Budget 2012 Report - Impact on Social Housing

- Housing Ireland 2020 - ICSH National Social Housing Conference
- CALF Scheme – How it works
- Charter for Supported Housing
- Rental Housing Regulations – Planned Phasing out of Bedsits
Once again the social housing sector has been cut back in the Budget for 2012. Not alone has the funding for social housing provision been reduced but importantly the incomes of some tenants in the sector will be affected by the measures affecting people reliant on social welfare. Both capital and revenue funding has been affected which makes the challenge of delivering social housing more difficult. The following is a briefing on the measures contained within the Budget and as more detailed information is made available Members will be updated.

Whilst there has been an acknowledgement that revenue funding for housing should be increased as a result of the move away from traditional capital investment in building and acquiring social housing, it appears that this has not been reflected in funding within Budget 2012. The ICSH believe that some of the reductions in expenditure are short term responses that will have long term consequences as continued cuts in capital expenditure are planned until 2014.

Below is a summary of the detail of Budget 2012 to date:

**Housing Programme**
- €692m in total for housing measures. This is a 14% reduction from 2011 (€809m).
- The capital budget for housing provision is €390.5m which is a reduction of 23% on the figure for 2011 (€508.6m).
- Rent limits under the rent supplement scheme will be reviewed in 2012 which will impact on rent levels.

**Funding for voluntary and co-operative housing**
- The total figure for the Capital Assistance Scheme (CAS) and the Capital Advance Leasing Facility (CALF) is €70.7m which is a reduction of €19m from 2011. This scheme is vital in providing housing for the most vulnerable including the elderly, people with disabilities and homeless.

**Homelessness**
- Final figures for support for homeless provision have not yet been made available, however it is understood that reductions on this budget line will be limited in comparison to other programmes.

**Management and Maintenance Allowance**
- Figures have not yet been made available for the Management and Maintenance Allowance.

**Regeneration and Remedial Works**
- Local authority regeneration for 2012 will be €145m which is 29% less than in 2011 (€203m).

**Private Finance, RAS and Leasing**
- The Rental Accommodation Scheme (RAS) budget for 2012 has been increased by €10m to €135m.
- Long term leasing - the budget for 2012 is €18m which is a reduction of €7m. The Government expects enhanced value for money in the market to alleviate the impact of this reduction. The cut to the leasing budget is of serious concern as capital expenditure has not been compensated by a necessary increase in current expenditure.

**Other**
- Rent Supplement – Changes have been made to the minimum contribution that single tenants make towards their rent. This will increase by €6 to €30 per week, while couples will have to pay €35 per week. This will impact significantly on tenant’s incomes.

- Fuel allowance has been reduced from 32 to 26 weeks which will affect some tenants as will changes to the Back to School Clothing Allowance and the One Parent Family Payment.

- Social housing will be exempt from the Household Charge of €100 being introduced next year. This is welcomed by the ICSH.
The Government has published details of the Infrastructure and Capital Investment Framework 2012-2016. The report outlines further budget restrictions in capital investment for social housing. These funding cuts reflect the move towards revenue based approaches, namely the Rental Accommodation Scheme (RAS) and long term leasing. The impact of these cuts will be significant and it is important that the voluntary housing sector can continue to demonstrate the key role it can play in delivering on the range of housing needs right throughout the country. The Governments Housing Policy Statement of June 2011 places approved housing bodies “at the heart of Governments vision for housing provision”. Whilst recognition of the role of the sector is welcome, it is essential that, given the unprecedented demand for housing, adequate resources are directed towards the Capital Assistance Scheme (CAS) and the Capital Advance Leasing Facility (CALF) to target households most in need. It is important there is an appropriate level of capital injection to ensure leverage of loan finance on a significant scale. The ICSH have estimated for every €1 of state capital funding, between €3-5 of private loan finance could be leveraged.

