



Irish Council
for Social Housing

How to Improve Communications between Elected Members and Housing Associations

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Content

- Overview of housing association sector and activity in Dublin
- Roles of local authority, Councillors & housing associations
- New operating environment: loan finance
- Tensions: Improving Communications
- Elected members survey
- Regulation



Irish Council for Social Housing(ICSH)

- National Representative Federation for Approved Housing Body(AHB) Sector;
- *ICSH committed to assisting members in the provision of social housing to meet the needs of various groups such as the elderly, homeless, people with disabilities or families on low incomes.*
- 270 members - 30,000 units of Housing Stock



Different “tiers” of Approved Housing Bodies(AHBs’) Housing Associations

Large Housing Association

Located over a number of local authorities providing housing & services for families and special need groups e.g Respond, Cluid, Túath

Regional or County Based Housing Associations

Primarily focused on a county area or HSE Region e.g. Fold Ireland

Local Community Based Housing Associations

A significant number of housing associations often linked to local organisations



Scale of Properties in Social Housing

- Local authorities 120,000
- Non-profit Approved Housing Bodies 30,000



Delivery	Units
Family Housing (CLSS)	10,152
Special Needs(CAS)	15,771
Leased Properties	3,500



The Iveagh Trust, Rathmines, Dublin 6



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Fold Ireland Housing Association, Ballygall Road East, Dublin 11



Clúid Housing Association, Finglas, Dublin 11



Dublin City Council & Túath Housing Association, Cabra, Dublin 7



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Túath Housing Association & Depaul Ireland, Dublin 8



Túath Housing Association, Shelbourne Wharf, Dublin 4



HAIL, Clúid Housing Association & Sonas Housing Association, Belmayne, Dublin 13



Circle Voluntary Housing Association, Dublin 1



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Sophia Housing Association, Cork Street, Dublin 8



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Sons of Divine Providence, Ballyfermot, Dublin 10



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Role of local authority

- Local authority provision of land/sites
- Approving CAS, CALF & other funding to deliver on Social Housing Strategy: 35,000 new homes over 6 years, plus HAP
- Homeless budget to specialist providers
- 100% nominations from local authority housing list
- Monitor standards



Role of Councillors

- Promotion of social housing as option and greater choice with housing associations
- Protect role of council as a provider of housing & enable association development
- Responding to local need, ensure a balance of housing types in locality
- Councillor as advocate, leader and innovator not as allocator (ref Cllr Mary Murphy, ICSH conference 2003)



ICSH Role

- Elected members regional meetings and survey in coming weeks: improving communications
- Events and Conference: Sep 16th & 17th
- Provide information flow
- Supporting regulatory developments bringing increased accountability & professionalism
- Facilitating regional social housing forums
- Multi annual development programme



Role in Social Housing Strategy for Approved Housing Bodies

- Assist local authorities meet their housing needs and Government targets for those on local authority waiting lists-Large AHB's enhanced role.
- Provide new social housing with off-balance sheet loan financing
 - Loan financing sourced from financial institutions and Housing Finance Agency and EIB
 - Debt servicing with assistance through Payment and Availability Agreement
- Provision of social housing to meet the needs of special needs groups
 - Capital assistance scheme for people with disabilities, older people and the homeless
 - Target of 440 in 2015
- Option for local authorities to use approved housing bodies for managing Part V developments
- Facilitate any refurbishment of local authority stock with loan finance



