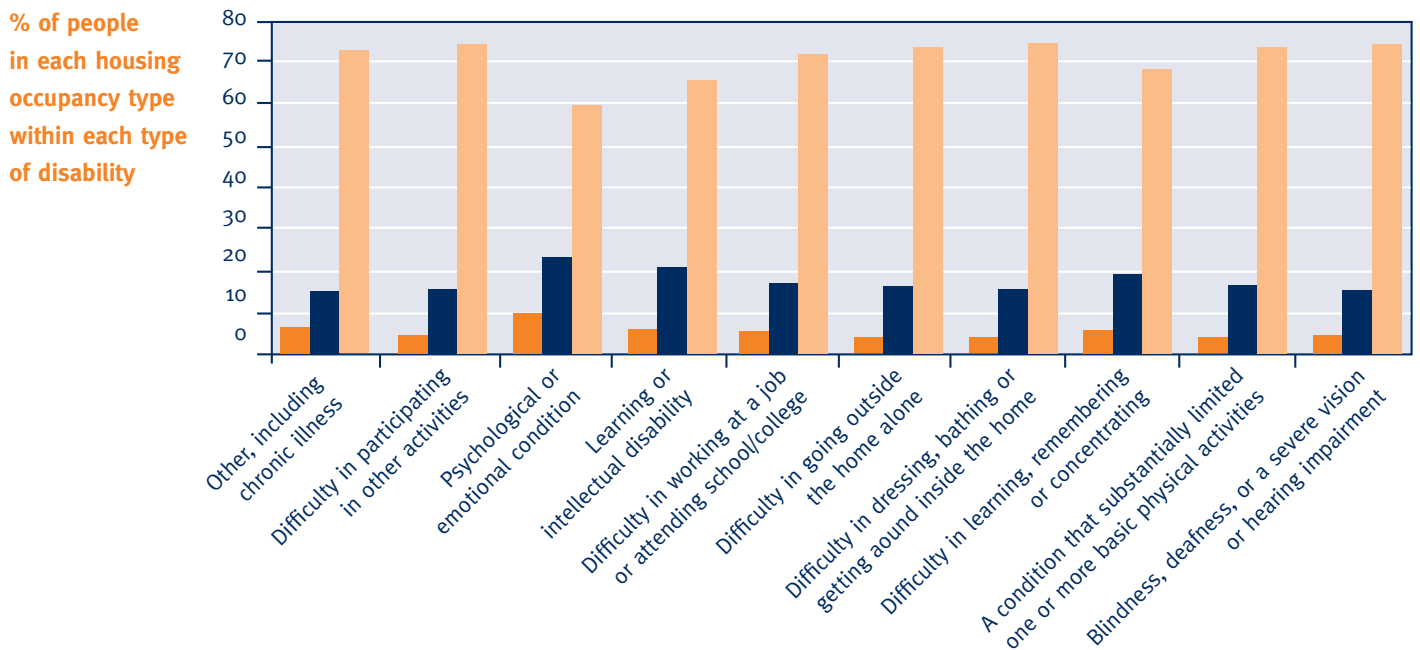


Figure 2.7 Housing occupancy profile for each type of disability (Census 2006)



% of people in each housing occupancy type within each type of disability

Private Rented Accommodation Social Housing Owner Occupied

Base: Total persons in permanent housing - people with disabilities (345,024)

Despite high levels of home ownership among people with disabilities in Ireland (see Figure 2.4), a recent study into the housing and accommodation needs of people with disabilities reported that affordability issues exist among those people with disabilities who had not acquired a home prior to the onset of their disability (CIB, 2007). Examples of the difficulties encountered included: affordability issues due to low income, capacity of some people with disabilities to apply for a mortgage or loan, or people who acquire a disability being unable to maintain mortgage repayments. This same study reported the difficulty of qualifying for affordable housing as a result of eligibility restrictions, for example being employed part-time or having insufficient income.

Summary Box 2

- The majority of people with disabilities are home owners, and almost two thirds of those people own their home outright (i.e. without a mortgage).
- The ability to achieve home ownership is lower for people with disabilities than for those who do not have a disability, suggesting that people with disabilities who do own their own home may have acquired a disability later in life.
- A smaller proportion of people with a psychological or emotional condition are home owners compared to other categories of disability.
- People with disabilities are more likely to rent from local authorities or social landlords than from private landlords.
- There are fewer people with disabilities in private rented accommodation when compared with the total Irish population.
- People with a psychological or emotional condition are more likely to live in the private rented sector than a person with any other type of disability.
- People who experience difficulty dressing, bathing and getting around the home are the least likely category of disability to be found in the private rented sector.

2.2.7 Profile of People with Disabilities in the Private Rented Sector⁶

Nearly one in ten (9.1 per cent) of the Irish population are living in private rented accommodation, compared with 6 per cent of people with disabilities. There are therefore disproportionately fewer people with disabilities in the private rented sector (see Figures 2.4 and 2.5).

A slightly higher proportion of males with disabilities live in private rented accommodation, compared with females with disabilities (54 per cent and 46 per cent respectively). This is similar to the total population in private rented accommodation, which is comprised of 53 per cent male and 47 per cent female.

The most commonly reported disabilities in the private rented sector, in order of frequency were:

1. Other, including chronic illness
2. Difficulty in working at a job or attending school/college
3. A condition that substantially limits one or more basic physical activities

A similar pattern is evident in housing rented from local authorities.

People with psychological or emotional conditions are more likely to be living in private rented accommodation. Whereas people with physical and mobility difficulties are less likely to be in rented accommodation.

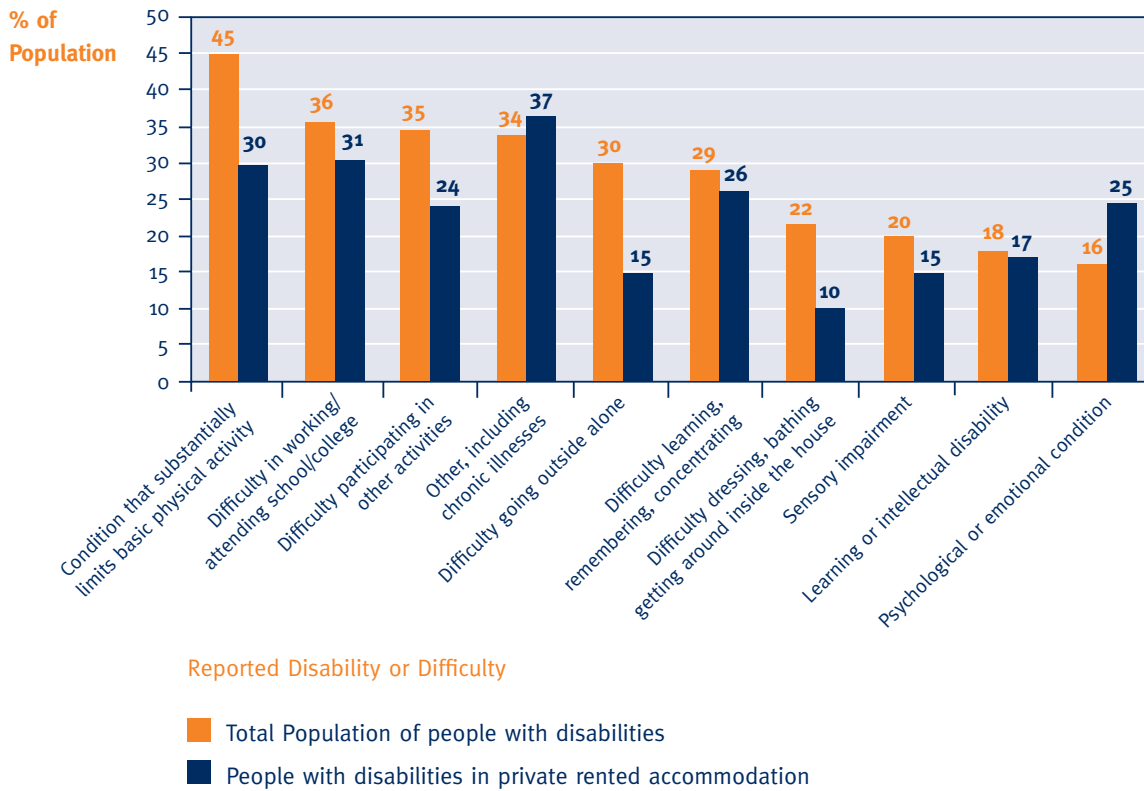
When compared with all categories of disability, people with ‘a psychological or emotional condition’ (Census 2006) had a greater chance of residing in the private rented sector (10.5 per cent). This is in contrast to the 3.5 per cent of people who reported difficulty ‘dressing, bathing, and getting around inside the home’ and the 3.5 per cent of people who reported difficulty ‘getting around outside the home’ living in private rented accommodation. The figure

6 Figures in the following section obtained from CSO, 2007b

of 6 per cent of people with disabilities living in private rented accommodation is therefore an overestimate or underestimate depending on which particular category of disability is focused upon.

The patterns for disability type among people in private rented accommodation, compared with the total population of people with disabilities, can be seen in Figure 2.8.

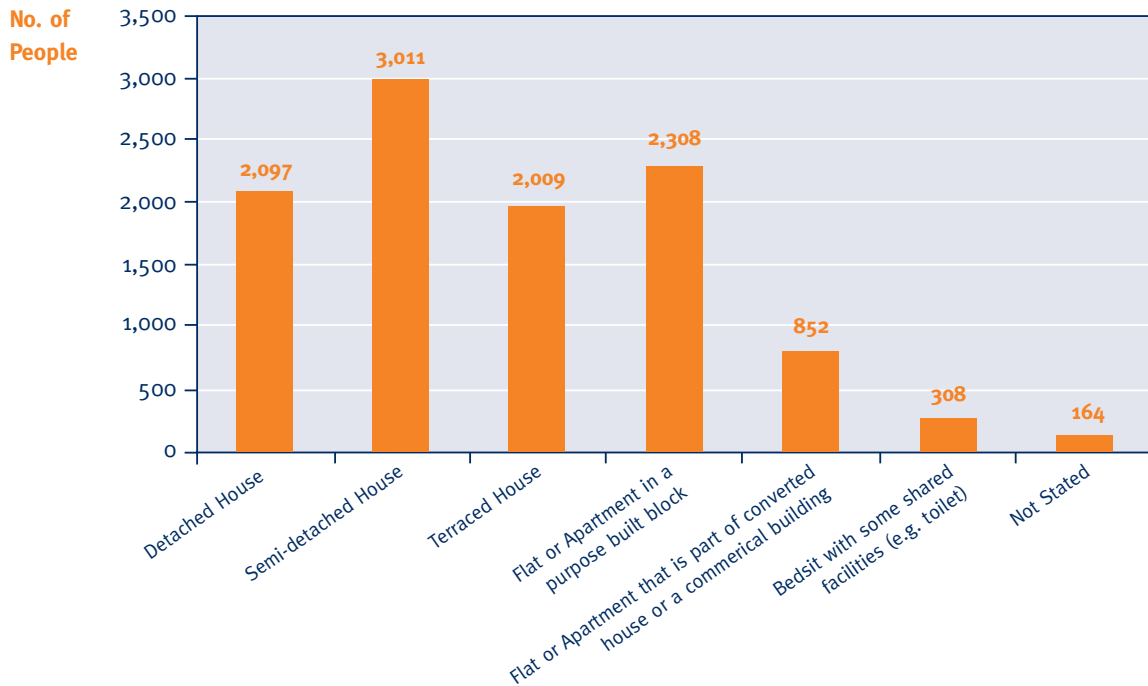
Figure 2.8 Comparison of disability type for total population of people with disabilities versus people with disabilities who are renting (CSO 2007b)



Base: Total population of people with disabilities (393,785); people with disabilities in private rented accommodation (20,854)

Two thirds of people with disabilities (66 per cent) in the private rented sector live in a house, one fifth (21 per cent) live in a purpose-built apartment, while 11 per cent live in an apartment in a converted house, commercial building or a bedsit (Figure 2.9).

Figure 2.9 Private rented sector accommodation type for people with disabilities (CSO 2007b)



Summary Box 3

- The gender ratio for people with disabilities in the private rented sector is the same as for the entire Irish population
- Six per cent of people with disabilities live in the private rented sector. However, this proportion varies for different disability types:
 - A higher proportion of people with mental health difficulties (similar to that of the entire population) live in private rented accommodation
 - A lower proportion of people with physical impairments live in private rented accommodation
- Two-thirds of people with disabilities living in the private rented sector live in a house, while one-fifth live in a purpose-built apartment.

2.2.8 Demand for Private Rented Accessible Dwellings – Present

Given the available housing statistics, the following calculation provides an estimate of the current demand for private rented accessible housing. Note that all figures used in this calculation are rounded to the closest 500.

Two disability estimates are used in this calculation:

- Minimum estimate of 10 per cent of the Irish population (roughly 400,000 as per Census 2006: CSO, 2007b)
- Maximum estimate of 20 per cent of the Irish population (roughly 800,000 as per National Disability Survey 2006: CSO, 2008)

According to the Census 2006, 45 per cent of people with disabilities have *a condition that substantially limits one or more basic physical activities*:

- Minimum: 45 per cent of 400,000 people = 180,000 people with physical disability
- Maximum: 45 per cent of 800,000 people = 360,000 people with physical disability

According to the Census 2006, 9 per cent of the total population are living in private rented accommodation. Only 6 per cent of people with disabilities, however, live in private rented accommodation. We also know that the proportion of people with disabilities accessing private rented accommodation is less likely to be people with physical disabilities. Using these proportions of nine and six per cent as indicators of demand, the following calculations can be made:

- Minimum: 6 per cent of 180,000 people = 11,000 people
- Medium(a): 9 per cent of 180,000 people = 16,000 people
- Medium(b): 6 per cent of 360,000 people = 21,500 people
- Maximum: 9 per cent of 360,000 people = 32,500 people

Thus the estimated range of current demand by people with disabilities for accessible dwellings in the private rented sector is 11,000 – 32,500.

2.2.9 Demand for Private Rented Accessible Dwellings – Future

Using the figures in the above calculation, the demand by people with disabilities for accessible dwellings in the private rented sector can be estimated by drawing on population projections from the Central Statistics Office (CSO, 2007b).

The CSO projected that the Irish population would grow between 1 and 2 per cent from 2006 to 2021 and then between 0.2 and 1 per cent thereafter until 2041.

The age profile is projected to shift from 11 per cent of the overall population being over the age of 65 in 2006, to between 14 and 16 per cent in 2021 and between 18 and 22 per cent in 2041.

If we use a mid-point for age and assume that approximately 25 per cent of people over the age of 65 have some physical or mobility issue (see Table 2.2) and of these roughly 6 per cent live in private rented accommodation, the projected range of demand by people with disabilities for accessible dwellings in the private rented sector is:

- In 2006: 11,000 – 32,500
- In 2021: 16,000 – 43,000
- In 2041: 23,000 – 54,000

2.3 Affordability and Quality of Private Rented Sector for People with Disabilities

People with chronic illness or disability are more than twice as likely to be at risk of poverty, and more than twice as likely to be poor, using official measures of poverty (Nolan and Gannon, 2005; NDA, 2004).

The onset of disability is associated with a decline of, on average, 15 per cent in household income (Nolan and Gannon, 2006). Persistent disability (defined as ‘those experiencing chronic illness and disability over the entire seven-year period of the panel survey’) is strongly linked to lower income, with predicted household income being 20 per cent lower than for someone otherwise similar but with no experience of disability over the period (Nolan and Gannon, 2006). Furthermore, the cost of living is higher for people with disabilities compared to the rest of the population (NDA, 2004). Costs of living – including higher medical costs, the expense of assistive devices, disability aids and home adaptations, the cost of transport, help with care and higher costs on day-to-day living – go ‘over and above those which are currently met by state services or supports’.

Accordingly, nearly one in five (16 per cent) of people living in the private rented sector are on rent supplement, whereas 39 per cent of people with disabilities (defined here as the number of people who are in receipt of both rent supplement and disability allowance) are on rent supplement (see Table 2.3).

The quality of housing in the private rented sector ranges quite considerably (Coates and Feely, 2007a). As the sector has grown, so too has concern for the number of low-quality, poorly maintained dwellings at the budget end of the market (Coates and Feely, 2007b), which are more likely to be one of the few options for low-income households. This is of particular concern for people with disabilities, as they are more likely to be forced into, or limited in choice to, the budget end of the market. However, standards should improve as the legislation under the Housing Regulations 2008 disseminate among the private rented sector.

Table 2.3: Proportion of population of people living in the private rented sector and population of people with disabilities living in the private rented sector, who are in receipt of rent supplement (CSO, 2007b; DoSFA, 2007)

Total Population	Number of People	Number of people on rent supplement as a percentage of total number of people in the private rented sector
In private rented sector	373,753	16%
On rent supplement	59,726	
People with Disabilities		
In private rented sector	20,854	39%
On rent supplement	8,110	

Summary Box 4

- The cost of living for people with disabilities is generally higher than for the rest of the community – as a result of higher medical costs, paying for disability aids and home adaptations, the cost of transport, help with care and higher costs on day-to-day living.
- While many people with disabilities are living in the private rented sector without financial assistance from the State for rent payment, people with disabilities are more than twice as likely to receive rent supplement.
- The quality of housing in the private rented sector ranges and low-income households may have poorer standards of accommodation available to them.
- Some people with disabilities are therefore at a considerable disadvantage, compared to the rest of the population, when finding suitable good-quality private rented accommodation.

2.4 Financial Support Available to People in the Private Rented Sector in Ireland

Financial assistance is provided to low-income tenants in the private rented sector through rent supplement and the Rental Accommodation Scheme (RAS).

Rent supplement shortfalls are the difference between the cost of accommodation and the rent supplement payment. Dublin is the least affordable city for rent supplement recipients.

Rent supplement is not necessarily adequate for people with disabilities, living alone, but who require an extra bedroom. However, anecdotal evidence from stakeholder interviews in this study suggests that the HSE will disregard the cap on rent supplement if a person has particular accessibility requirements or needs a second bedroom for a personal assistant to stay overnight. Furthermore, a higher rent allowance payment can be more readily available in some HSE areas compared to others.

Rent supplement decisions can take time to negotiate. For a person who has spent a considerable amount of time seeking appropriate accommodation, the risk of losing out on that accommodation to another tenant if there is a delay, will have more detrimental consequences.

Financial assistance is available through the HSE Community Welfare Officers (CWOs) to assist people with disabilities with the expense of moving and for the purchase of basic household items (see Appendix 3).

2.5 Housing Adaptations in Private Rented Accommodation

People with disabilities living in (or moving to) private rented accommodation who have specific design requirements may be eligible for the Housing Adaptation Grant or the Mobility Aids Grant (see www.environ.ie). Both grants are means tested. Adaptations require prior written agreement by the landlord and eligibility is dependent upon the duration of the tenancy agreement. However, the decision appears to be at the discretion of the local authority, and availability of grants differs between local authorities. A person who has already received a grant can apply for a second grant. However, the length of time that has passed will affect eligibility and, again, the decision may be at the discretion of the local authority.

It could thus be argued that people with disabilities living in (or moving to) private rented accommodation are at a disadvantage because:

1. Their eligibility for adaptation grants is dependent upon their tenancy duration and the agreement of the landlord.
2. If the tenancy ends unexpectedly, the tenant cannot bring the adaptations with him/her, and eligibility for a second grant after a short period of time will be negatively affected.

The Exchequer provides a range of housing adaptation grants (for example, grants for meeting the design requirements of people with disabilities, improving energy efficiency, conducting maintenance and repair). Each of these grants pays for a builder or other contractor to make structural changes to the dwelling.

The adaptation schemes could potentially be used as an opportunity to raise the housing stock in Ireland to a higher level of general accessibility, so that houses meet the existing needs of inhabitants and in the future. If planning for these adaptations required reference to, for example, lifetime homes standards (see Appendix 4), each piece of building work could be used as an opportunity to raise the general accessibility level of the dwelling.

SECTION THREE



International Review

This section draws together findings from the international review, highlighting areas of commonality and difference as well as describing initiatives from each of the reviewed countries that are aimed at facilitating people with disabilities to live independently in private rented accommodation.

A review was conducted to select countries for inclusion. This involved a search for availability of relevant literature in English; the search was supplemented by speaking to a number of national and international experts in housing and/or disability.

Denmark was selected for its comparability to Ireland. Denmark has a similar population, but the private rented market is considerably bigger and social protection expenditure and disability benefits are considerably higher in Denmark.

The UK was selected because of its close proximity to Ireland, and its similarity in terms of policy and legislation. A considerable body of research is available from the UK Department for Communities and Local Government and recent reviews of the private rented sector have been conducted.

Australia was selected as it has a thriving private rented sector and research into the private rented sector is available.

More detailed information collected in the international review can be found in Appendix 5.

3.1 International Findings – A Comparison

The UK reports the highest prevalence of people with disabilities (27 per cent; Eurostat, 2009). In Denmark (Eurostat, 2009) and Australia (ABS, 2003) one in five people have a disability. Ireland reports a much lower rate (9.3 per cent) in its latest Census in 2006. The National Disability Survey in 2006 estimate of people with disabilities (18.5 per cent) is closer to these other three countries.

Table 3.1: Proportions of private rented housing in four countries

	Ireland	UK	Denmark	Australia
Percentage of dwellings rented privately	12%	11%	20%	21%

Ireland and the UK have a lower proportion of housing in the private rented sector than Denmark or Australia (see Table 3.1). All countries under consideration have a high proportion (approximately 60-80 per cent) of households in owner occupation.

Tenure preferences (social versus private rented accommodation) need to be taken into account. In this study, a preference by people with disabilities in Ireland for social housing over private rented accommodation was identified in interviews with both the stakeholder organisations and people with disabilities.

In the two jurisdictions in which private rented accommodation is a more popular tenure among the general population (Denmark and Australia), there are significant supports in place for providing services, housing modifications and equipment (Denmark and Australia) as well as policies to incentivise private landlords to lower rents (Australia).

3.2 Approach to Rental Policy and Disability – examples from three countries

- The principles of equality and non-discrimination are evident in the three selected jurisdictions, and each has specific disability legislation. In Denmark this legislation also confers the right to enabling services and supports known as ‘compensations’.
- The affordability of the private rented sector overall (see Australian tax incentive scheme detailed in Appendix 5) may be a helpful strategy in addition to Ireland’s Rental Accommodation Scheme (RAS) for making the private rented sector more accessible to people with disabilities.
- The provisions in the UK Disability Discrimination Act (DDA) 1995, 2005 for how landlords might modify policies and procedures for renting to people with disabilities could be incorporated into Irish legislation. However, it should be noted that interviews with landlords suggest limited awareness of their obligations under the DDA (Aston et al, 2007).