### Capital Investment Programme 2012 – 2016

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<th>€ million</th>
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<tr>
<td></td>
<td>2012</td>
</tr>
<tr>
<td>Social Housing</td>
<td>189</td>
</tr>
<tr>
<td>Local Authority Regeneration &amp; Remedial Works</td>
<td>145</td>
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<tr>
<td>Private Housing Sector Supports</td>
<td>56</td>
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<td><strong>Total</strong></td>
<td>390</td>
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The Housing Needs Assessment for 2011 shows that in total 98,318 households are in need of social housing support. Previous housing needs assessment figures released in 2008 indicated a total of 56,000 people required social housing. New guidelines were introduced for the 2011 assessment to try and give more clarity and weight to the figures captured and to ensure an adequate representation of the groups in housing need. Though it has been argued that the introduction of a new method of data collection mean the assessments from 2008 and 2011 are not wholly comparable, we can see an increase of nearly 75% in the need for social housing supports in the past three years.

### ICSH Annual General Meeting

The Annual General Meeting of the Irish Council for Social Housing took place on 22nd November 2011. In the order of business, Mr. Gene Clayton, ICSH President, Mr. Donal McManus, ICSH Executive Director and Mr. Justin O’Brien, ICSH Treasurer presented reports on the work of the Federation over the past 12 months. The Chairs of the two ICSH sub committees on Development and Management and Special Needs and Support Services also highlighted the work undertaken in 2010.

Mr Tom Dunne, Head of the School of Real Estate and Construction Economics, in Dublin Institute of Technology, Bolton Street, and former Chair of the Private Residential Tenancies Board was invited as guest speaker. He gave his perspective on the current property market and potential opportunities for the voluntary housing sector as well as responding to queries from delegates on the potential impact of the Residential Tenancies Act on the sector.

### New ICSH President and Officers Elected

The new officers elected for the ICSH Management Board are: Mr Brian O’Gorman, Chief Executive, Cluid Housing Association as ICSH President, Gene Clayton, Chief Executive, the Iveyagh Trust as Vice President and John Hannigan, Chief Executive, Sunbeam House Services as ICSH Treasurer.
**CALF Scheme (Capital Advanced Leasing Facility)**

**How it Works**

**What is CALF?**
The Capital Advanced Leasing Facility (CALF) was first introduced in 2011 as a new model of funding for social housing with the aim of ensuring greater supply of housing in very changed market conditions. The CALF is a facility available to assist Approved Housing Bodies (AHBs) to access private or Housing Finance Agency (HFA) loan finance for the purchase, or, in some cases construction, of units, that will then be made available for social housing purposes under the leasing initiative.

The CALF scheme marks a clear move towards the utilisation of private finance as a means of delivering social housing units in Ireland. It is expected that the CALF will become one of the main capital funding streams for the supply of social housing in the future. In 2011, €15 million was made available to fund CALF and voluntary housing associations have been working to adapt to this new funding environment and the structure of this new scheme.

The scheme is available to housing associations as part of a leasing project and must be for a term of between 10 and 30 years. It has been stated that priority, in the first instance, will be given to acquisitions and while construction projects will be considered, they will need to demonstrate the need for additional supply in the area proposed.

**How CALF will work:**
The basic process of CALF works as follows:

- An Approved Housing Body must submit a proposal to the Department of Environment, Community and Local Government (D/ECLG) for the purchasing or construction of units using private finance and payments available under the leasing initiative.
- The Approved Housing Body may, where they feel it is necessary, request a capital investment from the Department/housing authority. This will be based on a percentage of the acquisition or construction cost. A maximum of 30% of the capital funding (loan) will be contributed through the D/ECLG. The capital money will be paid as a loan that would accrue interest at a fixed rate of 2% per annum. The loan is unsecured which means unlike CAS or CLSS agreements, there will be no mortgage in place.
- If approved by the Department, the AHB and the housing authority will enter two separate agreements:

**Capital Advance Agreement**
The Capital Advance Agreement (CAA) outlines the terms and conditions of the loan. This is not a mortgage agreement but a legal contract and housing authorities will be free to pursue any monies owed or breach of contract through the courts.

