Submission in respect of the National Homelessness Prevention Framework

March 2026

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Introduction

Threshold is a charity that has been championing renters' rights and assisting private tenants since 1978. We currently support about 20,000 households each year and prevent thousands of renters from entering homelessness. We do this by providing free, bespoke advice, advocacy and support. Preventing homelessness has become an increasingly large part of our work as supply and affordability challenges continue. Through this work, Threshold is well placed to make recommendations on the measures necessary to prevent homelessness before it occurs. Threshold strongly supports upstream measures and a 'systems thinking' approach that brings together all parts of our social support systems, civil society and statutory bodies to prevent households from ever coming close to homelessness.

Threshold recognises the significance of introducing a homelessness prevention framework in Ireland and welcomes its development. We view this is an excellent starting point for implementing a robust homelessness prevention approach across all statutory and non-statutory service providers.

In this submission, we set out what we view as the essential supporting structures for this framework. These are:

- An Expert Review Group
- A Systems Thinking Approach
- An updated definition of homelessness
- A definition of 'at risk of homelessness'

In respect of existing measures, Threshold recommends that the Government:

- Expand and increase resourcing for housing advice and prevention services
- Expand and extend Tenancy Sustainment Services to private rental sector tenants
- Amend the Housing Assistance Payment (HAP)
- Amend the Rent Supplement Scheme
- Increase the delivery of supported housing

Threshold also puts forward a number of new measures. These are to:

- Reduce administrative burdens that block access to supports
- Use existing networks to increase awareness of and referrals to supports
- Increase the role of local authorities in prevention
- Introduce a rent arrears scheme
- Introduce a 'child-impact lens' approach to housing decisions

Supporting Structures for the Framework

There are a number of essential supporting structures needed for this framework. The five-stage typology put forward by the Department is one of these supporting structures; however, additional elements will be necessary to ensure that we do not simply replicate and expand existing practices.

Expert Review Group

Developing a framework be an evolving piece of work with opportunities for learning and improvement. Such a group would need reviews built in and more extensive consultation at a future point. For this reason, Threshold recommends the appointment of an Expert Review Group to advise and support the Steering Group (see Welsh example discussed below).

Systems Thinking Approach

It is vital to adopt a systems thinking approach for this framework and future homelessness prevention policy. A systems thinking approach emphasises the importance of understanding the manner in which different institutions and policy areas interact and the need for strong cross-departmental and cross-sectoral cooperation. Such an approach must be adopted from the outset to ensure the success of this homelessness prevention framework, which will be the first of its kind in Ireland. Bob Jordan, in his paper 'Systems Thinking and Homelessness Policy in Ireland', sets out how such an approach can be used in practice.

Homelessness – chronic and episodic homelessness in particular – often results from interconnected structural factors rather than individual circumstances alone. For example, individuals leaving institutions such as Direct Provision centres, the prison system or state care are at a significantly higher risk of episodic homelessness, which can lead to chronic homelessness. Many of these individuals face barriers in accessing housing, particularly when they are reliant on the private rental sector.

A systems thinking approach could improve data sharing and coordination between institutions and local authorities so that housing needs can be identified in advance. If local authorities have timely information on the number of people, for example, exiting prisons, care systems or Direct Provision, preventative housing supports could be planned before individuals enter homelessness.

In addition, this approach should avoid the implementation or continuation of legislation or policies that undermine prevention efforts or exacerbate homelessness, for example the Tenant Purchase Scheme. Ending the Tenant Purchase Scheme will support Ireland's commitment to a 'housing first' approach, which focuses on the provision of housing with the appropriate supports put in place if needed. Local authority stock is a state asset, but its continued sale under the Tenant Purchase Scheme has reduced the number of council homes available to rent and has contributed to the residualisation of the social housing

sector.[1] Although benefitting an individual tenant, this scheme limits each local authority's ability to replenish its housing stock in the long-term. The continuation of this scheme undermines efforts to prevent homelessness through expanded social housing provision.

Adopting such an integrated, systems thinking approach would allow Ireland to move from reactive responses to a more proactive, long-term homelessness prevention system.

