



Irish Council  
for Social Housing

# Presentation to Dublin City Council Housing Strategic Policy Committee

Kathleen McKillion  
ICSH Director of Operations  
22<sup>nd</sup> June 2016



# Content

- **Part 1:**

- Elected Members and the not for profit housing sector;
- Overview of housing associations;

- **Part 2:**

- Compliance and regulation in the not for profit housing sector.



# Part 1

Elected Members and the not for profit  
housing sector



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# What housing associations have to offer

- Delivering on the Social Housing Strategy targets & assisting local authorities to meet housing need;
- Secure, permanent tenancies;
- Provide new social housing with off-balance sheet loan financing / private borrowing – up to €100m in loan finance has been accessed to provide 700 homes
- Choice in provision of housing options- general needs and specialists;
- Housing management expertise - HAPM evidence;
- Option for LAs to use housing associations to manage Part V schemes;
- Refurbishment / Retrofit of local authority stock with loan finance;
- New delivery mechanisms:
  - NAMA – over 1,800 properties have been provided for social housing through NAMA; 90% of these were by housing associations;
  - Mortgage to Rent – over 150 delivered to date with over 600 cases active;
  - Stock transfer.



# Stock Transfer – Fold Ireland, Ballygall Road, Dublin 11



# Local authority enabling role for housing associations

- Provision of subsidised sites for HAs which were previously very successful in meeting needs of housing applicants;
- Approving CAS, CALF & other funding to deliver on Social Housing Strategy actions;
- Provision of nominations from local authorities to AHB vacancies – Nominations protocol agreed in 2011 between ICSH and 4 Dublin local authorities;
- Access to framework panels for procurement – Framework Panel now available;
- AHB allocations/completions to be included in overall local authority targets.



# Councillor role

- Strategic role in overseeing delivery;
- Promotion of social housing as option for constituents wider choice with housing associations;
- Role of council as a provider of housing & enable association development and delivery;
- Responding to local need, ensure a balance of housing types in locality;
- Councillor as advocate, leader and innovator.



# Improving Communications

- Different attitudes to housing associations;
- Understanding of the sector;
- No Tenant Purchase : Incremental Purchase Scheme- new houses for sale;
- Perceptions on nominations / allocations.





