




# Focus Ireland Pre-Budget Submission 2017

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# Introduction

**Focus Ireland is one of the country's leading homeless and housing charities, having provided quality services, support and housing to over 12,500 people who were homeless or at risk of homelessness in 2015.**

Homelessness is a complex problem. Solutions to homelessness, both at the individual and societal level, require interactions between a range of state and voluntary sector actors. This complexity is reflected in the government action plan on housing and homelessness, *Rebuilding Ireland*.

In this pre-budget submission we address some of the key budgetary issues arising from the commitments in *Rebuilding Ireland* but also draw on issues arising from our day-to-day work. Estimates of the costs of measures are given in the body of the text, where possible.

# Key Recommendations

- › Follow through with funding commitments within *Rebuilding Ireland* (particularly those in relation to children in emergency accommodation on the issues of free bus travel, child support and early years education). This needs to be reflected in the budgets of Tusla, HSE (Social Inclusion) and the Department of Education, as well as the Department of Housing itself.
- › Accelerate the building of local authority housing by adopting the Housing Finance Agency proposal that it become the primary source of lending, even if this means that such borrowing is included as government borrowing.
- › Set out a balanced and decisive package of measures for first-time buyers and private developers in order to alleviate uncertainty and spur house building.
- › Establish a reliable and transparent process through which rent supplement levels are reviewed on an annual basis, and provide funding for this in the budget.
- › Provide €1 million for a specific scheme to assist 250 young people who have become homeless and are living in homeless accommodation.
- › End the anomaly in which young care leavers have their income reduced by €44 a week between the ages of 24 and 25.
- › Return welfare rates to their 2010 values though an increase of €7.35 per week in the basic rate.
- › End 'self-accommodation' whereby families who are assessed as homeless must find their own emergency accommodation, by developing fair and transparent national guidelines for local authorities to use in assessing cases.
- › Ring-fence funding for homeless services, increase services funding in line with inflation, and allocate funding for independent research and evaluation.

# General Budgetary Framework

The majority of public funding for homeless services comes from the Department of Housing, Planning, Community and Local Government (DOH), and is disbursed through local authorities. Under the legislation, local authorities must cover at least 10% of the costs of homeless services from their own resources.

Although DOH funding was increased in 2010 and 2015, it was reduced in intervening years. Yet the proportion of funding provided by the local authorities has also grown significantly and now stands at more than 10% in many local authority areas. Nationally, it is projected to reach 26% in 2016.<sup>1</sup>

It is important to note that the overwhelming majority of the increased expenditure in recent years goes to commercial hotels and private landlords who provide emergency accommodation. Therefore, while the DOH and local authority budgets for homelessness have increased substantially, the amount of funding available to homeless services, after private accommodation providers have been paid, is constantly under pressure.

HSE funding to homeless services was cut substantially over the last number of years. Since 2009, staff in most homeless services have faced wage cuts and foregone pay increments. It is important that consideration of funding for voluntary homeless services takes into account the growing pressure on private and public sector pay levels.

There is now an urgent need to separate the funding required to provide emergency accommodation from the funding required for homeless services, to ring-fence the services budget and increase it in line with inflation. A commitment to set budgets early in the financial year so that homeless services can plan would improve the efficiency of spending and be very welcome in the sector.

The level of public funding in relation to homelessness is now in the order of €200 million, and while there are a number of innovative approaches being adopted by homeless organisations, no public funding is reserved for evaluating programmes to learn which are effective and which simply manage the problem.

As such, Focus Ireland advocates that a budget equalling 0.1% of the expenditure on homeless supports and services should be ring-fenced for research and evaluation.

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<sup>1</sup> Local Authority Budgets 2016, p. 25

[http://www.housing.gov.ie/sites/default/files/publications/files/final\\_local\\_authority\\_budget\\_publication\\_2016.pdf](http://www.housing.gov.ie/sites/default/files/publications/files/final_local_authority_budget_publication_2016.pdf)

# Housing Supply

There is broad consensus that lack of affordable housing is a fundamental problem in Ireland, resulting in a range of serious social and economic consequences, including not only homelessness but overcrowding, lack of labour mobility and skills shortages.

The ESRI has estimated that at least 20,000 new houses are required each year simply to provide the accommodation required by our growing population. *Construction 2020* (2014) indicated that there is 'an ongoing need for at least 25,000 new dwellings a year over the coming fifteen years'.