A more detailed exploration of the following international schemes specific to, or available in, the private rented sector is recommended:

- The integrated National ‘Home Maintenance & Modification’ (HMM) Service in Australia is an interesting initiative, and a very recent evaluation and recommendation report could be used to inform the Irish situation.

- The National ‘Supporting People’ and ‘Independent Living’ grants in the UK could be used as a model for an interim step towards a fully integrated programme of supports for people with disabilities living independently. Combined with the housing modification grants from Irish local authorities, these could bring Ireland closer to the Australian HMM model.
- The National UK grant for the rent deposit and the Denmark grant for moving match the requirements of people with disabilities as identified in research detailed in the following chapters.
- The UK private initiative by Girlings Retirement Options Ltd could be replicated in Ireland. Private sector retirement home operators in Ireland could potentially provide an estate agent clearing-house role.

3.3 Summary of Findings from the United Kingdom

- One in six people in the UK has some form of disability. The UK National Strategy for Housing in an Ageing Society (*Lifetime Homes, Lifetime Neighbourhoods*) has made a commitment to have all new dwellings built to Lifetime Homes standards by 2013.
- People with disabilities living in private rented accommodation are covered by the Disability Discrimination Act 1995-2005, and tenants are eligible to request reasonable adjustments (not physical) to be made so that they are not at a disadvantage as tenants, as a result of their disability.

- ‘Supporting People’ links support services to housing, ensuring that support services reach those most vulnerable. It also provides support to tenants to find private rented accommodation and live independently.
- A rent deposit guarantee scheme means that the deposit can be held by an independent third party, which will deal with deposit retention/return in the event of a dispute. Under the rent deposit guarantee scheme, the rent is paid in advance, until Housing Benefit is received, or by issuing bonds, in place of a cash deposit.
- The Rapid Response Adaptation Programme guarantees minor adaptations to be made within 15 days of referral. This, combined with the rent deposit guarantee scheme, could reduce any concern that rent will not be paid while adaptations (albeit minor) are being made.
- Accessible property registers enable landlords to advertise, and prospective tenants to seek, accessible and adapted accommodation in an area. A private company – Girlings – has recognised the business potential in providing accessible properties to older people. Assured Tenancies provide security of tenure for life, and so the issue of tenancy termination is removed.

More detailed information on the UK Housing Policy and Provision for People with Disabilities is provided in Appendix 5.

3.4 Summary of Findings from Denmark

- The Danish Disability Policy ensures that all sectors (private and public) take responsibility in providing services to people with disabilities. Adaptations and support services are not means tested. All people with disabilities have the same entitlements, regardless of their type and/or tenure of accommodation.
- The local authorities have responsibility for implementing the Danish Disability Policy, including the provision of housing (though social housing is an undesirable tenure in Denmark), adaptations and other support services.
- There is some flexibility in the level of rent supplement for people with disabilities who have special requirements and/or need larger than usual accommodation due to mobility problems.

See Appendix 5 for more detailed information on housing provision in Denmark.

3.5 Summary of Findings from Australia

- A problem has been identified of medium- to high-income households renting low-cost dwellings in the private rented sector, partly as a method of saving money. Therefore there can be reduced choice for low-income tenants.
- A National Rental Affordability Scheme aims to fund tax incentives for private investors to create a new 'asset class' of affordable rental properties. Applications from private investors to build accessible homes are particularly welcomed. Proposals must show how the proposed development meets the following criteria: proximity to local services and amenities; balanced social mixing; above minimum design standards; universal design principles for meeting current and future needs, as well as those of people with disabilities and older people.
- The Home Maintenance and Modification (HMM) Services – run by the Department of Health – provide a range of support services, promoting and prolonging independent living of older people and people with disabilities.

Appendix 5 provides additional information on the Australian housing market and policy.

SECTION FOUR



Stakeholder Organisation Interviews

The stakeholder interviews collected information from key organisations that represent people with disabilities and/or the private rented sector. In some cases, stakeholder respondents provided first-hand information on the experiences of people with disabilities in the private rented sector. This information complemented the information collected directly from people with disabilities themselves (see Chapter 5).

4.1 Housing Options for People with Disabilities

During the interviews, stakeholders were asked to consider a number of housing options for people with disabilities. The responses provided by the stakeholders revealed that home ownership is viewed as the ideal accommodation. Private rented accommodation is generally viewed as a short-term accommodation option and is often seen as a last resort compared to all other options. Where home ownership is not an option, the end point for housing pathways (i.e. the sequence of dwellings and tenure types inhabited during a person's lifetime), as described by stakeholders, almost always led to social housing.

Living at Home with Family

Some stakeholders expressed concern that adults with disabilities often (whether or not by choice) live at home with parents or other family members. Respondents felt that in these situations family members frequently provide full-time care to the individual with a disability. It was suggested that these living arrangements may not encourage or prepare the individual with a disability for independent living; instead they may instil a lack of confidence in him/her, which can create strong dependence on family members. This was considered to be of particular concern in the event of a change in the circumstances (for example ageing, illness or death) resulting in the family member(s) no longer being able to provide the same level of support, or the support may be entirely removed. Stakeholders highlighted that in these instances the individual may have an urgent need for intervention potentially requiring a replication of the previous level of care.

Supported Housing

Supported housing in Ireland is provided by disability organisations, housing associations established to respond to a local need or the HSE.

The housing and services may be specific to particular types of disability which facilitates tailored services and support being provided in order to meet specific client needs. In some situations, staff members may be trained social workers, health-care professionals or trained to have specialised expertise in these disciplines. The accommodation can be geared towards the clients' disabilities; for example, the layout and fixtures and fittings may be specifically installed to that individual's requirements and specialised adaptations may have been made.

Moving from Supported Housing to Independent Living

It was suggested that supported housing staff are well-placed to provide equally tailored training or support in preparing for independent living. The move to independent living could (optionally) be achieved through a gradual process. Stakeholders described how step-by-step the level of support could be reduced and the individual could be supported to manage his/her own support services, to promote independence.

Some stakeholders felt that group housing, where two or more individuals move to private rented accommodation as 'housemates' should be considered as an option, providing that each member of the group has selected this option as a preference and is happy with the situation. The three main advantages of group housing identified were:

- a) The group could be prepared together for independent living
- b) Housemates could share some support services
- c) Better quality accommodation may become affordable when sharing the rent.

Social Housing

Stakeholders agreed that for people with disabilities who are unable to attain home ownership, social housing tends to be the housing aspiration. They identified important benefits associated with social housing which includes that it is seen as a home for life, thus offering long-term security and stability. There is no disincentive to working or seeking employment whilst living in social housing. Furthermore, social housing tenants may have the option to buy the house in which they are living.

Social housing can have more reliable supports in place for issues such as maintenance and upkeep which may include, for example, a porter service or caretaker. Also, as the desk research into current adaptation grant entitlements has shown, people with disabilities in social housing receive preferential treatment, in that adaptations are covered in full.

It was also highlighted that social housing is a cheaper housing option for the tenant, compared to private renting.

Potential drawbacks of social housing as identified by stakeholders included: long waiting lists, a lack of, or limited choice of property and location, a tendency for social housing to be concentrated which may result in it being seen as a 'ghetto'. Some stakeholders pointed out that local authorities can be reluctant to sell accessible or adapted properties to tenants, meaning that for social housing tenants with disabilities, who have specific design requirements, the option of home ownership may not become a reality. Priority for social housing allocation is given to families or couples, placing single people at a disadvantage.

Private Rented Accommodation

Some stakeholders suggested that it might be necessary for an individual moving out of the family home to be educated about the private rented sector, to receive advice from the local authority or the CWO (or another individual) on housing, support services and welfare issues prior to leaving the family home. Within this, it was recommended to enable the individual to apply for a personal assistance (PA) support package, if required, while still living at home, as the full requirement of PA hours may not be available immediately. In addition, by making the move gradual this may cater for a smoother transition into independent living.

Stakeholders unanimously agreed that the private rented sector offered better flexibility, choice and speed of access relative to all other housing sectors. The speed of access to private rented accommodation, relative to all other accommodation types, was particularly noted

If someone needs accommodation relatively quickly, rented accommodation is really the only option that's available.
(Disability Organisation)

At present, stakeholders see private rented accommodation more as a temporary accommodation option while the tenant is waiting for social housing, or for adaptations to be made to another home, and as a stop-gap measure to avoid homelessness.

Stakeholders' concerns about private rented accommodation included:

- The lack of suitable accommodation, in terms of accessibility, existing adaptations and landlords' reluctance to undertake alterations.
- The lack of availability, in terms of landlords not considering people with disabilities either directly or indirectly (by refusing people on rent supplement).
- Higher quality and/or accessible accommodation can be too expensive and people with disabilities may be unable to cover the rent supplement shortfall.
- The potential lack of confidence of people with disabilities, and/or lack of capacity, in terms of searching for properties and meeting and dealing with a landlord.
- The instability of tenure, and the often short-term nature of private rented sector tenancies.
- The need for increased inter-agency co-operation. For example, under the existing situation, people with disabilities who are in receipt of rent supplement may be living in or can potentially move into private rented accommodation that has not been registered with the PRTB.
- The lack of mobility and flexibility of support services for people living in or moving into (or between) private rented accommodation(s) in different areas and across counties.
- The accessibility (or lack thereof) of dispute procedures.

These concerns are discussed in detail below.

4.2 Lack of Suitable Accommodation

Accessibility of Private Rented Housing Stock

A general concern was expressed with regard to the accessibility of housing. However, it should be noted that examples of accessibility issues provided in the stakeholder interviews mostly related to physical disabilities and difficulties with mobility. One stakeholder highlighted the particular issue of accessibility of older properties;

Landlords who have pre-1963 properties, unless they're substantially renovating the property, it's difficult for them to improve them at all, let alone go above the minimum.
(Local Authority)

Inventory of Housing Stock

No national or regional inventory of housing stock was identified which could enable estimation of the accessibility of Ireland's housing stock, in the private rented sector or any other sector. Stakeholders expressed concern about this lack of knowledge of existing availability of suitable housing. One stakeholder representative stated;

We get people ringing all the time who think there is a list of accessible properties, but it doesn't exist.
(Disability Organisation)

Furthermore, at present there appears to be no method of classification in use in Ireland for measuring or rating the accessibility of homes. Some local authorities have adopted lifetime homes standards to a limited extent in new housing developments. However, these standards are design guidelines rather than a method of classification or accessibility auditing.

This led stakeholders to suggest a formal link between landlords or lettings agents and disability organisations, so that when property becomes available that meets certain accessibility criteria, the disability organisation could be contacted.

Estate agents could have a standard drawn up that they could report on, so that the property is flagged with disability organisations. (Disability Organisation)

New Homes: Lifetime Homes

Two stakeholders suggested that a certain percentage of new homes should be ‘homes for life’. The UK’s Lifetime Homes Standards (see Table 4.1; also see Appendix 4) provide minimum requirements for 16 design features. The objective of these standards is that housing is built with this set of baseline features will be more easily adaptable to meet the needs of the individual throughout his/her lifetime:

Table 4.1: The 16 design features provided for in Habinteg’s Lifetime Homes Standards (Habinteg, 2009; see Appendix 4 for further information)

1. Car parking width	9. Entrance-level bed space
2. Access from car parking	10. Entrance-level WC and shower drainage
3. Approach gradients	11. Bathroom and WC walls
4. Entrances	12. Stair lift/through-floor lift
5. Communal stairs and lifts	13. Tracking hoist route
6. Doorways and hallways	14. Bathroom layout
7. Wheelchair accessibility	15. Window specification
8. Living room	16. Controls, fixtures and fittings

It should be noted that, although the UK Lifetime Homes Standards include guidance that is specifically aimed at wheelchair accessibility, the standards do not necessarily encompass all of the design requirements of wheelchair users.

More recently, the Irish Wheelchair Association developed lifetime adaptable housing standards (IWA, 2009), which aim to accommodate the needs of as many people as possible including some (but not all) wheelchair users. The aim of lifetime adaptable

housing is to meet the housing needs of a wider range of people, as well as removing or reducing the requirement for (or the required degree of) adaptation and renovation in the future.

Guidelines for Wheelchair Accessible Housing (IWA, 2009) provide guidance for dwellings which are purpose-designed to consider the specific space and access requirements of a person using a wheelchair. Among other features, these dwellings will require larger floor area than standard housing.

Existing Homes: Housing Adaptations

There was a misconception among some stakeholders about the availability of adaptation grants to people with disabilities living in private rented accommodation.

There is no grant available for adaptations in private rented accommodation. (Disability Organisation)

Furthermore, one stakeholder stated that for anyone requiring adaptations private rented accommodation would be an unsuitable housing option.

Landlords provide standard accommodation. Anyone requiring adaptations does not live in private rented accommodation, as they would have to live in accommodation that doesn't suit their needs. (Housing Organisation)

When asked how landlords could be encouraged to undertake or to permit adaptations to be made for tenants with a disability the following suggestions were provided:

- Tax incentives
- Rental agreements with developers, including adaptations

However, when prompted, none of the stakeholders were able to suggest any specific levels of tax incentive or the exact nature of such a rental agreement with developers.

It was recognised that the adaptation could be used as an opportunity to upgrade part of the property:

The right for adaptations could be with the person, so they can say to the landlord – you give me a long lease and I'll use the grant to adapt or upgrade your property. (Disability Organisation)

Concern was expressed about the short-term nature of private rented tenure, which may lead people with disabilities spending their Housing Adaptation Grant on relatively temporary accommodation.

What if you modify the building and the tenant leaves? Then you have a modified building for specific needs and the tenant is gone? (Housing Organisation)

Stakeholders stressed that the aesthetics of modifications need to be explored – so that modifications do not reduce the attractiveness or value of a property. Indeed, the potential to improve the property should be considered.

Landlords are concerned about the value of the house if they make adaptations and add a ramp. (Disability Organisation)

A landlord just isn't going to buy in the sort of tailoring that a person with a disability might need. (Disability Organisation)

Existing Homes: Adapting Unsold Properties

One stakeholder highlighted that there were 40,000 new empty properties in Dublin in 2008, and up to 100,000 empty properties in Ireland, suggesting that people with disabilities may benefit from the current economic climate.

Economic changes may work in favour of people with disabilities. (Disability Organisation)

Another stakeholder suggested that local authorities could encourage developers to fit out empty or unfinished apartments to meet the needs of people with disabilities.

There are a large number of accommodations built and unoccupied, not fitted out with bathroom or kitchen facilities. There are a number of opportunities there for local authorities to utilise these to house people off the housing list. Local authorities could approach developers and say ‘You have 20 lettings unoccupied – RAS two or three of them, we’ll buy two or three as affordable housing, and for that we want you to adapt two that are homes for life.’ Either rent them on the private rented market to people with disabilities who have been needs assessed, or take them through the rental accommodation scheme specifically for people with disabilities. (Local Authority)

Private Rented Accommodation Minimum Standards and Inspections

The Housing (Standards for Rented Houses) Regulations (2008) sets out minimum requirements for private rented accommodation. However, Part M of the Building Regulations (2000) – which deals with access for people with disabilities – is not referenced in these minimum standards. One stakeholder stated that it is

...not within the role of the local authority or within the [building regulations] to ensure that private rented accommodation is in compliance with Part M. (Housing Organisation)

The possibility of using private rented inspections to the benefit of housing and accessibility should be explored. For example, the private rented inspection checklist could provide a section on presence of key accessibility features.

Property Searching Facilities

It was noted that there are limited search facilities on letting websites for people who have specific design requirements in a home.

You can't really tell from the websites whether [properties] are or aren't [accessible]. (Disability Organisation)

Even if limited search facilities are present (for example a 'wheelchair access' box which can be ticked), it is the responsibility and discretion of the landlord to decide whether or not to tick the box. Furthermore, the term 'wheelchair access' is not necessarily accurately understood by the landlord, so the option could provide inconsistent or incorrect information to prospective tenants.

People ring up landlords, and sometimes people say yes the premises are accessible but they're looking at it maybe from their understanding. Someone goes out to view it and sometimes it is something as basic as there's actually a step, that the landlord just wasn't aware of because he didn't need to be. (Disability Organisation)

It was suggested that frequently photographs of the properties are the only source of information about the design and layout.

The photographs [of properties] can be helpful, because they give you some guidance. (Disability Organisation)

However, photographs are not consistently provided, they do not show the entire property, a photo of the bathroom is not always provided, which is of critical importance for particular physical requirements, and photos tend to be provided for more expensive properties.

Thus, a facility or forum for online letting agents was suggested to advertise or publicise accessible private rented accommodation as it becomes available.

4.3 Lack of Availability

Perceptions of Landlord Attitudes to People with Disabilities

Concern was expressed by stakeholders regarding attitudes and misconceptions of some landlords about disability.

I would imagine landlords could be quite cautious; if they don't know someone with a disability they could maybe be cautious and perhaps fearful, not knowing what they might be confronted with. Or imagining someone might have an accident or maybe there's going to be an insurance claim.
(Disability Organisation)

Thus, it was suggested that landlords may need to be educated about disability. Awareness-raising campaigns or information leaflets could be provided on disability to landlords by, for example, the PRTB.

Stakeholders identified letting agents and other relevant disability organisations as playing a crucial the role in liaising with landlords.

The fact that [name of disability service provider] was behind the service, it might have given some extra support or encouragement to the landlord. (Disability Organisation)

One stakeholder proposed mentoring of landlords. Reassurance and support could be provided to the landlord by a recognised agency (whether a disability organisation, support service provider, or local authority). Assigning an individual from an agency to a landlord-tenant pairing could provide the necessary encouragement to accept a person with a disability as a tenant.

Refusal of Rent Supplement Tenants

Stakeholders expressed particular concern that many landlords specify 'no rent supplement' when advertising.

Every second or third ad on the website would say ‘rent allowance not accepted’. So that immediately rules out a large percentage of the properties that are on the webpage.
(Housing Organisation)

4.4 Lack of Affordability

Stakeholders highlighted that newly built accommodation is more likely to be accessible. However, they also acknowledged that rent prices for newer accommodation may be too high for many people with disabilities, who may have specific design requirements.

Many people with disabilities are on rent supplement and, according to stakeholders, rent supplement is often too low for people to be able to afford the higher end of the market, and may therefore be forced to accept lower quality accommodation.

As one stakeholder stated:

Generally, when a person with a disability finds an apartment that’s suitable, it’s often much higher than the rent allowance – but there’s a cap on rent allowance – you can only have so much for a single person in a certain situation. So an apartment suitable for a person with a disability could be €800/€900/€1000 a month. Whereas the rent allowance may only allow for €500. (Disability Organisation)

One stakeholder highlighted that accommodation needs to be located first, before rent supplement can be applied for

Sometimes it happens without any difficulty, and sometimes it can take much longer, as the initial answer can be no, the negotiation of all that can be difficult, and by the time somebody does it, the apartment is often gone, or the landlord hasn’t been prepared to wait for the length of time.
(Disability Organisation)

Stakeholders suggested methods of speeding up the process:

- Provide ‘approval in principle’ for a specified amount of rent supplement for a person with a disability before the person starts searching for rental accommodation.
- *...acceptance [by government] of the need for people with disability to rent a property that is above the usual rent allowance cap in order to get access and sometimes when a personal assistant would be sleeping over. The local Community Welfare Officer could have the authority to make this decision without having to seek a higher approval. (Disability Organisation)*

Summary Box 5

- Landlords will often not consider people in receipt of rent supplement – and many people with disabilities are on rent supplement and therefore are at a particular disadvantage.
- Rent supplement is not always sufficiently high for people to be able to afford good quality accommodation; consequently they may be forced to accept lower quality accommodation.
- The time required for the rent supplement application to be processed and a decision to be made can be a few weeks. By the time a decision is made, even if the decision is positive, the desired property may be gone off the market.
- People with disabilities have a higher cost of living. In addition, further expense may be required if an individual requires larger accommodation, a newer accommodation that is accessible, or an extra bedroom for reasons relating to his/her disability.

4.5 Lack of Confidence of People with Disabilities

According to stakeholders the search process for private rented accommodation can be laborious and time consuming, and can present a critical barrier to people with disabilities accessing private rented accommodation. As one stakeholder stated:

Getting around, meeting landlords, to view apartments can be very difficult. If someone is not driving they're relying on the bus or public transport, so at best you might get to see one property a day. But the energy that it takes to do all that – it's just very difficult for someone who has mobility difficulties to be able to get around, look at places. (Disability Organisation)

Concerns were expressed by stakeholders that the process of meeting and dealing with a landlord might be intimidating.

Whether it's right or not, [people] would feel that they are not desirable [tenants]; for someone who is quite intimidated by the formality and the bureaucracy of it all, it can be quite intimidating. So to be honest very few people that I have worked with have managed to find rental accommodation; ... for a person with a disability to look for private rented accommodation, they need a lot of self confidence, you just don't see it happen. (Disability Organisation)

4.6 Instability of Tenure – Short-Term Tenancy

Stakeholders expressed concern about instability of tenure and the fact that little support is offered to people with disabilities at the end of the tenure that would facilitate the move from one private rented accommodation to the next

If their tenancies come to an end they receive very little support in finding an alternative accommodation. (Housing Organisation)

The Rental Accommodation Scheme (RAS) was suggested by most stakeholders as having the potential to make private rented accommodation a more permanent or long-term viable accommodation option. Stakeholders cited a number of reasons for this:

- Longer term tenancy
- Secure income for landlords – increasing the attractiveness of people with disabilities as tenants
- ‘Hassle free’ payment set up for tenants, paid directly from the local authority

One stakeholder suggested that local authorities target landlords and developers with vacant properties and newly built unsold developments as potential providers for the RAS scheme.

Take [vacant properties] through the RAS scheme specifically for people with disabilities. (Local Authority)

It was also suggested to consider placing people with disabilities on the RAS scheme as soon as a housing need emerges.

People who have been assessed as having a long-term housing need, which should include people with disabilities, should be able to go onto RAS immediately. (Disability Organisation)

However, a senior government official in the RAS programme pointed out that RAS (or a fast-track RAS option) is not the most efficient way of addressing access to the private rented sector by people with disabilities, because:

- The definition of disability is so wide. Degree of impairment (and degree of urgency for housing) varies hugely. How would a person with a disability be deemed eligible or not eligible? And how could one person with a disability be deemed more eligible than another person?
- With regard to all people with disabilities, it is necessary to know what living arrangements the individual currently resides and what supports they have accessed. If the person with a disability is coming from homelessness, or is at risk of homelessness, then there are initiatives already in place to house the individual, which may include a fast-tracking to RAS

(i.e. without having been in receipt of rent supplement for 18 months).

- It is important to note that RAS will only be appropriate for someone with visiting support (as opposed to live-in support) requirements.
- Difficulties getting landlords to agree to adapt their properties were reported - and a landlord is fully entitled to refuse to do adaptations. Allocating a person with a disability who requires adaptations to RAS is complicated by the fact that three parties are involved in the agreement: the tenant, the landlord and the local authority.

