SOCIAL HOUSING
Newsletter of the Irish Council for Social Housing (ICSH)
Autumn 2014

Regulation Update

A new Social Housing Strategy – what can we expect?

New Ministers Appointed

ICSH Housing Finance Seminar 9th & 10th October

Latest News from the ICSH

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New Ministers Appointed

The cabinet reshuffle which took place on 11th July 2014 has resulted in the appointment of two new Ministers in the area of housing.

Former Super Junior Minister for Housing and Planning Minister Jan O’Sullivan has moved to Education and Alan Kelly TD has been appointed as Minister for Environment, Community and Local Community. Paudie Coffey TD is now Minister of State at the Department of Environment with special responsibility for Housing and Planning and co-ordination of the Construction 2020 Strategy.

Minister Alan Kelly TD is a member of the Labour party and was previously Minister of State at the Department of Transport, Tourism and Sport with special responsibility for Public and Commuter Transport. He represents the constituency of North Tipperary.

Following his announcement as Minister for Environment, Alan Kelly stated that his number one priority will be social housing.

Minister Paudie Coffey TD is a member of Fine Gael and of the Dáil from 2011. Before this he was a member of the Seanad from 2007 and has also served on the Joint Oireachtas Committee for Environment and the Fine Gael internal committee on Environment, Community and Local Government. He represents the constituency of Waterford.

Statement of Government Priorities Announced

Following the announcement of the new cabinet, the Statement of Government Priorities was published. Significantly the third priority ‘Housing Availability and Affordability’ contains a number of important commitments. These include:

- A commitment to increase the supply of social housing and housing for those on low incomes.
- A recommitment to ending homelessness and the need to sleep rough by 2016;
- Publication of a Social Housing Strategy in 2014 that will provide a range of solutions to social housing provision. Through this strategy, the Government commit to developing a new vision of public housing provision that provides both for those households who cannot afford to house themselves, but also assist those who struggle to afford housing in the private market. This will be achieved through new sources of finance such as European Investment Bank, Strategic Investment Fund, pension funds, and the private markets;
- Assisting approved housing bodies to avail of these sources of funding through new aggregators and financial instruments;
- Examination of new roles for local authorities in housing provision via Municipal Housing Companies and arm’s length management organisations;
- Enacting new planning legislation to reform Part V and the local authority development contributions regime to reduce the burden on new housing development;
- Phased development of projects where the immediate viable elements of a scheme can proceed in the early phases (subject to the overall principles of sustainable development);
- ‘Use it or lose it’ planning permissions;
- NAMA are to ensure the delivery of a successful Strategic Development Zone for the delivery of residential housing units.
A new Social Housing Strategy – what can we expect?

The ICSH welcome the proposal under Action 8 of Construction 2020 for the preparation of a Social Housing Strategy.

In considering the formulation of a new strategy and a new approach to the delivery of social housing in the future, it is important to take stock. The critical issue is lack of housing supply which then inhibits the adoption of a ‘housing led’ approach to delivery for those most in need. The fixation on solutions which rely on the market for housing supply have failed spectacularly leading to an unsustainable system of housing provision and the ICSH believe there is an opportunity now to unblock avenues for delivery.

This Social Housing Strategy can build on the 2011 Housing Policy Statement which addressed the issue of housing and inequality across tenures and stated that approved housing bodies should have a lead role in the provision of social housing. This recognition of the role and potential of not for profit housing associations was a turning point in acknowledging the sector as a partner working alongside local authorities to deliver social housing to those most in need.

In its submission for the preparation of the Strategy, the ICSH has made over 50 recommendations, across a number of themes, aimed at increasing the level of supply and creating the optimal operational environment to support delivery and management of social housing into the future.

The ICSH outlines the need to recognise and reflect the volunteer ethos and effort underpinning the non for profit housing sector. Along with an estimated 2,000 Board Members applying their skills and experience to oversee social housing schemes across the country, there are approximately 3,000 volunteers who assist housing associations to provide much more than bricks and mortar to tenants.

One of the core recommendations made was the call for a comprehensive, defined housing development programme to provide certainty for the long term funding environment for non-profit housing associations. This 3-5 year programme is necessary to facilitate forward planning in a sustainable way and would align CALF funding, P&A payments and loan financing to unblock delivery in social housing.

Additional recommendations include:

- Where Government has an influence on land costs, realistic values should be applied to enable greater supply. The sector previously had access to the low cost (subsidised) site scheme which was a major factor in the increase in delivery from housing associations between 2000 and 2010. The ICSH have also highlighted the need for an operational land supply programme to assemble sites and the re-examination of the status of zoned land;
- Strengthening of the 20% provision in Part V for delivery of social housing in areas of need rather than payments in lieu;
- The protection and increase of the Capital Assistance Scheme budget to address the acute demand for special needs accommodation for persons who are homeless, elderly or have a disability.

Underpinning all the recommendations is the need for a clear delineation of the role and responsibilities of all stakeholders involved. The ICSH have recommended a structure based on the rationale below:

The stated aim of the Social Housing Strategy is to set out a vision for the delivery of social housing over the next five years. Given the prevailing challenges and increasing demand for social housing, pressure on homeless services against much reduced output and funding, much hangs on the success of the Strategy and its implementation beyond the five years.

