



AILG

Association of Irish Local Government
Aontas Rialtas Áitiúil na hÉireann

AILG Training Seminar for Elected Members

Local Authority Housing

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AILG - Local Government Housing Training Module

Local Authority Housing – The Role of the Elected Member

- 1. LA Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List**
- 2. LA Housing Rents, Loans & Arrears**
- 3. LA Housing Maintenance, Repairs & Grants**
- 4. Housing Rent Supplement Issues**
- 5. The Elected Member and the Housing Associations**
- 6. Housing Strategic Policy Committee (SPC)**

AILG - Local Government Housing Training Module

Following this training seminar you will know.....

- 1. What type of Housing Representation you have received from your constituent.**
- 2. How best are you to deal with the representation**
- 3. Who you need to talk to within the housing section of your local authority to deal with the representation.**
- 4. What advise you can give to your constituent**
- 5. How you can achieve the best outcome for your constituent.**

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

Local Government Housing.....

- Local authorities are the main providers of social housing for people who cannot afford to buy their own homes.
- Key objective of Local Authority housing is to ensure that all persons in your Local Authority Area (County/City) have affordable accommodation suitable to their social and personal needs.
- Local authority housing is allocated according to eligibility and need. (Allocation Scheme/Scheme of Letting Priorities)
- Rents are based on the household's ability to pay. (Differential Rents Scheme)

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

LA Housing Application Process

- Applications for Local Authority Housing are made through the Housing section of your Local Authority (County/City)
- Since 1 April 2011, the [Social Housing Assessment Regulations 2011](#) prescribe how housing authorities should handle social housing applications.
- Important changes brought in by these Regulations include:
 - An applicant can only apply to one housing authority
 - In general, an applicant must already be living in the area covered by that housing authority or have a local connection with the area – though a housing authority may agree to waive this requirement
 - An applicant will only be considered for social housing if their household income is less than the threshold that applies in the housing authority's area.
- Since 1 July 2011, the [Social Housing Assessment \(Amendment\) \(No. 2\) Regulations 2011](#) have made some changes to the rules. One of these changes allows for the un-sustainability of a household's current mortgage to be taken into consideration in assessing the household's need for social housing.

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

LA Housing Eligibility & Assessment of Needs

➤ In order to qualify, an applicant must be **eligible** for social housing and must be **in need of** social housing.

Eligibility

➤ The housing authority will assess the applicants eligibility first

➤ It will only assess whether the applicant needs social housing after it has deemed him/her to be eligible

➤ To be regarded as eligible for social housing the applicant must satisfy the income criteria. The DOECLG has published detailed guidance on how household income is to be assessed by local authorities. There are 3 maximum income thresholds that apply to different housing authorities.

➤ The applicant must also show that they do not have suitable alternative accommodation.

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

LA Housing Eligibility & Assessment of Needs

Establishing a Housing Need

When deciding whether the applicant is in need of social housing the housing authority must consider the following questions in relation to the applicant's current accommodation:

- Is it an institution, emergency accommodation or hostel?
- Is it overcrowded?
- Is it fit for human habitation?
- Does it meet the accommodation requirements of a household member with a disability?
- If it is shared with another household, have you a reasonable requirement for separate accommodation?
- Is it unsuitable for your household's adequate housing in any other material respect, having regard to particular household circumstances, or on exceptional medical or compassionate grounds?

And added by the [Social Housing Assessment \(Amendment\) \(No. 2\) Regulations 2011](#)

- Has the household's current mortgage has been classified as un-sustainable as part of the [Mortgage Arrears Resolution Process \(MARP\)](#) laid down by the Central Bank?

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

LA Housing Qualification & Housing Lists

- If an applicant is accepted by the housing authority as being eligible for and in need of housing, the applicant is then deemed to be qualified for LA Housing and is placed on its housing waiting list, now known as a 'record of qualified households'.
- **Areas of choice** - Applicants can specify up to 3 areas where you would choose to live. (The Social Housing Assessment (Amendment) (No. 2) Regulations update some of the detailed rules as regards areas of choice and changes of mind.
- **Refusals** – An applicant may refuse a house. However, if the local authority thinks that the applicant does not have a good reason for refusing the offer, it may reduce the applicants priority on the waiting list, particularly if he/she refuse more than one offer.

