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Part V Planning and Development Bill 2014

Minister Alan Kelly has published the General Scheme of the Planning and Development (No. 1) Bill 2014 as part of the Government’s Construction 2020 Strategy.

The ICSH has welcomed the requirement for developers to provide up to 10% of their housing units for social housing through Part V. Approximately 2,000 units were acquired by the sector under Part V up to 2011. With the removal of the ability of developers to account for social housing provision through cash payments, Part V will be a more effective instrument to boost supply of social housing in the current climate where there is a huge demand for social housing in urban areas as well as creating mixed tenures.

The ICSH has also made a written submission to the Oireachtas Joint Committee on Environment, Culture and the Gaeltacht making a number of recommendations including a requirement for planning authorities to consult with approved housing bodies in the preparation of housing strategies, that the 10% requirement is a minimum, and for the involvement of approved housing bodies in Part V agreements from the commencement of the planning and development process.

Enhancing Sector Capacity

The ICSH commissioned independent consultants, Altair to fulfil two key objectives:

- To carry out a thorough assessment of the current financial mechanisms and future funding options available to enable effective social housing delivery for housing associations;
- Identify options for increasing the supply of housing, particularly social, in Ireland post-2015.

Altair made a number of recommendations but set out steps that could be taken immediately to help kick-start a development programme for Approved Housing Bodies:

- Reform of the current CALF system
- Increase CAS grant funding
- Identify public land assets
- Establish a business unit specifically dedicated to housing delivery for AHBs
- Introduce standard accounting policies and long-term financial plans.

A number of actions within the Social Housing Strategy reflect some of the recommendations from the Altair report. The challenge now, which is the primary focus for housing associations, is to build organisational and financial structures and systems to drive expanded delivery forward.

The ICSH has been undertaking a critical evaluation of capacity across the sector to include analysis of sites owned by housing associations, sourcing of loan finance, organisational capacity, partnerships and collaboration. A core part of enabling housing associations and achieving the necessary scale of delivery will be addressing the challenges around land availability and cost which are key components of any ongoing development programme. For housing associations to deliver on the targets set in the strategy, the availability of affordable and low cost sites must be built in to an overhauled and streamlined funding system.
Revised Estimates Budget 2015

The revised estimates for Budget 2015, published on 18th December 2014 by the Department of Expenditure and Reform provide additional information in relation to the allocations in the 2015 estimates set out in the Comprehensive Expenditure Report 2015-2017 published on Budget day, 14th October.

<table>
<thead>
<tr>
<th></th>
<th>Current €000</th>
<th>Capital €000</th>
<th>Total €000</th>
</tr>
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<tr>
<td>Overall Housing Programme</td>
<td>310,695</td>
<td>376,013</td>
<td>686,708</td>
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<td>Voluntary and Co-operative Housing</td>
<td>29,350</td>
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2015 Output Targets

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<th>Target</th>
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<tbody>
<tr>
<td>Leasing</td>
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<tr>
<td>Transfers from rent supplement to RAS and other social housing supports</td>
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<tr>
<td>Housing Assistance Payment</td>
<td>8,000</td>
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<tr>
<td>Social Housing Investment Programme</td>
<td>946</td>
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<tr>
<td>CAS units</td>
<td>440</td>
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<tr>
<td>Traveller specific units</td>
<td>55</td>
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<tr>
<td>Retrofitting programme</td>
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<tr>
<td>Vacant units to be refurbished and brought into use</td>
<td>1,000</td>
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<tr>
<td>Units provided for people transitioning from institutional care</td>
<td>150</td>
</tr>
</tbody>
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Source: Department of Public Expenditure and Reform

€300m Housing Investment Programme Announced

Minister for Environment, Community and Local Government Alan Kelly and Minister of State at the Department of Environment Paudie Coffey have announced a new €300m fund for investment for social housing jointly backed by the Housing Finance Agency (HFA) and the European Investment Bank (EIB). The funding is available to the 10 confirmed approved housing bodies already with certified borrower status from the HFA for the upgrade and delivery of social housing. The Department of Environment, Community and Local Government have indicated that 2,000 homes can be delivered by 2016 using this funding mechanism.
ICSH Housing Finance Conference Report

The ICSH Housing Finance Conference took place in October last in the Limerick Strand Hotel, Limerick. The event was opened with a keynote address by Minister Alan Kelly T.D. and drew over 200 delegates, representing the highest attendance to date for this biennial event. The theme of the conference was ‘Building Capacity, Accessing Finance, and Enhancing Delivery’ and was supported by the Federations new sponsor AIB.

