



**An Ghníomhaireacht
Tithíochta**
The Housing Agency

Introduction to housing

Association of Irish Local Government

7 May 2021

Poll



- How familiar are you with the Housing Agency?
 1. Unfamiliar – I haven't heard of the Housing Agency
 2. Somewhat familiar – I'm aware of the Housing Agency, but not fully aware of what it does
 3. Familiar – I'm aware of the Housing Agency and what it does
 4. Very familiar – I've interacted with the Housing Agency before

Who is the Housing Agency?



- Established to provide a suite of housing related services and support policy implementation
- State Agency under Department of Housing, Local Government & Heritage
- Working with stakeholders
 - Local authorities
 - Approved Housing Bodies
 - Private sector providers
- Need to know more? publicreps@housingagency.ie





Mission & themes

- To promote the supply of housing to meet current and future needs and demand by being a centre of expert knowledge on housing, supporting housing policy development and implementing effective housing programmes in collaboration with key stakeholders
- Five key themes:



A centre of
housing
knowledge



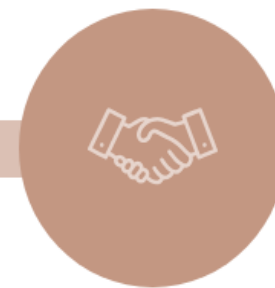
Optimise
housing
supply & use



Understand
housing
demand &
affordability



Realise
results
through
people



Meet service
& governance
commitments

Organisation



Delivery

- AHB Services & Part V
- LA Services
- Property Sourcing
- Affordable Housing
- Land Management

Projects & Procurement

- Advice on projects, procurement, architecture
- Pyrite Remediation

Policy & Communications

- Research
- Economics
- Policy & Practice
- Communications
- Information & Training

State housing bodies



The Housing Agency & local authorities



Technical

- Site assessment
- Feasibility studies
- Design advice
- Advice on construction regulatory compliance
- Project development plans & briefs
- Preparation of tender, contract & notification documents
- Procurement advice & support