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

LA Housing Qualification & Housing Lists

- Each housing authority draws up its own rules for deciding order of priority on the waiting list. These are called 'Allocation Schemes' (Scheme of letting priorities).
- It is a reserved function of the elected members to adopt a Housing Allocation Scheme.
- Some housing authorities operate a points system, giving each household on the list a number of points depending on its circumstances.
- An applicant's position on the housing list may go up or down depending on the circumstances of other people on the waiting list and as their own circumstances change. In practice, priority is generally given to families and older people rather than single people or couples without children.

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

LA Housing Qualification & Housing Lists

- Housing Allocation Scheme is made in accordance with Section 22 of the Housing (Miscellaneous Provisions) Act, 2009 and Social Housing Allocation Regulations 2011 (S.I. No. 198 of 2011)

- The manner in which a local authority will allocate dwellings to qualified applicants shall have regard to –
 - the existing housing conditions of the household;
 - the period of time on the waiting list of the household;
 - report of a medical practitioner employed by the HSE, where priority is being claimed on exceptional medical grounds;
 - the need to counteract undue segregation in housing between persons of different social backgrounds

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List

LA Housing Qualification & Housing Lists

➤ Preference shall be given to qualified applicants (under the Allocation Scheme) as follows;

1. Applicants living in dwellings deemed to be dangerous
2. Applicants deemed to be homeless
3. Applicants living in unfit and overcrowded conditions
4. Applicants living in unfit conditions
5. Applicants living in overcrowded conditions
6. Applicants in need of housing on disability,
7. Applicants in need of housing on medical, compassionate or other similar grounds, Incl. Elderly
8. Applicants not included in any other category above i.e. Financial

National Housing Waiting List Tables 2013

**Table A1.1 - Net*
Household Need 1993 –
2013**

Year	Number of Households
2013	89,872
2011	98,318
2008	56,249
2005	42,946
2002	48,413
1999	39,176
1996	27,427
1993	28,200

Table A1.4 - Employment Status (Main Applicant)

Employment Status	Number of Households	%
Unemployed and in receipt of social welfare support	55,987	62%
One parent family payment only	10,037	11%
Employed (full, part or self)	13,451	15%
Incentivised back to work scheme	1,995	2%
Pensioner/Retired	1,608	2%
Homemaker (no income)	1,840	2%
Student	68	--
Other	4,886	5%
Total	89,872	100%

Table A1.3 - Nationality (Main Applicant) Qualified for Social housing support

Nationality	Number of Households	%
Irish Citizen	63,674	71%
Other EU/EEA Citizen	18,918	21%
Non-EU Citizen**	7,280	8%
Total	89,872	100%

**Of which:

Refugee status	710
Permission to remain in State	6,539
Subsidiary protection status	31