The conference brought together a wide ranging panel of national and international speakers to share their experience and discuss real solutions and effective approaches towards meeting future funding requirements for social housing delivery. Speakers included Kieran Kearney from the European Investment Bank (EIB), Henrietta Podd from Canaccord Genuity and Eric Terheggan from WSW the Dutch Social Housing Guarantee Fund.

The sessions over the 2 days explored areas such as the emerging financial and regulatory challenges facing the sector along with examining good practice operational models such as business planning and account standardisation. A number of approaches linking the financing and delivery of new social housing were also addressed including the use of the Dutch guarantee system for financing and the cost rental model. There was also examination into the area of local authority regeneration and stock management.

The parallel sessions provided a platform for both the larger and smaller housing association to engage in discussion around financial issues. For the larger housing associations, in particular those accessing private/loan finance focus was on both existing options and potential new opportunities such as emerging financial markets and other investors. For the smaller housing association the session drew on member experience in exploring and accessing funding in addition to exploring the current funding options available including a presentation from the Housing Agency and Donegal County Council.

A key aspect of the conference was the launch of the ICSH commissioned report ‘Enabling the delivery of social housing in Ireland’ by Altair Financial Consultants which provides an assessment of the current financial mechanisms and future funding options available to enable effective social housing delivery for the sector. The report contains a number of recommendations for Government centred on increasing the supply to enable effective social housing delivery post-2015.
Social Housing Strategy 2020

The Social Housing Strategy, launched on 26th November 2014, is the first comprehensive housing policy published by Government since 1995. Previous documents included general statements on social housing policy however this plan takes a strategic approach.

There are three central pillars of the strategy:

1. Provision of new social housing supply to deliver 35,000 additional units by Local Authorities and Approved Housing Bodies at an estimated cost of €3.8bn;

2. Provision of supports through the private rental sector for 75,000 households through the Rental Accommodation Scheme (RAS) and the new Housing Assistance Payment (HAP);

3. Reform – creating more flexible and responsive social housing support. To include rents framework, tenant purchase, anti-social behaviour and a review of the assessment and allocations policy.

Challenges

The ICSH welcomed the direction of the strategy and the key role earmarked for housing associations in its delivery. In particular, the ICSH had sought a multi annual delivery programme for the sector which is included in the plan and will enable housing associations to plan more effectively and link development programmes to available funding.

Overall it is an ambitious, target driven strategy which the ICSH welcome. It is, however, the start of a plan that will take time to show results given the significant challenges both on new housing supply and the private rented sector which are two of the three core pillars.

The reliance on an already constrained private rented sector to deliver may cause difficulty as it is almost impossible to accurately predict the level of housing supply that will be available for social housing. The main pipeline of supply for those with a housing need should be through the Local Authorities and housing associations.

The challenges the sector has faced in relation to new financial mechanisms, managing more risk and the need to increase capacity are acknowledged in the strategy. However the sector is now being asked by the Department of Environment, Community and Local Government (DECLG) for a ‘step change in delivery’.

<table>
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<th>Q1 2015</th>
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<th>Q3 2015</th>
<th>Q4 2015</th>
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<tbody>
<tr>
<td>Action 12</td>
<td>Action 14</td>
<td>Action 10</td>
<td>Action 13</td>
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</table>

- Establish a multi-annual housing programme
- Support the development of a more effective system of funding for AHBs & review the current system, taking account views of stakeholders
- Roll out of a pilot Cost Rental scheme, having worked in advance with Finance Work Stream, AHBs & Las to maximise the benefits of the pilot scheme
- Agree targets with AHBs for delivery of housing in 2015 & initiate work on targets for subsequent years
- Facilitate the development of Regional Social Housing Forums to support more collaborative approaches to the provision of social housing
There are a number of actions to address the inefficiencies and anomalies with the current funding system and, once addressed, the DECLG expect housing associations, in particular large scale providers to achieve a significant increase in the scale and pace of delivery.

What does the Strategy mean for housing associations?