One successful case involved a wheelchair user who moved into a new-build apartment on a ten-year contract. The apartment was owned by the developer who had it fitted out to meet the individual's needs.

However, it is crucial to note that there are many people with disabilities living in hospitals or nursing homes or living with relatives, and who want to live elsewhere, but are unable to do so due to financial, or other, constraints. A closer exploration of housing want (as opposed to the housing need assessment currently conducted by local authorities) is recommended to ascertain if people with disabilities living at home or in institutions would choose alternative housing options if made available. The option of RAS for those people who want to move out of institutions or out of their family home should be further explored.

4.7 Inter-Agency Collaboration

Information Available to People with Disabilities

According to stakeholders, people with disabilities may receive different information depending on whether they contact the local authority, a disability organisation or another support service provider. This suggests a need for consistency.

The service and information [disability organisations] provide, ideally should happen within a housing authority. I don't see why it wouldn't be possible for a housing authority to provide that sort of guidance in relation to their own services, and also maybe on other options as well. (Disability Organisation)

Someone in the council could manage all that much better than an outside agency because they have immediate access to knowing building plans, the whole picture and could easily create paths, push applications along and make connections, but it doesn't actively happen; [disability organisations] push it along. (Disability Organisation)

Sharing of Information between Government Departments and Agencies

It is a legal requirement, under the Residential Tenancies Act 2004, that all private landlords register their tenancies with the Private Residential Tenancies Board (PRTB). One key requirement of this legislation is that the rented property meets specific minimum standards. However, stakeholders noted lack of communication between the registration and rent supplement databases is a weakness.

No monitoring or requirement under law for property to be registered [with the PRTB] for a rent supplement tenant ... this should be an absolute minimum requirement. (Local Authority)

Since many people with disabilities are in receipt of rent supplement, it was stakeholders' particular concern that high rental prices may force some people to accept low-quality, unregistered properties.

Stakeholders unanimously agreed that properties that are not registered with the PRTB should not be allowed to take on tenants who are in receipt of rent supplement.

I would like legislation that says that the HSE cannot pay rent cheques to a landlord who has sub-standard accommodation. So you'd see these landlords slowly disappearing from the market. (Local Authority)

It was suggested that government department databases be used to bring improvements to the private rented sector. Here, it was thought that a single electronic database that contains all currently recorded information about households or properties (but which are currently held within separate databases) could be used to develop a clearer picture of housing and related services in Ireland. It was reported that one local authority is currently developing a system which will map all private rented inspections to Geographic Information System (GIS) locations.

If the PRTB database [of registered tenancies] and the Department of Social and Family Affairs rent supplement database were also placed [on the same system] they could talk to one another and map on top of information. RAS could be put on it as well. (Local Authority)

Stakeholders furthermore argued that such a database could highlight geographic locations of, for example, RAS tenancies, properties in receipt of rent supplement, those that have been inspected or not inspected, properties with an ongoing dispute. Issues with particular properties could be flagged quickly, and problem areas would be more easily identified.

In addition, if a database of information on adaptations was recorded on this type of system, there could be potential to evaluate the housing adaptation grant scheme and/or to build up an inventory of the accessible/adapted housing stock in Ireland.

4.8 Mobility and Flexibility of Support Services

Issues regarding access to support services were raised in a number of the stakeholder interviews. Stakeholder concerns centred on the following:

- Lack of funding for support from a personal assistant (PA)
- Lack of appreciation for the potential need for an additional bedroom for a PA
- A complicated application process.

People need a degree of personal assistance in order to live independently. At the moment, in this area of the city there is, as far as I am aware, no funding for PA hours. (Disability Organisation)

If someone has a PA with them and the PA is sleeping over night, they are going to need two-bed accommodation. And the rent here is particularly expensive; you could be paying €1200 a month for a 2-bed apartment. (Disability Organisation)

It could be a difficulty, if someone is moving to a completely different health board area. I think if someone was going to come up from Limerick to go to college in Dublin I think they would have to apply in Limerick and bring their funding with them. It's all quite complicated to negotiate. (Disability Organisation)

Stakeholders also pointed to the lack of co-ordination of different funding streams for housing and support services, requiring people with disabilities to negotiate with a number of different departments and potentially requiring multiple needs assessments. In addition, it was suggested that the current system may result in a situation where a person with a disability is granted housing support but may be denied access to support services due to the lack of available funding.

There isn't a designated stream of funding to support people to make a move. It's difficult negotiating with the housing and the PA at the same time, because they don't come as a package. So if you get your offer of your housing there is no ring-fenced funding for PA for people who suddenly get a housing offer, so you're in with everybody.
(Disability Organisation)

4.9 Dispute Procedures

In the event that a landlord-tenant dispute arises, the PRTB provides a dispute resolution service. One stakeholder expressed concern about catering for special needs of tenants (or landlords) with disabilities prior to or during dispute resolution, as information provided by relevant organisations to tenants may not be accessible

Forms may not be accessible; a person who cannot read or write may not be able to fill them out. (State Body)

It should be noted that this concern was not expressed as a result of any actual experience, but rather was provided as an example of a potential barrier.

According to the Disability Act 2005, all public bodies are required to provide information in accessible formats. This includes making oral communication accessible to a person who cannot hear, making visual communication accessible to a person who cannot see or read, and making electronic information accessible to assistive technology.⁷

⁷ Guidance on the communication of accessible information can be found on the National Disability Authority website (NDA, 2009b). See also Cotter, Silke and Browne (2010) *Review of good practice models in the provision of housing and related supports for people with a disability*.

4.10 Key Disability-Specific Issues as Identified by Stakeholders

Stakeholders were asked to identify disability-specific issues that could affect people relating to housing, adaptations and support needs. These are summarised below:

Physical Impairment

- Getting around to view properties, e.g. transport options, ease of mobility to view a number of properties in one day.
- Design of the property, e.g. door width, level access, downstairs bedroom and bathroom, separate shower/wet room.

For someone who is a wheelchair user, getting around, meeting landlords, getting around to view apartments can be very difficult. If someone is not driving they're relying on the bus or public transport, so at best you might get to see one property a day. (Disability Organisation)

It's impossible to find a house in the city for rent with a ramp and a toilet downstairs. (Disability Organisation)

Private rented for wheelchair users maybe needs adaptation and a personal assistant. (Disability Organisation)

Sensory (Vision and/or Hearing) Impairment

- Searching for properties, e.g. accessibility of online letting agent website for a person with a vision impairment.
- Communication, e.g. a person with a hearing impairment or concurrent vision impairment may have difficulty communicating directly with a landlord or letting agent without assistance.
- Security, e.g. a person with a vision impairment may feel particularly vulnerable in an unsafe area.
- Legal/contractual matters, e.g. a person with a vision impairment may require printed forms in an alternative format.

Forms may not be accessible; a person who cannot read or write may not be able to fill them out. (State Body)

If people cannot communicate well they may not be very clear in what they are saying. (State Body)

Intellectual Impairment and/or Cognitive Impairment

- Management of finances, e.g. ensuring that rent is paid consistently.
- Legal/contractual matters, e.g. when filling out application forms, ensuring tenant is aware of and fully understands contractual obligations.

Somebody with a intellectual disability may need some sort of support [when signing contracts] (State Body)

Mental Health Disability

- Ability to maintain rent payments, e.g. the tenant may not have a steady stream of income.
- Management of finances, e.g. the tenant may find it difficult to budget.
- Interacting with the landlord, e.g. the tenant may struggle with social interaction.
- Maintenance and upkeep of the private rented accommodation, e.g. the tenant may require assistance with maintenance and repair.

A lot of [people with mental health difficulties] would have to have the support services in place. If those supports aren't there, it's just not viable. (Housing Organisation)

Support services are key to people with mental health difficulties, that they have access to a social worker. (Disability Organisation)

Somebody with mental health disability maybe needs to link in with community supports. (Disability Organisation)

Their understanding of the situation may not be realistic or they are overwhelmed with a situation. (Housing Organisation)

SECTION FIVE



Interviews with People with Disabilities

This chapter provides information from the eight face-to-face interviews completed with people with disabilities. The number of people interviewed was small, and so the experiences should be treated as case studies. However, it should be noted that the findings from the interviews with people with disabilities are in agreement with the points raised by stakeholder respondents (see Chapter 4), as well as the findings of other research (e.g. CIB, 2007). Table 5.1 outlines background information about the respondents.

Table 5.1: Profile of respondents

Male, 39 years of age, a working professional in full-time employment, and living in Dublin. He has a physical impairment, the result of a spinal injury, and is a manual wheelchair user. He lived in private rented accommodation with friends when his spinal injury occurred. He receives some assistance from his family, and uses a personal assistance service daily.

Female, approximately 30 years of age, in full-time employment, and living in Dublin. She has a severe vision impairment since birth, is completely blind in one eye, and has extremely low vision in the other. She migrated to Ireland and is living in private rented accommodation with a sibling and three nieces. She relies heavily on family members for everyday assistance.

Male, is not in employment and is living in Galway. He has a physical impairment and a speech impairment, and is a powered wheelchair user. He is living alone in private rented accommodation. He receives daily assistance from his family, and uses a personal assistance service daily.

Male, 41 years of age, is not in employment and is living in Sligo. He is living in private rented accommodation with his wife and children. He has a mental health disability.

Female, is not in employment and is living in Galway. She has an intellectual impairment and is living alone in private rented accommodation. She is visited once or twice a week by a social worker, who encourages her to carry out everyday activities as independently as possible. She can contact her assigned social worker for further advice or assistance if necessary.

Female, in full-time employment, and is living in Sligo. She is living in private rented accommodation with her husband and is hard of hearing. She receives a very limited amount of assistance (mostly advice) from a social worker.

Female, in full-time employment, and is living in Kildare. She has a mental health disability. She lived in private rented accommodation for fourteen years with her partner.

Female, currently not in employment and living in Kildare. She has an intellectual disability. She lives independently, and receives a limited amount of personal assistance from a local disability organisation.

5.1 Introduction

People with disabilities described two paths to finding suitable private rented accommodation: a supported search or an independent search.

Supported Search

Most private rented accommodation was found via friends or relatives, rather than through letting agents, online search engines or newspaper advertisements

A friend of mine told me there was a house up here if we wanted that; now he knows this landlord so that's how we came by it. (Person with a Sensory Disability, Sligo)

One respondent with an intellectual impairment had support from a social worker in identifying a suitable home, after leaving a residential setting. The social worker assisted the client at each step towards living in private rented accommodation, including identifying a property, negotiating with the landlord, signing the contract, applying for rent allowance, setting up a direct debit, and so on. The respondent described the process as 'smooth'.

Independent Search

The experience of independent searching yielded different experiences for respondents. Two respondents searched for private rented accommodation using the internet and letting agents and found this to be a frustrating experience. One respondent claimed to have viewed over 100 accommodations

It took eight months to find it... We seen about a hundred... seen over a hundred... it wasn't accessible... (Person with a Physical Disability, Dublin)

Though two other respondents had positive experiences

It was funny, I had never looked for a place before, and you hear about people looking for places for ages, and they can never find them, and it was the first one I saw! (Person with a Physical Disability, Dublin)

I looked in the [local newspaper]. I looked at just the one and I liked it straight away. (Person with an Intellectual Impairment, Kildare)

These findings suggest that the unpredictability of the property-seeking process – while it is a reality for all prospective tenants, regardless of whether or not they have a disability – will be particularly demanding for a person who has specific design requirements and/or who has difficulty getting around to view properties.

Suitability and Scope for Alterations

Respondents also reported that despite properties being advertised as wheelchair accessible, in reality many dwellings turned out to be inaccessible. The main issues were unsuitable bathrooms and internal doors not being wide enough. This resulted in wasted time and effort visiting unsuitable properties.

Most places have a shower in the bath... No, it wouldn't be suitable. It'd be dangerous trying to get out, in or out so. (Person with a Physical Disability, Galway)

According to the respondents, landlords were not always prepared to make alterations to the property and/or to make it accessible to their needs:

- One respondent reported that a landlord refused to install a ramp – even when the respondent offered to organise and pay for the ramp himself.
- Another respondent reported that although the landlord had agreed to install a ramp, neighbours objected to this, resulting in the person with a disability not being able to rent the dwelling

Oh yeah, there was a place in [town], it's just that side of the city, now, on the outskirts, and the landlord was happy to put in a ramp but the neighbour objected. (Person with a Physical Disability, Galway)

Path to Independent Living – A Case Study

A woman in her mid-thirties with an intellectual impairment lived in supported housing for a number of years and expressed a wish to live independently. She described how she needed to be very forceful in convincing supported housing support staff of her ability to live independently.

She initially moved to accommodation close to but outside of the supported housing development, sharing with other people with disabilities and with 24-hour support and supervision. She was then moved to private rented accommodation in the city centre with one other person with a disability, without live-in support.

She then moved to her own apartment and now lives independently. She is visited by a personal assistant 2-3 times a week. Her support includes assistance with paperwork, shopping, attending appointments. The respondent carried out her own cooking and housekeeping. She has access to support via a helpline if required.

According to the respondent, the process worked well. However, she felt that if she had not been as insistent and pushed her agenda she may not have had the opportunity to prepare and work towards living independently.

This may have been a deliberate requirement by supported housing staff to ensure that an individual demonstrates an ability to live independently. However, this approach could result in less insistent individuals losing out on the opportunity to live independently.

5.2 Experiences Living in Private Rented Accommodation

Variance in Quality of Private Rented Accommodation

Respondents' descriptions of their private rented accommodation suggest, as expected, that accommodation quality varies considerably (this was witnessed also by the authors, as some of the interviews took place in the respondents' homes). Dwellings rented by respondents ranged from a newly built apartment, to a dwelling in extremely poor condition, with no central heating, a broken shower and little or no action by the landlord to repair or maintain the property.

The landlady doesn't care about renovating the place. We have a shower, but it does not work. (Person with a Sensory Disability, Dublin)

Suitability of Accommodation

Less than three respondents described their current accommodation as the ideal home. The main concerns or problems raised were:

- Overcrowding (e.g. 2 adults and 3 children were living in a 2-bedroom flat)
- Location (e.g. too far from amenities and public transport)
- Isolation (not being integrated in the local community, feeling lonely or unable to go outside)
- Poor lighting levels
- Poor décor (not to the respondent's taste and/or dated resulting in an unpleasant living environment)

Landlord Relationship

As expected, there was considerable variation in respondents' experiences with landlords. In most cases tenants spoke very positively of their landlord, reporting that s/he was very responsive to their requests; while other landlords were reported to be slow to undertake repairs. One respondent had a particularly negative experience: his belongings were moved out while he was in hospital for one week, despite the fact that (as the respondent claimed) he had paid rent for that month.

*The landlord just rang and told me: 'We're going to move all of your stuff out; you'll have to find somewhere else to live'.
(Person with a Physical Disability, Dublin)*

In addition, two respondents claimed they did not receive their deposit money back after being asked to move out.

Lack of Awareness of Tenant's Rights

The above examples highlight that often respondents were unsure about their rights and entitlements. Some tenants explained that they did not complain or request changes, as they did not want to upset the landlord out of fear of losing their home. Furthermore, as private rented accommodation is often considered temporary, some tenants were more inclined to tolerate poor conditions.

Importantly, some respondents felt too sick or unwell to follow up on potential disputes. It transpired that in addition to the lack of awareness and understanding of their rights and entitlements, respondents did not appear to know where to turn to for advice and support in matters regarding their tenancy or landlord relationship.

Affordability

The affordability of private rented accommodation was highlighted as an issue:

You're constantly moving, 'cause the rent would go up, or the lease would end, so I was constantly looking for a new place... It's the cost of moving as well. (Person with a Mental Health Disability, Kildare)

One respondent, despite having had an extremely positive experience living in the private rented sector for a number of years, when asked if she would move back into the private rented sector from social housing replied:

No, no. Because my rent now is a lot lot cheaper. I'm only paying roughly 20 euro a week now, where I was paying 150 a month. (Person with an Intellectual Disability, Kildare)

Another respondent described the tenant-landlord negotiation process

You see it was 900 [euro], when I first got it and I asked him [the landlord] could he give it a bit cheaper so he said I'll give it to you for 800. So to apply for the rent allowance, I had to only put down that I was paying 700 because anything over 700 you wouldn't have got it, so he agreed with saying 700 for me for to help me get me rent allowance. (Person with a Mental Health Disability, Sligo)

This latter quote suggests that official figures for rent prices may not always be accurate, and some tenants may be paying more than the rent price that has been officially recorded.

The task of negotiating rent prices with a landlord can be intimidating:

He is a nice man and, and that but, I felt like a beggar when I asked him to drop the rent, you know, you do feel very low, but he dropped it at the beginning so, he just told me there's no way he can drop it again. (Person with a Mental Health Disability, Sligo)

5.3 Ideal Accommodation as Described by People with Disabilities

Respondents were asked to describe their ideal accommodation in terms of size, tenure and location.

A Home for Life

The respondents all expressed a wish to have a home for life. This was characterised by having security of tenure

Constantly moving, the rent would go up, or the lease would end, so I was constantly looking for a new place. I was living in one place and then they decided to sell it. (Person with a Mental Health Disability, Kildare)

And the freedom to decorate and furnish to personal tastes

I would just prefer to rip it up and put a floor down there, you know; it'd be a lot easier but you can't do that in a rented house, you know. But if it was in my house it'd be all wooden floors round here. (Person with a Mental Health Disability, Sligo)

You know it's, when you're renting a house, you have to kind of ask the landlord or would he paint it or, you know, or would it be alright to do this or that, you know; it'd be nice to have your own house. (Person with a Sensory Disability, Sligo)

Privacy

Two respondents specifically cited privacy as a priority

People with mental health difficulties need privacy. You might be sharing a bathroom with people living around you and that can be upsetting. So you need privacy. (Person with a Mental Health Disability, Kildare)

I think where I am at the moment, what they should have done was... my bedroom is at the front. Why didn't they put this at the back? Everybody can nearly see in when I'm getting dressed. I have to have the curtains pulled across. If they're building apartments again, they should build the kitchen in the front. (Person with an Intellectual Disability, Kildare)

Safe Neighbourhood

A feeling of safety and security in an area was also considered important

If it's a rough area it won't be safe for me. Maybe people might attack me. (Person with a Sensory Disability, Dublin)

Part of the Community

A sense of community, and not feeling isolated, was raised as an important aspect of an ideal home by a number of disabled respondents. When mobility is restricted (as it can be with any form of disability) local connections or contact with neighbours, and the ability of family and friends to easily visit, are critically important

Where I lived before, the kids liked to come over and say hello. Hardly anyone comes past my place here. I feel quite isolated. (Person with a Physical Disability, Galway)

One respondent described their experience of the private rented sector:

One of the huge problems with people with disabilities in private rented, they're kind of the forgotten group. For people with mental health difficulties, it's probably the worst place you could be living, because there's no support, it's very depressing, a very depressing situation to be in. People don't have any support, you have no links to the community 'cause you're constantly moving. So you don't get to put down roots or establish friendships or kind of community links or anything. So, it's not a nice place to live. And you certainly wouldn't do that by choice. (Person with a Mental Health Disability, Kildare)

Easy Access to Amenities and Public Transport

The location of the home, features of the surrounding public area and options for public transport are considered important

I need somewhere that is easy for me to walk to the shops, where there aren't a lot of crossings. (Person with a Sensory Disability, Dublin)

I love it 'cause right in front of the house was a big green area and loads of trees, and walks through the grass to the green area. I was happy. (Person with a Physical Disability, Dublin)

Like the location... four, five or ten minutes would bring you to the town centre, you know, by foot ah, ah, and sure, and it's nice and quiet along this area as well, so it is. (Person with a Sensory Disability, Sligo)

You're more dependent on your [personal assistants]... He used go and get the bus into town... but from here... there's no bus service, in this kind of general area. (Person with a Physical Disability, Galway)

The surrounding areas, what the bus service is, whether there's a hill or no. (Person with a Physical Disability, Galway)

I have two children with Asperger's syndrome, so a quiet room for them, with a bit of nature around the house, you know, a bit of land. Kind of being in touch with nature 'cause it's very calming for them. Ideally I'd like to have somewhere near water as well, just specifically because of the children, you know, that they'd have the sounds of water 'cause they're both kind of sound sensitive. Water's very calming for them. So somewhere near a stream or a river with a nice bit of land. (Person with a Mental Health Disability, Kildare)

Probably inside [the house] it was more suitable than maybe the location and the outside and that, a lot of students do be banging on his window at night and that coming back from nightclubs which are just around the corner. (Person with a Physical Disability, Galway)

Equally, the distance of the home from surrounding services was considered an important factor. Respondents stressed that close proximity to local amenities, local support services and/or the city or town centre is desirable

It's only about what, fifteen minutes for me to work and just ten minutes down the town for shopping. That's very nice so it is.
(Person with a Sensory Disability, Sligo)

Somewhere... Private but near enough to a small town that I'd have the services nearby. (Person with a Mental Health Disability, Kildare)

Where I am now, I love it, I wouldn't move... and it's only five minute walk from here [the local town centre]. (Person with an Intellectual Disability, Kildare)

Greater Choice of Location

One respondent mentioned a limitation in choice of location as a result of needing to be close to support services

The other problem with the private rented sector, and this is really specific to people with disabilities, is that you usually end up renting in a town, because that's where your services are. Not by choice, but you follow the services. And then you pay more for accommodation. And not only that but you're cutting off ties with your family links, 'cause you're moving into a town, or you're moving into a city, 'cause that's where your service is based.
(Person with a Mental Health Disability, Kildare)

5.4 Adaptations

Respondents were asked what changes, renovations or adaptations, specific to meeting their own personal needs, they would require. Key (or preferred) adaptations, identified by each of the respondents, are listed in Table 5.2 below.