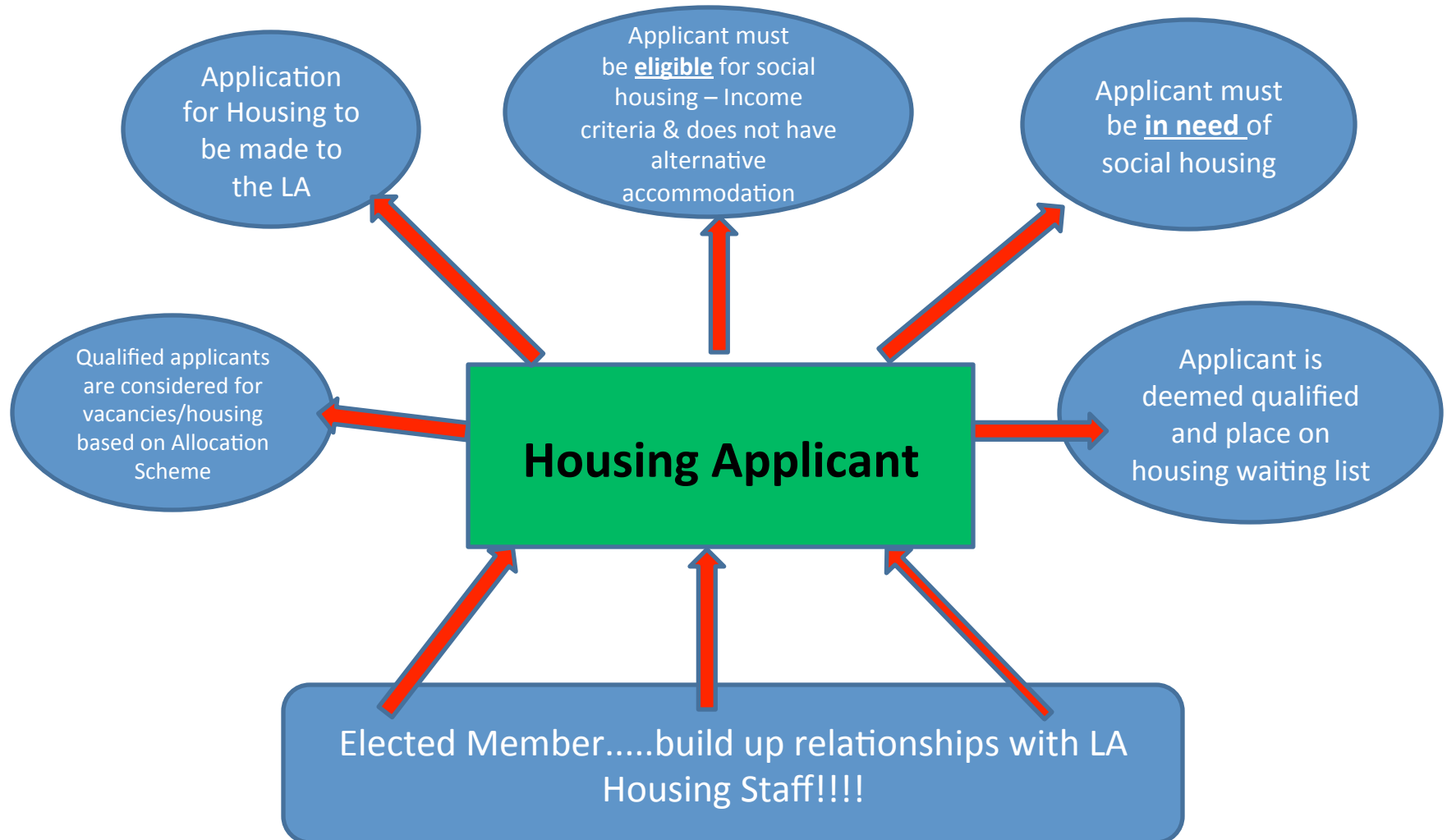
National Housing Waiting List Tables 2013

Table A1.7 - Main Need for social housing support

Main need for social housing support	Number of Households	%
Dependent on Rent Supplement	46,584	52%
Unsuitable accommodation due to particular household circumstances	20,349	23%
Reasonable requirement for separate accommodation	9,587	11%
Living in an institution, emergency accommodation or hostel	2,808	3%
Household member has a physical disability	1,392	2%
Household member has a sensory disability	190	--
Household member has a mental health disability	1,034	1%
Household member has an intellectual disability	1,078	1%
Household member has another form of disability	244	--
Unsuitable accommodation due to exceptional medical or compassionate grounds	2,909	3%
Overcrowded accommodation	2,896	3%
Unfit accommodation	647	1%
Unsustainable mortgage*	154	--
Total	89,872	100%

*Where mortgage deemed unsustainable under the Mortgage Arrears Resolution Process (MARP)

Local Authority Housing Application, Eligibility & Assessment of Needs, Qualification for Housing and Housing List



Local Authority Housing Rents, Loans & Arrears

LA Housing Rents & Arrears

Housing Rents

- Local Authority Housing Rents are based on the household's ability to pay
- Housing rents are calculated based on a system called 'Differential Rents Scheme' and take account of all income in the household including social welfare payments.
- This means that the rent is based on the households ability to pay, so if their income is low, their rent will be low; and if their income increases, so will their rent.