From the outset, housing associations are identified as one of the key stakeholders for delivery of the strategy and are represented, through the ICSH on the governance structures underpinning the strategy. The sector also has a dedicated ‘Approved Housing Body Delivery and Operations Work Stream’, one of the five workstreams of the strategy. Whilst the ICSH welcomes this focus on housing associations and their role, there are significant issues that cut across and link in to other workstreams, in particular Finance, Local Authority operations and Social Housing Reform. Meaningful communication and co-ordination among all stakeholders involved will be critical to the successful implementation of the actions and targets agreed for the sector.

Housing associations, like local authorities, will have pre-determined targets for delivery of social housing for 2015 and beyond and will be held accountable in achieving these targets (action 13). An important aspect of this will be progress on identification and mapping of housing need both on a national and local authority basis which is key to informing the delivery and multi annual development programmes of housing associations.

Since the strategy was published in November 2014, the working groups and governance structures under the strategy have been convened and have met. In addition, work has commenced on many of the actions in the strategy, in particular action 12 – the agreement of targets for approved housing bodies for delivery.

The ICSH, through its own internal working group structure, is engaging with members to prepare information for the forecasting of targets and a workable model for a multi annual development programme for the sector. To facilitate the ‘step change’ required by the DECLG, the ICSH is also working to support members and build capacity in the sector to deliver. Housing associations can only do this through partnerships with local authorities and other stakeholders such as NAMA, financial institutions to access property, land and private finance.
It is almost exactly two years since the launch of the Homelessness Policy Statement where former Minister for Housing Jan O’Sullivan T.D outlined the Government commitment to end long term homelessness by 2016 using a housing led approach as the primary response to all forms of homelessness. The Minister also established a Homeless Oversight Group (HOG) who published their first report (Dec 2013). This then informed the Implementation Plan on the States Response to Homelessness (May 2014).

This plan focuses on delivering housing solutions for homeless households and has been incorporated into the Social Housing Strategy which deals with the provision of housing for all social housing households including homeless households for the same period and beyond.

The Government Summit held before Christmas, in response to the tragic death of Jonathan Corrie, prompted a range of actions in the short term to address the issue of rough sleeping. This included the provision of 271 units and a night café. These actions are currently being implemented by housing associations, support service providers and the four Dublin Local Authorities.

There is widespread consensus that it is the availability and supply of secure, affordable and adequate housing that is critical to achieving sustainable tenancies and ending long-term homelessness. Many of the measures progressed since Christmas in response to the numbers of rough sleepers are welcome however the focus must be maintained on increasing the supply of permanent social housing by local authorities and housing associations – the housing led approach.

The financial costs of moving people into mainstream housing are significantly less than the costs of maintaining a person in emergency accommodation. This is demonstrated in the outcomes of the Tenancy Protection Service, launched in June 2014 which has protected 344 tenancies in the period from 16th June to December 2014 and responded to nearly 3,000 callers. The protocol which enables staff from the Tenancy Protection Service to refer the cases of families at risk of homelessness for consideration by the Department of Social Protection where only an increased rent payment will prevent the family from becoming homeless. A total of 277 families have been approved under the protocol and have remained in their homes.

The cost saving to the State is clear as, without the protocol, these families would have been placed in hotel accommodation, far in excess of the additional costs incurred from an increase in the level of rent supplement paid.

Given the current demand for social housing, the numbers in emergency accommodation and the increasing number of families becoming homeless there are critical issues to be resolved in the short term. The impact of this Social Housing Strategy will largely be felt in the medium to long term.

It is important that the actions in the strategy are balanced with short terms solutions such as ongoing acquisition of properties, return of void stock to use and appropriate implementation of the new directive issued by Minister Alan Kelly to allocate 50% of all housing allocations to homeless households and other vulnerable groups in Dublin and 30% outside Dublin for the next six months.

Circular 5/2015 on Housing Allocations

Minister Kelly has issued a circular requesting that each housing authority in Dublin ensures that at least 50% of the dwellings available for allocation during the specified period will be allocated to homeless households and other vulnerable groups who had qualified for social housing support on or before 1 December 2014.

In Cork, Limerick, Galway and Waterford, the same directive applies with at least 30% of allocations required. Other vulnerable groups include applicants who have an accommodation requirement arising from an enduring physical, sensory, mental health or intellectual impairment (i.e. households where one of its members has a disability and as such is deemed to be a vulnerable household); and was in accommodation that was unsuitable for the household’s adequate housing on exceptional medical or compassionate grounds (i.e. including households the subject of domestic violence and young people leaving State care and as such deemed to be a vulnerable household).

