

Housing Training Workshop

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Housing Officer perspective

- Housing Supply and provision
- Funding for Housing Local level priorities
- Role of Approved Housing bodies
- Housing Assistance payment. HAP
- Rental Accommodation scheme RAS
- Tenant Purchase Incremental purchase
- House purchase loans

My perspective

- Councillors needs Clients needs Staff needs
- Limitations Resources Human Legal Financial etc.
- Rules Procedures Processes Regulations Guidelines
- Understanding others needs viewpoint
- Focus on what can be done There is always a way
- Policies TAP Allocation scheme
- Build relationship with housing staff
- Tell client What can Can't be done
- Manage expectations
- You might have to say No
- **How I can** rather than **Why I can't**

Housing Supply and Provision

- Casual vacancies in existing stock Abandoned units
- Local Authority stock Approved Hsg Body stock
- Existing leased private stock RAS stock
- New Build LA Limited at present 82
- New Build/Purchase Approved Hsg Bodies
- Special Purchases Special Needs CAS calls
- CALF Scheme Leasing scheme RAS AHBs
- Mortgage to Rent Scheme
- Rent Supplement HAP scheme
- Private rented standards up to 1,000 pa

Supply contd.

- NAMA Some units available for LA hsg
- Vacant Houses Voids
- Stock transfer
- Extensions Adaptations to LA Houses
- Improvement works in lieu IWIL
- Grants Schemes
- Adaptation for People with Disabilities
- Housing Aid for Elderly
- Mobility Aid Grants
- Essential repairs grant

Range of funding for Housing Solutions

Combine funding

- General allocation new build limited 2015
- Special CAS calls Special needs limited
- Funding for Voids / Stock transfer / Purchases special needs
- Grants Schemes for private Houses 3 schemes
- Leasing / RAS / CALF HAP Scheme Part V
- Housing Loans Mortgage to rent scheme
- Traveller specific accommodation
- Adaptations to own stock IWILs LA funding DOE funding
- Energy retrofit funding SEI funding
- Remedial Regeneration/Community initiatives
- ICRs Internal capital receipts Part V funds
- **Private houses I have a role Hidden Homeless**





Role of Approved Housing Bodies

- Existing Stock Housing List
- CALF scheme
- CAS calls scheme Special needs
- Mortgage to rent Scheme
- Leasing /Private Finance
- St John's College
- Regulation
- Homeless Emergency and Transition Housing
- Tenancy Support and Sustainment services



Emergency accommodation Homeless services



Rental Accommodation scheme

RAS

- RAS Rental Accommodation scheme.
- Private houses rented from landlords.
- Must be on the Housing list to qualify for RAS
- Standards are applied
- Rent limits apply
- Can be working and eligible for RAS
- HAP Housing Assistance payment

Housing Assistance Payment

- It is proposed to that Local Authorities will administer Housing Assistance Payment (HAP) system to be rolled out from 1st January, 2015.
- Replace Rent Supplement where there is a long-term housing need.
- DSP will continue to provide support where there is a short-term financial need
- HAP will replace RAS
- Approved applicants will select their own properties
- Council will inspect properties Private Rented standards
- If working still eligible for HAP Standards Own choice

Housing Loans

- Annuity
- Affordable (discontinued)
- Income criteria – Max income €50,000 single, €75,000 couple
- Maximum loan 200,000
- Repayment period up to 30 years
- Mortgage protection
- First time buyer
- NB Credit check and Housing Agency
- Credit Control Committee

Housing Loans (cont.)

- Single application form
- Check-list
- P60
- Bank statements
- Savings
- Other Loans
- Credit check previous repayment history
- Repayment capacity
- Limits 30% of nett income

Tenant Purchase

- Tenant Purchase
- Incremental purchase scheme
- 5,000 grant

Issues as they will be presented to Councillors

- Housing Applications
 - Housing Allocations
 - Housing transfer applications
 - Succession to tenancies
 - Housing maintenance
 - Estate management items
 - Resident Associations
 - Mortgage arrears
 - Rent calculation/rent Arrears
 - Notice to quit ?????
- How I get on waiting list ?
Where am I on the list ?
Can I get a Transfer ?
Can I succeed to house ?
Repairs Requests ?
Litter Grass Nameplates ?
Support and assist Grants?
Marps Process etc. ?
I have got a letter ?
Time to ring my Councillor ??

Issues for Councillors contd.

- Homelessness Emergency accommodation
- Traveller specific accommodation TAP
- People with disabilities Special needs
- Grants Schemes Priority Greatest need
- Housing Loans
- Rent Supplement HAP
- Anti Social Behaviour
- Neighbour issues
- Vacant Houses
- Residents associations structure Neighbourhood

Advice

- Solve the Housing crisis ?
- Low cost housing
- Standards

- Regular steady supply

Information age

Where to get more

- Housing services are complex expansive and diverse
- www.environ.ie
- www.housing.ie
- www.keepingyourhome.ie
- www.mabs.ie
- Own LA website
- Own LA intranet Housing information
- Own Housing office Director of Service
- Mortgage arrears helpline 0761074050