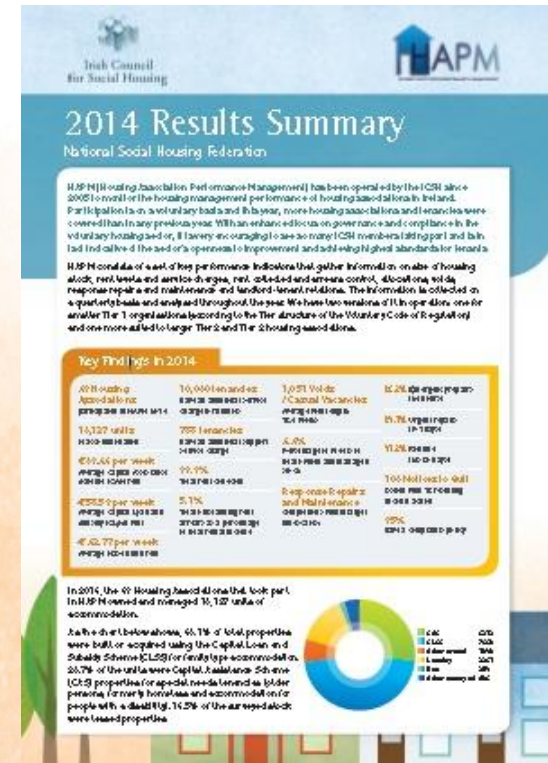
Role of Housing Associations

- Delivering on the Social Housing Strategy targets & assisting local authority meet housing need
- Choice in provision of housing options- general needs and specialists
- Housing management expertise- HAPM evidence
- Option to purchase/manage Part V: 10% social housing in new developments via adoption of new Housing Strategy
- Secure permanent tenancies- under PRTB from 2016
- AHB enhanced role in Government policy
- Providing off-balance sheet funding, private borrowing
- Refurbishment of local authority stock- retrofit pilot
- Innovative delivery mechanisms NAMA, Mortgage to Rent (97 cases closed), stock transfer



2014 Housing Association Performance Management (HAPM) results

- 1,535 lettings 93.4% off LA waiting list
- 1,051 casual vacancies
- Average rents €53.59 (families) €42.77 (lease); €69 (special needs)
- 4.4% relets
- 89.7% urgent repairs
- 106 notices to quit-18 court action



Options for loan finance for AHB's to use to meet local authority housing need

Options Pursued	Progress to date
Housing Finance Agency (HFA) -Longer term finance	11 approved housing bodies certified for borrowing; 5 approved for loan finance
Private Financial Institutions (banks) -Move more to short/medium term finance	4 financial institutions with 16 associations
Capital markets (pension fund, bond, placements) -Long-term finance	Engagement with 2 institutions to establish criteria for investors
Social finance -Medium-term with social objectives	Programme for smaller housing associations with limit per project
-NAMA	Some funds to complete projects
Other (EU structural funds ERDF, EIB)	New programmes approved



Evaluating the new environment

Challenges	Opportunities
Funding schemes to deal with private finance mixed funding environment (30% state CALF 70% loan)	NARPS (NAMA) properties to own or management
Accessing sufficient loan finance on good terms and conditions	Mortgage to rent to assist those with unsustainable mortgages
Implementing range of new regulations to enhance accountability	Assist local authorities with regeneration/retrofitting
Supply of sites for new provision	Loan finance options-Payment and availability agreement
Ensuring continuous increased delivery and more active private sector	A six year social housing programme



Offer of AHB's working in partnership with local authorities

- AHB's can source additional private finance to provide new secure affordable social housing
- AHB's can assist local authorities taking people off the local authority waiting list (2,012 completions in 2008)
- Can leverage additional private finance for local authority refurbishment projects
- Can be Part V manager (2,050 Part V homes managed by AHB's)
- Will have new regulation in place, both for the AHB's and landlord tenant relationship (PRTB)



Local authority enabling role for AHBs

- Provision of subsidised sites for AHBs which were previously very successful in meeting needs of housing applicants
- Provision of nominations from local authorities to any AHB vacancies
- Access to framework panels for procurement
- AHB allocations/completions to be included in overall local authority targets



Tensions/Improving Communications

- Different attitudes to housing associations (quotes from SPC meetings)
- Perceived loss of influence of councillors in political allocation of housing
- No Tenant Purchase : Incremental Purchase Scheme- new houses for sale
- Integration versus cherry picking allegations



Elected Members – Draft Questionnaire

This survey is designed to ascertain the awareness, interaction and views of elected representatives towards the not-for-profit housing sector.

- How would you rate your awareness of the work of housing associations in your local authority area generally?
- Based on the work of the associations that you know of, what would you consider to be the overall quality of supports and services delivered to tenants?
- What are the major challenges for the delivery of social housing in your area at the moment? (obstacles to delivery)
- How aware are you of the new regulatory and governance structure concerning housing associations?
- Does this new regulatory structure increase your confidence in the sector?
- How would you rate the importance of the contribution of housing associations in your local authority area?