Cumulatively this is 50% and 30% respectively of all dwellings available for allocation and important to note is that as well as CAS and CLSS, the dwellings covered by the directive also include Leasing, P&A and NAMA. With these nominations, it is essential that the appropriate supports are available to assist tenants to sustain their tenancies. The ICSH will be monitoring the implementation of the directive which will remain in place until July.
Housing Supply for the Elderly and People with a Disability – more than bricks and mortar

The Capital Assistance Scheme (CAS), established in 1984, has been used to deliver over 12,000 homes for the elderly, people with disabilities and the homeless. It has been the primary source of capital funding to supply purpose built, special needs housing to meet the varying needs of people with disabilities. It has also facilitated the development of supported / sheltered housing schemes for the elderly across the country.

Action 13 of the Social Housing Strategy commits to reviewing the current funding systems to create a more streamlined and effective process. The ICSH has highlighted areas for improvement of the current CAS funding system to the DECLG.

The National Housing Strategy for People with Disabilities has been incorporated into the Social Housing Strategy however there is no specific reference to housing for older people (apart from what is actioned through the adaptation grants (action 21)). This is an oversight given our ageing population and the figures from the 2013 Housing Needs Assessment which showed that nearly 5,000 of the main applicants for social housing were aged 60 years and over. This is set to increase significantly when the next assessment takes place as over 9,000 people were aged between 50 and 60.

The demand for housing has never been greater and within this demand there is a specific need for supported housing options including ‘extra care’ housing. Over a number of years, cuts to CAS funding limited delivery however Budget 2015 has earmarked over €80m this year, almost double which was available in 2014.

There are three pressing issues for housing associations involved in the delivery of supported housing: the first is the current ad hoc revenue funding mechanisms available to provide services to tenants which undermine the financial viability of supported housing.

Unlike the ‘Supporting People’ fund which is available in Northern Ireland, existing funding arrangements for supported housing are not streamlined and the lack of a dedicated revenue funding stream raises significant challenges.

In 2005, the Government announced through the Department of Health that an allocation for funding to support the development of supported housing would be introduced. While the initial budget line for the funding was low, this was welcomed as a step forward. The funding line did increase slowly to €1.6m in 2008. However, progress stalled as the funding stream was absorbed to the point where a direct application could no longer be made to the HSE. This funding line was oversubscribed and much needed and should be re-established.

Another key issue relates to the current absence of Domiciliary Care Standards. The ICSH maintain that Domiciliary Care Standards, such as those in Northern Ireland would be more appropriate for the range of housing options provided under CAS for people with disabilities. The absence of these standards and the lack of clarity around existing standards introduced by HIQA for residential services for people with disabilities has resulted in many homes provided under CAS being registered as ‘designated centres’.

The ICSH is working with the Department of Environment, Community and Local Government, the Housing Agency and HIQA to try and resolve this issue and bring clarity to both housing associations and service providers. A submission was made by the ICSH to HIQA on their consultation document ‘What Constitutes a Designated Centre’ which outlined key issues and obligations for housing associations and the impact the current practice has had to date.

Finally, the shared accommodation leasing model has proved challenging as a delivery model considering the needs of the group of individuals it is intended to house. 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.

The targets that have been set, in particular, for those moving out of congregated settings are considered unrealistic under current operating conditions. Clearer co-ordination and understanding of the application of leasing to people with a disability including the eligibility criteria is required to progress pending projects. The implementation of the strategic plans from the Local Authority Disability Steering Committees will be an important vehicle to ensure delivery.
Regulation Update

Voluntary Regulation Code

There are now over 170 approved housing bodies signed up to the Code and these have agreed to the Charter of Commitments set out in Building for the Future. Action 17 of the Social Housing Strategy commits to the establishment of a statutory regulator by the first quarter 2016 and progress has been made on the Heads of Bill. At this juncture, it is important to reflect on the key principles that were set out in July 2013 as the building blocks of a statutory regulatory system. It was these key principles that provided the context in which housing associations signed up to voluntary regulation and oversight.

Key principles

- Engagement with new financial models and intermediaries
- Measured regulation
- Sustained policy co-ordination
- Capacity building for the sector

Housing associations as participants in the current, voluntary regulatory framework can provide invaluable input into the development of the model of regulation and regulatory framework that will ultimately be provided for in legislation.