The predicted recovery of housing construction did not materialise, however, and the Programme for Partnership Government (2016) recalibrated these targets, now projecting that it would take until 2020 for our construction industry to reach 25,000 new houses built each year, 'with higher targets thereafter, to address unmet needs'.

The recovery of this sector is, of course, crucial to providing new owner-occupier homes and private rental properties. It is also central to government strategies for social housing, both through the 10% of all such development, which will become social housing via Part V, and through providing units that can be purchased or leased for social use. Furthermore, the strong emphasis that is placed on mixed tenure developments in *Rebuilding Ireland* and in Dublin City Council's development plans means that the failure to deliver the private ownership element may create a substantial delaying effect on social housing builds.

International experience shows that subsidies to both the demand and the supply side of the housing market at this point in the recovery would be

swallowed up in rising prices. Nevertheless, it is essential that policy instruments be devised which are capable of closing the gap between the cost of construction of mainstream housing and the maximum mortgage which can be accessed by mainstream households, given prevailing wage levels and under the Central Bank regulations.

There has up until now been a large amount of speculation about what direction the government will take – VAT cuts, reduced development levies, subsidies to first-time buyers, etc. – with many noting that this prolonged uncertainty simply extends the period in which private developers remain inactive. Clear and decisive government policy, set over a medium-term period, is now needed if we are to generate a recovery in house building.

## **Social housing**

The one area where government should have complete control of the delivery of housing is in the area of new-build social housing. If government policy fails to get the state building of housing units up and running, it is hard to see how it will negotiate the complex problems arising in the private residential sector.

While noting the extent to which new investment in *Rebuilding Ireland* comes towards the end of the period, we welcome the €5.35 billion in funding that the government has committed to providing over the six years of the strategy. We believe that the

government needs to use the current consensus about the importance of building housing to make a number of choices much clearer to the electorate.

One of these issues relates to the question of the level of recorded national debt. While successive governments have insisted that the 'money is there' for local authorities and AHBs (Approved Housing Bodies) to invest in housing, the current mechanisms make this a complex, cumbersome and slow process. To a very large extent, this complexity is due to the government policy of ensuring that all such investment is 'off the Government books'.

Focus Ireland supports the Housing Finance Agency in its view that it should become the primary source of funding for local authority building, with the government accepting that this will be part of government borrowing.

There is one area in particular where we believe that more resources should be allocated for short-term benefit. Focus Ireland believes that more ambition is called for in relation to the Housing Agency Vacant Housing Purchase Initiative. The current plan is to allocate €70 million to secure 1,600 units. The plan outlined in the action plan is that the funds are to be recycled through selling on the acquired housing stock to AHBs.

If acquired at the average national cost of €264,258,<sup>2</sup> the original €70 million (if we exclude fees, taxes and staff cost) could return 265 units, and so the fund would have to be recycled six times.

However, the fund is to pursue portfolios of distressed assets, so a 'haircut' is expected:

Cost of housing	Times recycled to reach target
National average	6
National average –10%	5.4
National average –20%	4.8
National average –30%	4.2
National average –40%	3.6
National average –50%	3

Given the crisis in housing and the high percentage of Irish housing stock unoccupied, we believe that there is scope for greater short-term ambition for this initiative, and we are calling for a trebling of the allocation to €210 million, with a target of delivering 1,600 units by mid-2018.

This initiative needs to be supported by a rapid and comprehensive exploration of the reasons for high vacancy levels in areas where this is also a high level of housing need.

We estimate that a dedicated once-off budget of €200,000 to relevant local authorities would be necessary to expedite this work.

### Youth housing

The housing crisis is having an enormous impact on young people – with the number of under 25s experiencing homelessness increasing 67% in the last two years. Focus Ireland operates Housing First programmes targeted specifically at young people who are homeless in a number of regions across the country. These services are a variant on the mainstream Housing First model for adults and operate on the premise of no preconditions for a tenancy and wrap-around supports once the young person is housed.

In order for Housing First for Youth and other initiatives to be successful, a number of housing units must be ring-fenced for young people experiencing homelessness, particularly young people leaving care. Some young people will wish to access the private rental sector and should be supported to do so. However, others will require social housing and further support. We believe that the State must explicitly commit to providing ring-fenced accommodation for those who require it within both social and private developments.