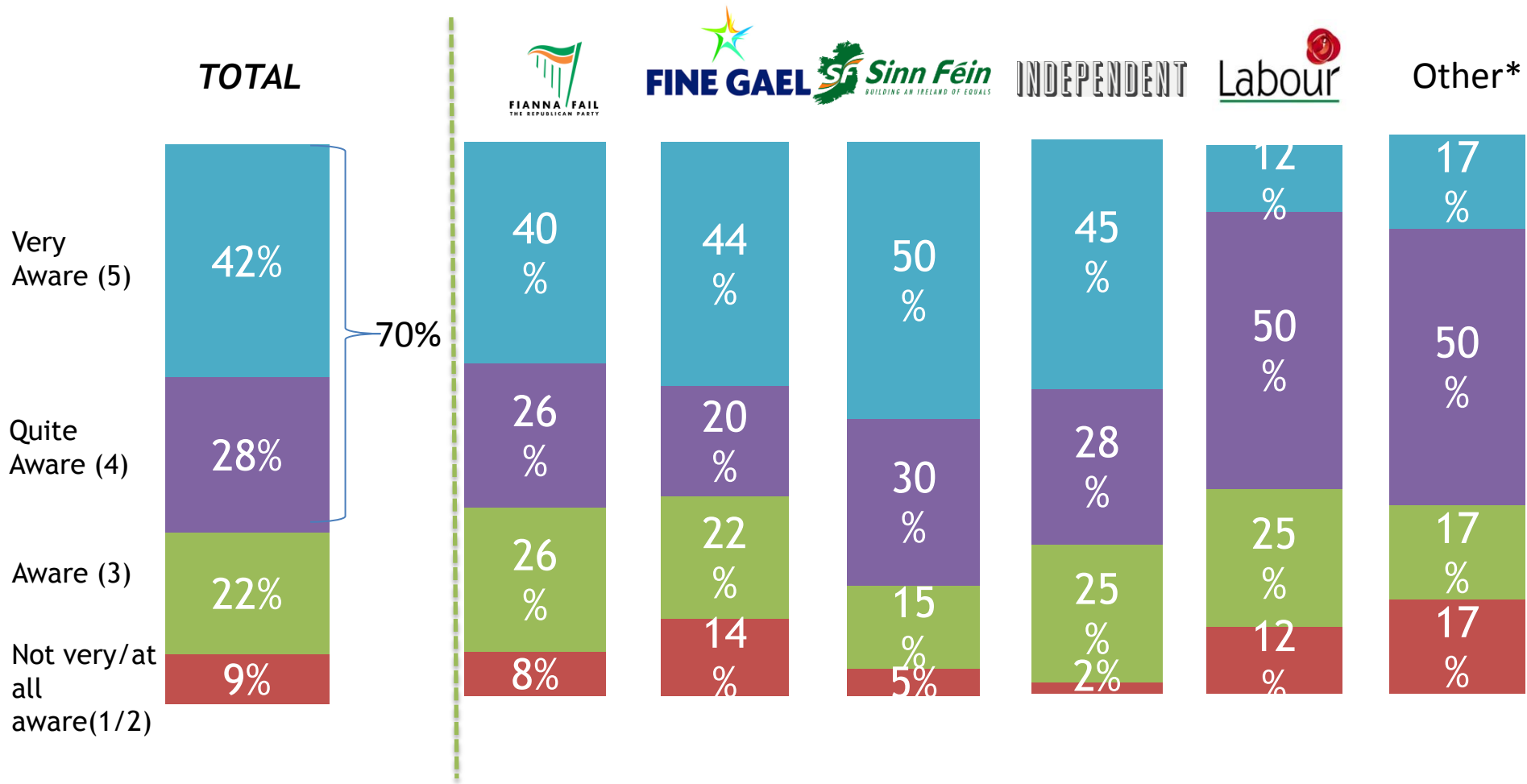
# Survey of Elected Members

- Undertaken in June 2015;
- Aim to build up engagement with elected members on priority issues identified by them;
- 200 Elected Members across the country took part;
- One of the key findings was the clear desire to have greater engagement with the ICSH and the sector;
- Outcomes and Actions.