Water Charges

The ICSH is continuing to liaise with the Department of Environment, Community and Local Government and Irish Water on a range of issues relating to water charges including the role of the landlord and registration of the properties.

The Key information for housing associations is set out below:

- In the first instance it is the responsibility of the tenant (as occupier) to register for water charges. Housing associations should continue to engage with tenants who may not have registered to date and remind them that completing this process will enable them to apply for the €100 Water Conservation Grant.
- If the property remains unregistered (and occupied by a tenant) then the housing association is entitled to give the name only of the tenant to Irish Water in order for it to be able to discharge its statutory function to charge for water services under the Water Services Act (No. 2) 2013. The ICSH have received clarification from the office of the Data Protection Commissioner that this is not in conflict with Data Protection legislation.
- Irish Water will then write to the occupier and remind them of their responsibilities to register in order to receive the Water Conservation Grant and invite them to complete the process.
- This will not be in conflict with Data Protection legislation and, at the moment, is the only option for housing associations to avoid becoming liable for charge.

Members will be updated through the ICSH email bulletin as further information is received.

Residential Tenancies (Amendment) (No 2) Bill 2012

The Residential Tenancies (Amendment) Bill legislation has currently been delayed before coming before the Oireachtas for a number of reasons, notably in relation to the deposit retention part of the bill. Although the exact timeframe for its introduction is unclear, it is still expected that the provisions relating to housing associations will be enacted in the next year or so.

The ICSH will be providing a dedicated resource to assist members with the requirements under the bill, including assistance with the registration of tenancies, the introduction of new tenancy agreements and communicating with associations in the sector regarding any queries they may have.

More information will be available on this when dates for the implementation of the legislation have been finalised.

Charities Regulation

Housing associations have until April 16th to register with the newly established Charities Regulator. All associations with a Registered Charity Number from Revenue should have by now received a letter from the Charities Regulator which contains log-in details and a pin number which the charity will then use to create an account online.

Once registered, an association will have to complete an annual return with a return date based on the association’s financial year. This return will cover a review of the main activities for the previous year in question, financial reporting and other reporting requirements.

If you require further information on this please contact Kevin Ryan, Compliance Development Officer at 01 661 8334 or kevin@icsh.ie.
New ICSH Governance Changes - New Council Elected

Following the ICSH EGM in October 2014, proposals for changes to the ICSH structure were agreed by the membership of the ICSH. This included having a new Council of 15 representatives of ICSH members, five from each of the three tiers. The new tiered representation structure for election to the Council is similar to the Tiers within the new Voluntary Regulatory Code.

- Tier 1 - managing less than 50 homes
- Tier 2 - managing from between 50 – 300 homes
- Tier 3 - managing over 300 homes

Justin O’Brien, CEO of Circle Voluntary Housing Association was elected as Chair of the Members Council and three external people are being sought for the Board in areas of Financial Planning, Public Sector Engagement and Communications. The working groups have been established – these are outlined below and all feed into the work of the ICSH Council.

Nominations were sought for representatives for the three tiers and elections took place in early January. The Council members elected are listed below and those highlighted in green were then elected to represent their specific tiers on the ICSH Board.

The Board will meet in early March and will elect the ICSH officers - President, Vice President and Treasurer, from within its membership.

At the time of writing all standing working groups have met and actions have been agreed which will feed into the work of the ICSH Members Council.

<table>
<thead>
<tr>
<th>NAME</th>
<th>TIER/region</th>
<th>Member Organisation</th>
</tr>
</thead>
<tbody>
<tr>
<td>PAT O’CONNOR</td>
<td>Tier 1, West/North West</td>
<td>Roscara Housing Association, Co. Roscommon</td>
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<tr>
<td>MARINA KEANE</td>
<td>Tier 1, Munster</td>
<td>Kilkee Housing Association, Co. Clare</td>
</tr>
<tr>
<td>DAMIEN MARTIN</td>
<td>Tier 1, Munster</td>
<td>Clonmel Voluntary Housing, Co. Tipperary</td>
</tr>
<tr>
<td>EAMON SEXTON</td>
<td>Tier 1, Nth. East/Gt. Dublin</td>
<td>Killeshandra Housing Association, Co. Cavan</td>
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<tr>
<td>MOLLY BUCKLEY</td>
<td>Tier 1, Leinster/St. East</td>
<td>Rights for the Elderly h/a, Co. Offaly</td>
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<tr>
<td>MARGARET DALY</td>
<td>Tier 2</td>
<td>Foscadh Housing Association</td>
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<td>TINA DONAGHY</td>
<td>Tier 2</td>
<td>Fold Ireland Housing Association</td>
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<td>LIAM TOBIN</td>
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<td>MIKE ALLEN</td>
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<td>BRONAGH D’ARCY</td>
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<td>KEVIN LUNNY</td>
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<td>St. John of God Trust</td>
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<td>JUSTIN O’BRIEN</td>
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Working Groups