The preventative impacts of such a policy would be considerable, and funding should be ring-fenced within the Department of Housing, Planning, Community and Local Government to provide such housing. The Department of Children and Youth Affairs should assist by providing estimates of the number of units required each year, based on young people leaving state care.

<sup>2</sup> <http://www.cso.ie/px/pxeirestat/Statire/SelectVarVal/saveselections.asp>

## Private rental sector

The *Rebuilding Ireland* action plan commits to the development of a 'real and meaningful strategy for the rental sector to enable it to develop to its full potential' by the end of 2016. It is vital that plans to reform the rental sector and protect and enhance the rights of tenants are enacted.

Even with government commitments to prioritise the development and implementation of this strategy, it is unlikely that the new legislation will be passed by the Oireachtas before early 2018. However, a number of smaller scale reforms are urgently needed.

Focus Ireland strongly welcomes the recent decision to increase rent supplement levels. We believe this is an essential emergency response that will help to keep people in their homes. However, given the length of time since the rates were last reviewed, the increase of 15–30% may not match market rents in Dublin or in other cities. In addition, landlords considering taking on tenants in receipt of Rent Supplement or HAP (Housing Assistance Payment), will wish to know when the level of rent supplement will be reviewed. To create this market certainty, rent supplement rates must be subject to an annual independent review process.

In addition, a campaign is necessary to ensure that those who are paying top-ups in order to meet their rent are aware that they can contact their Community Welfare Officer and receive a discretionary increase without negative repercussions, and that those who are 'topping up' can access additional funding so that top-ups will be 'regularised'.<sup>3</sup>

Finally, the Cabinet Sub-Committee on Housing must address the resource gaps that have resulted in the failure of the Work Relations Commission to enforce recent legislation intended to prevent landlords discriminating against rent supplement tenants.<sup>4</sup>

## Landlords leaving the sector

Landlords exiting the private rented sector have emerged in the last few months as the fastest-growing cause of families becoming homeless. Where a landlord is forced to sell by their lender or where the landlord wants to occupy the property, the landlord does not have to wait until the end of the normal four-year lease to serve a Notice of Termination.

The previous government introduced a number of legislative changes designed to provide greater security for tenants in these circumstances. The Residential Tenancies (Amendment) Act 2015 introduced a range of additional documents which landlords must provide when they are attempting to issue a notice of termination.

It is important that the above measures are monitored in order to stop landlords illegally evicting tenants under false pretences. Landlords must be aware that there are legislative procedures to be followed, including an obligation to re-offer properties to tenants should they become available for let again. We believe that the cost of allocating sufficient staff to monitor this would be in the region of €180,000 for the major urban areas.

## Vulture funds in the Irish housing market

Focus Ireland is increasingly concerned about the prevalence of international 'vulture funds' in the Irish housing market. These funds now own up to 47,000 Irish homes. While legislative measures designed to regulate some aspects of such funds' behaviour have been introduced, some actions undertaken by these funds still fall outside the remit of regulation.

Focus Ireland believes that the state should take steps to limit the involvement of vulture funds in the residential property market. The state should take legislative action to significantly limit the sale of residential properties, including buy-to-let properties, and mortgage debt to international funds. In addition, Irish legislative provisions, which these funds are utilising for tax neutralisation purposes, should be amended.

<sup>3</sup> From Department of Social Protection press release: [http://www.merrionstreet.ie/MerrionStreet/en/News-Room/Releases/Rent\\_Supplement\\_Housing\\_Assistance\\_Payment\\_to\\_increase\\_in\\_both\\_rural\\_urban\\_areas.html](http://www.merrionstreet.ie/MerrionStreet/en/News-Room/Releases/Rent_Supplement_Housing_Assistance_Payment_to_increase_in_both_rural_urban_areas.html)

<sup>4</sup> [http://www.ihrec.ie/download/pdf/important\\_changes\\_to\\_equality\\_law\\_for\\_rental\\_market.pdf](http://www.ihrec.ie/download/pdf/important_changes_to_equality_law_for_rental_market.pdf)

# Preventing Homelessness: Social Protection

## Basic social welfare rates

The current housing crisis should not blind us to the underlying long-term link between poverty and homelessness. The Survey on Income and Living Conditions (SILC) data shows a yearly increase in consistent poverty rates since 2008. It is clear that if social welfare rates do not keep pace with inflation we will see those individuals and families who rely on these payments falling into consistent poverty.