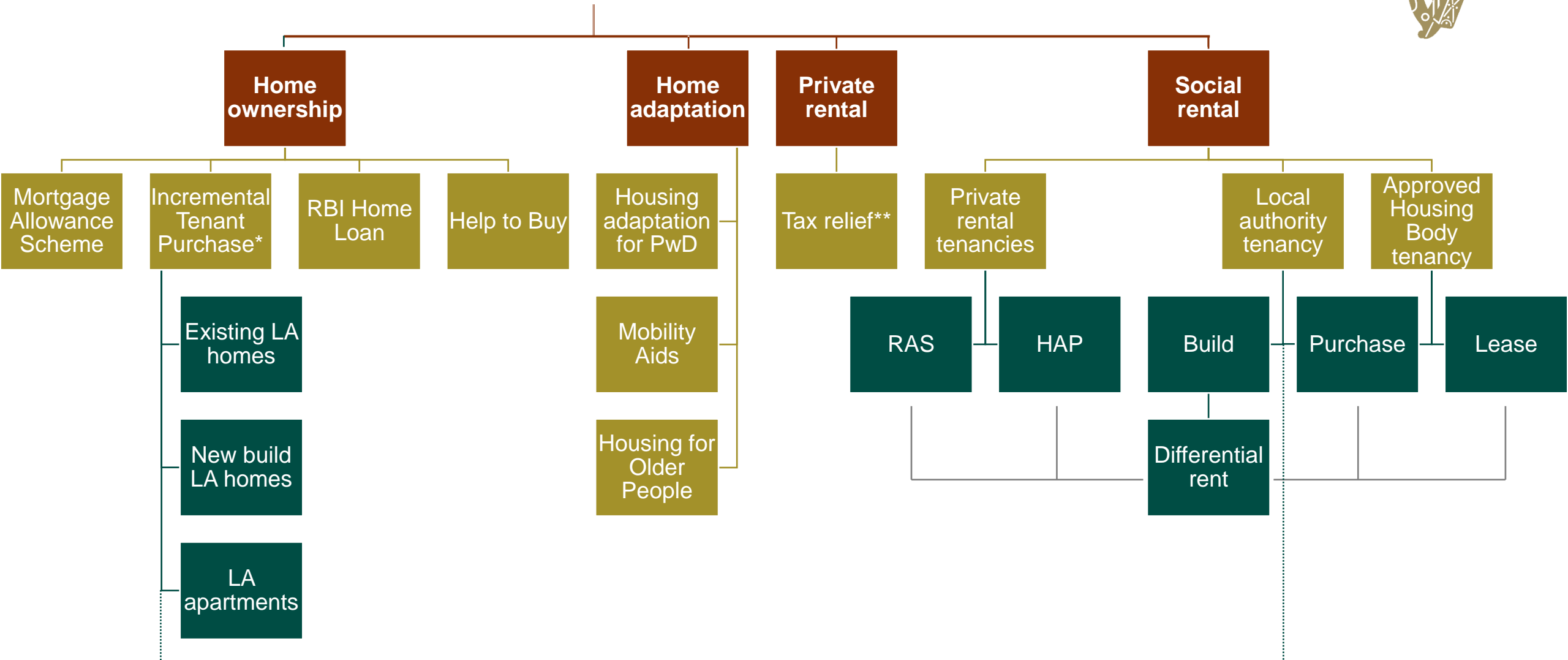
Implementation

- Social housing assessments
- Housing Strategy for People with a Disability
- Homelessness
- Housing Assistance Payment
- Mortgage to Rent
- Underwriting Home Loans
- Property Sourcing
- Teams for LA, AHB & Affordability