Table 5.2

Accommodation design requirements and adaptations as listed by interview respondents		
Disability type	Requirements as identified by people with disabilities	Examples provided by respondents (specific to their own needs)
Intellectual Disability	Specific property design requirements	<ul style="list-style-type: none"> – Spacious – Option of bright lighting – Design that allows privacy
Mental Health Disability	Specific property design requirements	<ul style="list-style-type: none"> – Quiet space – One tenant said it would be nice to have extra soundproofing put into very thin walls – Your own front door – Close to nature and water (a calming environment for people with light or noise sensitivity, or sensitivity to crowds) – Spacious – Option of bright lighting – Design that allows privacy
Cognitive Disability	Specific property design requirements	<ul style="list-style-type: none"> – Some people with cognitive disorders, such as autism spectrum disorder, may have very specific personal design requirements or limitations. For example, one respondent has children with cognitive impairments. One child will only use a bath, and will not use a shower, as the child does not like the feel of falling water. Another child will only use a shower, and will not sit in a bath. – The same respondent has a problem with stairways, in that one child always has to hold onto the handrail with the right hand when using the stairs. The child has nearly fallen down the stairs a number of times as a result. Handrails on both sides of the stairway would be of help to this respondent. However, the family have not been deemed eligible for any housing adaptation grant assistance.
Physical Disability	Specific property design requirements More major adaptations may be required	<ul style="list-style-type: none"> – Step-free access – Wide doors – Spacious rooms for easy manoeuvring – Clear space in bathroom – Shower/wet room – Lower worktops in kitchen
Sensory Disability – Vision	Small adaptations Alterations that can be easily retrofitted or installed	<ul style="list-style-type: none"> – Braille signs in common areas of an apartment block, such as in lifts, at doorbell or beside apartment door numbers
Sensory Disability – Hearing	Small adaptations Alterations that can be easily retrofitted or installed	<ul style="list-style-type: none"> – Visual feedback when doorbell is pressed – Visual/tactile signal for fire alarm
General	Space or an extra room <ul style="list-style-type: none"> – More storage required by some people with disabilities for living aids (e.g. wheelchair, hoist, medical equipment, etc) – Personal assistant, family member or friend may be required to stay over – People susceptible to crowded environments benefit greatly from a more spacious living environment 	

Lack of Adaptation Implementation

Unless the adaptations were an absolute requirement, the people with disabilities interviewed tended to get by without alterations. In some cases respondents did not think that alterations in private rented accommodation were an option. Others expressed discomfort at the thought of discussing adaptations with the landlord.

Again, there was limited knowledge of entitlements, and of available grants for adaptations. Some respondents also felt that, because of the temporary nature of private rented accommodation, investment in adaptations would not be worthwhile. One respondent, who has a hearing impairment, had bought a flashing light door bell and fire alarm, but was storing the equipment for when she moves to her own home (i.e. social housing)

I prefer to put it into our own house. It would be too much hassle getting it all set up and then taking it all down again when we're going to move. I have everything now, but it's up in the attic: a special door alarm and a special fire alarm. (Person with a Sensory Disability, Sligo)

5.5 Support Services for People with Disabilities in Private Rented Accommodation

Need for Support Services

Couples or families tended to require only occasional visits by social workers to provide support and advice to the person with a disability as well as family members. People with disabilities currently living alone were more likely to require intensive support including, for example running the household, help with personal hygiene, shopping, attending appointments. For some people with disabilities, an adequate support service package could be the pivotal factor determining their ability to live in private rented accommodation.

The location of services, and the availability of services in more isolated locations in Ireland, appears to influence where individuals who rely on those services choose to live. One respondent described support services as potentially limiting the degree of choice in the private rented sector

The other problem with the private rented sector, and this is really specific to people with disabilities, is that you usually end up renting in a town, because that's where your services are. Not by choice, but they follow the services. And then they pay more for accommodation. And not only that but they're cutting off ties with their family links, 'cause they're moving into a town, they're moving into a city, 'cause that's where their service is based. (Person with a Mental Health Disability, Kildare)

Availability of Information on Support Services for People with Disabilities

One respondent, with an acquired disability (a spinal injury acquired while he was already living in private rented accommodation) described how he experienced great difficulty in independently finding relevant information such as entitlements, support and other services, and the responsibilities of different agencies or organisations.

He suggested creating a website and leaflet for people with disabilities and for people giving advice on these issues. He pointed out that information should be provided in clear language that is easy to understand.

Liaison between Landlord and Tenant

For some people with disabilities, availability of an individual or organisation to provide a liaison role could encourage landlords to rent to tenants with disabilities

You know the tenant liaison scheme they have in the council houses? I think that should be spread out into the rented accommodation. If someone gets disruptive, before you know it they've been thrown out; there should be some sort of liaison service provided by the council for private rented, particularly people waiting for accommodation. What happens is, if they're in a hospital for three months, they come out and their flat is gone. Then they have a new set of people, new rules, and they have to start all over again. (Person with a Mental Health Disability, Kildare)

A programme called the Wellness Recovery Action Plan (WRAP) was described by one respondent as having the potential to assist people with mental health disabilities to live in the private rented sector

There is actually a programme, it's got nothing to do with housing, but it's called the WRAP programme – wellness recovery action plan – basically the gist of it is that you sit down with an advocate or a member of staff and you actually draw up a plan. So you have a plan in place for, if anything happens, so let's say for argument's sake you're the person who's named on my plan, you're the one that, should I become unwell, you will go and draw my disability payment and pay the rent for me and you'll call every couple of days and make sure I'm ok. Now to have that plan in place before. It could be a family member or it could be your key worker. Someone who's going to take that responsibility for you, and that you trust to do that for you. You need to put that plan in place before. If you do it after, it's too late. (Person with a mental health disability, Kildare)

Anecdotal evidence suggests that in certain cases family members are reluctant to support an individual moving to a more independent living arrangement. This may be the result of concern for their welfare and has the potential to contribute to these individuals remaining dependent upon family members

None of the family wanted me to move to [town]. I said 'What age am I? I'm not 2 or 3.' I wanted a one-bedroom apartment. And I got that. (Person with an Intellectual Disability, Kildare)

If an adequate tenant-landlord liaison service was established by local authorities, this could also alleviate potential concerns of family members.

5.6 Private Rented Accommodation versus Social Housing

All respondents expressed the wish to live in social housing. The advantages and disadvantages of social housing, compared with private rented accommodation, as identified by respondents, are listed in Table 5.3.

Table 5.3

Pros and cons of private rented accommodation versus social housing as identified by people with disabilities

Private Rented Accommodation	Social Housing
Pros	
Choice	Home for life
Availability	Security
Option of central location	Option of home ownership
Potentially better quality accommodation or a newer building	Cheaper
	More freedom/no interfering landlord
Cons	
Cost	Lack of availability
Having to deal with a landlord	Long/unpredictable waiting periods
Short-term tenancy agreements or insecurity of tenancy	Potentially undesirable location (e.g. outside of city)
Restricted in decorative changes	

Thus, as people with disabilities neither regard private rented accommodation as a home for life, nor does the accommodation necessarily meet their needs and/or suit their tastes, they frequently argued that the only long-term solution is social housing. Indeed, all respondents had applied for social housing and all identified having a home for life as important

It'd be like your own house, you know what I mean, the rent would cut down a bit now, not like what they're, not what like you're paying here or anywhere else like, you know, just that, you have your own, you can buy it out if you want, if you want like. (Person with a Sensory Disability, Sligo)

It would be nice if we could just have our own home, our own house... We want to be able to make it our own. (Person with a Sensory Disability, Sligo)

The benefits of social housing (seen as a home for life and the potential for home ownership) appear to outweigh the drawbacks, particularly for couples or families. The research findings suggest that single residents with a disability may be more open towards private rented accommodation as a more long-term housing solution. Single residents, for whom home ownership was not necessarily a key priority, appreciated the benefits that private rented accommodation may bring, such as having a better choice of accommodation or a more suitable location. Thus, single residents with a disability may be a target group for private rented accommodation. Nevertheless, security of tenure and freedom to make the accommodation their own home were also important aspects for this group.

The findings suggest that by changing the terms of the tenancy from short to medium or even long term (four up to 10 years), some key barriers to encouraging people with disabilities to consider private rented accommodation as a long-term housing option may be overcome. A longer term tenancy may encourage investment in adaptations and offer more security, thus enabling private rented accommodation to be regarded as an alternative to social housing.

5.7 Disclosure of a Disability

The issue of disclosing a disability to a landlord arose in interviews

[The landlord] wouldn't know that I have a disability. I'd prefer that. (Person with an Intellectual Disability, Kildare)

You don't get any benefit by disclosing a mental health disability. Not with mental health. The person can be ostracised, but not only that, if a dispute breaks out it's always the fault of the person with a mental health difficulty, even if they're in the right. You know? It's always assumed that they're in the wrong. I'd nearly advise people to keep it to themselves, if they're in private rented, because you are going to be treated unfairly. (Person with a Mental Health Disability, Kildare)

The same respondent provided an opinion on why a landlord would be reluctant to rent to a person with a mental health disability

There's a lack of empathy there, 'cause at the end of the day they're businessmen. Not with all landlords, but they're businessmen at the end of the day. (Person with a Mental Health Disability, Kildare)

SECTION SIX



Interviews with Landlords and Letting Agents

This chapter provides the findings from seven interviews with landlords and letting agents. These interviews provide examples of attitudes towards, awareness of, and (in some cases) misconceptions about disability among landlords and letting agents.

6.1 The Changing Market

Landlords and letting agents were asked about the changing market and what this has meant for their business and, more generally, for the private rented sector in Ireland. Landlords pointed out that the current letting market is dominated by uncertainty

Nobody really is 100 per cent guaranteed of anything at the moment. (Letting Agent, Dublin)

Most landlords expected a drop in rent

It will go down. Sligo is actually holding its prices for property and rent, but I might have to drop the rent. (Landlord, Sligo)

Thus landlords expressed concern about the continued profitability of their business, but also stressed that because of the current inability to sell the property, they have no choice but to continue letting

It's not a business anymore; it's not profitable anymore. (Landlord, Sligo)

Now we just have to stick at it, because we wouldn't be able to sell the properties in this market. (Landlord, Sligo)

Increased Supply and Demand

Landlords and letting agents explained that as developers are unable to sell, increased availability of quality rental property equates to increased supply.

At the same time people are reluctant to commit to purchasing a property at present, due to the uncertain future of the housing market. Landlords suggested that in preference, people choose to rent and take a 'wait and see' position. This was thought to perhaps lead to a change in people's attitudes towards rented accommodation, as more people gain experience of the private rented sector and it may become a more acceptable way of living, which could equate to increased demand.

I think a lot of people would have got a shock with what has happened to property prices in the past year or two and that will probably concentrate people's minds to stay in the rental market more than not. (Letting Agent, Dublin)

6.2 Change in Legislation

The Residential Tenancies Act 2004 and subsequent establishment of the PRTB have offered increased security of tenure for all tenants

The 2004 Act is quite important, because it has given more security to tenants. (Letting Agent, Dublin)

The recently revised Housing (Standards for Rented Houses) Regulations 2008 provide minimum standards for private rented accommodation. Requirements of these standards include structural repair, absence of damp and rot, sanitary facilities, heating, ventilation, light and safety of gas and electrical supply. The minimum design standards in Part M of the Building Regulations 2000 (Access for People with Disabilities) and the revision of Part M aim to cater for the needs of people with disabilities in new dwellings and in certain renovations of dwellings.⁸

6.3 Ideal Tenant

Landlords were asked to describe their experiences with tenants, positive and negative, as well as the type of person they consider to be an ideal tenant.

Landlords generally reported good relationships with tenants

The vast majority are good, only the odd ones would be bad. (Landlord, Sligo)

When asked about their ideal tenant, the following responses were provided

Tenants that keep up with their rent. (Landlord, Sligo)

⁸ At the time of this report's completion, Part M was in the process of being updated.

The ideal tenant is the one that pays the rent, gives you the minimum of grief and leaves the property as it should be.
(Landlord, Sligo)

Somebody who pays the rent on time and keeps the property in good condition. (Letting Agent, Dublin)

You'd want them to be reasonably normal, and that they are truthful and honest with you. (Landlord, Sligo)

The purpose of this line of questioning was to ascertain whether or not people with disabilities were or could be regarded as an ideal tenant.

The desire to have a 'hassle free' tenant, combined with a misconception of the amount of extra effort that might be required on the part of the landlord when dealing with a tenant with a disability, could have a potentially negative influence on a landlord's decision to accept a tenant with a disability. The degree to which this has occurred in the Irish private rented sector cannot be quantified, as it would require an open admission of discrimination.

In particular, negative anecdotal stories regarding tenants with mental health difficulties, and a common linking of the term 'disability' with the requirement to install a ramp, could act as especially strong deterrents.

Landlord's interpretation of the term 'people with disabilities' is therefore likely to have a direct influence on decisions regarding tenants with disabilities.

6.4 Choosing a Tenant

Most landlords rely on their experience and intuition when choosing a tenant.

I have never done checks, because you just know by looking at them; you know by the look of a person or you know by the way they speak. (Landlord, Sligo)

It's just experience; if you get 17, 18 year olds looking for a house, you know it's probably not much use. (Landlord, Sligo)

Letting agents tended to follow stricter procedures, undertaking checks by approaching previous landlords for references and/or obtaining employer references and/or bank references. When choosing a tenant, first impressions count

We have had people who when they arrived to look at a property looked so distressed, they did not look as though they could let any property at all. (Landlord, Sligo)

The selection of tenants by landlords can be comparable to an interview. Prospective tenants who meet a landlord may be placed in a position where they have to 'sell themselves'. If a landlord has a number of interested tenants, s/he will choose the individual(s) who most closely resembles their vision of an ideal tenant.

People with disabilities who have difficulty communicating, who struggle with social interaction (particularly when under pressure) or who lack confidence may find it especially difficult to 'sell themselves' to landlords.

6.5 Attitudes towards Tenants with Disabilities

All respondents stressed that they do not discriminate against tenants receiving housing benefit

An ideal tenant can be one on social welfare; it can be one on rent allowance. It's not always your professional. We have had professionals that have trashed houses. (Landlord, Sligo)

Letting agents pointed out that a certain level of (indirect) discrimination by landlords may exist

You would have landlords who don't adhere to the Equal Status Act and we would have to be very careful about that, because obviously we don't want to upset our client but also we cannot break the law. (Letting Agent, Dublin)

Letting agents cited a number of potential reasons for this, including:

- A lack of understanding or experience of disability, and thus a fear of the unknown.
- Concerns about people with disabilities requiring more involvement from the landlord.
- Concerns about reactions of neighbours or other tenants.

6.6 Suitability of Properties for People with Disabilities

Some landlords pointed out that their property would be unsuitable for people with disabilities. However, their comments predominantly related to physical impairments, particularly referring to wheelchair access. There was therefore, among respondents, a lack of understanding of the wider definition of disability and the considerable range (and level) of requirements of tenants with disabilities. There were also some misconceptions about the requirements of people with disabilities.

I don't think it would be suitable for a blind person, because of the stairs. (Landlord, Sligo)

Some landlords pointed out that older properties in particular were unsuitable for tenants with physical or mobility impairments. Reasons given for unsuitability included: the property is on two levels, the bathroom is too small, the property is too small, there is no separate shower, and the doors are not wide enough. In every case, the examples cited related to wheelchair access

Wheelchairs would be difficult. There are stairs in the house and there's no bedroom downstairs. (Landlord, Sligo)

Often you will find that whilst somebody in a wheelchair could take a ground floor apartment, the actual apartment may not be suitable, because it hasn't been adapted for their specific need. Particularly bathrooms are a major problem. (Letting Agent, Dublin)

Owners of newer houses were keen to point out that their properties are in compliance with the most recent building regulations and are more likely to be suitable for tenants with specific design requirements

We have about 40 properties that we are letting. A small proportion of those would have been built in recent years, so it's probably only really those that would be suitable for people with disabilities. (Landlord, Sligo)

6.7 Experience with Tenants with Disabilities

Landlords' experience with tenants with disabilities was generally limited, though experience and understanding of different disability types varied between respondents. One landlord displayed an appreciation for the diverse nature of disability

Well, you see mental health, from my experience,... there's various degrees of mental health. Now, it's like asking me how big is a field, or how long is a piece of string? (Landlord, Galway)

When respondents were reminded of the full definition of disability they acknowledged that a disability may not be visually apparent and that tenants may not disclose their disability

Unless it's a physical or mobility issue, my experience is that they would not disclose and that's fair enough. (Letting Agent, Dublin)

I don't think we have ever been approached by someone with a mental health problem, or else we just never knew about it. (Landlord, Sligo)

Positive Experiences

Those respondents with experience of disability gave predominantly positive reports

I had a girl once she had some kind of hearing disability, plus she was suffering from depression as well I think. She was a nice quiet girl. There were no problems with her whatsoever. (Landlord, Sligo)

We have had one lady in a wheelchair at one house. We have had no problems with her. The house is new, so the house and bathroom are fully wheelchair accessible. It's a bungalow, so everything is on a level. ... She has not asked for any other alterations, so I assume everything is okay. (Landlord, Sligo)

Negative Experiences

Two negative experiences were described by two respondents. In both cases, the tenant was described by the respondent as having mental health difficulties. In one case the issue was halted rent payments. In the second case the landlord claimed that, following an emergency call by the tenant, paramedics broke down the door and there was water damage to the property caused by a bath tap being left on.

Lack of Demand for Private Rented Accommodation by People with Disabilities

One landlord described a lack of demand for his properties that have been adapted for people with disabilities

We very seldom would have enquiries and in fact, if anything, it's difficult to let, specially adapted units. (Landlord, Sligo)

This view was shared with a couple of letting agents who also reported that in their many years in the letting business they had very rarely been approached by people with disabilities seeking private rented accommodation.

6.8 Attitudes towards Support Services for People with Disabilities in Private Rented Accommodation

When it was explained that tenants with disabilities are entitled to receive support services to help them live independently, landlords were keen to point out that this is a definite advantage.

Landlords were unaware of the support services available to prospective tenants with disabilities. The findings suggest that this information is likely to reassure landlords that the tenant will be able to care for him or herself and the property and that there will be no extra burden on the landlord with regard to a tenant with a disability. Landlords clearly made the point that their business was to let property and not to become a carer for their tenants. In line with this, landlords would also welcome being able to contact the tenant's care person in an emergency or when concerns about the tenant's ability to live independently arise.

That would be wonderful, if we were aware that the tenants was going to get support service. (Landlord, Sligo)

We're only letting the property; we don't want to have to take care of the tenants while they are in our property. (Landlord, Sligo)

6.9 Attitudes towards Adaptations

When questioned about their willingness to undertake adaptations, or to allow adaptations to be made to their property, landlords were open to undertaking small alterations (for example, fixtures and fittings, such as handrails)

I would agree to something like that [visual door bell]. I'd say right, I'll do a deal with you: you pay, you get it and I will install it, or we'll go halves, or something like that.
(Landlord, Sligo)

However, there was a reluctance to agree to more major adaptations (such as refurbishing bathrooms or widening doors). Respondents expressed a particular concern about the attractiveness of the property to future tenants

The main concern would be if this tenant leaves, will it still be as lettable as it was before? (Letting Agent, Dublin)

One landlord had agreed to major structural adaptations to be made to a property for a person with a physical disability. However, the prospective tenant had to wait for grant application approval by the HSE. During this decision-making time, the property would have been left empty with no incoming rent. As a result, the landlord decided to let the property to a different person who was able to move in and start paying rent without delay

The decision making was far too slow... And you, you cannot wait. There is no landlord, unless the landlord is loaded. If you're paying back borrowings of maybe €1,200 a month on the property and it's lying there empty for two or three months waiting for a decision, which might be no, you're down €3,600, you know, and, and you're paying that out every month to the bank. (Landlord, Dublin)

Incentives to Agreeing to Adaptations

If adapting a property to suit the needs of a tenant with a disability resulted in a long-term tenancy, this was seen as a benefit

From a landlord's perspective, particularly in this market, if you have a long-term tenant that is a fairly decent benefit. (Letting Agent, Dublin)

However, one landlord suggested that there is a lack of demand for adapted properties

If anything it is difficult to let specially adapted properties, there just don't seem to be enough people with disabilities looking for them. We have had student accommodation vacant on a couple of occasions. For people who are not disabled it wouldn't be their first choice, there are bars on the toilets, the shower has special adaptations ... Maybe there isn't enough demand for these properties in Sligo; maybe there aren't enough disabled people looking for rental accommodation. We have no reason to provide any more [properties for people with disabilities] at this point. (Landlord, Sligo)

As indicated above, letting agents suggested that in many years of business they had been approached by very few (if any) people with disabilities seeking private rented accommodation, and in particular people looking for adapted properties. This apparent lack of demand contrasts with the finding that there is a lack of suitable properties in the private rented sector for people with disabilities who have specific design requirements.

6.10 Attitudes towards the Rental Accommodation Scheme

All of the landlords and letting agents interviewed were aware of the Rental Accommodation Scheme (RAS). Landlords identified the benefits of RAS as guaranteed long-term tenancy and guaranteed income

The long-term income stream would be the main benefit to landlords. (Letting Agent, Dublin)

In terms of drawbacks, landlords identified the following:

- Having no input in decision-making about tenants
- Loss of control over choice of tenants:

Most landlords are interested to know who is living in their property and that they have some input into that. (Letting Agent, Dublin)

Other concerns included the fact that no deposits are paid to the landlord, and the lack of standardised rules and procedures about rent payment.

Letting agents appeared to have a negative attitude towards RAS, as they see it as competition

They're our opposition. (Letting Agent, Dublin)

Furthermore, letting agents appear to actively discourage landlords from joining RAS

I've looked at their scheme, all the risk is with the landlord (Letting Agent, Dublin)

Landlords who've asked me my advice... I'd say look, write a cheque for €5,000, drop it into Goal or drop it into Trócaire, that's your charity. Don't mix up private business, private assets with charity... A property is one of the most expensive things anybody will ever buy... yet they give away their property to a scheme that puts a lot of risk on them and the properties can come back in very bad condition and they're taking all the risk, so I don't see RAS as being a particularly good solution at all. (Letting Agent, Dublin)

6.11 Landlord Incentives

Demand for Adapted Properties

There appears to be requirement to create (or publicise) a demand for adapted accommodation, as the demand will drive supply:

If we had found more people with disabilities looking for accommodation, we would have no difficulty providing it. But the market isn't there at this moment in time. If there is a market, no doubt landlords will provide for it. Landlords for whom it's a business they will provide for it, if the market is there. (Landlord, Sligo)

An estimate of the current and predicted future demand for accessible housing (for people with physical and mobility impairments) has been made in Chapter 2. Furthermore, a database of, for example, requests for social housing that is accessible, for mobility aids grants and for housing adaptation grants, would provide some indication of current active demand for adaptations and specific design requirements. A clear method of flagging accessible properties with, for example, local authorities, letting agents and disability organisations, is required so that accessible accommodation can be logged and then offered to people with matching requirements.

Tax Incentives

Some landlords made the suggestion that tax relief/tax incentives can be used to make certain subgroups of tenants more attractive to landlords

Letting to students is a nightmare, but for tax breaks some properties have to be let to students. (Landlord, Sligo)

All landlords were positive towards a financial incentive to encourage letting to people with disabilities and/or to making adaptations.

