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Irish housing policy, Citizenship and Limerick Regeneration.

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Housing is one of the most basic human rights for all citizens. It provides a safe and secure place to live and leads to access to other rights, the right to health, education and privacy. This article will focus on the states' participation in housing policy in Ireland. It will show how the state has come full circle since the 1920s when the introduction of large housing estates were created to clear the city slums through the sale of social housing that promoted home ownership that exists to date. It will address issues of inequality through these policies that leads to reduced citizenship and social exclusion of this minority group of social housing tenants. It will address regeneration in Limerick and show that regeneration has not aided the residents of the Limerick estates of Southill, Ballinacurra Weston, Moyross and St Marys Park but has added to the residualisation of the estates. Houses in these estates are not up for sale but are up for regeneration. It will conclude that the state through the promotion of home ownership, the surrender grant and the many tax incentives over the years have led to the serious problems present today in social housing. The state has unintentionally come full circle and has returned these estates in a sense to the slum like conditions of the 1920s. The state by placing market value ahead of citizens needs has created a divided society of those who can afford housing and those who cannot (Drudy and Punch 2005).

Introduction

Housing is one of the most basic and human requirements, which leads to the right to health, education and privacy, the right to raise a family and to engage

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in economic, social and public life. Ireland has one of the highest rates of home ownership in Europe, with home ownership at 80% of all housing tenure (Fahey et al 2004, p.1). While these figures may indicate a sign of economic progress housing is also, according to Powers (1993) ‘the most conspicuous sign of inequality’ (cited in Considine and Dukelow 2009, p. 331). For some housing is a means of shelter, a home, a place where a person can feel secure and be part of a community. For others housing is seen as a capital gain, profit and investment, a commodity. This is where the real inequality lies. The housing boom which began in 1994 was dictated by supply and demand in the private sector with developers being the main beneficiaries (Fahey and Duffy 2007). House prices have risen beyond the reach of many, especially for those on lower incomes and the unemployed. While the country enjoyed impressive financial gains in the last decade, a substantial minority of the population are no nearer to buying a home than they were in the previous decade (Drudy and Punch 2005). The decline by the state in providing available social housing and the degradation and decay in the present housing system adds to this inequality in Irish society. This essay will look at the states participation in the housing issues in relation to its social housing policies and will explore issues of inequality in relation to the Regeneration project in Limerick while investigating how this affects the resident’s rights as a citizen.

Citizenship

T.H. Marshalls (1949) analysis of citizenship was to show how the development of welfare policies have been shaped by specific ideas about the rights and obligations of citizenship (Fulcher and Scott 2007, p.722). He equated citizenship as a status bestowed on those who are full members of a community (Dukelow and Considine 2009 p.101). This involves three key stages of identification of citizenship rights, as having civil, political and social elements. According to Marshall during the eighteenth century was the first time when

civil rights were obtained. These included freedom of speech, thought and religion, the right to own property and the right to fair legal treatment. During the nineteenth century political rights were gained, including the right to vote and to stand for public office (Giddens 2001, p. 333). The social element, which is still in contention to date, is the rights of citizens to economic and social security through education, health care, housing and to a pension. These social rights were established to ensure that all members can live the life of a civilized being according to the standards of that given society (Marshall,1997, p.37). Social rights were to enhance the notion of citizenship, which meant that everyone was entitled to live a full and active life. It enabled status, duties, entitlements and a right to a reasonable income regardless of their class position in society (Giddens 2001, p. 333). However this notion remains a contested process, as O'Connell (2011) argues that 'not all societies have subscribed to or attained fully rounded citizenship, especially in relation to guarantees of social rights'(quoted in Hourigan et al 2011, p.235).