The NESC report ‘Social Housing at a Crossroads – Possibilities for Investment, Provision and Cost Rental’ provides a detailed overview of the social housing sector and has made some far reaching proposals for the future of social housing. It is expected that this report will influence the direction of the strategy along with the many submissions received from stakeholders.
Social Housing at a Crossroads – Possibilities for Investment, Provision and Cost Rental

The report was launched on 11th June and will input into the formulation of the new Social Housing strategy. It recommends new approaches in three areas:

- financial mechanisms capable of funding the quantity and quality of housing required;
- policies to grow cost rental provision that will gradually shape the overall rental sector and
- direct public policy influence on housing supply and urban development.

At the launch the ICSH highlighted the need to structure the system to enable not for profit housing associations to deliver. For some time, the ICSH have also called for an aggregator or financial intermediary to be able to access loan finance such as through the European Investment Bank (EIB) at the lowest cost and on favourable terms and conditions, compared to what is currently available in the sector.

Budget 2015 – 14th October 2014

The forthcoming Budget provides the opportunity for Government to address the structural housing problems as a national priority. The much anticipated Social Housing Strategy due to be published by the end of 2014 will only be effective if adequate resources are allocated over the lifetime of the strategy and if the operational framework to enable not for profit housing associations is in place.

The ICSH Pre Budget Submission echoes much of the content of the submission on the Social Housing Strategy. A number of the core recommendations are outlined below:

An overall strategy to deliver more social housing will encompass multiple supply measures however a target of 6,000 homes should be set to be provided by approved housing bodies and local authorities in 2015. This should form the basis for a stepped programme with subsequent budgets increasing on this target as the development pipeline enlarges and reaches a target of at least 40,000 extra social homes by 2020.

There should be a move away from the current market dependent supply model to a construction programme to deliver permanent social housing. Evidence has shown that the construction of social housing has strong multiplier effects in terms of employment and has greater short term impact on the labour market than other construction investments.

Expansion of the Capital Assistance Scheme for special needs social housing provision.

The full document is available on www.icsh.ie

Special Purpose Vehicles – can they help drive the delivery of Social Housing in the future?

Special Purpose Vehicles (SPVs) have been referred to in a number of policy documents discussing the future financing and delivery of social housing in Ireland but what are they and what role can they play?

An SPV is an off balance sheet vehicle comprised of a legal entity created to fulfil a narrow, specific or temporary well defined objective. An example of an SPV relating to housing is National Asset Residential Property Services (NARPS) which was set up in 2012 by NAMA to take ownership of properties where there is an established demand and then lease them long term to a not for profit housing association or local authority. NARPS was set up with the intention to streamline delivery.

In the UK, the Housing Finance Corporation (THFC) specialises in aggregating the private finance requirements of housing associations in order to enable housing associations to gain access to the financial markets on the most competitive terms. The funds accessed are then lent on to housing associations on similar interest and repayment terms, often more favourable than would be available from banks. Other examples include SPVs in Wales which are controlled and owned by housing associations.

The discussion of the use of SPVs in Ireland relates to accessing alternative sources of finance at more competitive rates and accessing funding from the European Investment Bank (EIB). The need for a financial intermediary such as this was described by NESC as an ‘indispensable requirement for future supply’ 1.

The most important characteristics of SPVs are that they facilitate borrowing off balance sheet i.e. not contributing to the national debt and can attract private investment. The potential for an SPV specifically for social housing is still at an early stage with preliminary discussions centering in the first instance for retrofit purposes. The Government role in the ‘soft’ guarantee of any intermediary would reinvigorate the sector and reduce risk.

The development of a dedicated funding vehicle for the sector along with a range of other measures to streamline delivery is a further move away from the traditional capital funding programmes but would be a significant move towards new institutional arrangements for delivery of housing. The housing association sector can play a significant role in this process.

A complementary alternative source of private finance for the provision of rental housing is through the use of Real Estate Investment Trusts (REITs). Announced in Budget 2013, the Finance Act contained comprehensive provisions for the introduction of a tax regime for REITs in Ireland.

A REIT is a listed company, used to hold rental investment properties. It is a globally recognised standard for investment in rental property assets, active in over 35 countries. The properties are let to tenants and up to 90% of the rent paid is distributed to shareholders who are responsible for the tax on their portion of that rent. Shares in the business can be bought or sold by a stockbroker.

The aim of a REIT is to provide an after-tax return for investors similar to that of direct investment in property, while also giving the benefits of risk diversification. The development of residential REITs is continuing in Ireland and since the first REIT came to the market in 2013, over €1bn has been raised by investors, mainly outside Ireland, to buy assets. The company Irish Residential Properties REIT has stated that it wants to build up a portfolio of 2,300 houses and apartments, which it will manage and let.

There has been limited use of REITs for social housing as an investment vehicle for private financing of social housing. In 2012, the UK Government undertook a consultation to look at reforming the REIT regime to encourage the development of social housing REITs.

The legislation for REITs is new and development of this area is growing. Establishing a social housing REIT with a social housing rental business from the outset requires further examination however in the interim, not for profit housing associations have considerable expertise in effective and efficient property management and could play a role in managing properties. There have been a number of potential investors examining the social housing sector to date with the use of the payment and availability agreement.

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**Strong response from housing associations to CAS call**

Many other schemes could be funded and ready to go.