Definitions of "Homelessness" and "At Risk of Homelessness"

The existing definition of homelessness is too narrow and will need to be expanded to support the prevention of homelessness. In addition, there is a need to include a separate definition of the term 'at risk of homelessness.' These definitions need to be broad enough to cater for a diverse range of households in need of housing assistance and prevention supports.

To inform the range of housing services and solutions required, Threshold believes the definition should be expanded to include those in 'hidden homelessness'. Those experiencing hidden homelessness include 'couch-surfers', people staying with family and those in domestic violence refuges . The scale of hidden homelessness in Ireland is unknown. Research commissioned by the Simon Communities of Ireland indicates that hidden homelessness is widespread, with one in four of those surveyed reporting that either themselves, family, friends or acquaintances were experiencing hidden homelessness.[2]

Threshold favours adopting the European Typology of Homelessness (ETHOS framework).[3] This typology was developed by FEANTSA to improve the understanding and measurement of homelessness in Europe. Adopting this typology would allow Irish policymakers to see the full picture of homelessness and housing need in Ireland, which would inform homeless services, homelessness prevention and housing delivery.

It is important to stress that interventions should never be withheld if someone does not meet the definition. The definition should serve to guarantee the provision of supports, as well as the public resources necessary for their delivery.

Utilising data

Reliable, timely and appropriate data can inform the design, delivery and continuous improvement of homelessness prevention services, including how they are provided,

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[1] Norris, M. and Hayden, A. "The Future of Council Housing An analysis of the financial sustainability of local authority provided social housing". Community Foundation of Ireland. 2018

[2] Red C Research. "Simon Community Hidden Homeless Poll". https://www.simon.ie/wpcontent/uploads/2022/09/Simon-Communities-of-Ireland_Hidden-Homeless-Poll.pdf

[3] FEANTSA. "European Typology of Homelessness and Housing Exclusion". Feantsa.org. https://www.feantsa.org/download/ethos2484215748748239888.pdf

where they are targeted, and to whom. This data must be collected and shared appropriately with statutory and non-statutory bodies to ensure their services are responsive and meeting the needs of those at risk.

Through the purposeful and effective collection and use of data, local authorities should be able to identify tenants, including their own, who are at risk of losing their tenancy and take appropriate actions, such as a referral to a local tenancy sustainment service.

Lack of Visibility on Pathways into Homelessness

While the Pathway Accommodation and Support System (PASS) records immediate causes of homelessness, it does not reflect:

- The range interacting forces leading to homelessness
- Longer-term structural drivers
- Pre-crisis instability or risk factors that were already present
- Missed opportunities for earlier interventions

Previous housing strategies have often relied on overly simplistic categories of personal risk factors and have referred to "root causes" without providing meaningful analysis or evidence-based classification.[4] This gap limits our ability to design or measure effective prevention. This results in providing homelessness supports that are reactive rather than predictive, which limits the capacity for prevention. If we do not understand how or why homelessness occurs, we cannot make any real strides in preventing it.

Need for Disaggregated Data

To develop targeted and effective prevention strategies, data should be disaggregated across key groups. Such disaggregation allows for more precise early-warning signals and tailored interventions.

Building a Prevention Metrics Framework

According to the UK's Institute for Government and the Centre for Homelessness Impact,[5] a prevention-led system requires:

- A national, data led framework for homelessness prevention

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[4] Department of the Environment and Local Government. *Homelessness: An Integrated Strategy*. Dublin: Government of Ireland, 2000. Accessed on: 03/02/2026. Available at: https://www.drugsandalcohol.ie/5563/1/Dept_ELG_Homelessness_An_Integrated_Strategy%5B1%5D.pdf Department of the Environment, Community and Local Government. *"Housing Policy Statement."* Dublin: Government of Ireland, 2011.

[5] Hurst, Greg, Teixeira, Lígia and Davies, Nick. *A Smarter Approach to Homelessness: Prioritising Prevention in the 2025 Spending Review*. London: Institute for Government and the Centre for Homelessness Impact, 2025. Accessed on: 03/02/2026. Available at: https://www.instituteforgovernment.org.uk/sites/default/files/2025-05/A-smarter-approach-to-homelessness.pdf

- Metric schemes for homelessness prevention performance
- Robust performance management frameworks for prevention, improving data flows and data quality
- A long-term evidence and metrics base.