Local Authority Housing Rents, Loans & Arrears

LA Housing Rents & Arrears

Housing Rents

- The income of any other members of the household will be added to the rent calculation and there may be deductions for any children in the household.
- Each local authority operates its own rent scheme which is approved by the elected members by reserved function.
- Your local authority may have a minimum and/or maximum rent, which may depend on the size of your home.
- There is also a hardship clause that gives local authorities discretion to reduce the rent if there are particular reasons to do this.
- If the income or the income of anyone in the household changes, they must inform the local authority.

Local Authority Housing Rents, Loans & Arrears

LA Housing Rents & Arrears

Housing Rent Arrears

- The most common difficulty local authority tenants get into is rent arrears.
- If a tenant has fallen behind with their rent it is vital they talk to their local authority and explain their situation.
- It is in everyone's interest to sort the problem out, without having to evict. But if the tenant cannot pay their rent and you fail to do anything about it, they may end up losing their home.
- If they are in financial difficulty, the local authority or housing association should be able to help them to sort this out and pay a little bit off the rent arrears each week.
- The Money Advice and Budgeting Service (MABS) is a free, confidential service for people with debt and money management problems in Ireland and will help with local authority tenants in financial problems.

Local Authority Housing Rents, Loans & Arrears

LA Housing Loans

➤ **TENANT PURCHASE SCHEMES/LOANS**

- The 1995 Tenant Purchase Scheme is terminated (31/12/2012) and a new scheme will be introduced under Part 3 of the Housing (Miscellaneous Provisions) Act, 2014 Act in the near future.

➤ **Tenant Purchase of Apartments Scheme (TPAS)**

- This scheme came into effect on 1 January 2012.
- Sales will follow the incremental purchase model. There will be discounts of 40%, 50% or 60% off the purchase price, depending on household income.

➤ **Incremental Purchase Scheme**

- An [Incremental Purchase Scheme for newly built houses](#) allows people who qualify for social housing (including existing social housing tenants) to buy designated houses from a local authority or approved housing body at a discount.
- Regulations to implement the Incremental Purchase Scheme for new houses were made in June 2010. The scheme is available to all housing authorities.

➤ **HOUSE IMPROVEMENT LOAN**

- This loan is for works to improve the structure of a house.
- The following income eligibility test applies: two and a half times principal earner's income plus once any subsidiary income is less than €100,000.
- Loan Term: 15 years (maximum term).....Maximum Loan: €38,000.....Interest Rate: 2.75% variable

➤ **AFFORDABLE HOUSING SCHEMES**

- Affordable Housing Schemes have been discontinued.
- Note clawback provisions if property sold within 20 years of purchase

Local Authority Housing Rents, Loans & Arrears

LA Housing Loans

➤HOUSE PURCHASE LOAN/MORTGAGE

To be eligible for a house purchase loan applicants must

- Be First Time Buyers
- Be aged between 18 & 70 years & be earning under €50,000. (€75,000 for Joint application)
- Be in continuous permanent employment /self employed for at least two years (one year for 2nd applicant)
- A credit check will be carried out before loan approval is granted
- Have been refused by two lending agency's for mortgage approval and be able to show evidence of refusal
- Be in a position to provide a 3% deposit on the property

➤RECONSTRUCTION LOAN FOR DOMESTIC DWELLINGS

- The Council may issue loans for the repair, improvement and reconstruction of domestic dwellings.
- Qualifying works include -Provision of bathroom and toilet facilities (where they do not exist), Provision of living-room, kitchen or bedroom extension, Installation of water and sewerage facilities & Necessary works to the fabric of the house
- Maximum Loan €38,000 or 95% of the cost of the works
- Income limit €50,000 in the previous tax year (single earner); €70,000 (double earner)
- Term of Loan : 15 years