Some 190 proposals, at an estimated cost of €116 million, were submitted by local authorities for consideration. CAS funding approved totalled €46 million which will provide a total of 316 units of accommodation across the country for people with special housing needs including the elderly, persons with an intellectual or physical disability and homeless persons. In particular €19 million of the approved CAS total was ring-fenced for the delivery of 187 units across the country to specifically accommodate persons and families who are homeless with an additional €10 million allocated to deliver 66 units to address the homeless problem specifically presenting in the Dublin City area.

The selection of projects are now being advanced and having regard to a number of construction projects approved the ICH in collaboration with the Department of Environment, Community and Local Government hosted a Procurement Workshop in July 2014 which afforded members an opportunity to receive an overview of the current Procurement Guidelines.

The map illustrates the number and counties of the approved CAS units.
Two more members receive Housing Finance Agency Certified Body Status

Congratulations to both Tintean Voluntary Housing Association and Focus Ireland on receiving certified body status from the Housing Finance Agency. These approvals are an important step for members providing special needs housing and brings the total number to nine housing associations who can access finance from the HFA.

In July, the HFA also announced approval of three new loan applications which will see 73 new units being provided for social housing and a lowering of the interest rate for approved housing bodies.

The HFA has provided new offers such as 10 year fixed interest and development finance. In recent years it has been useful to have more competition from financial institutions resulting in increasing financial arrangements being made available for the not for profit housing sector to expand delivery.

Roll out of Limerick Age Friendly Programme

County Limerick has strong activity in housing for older people.

Limerick is the latest county to formally sign up to Ireland’s National Age Friendly Cities & Counties programme, part of a global World Health Organisation (WHO) inspired movement which aims to improve the quality of life for all people as they age.

The roll out of the Limerick Age Friendly Programme is being overseen by the Limerick Age Friendly Alliance which comprises representatives from Limerick City and County Council, An Garda Síochána, the HSE, local academic institutions and voluntary organisations from across Limerick.

The ICSH have been involved in both the Louth and Kilkenny Age Friendly Forums and promote the role of not for profit housing associations in improving the ability of older people to remain in their communities for as long as possible.

Water Charges

Water charges will commence in Ireland on 1st October 2014, with the first bills being issued in January 2015. It is expected that bills will be issued quarterly after this date.

The ICSH has responded to the Commission for Energy Regulation’s (CER) call for submissions on its Water Tariff Principles and Proposals and on its draft Customer Handbook. In the submission the ICSH highlighted the cumulative effect of charges on tenants; the impact of the imposition of the charge and also the logistical and operational concerns for landlords regarding the billing of tenants, void periods etc.

Who will pay? Is it the landlord or the tenant?

According to the Water Services Act 2013 (No. 2): “customer” means, in relation to the provision of water services, the occupier of the premises in respect of which the water services are provided.

The Water Services (No. 2) Act states that the owner of the property is also the occupier of the property and therefore liable for the charges unless proven otherwise.

Irish Water will begin a customer validation process in September 2014. As part of this process, all households will receive a letter requesting they verify their details. The ICSH is recommending that members engage with their tenants to advise them of their responsibility to register for the charges and to ensure that the tenant does not incur any arrears as a result of late registration.

The ICSH is currently waiting for confirmation of the process for registering the tenant as the occupier with Irish Water where there are no details resulting from this process.

Finally, for vacant dwellings, a minimum charge will apply. It is proposed to set this charge at €80 per annum for dwellings that are not permanently occupied. In its submission the ICSH has highlighted the fact that this charge is inappropriately high for the social rented sector.

The Implementation Plan sets out actions and targets based on the recommendations contained in the first report of the Homelessness Oversight Group and focuses solely on delivering housing solutions for homeless households.

The plan contains 80 actions which are intended to contribute to the delivery of a ring fenced supply of accommodation between 2014 and the end of 2016. The responsible agency for each action is named.

A number of actions have been prioritised in the plan to achieve these targets:

- Accommodating rough sleepers and therefore eliminating the need to sleep rough
- Managing the escalating number of homeless families in the Dublin region
- Vacant units
- Housing Allocations
- NAMA units

Approved Housing Bodies (AHBs) are noted as the responsible agency under four actions and NGOs are highlighted in a further three actions.

These actions are listed in the table below:

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<th>Timeline</th>
<th>Responsible Agency</th>
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<td>We will make arrangements for the transfer or lease or licence, as appropriate of vacant properties to Approved Housing Bodies, having regard to the view of local authorities, AHBs and the Housing Finance Agency, and provide that these units are allocated to homeless households</td>
<td>Q4 2014</td>
<td>DECLG and Local Authorities (Lead); AHBs; Housing Agency; Housing Finance Agency</td>
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<td>We will identify the various issues relating to the acquisition or otherwise of potential State properties including vacant properties and put in place arrangements to facilitate the timely purchase/lease or otherwise of suitable and available properties</td>
<td>Q3 2014</td>
<td>DECLG and OPW (Lead), HSE, Housing Agency, Housing Finance Agency, Local Authorities, AHBs</td>
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<td>We will establish details of the proposed allocations to homeless households and other vulnerable groups by local authorities and by AHBs for the period 2014 – 2016</td>
<td>Q2 2014</td>
<td>DECLG, Local Authorities, AHBs (Lead)</td>
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<td>We will ensure that local authorities and AHBs review their existing policies governing evictions and non payment of rent and anti social behaviours</td>
<td>Q4 2014</td>
<td>DECLG (Lead), Local Authorities, AHBs</td>
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<td>We will establish a pilot Social Housing Rental Service in the Dublin region with an initial focus on homeless households and this will be part of Dublin’s overall pilot Housing Assistance Payment (HAP) project</td>
<td>Q4 2014</td>
<td>DCC (Lead), NGOs, DECLG, DSP</td>
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<td>We will put into place a regional approach to sourcing accommodation in light of discussions at the Cross Departmental Team on Homelessness and the National Homelessness Consultative Committee and other relevant developments</td>
<td>Q4 2015</td>
<td>Local Authorities (Lead), NGOs, DECLG, DSP</td>
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<td>We will launch a prevention campaign to assist in stemming the flow of homelessness</td>
<td>Q2 2014</td>
<td>DCC (Lead), DSP, DECLG, NGOs</td>
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Implementation and Funding