In addition, Bob Jordan's 2025 report emphasises the importance of the conceptual foundations that support such a framework.[6] These include:

- System dynamics and measurement concepts, such as Donella Meadows' leverage points, stock-and-flow models, feedback loops and system archetypes
- A Systemic Action Research Initiative (SAR), which includes systemic evaluation methodologies, feedback and feed-forward learning, data-informed decision-making and iterative measurement processes
- Specific modules regarding capacity-building on evaluation and metrics

Existing measures

Expand and Increase Resourcing of Housing Advice and Prevention Services

In 2025, eviction from a private rental tenancy was the primary driver of homeless presentations among families and a significant cause of homeless presentations among single people.[7] For this reason, it is essential to ensure renters are aware of and can access supports as soon as their tenancy is put at risk. This requires the increased availability and resourcing of such services.

Threshold's experience demonstrates that providing timely, bespoke advice and advocacy to renters can prevent homelessness by keeping a renter in their home or ensuring they have the support and information to secure a new home. Not only this, but Threshold advisors signpost clients to, and link them in with, other essential support services as needed.

In 2025, through our Tenancy Protection Service (TPS), Threshold prevented over 4,000 households from entering homelessness. Approximately half of these households were assisted to remain in their tenancy, just under half moved to a new tenancy and a very small number returned to live with family in a long-term sustainable arrangement.

Almost three quarters of these households (73%) were at risk of homelessness due to their landlord issuing them with a notice of termination. Another 12% were facing an

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[6] Jordan, Bob. *Systems Thinking and Homelessness Policy in Ireland*. Dublin: UCD Geary Institute for Public Policy, 2025. Accessed on: 19/03/2026. Available at: https://publicpolicy.ie/wp-content/uploads/2025/09/Systems-Thinking-and-Homelessness-Policy-in-Ireland_-Bob-Jordan.pdf

[7] Department of Housing, Local Government and Heritage. *Homeless Quarterly Progress Reports, various*, 2025. Accessed 19/03/2026. Available at: https://www.gov.ie/en/department-of-housing-local-government-and-heritage/collections/homelessness-data/#local-authority-regional-performance-reports

unaffordable rent increase. The remainder faced homelessness due to issues such as to rent arrears and delays in receiving HAP, among others.

With the Residential Tenancies Board having been notified of over 20,000 notices of termination in 2025,[8] and eviction from the private rental sector being a significant cause of homelessness, it is essential that private renters are aware of their rights and can access the supports they need to assert those rights and avoid homelessness.

To this end, independent housing advice and prevention services require secure, multi-annual funding to ensure consistent coverage and capacity.

As homelessness increases, so does Section 10 homeless expenditure; however, the majority of this is spent on the provision of emergency accommodation. In 2024, almost €362 million was spent on emergency accommodation while only 4% of the total homelessness spend, just over €18 million, went to prevention and sustainment. The expenditure on emergency accommodation increased tenfold between 2014 and 2024 while expenditure on prevention and sustainment increased less than threefold. These figures do not include the cost of social services, health and mental health services, addiction and recovery services and other costs, which are incurred by the State as a result of the impact homelessness has on individuals and communities.

A commitment to sufficient resources for existing, effective prevention services and expanded prevention services must be part of this framework.

Preventing the trauma of homelessness, by investment in homeless prevention, would be a cost-saving measure, as it would reduce the need for emergency accommodation and other public and social services. This is an example of where the state will need to 'invest to save', increasing its commitment and spending towards homeless prevention so that medium- to longer-term poverty-related savings can be realised.[9]

Expand and Extend Tenancy Sustainment Services to Private Rental Sector Tenants

Existing Tenancy Sustainment Services do valuable and effective work in supporting people, particularly those with complex needs or experiencing crisis, to remain in their homes. Threshold recommends that Tenancy Sustainment Services be scaled up so that