Citizenship, Housing as a Right and Housing as a Commodity

Based on Marx's materialist theory one must first fulfil their basic needs of food and shelter before one can contribute to society through work, community involvement and economic attainment (Morrison 2007). The right to housing is the right to life. A safe, secure and inviolable place to live leads to access to other rights which include the right to health, education and privacy, the right to engage effectively in economic, social and public life (Lynch 2008, cited in Bissett 2008, p. 7, Redmond and Norris 2005, p.1). Housing then is a social right along with the right to health care, the right to employment, to environmental protection and the right to a pension. In this respect, housing provides a basis for social inclusion of all members of society (Marshall 1997). However, the type of housing that one either owns or has access can also reveal an exclusionary practice in society. For instance, the recent Celtic Tiger

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economy exacerbated housing inequality. This was achieved in a number of different ways. First, house prices increased and created a crisis of access for many (Drudy and Punch 2005). Second, the creation of housing as a commodity rather than a basic human need led to housing as an investment, a means for the state to profit from (Bissett 2007). The ability to pay depended on the ability to borrow, which depended on the ability to sustain and attain well paid, steady employment. Those on low incomes normally fail to fulfil these requirements and were therefore excluded from the housing market and must depend on the state for their basic human right of shelter. This ideology of home ownership was promoted by the state and reinforced by the banks. Such a policy of home ownership prioritised the concept of the economic and neo-liberal citizen (Saad-Filho and Johnson 2005). Third, segregation and inequality are integral elements in market driven housing systems. Elite residential areas are ring fenced from the lower social classes and undesirable social groups, on the grounds that they may bring the area down and affect market prices (Drudy and Punch 2005). This underpins the different level of house prices and the inequality and segregation of the classes of those who can afford to purchase in such areas and those who cannot. This system causes society to be organised around the community of home owners which some argued may hinder the movement of change in relation to the construction of social housing tenants (Corcoran, Share and Tovey 2003).

It has been observed that a stigma is associated with social housing. This is achieved through the processes of residualisation, segregation and social exclusion. Social exclusion is defined as a process whereby certain groups are pushed to the edge of society and prevented from participating fully because of their poverty, educational or life skills (Hourigan 2011). Segregated tenants are divided by areas of tenure, social groups and social classes (Considine and Dukelow 2009, p.338), The spatial exclusion of tenants into areas of the

disadvantaged and the more affluent, where these residents with no choice are concentrated in the housing that few people want, for many, social housing has become a symbol of failure in the consumer society, a tenure of last resort (Taylor 1998, p.820). The stigma attached to social housing has also promoted homeownership where in some cases the sale of social housing has contributed to the residualisation of the remaining tenants that stay behind. Irish research suggests that those remaining as social housing tenants are a group characterised by low income, poverty and deprivation (Fitzgerald and Winston 2005, p.227). Residualisation then refers to a tendency for the social housing sector to cater for a deprived proportion of people more exclusively and further marginalised by the stigma of living in such estates where a number of social problems are spatially concentrated (Considine and Dukelow 2009, p. 336).

Residents are trapped and stigmatised as second-class citizens. Their dependence on welfare through the lack of employment due to the stigma of their addresses results in reliance on welfare and social housing. This has become as much a passport to social exclusion as a protection from it (O'Connell 2011, cited in Hourigan et al 2011, p. 236). Employment agencies trying to meet performance targets are reluctant to take on what may be classed as 'difficult' cases, many people on these estates are outside the labour market (Taylor 1998).

National Irish Housing Policy

There are three main forms of tenure in the Irish housing market: owner-occupied, private rented and social housing. Owner-occupied housing is housing that is owned by the occupier and is normally paid for by means of acquiring a mortgage. This form of home ownership is seen as a sense of security, choice and control (Considine and Dukelow 2009). Along with Spain, Ireland has one of the highest home ownership levels in the EU with over 80% of Irish households owning their own homes (Fahey et al 2004). The dominance

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of home ownership has grown from just over half of all households in 1946 to 80% by the end of the century. In the 1946 census 53% of households were classed as owner occupied and 42% were recorded as rented accommodation (O'Connell 2005, p.22). Government policy continued to promote this form of tenure in the private sector into the 1990s and early 2000s by provided such schemes as tax incentives, first time buyer's grant, mortgage interest relief and first time buyers grant until November 2002. This emphasis on home ownership is prone to problems of segregation and accessibility and often the buyer settles for poor quality housing in less accessible areas, purchasing what they can afford rather than what they need.

Census returns in the 1940s indicate that 70% of urban households' occupied rented accommodation while Limerick, Cork and Waterford had rental levels above 80%. Renting held the dominant position of the housing system until the end of the 1940s (Norris and Redmond 2005, p. 24). In the late 1960s and 1970s onwards the increase of owner occupied promotion of housing by the state aided the decline in the role of social housing renting (Considine and Dukelow 2009, P.347).