The ICSH has welcomed cabinet approval for the Implementation Plan for what the former Minister for Housing Jan O’Sullivan has said requires a whole of Government approach. In total it predicts 900 units to be delivered per annum for 2014, 2015 and 2016 – a total of 2,700 homes.

Ensuring the resources are available for the Implementation Plan will be fundamental to its success. In the first report of the Homeless Oversight Group, it was stated that the 2016 objectives could be achieved within the existing envelope of resources however, since the publication of their report (December 2013), the situation particularly relating to families experiencing homelessness, has become more acute. Focus Ireland reported that in July 2014, 39 families became homeless.

Within the plan, it is stated that the Homelessness Policy Implementation Team consider this would be challenging and the recent announcement of an additional €10m under CAS to be specifically used to deliver housing for homeless households demonstrates an acceptance that additional resources are necessary. A total of 66 homes will be delivered under the additional CAS funding in Dublin.
The National Housing Strategy for People with Disabilities 2011-2016 which has an overall strategic vision to facilitate access, for people with disabilities, to the appropriate range of housing and related support services delivered in an integrated and sustainable manner which promotes equality of opportunity, individual choice and independent living is now over half way through its lifetime.

One of the strategic aims of the strategy and priority actions for 2014 was to publish national guidelines for the assessment and allocation process for housing for people with a disability. These guidelines were agreed in April 2014.

There are a range of significant key messages in the guidelines which address previous gaps and blockages for people with disabilities in the assessment process all based on the premise of interagency co-operation from service providers, local authorities, HSE, DECLG, Department of Health, Housing Authorities, Approved Housing Bodies and Advocates.

In addition, each local authority is required to establish a Housing and Disability Steering Group which will have an operational focus to strategically plan to meet housing need for people with disabilities.

These new guidelines and the Steering Group structures are both welcome developments however the key challenge remains and that is ongoing supply of social housing alongside adequate resources for adaptations and person centred support services.

Of the 90,000 households recorded as having a housing need, there are 3,919 persons with a disability which is a 198% increase on the 2011 figure. It should be noted also that this does not include many people who are currently in congregated settings. The core recommendation of the Congregated Settings report (2011)\(^3\) is that all 4,000 individuals living in settings of 10 or more people with disabilities should be move into smaller community based settings and all institutional settings should be closed.

The ‘shared accommodation’ leasing model is an inappropriate delivery model considering the needs of the group of individuals it is supposed to house. It is fundamentally flawed in terms of the quantum of suitable homes that can be delivered. The output to date has been disappointing and key issues remain unresolved such as unsuitability of current housing stock, lack of engagement of landlords, lack of funding for adaptation and associated costs, lack of security of tenure, reinstatement costs following adaptation work and unreliability of NAMA properties.

CAS funding is the preferred source of funding for special needs accommodation however given the substantial decrease in budget allocation in recent years, this funding mechanism is now grossly insufficient in meeting targets currently set. The protection and increase of this capital budget allocation is essential to ensure continued provision of suitable accommodation for people who have special needs.

The CALF model could also be tailored with promotion of partnerships between larger housing associations in collaboration with specialist providers, led by the local authority and coordinated via the ICSH to promote mixed schemes.

The Social Housing Strategy should outline commitments within a three-five year development programme linked to each of the local housing plans for people with disabilities formulated through each of the Disability Steering Groups in each local authority. The development programme would set out an annual supply of appropriate, fully wheelchair accessible housing units using universal design principles proportionate to the need in each local authority area.

Official opening Valhalla scheme, Clondalkin

Valhalla, Watery Lane, Clondalkin is a scheme of 10 apartments and an office. The scheme is an independent living scheme for tenants with disabilities and able bodied tenants with care and support provided to individuals in their own homes as required. The building itself has been built to a high specification and is a pilot scheme under the Government’s initiative ‘towards carbon neutral’ homes and all 3 partners (South Dublin County Council, Clannmil Ireland and Cheshire Ireland) are delighted to be part of the provision of the most environmentally friendly homes in Ireland.

The Building was designed following the principles of ‘Universal design’ and in particular four of the ground floor units have been built to include essential aids and assistive technology for people with physical disabilities. The building can cope with a broad spectrum of needs and adapts easily to possible future changes in residents requirements.

Units are designed to DECLG ‘Quality Housing for Sustainable Communities’ standards, modified to meet the specialised needs of tenants. The Irish Wheelchair Association design guidelines were used as a further reference for the design.