[8] Residential Tenancies Board. Notices of Termination Q2 2023 to Q4 2025. Authors own calculations. Accessed 19/03/2025. Available at: https://rtb.ie/data-insights/rtb-data-hub/notices-of-termination/?_gl=1*isorpm*_up*MQ..*_ga*NjI1MzY5NzAyLjE3NzM5MzQzNzY.*_ga_SQ54Y7X4WL*czE3NzM5MzQzNzUkbzEkZzAkdDE3NzM5MzQzNzUkajYwJGwwJGgw

[9] Housing Commission. "Report of The Housing Commission". 2024. https://www.gov.ie/pdf/?file=https://assets.gov.ie/294018/e1aae1ed-07c4-473d-811e-3426756321ee.pdf (Accessed on 4/10/24)

these services can be extended to people living in the private rental sector. There are many households living in the private rental sector that have complex needs or have experienced crises or challenges; such household need additional assistance to avoid the threat of homelessness.

Amend the Housing Assistance Payment (HAP)

There are a number of changes and improvements that can be made to the HAP scheme so that is more effective in preventing homelessness.

Several recommended changes are set out in the Ombudsman's investigation into HAP.[10] It is noted in the report that delays in processing and approving applications may result the accumulation of rent arrears and tenancy terminations. This places households at a very real risk of homelessness.

Threshold supports all the recommendations set out in the Ombudsman's report. It is our view that these changes will make HAP a far more effective upstream homelessness prevention tool.

Amend the Rent Supplement Scheme

To enhance Rent Supplement as a tool for homelessness prevention, the scheme must shift from being a restrictive, short-term emergency measure to a flexible 'bridge' toward long-term stability. This can be achieved through more responsive approval processes, increase in the level of rent paid and widening it to groups that are currently excluded.

Responsive approval process

Restrictions, such as the Habitual Residency Condition, and processing delays create unnecessary financial instability for vulnerable households, who may have experienced a sudden financial shock or are in a transition period.

Threshold recommends that the payment be approved on application with the applicant required to submit the necessary paperwork within a prescribed timeframe for the payment to continue. This recommendation reflects the approach that was taken to rent supplement applications, in 2020, when the COVID19 public health restrictions were put in place. Rent supplement can keep someone in a home or ensure they secure a home when they are most financially vulnerable.

The transition from Rent Supplement to HAP or the Rental Accommodation Scheme (RAS) also needs to be automated to ensure tenants are not left in administrative limbo.

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[10] Office of the Ombudsman. 2025. *Investigation of the HAP scheme".* Accessed 19/03/2026. Available here: *https://ombudsman.ie/pdf/?file=https://assets.ombudsman.ie/media/285553/ec3ccad3-4f51-4196-bbea-0164b77e6e04.pdf#page=null*

Increase payments

Enhancing the scheme requires indexing rent limits to real-time market data to eliminate the 'affordability gap', which can lead to rent arrears.

Expand to wider groups of renters

The scheme, as it is currently designed, can leave out certain renters such as licensees in Students Specific Accommodation and workers, in particular low-paid workers who experience financial instability.

By removing delays and aligning payments with actual market costs, Rent Supplement can effectively catch households before they fall into homelessness, rather than merely reacting once a crisis has already occurred.

Removing delays, loosening the strict application of the Habitual Residency Condition, increasing payment levels and expanding eligibility criteria would transform the scheme. Such changes would allow the scheme to intervene earlier in times of crisis and provide more effective temporary support to households that, may be experiencing sever financial strain that can lead to homelessness in time.

Increase the Delivery of Supported Housing

An adequate supply of social, affordable and cost-rental housing is essential for preventing, and ending, homelessness in Ireland. Within the plans for housing provision, there must also be increased delivery of supported housing for vulnerable groups, such as older people, people or households with

- dual diagnosis
- complex mental health issues
- complex physical disabilities
- complex family dynamics

in sufficient volumes to meet the need.

Providing suitable housing with appropriate levels of support at the necessary scale will require improved data collection, data sharing, projections and targets.