However, if an individual or family can access a payment that enables them to live above the poverty line, they are more likely to be healthy, economically active and valued members of society. To begin to reverse the trend of increasing poverty in the country, Focus Ireland is calling for the basic rates of social protection to be increased to bring them broadly in line with the rate of inflation (CPI – Consumer Price Index) since the welfare rate was set in 2010. Over the 12-month period June 2015–May 2016, the average rate of CPI increase when compared with December 2010 was 3.92%.<sup>5</sup> Welfare rates should be returned to their 2010 values though an increase of €7.35 per week in the basic rate, at a cost of €104 million.

## Addressing youth homelessness

Our front-line staff report a growing number of young people who have been rendered homeless as a result of the reduced rate of social welfare paid to welfare recipients under 26 years of age. This experience is confirmed by research in Ireland by Dr Paula Mayock et al.,<sup>6</sup> and a similar pattern is found in other countries

that have followed a similar route in relation to welfare payments for young people.<sup>7</sup>

The policy objectives behind the reduction of payments to those under 26 were generally to incentivise young people to take up training and employment. However, it is certain that the reduced welfare rate has had very negative, unintended effects on some young people.

It is an explicit assumption behind this policy that young people who get into difficulty can return to their family home, and so a special provision was made for care leavers to receive the full adult rate. However, no safety net was put in place for those without a care background who cannot return home. In such cases, training and labour market opportunities are virtually impossible to access given the insecure nature of homelessness.

Focus Ireland is calling for a specific scheme to be put in place to assist those young people who have become homeless and are living in homeless accommodation. This would involve an exemption to the reduced rates for all those under the age of 26 where the young person has been assessed as having a social housing need by their local authority in addition to being assessed as being homeless for a prescribed period and allocated a homeless key worker. This increased welfare payment should be supported by a clear labour market integration plan as part of the care plan devised with the help of both homeless and Intreo key workers to provide a route out of

<sup>5</sup> CPI excluding housing downloaded 11/7/16

<sup>6</sup> Mayock, P., Parker, S., Murphy, A. (2014) *Young People, Homelessness and Housing Exclusion*. Dublin, Focus Ireland.

<sup>7</sup> Benjaminsen, L., Busch-Geertsema, V. (2009) 'Labour Market Reforms and Homelessness in Denmark and Germany: Dilemmas and Consequences.' *European Journal of Homelessness*, 3, 127–153, Brussels, FEANTSA.



homelessness for young people. The total cost of this measure in a full year, assuming a take-up of 250 persons, would be €1 million.

Young people who were in the care of the state for the 12 months before they reached 18 are entitled to the full Jobseeker's or Supplementary Welfare allowance. However, this exception to the above rule only applies between the ages of 18 and 24. As a result, once the young person reaches the age of 25, his/her weekly income will fall significantly (from €188 to €144 if in receipt of Jobseeker's Allowance). The effect of this measure is to create a very high level of instability in the lives of the young people, frequently putting their accommodation at risk and undermining their training and educational plans.

Given the small number of young people who would benefit from receiving the full rate for the year they are 25, removing this anomaly would not place an undue burden on the state, estimated at around €250,000 for a full year.

### **Prevention for those leaving direct provision**

To better understand and respond to the crisis of family homelessness, Focus Ireland instigated a periodic survey of families placed in emergency accommodation during a prescribed month.

The most recent survey conducted with those families placed in emergency accommodation in April 2016 found that 17% (n12) of families coming into homelessness in that month were Third Country nationals, and 40% (n5) of those had previously been in the asylum system (i.e. 7% of all families becoming homeless that month). Of these five families, four had in fact experienced homelessness since leaving the direct provision (DP) system. On leaving DP, they experienced a period of hidden homelessness before engaging with homeless services.

The June 2015 report of the working group charged with reporting on improvements in the Direct Provision system<sup>8</sup> found that on 16 February

2015 there were 679 people who have been granted status but were unable to leave direct provision accommodation. Some of these families are leaving DP and accessing temporary support from family and friends in the hope that they can move on from there but, in the medium- to long-term, this is not sustainable and for some this has led to homelessness.

There is a clear need for a designated multi-disciplinary team who can provide support for these individuals and families as they make the transition from living in direct provision. A designated service would obviously need to include support in accessing housing supports but also support with access to training and employment supports, and should be led by the Department of Social Protection at an estimated cost of €600,000 in a full year.