SECTION 7



Summary and Recommendations

7.1 Summary of Key Findings

Prevalence of Disability in Ireland

In the 2006 Census, 393,800 individuals reported a disability (9.3 per cent of the Irish population). A further survey (National Disability Survey: CSO, 2008) of a smaller sample of the Irish population revealed that some people, who stated they did not have a disability, did report a disability when the definition was widened. This National Disability Survey calculation estimated that 18.5 per cent of the Irish population could have some form of disability severe enough to limit everyday activities. The true prevalence of disability therefore lies somewhere between 9.3 per cent and 18.5 per cent.

According to the 2006 Census and the National Disability Survey:

- The most prominent disabilities are physical impairment and chronic illness.
- Just over one in five people are likely to require support in the home (22 per cent of people reported difficulty dressing, bathing and getting around inside the home).
- Nearly a third of those in the population who reported a disability are likely to require support when outside the home.

Housing Occupancy of People with Disabilities

The majority of people with disabilities are home owners, and almost two-thirds of those people own their home outright (i.e. without a mortgage).

There are fewer people with disabilities in private rented accommodation when compared with the total Irish population. Six per cent of people with disabilities live in the private rented sector. However, this proportion varies for different disability types:

- A higher proportion of people with mental health difficulties (similar to that of the total population) live in private rented accommodation.
- A lower proportion of people with physical impairments live in private rented accommodation.

The primary research revealed that private rented accommodation is viewed by some people as less desirable than home ownership or social housing.

Preference for Social Housing

Primary research findings clearly revealed that people with disabilities seek security and stability. At present, many people with disabilities believe that the only way to achieve long-term, secure tenure in Ireland is through social housing. Private rented accommodation, because of short-term tenancy agreements and

lack of control of tenure, is currently not regarded as a long-term housing solution (i.e. a ‘home for life’) by the people with disabilities interviewed in this study.

Demand for Accessible Dwellings

Many people with disabilities do not have specific design requirements for a dwelling. Features such as access and proximity to public transport may be far more important for many people. For those people who require some degree of accessible design in their home – such as people who have difficulty walking up stairs – an estimate can be made of current demand for dwellings that meet those needs. It should be pointed out that as people age in place, and as the proportion of older people in the Irish population is expected to increase considerably, the requirement for accessible homes is also expected to substantially increase.

The estimated range of current demand by people with disabilities for accessible dwellings in the private rented sector is between 11,000 and 32,500.

The projected range of demand is between 16,000 and 43,000 in 2021 and between 33,000 and 54,000 in 2041.

Lack of Suitable Accommodation

Some people with disabilities and stakeholders reported difficulties in finding suitable and accessible private rented accommodation via the standard property search channels.

Given that a lack of suitable accommodation currently exists, the availability of adaptation grants for people with disabilities in private rented accommodation is critically important.

Meeting the Needs of both People with Disabilities and Landlords

Figure 7.1 summarises the aspects of importance to people with disabilities and landlords, with regard to housing. This clearly illustrates that there is an overlap of requirements in that both landlords and people with disabilities seek security and long tenure. This clearly represents an opportunity for the private rented sector and could be attractive ‘selling points’ for both parties.

Figure 7.1 Priorities of people with disabilities (housing) and landlords (business)



7.2 The Potential Role of the Private Rented Sector in the Provision of Accommodation for People with Disabilities

The aim of this research was to investigate the potential of the private rented sector in the accommodation of people with disabilities. The research was exploratory in nature, involving mainly qualitative and secondary analysis techniques. The brief outlined two main questions: what is the current situation; and how might improved provision be encouraged? As detailed in the body of the report, people with disabilities are statistically under-represented in the private rented sector. This may be due to the higher likelihood of acquiring a disability in old age, and the higher proportion of home owners in older age groups. But the potential of the private rented sector may currently not be fully exploited for people with disabilities. Respondents reported difficulties accessing suitable, affordable private rented accommodation.

Research evidence and policy response favours dispersed community settings in addressing the accommodation needs of people with disabilities. Likewise, housing policy emphasises the importance of ensuring that sustainable communities address the needs of all residents, and offers equality of opportunity to them. The private rented sector can offer choice, quick access, and cost-effective accommodation, but those interviewed for this research did identify problems in relation to issues such as lack of information, standards, physical accessibility, and tenancy sustainment.

Private Rented Sector for All

The private rented sector was described by one stakeholder (Disability Organisation) as *a life experience that every person should be entitled to take advantage of.*

Current available data did not allow us to quantify how many people with disabilities are currently unable to access the private rented sector as a direct result of barriers presented to them which relate to their disability. It is also therefore impossible, at present, to predict the number of people for whom the private rented sector would

become available if particular barriers were removed. Evidence from both the primary and desk research (CIB 2007) suggests that there are people with disabilities (albeit an unknown number) who could live relatively independently in the private rented sector, provided quite specific barriers are removed. For example, the property-seeking process presents a hurdle for some people, and if barriers at this stage were overcome independent living would be a more realistic prospect.

General accessibility improvements in all stages of the private renting process (for example, the property-seeking stage, the legal and financial stages, the moving stage, the living in private rented accommodation stage) are likely to be of benefit to those currently unable to access the sector, as well as potentially improving the experience for those already living in the sector.

Fast and Flexible Accommodation

The private rented sector has the potential to provide more flexibility, choice and speed of access than any other housing sector. At the same time, the temporary and sometimes fast-changing nature of the sector can also provide barriers in itself.

The development of positive long-term relationships between local authorities and landlords (through, for example, RAS schemes) is key to ensuring the availability of good quality accommodation for people with disabilities. Similarly, formal links between disability organisations and landlords or letting agents could help accommodate people with particular design or support requirements.

These relationships are particularly important for ensuring availability of good standard accommodation, not just for those people at risk of homelessness, but for people who wish to leave institutional or residential settings, or to move out of a family home. Often these latter groups are deemed not eligible to be placed on the housing waiting list, under the Local Authority Housing Needs Assessment.

7.3 Recommendations

The following recommendations are made in the context of the development of the forthcoming Housing Strategy for People with a Disability.

Improving the Accessibility of the Irish Housing Stock

The private rented sector is an integral part of the general housing stock. Improving the general housing stock in meeting the requirements of those with disabilities is likely to therefore lead to improvement in the supply of suitable accommodation for this group and should be a priority in the National Housing Strategy for People with a Disability.

The Strategy should also consider how good housing and neighbourhood design can have positive impacts on people with disabilities – physical, sensory, mental health or intellectual impairment, or multiple disabilities. This should be undertaken through a combination of research and pilot projects.

The understanding of the term ‘accessibility’ currently focuses on meeting the needs of people with physical disabilities, whereas lifetime home standards aim to meet the needs of all people, regardless of age, size, ability or disability. The National Housing Strategy for People with a Disability needs to highlight that design of housing, urban design and public spaces must meet the needs of all people who will be using those environments. The DEHLG should commit to continuing to improve building standards (Part M) so that all new dwellings, and dwellings that undergo renovations or extensions, meet the needs of the Irish population now and in the future. Irish lifetime home standards with targets should be developed by the DEHLG to be incorporated into local authority development plans. These standards must be expanded to encourage design solutions that consider the interaction of people with their environment from cognitive, sensory and mental wellbeing points of view, as well as physical.

To address the lack of information expressed by respondents, a feasibility study should be commissioned by the DEHLG to consider the possibility of awarding a suitability rating (analogous to the Building Energy Rating (BER) for energy efficiency) for dwellings that are of a particular standard for meeting the needs of people with disabilities.

Improving Access to Suitable Accommodation

People with disabilities who have specific design requirements and stakeholders (specifically housing organisations and disability organisations) reported difficulties in finding suitable and accessible private rented accommodation via the standard property search channels. The current methods of searching and identifying appropriate housing for people who require it are not adequate. The Strategy should consider ways of improving the information available to those with special needs seeking private rented accommodation, by for example:

- Improving property advertisements
 - Prospective landlords and estate agents should give more detailed description of properties to let. The NDA, in consultation with relevant groups representing the interests of the private rented sector and those representing people with disabilities, should provide guidelines in this regard (e.g. checklist of photographs required, template description of the key features needed) to be used by landlords and letting agents.

- An initiative should be considered to combine and up-date data concerning the supply of accessible housing across the tenures:
 - In particular, the ongoing inspection of standards in the private rented sector conducted by local authorities should be used as an opportunity to record properties' suitability to accommodate a person with a disability.

- Better sharing of information regarding the supply of suitable accommodation, through the following:
 - Letting agents should be encouraged to keep a register of adapted or accessible properties.
 - Internet based user feedback – such as the approach used by TripAdvisor.com – on available properties should be encouraged. If users (i.e. prospective tenants) view a property that was advertised as accessible but was not, there should be a means of alerting the online resource manager to this fact.
 - Better communication between relevant stakeholders, for example community welfare officers or social workers and disability service providers and representative organisations, could inform letting agents about what type of accessible housing is required, and letting agents could regularly communicate accessible housing listings to them in return.

Appendix 6 provides information on a UK accessible property register which gives an example of the type of initiative that should be considered further.

Providing Person-Centred Supports for those Moving to or Living in Private Rented Accommodation, as appropriate

In considering the development of person-centred supports, the Strategy should consider how those might be best applied for those moving to or living in the private rented sector. These might include:

- Assistance to source and move to appropriate accommodation
- Adjusting to more independent living
- Information and advice on housing options, tenants' rights, tenancy negotiations
- Supports for landlords

The role of the local authority tenant liaison officer should be expanded to tenants with disabilities living in the private rented sector. The Citizens Information Board's Personal Advocacy Service (PAS) or similar type service should be explored as a source of support for a person moving to, or living in, private rented accommodation.

Mentoring of people with disabilities by people with disabilities may assist during the transition period as well as helping people to adjust to their new accommodation over time. Representatives from disability organisations would likely be best placed to provide this support.

The dispute resolution work undertaken by the PRTB indicates that deposit retention is the most frequent cause of dispute between tenant and landlord. This may be a particular worry for people with disabilities. From previous research published by the PRTB (Murphy, 2008) it is clear that consideration has been given to the development of a deposit retention scheme. In any further deliberations on such a scheme, the possible impacts on tenants with a disability should be considered.

The Role of Landlords

Although the number of landlords interviewed for this study was small, a common thread was that they tended to have limited experience of accommodating tenants with disabilities. There was a lack of understanding, in particular, of the wider definition of disability (i.e. wider than physical disabilities). A priority for the Strategy should be to develop and implement an information pack on housing and disability to help better inform housing providers on this matter. This should include information on different types of disability, and on the support services and adaptation grants available. Landlord training, or other awareness-raising approaches, could be taken, to increase understanding, alleviate concerns, and dispel misconceptions about people with disabilities.

An expansion of the role of local authority tenant liaison officers, which currently exists for people in social housing, should be explored. The role would include support for tenants with disabilities living in the private rented sector and liaison with the landlord.

Rent Supplement

It is critical to ensure that rent supplement for people with disabilities is adequate and that tenants with disabilities are not at a more significant disadvantage as a result of their disability:

- To enable people with disabilities who are on low income to afford good quality accommodation.
- To allow for the requirement of some people with disabilities for a larger accommodation (e.g. 2-bed accommodation to enable a personal assistant to stay over and/or to allow for level storage of bulky equipment).

Some stakeholders were unaware of the possibility to increase the rent cap on rent supplement for a person with a disability. This should be more widely publicised among relevant stakeholders. For example, it should be mentioned in the Citizens Information Board factsheet on housing for people with disabilities; and Housing or Disability Organisations should include it in literature or information they distribute on the private rented sector.

At present, rent supplement calculations do not take into consideration higher costs of living as a result of disability. The research has highlighted that a review of rent supplement calculations may be required, to ensure that people with disabilities in private rented accommodation, and who work, are not financially disadvantaged (due to higher cost of living as a result of disability) compared to others.

Furthermore, the research findings suggest that the Rent Supplement application process should be improved, by providing simpler application procedures and faster decision making. 'Approval in principle' should be offered to people with disabilities seeking to move to the private rented sector, before they start searching, so that they can more easily secure suitable private rented accommodation.

The Role of the Rental Accommodation Scheme (RAS)

The Rental Accommodation Scheme is playing an increasing role in the provision of more secure and higher quality accommodation for those with long-term housing needs. The National Housing Strategy for People with a Disability should further explore how the housing needs of people with disabilities could be addressed using RAS, for example:

- Pilot a programme of long-term (up to ten years) RAS tenancies for people with disabilities who have a long-term housing need, including those who require live-in support.
- Consider how RAS with tailored supports has been used for homeless households and how a similar approach might be developed for people with a disability.
- Encourage RAS programme managers (i.e. local authorities) to add a review of accessibility to the evaluation of potential properties (to assist in the development of a database of accessible housing in Ireland).
- Prioritise the collection of more detailed data in relation to housing need and disability type to aid forward planning and matching the RAS stock with the needs identified. Housing Needs Assessment forms, already collected by local authorities, could address this and be used as an opportunity to collect more detailed information on housing need and people with disabilities.
- Address landlord concerns identified in the research (e.g. regarding standardisation of payments, selection of tenants, repairs to property).

Since the completion of this research, which focused on the potential of the private rented sector, an additional form of accommodation provision has been developed – the leasing scheme. This will involve local authorities and/or approved housing bodies entering into agreements with developers in relation to long-term lease arrangements of vacant properties. The Strategy should consider how this housing option could extend the choices available to people with a disability.

An exploration of RAS for people with disabilities should pay particular attention to people living in hospitals or nursing homes or living with relatives and who want to live independently. Consideration should be given to the fact that the local authority Housing Needs Assessment will not classify these people as having a housing need.

Housing Adaptation

The findings from this research suggest that there is room for improving transparency and consistency across local authorities regarding assessment criteria for deciding whether or not a private rented sector tenant is eligible for a housing adaptation grant.

The eligibility of people with cognitive and mental health disabilities for housing adaptations should be explored. Currently it appears that people with physical disabilities are prioritised.

The Strategy should also give further consideration to the most effective and efficient way to adapt rental properties where necessary. Models of good practice should be further developed and tested, for example:

- Making adaptations more attractive/part of general design
- Ring-fencing adapted properties for use by tenants with disabilities
- Leasing of adaptations

It should be considered that housing adaptations being funded by the State (for example, housing adaptation grants, ‘warmer homes’ scheme) be used as an opportunity to conduct further basic adaptations to the dwelling, or room, at the same time, in order to improve its level of accessibility (e.g. lifetime homes standard).

Financial Incentives for Landlord

One of the research objectives was to explore the impact of a financial or tax incentive on the willingness of landlords to let their properties to people with disabilities. The research has highlighted that a financial incentive was only considered by landlords when prompted.

When the idea of a financial incentive was introduced, landlords suggested that consideration may be given to offering a tax incentive similar to that previously available for providing accommodation to students, which were described as *another difficult tenant group*. Here, landlords argued that Section 23 had been successful in encouraging landlords to provide student accommodation.

However, two main problems lead us to recommend not introducing a tax incentive to landlords renting to people with a disability. The first reason is that it can be difficult to have a cut-off point as to who has a disability and who does not. A further problem is that people with disabilities may choose not to disclose their disability when looking for private rented accommodation, particularly when there is no physical evidence of their disability. Thus, the tax incentive would be biased towards those people who are comfortable disclosing their disability.

Instead, an alternative may be considered, offering landlords a financial incentive if s/he agrees to undertake and finance adaptations that will make the property accessible and enable a tenant with a disability to live independently in the property. As detailed previously, further consideration should be given in the Strategy as to the best way to support the adaptation of properties to suit the needs of tenants with disabilities.

Appendices



Appendix 1

Perception Mapping

Systematic Innovation is a problem-solving methodology, based on TRIZ.⁹ The Recommendations in this report were generated using the following multi-step process:

1. The most significant insights from the Perception Mapping process were highlighted. Then internal conflicts or ‘contradictions’ between or within these insights¹⁰ were isolated. Established TRIZ concepts were used as idea-generation tools to direct the brainstorming of ideas aimed at resolution of conflicts.
2. Ideas were logged and synthesised with similar ideas into coherent concepts aimed at the ‘future state’ of accommodation provision for people with disabilities. Concepts were informally reviewed with project team members.

⁹ TRIZ is a Russian acronym for ‘Theory of Inventive Problem Solving’. It is a well-established and powerful set of inventive problem-solving tools based on empirical study of historically successful strategies that have been adopted.

¹⁰ In TRIZ, ‘contradictions’ are situations where trade-offs are observed between apparently contradictory objectives. TRIZ teaches that the most valuable innovations result from the resolution of apparent contradiction; hence actively seeking out conflicts to resolve is a logical step to powerful policy innovation.

3. The TRIZ-originated ‘ideal final result’ tool was used to explore what the fruit of the most ideal collaboration between State and the private rented sector might look like.
4. Concepts were then reviewed against desk research concerning international practice in accommodating people with disabilities in the private rented sector. Supporting and negating evidence was extracted and summarised.
5. Concepts were refined and shaped to reflect international practice as well as political/cultural constraints related to Irish governance and policy-making.

In market and opinion research there is a progression from formulation of the research question, through fieldwork, the extraction of findings and patterns in responses, to synthesis of insights for reporting. In theory, the input to each stage derives logically from the output of the previous stage in an impeccable train of logical reasoning and supporting evidence.

In practice the analytic and synthetic processes around extraction of findings and synthesis of insights from fieldwork are grey areas. There can be scope for significant disagreement between researchers presented with the same raw field data. Perception mapping is one method of making findings (‘perceptions’) and the interrelationships between them easier to communicate with colleagues through simple visualisation. This can maximise the value of research by making it easier to highlight significant relationships, areas that may require further probing to clarify ambiguity and so on.

A strength of perception mapping is that conclusions and recommendations are visually linked back to insights and thence to fieldwork. It is also an effective tool for capturing the knowledge of small groups. Perception mapping was applied to the raw insights coming from summaries of opinion research fieldwork as a way of tracking insights and highlighting relationships between insights.

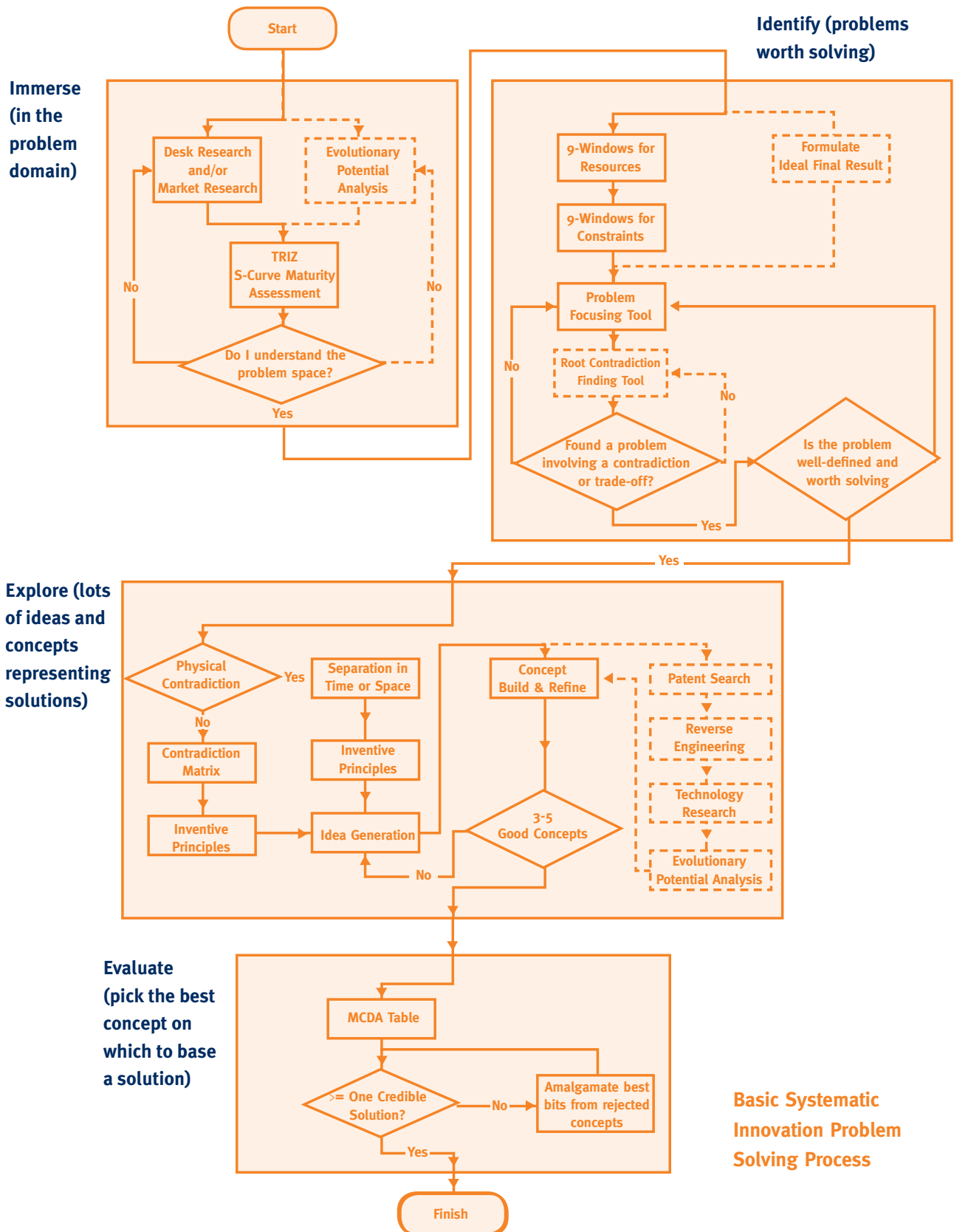
Raw insights were exposed to stakeholders in a small-group setting in list format. They were facilitated to try and establish consensus about relationships between the listed insights. They were also encouraged to challenge insights they believed to be erroneous. The latter were later checked for robust supporting evidence and corrected as appropriate. Mapping software¹¹ was used to graphically depict relationships between insights and based on this to determine relative significance of insights.

Conflict identification and elimination

The most useful and effective innovations usually come from the resolution of ‘contradictions’. Knowing this, it makes sense to actively seek out the conflicting elements in a system. Conflicting elements in a policy or practice may be overt or covert. The Perception Mapping process linked to opinion research, is one good way of systematically unpicking the strands of policy (as implemented) and identifying conflicting elements.

¹¹ PercepMap+ V3 marketed by Systematic Innovation Ltd. PercepMap uses simple heuristics in networks of ‘perceptions’ to assign significance scores. These involve numbers of connections between perceptions and on the presence of loops.

The diagram below outlines the steps for perception mapping, but these are not prescriptive and the process can be more fluid and flexible as appropriate.



