

# National One Parent Family Alliance

*An alliance of civil society organisations concerned about the high levels of poverty experienced by lone parents and their children.*



16 March 2022

To whom it may concern

I am writing to you as chair of the National One Parent Family Alliance, an advocacy group comprising of ten National organisations concerned with issues effecting lone parents and their children. NOPFA do not have the expertise or time to make a detailed submission, however, there are certain measures we would like to highlight, which we believe could improve outcomes for lone parent households.

**1. A Specific taskforce to review the impact of housing insecurity on one-parent families as they are disproportionately represented in homelessness and have lower rates of home ownership, so are more exposed to housing precarity.**

There should be two distinct strands. Firstly, there needs to be an examination of additional housing supports needed for one-parent families, to consider their unique challenges. Secondly, there needs to be a review of government policies that would support the housing needs of separating parents. This should include consideration of a reintroduction of Mortgage Interest Supplement that would support children to remain in the family home. It should also examine the impact of assessing mortgage payments as maintenance payments.

**2. Security for tenants when landlords evict to sell or move a family member into a property. Incentivise sales of properties with tenants in-situ. Protect tenants who risk homelessness due to repossession/ receivership.**

This is particularly important in cases where tenants are at risk of homelessness due to a notice to quit. Repossessions of buy-to-let properties should look at receiverships and sales being conducted with a tenant-in-situ and where applicable, local authorities should be offered the opportunity to purchase the property for in situ tenants who are eligible for social housing.

### **3. Allow separating parents access to all grants and tax incentives available for first time buyers.**

Where a family home is sold because of a relationship breakdown, both parties can be left without enough to purchase a new home. They have reduced means as a family, they are generally older and with a shorter mortgage term available to them. For many, they will not be able to buy again and are left relying on the precarious private rental market as they get older. A relaxation of rules, to allow separating families to access the same government schemes as first-time buyers, could reduce the risk of homelessness for separating families and individuals. It is important any changes to rules are clearly signposted both for eligible parties and for those administering housing supports and schemes.

### **4. Mortgage Arrears Resolution**

In cases where there are mortgage arrears and a partner has left the family home, the partner remaining cannot use the Mortgage Arrears Resolution process without the consent of the other parent. It means, even in cases where the person can pay the mortgage and the lender is satisfied with restructuring the mortgage, the residential family cannot proceed without the consent of the other mortgage holder. A possible solution would be to allow the family law courts to waive consent of the other person if the family are at risk of losing the home. MARP should not negatively impact on the interests of either party in the property but should be seen as a tool to support a family to remain in the Family Home.

### **5. Domestic Violence and the Family Home**

Domestic violence is a pathway into housing precarity and homelessness. We believe that domestic abuse survivors should be supported to remain in the family home. In the case where there is a mortgaged property, we believe that survivors should be offered access to experts that will support them in staying in the family home. Experts could advise on seeking court orders to pay the mortgage, help with the affordability of the mortgage by restructuring through MARP, decoupling mortgage payments from income calculation by the Department of Social Protection and the introduction of a housing payment (similar to Mortgage Interest Supplement) to allow survivors remain in their home. Mortgage support could be set at rates below Housing Assistance Payment thresholds and could exclude capital payment. This would mean that the state would spend less money on housing the family and the family would have security of tenure and would not have the trauma of leaving their home.

We are available to discuss any further information regarding this letter and we appreciate your review of same.

Sincerely

A handwritten signature in black ink that reads "Karen Kiernan". The signature is written in a cursive, flowing style.

Karen Kiernan | Chair | National One Parent Family Alliance