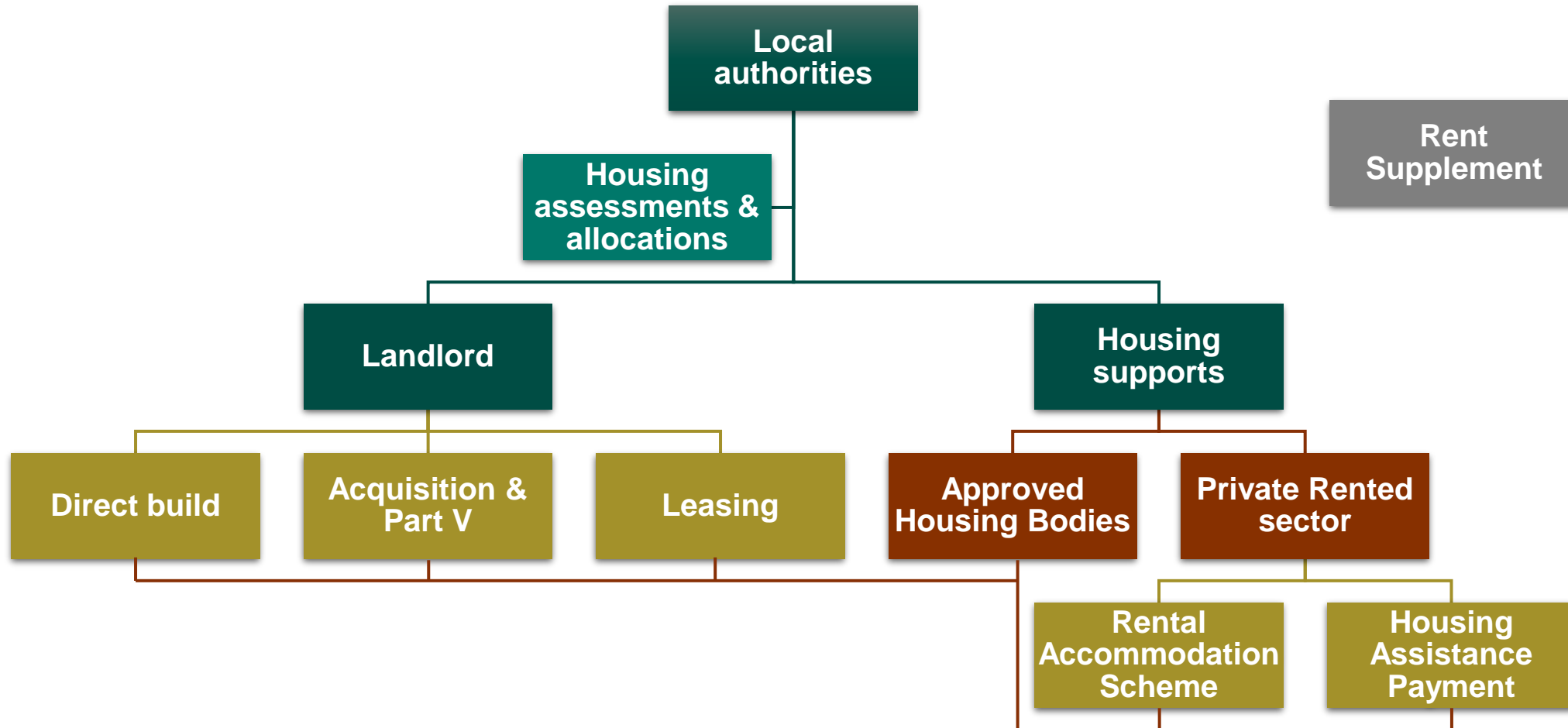
Strategic

- Engagement with elected representatives
- Training & information
 - Housing Manual
 - Housing Training Network
 - Webinars (YouTube)
- Research
 - Housing needs
- Economic analysis
- Policy advice
 - Sustainability

Housing supports in Ireland



Local authorities & social housing



Social tenancies



	Private rented tenancy	AHB tenancy	LA tenancy
Security of tenure	Up to 6 years under Residential Tenancies Act	Lifetime secure tenure	
	Landlord can end tenancy to sell, refurbish, use home for a family member	Only failure to comply with tenancy can end tenancy	
Affordable rent	'Top ups' may apply	Guaranteed by income-based differential rent formulas	
Home ownership	Allowance for returning social tenancy to stock		Right to buy at discounted price
Making a home	Furnished homes, 'reasonable' wear & tear a contested area	Unfurnished homes can be arranged & decorated as occupier wishes	

Assessing housing need



- Local authorities are required to undertake an annual assessment of the need for social housing support
 - SI no 84/2011 Social Housing Assessment Regulations 2011
 - Principal regulations amended by SIs 136/2011 & 321/2011
 - SI 116/2021 Amended regulations:
 - Assessment of household income based on average net over previous 12 months
 - No cap on percentage increase in income threshold for children
 - Applicants can indicate current accommodation is in Direct Provision, that they're applying on disability grounds or because their mortgage is unsustainable.

Key findings about housing need 2020



- 61,880 households qualified for social housing
 - Decrease in 25 of 31 local authorities, overall 9.9% decrease
- 43% of households are in four Dublin local authorities
- 52% of households are single adults, 24% are lone parent households – 22% of which have just 1-2 children



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Summary of Social Housing Assessments 2020