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<th>Housing Management and Special Needs</th>
<th>Finance</th>
<th>Standing</th>
<th>Tier One</th>
<th>Tenancies</th>
<th>Regeneration Retrofit</th>
<th>Ad hoc</th>
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Save the Date

ICSH Biennial Social Housing Conference, Awards and Exhibition 2015

The ICSH National Social Housing Conference, supported by AIB, will be held on Wednesday 16th and Thursday 17th September this year. Further details will be announced shortly.

Allianz / ICSH Community Housing Awards 2015

The ICSH Community Housing Award, sponsored by Allianz Insurance encourages, recognises and rewards excellence in the delivery of social housing. It promotes and showcases how innovative design can help create sustainable communities and impact positively on the lives of tenants and residents, the local and wider community and contribute towards a greener environment. Details on how to enter the 2015 Community Housing Awards will be announced shortly.
ICSH Tier One Working Group

The Tier One working group met for the first time on February 12th. The group will look at issues central to smaller associations and identify areas of strength and also areas where support is needed. Some of the priorities for the group include:

- Promoting the value of Tier One associations in the sector
- Identifying board renewal and long-term management strategies
- Promoting collaboration and shared services between associations
- Establishing best practice for smaller associations in areas such as sinking funds and treasury management
- Developing guidance in a range of areas including regulation and compliance

The ICSH hopes that the new Governance Toolkit, which is currently being finalised, will be of particular relevance to Tier One’s as it provides a range of advice, guidance and policy templates for housing associations in areas such as governance structures, the role and responsibilities of the board and establishing and maintaining good quality tenant services and management procedures.

This is in addition to the ongoing targeted support that is provided to association’s in areas such as education and training, development support and compliance.

European Neighbours Day 29th May 2015

Housing associations are invited to join 1,400 partner cities, housing organisations and associations participating across 36 countries with 20 million participants on European Neighbours Day.

Since 2010, the ICSH has supported members to celebrate the European Neighbours Day in Ireland. Following the success of the last number of years events the ICSH again encourage members to hold an event in 2015 with residents in local communities. Events which have been held in the past include coffee mornings, open days, music sessions, barbeques, storytelling, tea parties, family days, face painting, dancing and much more.

The day provides an opportunity to promote the work of the Housing Association sector locally. ICSH members are now active in over 500 urban and rural communities throughout the country and this day provides an opportunity to illustrate the good work of the housing association locally and to encourage prospective new members to become involved in this work.

For further information on European Neighbours Day 2015, please contact Kevin Ryan, Compliance Development Officer kevin@icsh.ie
Fold Ireland – Dunboyne

Fold Ireland purchased 13 Apartments at Dunboyne Castle, Dunboyne, Co Meath. This is Fold Ireland’s first Housing Development outside Dublin.

The delivery of these homes was the result of an “off the shelf purchase” which Fold Ireland negotiated with a local property agent. This purchase would not have been successful without the dedication of staff and speed of processing from Meath County Council, The Housing Agency and Fold Ireland Housing Association in delivering these much sought after homes in a high demand area at time when the market is moving at great speed.

Support for the project was received from the Department of Environment, Community and Local Government and Bank of Ireland who provided the private finance.

These apartments will provide good quality homes in a secure setting for older people who have been nominated by Meath County Council from their housing waiting list.

Clúid Housing Association

Minister of State for Housing and Planning, Paudie Coffey T.D. opened a social housing development in Pound Lane, Ennis. The complex consists of 22 apartments in one and two bed units. The development is owned and managed by Clúid Housing Association.

Following consultation with Clare County Council, Clúid purchased the units for €970,000 in April 2014 under the CALF scheme and invested a further €130,000 in refurbishing the complex. Upon completion, the first tenants arrived in September 2014.