Terms covered in the CAA include the following:

- The amount of capital investment
- The term of the loan and what the loan can be used for
- The interest rate on the loan
- Terms relating to the repayment of the loan
- Any provisions relating to default

**Payment and Availability Agreement**
This agreement will cover the conditions under which the properties will be made available for the term of the agreement.

These include:

- Details of the properties identified
- Payment to Approved Housing Bodies and frequency of payments
- Terms around periodic payment reviews
- Property standard requirements
- Occupancy management service requirements
- Nomination procedures and filling vacancies

**Key criteria for approval under CALF**

- The Approved Housing Body must be approved for finance from the Housing Finance Agency (HFA) and must be able to demonstrate access to private finance.
- The proposal from the AHB must respond to a housing need within the area and meet the objectives of sustainable communities.
- The Approved Housing Body must demonstrate that value for money is being achieved.

**References:**
Housing 31/2011 – Capital Advance Leasing Facility (CALF)
CALF Guidance Note
Build to Lease

The Build to Lease initiative is another mechanism through which social housing units can be provided. The initiative looks to utilise public lands in situations where the supply of existing properties is inadequate or unsuitable for social housing purposes. Local Authorities can then consider other options to deliver accommodation and this is where the build to lease scheme will come into play.

Where the housing authority has suitable land available for use, the Build to Lease initiative enable this land to be developed in order to provide new social housing units. Build-to-lease may be used to develop small to medium sized housing developments (between 10 – 30 single units) or larger mixed tenure developments (social and private units).

Under Build to Lease, an auction of public land will be held by the Local Authority and the successful bidder will acquire the land for development. The development of the land will be subject to certain conditions, ie it must be used to construct social housing units. It is important that the Housing Authority determines the suitability of land for use under the build to lease initiative in advance of incurring any costs.

Once a successful provider has been identified, the housing authority will enter into a development agreement for the construction of the units, the transfer of the land title and lease of the completed units. The lease will commence only after the units have been completed to the satisfaction of the authority.

Key considerations will be taken into account in order to determine the suitability of public land for build to lease projects, below are the conditions which must met in order to qualify for the initiative:

1. Is there a definite need for the provision of social housing support in the area?
2. Have other sources of social housing supply been examined and found to be inadequate to meet the defined need?
3. Does the housing authority have clear title to the land?
4. Is the land suitable, from a planning and physical characteristics perspective, for the development of housing?
5. Is the land suitable from a sustainable communities perspective for the development of housing that will be used in the provision of social housing support?
6. Is there or is there likely to be interest from parties with access to loan finance to acquire and develop the site and lease the properties back to the housing authority for a minimum of 20 years?

The Build to Lease scheme may be appropriate in areas where there has not been a significant overhang of vacant residential properties. This has occurred in a number of local authority areas such as Wicklow. Further information on the Build to Lease scheme is available in Circular 38/2011 on www.icsh.ie.

NAMA release 2,000 homes for social housing

The National Asset Management Agency (NAMA) has announced that it will make 2,000 houses and apartments available to households on the social housing waiting list in 2012. These 2,000 units represent 20% of NAMA’s residential stock and will be made available to local authorities and voluntary housing associations through leasing arrangements.

While progress has previously been slow in encouraging individual owners and their financiers in the private sector to lease out or sell their vacant properties for social housing purposes on a significant scale, having one body such as NAMA should provide much greater co-ordination and certainty of supply of properties for social housing. The financing for those units will be the key factor in ensuring the delivery of such units in a timely manner.

Since 2009, the ICSH has consistently highlighted the capability of the voluntary housing sector to deliver NAMA’s promised social dividend and welcomes this announcement. The first such project was delivered in the July 2011 when Clúid Housing Association purchased 58 apartments in Sandyford, Co. Dublin through NAMA using loan finance from the Housing Finance Agency (HFA) and utilizing the Capital Advance Leasing Facility (CALF).
Over 250 social housing practitioners came together in the Galway Bay Hotel in Salthill, Galway from 28-29th September 2011 for the ICSH Biennial National Social Housing Conference, entitled Housing Ireland 2020 – Solutions for a New Environment.