Appendix 2

Primary Research Interview Topic Guides

A2.1 Stakeholder Interviews

Background

Explain:

- TrinityHaus has been commissioned to conduct a programme of research amongst people with disabilities, landlords and other stakeholders to explore the potential of private rented housing for people with disabilities
- Sponsor of the Study: Centre for Housing Research and PRTB
- MRS Code of Conduct: Confidentiality
- Role of tape recorder

Respondent Profile

To start with, could you tell me a bit about yourself and your organisation:

- Probe on:
 - Job title
 - Role and responsibilities
 - Range of clients
 - Profile
 - Types of disability
 - Range of services provided
 - At local/regional/national level

Disability Organisations: Services relating to Housing/Independent Living

And what services do you provide to people with disabilities to help them live independently?

- Probe as required:
 - How do these services help/support people with disabilities live independently?
 - Who are you offering these services to?
 - How do people with disabilities avail of these services?
 - How are the services funded?

Disability Organisations: Gaps in Service Provision

From your experience in working with people with disabilities who live independently or would like to live independently, are there any gaps in the provision of support services or facilities?

- Probe on:
 - Which and why?
 - What other services may enable more people with disabilities to live independently?
 - How, if at all, does the need for additional services vary by type of disability:
 - Physical disability
 - Sensory disability
 - Mental health problems
 - Intellectual disability?
 - Have you already considered offering additional services/support? Which and why?
 - How likely do you think it will be that your organisation will be in a position to offer these additional services/support?

All Stakeholders: Housing Options for People with disabilities

Moving on now to talk about the housing options for people with disabilities. What are your views on the housing options available to people with disabilities in Ireland today?

- Probe on pros & cons of:
 - Accessibility of social housing
 - Ability of remaining in their own home after acquiring a disability
 - Accessibility of private rented housing
 - Range of supported housing
 - Explore each in depth:
 - Why do you say this?
 - Could you explain?
 - Can you give me an example?

LA/HSE: Role of Local Authority/HSE

Could you explain to me the procedures that are in place to accommodate people with disabilities who approach the local authority for housing provision?

- Probe on:
 - How frequently does this happen?
 - Who would advise a client with a disability in the local authority?
 - When would you suggest private rented housing and when social housing? Why do you say this? What does your advice depend upon?
 - Probe on:
 - Age
 - Household make up

- Type and/or severity of disability
 - Employment/income levels
 - HSE recommendation
 - Housing requirements
 - Urgency of need/availability of suitable housing
 - Anything else?
- Of the clients with a disability who look for accommodation with the help of local authorities, what proportion would be placed in:
- Temporary housing initially (What types of housing would be typical here? How suitable are the types of temporary housing for people with disabilities?)
 - Social housing?
 - Supported housing?
 - Private rented housing?
 - Probe on the reasons for this.

Looking at the different assessments by the Local Authorities and the HSE; could you explain:

- The role of housing inspectors (compliance of private rented housing with minimum standards)
- The role of the HSE case manager (client needs assessment)
- The role of the occupational therapist (assessment of physical needs & adaptation needs)
- The role of rent officers (determining the rental value of a property)?
 - Probe on:
 - How well or otherwise are relationships/communications between Local Authority & HSE working? Why do you say this?

- Between the services offered and assessment procedures by local authorities and the HSE are there any gaps in the service provision? If so: which and how could these be overcome?
- How could the assessment procedures be improved? Why do you say this?
- All in all, do you think there is scope for more inter-agency collaboration? Why? Why not?

ALL Stakeholders: Potential of the Private Rented Market

Why do you think that not more people with disabilities live in private rented accommodation?

Do you believe that there is scope to increase the number of people with disabilities living in private rented accommodation? Why do you say this?

Firstly looking at the perspective of people with disabilities:

- What would you say are the pros and cons of living in private rented accommodation?
 - Pros probe on:
 - Long term tenants – stability
 - Guaranteed income
 - Good quality tenants
 - Anything else?
- What might be the barriers to people with disabilities seeking/ considering private rented accommodation?
 - Probe on:
 - Choice and accessibility
 - Suitability re needs and disability
 - Quality of housing
 - Tenure

- Cost of rent
- Anything else?
- Are there groups of people with disabilities who you think private rented accommodation would be most/least suitable for?
 - Probe on:
 - Age
 - Type of disability:
 - Physical disability*
 - Sensory disability*
 - Mental health problems*
 - Learning difficulties*
 - Severity of disability*
 - Household make-up*
 - Anything else?*
- And do you think there are people with disabilities who would consider private rented accommodation to be an attractive alternative to:
 - Social housing
 - Supported housing
 - Living in the family home?
- What changes may encourage more people with disabilities to consider private rented housing?
 - Probe on:
 - Incentives
 - Adaptations
 - Support services
 - Anything else?
 - Refer back to ‘barriers’ and explore how these may be overcome.

If not already established, ask representatives from Disability Organisations:

- To what extent do your services meet the specific needs of people with disabilities living in private rented accommodation? Why do you say this?
- Can you give me a couple of examples/case studies of how you support clients in private rented accommodation and how your support/services help them live independently?

Let us now look at the *landlords' perspective*:

- What do you think landlords consider as the pros and cons of letting to people with disabilities?
- What, if any, might be landlords' concerns or barriers to letting to people with disabilities? Why do you say this?
 - Probe on:
 - Damage to property
 - Need for adaptations
 - Housing benefit receivers
 - Reactions of neighbours
 - Hassle
- Have you ever discussed letting to people with disabilities with landlords?
 - How did they react?
 - What were their responses/attitudes?
 - What do you think the role/influence of letting agents is in landlords' decision-making?
- Do you think landlords' attitudes apply across all disabilities, or do you think landlords would be more/less likely to consider a tenant with:
 - Physical disability
 - Sensory disability
 - Mental health problems
 - Learning difficulties?
- What, if anything, may encourage more landlords to consider tenants with a disability?

- Probe on:
 - An incentive? What type of incentive? What level of fiscal incentive would make it attractive, if any?
 - Guaranteed rent?
 - Reassurance that the person with a disability is able to live independently? Who from?
 - Specific insurance?
 - Availability of tenant supports?
 - Availability of landlord support?
 - Change in market conditions/environment?
 - Anything else?
 - Refer back to ‘barriers’ and explore how these may be overcome.

Final Comments

- All in all, how can it be ensured that the full potential of private rented housing for people with disabilities is achieved?
 - What changes/improvements need to be introduced to achieve this?
 - Who do you think needs to drive these changes? Who else needs to be involved?
- Is there anything else you would like to add?

Thank and Conclude

A2.2 Interviews with People with Disabilities

Background

Explain:

- TrinityHaus has been commissioned to conduct a programme of research amongst people with disabilities, landlords and other stakeholders to explore the potential of private rented housing for people with disabilities
- MRS Code of Conduct: Confidentiality
- Role of tape recorder

Respondent Profile

To start with, could you tell me a bit about yourself:

- Probe on:
 - Age
 - Employment
 - Type of disability
 - Household composition

Housing Aspiration

- What is your ideal accommodation?
- Can you describe what your ideal home would look like?
 - Type: house, flat
 - Size: number of bedrooms?
 - Location: which county/city, urban/rural, type of neighbourhood/amenities?
 - Tenure: owner occupier, private rented, social housing?
 - Adaptations: what adaptations do you need?

- What are the must-haves/what are the nice-to-haves?
- (if not already established:) Is private rented accommodation your first choice? Why/Why not?
 - What, if anything, could be done to make private rented accommodation more attractive to you? Why do you say this?

**Ask those in Social Housing:
Attitudes towards private rented accommodation**

- Have you ever considered moving into private rented accommodation? Why/Why not?
- Do you think that private rented accommodation could be suitable for you? Why/Why not?
- What concerns do you have?
 - Probe on:
 - Cost
 - Tenancy
 - Need for adaptations
 - Living independently
 - Attitudes of landlords and/or neighbours
 - Anything else?
- Have you ever tried finding private rented accommodation for yourself/your family?
- Can you tell me what happened?
 - Where did you look for a property?
 - Did anyone assist you, e.g. letting agent, disability organisation?
 - How useful was their help/assistance?
 - Did you disclose your disability? Why/Why not?
 - How did landlords/letting agents react to your disability?
 - Did you find suitable accommodation? Why/Why not?

- If yes: Why did you not move in?
- If not:

What were the shortcomings?

Why were the accommodations you looked at unsuitable?

Did you discuss possible adaptations with the landlord to make the accommodation more suitable to your needs?

- Under which circumstances could you envisage moving into private rented accommodation?
 - Probe unprompted, then prompt:
 - What if:
 - Additional services were offered to support you in living independently? Which?
 - The quality of private rented housing was far superior to social housing?
 - The cost of social housing and private rented housing were the same?
 - Landlords provided long-term contracts?
 - Anything else?

Ask those who live in private rented accommodation: Experience living in Private Rented Accommodation

- How long have you lived at your current address?
- Why did you decide on your current accommodation?
Pros and cons of:
 - Location?
 - Type of accommodation?
 - Size?
 - Tenure?

- Do you receive Rent Supplement?
- Is there any shortfall, if so how much?
- Why is private rented accommodation preferable to social housing?
- How suitable is the accommodation re your disability?
Why do you say this?
 - If not suitable:
 - What adaptations would make the accommodation more suitable?
 - Why have these adaptations not been made? (Explore reasons in detail)
- Thinking back to when you were searching for a rental property, how many properties did you view?
 - What were the main problems/concerns about other private rented accommodation you viewed?
 - Why were they less suitable?
- Did you disclose your disability? Why/why not?
 - Does the landlord/letting agent now know about your disability?
- How did landlords and/or letting agents react when they found out about your disability?
 - Positive/negative?
- Why did you decide on this accommodation?
 - Location
 - Size
 - Type of accommodation
 - Suitability re disability
 - Rent
 - Anything else?
- (If not already established) Do you receive any Rent Supplement?

- Can you describe your experiences when applying for the Rent Supplement?
 - Was this an easy process?
 - Was it clear what you had to do?
 - Did anyone help you with the application?
 - Were there any problems? Which?

**Ask all, adapt as required:
Adaptations in (Private Rented) Accommodation**

- Did you undertake any adaptation(s) in your accommodation?
 - Which and why?
 - Was this essential or nice-to-have? Why?
 - How do these adaptations help you live in your home?
 - What would your daily life be like without the adaptation(s)?
 - How did you go about getting the work done?
 - Was this agreed before signing the letting agreement?
 - How did the landlord react? Did you experience any problems in getting the landlord to agree to these adaptations? If so which and how were they overcome?
 - Did you receive any financial support in having these adaptations done? Who from? How did you go about this? Did you seek advice?
- Are there any other adaptations that you would like to introduce to your accommodation? Which and why?
 - Why have you not proceeded with the additional adaptations?

Other Support Services received

- Do you receive any other support services?
 - Which? Who from?
 - How useful are these services?
 - Is there any further support that would be useful? Which and how would this help you live independently in your private rented accommodation?

Future Outlook

- How long do you envisage living in your current accommodation?
 - Under which circumstances might you move?

Final comments

- All in all, what could have made the process of moving to private rented accommodation easier for you?
- What advice would you give to other people with disabilities similar to your own?
 - Key benefits of living in private rented accommodations?
 - Key things to look out for when searching for accommodation?
 - Things to avoid?
- Any other comments or suggestions?

Thank and Conclude

Interviews with Landlords and Letting Agents

Background

- Explain:
 - TrinityHaus has been commissioned to conduct a programme of research amongst people with disabilities, landlords and other stakeholders to explore the potential of private rented housing for people with disabilities
 - Sponsor of the Study: Centre for Housing Research
 - MRS Code of Conduct: Confidentiality
 - Role of tape recorder

Respondent Profile

- To start with, could you tell me a bit about yourself:
 - Landlords:*
 - How many properties are you letting? Is letting your main source of income?
 - What types of properties do you let?
 - Type of accommodation: house/flat?
 - Size: number of bedrooms?
 - Location
 - Tenure and rent level
 - How long have you been a landlord?
 - What are the most/least enjoyable aspects of being a landlord?
 - Letting Agents:*
 - How many landlords do you represent?
 - What types of properties do you let?
 - Type of accommodation: house/flat?
 - Size: number of bedrooms?

- Location
- Tenure and rent level
- Do you specialise in any types of properties/clients?
- How long has your letting agency been in operation?

Irish Rental Market

- Can you foresee any changes in the rental market in Ireland/in the area in which you operate? Which and why?
- Are you looking to extend or dispose of properties? Why/why not?
- Will it be more or less difficult to find tenants in the future? Why/why not?

Ideal Tenant

- What to you is an ideal tenant? Why do you say this?
 - Number of people in household
 - Age
 - Nationality
 - Children and age of children
 - Income level and source of income
 - Length of tenancy
 - Anything else?

Experience with Tenants with Disabilities

- I would now like to move on to talk about letting to people with disabilities. Do you have any experience with tenants with disabilities?

If yes, explore:

- Did the person or member of household already have the disability when they moved in?
- Are you aware of the type of disability the tenant has?
- Did the tenant disclose his/her disability before moving in?

If not:

- How did you find this out?
- How did you react when you found out?

If yes:

- *Why did you decide to let your property to a person with disabilities at the time?*

Were adaptations to the property required? Which?

- How did you feel about making these adaptations to your property? Why do you say this?
- Did you get involved in making the adaptations?

Attitudes towards Tenants with Disabilities

- LL: How do you feel about letting your properties to people with disabilities?
- LA: What advice do you give your clients about letting to people with disabilities?

Probe on:

- What might be the benefits?
- What concerns would you have?

Probe on:

- Damage to property
- Need for adaptations
- Housing benefit receivers
- Reactions of neighbours
- Hassle

- Does this apply to all people with disabilities, or to some groups more than others? Why do you say this?

Probe on:

- Sensory
 - Physical
 - Mental health
 - Intellectual?
- Would you consider letting your properties to people with disabilities?

Probe on:

- Why? Why not?
- Are there any people with disabilities you would be more likely to consider as tenants than others? Why?
- What, if any, are the barriers?
- How could they be overcome?

Potential of People with Disabilities as Private Tenants

- LL: What might encourage you to let your properties to people with disabilities?
- LA: What might encourage landlords to let their properties to people with disabilities?

Probe on:

- Landlord incentives?
 - What type of incentive?
 - What level of fiscal incentive would make it attractive, if any?
- Guaranteed rent?
- Reassurance that the tenant with a disability is able to live independently? Who should this reassurance come from?

- Availability of tenant supports?
- Availability of landlord support?
- Change in market environment?
- Anything else?
- LA: What role do you think letting agents could or should play in facilitating more people with disabilities living in private rented accommodation?

Probe on:

- How interested would you/your agency be in getting involved (more) in finding private rented accommodation for people with disabilities? Why do you say this?
- Is there scope for introducing a specific service that letting agents could offer? Why/why not?
- What might this service include?

Probe on:

- Identifying suitable accommodation for people with disabilities
- Ensuring people with disabilities are able to live independently
- Assisting landlords in making necessary adaptations
- Providing advice on available support services, adaptation grants, etc.

Suitability of Properties

- Thinking now about your properties, would you say they are suitable for People with disabilities? Why? Why not?
- Are your properties suitable/unsuitable for all people with disabilities?

Probe on:

- Sensory
- Physical
- Mental health
- Intellectual?

- What changes/adaptations would need to be undertaken to make your properties suitable for people with disabilities?

Probe on:

- Accessibility – ramps and paths?
- Bathroom adaptations – level-access showers, bath hoists?
- Kitchen adaptations?
- Door widening for wheelchair access?
- Stair lifts?

- How would you feel about these adaptations in your properties?

Probe on:

- Would you have any issues or concerns about this? Why?
- If you agreed to undertake adaptations required for people with disabilities to be able to live in the accommodation independently, would this have implications on the tenancy agreement? In what way?

Final Comments

- Is there anything else you would like to add?
- Is there anything else about letting to people with disabilities that we have not covered?
- Is there anything else that could be done or offered to make renting to people with disabilities an attractive option to you?

Thank and Conclude

Appendix 3

Contextual Information

Relevant Irish Housing Policy and Legislation

The DEHLG is the department primarily responsible for housing policy in the Republic of Ireland. The majority of housing services are delivered through local authorities. The overall objective of Irish housing policy is to *enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment and as far as possible at the tenure of its choice* (DEHLG, 2006). The general principle underpinning the housing objective is that those who can afford to provide for their housing needs should do so either through home ownership or private rented accommodation and that targeted supports should be available to others having regard to the nature of their need (DEHLG, 2008). The Government's Housing Policy Framework (DEHLG, 2005) identified issues in the Irish housing sector and actions required to address them. Housing policy goals include:

- Supporting an effective private housing market
- Expanding social housing provision
- Introducing new and further developing existing strategies to meet the housing requirements of all those with special needs
- Improving the quality of the social housing stock
- Implementing a programme of reforms aimed at improving service and ensuring that social housing is delivered in a way that is fair and efficient
- Improving paths to home ownership.

More recently, the statement on housing policy *Delivering Homes, Sustaining Communities* (DEHLG, 2007) elaborated on the proposed Government actions (DEHLG, 2005) and highlighted the ultimate goal to provide personal choice and independence with regard to accommodation.

The DEHLG's *Statement of Strategy 2008-2010* (DEHLG, 2008) lists key strategies as follows:

- Influence the housing market to achieve a reasonable balance between output and demand.
- Enhance the quality of life in local communities by promoting quality in housing and by supporting the social environment.
- Maintain a legislative framework to underpin the effective provision of housing supports.
- Deliver an investment programme that addresses effectively the wide range of housing need in an efficient and environmentally sustainable manner, including through regeneration programmes.

This same strategy document (DEHLG, 2008) lists the key indicators by which the DEHLG measures performance:

- An appropriate legislative and policy framework to deliver the housing reform agenda.
- Progress towards delivery of the social housing commencements or acquisitions through a combination of local authority, voluntary and co-operative housing and RAS long-term contracts for new supply, in line with targets set out in *Towards 2016* (Government of Ireland, 2006b) and the *National Development Plan 2007-2013* (Government of Ireland, 2007).
- Progress towards delivery of affordable housing targets as set out in *Towards 2016* (Government of Ireland, 2006b) and the *National Development Plan 2007-2013* (Government of Ireland, 2007).
- An appropriate policy and operational framework to further address homelessness.
- Progress towards elimination of homelessness for those currently in long-term emergency accommodation in line with targets set in *Towards 2016* (Government of Ireland, 2006b) and the *National Development Plan 2007-2013* (Government of Ireland, 2007).
- Progress on delivery of Traveller accommodation programmes.
- Progress on regeneration programmes.

- Increase in the number of households benefiting under the Housing Adaptation Grant Schemes for older people and people with a disability.
- Improvement of consumer information in relation to housing matters within the remit of local authorities and the Department.
- Improvement in the quality of the public/private housing stock including private rented standards.

The Housing (Miscellaneous Provisions) Act 2009 provides the legal basis for policy measures and actions contained in *Delivering Homes, Sustaining Communities* (DEHLG, 2007). The Act includes a clear description of the role of housing authorities, it makes the development of housing services plans a legal requirement, it requires that social housing assessments be conducted for the purposes of social housing support and the allocation of dwellings, and it provides for rental accommodation arrangements.

Private Rented Sector

The Residential Tenancies Act 2004 places obligations on landlords and tenants, as well as providing for the establishment of the PRTB, which provides a tenancy registration and dispute resolution service. The Residential Tenancies Act 2004 specifically provides that nothing in it authorises conduct prohibited by the section of the Equal Status Act dealing with the provision of accommodation. This combination of legislation covers the rights of people with disabilities living in private rented accommodation.

The Housing (Standards for Rented Houses) Regulations 2008 imposes minimum standards for privately rented properties. Private rental inspections are conducted by local authorities. For properties which do not meet the minimum standards, the owner is required to renovate the property accordingly. If renovations have not been made after a period of time, the violation is reported to the PRTB.

Landlord Rights and Obligations

Landlords of privately rented accommodation must register their property with the PRTB. A registration fee is required and each registration must be renewed after four years. If the tenancy changes

within that four-year period, a new registration fee must be paid. The Residential Tenancies Act 2004 places the following obligations on landlords:

- Allow the tenant to enjoy peaceful and exclusive occupation.
- Carry out repairs, subject to tenant liability for damage beyond normal wear and tear.
- Insure the dwelling, subject to the insurance being available at a reasonable cost.
- Provide a point of contact.
- Promptly refund deposits unless rent is owed or there is damage beyond normal wear and tear.
- Reimburse tenants for expenditure on repairs that were appropriate to the landlord.
- Enforce tenant obligations.

Tenants cannot be penalised for making complaints or taking action to enforce their rights. When a tenant has acquired a Part 4 tenancy the landlord can terminate the tenancy only under certain circumstances as follows:

- After three and a half years.
- If the tenant does not comply with the obligations of the tenancy.
- If the property is no longer suited to the tenant's needs (e.g. overcrowded).
- If the landlord needs the property for him/herself or for an immediate family member.
- If the landlord intends to sell the property.
- If the landlord intends to refurbish the property.
- If the landlord plans to change the business use of the property (e.g. turn it into offices).

The length of notice that the landlord is required to give a tenant is related to the length of the tenancy, as follows:

Length of tenancy	Notice by landlord
Less than 6 months	4 weeks (28 days)
6 months to a year	5 weeks (35 days)
1–2 years	6 weeks (42 days)
2–3 years	8 weeks (56 days)
3–4 years	12 weeks (84 days)
4 years or more	16 weeks (112 days)

Under the Housing (Standards for Rented Houses) Regulations 1993 a landlord has a legal obligation to:

- Ensure that the house is essentially sound with roof, floors, ceilings, walls and stairs in good repair and not subject to serious dampness or rotting.
- Provide a sink with hot and cold water.
- Provide a bath or shower and toilet. If a person is living in a bedsit or flat, the landlord must provide a toilet and bath/shower for every two flats, unless four single people are living in four single bedsits in which case all four may share a toilet and bath/shower.
- Provide appliances for space heating, which may include an open fire.
- Provide facilities for installation of cooking equipment and facilities for the hygienic storage of food.
- Ensure that electricity or gas supplies are in good repair and safe.
- Ensure that every room has adequate ventilation and both natural and artificial lighting.
- Ensure that all common areas used by more than one household are kept in good repair.
- Ensure that all unoccupied basements, outbuildings, yards and forecourts are kept in good repair.

Recently updated, under the new Housing (Standards for Rented Houses) Regulations 2008, from 1 February 2009 the 'bedsit' will be phased out, as each rental unit is required to have its own toilet and bath or shower facilities. An open fire is no longer sufficient as the sole source of heating. For properties let for rent for the first time after 1 February 2009 a landlord must:

- Ensure that the house is essentially sound with roof, floors, ceilings, walls and stairs in good repair and not subject to serious dampness or rotting.
- Provide a sink with hot and cold water.
- Provide a separate ventilated room with a bath or shower and toilet.
- Provide heating appliances for every room lived in.
- Provide facilities for installation of cooking equipment and facilities for the hygienic storage of food, for example, a 4-ring hob with oven and grill, fridge-freezer and microwave oven.
- Provide clothes-washing facilities.
- Provide clothes-drying facilities if there isn't a garden or a yard.
- Ensure that electricity or gas supplies are in good repair and safe.
- Ensure that every room has adequate ventilation and both natural and artificial lighting.
- Provide a fire blanket and fire alarms.
- Provide access to vermin and pest proof refuse storage facilities.