New measures

Reduce Administrative Burdens that Block Access to Supports

Reducing administrative burdens is an important component of a homelessness prevention framework to ensure that individuals can access assistance quickly when risks arise or early signs of housing instability emerge.

Research from the Economic and Social Research Institute (ESRI) highlights that administrative complexity is one of the key reasons many State and community-based services and supports remain underused in Ireland.[11] The findings show that many low-income households do not access available services, with 63% of participants reporting that they had not used any support services, even when they may have been eligible.

The provision of supports and people's ability to access these, particularly lower-income groups, are key to alleviating poverty and can act as an impactful upstream homelessness prevention measure.

The ESRI identifies three 'costs' or burdens experienced by individuals attempting to access such supports. These are:

- learning costs
- compliance costs
- psychological costs

Learning costs arise when individuals are unaware of available benefits or do not understand how to apply for them. Compliance costs refer to the administrative requirements involved in applying for support, such as completing lengthy forms, providing documentation or meeting eligibility criteria. These processes can be particularly difficult for individuals experiencing financial stress or housing insecurity. Complex application procedures may delay access to supports and, therefore, increase the risk that a household falls into rent arrears or faces eviction.

Psychological costs also act as deterrents. Individuals seeking assistance may experience stress, stigma or feelings of inferiority when navigating complex welfare systems or when referred to multiple agencies without a clear pathway to support.

These barriers have important implications for homelessness prevention. If individuals experiencing early housing instability, or other risk factors, face difficulties accessing suitable supports, the knock-on effects can ultimately lead to homelessness. For example, many cases brought to the Residential Tenancies Board relate to rent arrears, which

[11] Economic and Social Research Institute, *Administrative Burdens and the Take-Up of Social Welfare Benefits in Ireland*, Research Series No. 206 (Dublin: Economic and Social Research Institute, 2025), https://www.esri.ie/system/files/publications/RS206.pdf.

remain one of the most common reasons for tenancy disputes and eviction proceedings.[12] In Threshold's experience, rent arrears accrue as a result of sudden income loss, unexpected bills or costs, and delays in processing social welfare or HAP applications. These situations, and subsequent evictions, can be avoided by improving and accelerating access to the available supports.

Simplifying application procedures, reducing duplication of documentation, and improving coordination between public services would help reduce administrative burdens and allow households who are placed at risk to access support more quickly.

Use Existing Networks to Increase Awareness of and Referrals to Supports

Greater awareness of risks and information dissemination through community networks, local partnerships, civil society and public services such as schools, healthcare providers and community organisations could help ensure that households are aware of the supports available to them. They will require training and guidance on how to spot risk and make appropriate referrals.

The existing structure of the Social Inclusion & Community Activation Programme (SICAP) could be expanded to support these efforts. These programmes already connect people to an array of essential local supports across areas of health, employment, child and family wellbeing. As local hubs for connecting services and people, SICAPs have the potential to play a role in preventing homelessness by ensuring those at risk can access the supports they need as early as possible.

Statutory agencies and bodies, such as Túsla, health services, schools and social welfare offices, should have clear, formal routes to connect at-risk households with the appropriate services as soon as risk is identified.

Addressing these barriers and proactively facilitating access are key steps towards developing a prevention-focused homelessness prevention framework that enables individuals to secure help before their situation deteriorates into homelessness.

Increase the Role of Local Authorities in Prevention

Threshold recommends an obligation be placed on local authorities to include homelessness prevention measures in their homeless action plans – for review by public consultation on a periodic basis – and to deliver such services.

Consistent protocols and dedicated resources across all local authorities would ensure that every household receives suitable and timely intervention as early as possible,

[12] Residential Tenancies Board, "Disputes," accessed March 16, 2026, https://rtb.ie/disputes/.

regardless of geographical location. These plans should include clear guidance on early engagement, referral pathways and tenancy sustainment supports.