Representatives of ICSH member organisations travelled from across the country to attend as well as local authority officials and elected members, officials from a number of Government departments, the private sector, co-operative housing organisations and a wide range of other organisations and individuals involved in the delivery of social housing supports. The aim of the conference was to look ahead, beyond the current difficulties in the social housing sector and use all the expertise during the conference to provide solutions to shape future delivery. It is an important event in bringing housing practitioners together to facilitate sector led debate and discussion, information sharing and networking. The theme chosen for the conference this year ‘Housing Ireland 2020’ focused on the need to examine and deliver sustainable housing solutions over the coming decade. A wide range of speakers led key debates and workshops over two days including speakers from the OECD, NAMA and the Construction Industry Federation. Contributions were also made by voluntary Board Members and staff of housing associations as well as the Department of Environment, Community and Local Government, the Financial Services Sector and the Health Service Executive (HSE).

Ministerial Address
In his official opening of the conference, Minister for Housing and Planning Willie Penrose, T.D. outlined his vision for transformation of the social housing sector in the coming years. Minister Penrose outlined how approved housing bodies will play a central role in the development of ‘a better, more equitable, more sustainable system of social housing that is based on choice, fairness, equity across tenures and on delivering quality outcomes for the resources invested’.

He said that approved housing bodies (AHBs) will be at the heart of future social housing provision and with greatly reduced capital, the need to access alternative sources of funding from private financial institutions has become ever more important. The Minister said that better regulation was required to make the sector a viable and attractive focus for sustained private financing and he indicated that in the short term, he hopes to develop a Voluntary Code in partnership with the sector, as the longer-term regulatory framework is prepared. The Minister said that ‘this Code will not impose a ‘one size fits all’ – that he would hope that individual bodies will opt-in to the appropriate level of oversight that matches their size and level of ambitions’.

The morning continued with the CEO of the National Asset Management Agency, Brendan McDonagh who announced at the conference that residential properties on the NAMA database were being reviewed to identify units which may be suitable for social housing purposes. He also discussed why many properties may
not be suitable due to the type of property, location, demand in the particular area and possible over concentrations of social and affordable housing in certain areas.

Delegates were also told that NAMA was committed to proactive involvement in opportunities where specific units within a NAMA asset have been identified as suitable for social housing provision and that it would work with stakeholders to ensure the efficient transfer of these units.

In response to Mr McDonagh’s address, OECD economist Christopher Andre stated that Ireland had one of the largest construction booms in the OECD along with the largest increase in house prices. He added that low house prices could now open the way to housing the homeless and those in need if there was adequate funding made available.

Presentations were also made by Mr Dave Williams and Mr Brian O’Gorman on the use of private finance in regeneration and stock transfer, the change process underway within the voluntary housing sector and the tools required to recreate sustainable communities.

The afternoon started with an interesting debate on ‘What kind of housing system do we want by 2020? The panel was comprised of Michael Layde, Assistant Secretary with D/ECLG, Mr Tom Parlon, Director General of the Construction Industry Federation and Ms Aoife Walsh from Respond! Housing Association. Each panellist gave their different perspectives for the future and the session was chaired by Dr Michelle Norris from UCD, who invited a number of contributions from conference delegates.

The afternoon continued with a number of parallel sessions on Homelessness, Disability, Sustainability, Housing Management issues (including Succession Planning for Housing Associations, the role of elected members and choice based lettings). These sessions gave delegates the opportunity to discuss in more detail many of the key issues relevant to their tenants.

The second day of the conference focussed on how some of the innovative solutions identified so far can be adapted to allow the development of more mainstream solutions. Cian O’Lionain from the D/ECLG Delivering outlined the proposed enabling regulatory framework which would allow organisations to operate safely in a new higher risk environment. The perspective of the private lender (Bank of Ireland) was also heard by delegates during this session.