The input of the prospective tenants, their service support team and Occupational Therapists has been important to this process. Specific requirements have been addressed at the detailed design stage

The building is level access with lift access to the first floor apartments. The communal areas, courtyard, roof garden, individual apartments and office are easily accessible with wide corridors, automated doors and secure door entry systems (video intercom). Doors can be opened/closed using fob readers by wheelchair users.

Progress on Regulation

The recent establishment of the Regulation Office in the Housing Agency to undertake the management and implementation of the Voluntary Regulation Code (VRC) and the impending enactment of the Residential Tenancies (Amendment) Bill (2012) which will bring tenancies of approved housing bodies under the Residential Tenancies Act mark the beginning of a new era for housing associations.

These two, very significant, changes are part of a shift towards the development of a regulatory framework to support long term growth of the sector. The advancement of both regulation of approved housing bodies and their tenancies has not happened overnight with references to governance of the sector made in the Towards 2016 Social Partnership Agreement which was published in 2006. The timelines below sets out how the issues have evolved since their introduction.

The ICSH as the representative federation continue to advocate on behalf of the members to ensure this new framework is proportionate and workable.

The inclusion of the sector under the remit of the Residential Tenancies Act has been in progress since first announced by former Minister for Housing Michael Finneran TD in 2009. He stated his intention to initiate amending legislation to address a range of issues including the inclusion within the remit of the Residential Tenancies Act of those segments of the voluntary and co-operative housing sector that most closely parallel the current remit of the RTA, i.e. standard social housing.

It took until July 2012 for the legislation to be published by Minister Jan O’Sullivan and the Bill is still going through the legislative process in both the Dáil and Seanad. A timeline is set out below:

Residential Tenancies (Amendment) (No 2) Bill

- Nov 2009: Minister Finneran announces intention to being tenancies of approved housing bodies under the remit of the RTA
- 2009: ICSH establish Tenancies Working Group
- 2010-2012: Drafting of Residential Tenancies (Amendment) (no 2) Bill
- July 2012: Residential Tenancies (Amendment) Bill published
- Jan & Sep 2013: Proposed legislation debated in the Dáil and Seanad
- June 2014: ICSH Tenancies working group finalise draft Tenancy Agreement aligned to the Act
- April/May/June 2014: ICSH hold three seminars for members with a legal expert on the legislation and an update from the PRTB
- Sep 2014: Expected introduction of legislation to underpin Deposit Protection Scheme
- End 2014: ICSH communication process to members on the RTB
- End of Q1 2015: Commencement of sections of legislation relevant to the sector

Voluntary Regulation Code

- Sep 2012: Deadline for receipt of submissions
- Over 30 submissions received
- May - Jun 2013: DECLG briefs approved housing bodies at 7 ICSH regional meetings on new regulatory proposals
- Jul 2013: Minister Jan O’Sullivan T.D launches the Voluntary Regulation Code
- Sign Up: Approved Housing Bodies sign up to the Code
- By June 2014, there are 155 signed up
- Feb 2014: Interim Regulatory structure established
- June 2014: Correspondence from the iRC and the Regulation office sent to all approved housing bodies
- Those AHBs signed up to the code received their Annual return
- Jul 2014: Deadline for making the Annual return - 28th July
- AHBs can make contact with the Regulation Office to extend this deadline
- Consultation with Tier 3 on the Financial Chapter
- Sep 2014: Consultation with Tier 1 and 2 on the Financial Chapter of the Code
- Oct 2014: Publication of the Financial Chapter of the Code
The ICSH ran three very successful seminars in Dublin, Thurles and Sligo on the Residential Tenancies Bill and the Voluntary Regulation Code which over 120 people attended and it is intended to organise further seminars in the autumn.

The Bill has completed report and final stages in the Dáil and is due to go to the Seanad. Further to this, it is estimated that the commencement order for the relevant parts of the legislation for the sector will not be signed until the end of Q1 2015. A draft tenancy agreement has been prepared for ICSH members that is aligned to the new Act. The ICSH will be issuing guidance and information to members on all aspects of the new legislation as well as the registration process.

Currently, 158 members have signed up to the Voluntary Regulation Code. Members will have received correspondence from the Regulation Office of the Housing Agency; the first was sent to all approved housing bodies and introduces the Housing Agency Regulator while also outlining the aims of regulation. The second is being sent to those who have already signed up to the VRC, and states that the approved housing body is now registered on the Housing Agency’s database of signatories to the Code.

Those who have signed up to the code will also have received their Annual Return. Support and guidance along with policy templates and advice notes are available from the ICSH. A toolkit for members is also being finalised following feedback from the seminars and will be available to all members.

If you have any queries about the Residential Tenancies Bill or the Voluntary Regulation Code please contact Kevin Ryan, Compliance Co-ordinator at kevin@icsh.ie or 01 661 8334.

There are more than 8,400 charities currently operating in Ireland, and these will shortly come under the remit of the Charities Regulatory Authority (CRA). All charities will have to register with the Authority, and will also have to ensure that data received by the Authority from Revenue is up to date [the Register will be publicly accessible]. All charities will also have to complete an annual report on their activities, and may have to submit accounts to the Regulator depending on the size of their gross income.

The ICSH are working to ensure that duplication in reporting requirements between the Housing regulator and the Charities regulator is avoided. The ICSH will continue to inform members of their compliance responsibilities in this area and will provide support as the requirements for members become clear.