If a property has been let for rent at any time between 1 September 2004 and 31 January 2009 the new standards for sanitary, heating, laundry, food preparation and storage facilities do not have to be met until 1 February 2013. All other standards in the Regulations must be met.

Tenant Rights and Obligations

Tenant obligations (Residential Tenancies Act 2004) include the following:¹²

- No act or omission by a tenant will result in the obligations of a landlord not being met.
- A tenant is prohibited from causing any deterioration in the condition of the dwelling, other than wear and tear.
- A tenant is required to pay the rent and any other charges.
- A tenant is required to notify a landlord of any repairs required.
- A tenant is required to allow access for repairs to be carried out.
- A tenant will not engage in, or allow, anti-social behaviour.

Under Part 4 of the Residential Tenancies Act 2004 if a tenant has been renting for at least six months and has not been given a written notice of termination, the tenant automatically acquires security of tenure in four-year cycles. After four years a new tenancy begins and the process is repeated.

Financial Support Available to People in the Private Rented Sector in Ireland

Rent Supplement

Rent Supplement, which is part of the Supplementary Welfare Allowance (SWA) scheme, is administered on behalf of the Department of Social Protection by the Community Welfare Services division of the Health Service Executive (HSE; DoSFA, 2009). Rent Supplement is available to people living in private rented accommodation who are unable to pay for accommodation from their own resources. Generally, if the only income is a social welfare

¹² See Coates and Feely, 2007

or HSE payment, the person qualifies for Rent Supplement. The amount of Rent Supplement will be calculated by HSE CWOs. Rent Supplement is not paid if the person is in full-time employment.

In 2007, 13.6 per cent of people (over 8,100 people) on Rent Supplement also received disability allowance (DoSFA, 2007). In the same year, 10.4 per cent (over 2,800 people) of people receiving Rent Supplement for less than 18 months also received disability allowance and 16.4 per cent (over 5,200 people) of people receiving Rent Supplement for more than 18 months also received disability allowance (DoSFA, 2007). These figures are in agreement with the estimation that people with disabilities in the private rented sector are more than twice as likely to be on Rent Supplement, and suggests that long-term (more than 18 months) reliance on Rent Supplement is common among people with disabilities.

Rental Accommodation Scheme (RAS)

RAS transfers responsibility for housing Social Welfare Allowance Rent Supplement recipients who are deemed to have a long-term housing need to local authorities for a four-year period. RAS is a collaborative project between the DEHLG, local authorities, the Department of Social Protection and the community welfare service. The scheme aims to provide an additional source of good quality rented accommodation for eligible persons (DEHLG, 2009).

People who receive Rent Supplement for more than 18 months and are assessed as having a long-term housing need may be eligible for the Rental Accommodation Scheme (RAS). RAS is administered by local housing authorities under the aegis of the DEHLG (CIB, 2009; DoSFA, 2009).

Under the scheme local authorities draw up contracts with landlords to provide housing for people with a long-term housing need for an agreed term. The local authority pays the landlord directly, while the tenant contributes a specified amount of money to the local authority. If the tenant finds a job, s/he can remain on the scheme. However, s/he will have to pay more money to the local authority towards the rent.

Landlords are required to be tax-compliant and the property must pass an inspection to meet minimum standards, ensuring the quality of the accommodation. The property must also be insured for fire, theft, and contents. Rents paid are negotiated between the local authority and the landlord. Rents will reflect local market conditions. The landlord can opt out of the scheme due to unforeseen circumstances or to sell the property, provided the reason to opt out is stated in the Residential Tenancies Act 2004 (KCC, 2009). If a tenant's current accommodation does not qualify for RAS, the tenant can continue to live there and receive rental supplement until the local authority finds new accommodation for the person. The tenant can refuse up to three offers of accommodation within a set period. After the third offer, the tenant will not be entitled to Rent Supplement for one year. RAS does not affect the tenant's application for local authority housing. Similarly, RAS does not affect the tenant's rights under the Residential Tenancies Act 2004 (DEHLG, 2009).

The first transfers into RAS took place at the end of 2005. Since then over 2,800 people were transferred from Rent Supplement to RAS in 2006, and over 5,700 people were transferred from Rent Supplement to RAS in 2007.

No specific information is available from the DEHLG, the Department of Social and Family Affairs, or the Department of Health and Children, regarding people with disabilities on RAS.

The benefits of RAS, as described by local authorities, are as follows (DCC, 2009; SDCC, 2009):

- RAS ensures a guaranteed income for the landlord.
- It provides a guaranteed prompt payment by a state agency.
- The landlord does not have to collect rent for the duration of a RAS contract.
- The landlord does not have to fill vacancies (advertise and interview prospective tenants) for the duration of a RAS contract.
- RAS provides more than the average rental yield due to less tenant turnover.

- Detailed background checks are carried out by the local authority on all potential RAS tenants.
- RAS will drive tax compliance, tenancy registration and an improved standard of accommodation in the private rented sector, as full compliance with the law in all matters is a prerequisite for landlords wishing to participate in RAS.
- RAS also affords the local authority the opportunity to control tenure mix and to promote social integration.

Deposits are not paid. However, the local authority may guarantee up to one month's rent where damage is caused to the property. The details will be included in the negotiation. Three types of contract can be negotiated (DCC, 2009):

- An availability type arrangement to secure medium to long-term availability of accommodation (with the local authority having nomination rights to accommodation).
- A tenancy-by-tenancy arrangement to meet short-term accommodation requirements (the local authority guarantee rent payment only for term that a specified tenancy is in existence).
- A long-term PPP/Part V type arrangement between developers and the local authority to secure long-term availability of accommodation.

The local authority nominates a RAS tenant for the landlord. The tenant signs a residential tenancy agreement with the landlord. The local authority acts as guarantor of the rent. The landlord retains responsibility for:

- Insurance: property, landlord's contents and public liability
- Routine maintenance/repair and replacement of equipment
- Dealing with breaches of the tenant's obligations.

Other Relevant Legislation

Planning and Development Act 2000

Under the Planning and Development Act 2000, each local authority has a responsibility to establish policy in its area, to outline this policy in a Development Plan, and to apply that policy, through planning control, in deciding on planning applications and enforcing planning decisions. Both the process of drawing up Development Plans and of development control are open, and allow for the involvement of third parties. Additionally, An Bord Pleanála is required to appoint seven ordinary members of the Board. One member must be appointed from people nominated by voluntary bodies, charitable bodies, or bodies that have a special interest or expertise in matters relating to the promotion of the Irish language, the arts and culture or that are representative of people with disability.

Building Control Act 2007

The Building Control Act 2007 establishes a standard for professional conduct and workmanship. Under this act the Building Regulations address access for people with disabilities. These regulations apply to new buildings, extensions, material alterations and changes of use of buildings. The Act also introduces a Disability Access Certificate (DAC) required for new public buildings to ensure compliance with the Building Regulations Technical Guidance Document M at the planning stage.

Part M of the Building Regulations

Part M of the Building Regulations (2000) is an amendment to the original Building Regulations (1997) which covers access for people with disabilities, including ensuring that new dwellings (houses, flats and apartments) and extensions are visitable by people with disabilities. TGD M (the Technical Guidance Document for Part M) aims to address access and use of the built environment by

providing minimum requirements for the design and construction of buildings. These regulations are currently being revised by the DEHLG.

Key Areas of Focus for Irish Policy

Key policy areas for the Irish Government include those with relevance both to housing and to people with disabilities, as follows.

Human Rights and Equality

Human Rights legislation maintains that every human is morally and legally entitled to equal respect and rights. It is enforced at both an international (e.g. United Nations Universal Declaration of Human Rights 1948; The European Convention on Human Rights 1950) and national level (e.g. The European Convention on Human Rights Act 2003).

European Union anti-discrimination Directives (such as the Council Directive 2000/78/EC) ensure that all member states introduce relevant legislation on a national basis. In Ireland, this legislation consists of the Employment Equality Act (1998) and the Equal Status Act (2000), both of which have been amended by the Equality Act (2004). These Acts prohibit discrimination against a person on the basis of nine grounds, including gender, age and disability, putting in place positive-action measures that promote equality.

Here the key element of Human Rights and Equality legislation is that every person is entitled to *a standard of living adequate for the health and well-being of him/her and his/her family, including ... housing, medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his/her control* (UN 1948).

Disability Rights

The United Nations Convention on the Rights of Persons with Disabilities (UN 2006) recognises that every person must be empowered to participate in society and to live life to his or her fullest potential. This universal, legally binding standard ensures that the rights of persons with disabilities are guaranteed. Ireland has signed but not yet ratified the Convention. In other words, Ireland has demonstrated agreement with what the Convention represents, but is not yet legally obliged to comply with all articles in the Convention.

Ireland's Disability Act 2005 is a positive-action measure designed to advance and underpin the participation of people with disabilities in everyday life. It establishes a statutory basis for:

- An independent assessment of individual health needs and educational services for persons with disabilities over 18 years of age.
- Access to mainstream public services and actions to support access to public buildings, services and information.
- Sectoral plans to be prepared and published in six key sectors outlining positive-action measures to be implemented.
- Obligations on public bodies to be proactive in employing people with disabilities and the monitoring of compliance with those obligations.
- The establishment of a Centre for Excellence in Universal Design in the National Disability Authority.

Social Inclusion

The Office for Social Inclusion defines social inclusion as a process which involves providing people with access to adequate income and resources (material, cultural and social) to enable participation in activities that are considered the norm for other people in society. The Irish Government has published a *National Action Plan for Social Inclusion 2007-2016* (Government of Ireland, 2007a), which sets out a programme of action to help people who experience poor living standards or who are excluded from the same opportunities and entitlements as others.

Intended to accompany the *National Development Plan 2007-2013* (Government of Ireland, 2007b), the two Plans focus together on:

- Ensuring that children reach their true potential.
- Supporting working-age people and people with disabilities, through activation measures and the provision of services to increase employment and participation.
- Providing the type of supports that enable older people to maintain a comfortable and high-quality standard of living.
- Building viable and sustainable communities, improving the lives of people living in disadvantaged areas and building social capital.

Sustainability

Sustainable development is broadly defined as development which meets the needs of the present without compromising the ability of future generations to meet their own needs (WCED, 1987). With social, economic and environmental angles, it includes the key objectives of social justice, solidarity and inclusion for all (Walsh, 2004).

The policy statement *Delivering Homes, Sustaining Communities* outlines the Irish Government's vision for the development of the housing sector over ten years. According to this statement, sustainable communities are *places where people want to live and work, now and in the future. They meet the diverse needs of existing and future residents, are sensitive to their environment, and contribute to a high quality of life. They are safe and inclusive, well planned, built and run, and offer equality of opportunity and good services for all.*

Independent Living

The term 'independent living' is used to describe any support mechanisms (e.g. services, products) that enable a person to live as independently as possible. A common desire in both people with disabilities and older people is to remain as independent as possible for as long as possible (NDA, 2006b). A survey by the National Council on Ageing and Older People (NCAOP, 2005) demonstrated that older people would prefer to remain in their own homes. Independent living is an overarching goal for Irish housing policy (Government of Ireland, 2006, 2007a).

There are currently 26 Centres for Independent Living in Ireland which provide support and advice to enable people to live as independent lives as possible, as well as advocating and campaigning for independent living rights.

The Ageing Population

Ireland's population is ageing at a considerable rate. Population predictions reveal that there will be between 1.3 and 1.4 million people aged 65+ years in 2041 compared with 460,000 in 2006. This estimate suggests that 20-25 per cent of the population will be aged 65+ years in 2041 compared with 11 per cent in 2006 (CSO, 2008b).

The number of people aged 80+ years is predicted to increase four-fold, from 110,000 in 2006 to approximately 440,000 in 2041 (CSO, 2008b).

The prevalence of disability increases considerably with age (CSO, 2008a). Therefore it can be predicted that the continuously increasing proportion of older people in Ireland (and indeed the world) will be coupled with a considerable increase in the prevalence of disability.

Accessible Design and Universal Design

Accessible Design is an approach to design that places the needs of people with disabilities at the heart of the design process. By identifying needs – and barriers – to existing designs, design solutions can then be sought-after to cater for these needs and remove these barriers.

As previously mentioned above, the 2006 Census estimated a prevalence of disability in Ireland of 9.3 per cent of the population. Short-term disabling conditions, however, are not included in the 2006 Census (CSO, 2007b) or the National Disability Survey (CSO, 2008). Conditions that, for example, limit mobility, reduce concentration, or induce pain or fatigue for a period of time include minor illness, injury or pregnancy. A lost pair of glasses leaves a person with temporarily impaired vision. Similarly, entering a noisy environment causes temporarily impaired hearing.

Expanding upon the disability-specific approach to design thinking and taking account of the widespread experience of disabling conditions (whether temporary or long-term), Universal Design aims to meet the needs of everyone, regardless of age, size, ability or disability (NDA, 2008). Universal Design:

- Places the needs of all people at the heart of the design process.
- Accepts that everyone experiences disability, or disabling conditions, whether temporary or permanent at some stage in life (through illness, injury or ageing).
- Accepts that disabling conditions go beyond the traditional medical model of disability (i.e. medical impairments or conditions) to being commonly present in everyday life (e.g. a person in a foreign country experiences a degree of disability by the inability to communicate in the foreign language).
- Assumes that everyone benefits to some extent through well-thought-out, usable, accessible designs.
- Accepts that everyone is entitled to benefit from well-thought-out, usable, accessible designs.

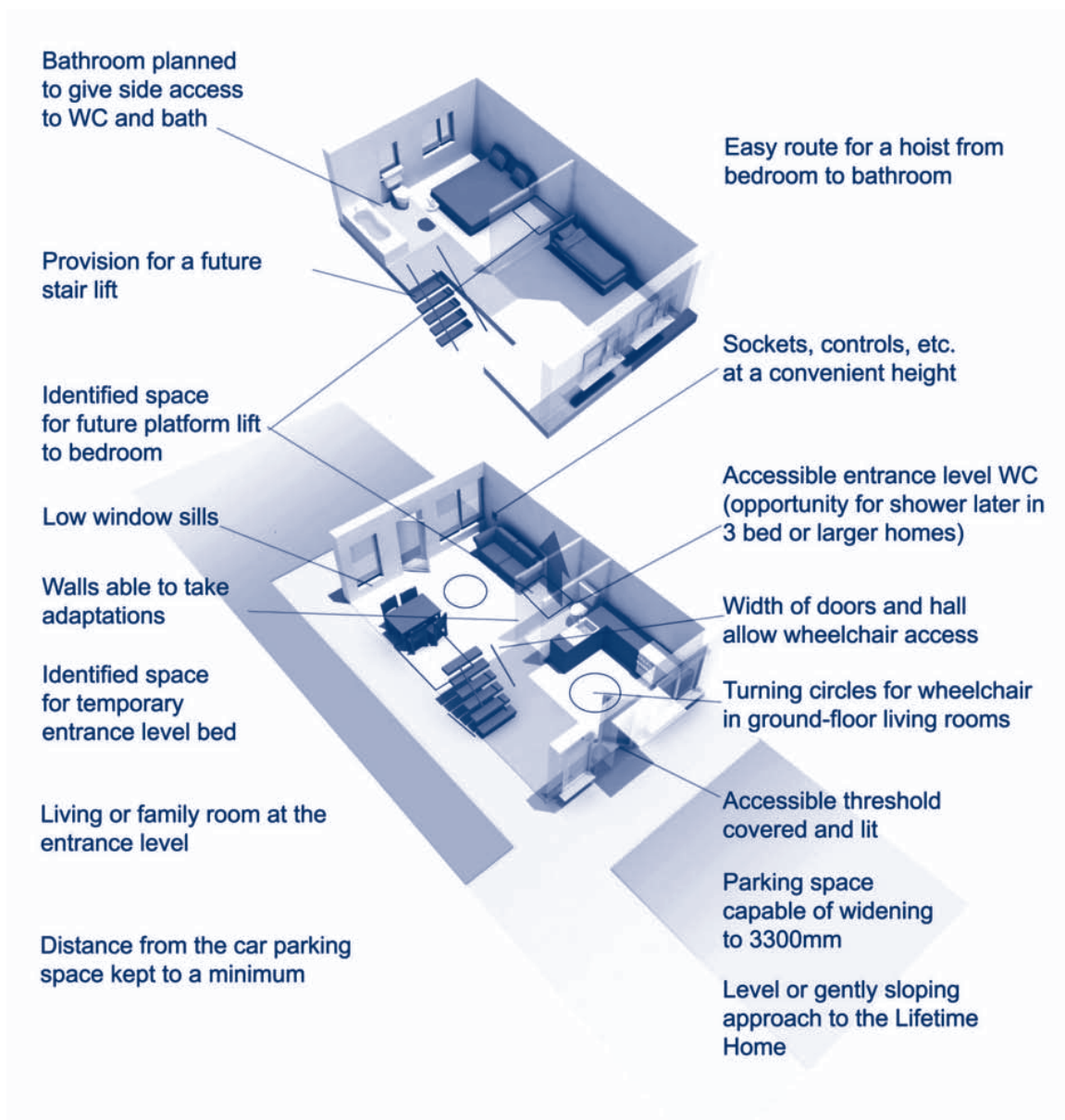
Through the establishment of the Centre for Excellence in Universal Design in the National Disability Authority (under the Disability Act 2005), Ireland has given legal standing to the application of the principles of Universal Design throughout the design of the built environment, products and services.

The obligation to apply Universal Design throughout all fields of design has been endorsed by the Council of Europe (2001, 2008) and the United Nations (UN, 2006). Ireland is a member state of both the Council of Europe and the United Nations and has signed the UN Convention on the Rights of Persons with Disabilities.

Appendix 4

Lifetime Homes

A graphic representation of the 16 criteria for designing lifetime homes. The complete guidelines and further information can be found at www.lifetimehomes.co.uk.



Appendix 5

International Review

Part A: United Kingdom

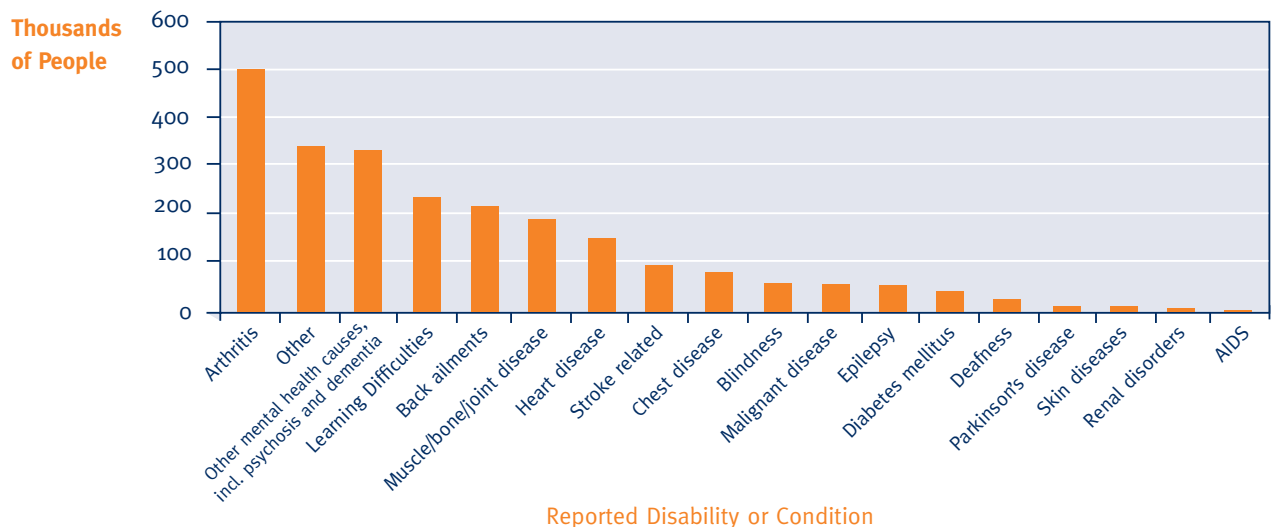
Country Profile

The UK population is approximately 60 million (National Statistics, 2003), and it has been estimated that about 9.8 million people (one in six of the population) have some form of disability (DfWP, 2009).

People with Disabilities

The most common condition for which disability benefit was being received was arthritis (National Statistics, 2003), followed by ‘other mental health causes’ (such as psychosis and dementia); learning difficulties; and back conditions (see Fig. A1).

Figure A.1 Incidence of different conditions and disabilities in the UK (Census of Population 2001)



The UK is faced with the same changing demographics as Ireland – i.e. a growing, ageing population. By 2026 ‘older people’ (aged 65+ years) will account for 48 per cent of the increase in the total number of households (DfCLG, 2008).

It is estimated that by 2041 there will be double the number of older people with disabilities. Accordingly, the UK Government (DfCLG, 2007) set the ambitious goal of building three million additional homes by 2020, including more affordable homes to rent or buy.

Housing Strategy

The UK National Strategy for Housing in an Ageing Society *Lifetime Homes, Lifetime Neighbourhoods* (DfCLG, 2008) aims to ensure that policies for housing and planning *positively reflect the aspirations, changing lifestyles and needs of all people*. The strategy recognises the combined roles of housing, health and support services. The UK Independent Living Strategy (ODI, 2008) set a target for the construction of all new housing to the Lifetime Homes standard by 2013, to meet the needs of an ageing population, and committed to review progress against this target by 2010.

Private Rented Sector

The Private Rented Sector has been estimated as comprising 10-12 per cent of UK housing tenures (Keats, 2005; Rhodes, 2006; Bill, 2008; Glossip, 2008; and see Table A10). The proportion of households that are privately rented differ considerably in different areas. For example, in Brighton the proportion is 25 per cent, in London 17 per cent, and in Crawley only 4 per cent (Keats, 2005; Bill, 2008). In England, over two and a half million homes are rented and there are over 700,000 landlords (Bill, 2008).

Table A10: Tenure distribution for UK countries and the UK average distribution (Rhodes, 2006)

Country	Owner Occupation %	Social Renting %	Private Rented Sector %
England	69	20	11
Northern Ireland	70	21	9
Scotland	63	29	8
Wales	71	19	10
UK	68	22	10

Private renting is used predominantly by younger people. Two-thirds of those in private rented housing are economically active and are working either full-time or part-time. This constitutes a similar proportion to owner occupiers, but double that in social housing (Bill, 2008).