The conference concluded with a debate on care in the community and the cost effective innovations with the use of home care packages. The HSE recognised the role the voluntary housing sector can play in achieving more for less as well as supporting older people to remain within their communities.

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The fifth ICSH Community Housing Awards were presented at the conference by Deputy Mayor of the City Of Galway Cllr Frank Fahy. A commemorative brochure of the winning projects will shortly be available from the ICSH.
The ICSH Board Member Award was first awarded in 2007 and aims to recognise the outstanding contribution made by voluntary board members to the voluntary housing sector and their communities.

There are approximately 2,000 voluntary board members within the Voluntary Housing Sector and this award aims to celebrate individuals who have made a hugely positive contribution as a Board Member to the provision of social housing in Ireland.

The award recognises the outstanding contribution of the short listed individuals who have worked tirelessly in their communities over and above the call of duty.

The 2011 award was sponsored by Fold TeleCare. The ICSH would like to take the opportunity to congratulate all the winners of the 2011 awards.

The overall winner of the award was John D. Carroll, former Chairman of HAIL (Housing Association for Integrated Living).

Due to the exceptionally high standard of nominations this year, a number of nominees were awarded special commendations in recognition of their outstanding contributions to the voluntary housing sector. These special commendations were awarded to:

- Dr. Paul Armstrong, Habinteg Housing Association (Ireland) Limited
- Molly Buckley, Oaklee Housing Trust
- Gearóidín Charlton, Sonas Housing Association
- Donal Leonard, Mid Offaly Housing Association
- Sr. Celine McArdle, Castleblaney Trust for Homeless, Needy and Unemployed
- Peadar Moulton, Wexford Mental Health
- Bill Nowlan, Focus Ireland
- Margharita Solon, Nás na Ríogh Housing Association, Co. Kildare
- Carol Walsh, Kilworth Community Housing Association, Co. Cork

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Mr Dan Rogan – Monaghan Branch of Parents and Friends of Persons with an Intellectual Disability

Dan Rogan, Chairperson, Monaghan Branch of Parent and friends of Persons with an Intellectual Disability passed away peacefully at his home on Friday 3rd November 2011 with his loving family around him.

In 2009 Dan won the ICSH Board Member award Voluntary Chairperson of Monaghan Branch of Parents and Friends of Persons with an Intellectual Disability, Co.Monaghan for 25 years. The group provides social housing for people with an intellectual disability; the group have built three group homes since its foundation.

The oldest ever participant at 75 to complete the three ICSH courses: Housing Management; Housing Development and Special Needs Housing Management.

Dan regularly attended all ICSH regional meetings, AGMS, seminars and conferences.

Dan was instrumental in his work in creating the first ICSH Management Agreement which was signed by Monaghan County Council, Monaghan Branch of Parents and Friends of People with an Intellectual Disability and the Health Service Executive (HSE).
Charter for Supported Housing

**What is a Charter for Supported Housing?**

Charters for Supported Housing are common place in other countries however they are not standard practice within the voluntary housing sector in Ireland.

A charter for supported housing describes for tenants and perspective tenants the aims and the mission of the individual housing providers. It also explains what tenants can expect from the housing provider in relation to the standard of services available as well as providing information on any policies and procedures in place. Depending on the individual schemes charters can be a general outline or provide extensive detail relating to the specifics of each housing association or scheme and what it has to offer.

Information provided within charters can potentially overlap with tenants hand books and tenancy agreements, however charters are generally used to measure the level and standard of customer service offered to tenants as opposed to being a legal document akin to a tenancy agreement.