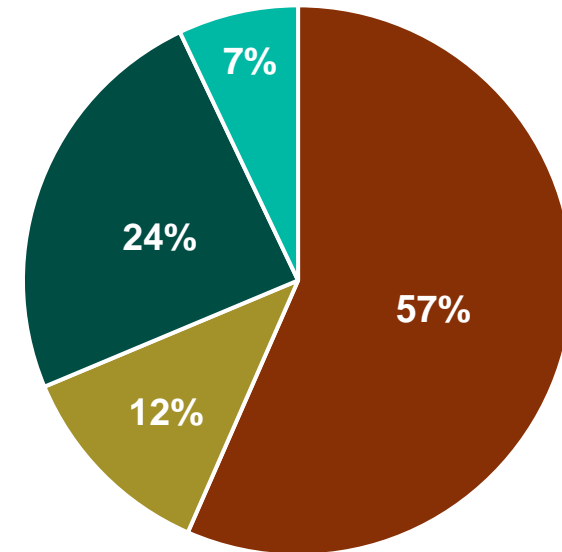
Key findings



Social housing stock

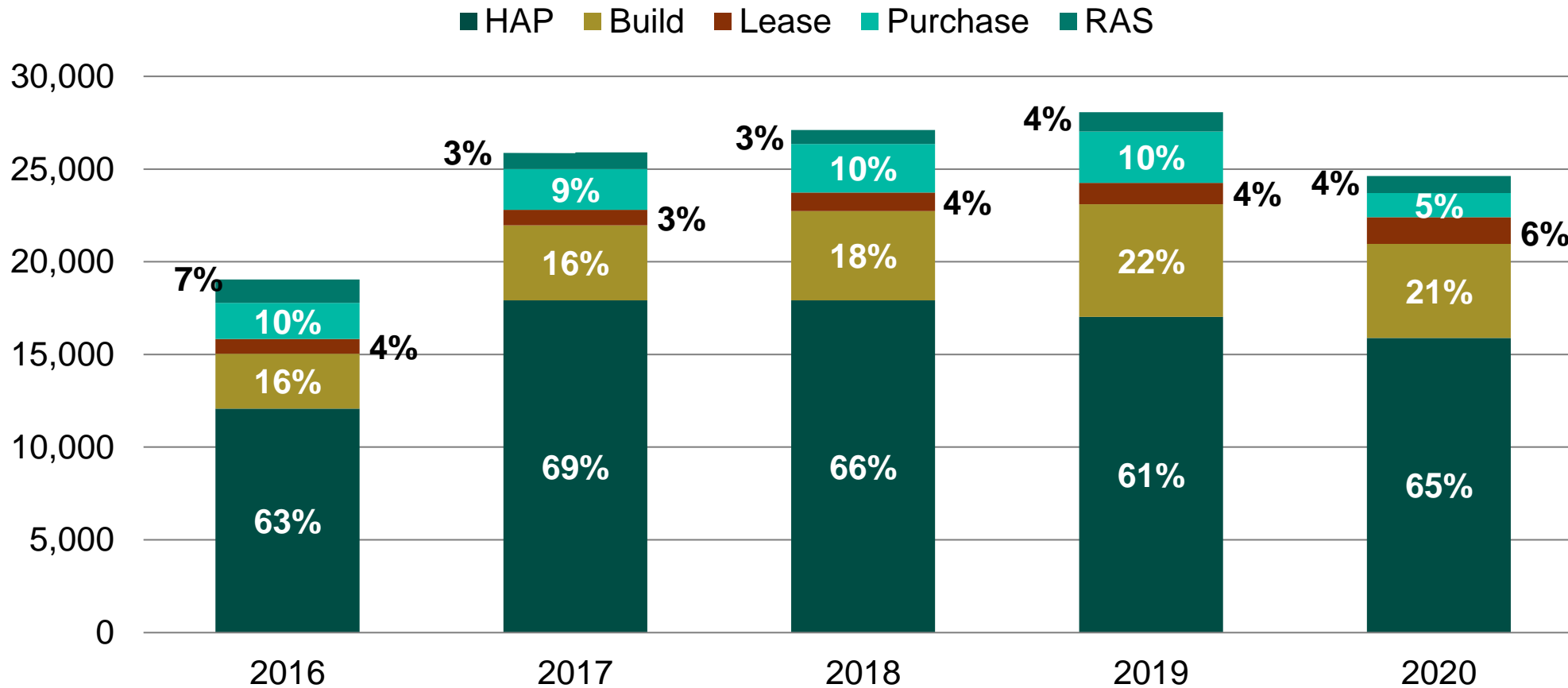


- Approximately 140,000 local authority tenancies
- About 30,000 tenancies with approved housing bodies
- Almost 60,000 HAP tenancies
- Around 17,500 RAS tenancies



- Local authority
- Approved housing bodies
- Housing Assistance Payment
- Rental Accommodation Scheme

Social housing output under Rebuilding Ireland



Funding social housing



Capital Advanced Leasing Facility (CALF)



- Introduced 2011
- Long term loan from LA to AHB – up to 30% of capital costs
- Remaining finance from private sector or Housing Finance Agency
- AHBs must make housing available to LA nominees
 - Loan repayment not required while availability agreement in place
 - Loan remains outstanding once agreement ends

Payment & Availability Agreement (P&A)



- Forms the basis of contract for lease between LA & AHB
 - regardless of how home is sourced
 - AHB makes homes available
 - LA nominates tenants
 - LA determines rent paid by tenants (differential rent)
 - LA pays AHB
 - Department reimburses LA

Capital Advance Agreement Continuation Agreement



- **Capital Advance Agreement (CAA)**
 - LA loan to AHB, up to 30% of capital cost
 - Loan repayments not required while P&A in place
 - Loan remains outstanding at end of agreement
- **Continuation Agreement (CA)**
 - Agreement by the AHB, LA and third party lender for outstanding financing
 - Stipulates P&A agreement
 - LA repays third party loan if AHB unable to repay