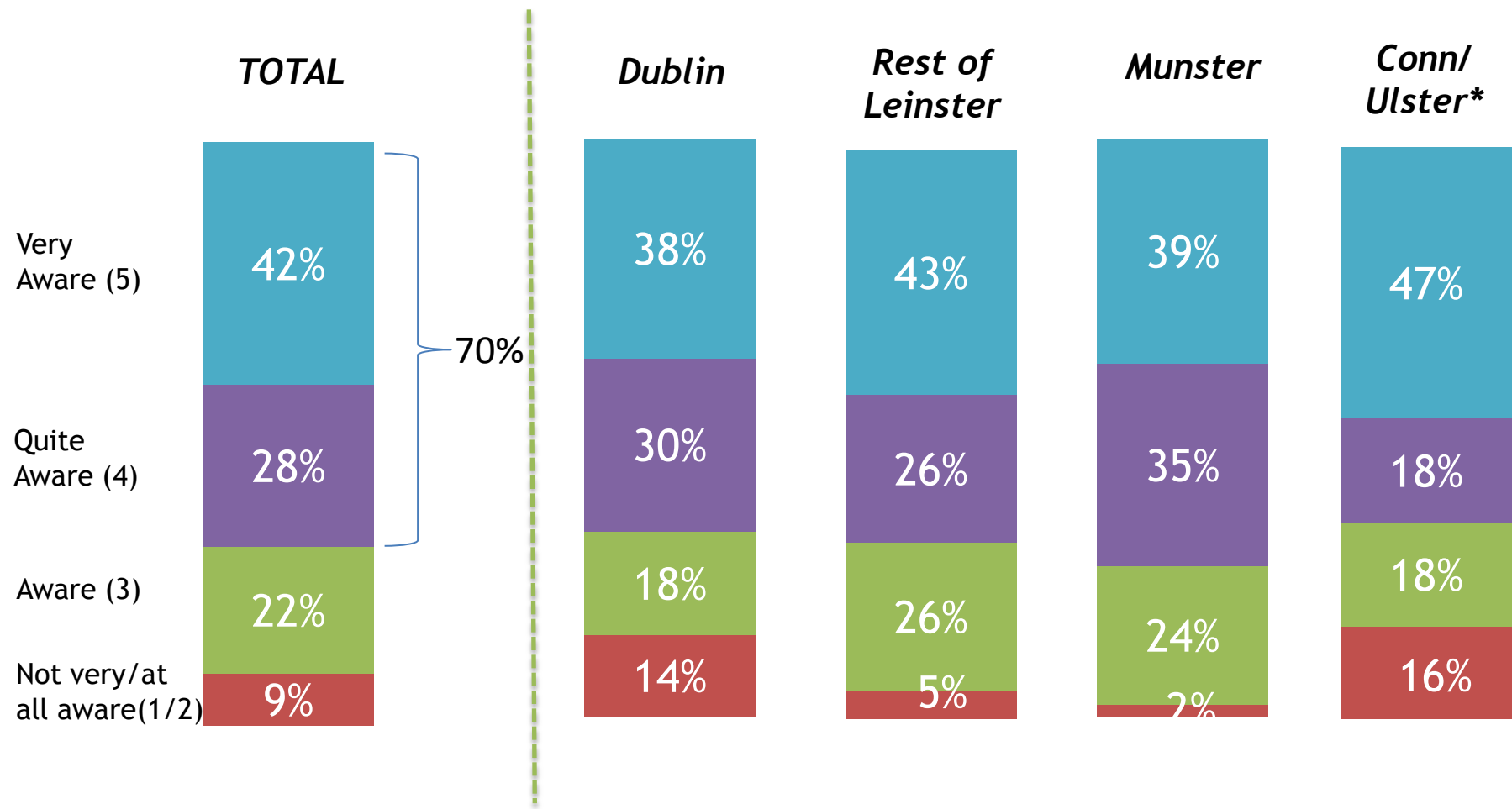
# 7 in 10 of councilors are quite/very aware of housing associations