**What is contained in a Charter for Supported Housing?**

Though each housing association will have its own specific terms and conditions to be included the following areas are generally addressed within a Charter for Supported Housing:

**Housing Associations Aims / Mission/ Vision**
- To provide high quality accommodation and support services to tenants, capable of independent living or to tenants in need of higher care (or both if relevant).
- To respect and recognise each individual tenant and the needs of each individual tenant
- To treat all tenants equally

**Services provided to tenants**
- A list of and description of services available within the scheme e.g. laundry facilities, meals on wheels, alarm systems, transport etc...
- Information on health and safety and / or fire safety checks

**Staffing levels**
- The levels of staffing within the scheme, i.e. the number of care staff, wardens, housing officers, etc) as well as the staffing hours of the scheme (including when staff will are not available).
- Role of the staff members (e.g. duties of the care staff, the warden, housing officer etc..).
- General contact details of the housing association including office opening hours (if relevant) and when and where staff can be contacted.
- The charter may also provide details relating to what can be expected from staff members / volunteers e.g. staff will be courteous and polite, will treat all tenants equally, will do their best to respond to queries and concerns in a timely and appropriate manner.
- The level of customer service tenants should expect relating to queries and requests
- Details on the role of volunteers within the scheme.

**Complaints procedures**

Whether or not it is referenced within a charter, it is good practice to have a complaints policy in place for tenants. The ICHS have developed a complaints policy for members which can be accessed in the members section of the ICHS website.

**Involvement of Tenants**
- Details of how tenants involvement will be promoted within the scheme including involvement in planning and decision making.

**Information provision and consultation**

Supporting and providing information to tenants around options for the elderly when their needs increase e.g. accessing Home Care Packages and Home Help services.

**Why adopt a Charter for Supported Housing?**

For housing associations in Ireland a charter for supported housing allows housing providers to establish a standard for excellent customer service and a means through which tenants can measure a housing associations performance and therefore provide relevant feedback.
The minimum standards for rental regulation came into effect for new rentals on 1st February 2009. These standards provide a more robust framework for the structural standards, fire safety and the level of facilities that are now required within rented accommodation.

As part of the regulations, specific articles do not come into effect until 2013; this is to allow time for the required renovations. Articles 6, 7 and 8 provide for the phasing out traditional bed-sit accommodation.

It is estimated that there are approximately 8,750 bed-sits in the country housing 14,500 people and in just over 12 months, bed-sit accommodation can no longer be placed on the rental market. If the process has not already started landlords in all sectors affected by the regulations must begin necessary renovations in order meet the minimum standards or consider taking their bed-sit accommodation off the rental market.

Local Authorities have been provided with €78 million in 2011 for the maintenance and improvement of their housing stock and out of this budget Local Authorities must include any works relating to the conversion of bed-sits. Approved Housing Bodies who are affected by the phasing out of bed-sits will also incur a cost for renovations which will have to be met out of available funds/sinking funds which have been established by the housing association.

Those in favour of the regulations have stated that traditional bed-sits do not offer an adequate standard of fit-for-purpose accommodation to tenants. Previously research conducted by the Centre for Housing Research in 2007 (prior to the introduction of the updated 2009 regulations) found that bed-sits were the accommodation type most likely to be substandard and to fail rental accommodation inspections. This indicates that bed-sit have, for many years, offered a below par standard of accommodation to tenants. With many bed-sits not meeting even the previous 1993 standards for rental accommodation, it is clear this type of accommodation requires a much needed overhaul. The regulations offer an opportunity to upgrade the overall nature of accommodation on the rental market and offer tenants a better ventilated, more hygienic and higher standard of accommodation to live in.

Below is a summary of each of the articles that will put an end to the availability of bed-sit accommodation on the rental market by 2013:

• Article 6 of the regulations states that all rented accommodation must have access to its own sanitary facilities within the rental unit. These facilities must be in a room separate from other rooms. This article ends the practice of individual bed-sits sharing communal sanitary facilities.

• Article 7 provides that each habitable room in a rental unit must have its own, independently manageable, permanently fixed heating appliance. Again this ends the practice of communal heating between individual rental units and a lack of heating within individual habitable rooms.