Local Authority Maintenance, Repairs & Housing Grants

LA Housing Maintenance, Repairs & Housing Grants

MAINTENANCE & REPAIRS

- Housing Authorities have a legal duty to make sure that their LA houses meets certain minimum physical standards
- They are governed [Housing \(Standards for Rented Houses\) Regulations 1993](#) and are obligated to carry out general housing repairs where necessary
- Local Authority may also carry out improvement works to houses with agreement with tenants where the tenant will pay for additional works through increased rent
- Local authorities have been undergoing a programme of Energy Warmer Homes Upgrades, Fabric Upgrade Schemes and Refurbishment Schemes with funding from DOECLG & SEAI Ireland
- Local Authorities have a compliment of outdoor staff to carry out works and also contract work where necessary
- Works may also include house extensions & adaptations to LA Housing where necessary (Grant funded)

Local Authority Maintenance, Repairs & Housing Grants

LA Housing Maintenance, Repairs & Housing Grants

LA HOUSING GRANTS

➤ The Housing (Adaption Grants for People with a Disability and Older People), Regulations 2007, became effective from 1st November 2007, and introduced three new housing grant schemes to replace the Disabled Persons Grant Scheme and Essential Repairs Grant Scheme.

➤ The grants are funded jointly by the Department of Environment, Heritage & Local Government and the Local Authority.

➤ Applications for Housing Grants are assessed by LA Staff (Incl. Housing Engineering Staff) & Occupational Therapists

1. Housing Adaptation Grant Scheme for People with a Disability

➤ The Housing Adaptation Grant Scheme for People with a Disability will assist with the provision/adaptation of accommodation which is deemed reasonably necessary to meet the needs of people with a physical, sensory, psychiatric or intellectual impairment.

➤ The grant is means tested with a maximum grant of €30,000 to cover 95% of the cost of the works,

➤ Available to applicants whose gross household income is less than €30,000 per annum, tapering to 30% for applicants with gross household income of between €50,001 to €60,000 per annum.

➤ Certain income disregards apply.

Local Authority Maintenance, Repairs & Housing Grants

LA Housing Maintenance, Repairs & Housing Grants

2. HOUSING AID FOR OLDER PEOPLE GRANT SCHEME

- The Scheme is available to assist older people living in poor housing conditions to have necessary repairs or improvements carried out which in the opinion of the Local Authority are reasonably necessary to make a house habitable for the occupant lifetime.
- Payment of this grant is restricted to those aged 66 years and above.
- The grant applies to owner occupied houses and houses being purchased from a Local Authority under the Tenant Purchase Scheme.
- The maximum grant under the scheme is €8,000 which may cover up to 95% of the cost of the works.
- The maximum grant is available to applicants with gross annual household income of less than €30,000 tapering to 30% for those household incomes of between €50,001 to €60,000.

Local Authority Maintenance, Repairs & Housing Grants

LA Housing Maintenance, Repairs & Housing Grants

3. MOBILITY AIDS HOUSING GRANT SCHEME

- The Mobility Aids Housing Grant Scheme will assist with adaptations to address mobility problems primarily associated with ageing.
- The Local Authority must be of the view that the works are reasonably necessary to facilitate the mobility needs of a member of a household.
- The maximum grant of €6,000 to cover 100% of the cost of the works is available to those with gross annual household income of up to €30,000.

4. MORTGAGE ALLOWANCE SCHEME

- Local Authority tenants who surrender the Council house they occupy to buy or build a private house can avail of an allowance of €11,450 from the Department of the Environment and Local Government.
- The allowance is paid directly to the lending agency.
- The property purchased or built must meet the housing needs of the family concerned and any mortgage entered into must be for €38,092 or more to qualify for inclusion in the scheme.