Capital Financing



- **Capital Assistance Scheme (CAS)**
 - Up to 100% loan from LA to AHB
 - 95% where AHB retains nomination rights for 25% of tenancies
 - AHBs provide housing to groups identified by LA
 - 30 year non repayable loan – provided homes remain available
 - Ownership of homes transfers to AHB at end of mortgage
- **Capital Loan & Subsidy Scheme (CLSS)**
 - Non refundable loan for AHBs who provide social tenancies
 - Wound down from 2009

Social Housing Current Expenditure Programme (SHCEP)



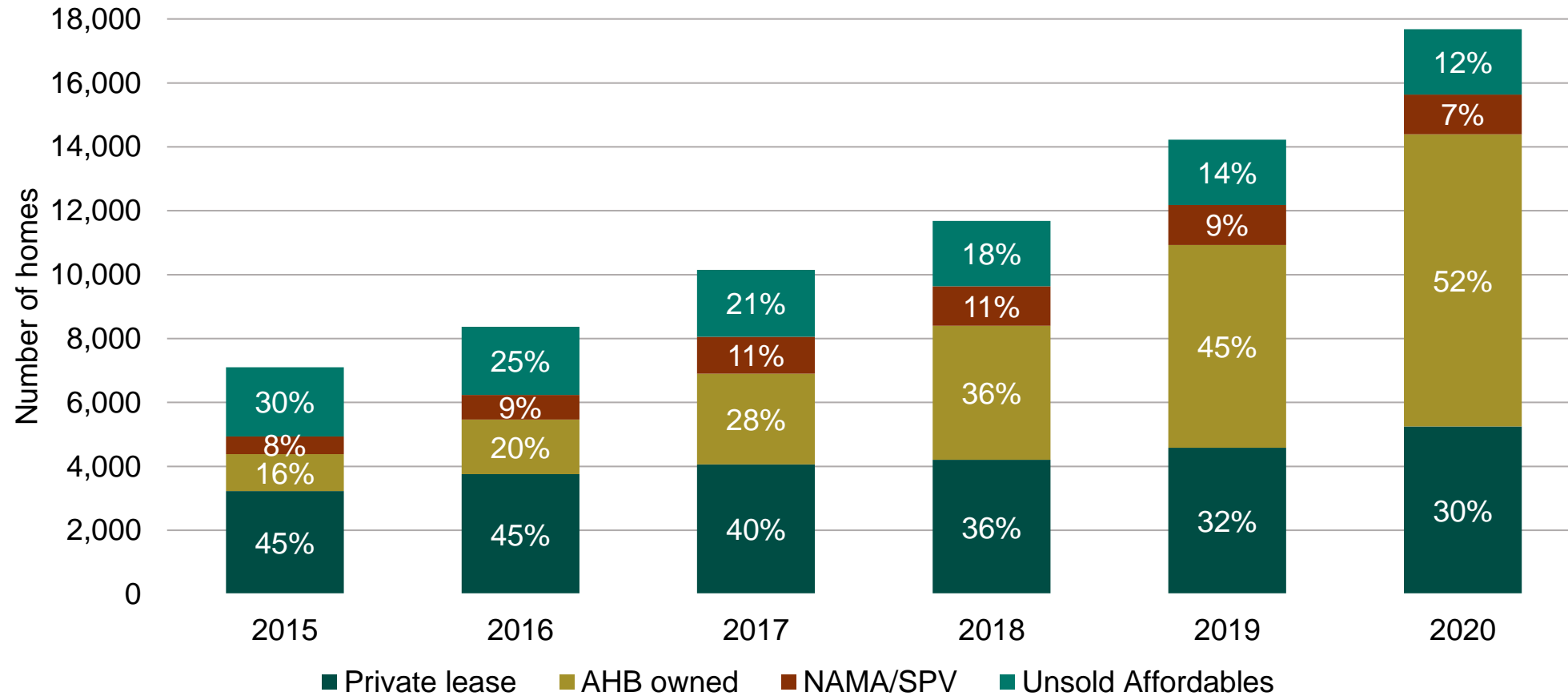
- Supports LAs and AHBs to lease housing – owned privately or by AHBs – for social housing eligible households
- Variety of leasing arrangements including:
 - Build to Lease
 - Part V leasing
 - Availability arrangements with AHBs
 - Leasing unsold affordable homes to AHBs for social housing