Total Sample: 200



# Awareness level across region is high for Housing associations

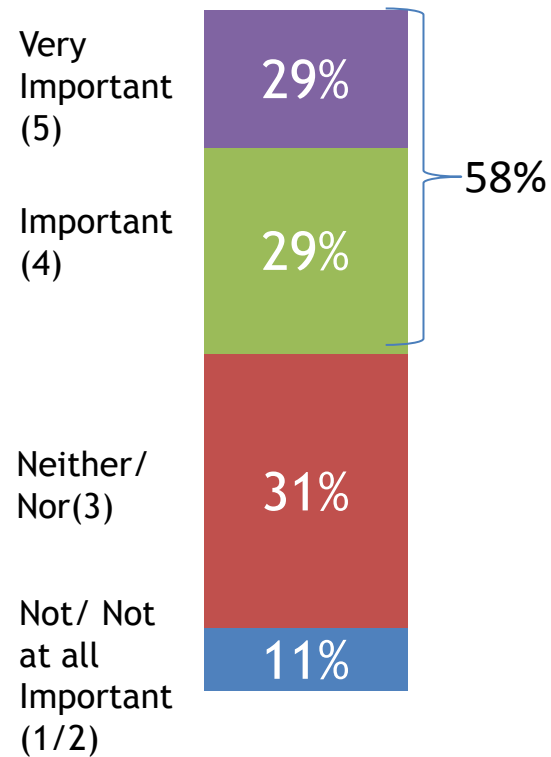
Total Sample: 200



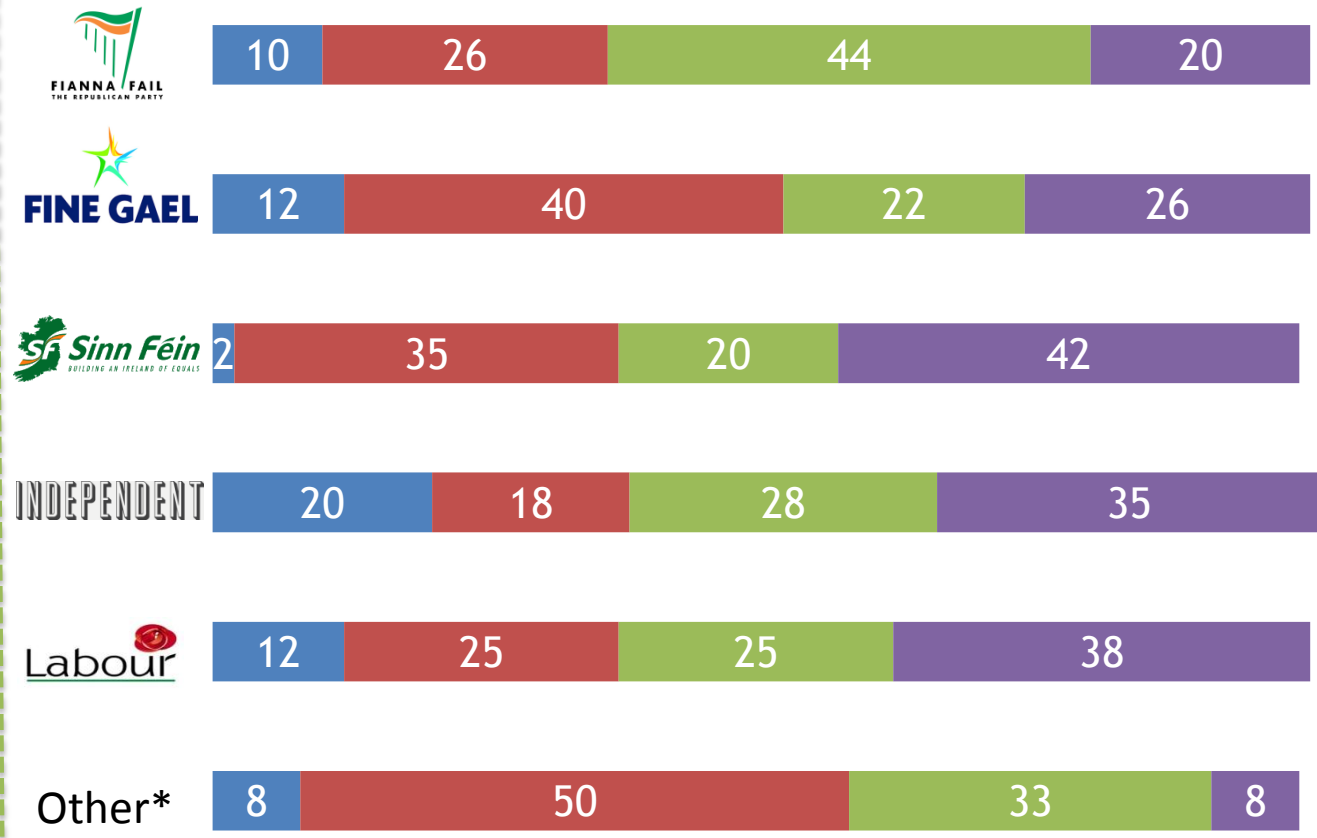
# Over 1 in 2 Councilors rate the contribution of Housing associations as important