Ireland can look to the approach to adopted in Wales, for which there has been unanimous support. The Housing (Wales) Act 2014 introduced more proactive homelessness prevention measures at the local authority level. This approach was characterised by a more person-centred model of service delivery, where applicants worked collaboratively with frontline staff within local authorities to identify tailored housing solutions through a more holistic approach.[13]

This approach focused on shifting homelessness policy towards prevention and early intervention. Evaluations conducted by the Welsh Government found that the legislation significantly strengthened the focus on preventing homelessness before it occurs, rather than responding after a crisis had developed.[14] This was supported by the introduction of a 56-day prevention duty, which required local authorities to engage with households at an earlier stage, reducing reliance on crisis interventions.[15]

The evaluation reported that a substantial proportion of households who approached local authorities for homelessness support had their situation successfully resolved or relieved. For example, from 2016–2017, almost two-thirds of households threatened with homelessness were able to remain in their homes due to early intervention by local authorities, while more than 41% of households who were already homeless had their housing crisis successfully relieved, leading to more sustainable housing outcomes. These outcomes reveal the effectiveness of prompt intervention measures and coordinated responses by housing authorities.[16] Importantly, the legislation also introduced clearer procedures and structured duties, which simplified access to services and reduced the complexity faced by applicants navigating homelessness supports.[17]

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[13] Welsh Government, *Post-implementation Evaluation of Part 2 of the Housing Act (Wales) 2014: Final Report (Executive Summary)* (Cardiff: Welsh Government, 2018), 1, 10, available here.
[14] Welsh Government, *Evaluation of Homelessness Legislation: Part 2 of the Housing (Wales) Act 2014 – Final Report Summary* (Cardiff: Welsh Government, 2018), 1–2, sec. 1.6, available here.
[15] Welsh Government, *Post-implementation Evaluation of Part 2 of the Housing Act (Wales) 2014: Final Report (Executive Summary)* (Cardiff: Welsh Government, 2018), 2, available here
[16] Crisis, "Two Thirds of Households Saved from Homelessness in Wales Thanks to Change in Legislation," September 7, 2017, https://www.crisis.org.uk/about-us/latest-news/two-thirds-of-households-saved-from-homelessness-in-wales-thanks-to-change-in-legislation/
[17] Economic and Social Research Institute, Diarmaid Ó Ceallaigh, Lucie Martin, Shane Timmons, Deirdre Robertson, and Pete Lunn, *The Response of Low-Income Households to the Cost-of-Living Crisis in Ireland*, Research Series No. 206 (Dublin: Economic and Social Research Institute, 2025), https://doi.org/10.26504/rs206.

This approach produced important organisational changes within Welsh local authorities. Research highlighted a cultural shift towards a more proactive and supportive engagement with individuals at risk of homelessness, particularly single people and young adults who historically had limited access to statutory homelessness supports. Service providers and local authorities expressed strong support for the preventative focus embedded in the legislation. A key element of the Welsh approach is its consistency of service delivery across local authorities through national protocols. These protocols ensure that households receive timely intervention regardless of which local authority they approach. These protocols include clear guidance on early engagement, referral pathways between services, and tenancy sustainment supports. While Wales continues to face challenges in reducing homelessness overall, due to a shortfall between housing supply and demand, the Welsh experience demonstrates the importance of prioritising homelessness prevention rather than relying primarily on reactive responses once homelessness has already occurred.

The Welsh model highlights several policy measures that could strengthen homelessness prevention in Ireland.

Introduce a Legal Duty to Prevent Homelessness
One of the most significant features of the Welsh system is the legal duty placed on local authorities to take reasonable steps to prevent homelessness when households are at risk of losing their homes. This statutory duty also improved consistency and accountability across local authorities, ensuring that households received a more standardised level of support regardless of location. Under the Welsh system, local authorities must assist households in securing suitable accommodation for at least six months. Evidence suggests that this approach has been effective, with 62% of homelessness prevention cases recorded as successful between 2016 and 2017. Introducing a similar statutory duty in Ireland could encourage earlier intervention and reduce the number of households entering emergency accommodation.

Strengthen Early Intervention Systems
The Welsh system emphasises early engagement with households before a housing crisis develops. Individuals do not need to already be homeless to receive support. Ireland could strengthen its prevention strategy by introducing early warning systems that allow for the early identification of risk factors, such as rent arrears, eviction notices or financial hardship, and refer them quickly to housing supports and tenancy sustainment services.