Leasing arrangements



Standard	Enhanced	Repair & Lease	Availability
<ul style="list-style-type: none">• 10-25 years• 80-85% market rent – indexed to inflation• Housing authority is landlord, provides management	<ul style="list-style-type: none">• 25 years• Minimum 20 homes• Owner provides management• 95% market rent – indexed to inflation	<ul style="list-style-type: none">• Favourable loan for owner to return home to lettable standard• At least 5 years• 80-95% of market rent	<ul style="list-style-type: none">• Up to 10 years• Housing authority allocates tenants• Property owner is landlord, provides management

Homes delivered under SCHEP



Poll



- Which aspect of housing takes up most of your time?
 1. Responding to constituents
 2. Reviewing development plans
 3. Evaluating proposals to increase the supply of housing
 4. Financial management
 5. Other (please tell us more!)

Applying for social housing



- Household must be **eligible & in need of** social housing
 - Income below the household threshold, **and**
 - No suitable alternative accommodation where household can reasonably live
- Households can apply to one housing authority:
 - Where they normally live, **or**
 - With which they have a local connection, **or**
 - At the discretion of the local authority

Social housing income thresholds



Net income, single adult		
€35,000	€30,000	€25,000
+5% for each additional adult household member, subject to a maximum of 10% +2.5% for each child, maximum of 10% now removed		
Cork, Dublin & Galway City Dunlaoghaire-Rathdown, Fingal, Kildare, Meath, South Dublin, Wicklow	Cork, Kerry, Kilkenny Limerick, Louth, Waterford, Wexford	Carlow, Cavan, Clare, Donegal, Galway, Laois, Leitrim, Longford, Monaghan, Mayo, Offaly, Roscommon, Sligo, Tipperary, Westmeath

Local connection



- LA “shall have regard to” whether a household member:
 - Lived in the area for a continuous 5 year period, at any time
 - Works within 15k of the area
 - Is in full-time education in the area
 - Has a disability & is attending a medical facility in the area
 - Has a relative living in the area for at least 2 years

Alternative accommodation



- No alternative accommodation household can reasonably use to meet its housing need
 - Either by occupying or selling it
- Property not considered alternative accommodation if:
 - A divorced/separated partner of a household member lives there
 - The household living there would cause overcrowding
 - It isn't fit for human habitation
 - Doesn't meet the needs of a household member with a disability

Need for social housing support



- LA must consider whether the household's current accommodation:
 - Is an institution, emergency accommodation, or if the household is homeless
 - Is overcrowded
 - Is not fit for human habitation
 - Does not meet the needs of a household member with a disability
 - Is shared, and there is a reasonable requirement for separate accommodation
 - Is an unsustainable mortgage under the MARP process
 - Is subsidised by Rent Supplement
 - Is inadequate in any other material respect, given household circumstances

Classifying accommodation need



- Household **size**:
 - Number of people in the household
 - Number of each sex aged under & over 18, & their relationships
- Household member has **specific accommodation needs**:
 - Aged 65 or over
 - Is a Traveller
 - Is homeless
 - Has a disability
 - Exceptional medical grounds
- **Choice**:
 - Households can specify no more than 3 areas of choice

Determining rents and allocations



- Local authorities determine their own schemes of allocations – the priority in which tenancies are allocated to eligible households
 - Generally prioritise by duration on waiting list
 - May specify other priority categories
 - May have specific waiting lists for:
 - People over 55 years
 - People who are homeless
 - Traveller specific accommodation
- Local authorities set the parameters of the differential (income related) rent scheme in their area

Programme for Government



- Social housing reforms:
 - Social housing passport so households can move from one LA list to another
 - Website for nationwide choice-based letting
 - Standardise differential rents
 - Modify LA tenants' right to buy:
 - Must have lived there for at least 10 years
 - Maximum 25% discount
 - LA has first call on purchase

Poll



- What is the most important aspect of a Councillor's role in relation to housing?
 1. Helping individual constituents access housing
 2. Strategic planning for my area
 3. Contributing to housing policy development and implementation
 4. Scrutinising the Executive
 5. Other (please tell us more!)



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Thank You Questions?

publicreps@housingagency.ie

training@housingagency.ie