Housing Rent Supplement Issues

Rent Supplement Issues

- Rent Supplement is paid to people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources.
- In general, they will qualify for a Rent Supplement, if their only income is a social welfare payment and satisfy certain other conditions
- The amount of Rent Supplement payable is calculated to ensure that their income after paying rent does not fall below a minimum level.
- You will **not** qualify for Rent Supplement if you are in full-time employment (30 hours or more a week)
- Minimum household contribution of €30 (Single)/€40 (Couple) per week towards rent.
- From 17th June 2013 maximum rent limits were set by DSP (lower rates can be set for areas within each county).
- These maximum rent limits are not reflective of the increase in private rents that have incurred over the last 2 years especially in Dublin where average monthly rents are €1,275 for a house and €1,134 for an apartment. In provincial towns rents can be anywhere from €100 to €200 above the Rent Supplement limits for a single person
- Fear that Rent Supplement Caps have the potential to push people into a homeless situation or prevent people from exiting homelessness. This will place extra pressure on Local Authority Housing Services

Rent Supplement Issues

These are the maximum rent limits from **17 June 2013** (lower rates can be set for areas within each county).

County	Single person in shared accommodation	Couple in shared accommodation	Single person	Couple with no children	Couple with 1 child or one-parent with 1 child	Couple with 2 children or one-parent with 2 children	Couple with 3 children or one-parent with 3 children
Carlow	€230	€250	€375	€433	€520	€560	€590
Clare	€190	€210	€320	€350	€400	€450	€500
Cork	€250	€270	€485	€575	€700	€725	€750
Dublin - Fingal	€300	€350	€520	€700	€850	€900	€950
Dublin - other local authorities	€350	€400	€520	€750	€950	€975	€1000
Kerry	€190	€220	€365	€390	€500	€520	€540
Kilkenny	€200	€230	€390	€430	€540	€565	€590
Limerick	€200	€240	€375	€400	€500	€550	€600
Tipperary North/South	€195	€220	€370	€400	€485	€500	€525
Waterford	€220	€240	€375	€390	€475	€500	€525
Wexford	€250	€270	€375	€390	€500	€540	€575

The Elected Member and the Housing Associations

Housing Associations

- Housing associations, sometimes called "voluntary housing associations" or "voluntary housing", are independent non-profit making organisations that provide rented housing for people who cannot afford to buy their own homes or special groups, such as older people or homeless people.
- Voluntary housing associations are usually formed to relieve a local housing need. Many of these voluntary associations are established by existing caring/voluntary associations that provide services to special needs groups such as older people or people with disabilities.
- A marked feature of the voluntary housing sector is that many associations also offer non-housing services such as group meals, social activities and welfare advice.
- In order to be housed by a housing association, you must be registered on the [local authority housing waiting list](#) in your area and there may also be an income or means test. Local authority usually refer potential tenants to the voluntary housing association for consideration for housing (Interview process).
- Housing association tenants have basically the same rights as local authority tenants, however, housing association tenants do not have the right to buy their homes.

Housing Associations & The Elected Member – Issues

- Right of representation by the elected member on behalf of a housing applicant to be considered for voluntary housing vacancy
- Right of representation by the elected member for housing repairs & maintenance on behalf of a tenant of a voluntary house
- Nearly 50% of Capital Housing Building Expenditure now going to Voluntary Housing Sector.....are LA slowly loosing their housing function?????

Housing Strategic Policy Committee (SPC)

Housing SPC

- Housing SPC – tasked to assist the local authority in the formulation and development of all areas of housing policy.
- Approx two-thirds of its membership is made up of elected members with the remaining third consisting of representatives of sectoral interests, including representatives of community, statutory agencies, representatives from voluntary housing sector etc.
- The following are examples of policies that could be brought before the Housing SPC:-
 - Housing allocation Scheme
 - Anti Social Behaviour Policy
 - Consent to Sale Policy
 - Housing Adaptation Grants Scheme
 - Policy for naming Council Estates
 - House Purchase Scheme
 - National Rent Scheme
 - Housing Assistance Payment Scheme
 - Housing Maintenance Policy



AILG Training Seminar for Elected Members

Local Authority Housing

Thank You
Questions????