Social housing is provided by the state where residents can rent the house from their local authority. Social renting tenure is associated with a high level of security. Access to local authority housing is decided by bureaucratic allocations by means of a criterion on waiting lists of those most in need (Considine and Dukelow 2009). Ten criteria for accessing needs were outlined in the 1988 Housing Act. The largest categories of need are evidence of living in overcrowded or unfit accommodation, income level and inability to afford existing accommodation (Fahey and Watson, 1995). Historically, the creation of large public housing estates was associated with slum clearance policies (Taylor 1998).

The introduction of tenant purchase of local authority housing was first introduced in the 1930s and this practice grew to such a level in the 1970s and 1980s that social houses were sold to tenants as fast as the new local authority houses were being built. This promotion of home ownership led to a severe decline in the level of social housing stock (Fahey et al 2004). It was this transfer of rental tenures into owner occupation that explains the high take up rate of tenant purchase offers (Fahey and Watson 1995). Between 1973 and 1987 a total of 93,000 houses were built in the social sector. Reports by the Department of the Environment Heritage and Local Government state that in the same period local authorities sold off a total of 67,200 social houses (O'Connell 2005, p. 32).

Clearly, the role of social housing declined in favour of owner occupation. Government policies over the years have shown a large bias towards market provision of housing through the philosophy of owner occupation and have contributed to the escalation of house prices. Driven by the market and the banks creating, a housing for profit boom (Drudy and Punch 2005). Housing became more marginalised through the process of residualisation through the policy and provision of social housing.

Housing Policies and Social Exclusion in the Limerick context

Social housing in Limerick was established mostly around the time of the establishment of the Free State in 1922. Limerick had an appalling shortage of decent housing. The building of mass social housing estates during the 1930s and the 1950s was an attempt to clear the slums and to improve the quality of housing (Hourigan 2011). In the 1960's there was a steady increase in social housing but since then it has dropped consistently and now represents just 10% of total housing (Drudy and Punch 2005).

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Social housing estates in Limerick city were mainly built on the periphery of the city adding to the segregation and exclusion of tenants. Social profile of tenants were concentrated in terms of poverty due to unemployment was further marginalised by the stigma associated to living in social housing estates. Upper working class and lower middle class affected by the stigma of social housing moved into the home ownership mode of housing. Those that could afford to move did so, sometimes to the estate next door or across the road. This led to the purchase of houses that were unsuitable to their needs and in less accessible areas. This was also intensified by the states introduction of the surrender grant in the 1980s.

Over the years local authorities have pursued a policy of segregation by the housing low income families' in particular geographical areas (Drudy and Punch 2005). This is the case in Limerick where the social housing estates of Southill, Ballinacurra Weston, Moyross and St Marys Park are located outside city boundaries, at the same time there was very little construction of social housing in the central area of the city. The surrender grant offered the tenants of these estates £5000 to help purchase a house in the private market. This scheme encouraged home ownership while at the same time freed up available social housing to cater for the increasing waiting lists. However, this also distorted the social structure of the estates removing many who were in stable employment out of the area. This left the people who could not afford to move, predominately those who worked in poorly paid manual occupations to stay on in the estates, contributing further to a sense of residualisation and further segregation (Bissett 2008). The movement of the tenants with jobs out of the local community reduced the social networks already in existence, therein stigmatising the estates and leading to more unemployment. In all, the surrender grant had the adverse effect of denuding social housing estates of those more well off tenants who were replaced by a concentration of low-income families

in poor physical environments with high levels of unemployment, educational disadvantaged, high increases of crime and drug abuse (Drudy and Punch 2005). The surrender grant had a negative economic and social impact on local communities and the policy was abandoned in 1987.

The surrender grant was replaced with a new tenant purchase scheme which contributed to the dramatic rise in social housing sold to tenants in 1989 (Considine and Dukelow 2009). This policy offered tenants a chance to purchase their house at cost efficient prices without having to secure a mortgage. Therefore some tenants purchased from the local authorities by increasing their rent payments for a period of time, by borrowing up to 100% of the eventual cost of the house from the local authority at a fixed rate of interest, over a period of thirty years under the Small Acquisition Act. This was payable on a weekly or monthly basis (O'Connell 2005).