Launched as a pilot in 2005, Housing Association Performance Management (HAPM) is now in its tenth year and has established itself as a widely recognised framework for monitoring the performance of housing associations. Significant work has been undertaken since then to familiarise members with the system and in having HAPM independently examined and verified.

In terms of how HAPM operates, a survey is sent to all ICSH member organisations [that currently own or manage housing units] on a quarterly basis and a wide range of questions are asked covering topics such as rents, service charges, re-lets, voids, first lets, repairs and maintenance and landlord tenant relations. The returned information is then compiled and reported on a 3 month, 6 month, 9 month and 12 month basis. The publicly available report only reports on aggregated and anonymised figures. However, each participating organisation receives a separate report comparing their performance against the sectoral average therefore allowing them to quickly identify areas of particular strength or where improvement is needed.

The 2013 full year results includes returns from 40 housing associations and comprises information relating to 15,266 units of accommodation delivered through various funding and development methods – CAS, CLSS, RAS, leasing as well as other owned and managed units.

The 2013 results again show very good housing management across the sector proving once again that the non-profit housing sector continues to deliver an excellent service to tenants. Some indicators obviously show room for improvement and HAPM is an excellent tool in identifying these areas at a sectoral level and also to individual members when they receive their individual performance report.

The Voluntary Regulation Code (VRC), “Building for the Future” recognises the importance of performance management within the non-profit housing sector and the submission of performance management information is listed as a commitment when signing up to the VRC even for Tier 1 housing associations. To facilitate members and in keeping with the VRC’s principle of proportionality, for the survey covering the last quarter of 2013, the ICSH launched a version of HAPM specifically for Tier 1 organisations that covers only those areas mentioned in the VRC, namely rents, voids and repairs and maintenance. There was good take-up on this from members who had previously never taken part in HAPM before and we look forward to the continued involvement of these members with new members coming on board in the future.

HAPM is now recognised as part of the annual return by the Housing Agency Regulation Office and the ICSH looks forward to working more with members and the Housing Agency Regulation Office to develop this and further demonstrate the good governance that exists in the non-profit housing sector.

For further information on HAPM, please contact Catherine McGillycuddy, Membership Support Officer, on 01 661 8334 or catherine@icsh.ie
Banner Housing Association recently completed the purchase of four two bedroom apartments in Cluain Ros Leamhain, Ennis, Co Clare. Banner Housing Association worked in conjunction with Ennis Town Council, the Department of the Environment, Community and Local Government, Clann Credo Limited and NAMA/Deloitte Receivers to ensure tenants will receive high specification homes.

The apartments will be allocated to tenants with an Intellectual Disability who had the choice to move from group home settings and will now live more independently while receiving care supports through the Brothers of Charity Services Clare.

Banner Housing Association accessed private finance through Clann Credo and also agreed a Payment & Availability Agreement through the Department and Ennis Town Council which will help repay the loan finance to Clann Credo. This is an exciting project which is working well and the Association look forward to purchasing further properties using these new funding methods.

HAIL acquires new units in Fingal and accepts management of units in Ballymun

HAIL, in partnership with Fingal County Council, managed to secure €1 million in funding to purchase 10 one bed apartments in the Fingal area. As a result, HAIL have acquired 5 apartments in Red Arches in Baldoye, 3 apartments in Mayeston in Finglas and 2 apartments in Blanchardstown. All of the new apartments will be let to applicants on the Fingal County Council housing waiting list and will provide much needed accommodation for individuals currently in hostel or homeless accommodation in the area.

In addition, HAIL were very pleased to accept the management of 25 mixed housing units in Coultry in Ballymun on behalf of Ballymun Regeneration Ltd and Dublin City Council. The development is situated across the park from HAIL’s existing development on Woodhazel. The new development consists of a mix of both general and supported tenancies. The development has provided much needed accommodation for people taken from the local authority waiting list in the area.

Respond! Housing Association

Work has begun on the redevelopment of St Johns College, Waterford to provide 21 self-contained apartments for older people and a day centre. A total of 36 new build one bedroom apartments will also be built on the site parallel to the Folly Road, also for older persons. It is expected that the project will employ 100 workers during the course of construction. AIB provided private finance for the project.

Members pursue mixed funding models and new approaches to ensure continued delivery across the country

Turning of the sod in Glasnevin, Dublin for Fold Ireland

In February, the Minister for Housing Jan O’Sullivan TD attended at sod turning event for a scheme which will provide 38 one bedroom and one two bedroom accessible apartments for older people with an adjoining community centre. This scheme is unique in that it showcases what can be achieved by the non profit housing sector when combining private finance and stock transfer. This is the first scheme combining private finance with the redevelopment of local authority housing.

With private finance provided by Bank of Ireland, Fold is undertaking a complete regeneration of the scheme which was built by Dublin City Council in 1969. A core part of the project was that the transfer of ownership to Fold enabled them to leverage the projects’ existing value to access private funds. The use of private finance by the housing association is key to this stock transfer and regeneration work.
Foscadh Housing Association completes the final phase of 69 homes in Co. Louth

Foscadh Housing Association is delighted to announce that four more families received the keys to their new homes in the Lia Bhrega development in February 2014. These three bedroom homes complete the 69 unit Lia Bhrega development in Drogheda, County Louth.