Standardise Protocols Across Local Authorities
Across Wales, consistent national protocols ensure equal access to services, regardless of location. Ireland could benefit from having clearer national guidance on early engagement, referral pathways and tenancy sustainment supports for households at risk. This is particularly important in the Irish context, where complex administrative processes

and inconsistent service delivery can delay access to support and increase the risk of homelessness. Currently, many individuals only receive assistance once they have already become homeless. Developing structured national prevention protocols could ensure that households receive support before housing instability escalates into homelessness.

Promote a Cultural Shift Toward Prevention

Evaluations of the Welsh legislation also show it contributed to a cultural shift within local authorities towards more proactive engagement with applicants. Embedding prevention as the central focus of homelessness policy in Ireland would require stronger training, coordination between services, and prevention-focused performance targets for housing authorities.

Improve Access for Vulnerable Groups

The Welsh system expanded assistance to vulnerable groups who previously had limited access to homelessness supports. Ireland could similarly review eligibility criteria to ensure that vulnerable groups, particularly young people and those leaving institutional care, can access housing supports before they become homeless. In contrast to Wales, local authorities in Ireland often take different approaches to homelessness prevention, which can result in uneven access to services and supports for vulnerable households, depending on their geographic location. Developing clearer national guidance and standardised prevention protocols could help ensure that all households at risk of homelessness receive timely and effective intervention.

The Welsh approach demonstrates that statutory duties, early intervention and standardised protocols can significantly reduce homelessness while embedding a preventative ethos in policy, and this offers a valuable model for Ireland.

Prevention Targets

Ireland could include targets such as reductions in homeless presentations, increases in successful tenancy sustainment and improvements in inter-agency coordination.

Named Prevention Leads

Designated prevention leads in each local authority would improve accountability, streamline communication and ensure a clear point of contact for households at risk and partner organisations. Consideration should be given to the creation of Homeless Prevention Teams at local authority level. These teams could identify vulnerable households, ensure that supports are put in place, and coordinate interagency work.

Introduce a Rent Arrears Scheme

Rent arrears and overholding are the primary reasons landlords lodge disputes against tenants with the Residential Tenancies Board. The accrual of rent arrears can very quickly lead to homelessness, often in a matter of weeks. There is no safety net in place for renters who fall into arrears, compared with homeowners, who can access schemes such as the Mortgage Arrears Resolution Process.

Such a safety net is essential to prevent homelessness and financial distress. Private renters are already at greater risk of poverty, material deprivation and social exclusion than those in other housing tenures. They are also more likely than owner-occupiers to be burdened by debt and have utility arrears.[18]

Threshold recommends a rent arrears scheme that would provide:

i. Low or no-interest loans to renters to pay off all or part of their arrears
ii. Lump-sum payments to landlords to pay all or part of their tenant's arrears

Putting such measures in place will be more effective and less costly to the State than allowing tenants to be evicted and put at risk of homelessness. It will prevent the potential uprooting of households, which has serious impacts on both family and community cohesion. At the same time, such a rent arrears scheme would protect landlords, who may be placed in adverse financial circumstances, or even mortgage arrears, if a tenant is unable to pay their rent.

Further detail of this proposal can be found in the attached document.

Introduce a Child-Impact Lens in Housing Decisions

A 'child-impact lens' should be embedded across all housing policy and operational decisions, including eviction prevention and improved security of tenure.

Any decision that risks making a child homeless should trigger additional safeguards, with automatic prevention supports and policies that prioritise family stability and ensure a clear pathway towards secure, long-term housing.

[18] Central Statistics Office. "Survey on Income and Living Conditions (SILC) 2023 – Poverty". 2024. https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2023/poverty/ (Accessed 4/10/24)
TASC. "Exploring Household Debt in Ireland". 2020. https://www.tasc.ie/assets/files/pdf/household_dept_report_final_3320.pdf (Accessed 4/10/24)
ESRI. "Poverty, Income inequality and living standards in Ireland: fourth annual report". 2024. https://www.esri.ie/system/files/publications/JR7_1.pdf (Accessed 4/10/24)

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