Tuath Housing Association

Tuath Housing recently acquired 19 units in Hampton Wood, Finglas, Dublin 11 via Capital Assistance Scheme (CAS) funding through the Department of Environment, Community and Local Government. The units were purchased from Dwyer Nolan Developments and will be allocated to priority tenants from Dublin City Council’s waiting list early in 2015.

Ten Housing Associations now with Certified Borrower Status from the HFA

Congratulations to Fold Ireland on receiving certified body status from the Housing Finance Agency. This approval is another important development in the range of members certified and brings the total number to ten housing associations now confirmed who can access finance from the HFA.
Tintean (Carlow) Celebrates 21st Anniversary

The Board of Directors of Tintean held a celebration Dinner in the Seven Oaks Hotel recently to mark 21 years of Tintean. Tintean was established in 1993 and is now an important provider of social housing within the county. We take pride in the standard of housing we provide for our tenants. Tintean has addressed the housing needs of those in most need and those with special needs to a very high standard. The provision of a large number of homes for people with special needs is a particular source of pride. At a time of a growing need for social housing, Tintean’s work has never been more important. That is the challenge facing Tintean and one we look forward to addressing in the new environment where the voluntary housing sector is being asked to play a greater part in the provision of social housing. We operate as efficiently and effectively as possible and aim to ensure that our financial stewardship is of the highest standard. It is highly significant that Tintean is the fifth organisation to obtain Certified Borrower Status from the Housing Finance Agency and positions Tintean to continue to address the need for social housing in the changed financial landscape affecting housing provision in Ireland today and into the future. Looking ahead, Tintean’s aims will be to work in partnership with stakeholders and communities to offer people an opportunity to find a good home they can afford. We want to create neighbourhoods of choice, where people want to live and settle in. We see ourselves playing our part in innovative ways to help create new, balanced, vibrant and popular places. Tintean will conduct our not for profit business in a socially responsible way with the goal of changing housing for the better. We look forward, after our first 21 years, with even more enthusiasm and determination to continuing to enhance the communities in which we operate.

Sophia Housing Association, Sligo

President of Ireland, Michael D. Higgins attended a special reception to officially open Sophia Housing’s Limeview Tubbercurry project. Declan Dunne, CEO, Sophia Housing and Jean Quinn, founder of Sophia, along with Limeview residents, welcomed The President and Sabina Higgins to Tubbercurry and gave them a guided tour of the project.

Sophia Housing provides accommodation and support services in Tubbercurry and also in Sligo Town. The Tubbercurry development provides 56 accommodation units; Lime Walk has 24 units and Limeview comprises of 32 apartments. Sophia Housing also provides housing for people with an intellectual disability in Cairns Hill and Ballincar in Sligo and works closely with Wisdom Services at Cregg House.

Limeview was originally the Marist Convent in Tubbercurry, which operated as the main Secondary School with boarding facilities for the local and surrounding areas from 1914 up until 2002. Sophia Housing now occupies the building and offers accommodation and support services to people at risk of being out of home.
New Collaboration

Mid Offaly and Anvers Housing Association – ABI Service officially opened by An Taoiseach Enda Kenny

An Taoiseach Enda Kenny officially opened the first Transitional Living Neuro-Rehabilitation Centre, for people living with an acquired brain injury (ABI) in the Midlands area. The Acquired Brain Injury Ireland (ABI Ireland) service, which is funded by the HSE, offers people with an ABI the opportunity to avail of transitional rehabilitation following a stay in hospital before they return home to live in the community.

Speaking about the official opening of the centre An Taoiseach Enda Kenny said, “Brain injury is truly life-changing and it could happen to any of us. To have a best practice brain injury service like this available in the Midlands area is an outstanding achievement for all involved. This centre is community at its best, with of all of the associated partners - ABI Ireland, HSE, Mid-Offaly Housing Association and Anvers Housing Association - working together to ensure the provision of an exceptional service and bringing about hope in transforming people’s lives.”

Commending the work of the service Johnny Butterfield of Mid-Offaly Housing Association said; “I’ve been amazed at the improved quality of life of the residents of Teach Fáilte since they have moved in”.

The service operating from Teach Fáilte is funded by the HSE from a building provided by the Mid-Offaly Housing Association and Anvers Housing Association.

Banner Housing Association

Banner Housing Association recently completed the purchase of two two-bedroom apartments and one three-bedroom apartment in Boheraroan, Newmarket on Fergus, Co Clare. Banner Housing Association worked in conjunction with Clare County Council and the Department of the Environment, Community and Local Government to ensure tenants will receive high quality specification homes.