The new homes are a result of the continued use of the ‘Build to Lease’ programme to provide social housing, and also the collaboration work between Foscadh Housing, Drogheda Borough Council, The Department of the Environment, Community & Local Government, the Housing Finance Agency and lenders Clann Credo.

This final phase of this development has been very successful in providing much needed accommodation for applicants from Drogheda Borough Council’s waiting list. Foscadh Housing Association is keen to continue to build on its capacity by working with the Government, Private Funders, Local Authority and other Shareholders to effectively deliver to residents and communities much needed sustainable homes.

Túath Housing Association

Túath has worked together in partnership with Fingal County Council and NAMA to lease twenty new homes at Red Arches, The Coast, Baldoyle, Dublin 13. All of the new homes will be let to applicants on the Council’s housing waiting list. The properties are being leased by Túath for a period of 20 years and 9 months with an option to purchase in the latter stages of the lease. The properties are fully furnished to a turnkey standard and ready for immediate occupation. Forty eight additional homes have also been delivered in Clare village in collaboration with Dublin City Council, DECLG and NAMA.

The NARPS initiative is a new method of delivering social housing in areas of high demand where NAMA have vacant stock. Túath welcomes this initiative to increase the supply of social housing and is endeavouring to deliver additional NARPS schemes across the country in the near future.
In memory

The Voluntary Housing Sector relies heavily on the on-going commitment of individual voluntary board members around the country who freely give up their time for the benefit of others and their local community. The ICSH would like to recognise the invaluable contribution and personal dedication of recently deceased members of the sector, they will be sadly missed by all.

Maeve Healy - Méabh Ui Éiligh

There was always something remarkably youthful – in deed and word about Maeve Healy.

Early Friday morning 23rd May, surrounded by her family, she said goodbye to this world, another great fighter for 'Social Justice' taken from the field of action and debate.

Born in 1933, she was the founding member of Foscadh Housing Association in 1999 and remained active as Company secretary up to the time of her death. In March 2014 she was delighted to announce that four more homes would be completed under the very innovative “Build to Lease” programme which brings the ’Lia Bhrega’ development in Drogheda to sixty nine homes delivered.

She was a director of the Drogheda Women’s and Children’s Refuge and a valued member of MABS too. A large attendance at her funeral in May heard Fr. Emlyn McGinn remark on a ‘strong willed woman’ who was a pioneer for many social causes.

‘She did things silently and her goodness knew no bounds.’ Maeve’s quote at the completion of the 69 homes in Lia Bhrega, Drogheda could be her epitaph – ‘We continue to see considerable demand for social housing and we will continue to work to seize every opportunity to deliver additional units.’ Maeve Healy cared, truly cared.

Harry Byrne

Harry Byrne was a much trusted and well respected Board and General Purposes Committee Member of The Iweagh Trust who made a lasting contribution to the work of the Iweagh Trust over a long period. His calm approach to finding solutions to problems will be very much missed.

Harry Byrne, FCMA, FCCA, spent his entire career in Guinness Ireland mainly in the finance area. He was appointed to the Board of Guinness in 1977 as Finance and Administration Director and subsequently to the position of Assistant Managing Director from which he retired in 1996.

He is a Past President of the Royal Victoria Eye & Ear Hospital Board and continued as a Council Member. He is also a Past President of the Chartered Institute of Management Accountants (CIMA). He has been a Director of the Foundation for Investing in Communities since its inception in 2000. He was a Member of the Brussels based Economic and Social Committee from 1996 to 2006.

Harry became a Trustee of the Iweagh Trust in 1982 and is a former Chairman of the Board. He was also for many years a member of the General Purposes Committee and a Trustee of the Iweagh Trustees Employees’ Retirement and Death Benefit Scheme.

ICSH News & Events

Education and Training – Supporting and Enhancing Capacity in the Sector

ICSH/CIH Level 4 Certificate for the Housing Profession

The ICSH and Chartered Institute of Housing (CIH) have joined forces to offer a new housing qualification in Ireland - the CIH Certificate for the Housing Profession which launches in September 2014.

Aimed at housing professionals aspiring to or working at management level, the course ensures students will have a sound understanding of the context within which social housing organisations operate in Ireland. This qualification will give an understanding of the essential aspects of housing strategy, policy, law and finance, as well as the context for providing housing management services. Students will also learn skills in how to manage people, change and risk.

Students will learn to:

- Appreciate the wider financial environment for housing organisations
- Develop analytical skills in evaluating policies, their intended outcomes and impact
- Explore the socio-economic factors affecting housing need, demand and supply
- Understand the key functions in housing management and housing-related advice services
- Develop skills in managing people, risk and change
- Understand the history and development of the housing sector in Ireland and the legislation underpinning it

There has been a huge level of interest in this course and we look forward to delivering it again in 2015.

For further information or to register your interest for 2015, please contact Catherine McGillycuddy at ICSH, 50 Merrion Square East, Dublin 2. Tel: 01 661 8334 or email catherine@icsh.ie
Seminars

A series of three seminars were held throughout the first half of 2014 in Dublin, Thurles and Sligo on the subject of the Residential Tenancies (Amendment) Bill (RTB) and the Voluntary Regulation Code (VRC). These seminars were attended by approximately 120 delegates from housing associations and local authorities and served as an essential update on two significant changes to the sector. The ICSH will be continuing to support and advise members regarding the RTB and the VCR as well as delivering further one-day training seminars. Members will be kept up to date on all future training events and should you have any queries on upcoming training or suggestions for training subjects, please contact the ICSH.