• Article 8 states that each landlord must provide in respect of food preparation, storage and laundry; these include, a microwave oven, 4 ring hob with oven and grill, a fridge and a freezer. Article 8 also provides for laundry facilities within rental units. (Approved Housing Bodies are exempt from article 8).

* Centre for Housing Research 2008
2012 Education and Training Programme Launched

Bookings are now being taken for the 2012 ICSH Education and Training Programme. This year we are offering three FETAC accredited courses: Special Needs Housing Management which was launched in 2005, Housing Finance and Development which has been running since 2004 and our longest established course, Housing Management which is now in its 17th year. These courses are run in association with National College of Ireland. They are accredited by FETAC and are mapped to the National Framework of Qualifications.

Each course will be delivered over five months, two full days each month from February to June 2012 and successful participants of our courses will receive a Level 6 FETAC minor award. These component certificates allow course participants to build up credits and potentially access higher educational opportunities which is in line with the national objective of creating a “lifelong learning society”.

To book a place or for further information on any of these courses, please contact Catherine McGillycuddy on 01 6618334 or catherine@icsh.ie.

Risk Management Seminar

On 25th October 2011, BHP hosted a Risk Management Seminar for ICSH members at the Ashling hotel. Despite the floods, the seminar was very successful and covered key areas of importance including health and safety, risk management, directors and officer’s liability and the implications of the charities act. The presentations were made by Allianz, Chartis Insurance, Integrated Risk Solutions and Mason, Hayes and Curran Solicitors. Another seminar is currently being planned.

ICSH Group Insurance Scheme

The ICSH is pleased to announce that Allianz plc has been appointed as the Insurer for the Group Insurance Scheme. The cover is tailored to reflect the diverse nature of the activities of our members and offers a bespoke policy coverage to meet the needs of our sector. Allianz plc has a strong track record in the social housing and voluntary sector and is dedicated to providing ICSH members with a long term, committed and expert service.

A group insurance facility for ICSH members was introduced in 2004 as a response to the escalating insurance costs within the sector. It offers greater flexibility in property and liability cover as well as catering for a wide range of additional activities such as community and day centres, the provision of meals, outreach services and crèche and playground facilities.

In addition to providing wide ranging cover options, this arrangement offers a substantial reduction in insurance costs and ongoing review of insurance requirements for all members.

To date, over 190 affiliated members of the ICSH have availed of this service and in doing so have made considerable savings on their insurance costs.

For further information on the ICSH group insurance facility, please contact BHP Insurances at 01 6202030 or info@bhp-insurance.ie. The key contact for the ICSH group insurance facility is: Martina Westphal, Client Service Executive
CDC’s (Community Development Corporations) are the equivalent to non-profit housing associations in Ireland and currently manage over 87,000 homes across America. Neighborworks, the national organisation that supports CDC’s, plans to increase the size of the sector to 120,000 homes over the next four years. Although CDC’s have a strong business dimension, the 250 organisations that are part of Neighborworks are based in local communities. In addition to managing housing, many CDC’s provide a range of social and educational supports to residents and local communities. With the financing of affordable rental housing undertaken through the utilisation of a tax credit system, the average construction cost of a unit for CDC’s was $141,000 in 2011 and 50% of all new units completed in 2011 used a green standard.

Other areas that CDC’s are increasingly involved in is the transfer and management of housing stock from public housing authorities as well as the acquisition of properties from financial institutions through foreclosures from owner occupiers.

A previous study in Australia has indicated that there over 1000 non profit housing associations, as part of the community housing sector, manage up to 40,000 homes for low-income and vulnerable groups. Similar to Ireland there a large number of traditional locally based organisations with a small number of larger organisations. The bulk of community housing providers are spread in the states of New South Wales, Victoria, Queensland and Western Australia where states have a key role in housing policy. The Government policy has been to enhance the role of non-profit housing providers through various measures including capacity building plans, regulatory frameworks and increased transfers of assets for development.