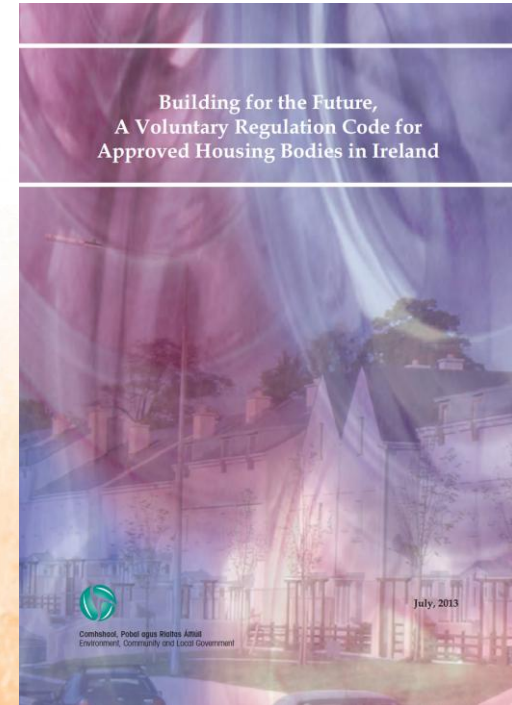
Elected Members – Draft Questionnaire

- To what extent do you think housing associations should be involved in the delivery of social housing
- To what extent do you think local authorities should be involved in the future delivery of social housing
- What are the major challenges facing associations, and how can the Council facilitate the delivery of units?
- Would you be open to facilitating collaboration between associations and the Council in the future?
- What are the main housing issues raised by your constituents?
- **What can housing associations do to work better with local councillors?**
- Have you heard of the Irish Council for Social Housing, the representative body for housing associations?
- What can the ICSH do to further engage with local councillors?



New Regulatory Framework

- **Launched by the former Minister in July 2013**
- **194 AHBs signed up to the Code**
- **81% of owned/managed stock**
- **Pre cursor to statutory regulation**
- **Based on a proportionate approach for Tiers One Two and Three**



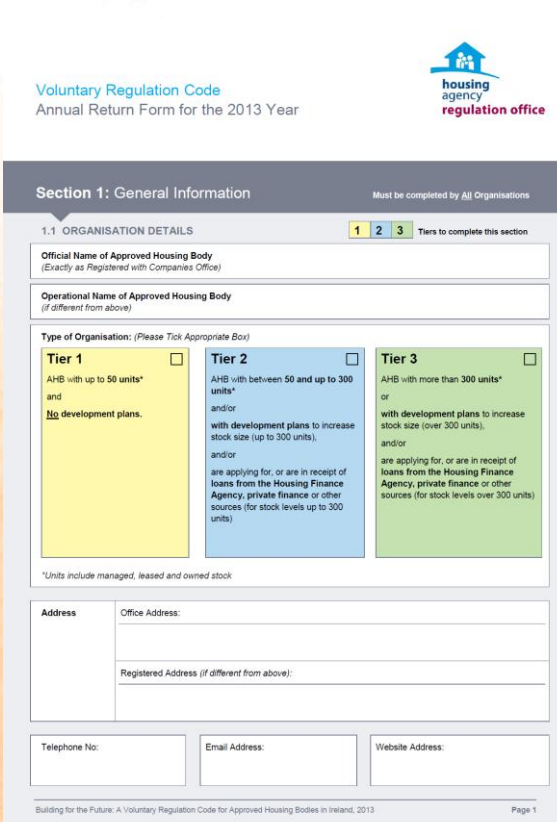
Voluntary Regulation Code Annual Return

- 142 AHBs assessed based on 2013 info.
- Main areas of focus/information required:
 - Governance
 - Financial Viability
 - Performance Management
 - Tenant services policies

“Results were positive”
Head of Regulation June 2015

Financial Standard & Assessment Framework
To be launched 14 July 2015

➤ **Regulation mandatory for new AHBs**



The screenshot shows the 'Voluntary Regulation Code Annual Return Form for the 2013 Year' from the housing agency regulation office. It is Section 1: General Information, which must be completed by all organisations. The section is divided into 1.1 ORGANISATION DETAILS, which includes three tiers to complete. Tier 1 (yellow) is for AHBs with up to 50 units and no development plans. Tier 2 (blue) is for AHBs with between 50 and up to 300 units, with development plans to increase stock size (up to 300 units), and/or are applying for, or are in receipt of loans from the Housing Finance Agency, private finance or other sources (for stock levels up to 300 units). Tier 3 (green) is for AHBs with more than 300 units, with development plans to increase stock size (over 300 units), and/or are applying for, or are in receipt of loans from the Housing Finance Agency, private finance or other sources (for stock levels over 300 units). The form also includes fields for Official Name of Approved Housing Body, Operational Name of Approved Housing Body, Type of Organisation, Address, Office Address, Registered Address (if different from above), Telephone No., Email Address, and Website Address. A footer note states: 'Building for the Future: A Voluntary Regulation Code for Approved Housing Bodies in Ireland, 2013' and 'Page 1'.



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