The ICSH is again partnering with Quell Training to deliver training workshops on managing lone workers and challenging behaviour in November. We will also soon be launching a new initiative in partnership with Quell in which delegates who previously attended such courses via the ICSH and Quell can complete their 2 year refresher training online at a reduced rate. For further information or to make a booking, please contact Catherine McGillycuddy at ICSH, 50 Merrion Square East, Dublin 2. Tel: 01 661 8334 or email catherine@icsh.ie

Building Capacity, Enhancing Delivery Supported by AIB

The ICSH biennial Housing Finance Seminar will take place on Thursday the 9th and Friday the 10th of October (two half days) in the Limerick Strand Hotel, Limerick City. The Seminar has firmly established itself as the leading finance-focused event for housing practitioners. This year, once again, the ICSH will bring together a wide ranging panel of national and visiting speakers to share a wealth of finance experience with delegates. Key speakers include:

- Eric Terheggen, Dutch Social Housing Guarantee Fund
- Henrietta Podd, Head of Debt Advice and Origination, Canaccord Genuity
- Conn Murray, CEO, Limerick City & County Council
- Bairbre Nic Aongusa, Assistant Secretary, Department of the Environment, Community & Local Government
- Barry O’Leary, CEO, Housing Finance Agency
- Brendan Whelan, CEO, Social Finance Foundation
- Rory O’Donnell, Director, National Economic & Social Council

Embracing regulation, exploring new strategies and future funding options in meeting current housing need are just some of the areas to be presented. In addressing such topics the Seminar will provide policy and practice updates, expert analysis, case studies and practical suggestions. It will feature workshops specifically tailored for both large and small housing associations and will provide opportunities for delegates to up-skill in regulation, business planning and accounting practices, maximising resource potential and housing supply opportunities.

A full brochure is available on the ICSH website.
USA

Policy of housing vouchers in Chicago to counter segregation have been questioned

Some of the most significant changes with residents of the Chicago Public Housing Authority have occurred. With the ‘Plan for Transformation’ over 56,000 residents of the Chicago Housing Authority have moved to other areas in the last 15 years. This comprises a housing voucher system to allow tenants to move to an opportunity area where poverty is below 20%. Chicago policy is indicative of the shift in US housing policy from direct provision of social housing homes to market based initiatives, such as housing vouchers which government subsidises for tenants renting privately owned homes. Housing vouchers as a form of rent allowance were planned to reduce segregation by facilitating low-income tenants move into better neighbourhoods.

Not dissimilar to rent allowance in Ireland, the value of the housing voucher is determined by the tenants income, and maximum subsidy levels set by local housing authorities. With public housing developments being replaced by privately owned mixed income developments which combine affordable rental, market and social housing in one location stricter access criteria have meant up to 80% of former public housing residents are excluded from qualifying. A study from the University of Chicago found that the tenants with housing vouchers were more racially segregated than those in traditional public housing developments. In some cases, similar to use of rent allowance in Ireland, prospective tenants with housing vouchers struggled to find landlords that accept housing vouchers.

Brazil

Proposal to transform world cup stadiums for low-cost social housing

In the aftermath of the World Cup recently held in various cities in Brazil, it has been proposed that 12 stadiums used in the world cup could be transformed in housing to accommodate the vast numbers of people in Brazil in need of housing and those who have been displaced and homeless through clearance of favelas, and other informal settlements that have been widely used in Brazil. The plan is to incorporate housing modules into the stadium comprising 105 sqm² (1130 sqft). It is estimated that each stadium could accommodate between 1500 to 2000 people and up to 20,000 people over all the projects. While the proposal is an architectural concept (CASA futeball), it is hoped it will inspire more socially conscious projects. The Brazilian social housing strategy in 2009 planned to deliver 3.4 million homes by the end of 2014.

Denmark

Housing associations in Denmark use revolving funds to finance social housing

Currently there are about 700 non-profit housing associations in Denmark who own around 8000 estates and almost 600,000 homes. Some larger housing associations also manage social housing provided by local authorities. Non-profit housing comprises about one fifth of the total housing stock. Provision of new social housing is financed through a combination of borrowing from banks, interest free loans as base capital from municipalities (local authorities), and a small amount from deposits from tenants. As part of regulations in Denmark, housing association rents must be cost rents which are based on historic costs. When mortgage loans are redeemed when they are expired, the proceeds go to the National Building Fund which are accessed by not for profit housing associations for new build and refurbishment.

Netherlands

Dutch housing associations to provide greater targeting of households

With over 2 million social rented homes, housing associations in the Netherlands now have to ensure that 90% of their rented dwellings must be let to households with incomes less than €33,000. Associations may let 10% of their social housing to households on higher incomes. These policy changes have been triggered initially by recommendations by the European Commission which resulted in greater targeting to ensure support for social housing in the Netherlands is in line with the European Commission services of general economic interests. Previously social housing in the Netherlands would have been viewed as universalist, and available for the whole population. Housing associations in the Netherlands are registered and regulated through what is known as the BBSH. The regulation and reporting of associations covered six areas ranging from housing quality to housing and care.