### **Prevention for single parents**

Of those families experiencing homelessness in May 2016, 67% were lone parents compared with 26% of families being lone parents in the general population.<sup>9</sup> Anecdotal evidence suggests that for some families, the termination of their lone parent payment when their child turned seven was a catalyst for their homelessness.

Homelessness is a complex phenomenon with multiple causes, so it would be unwise to jump to policy conclusions from such reports. However, Focus Ireland does propose that the Department commission independent research on the influence of the policy decision to reduce lone parent payments on levels of homelessness and to evaluate the particular support needs of all lone parents.

### **Rent supplement**

The points raised above about the need for on-going adjustment of Rent Supplement rates are important for preventing homelessness as well as supporting those exiting homelessness.

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<sup>8</sup> [bit.ly/2avtna0](http://bit.ly/2avtna0)

<sup>9</sup> Census 2011

# Responding to the Emergency: Homeless Services

## **Emergency accommodation**

The state must also have effective emergency responses to protect individuals and families who are facing immediate homelessness. Emergency accommodation must be appropriate for the individuals involved, and must be safe and secure.

The DRHE (Dublin Region Homeless Executive) conducts bi-annual rough sleeping counts to assess the number of individuals without emergency accommodation. In winter 2015, 91 people were found to be sleeping rough on a single night. In April 2016, this had increased to 102 individuals.

The number of families accessing emergency accommodation has increased significantly in the months since Budget 2016 was published. In October 2015, 774 families were accessing emergency accommodation in the state. By May 2016, this had increased to 1,054 families. While many local authorities are working hard to ensure that these families have somewhere safe to sleep each night, the lack of commercial hotel space in Dublin and the processes involved in accessing it are resulting in a growing number of families being unable to secure accommodation until late into the night, with many of them presenting to the Focus Ireland Street Intake team late at night. Many of these families have been directed to 'self-accommodate' by their local authority.

Self-accommodation is a process where the family, having been assessed as homeless by the local authority, are told to find their own hotel room, with the conditionality that the hotel must accept payment from the local authority central placement service. After the family identify a vacant hotel room, they must then contact the central placement service who in turn has to contact the hotel and make a payment for the accommodation. In some cases the process has to be repeated every night with a new hotel.

This is very stressful for families experiencing homelessness. Focus Ireland staff regularly find accommodation for between 15 and 27 families each day on this basis. Yet it is not sustainable for Focus Ireland staff to continue to divert time and resources to bridging this gap, and the local authority which assesses a family as homeless should have a clear responsibility to find them suitable accommodation.

This system in Dublin has developed on an ad hoc basis in response to a rapidly escalating problem. The systems of responding to family homelessness in local authorities outside of Dublin are, in many cases, much less appropriate, and it will certainly require the allocation of additional staff resources to provide a standard appropriate to a public service, which is essential to citizens in grave need.

Focus Ireland believes that the underlying legislation guiding local authorities in their response to homelessness (Housing Act, 1988) needs to be updated in the light of growing family homelessness and the implications of the Thirty-First Amendment to the constitution. There is a need for clear procedural guidelines and ring-fenced resources to be allocated to local authorities to ensure that there is the required personnel within the local authority's teams to secure the accommodation that is necessary.

## **Children and young people**

While there are considerable and welcome improvements in the Irish economy, it is clear that such progress is leaving significant portions of the population behind. In the Children's Rights Alliance Annual Report Card 2016, child poverty and child and youth homelessness are highlighted as the areas which have seen the least progress. The OECD has found that, for young people in particular, the number of people without work, training

opportunities or further education (NEET: Not in Education, Employment or Training) jumped during the recession and remains high.<sup>10</sup>

Family homelessness reaches a new peak each month, and the number of children residing in emergency accommodation continues to climb – now over 2,000. The main response in *Rebuilding Ireland* will be to provide a high quality of emergency accommodation through rapid build housing. While improvements in emergency accommodation are welcome, there is little in the plan that actually addresses the lack of a permanent, secure home for these families over the next two years.