It is important to state that segregation of this type is not inherent to social housing. The state has unintentionally created this problem and in a way has abandoned it (Drudy and Punch 2005). As experienced from a personal perspective, the now 'in regeneration' estate of Ballinacurra Weston was once a thriving community, consisting of a large housing estate with a sense of neighbourhood solidarity and community spirit. It was a self-sufficient estate which catered for educational, recreational and community activities. In physical terms it housed two community centres, two primary schools and a shopping area that catered for all residents sustenance needs. This area of the city had regular public transport and access to the city by walking distance via Hyde Road and O'Connell Avenue. The community in the 1980s had steady employment and therefore were part of the upper working class of tenants that bought into the ideology of home ownership promoted by the state, banks and

local authorities. Their absence from such estates led to the degradation of those left behind and in some ways abandoned by the state.

Regeneration National and International

According to Taylor (1998) areas of social housing have been among the primary targets of urban regeneration since the 1960s in Britain (Taylor 1998). Regeneration in Ireland dated back to the mid - 1980s when concerns about social problems and poor living conditions in the residualised local authority housing estates led to the instigation of measures to regenerate these areas, by means of refurbishing the buildings (Norris 2005, p. 175). Irish developments of this type were similar to other European countries like France, Germany and Denmark who all launched 'estate regeneration' programmes between 1978 and 1987. This involved renewed intervention to restore physical, financial and social viability to mass estates in the social rental sector (Norris 2005, p.175). In the mid 1990s Dublin City Council developed an Area Regeneration Programme, this was primarily directed at flat complexes in the inner city and was co-funded by the city council and involved the once off upgrading of older housing complexes in these various locations (Norris and Winston 2004 cited in Norris 2005, p.176). In recent years efforts were made to attract private sector funding for regeneration projects. Developers that invested in these projects were eligible for Tax Relief under the Urban Renewal Act (1998). Examples of successes in regeneration plans have been Fatima Mansions (Dublin), Ballymun (Dublin), Newpark (Kilkenny) and Shanakil and Ragoonane (Tralee). However regeneration projects have had less of an impact on difficult to let estates and there is a growing body of interest to suggest that many of the indicators of deprivation on some of these estates is getting worse (Taylor 1998). Bissett, suggests that regeneration is not an isolated issue for a small amount of people but is instead taking the shape of a more general social process in cities at large (Bissett 2009, p.112). Regeneration in partnership with developers and the state

are under way in St. Michael's Estate, Dolphin House, O'Devany Gardens, St. Teresa's gardens among others, and are all for demolition through the process of Public Private Partnership (PPP).

Regeneration Limerick

Regeneration was brought about in Limerick after much media coverage of crime, disorder and feuding between family gangs. The term regeneration conventionally means the physical transformation of an area. Regeneration however is not just physical. There are many arguments made especially by residents from regeneration estates that suggest that regeneration should address patterns of inequality to do with education, employment and health, therefore suggesting that regeneration is also and more importantly social (Bissett 2008). Between the Limerick City Council estates of Moyross, St Marys Park, Southill and Ballinacurra Weston there are 18,900 social housing units (Regeneration Report, 2008). The construction of such large estates has helped to create the condition for problems to develop. A situation of crime and disorder along with the intimidation of residents by criminals has made life extremely difficult for the remaining citizens, resulting in a group more marginalised, frustrated and demoralised.

The plan for regeneration is divided into two development areas; Limerick North side and Limerick Southside. The master plan is to include Public Private Partnership to create incentives for development and prioritise state interventions, in three domains of physical social and economic regeneration around which the entire plan will be built (Regeneration Report 2008, p.1.1). The plan is for the areas to be depopulated and the houses to be demolished to clear the land for redevelopment. This is estimated to be carried out over what is now a ten-year strategy due to the current economic crisis. Public housing will be funded by PPP between developers and the state. €1.7 billion to be funded by

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the state and €1.3 billion from private investors. The plans for the replacement of social housing on these estates is less represented than the plans for private housing, which in the case in South Hill, Ballinacurra Weston and St Marys Park (Regeneration Report). Investment proposal in the master plan for South Hill and Ballinacurra Weston estimates that the provision of new private houses will be 2,400 while the proposal for replacement social housing is less represented at 1,100, this is also the case in St Marys Park with the proposed estimate for new private housing at 1,420 opposed to only 380 replacement social houses (Regeneration Report, 2008, pp.14-15). PPP is a market driven mode of regeneration which is structured and conditioned by the necessities and values of the commercial housing market (Bissett 2008). In other words housing is based on commodification, which critically affects the entire process. The PPP process involves several stages to an agreement between the local authority and selected private developers. It results in a form of partnership whereby the developer builds a number of public amenities while the rest of the site would be developed commercially for sale on the market (Drudy and Punch 2005). Regeneration through PPP is based on the financing of regeneration according to the prospective sale of private housing built on the basis of the estimate of profit to be gained (Bissett 2008). PPP minimises social housing and functions as a revenue generating device for the state and the developer.