The apartments will be allocated to tenants with an Intellectual Disability who will now live more independently while receiving care supports through the Brothers of Charity Services Clare. This is the first social housing purchased in Newmarket on Fergus by the Association.

The apartments were purchased from NAMA through Deloitte Receivers using Capital Assistance Scheme funding. The Association would like to thank all stakeholders involved in the purchase of these apartments and we look forward to acquiring further properties in 2015.

North and East Housing Association – NAMA properties

North and East has now taken over the lease of 11 dwellings in Ardmore, Bettystown, Co Meath. This was the result of many months of hard work and dedication from Meath County Council, NAMA (NARPS) and North and East Housing Association. We would also like to acknowledge the support of the Housing Agency and the Department of Environment, Community and Local Government. NEHA has entered a 20 year 9 month lease with NARPS (NAMA) for these homes. This will provide a security of tenure for residents who have been nominated from Meath County Council housing waiting list.

These homes are located in the much sought after coastal development, just a 10 minute walk to Bettystown Beach. The homes vary between 2&3 bedroom apartments and 2, 3 and 4 bed houses. The keys were handed over to our new tenants at the end of September.
Housing Overseas

Similar trends emerging

**USA**

**Concern that US social housing provided by public authorities becoming too residualised**

Public housing authorities in the US provide around 2.5 million homes or about 2.5 percent of the 120m homes in the housing system. With Public housing authorities, 9 out of 10 of the 3,000 authorities manage less than 500 homes with a few large exceptions such as New York who manage 177,000 homes. 2m public housing authority homes have been sold off to existing tenants. Instead with little new public housing provision, the focus has continued with a housing voucher system, known as section 8 (similar concept to Ireland’s housing assistance payment (HAP)). This Section 8 process is to allow low income households to access housing in the private landlord sector which has been increasing difficult due to the reluctance of many landlords. The emerging CDC (housing association) sector in the US have responded by providing a range of housing options for income groups including cost rental and ownership through private finance and support from different US states respective housing finance agencies. Some partnerships have also emerged between CDCs and public authorities with CDCs taking over ownership and management to improve the social housing stock.

**Spain**

**Right to buy affected by property crash**

Social housing in Spain which comprises about 2% of housing tenure compared to EU average of 17%, and Ireland of 8% has generally focused on assisting households into homeownership. Housing Rights Watch estimate that 0.79% of GDP is spent on social housing in Spain, half of the EU Average. Only the Basque Region has a stronger emphasis on social housing for rent. Usually social housing tenants can rent up to ten years and then exercise a right to buy which can represent a significant windfall. The valuation of the purchase price on the option to buy is based on when the tenant moved in. With property prices falling dramatically since the property crash from 2007, this has proved a significant limitation on the sale of social housing for tenants.

**Northern Ireland**

**First housing association in Northern Ireland receives a credit rating**

International Credit Rating Agency Standard and Poor’s (S & P) has issued its first financial rating to a housing association in Northern Ireland. Apex in Northern Ireland initially was operating in Derry and the North West but is now based throughout Northern Ireland. A sister organisation to Apex in Northern Ireland, Apex Ireland, which was established in the mid-1990s is an approved housing body which owns and manage social housing in Donegal for families and special needs groups.

Apex in Northern Ireland has been the largest provider of residential property in Northern Ireland in the last 7 years and has received a financial A+ rating from S & P. This can allow the housing association better scope to finance short-term loans and be able to access long-term finance at more competitive rates. In addition, Apex hope to raise €100m from the capital markets for an extensive new development programme. Other associations in Northern Ireland and are also pursuing this avenue.

**Wales**

**Restrictions in right to buy**

With continued debate on the merits of right to buy for social housing tenants, the maximum discount is to be cut from £16,000 to £8,000. This is set in the context that 130,000 social rented homes have been sold in Wales since the Thatcher period in the 1980s. Concern had been expressed that homes that were sold off ended up in the private landlord sector. This is coupled with the increase in demand for social housing and increased waiting times resulting in Carmarthenshire Council suspending right to buy due to local housing shortages. With right to buy schemes one the key issues has been the level of discounts together with the replacement cost and time lag for a new dwelling. The Labour Party in Wales has committed to abolish the current right to buy scheme if they retain power in 2016.