The plan includes a number of provisions to ensure appropriate support for the children of families that remain homeless. Focus Ireland has estimated that to provide a child support worker for each homeless child assessed as requiring such support would require approximately 14 case workers. The HSE fund two such posts, and Tusla have made a very welcome contribution of funding two further posts during 2016. This still leaves a requirement for ten additional workers at the present level of family homelessness. The estimated cost of this support would be €600,000 in a full year and should be allocated immediately to Tusla to ensure that such child support workers are available early in 2017.

### **Support Tusla to train and recruit social workers**

Tusla is the agency tasked with the primary responsibility for improving well-being and outcomes for children, and adequate funding is a prerequisite for achieving this. Social workers play a vital role in the protection of children and in supporting families who are experiencing difficulty. Although Tusla reported an underspend in 2015, performance data pertaining to April 2016 show that there are almost 6,000 open cases that have not yet been allocated to a social worker.<sup>11</sup> In working to ensure that every family and young person that requires social work support can access it, the state should invest resources in training

and accreditation. The cost of this would involve both training costs and staff costs to facilitate training, and we are not in a position to estimate the cost of this.

### **Department of Education**

Our Family Homeless Action Team support families and children during their time in emergency accommodation. The team report that ensuring that children continue to attend school can be a particularly difficult task for families, as travel becomes more difficult and stressful and homework is more difficult to complete in a room where all the family resides.

Research conducted by Focus Ireland found that 45% of children residing in emergency accommodation are not attending DEIS schools.<sup>12</sup> This means that these children do not have access to Home School Community Liaison or School Completion services. It means that many do not have access to breakfast clubs, school lunches or after-school programmes. It means they cannot avail of additional grant and funding opportunities, which DEIS schools can apply for.

*Rebuilding Ireland* recognises this challenge, and Budget 2017 must carry these commitments into action. Given that the family homelessness crisis is a problem that the government is committed to resolving within a few years, these resources would be better allocated to schools as an additional temporary payment, separate from DEIS, in proportion to the number of pupils in homeless families attending the school.

Additionally, funding should be made available to provide whatever transport is necessary to ensure that children can continue to attend their school of choice while experiencing homelessness. The *Rebuilding Ireland* action plan commits to the provision of free public transport for families experiencing homelessness. While ensuring that emergency accommodation is close to schools attended would always be a preferred response, flexibility in the provision of transport support is vital.

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<sup>10</sup> *Irish Times*, available at:

<http://www.irishtimes.com/news/ireland/irish-news/young-people-still-affected-by-impact-of-recession-oecd-1.2645920>

<sup>11</sup> [http://www.tusla.ie/uploads/content/Monthly\\_Performance\\_Activity\\_Dashboard\\_Apr\\_2016\\_V02.pdf](http://www.tusla.ie/uploads/content/Monthly_Performance_Activity_Dashboard_Apr_2016_V02.pdf)

<sup>12</sup> Of a cohort of 636 children. [bit.ly/Insights3DEIS](http://bit.ly/Insights3DEIS)

## **Investment in HSE health and mental health services**

The state must ensure that people experiencing homelessness have access to timely and effective physical and mental health interventions. While the action plan outlines the importance of support services for those with mental health and addiction problems, considerable elaboration on the proposals is required. An effort must be made to ensure that fiscal commitments to mental health care are met and that budgetary and administrative support is provided to ensure that allocated funds can be readily spent.

## **Invest in domestic violence services**

Focus Ireland recently conducted qualitative research with 70 families who became homeless during March 2015.<sup>13</sup> Of these, 11 reported that domestic violence was the main cause of their most

recent experience of homelessness. A further five reported that domestic violence had negatively impacted on their housing stability in the past.

Given the current housing crisis and the lack of affordable housing for individuals fleeing violence, reports that domestic violence refuges are being forced to turn away hundreds of women and children are highly worrying.<sup>14</sup>

Domestic violence services, which are now within the remit of Tusla, have seen a 17% cut in funding since 2012. These vital services must be fully funded in order to protect those experiencing domestic violence, particularly those who lack safe accommodation as a result. The commitment in the action plan to 'provide additional emergency refuge spaces' must be supplemented with a commitment, in the first place, to reinstate lost funding to domestic violence services.

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<sup>13</sup> [bit.ly/Insights4families](http://bit.ly/Insights4families)

<sup>14</sup> <http://www.irishtimes.com/news/social-affairs/galway-refuge-turned-away-700-women-children-in-2015-1.2565180>

**For more information about Focus Ireland and its work go to [www.focusireland.ie](http://www.focusireland.ie)**

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