Housing Policy, Social Exclusion, Reduced Citizenship and Regeneration

Regeneration is at a standstill in Limerick due to the economic downturn and the crash in the property market. Houses in the area are not up for sale but for regeneration. The state's promise of €1.7 billion is dependent on the profits that should be made via PPP. Because of the commodification of these estates residents now live in an insecure and environmentally polluted state of existence. Boarded up rat infested houses with no refurbishment or maintenance care by Limerick City Council has resulted in a condition of squalor and

degradation for many. Regeneration and all its promises have led to the further exclusion of these citizens along with the inhuman neglect of social property by local authorities. The State has acquired the role of the landlord in a capitalist society where the property-less are at the lowest end of the socio-economic ladder in social class distinction. They have not attained the joys and financial gains from the past Celtic Tiger, but unlike the rest of the country are at the mercy of the state and their rights as a citizen to shelter, stability, security and access are nonexistent (Bissett 2008). Somerville (1998) suggests that the core meaning of social exclusion is bound up with social isolation, social segregation and social mobility (Somerville 1998, p.763). The long history of sales of social housing to sitting tenants at discount prices over the years (Fahey et al 1995, p.21) has resulted in social exclusion for older residents that live in these estates. While they purchased their homes during the good times they are now faced with no say and no security as to who their neighbour will be. This older generation that have bought into the states promotion of home ownership are trapped in run down estates without access to move. Others have fled for fear of their lives from anti-social behaviour. These residents now experience what Father Pat Hogan, Parish Priest of Southill describes as, 'Negative Equity Limerick style'. People have abandoned their homes leaving them behind with all its memories, but taking a mortgage with them while also paying rent to a private landlord (Hogan 2010).

The State it seems has placed market value ahead of citizens needs. The state as a trader, entrepreneur and a capitaliser of assets (Bissett 2008) equates to a marginalised minority in society who are at the mercy of such a State. Effectively the state has acted like an investor, therefore seeking capital returns on their investments. This approach does not serve the needs of the tenants or a social good. Social policy based on economic relations is one that emphasises individualism, accumulation and even greed rather than one which will focus on

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quality of life for all. This results in a divided society of those who can afford housing and those who cannot, winners and losers (Drudy and Punch 2005). This is not just evident in Regeneration but through the State promotion of home ownership the Surrender Grant and through many tax incentives. The deprivation of such areas has placed these citizens at further social disadvantage through lack of attainment of education, employment and inclusion in society. Regeneration has added to the seclusion and exclusion of these citizens.

Conclusions and Recommendations

Policies based on market gain by the state reinforce the cycle of exclusion, extending the power of the market and also demonstrating to tenants how little choice they have in a society where choice is a defining feature of citizenship. To move from exclusion to inclusion requires that this cycle would be reversed (Taylor 1998, p.830). Irish housing policy has endorsed the notion of home ownership to an unusual degree and has elevated it to an unquestioned social good (Fahey and Watson 1995, p.21). A social good has been achieved for the dominant group of homeowners but not for the marginalised group of social housing tenants. The policy created in the early twentieth century to improve social housing conditions and to clear the tenement city slums has gone full circle and once more the state has created slum like conditions through the inhuman neglect of social property in the social housing estates that are undergoing regeneration in Limerick. The state's focus on the market, instead of the needs of its citizens, has resulted in the state being more focused on the commodification of housing than on the social rights of its citizens. In so doing the state has further marginalised and stigmatised the already socially excluded citizens of these estates, resulting in further reduced citizenship rights. To avoid repeating this process again and again the state must focus on homes not houses, on communities not estates and on citizens and their rights not on developers

and their profits, to ensure quality of life and the extension of citizenship to all citizens.

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