According to a 2001 survey (English House Condition Survey, 2001), 65 per cent of private rented sector dwellings in England were owned by private individuals, and only 9 per cent of them saw renting property as a full-time occupation. Eighteen per cent of all lettings were rented to private rented sector tenants on Rent Supplement. Eighty-two per cent of lettings required a deposit and 70 per cent required references. A more recent survey found that 60 per cent of landlords use letting agents (Rugg and Rhodes, 2008) and there appears to be an increasing reliance on landlords to advertise their properties on the internet (Aston et al., 2007).

Private Rented Sector: Key Legislation

General

The Housing Act 2004 provides for the Private Rented Sector as follows:

- Imposes licensing of larger houses in multiple occupation (HMOs), which includes houses, a house split into flats, or a house split into bedsits which are rented to three or more tenants who comprise two or more households.
- Empowers local authorities to take over the management of the poorest managed private rented properties in their areas, through management orders.
- Tenants' deposits are required to be protected in a designated scheme.
- Through the Housing Health and Safety Rating System, local authorities can assess the severity of health hazards such as electrical hazards, cold and damp, and decide on the appropriate action to remove or reduce hazards.
- Voluntary measures such as accreditation and landlord fora are encouraged to stimulate competition and communication for the provision of higher quality accommodation.
- Local authorities and private landlords are encouraged to work together in meeting housing need. For example, measures to tackle anti-social behaviour in the private rented sector in certain areas include local authority assisting with the vetting of prospective tenants, the provision of training for landlords on legal eviction, drug awareness and personal safety, and helping to establish a landlords' association and accreditation schemes on agreed standards of property condition and management.

People with Disabilities

Under the Disability Discrimination Act (DDA, 1995 and 2005), it is unlawful for a 'person with the power to dispose of a property' (freeholders, leaseholders, landlords or managers of premises) to discriminate against a person with a disability:

- In the terms on which they offer to let the premises to the person with a disability, or by refusing to let the premises to the person with a disability.
- In their treatment of the person with a disability in relation to any list of persons in need of premises (e.g. waiting lists for accommodation).

Regarding current disabled tenants, it is unlawful for a person managing the premises to discriminate:

- In the way they permit the person with a disability to make use of any benefits or facilities, or by refusing to permit the person with a disability to make use of the facilities.
- By evicting the person with a disability or subjecting the person with a disability to any other detriment.

There is a requirement for landlords or managers of premises to make 'reasonable' adjustments to policies, practices and procedures, and to provide auxiliary aids and services on request:

- Requests from tenants need to be clear but need not be in writing, or refer to the DDA.
- There is no DDA duty to make adjustments to physical features, either to the let premises or to common parts of buildings.

Examples of adjustments to policies, practices, procedures and terms of a lease:

- Waiving the terms of a lease to accommodate a tenant with a disability or health condition.
- Adjusting letting conditions and housing policies to accommodate tenants with disabilities and health conditions.
- Allowing more time for a meeting with a tenant to accommodate a disability or health condition.
- Personally visiting a tenant rather than writing a letter.
- Other changes to methods of communication with tenants.

Examples of auxiliary aids and services:

- Providing aids such as portable ramps or specialist furniture.
- Providing the standard letting terms and conditions or lease in an alternative and suitable format to accommodate a disabled tenant, for example in large print or on audio tape or CD.
- Providing the paperwork for a meeting in a format suitable for the tenant such as in Braille, Easy Read, or on British Sign Language (BSL) video, as requested.

- Changing the methods of general and day-to-day communication with tenants to accommodate their disabilities or health conditions, for example by meeting face-to-face with a tenant rather than sending letters, by using email rather than telephone, or by visiting a tenant in his/her own home.
- Changing the frequency of communication with a disabled tenant, such as arranging more regular meetings, as appropriate.
- Providing assistance for a disabled tenant at meetings with the landlord, e.g. a BSL interpreter or a support worker.
- Providing other auxiliary aids or services, as necessary, to assist a tenant with a disability or health condition.

The premises regulations set out that the following items are to be treated as auxiliary aids:

- Replacing or providing signs as required
- Replacing taps or door handles
- Replacing, providing or adapting a doorbell or door entry system
- Changing the colours of any surface
- Altering or changing other fittings such as flooring.

It is the responsibility of the landlord to arrange and pay for these adjustments. As with Irish legislation, the term ‘reasonable’ is used to describe the legislative requirements. Although examples (as above) are provided, an exhaustive list of what qualifies as a ‘reasonable adjustment’ cannot be produced and so it can leave the term open to interpretation.

A survey among private landlords and letting agents in England found that the development of equality and diversity policies were rare (Aston et al., 2007). Private landlords and letting agents rarely operated using any service provision policies other than short-hold tenancy agreements and standard letting terms and conditions, which were seen to protect both landlords and tenants alike. This same study (Aston et al., 2007) found a low awareness of disability issues and anti-discrimination obligations among private landlords. Awareness of tenant and landlord rights and obligations under the DDA was found to be low among both landlords and tenants.

Welfare Payments and Grants Available to People with Disabilities

Disability Benefit: State benefits available to people with disabilities include Disability Living Allowance which is a benefit for people who are disabled, have personal care needs, mobility needs or both and who claim before their 65th birthday (National Statistics, 2009). Attendance Allowance is paid to people who become disabled after age 65 and need help with their personal care needs (National Statistics, 2009).

Transitional Housing Benefit and the Supporting People Grant: Housing Benefit is available to pay rent. The Supporting People Grant, administered by the local authority, pays for care, medical assistance or specialist therapies.

Independent Living Fund: The Independent living fund (Disability Alliance, 2009), available throughout the UK, provides financial assistance with the applicant's care package to help him/her to remain in the community rather than enter residential care. To be eligible, applicants must:

- Be severely disabled to the extent that extensive help with personal care or household duties is needed to maintain an independent life in the community.
- Be between 16 and 65 years of age.
- Be receiving disability living allowance (the highest rate care component).
- Have care needs whose average total cost to the social services department and the Fund is no more than £785 (approximately €900) per week.
- Have less than £22,250 (approximately €25,500) savings.
- Be living alone or with people who are unable to fully meet the care need.
- Have care needs that are generally stable and expected to be met by the joint care package for the following 6 months.

Rent Deposit Guarantee Schemes: Rent deposit guarantee schemes (Disability Alliance, 2009) help homeless people access private rented housing and provide the support necessary to sustain tenancies. Schemes can help people overcome the financial barrier to private rented accommodation. They do so by paying rent in advance, until Housing Benefit is received, or by issuing bonds in place of a cash deposit.

A National Rent Deposit Forum was established to represent and support these schemes throughout the United Kingdom. Supports include:

- Help in setting up and maintaining tenancies
- Help in managing finances and benefit claims
- Advice, advocacy and liaison
- Help in finding other accommodation
- Help in gaining access to other services
- Help in maintaining the safety and security of dwelling
- Developing domestic/life/social skills
- Help in finding employment/training
- Counseling/emotional support
- Supervision and monitoring of health/well being
- Peer support and befriending
- Help in furnishing accommodation
- Liaison with Probation
- Risk assessment.

Supporting People: The Supporting People Programme (Disability Alliance, 2009; Supporting People, 2009) aims to plan and manage housing-related support services in the UK at a local level. Available support under this programme includes:

- Helping older people or people with disabilities remain in their own home
- Providing services (e.g. wardens) in sheltered schemes

- Support for young people leaving care
- Support for people leaving an institution (e.g. residential care) or special housing
- Helping someone who has been homeless to set up home.

Some local authorities have employed specialist workers to assist service users with identifying potential properties, including those in the private rented sector. The specialist worker can, for example, accompany the service user while viewing properties, assisting with landlord-tenant negotiations, providing support around contract signing, and so on. Tenancy support services also provide ongoing support once the individual is living in private rented accommodation, if required.

Accessibility of Housing Stock and Adaptations

Disabled Facilities Grant: The Disabled Facilities Grant (DirectGov, 2009) can be used for adaptations to give a person better freedom of movement into and around the home and/or to provide essential facilities within it. A person with a disability can claim a grant, or a landlord who is letting to a tenant with a disability can claim on his/her behalf. The applicant must be able to certify that s/he, or the person on whose behalf s/he is applying, intends to occupy the property as his/her only or main residence throughout the grant period (which is currently five years). A landlord can apply on behalf of a disabled tenant. The maximum amount of grant that a council is required to pay is £30,000 (approximately €34,500) per application less any assessed contribution from the applicant. If the cost of the eligible works is more than this, the council can increase the amount at its discretion.

Rapid Response Adaptations Programme: In Wales the Rapid Response Adaptations Programme aims to respond quickly to provide small-scale adaptations to the homes of the elderly and people with disabilities so that they can continue to live there. The scheme can also provide help to people leaving hospital or residential care. A grant of up to £350 (approximately €400) is available for work such as the installation of ramps, rails and hand-grips, a covered way to a toilet, levelling of paths, and

community safety alarms. The work should be finished within 15 days of the day the applicant was referred to the programme. The service is primarily available to older and/or people with physical disabilities, but is also available to people 'who are visually or otherwise sensory impaired'. Tenants in private rented accommodation are eligible to apply (Care and Repair, 2009).

Accessible or Adapted Property Registers: Accessible Property Registers (2009) are services which allow home sellers and private landlords to advertise, and home buyers and private tenants to search for, accessible or adapted properties. Registers may be run by a UK local authority, a public-private partnership or a private non-profit organisation, and provide the following services:

- Advertise and search for accessible and adapted residential property to buy or rent.
- Advertise for 'wanted property' (option provided by some registers).
- Place adverts for Accessible Holiday Accommodation.
- Provide guidance to landlords on how to determine if his/her property qualifies to be advertised on the register.
- Send alerts, on request, to prospective tenants or home-buyers when a property that meets their particular needs becomes available.

Part B: Denmark

Country Profile

Denmark is a European country with a similar population size to Ireland. Although house ownership is also on the increase in Denmark (63 per cent of the population are home owners), the proportion of the population living in private rented accommodation is higher compared with Ireland.

A Difference in Attitude towards Housing Options

In Denmark, social housing accounts for approximately 20 per cent of all housing units. Nearly one in five (17 per cent) of the Danish housing stock is private rented accommodation (EuroFound, 2006; CHW, 2007).

Danes move out of their parental homes at an early age – around 60 per cent of Danish 18–24 year olds have left their parental home, which is more than twice as many as the EU15 average. It seems likely that young adults rent their accommodation and thus private rented accommodation becomes the acceptable norm from early adulthood (EuroFound, 2006).

The vast majority of elderly people remain in their home and only 8 per cent live in either social retirement housing (3 per cent) or sheltered housing (5 per cent). Elderly people have access to a range of home and support services that is provided to them regardless of the type of housing they live in (CHW, 2007).

Services and supports provided to people with disabilities are not means tested. These are granted for free, regardless of the person's own income or his/her family income (DDC, 2002, 2009). As in Ireland, Denmark is continually working towards facilitating people with disabilities to live independently in the community.

The main responsibility for the implementation of disability policy lies with the local authorities. This decision was part of a decentralisation process that Denmark has undergone. Thus, local authorities are responsible for housing people with disabilities and to ensure the provision of aids and support services to help people with disabilities live independently in the community (DDC, 2002, 2009).

The Danish Disability Policy

The Danish disability policy (DDC, 2002) is based on the following principles:

- The Principle of Equalisation of Opportunities
- The Principle of Compensation
- The Principle of Sector Responsibility.

Equalisation of Opportunities and Compensation (CLH, 2009)

In essence, people with disabilities are being offered services and supports to ‘either limit or offset the consequences of their disability as much as possible’. It is understood that this does not result in the preferential treatment of people with disabilities, but aims to ‘level the playing field’. Compensation includes individual personal aids, e.g. a wheelchair or hearing aid.

‘Compensations’ are typically free for all people with disabilities and are not means tested. Also, all support services are made available irrespective of the type or tenure of accommodation. There are no legal limits as to which and how many aids an individual person may be granted. The local authorities grant the aids based on the assessment of an existing need.

Sector Responsibility

This principle highlights the need for all sectors to take responsibility, i.e. not to focus the Disability Policy exclusively on health and social policy, but to include for example the transport system, education system, employment, and housing.

In Denmark all sectors of society are responsible for making their area accessible to people with disabilities, to ensure that they can make use of the same services, from the same suppliers as everybody else. For example, deaf people are entitled to a text telephone which the telecommunication provider has to make available.

Summary of Services and Entitlements

- Local authorities may offer financial support towards the purchase of consumer durables, such as a washing machine, kitchen appliances, etc. that are not specifically made for people with disabilities, but which enable them to perform everyday tasks independently and/or more easily.
- 'Home help' may be funded for a fixed number of hours, for example, to help with personal hygiene, cleaning, shopping, etc.
- The 'Personal Assistance Scheme' covers the cost of employing a person to provide round-the-clock assistance in the home and to care for people who are severely disabled.
- The 'Attendance Scheme' provides support to people with disabilities outside the home of up to 15 hours per month. The person with a disability decides how to use the time, e.g. to go shopping, meet with friends/family, etc.
- Housing adaptation, support and assistance is provided according to the individual person's needs and irrespective of the type of accommodation.
- People with disabilities who need extensive support and assistance may live in county authority accommodation offering 24-hour support. However, a clear objective of such accommodation schemes is to enable people with disabilities to live independently in the future.
- Local authorities provide assistance for special furnishing if this is deemed necessary due to the person's disability. True to the principle of equalisation, the policy states that people with disabilities should be able to lead a life which is as close to 'normal' as possible, and should not have to incur extra costs due to their disability. Adaptations may include railings, ramps, etc. and are not means tested. (DSI, 2009)

Financial Support Options

- Local authorities may also provide assistance towards the cost of moving, if for example the current accommodation becomes unsuitable due to the disability, and necessary adaptations cannot be undertaken.
- The local authority may grant a rent subsidy to cover the difference between the previous rent and the rent after the move to a more suitable accommodation.
- People with severely restricted mobility may obtain a subsidy for accommodation which is larger and more expensive than normal. (DSI, 2009)

Part C: Australia

Country Profile

Australia has a population of over 21.5 million people (ABS). The National Survey of Disability, Ageing and Carers (ABS, 2003) found that one in five people in Australia (almost 4 million people) had a reported disability. The disability rate was found to increase with age from 4 per cent of 0-4 year olds, to 41 per cent of 65-69 year olds, to 92 per cent of people 90+ years (ABS, 2003).

People with disabilities in Australia were found to have considerably lower incomes than people without a disability; the median gross personal income per week of persons aged 15-64 years with a reported disability living in households was \$255, compared to \$501 for those without a disability (ABS, 2003).

Of people who reported needing assistance due to disability (ABS, 2003), 60 per cent reported that their needs were fully met, 35 per cent reported their needs partly met and 5 per cent not met at all.

Private Rented Housing

The private rented sector has always been a key tenure in Australia in contrast to Ireland where the sector has a more ‘marginal’ status (Seelig et al, 2009). The Australian private rented sector has remained above 20 per cent of all housing stock for over 50 years, being a tenure of transition (for individuals and households waiting to move into home ownership) as well as one of ‘last resort’, housing low-income individuals and households unable to access social housing. More recently, in the last 20 years it has become a long-term option for those unable to buy a home.

In 2006, there were 8.4 million private dwellings in the country (ABS, 2006). Detached houses are by far the most popular choice of dwelling type.

Owner occupation is the most popular tenure in Australia (at 68 per cent), and the private rented sector accounts for 21 per cent of dwellings.

In Australia, tenure type is strongly correlated with stage in the life cycle (ABS, 2006). Changes to tenure are often associated with major life events such as relationship formation or ending and the addition of children to the family.

In 2006, most young individuals or young group households were renting (61 per cent and 83 per cent respectively).

Overcrowding of dwellings – linked with lower income and an associated lower ability to afford a suitable dwelling – is most common in rented dwellings (53 per cent of over-utilised dwellings were rented; ABS, 2006).

In Australia, a relatively large proportion of low-cost private rental accommodation is occupied by moderate- to high-income households (Wulff and Yates, 2001; Yates et al., 2004), in part so that they save money (Short et al., 2007).

People with Disabilities: Housing Options and Choices

A recent study suggested that ‘housing careers’ (the sequence of dwellings occupied by the individual during his/her lifetime) of persons with a disability are ‘flatter and more restricted’ than those of the total population (Beer and Faulkner, 2009), due to financial- and/or health-related restrictions as a result of their disability.

Housing Policy

In Australia, housing policy is determined at three main levels. The Commonwealth government sets taxation policies and provides direct and indirect subsidies. The State government co-funds and provides direct provision of housing, regulates community housing providers and regulates tenancy laws. Local government is responsible for planning schemes and development control.

Federal and state housing policy in Australia ‘relies heavily on many low-income households being able to access affordable rental housing in the private sector’ (Seelig et al, 2009). This is partly a result of constraints in social housing funding. Following a halt in the expansion of social housing provision, the private rented sector has become particularly important and the supply of affordable rental accommodation for low-income households is considered key to reducing demand for social housing.

Since 2006, fixed-term tenancies were introduced for new social tenants in particular areas in Australia:

- In Queensland, new tenants may receive fixed term (‘periodic’) tenancies which are reviewed every four years (or 10 years if the tenant is aged 65 or over or is in receipt of a disability support pension). If a tenant is judged to be no longer eligible for social rented housing the tenant will be given assistance in transferring to the private rented sector.
- In New South Wales tenants may receive two, five or ten year fixed-term tenancies depending on the level and duration of the household’s need (for example a family with young children could receive a five-year lease, while an elderly household could receive a ten-year lease).

State Assistance for Private Rented Sector

Commonwealth Rent Assistance is a non-taxable income supplement available to low-income individuals and families who rent in the private rental market. Almost one million are receiving rent assistance in Australia (ACOSS, 2003). Of these, 22 per cent are also on unemployment benefit, 20 per cent are sole parents, and 64 per cent are women.

Australia uses 'rent being less than 30 per cent of income' as a benchmark for affordability (AHURI, 2005). Without financial assistance for rent, one-third of the Australian population meet this benchmark. With rent assistance, two-thirds of the population meet the benchmark. Rent assistance therefore improves housing affordability by a third.

This same survey revealed that – despite being in receipt of rent assistance – 35 per cent were spending more than 30 per cent of their income on rent, and 9 per cent more than 50. Therefore, 35 per cent of the population in receipt of rent assistance was deemed to be in 'housing stress'.

Affordability

National Rental Affordability Scheme: In March 2008, the Australian government announced a revised National Rental Affordability Scheme (FaHCSIA, 2009), aimed to fund tax incentives for investors to build up to 100,000 new properties (doubling the previous target) creating a new 'asset class' of affordable rental properties. Under the scheme, the Commonwealth provides private investors with tax credits of \$6,000 (approximately €3,400) a year for ten years for new properties that are rented (1) for a minimum of ten years, (2) to eligible tenants, and (3) at least 20 per cent below the current rent market level. States and Territories provide \$2,000 (approximately €1100) per home either through cash payments or in kind, such as via the provision of cut price land or concessions on stamp duty. The initiative means, for example, that average rent on a new 3-bed dwelling would fall from \$350 to \$280 a week – saving \$70 (approximately €40) per week.

Calls for proposals from investors are particularly welcomed if they are relevant to one of a number of Priority Areas of Interest. One priority area is described as follows: ‘Proposals that include dwellings for tenants with special needs (such as people with disabilities, older Australians and Indigenous people)’.

Proposals must show how projects contribute to accessibility and sustainability outcomes (all of which have potentially positive implications for people with disabilities) including:

- Proximity of dwellings to transport, schools, shops, health services and employment opportunities.
- Types of dwellings and proposed household compositions to facilitate a balanced social mix.
- Building and design features that may reduce energy and water costs and which are above regulated minimum standards.
- Use of universal design principles or other low-cost measures that would make properties more accessible to people who are ageing or live with disabilities.

Disability-Specific Issues

According to a study published this year (Beer and Faulkner, 2009), people who are born profoundly deaf often live in private rented accommodation because their disability is insufficient to secure social housing and ‘they are unable for a range of reasons to easily enter home purchase’. This same study reported (with case study examples) problems for people with mental health difficulties in maintaining rent payments, and difficulty for people with mobility impairments in finding accessible accommodation.

Support Services Available to People with Disabilities

Home Maintenance and Modification (HMM) Services: HMM services for older people in Australia are primarily provided through the Department of Health and Ageing (DHA) Home and Community Care Programme (HACC; DHA, 2009). HACC is a joint Australian, State and Territory Government Initiative. Some of the services funded through the HACC Programme include nursing and allied health care; meals and other food services; domestic assistance; personal care; home modification and maintenance; transport; respite care; counselling, support, information and advocacy; and assessment.

An evaluation (Jones et al, 2008) of HMM services across the country found that users considerably valued the service. However, it also identified a need for a systematic approach to service provision.

Appendix 6

Accessible Property Register Access Criteria (www.accessible-property.org.uk)

The Accessible Property Register advertises accessible and adapted property at two levels:

1. Accessible Property – minimum access criteria

Any property advertised on this website must meet the following five minimum criteria.

- Off-street or unrestricted on-street parking
- No steps between the point where a car could be parked and the entrance to the property
- Level or ramped access to at least one entrance to the property
- Level access to all main living floor rooms
- Entrance level WC

Flats in multi-storey blocks qualify providing there is suitable lift access.

2. Accessible Property Plus

Properties advertised as 'Accessible Property Plus' will meet our minimum access criteria and will in addition contain one or more features or adaptations which may make the property more suitable for someone with a physical or other impairment. Property designated Accessible Property Plus may be particularly suitable for a wheelchair user. Some properties in this category will have been specifically designed or adapted for wheelchair use.

Accessible Property Plus might include any of the following and features will be displayed with property details:

- Entrance-level bath or shower room
- Adapted bathroom (e.g. bath with electrically operated seat, walk-in bath, fixed or drop-down handrails etc.)

- Level-access shower/wet room
- Adapted kitchen (e.g. lowered working surfaces)
- Wider-than-standard doorways
- Access to upper floor(s) via stairlift
- Access to upper floor(s) via wheelchair lift
- Fixed or tracking ceiling hoist(s)
- Environmental or SMART controls
- Intercom (may incorporate remote door opening)
- Emergency call system
- Supported living (warden or other assistance available on site)

Lifetime Homes

Lifetime Homes make life as easy as possible for as long as possible because they are thoughtfully designed. They provide accessible and adaptable accommodation for everyone, from young families to older people and individuals with a temporary or permanent physical impairment.

Where any property advertised on this website meets Lifetime Homes standards, this is indicated in the property details.

All public sector funded housing in England will be built to the Lifetime Homes standard from 2011 (it is a requirement now in Wales and Northern Ireland), with a target of 2013 for all private sector dwellings.

For another example of a web-based directory of accessible accommodation see www.housingconnections.org

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