Total Sample: 200

## TOTAL

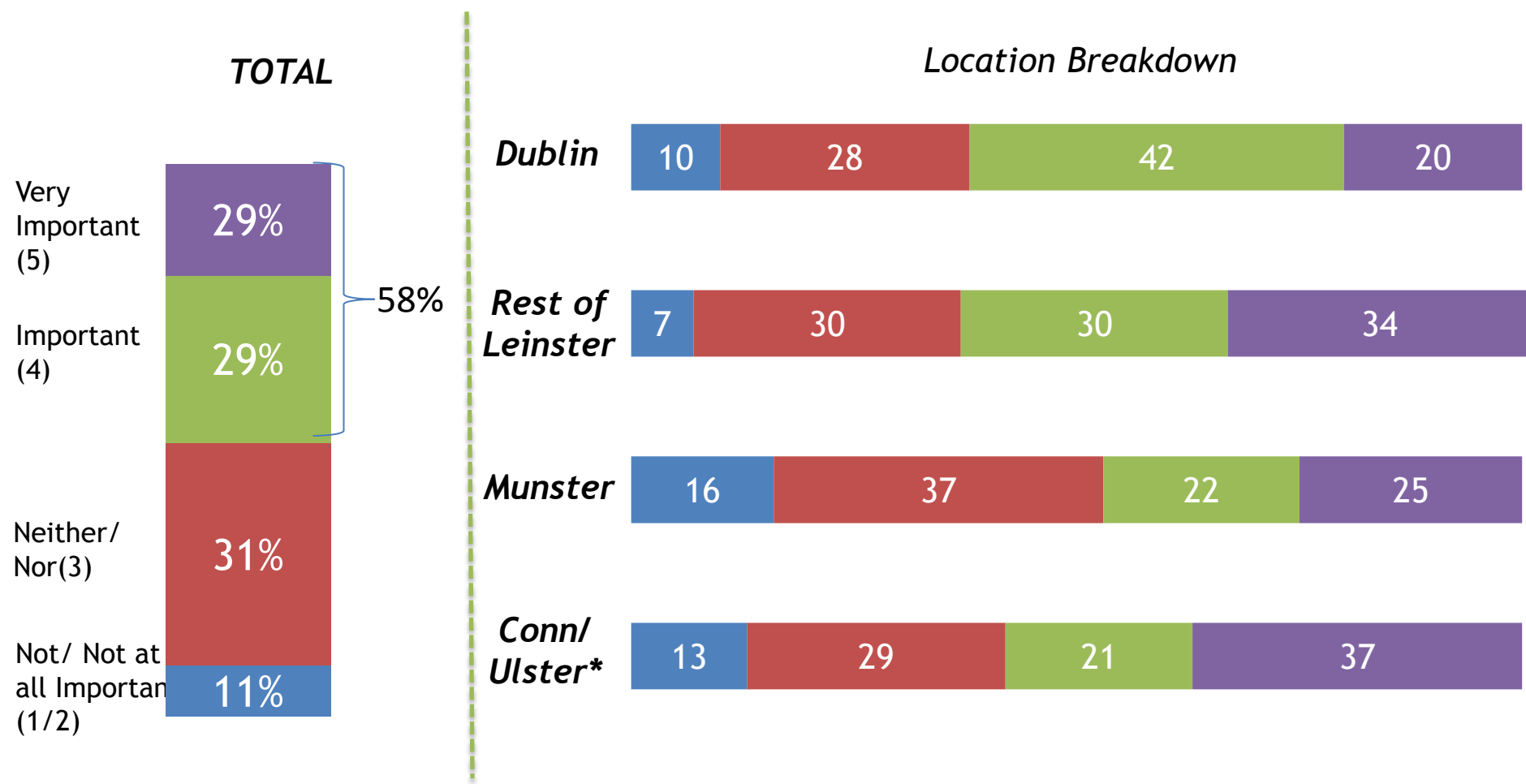


## Party Breakdown



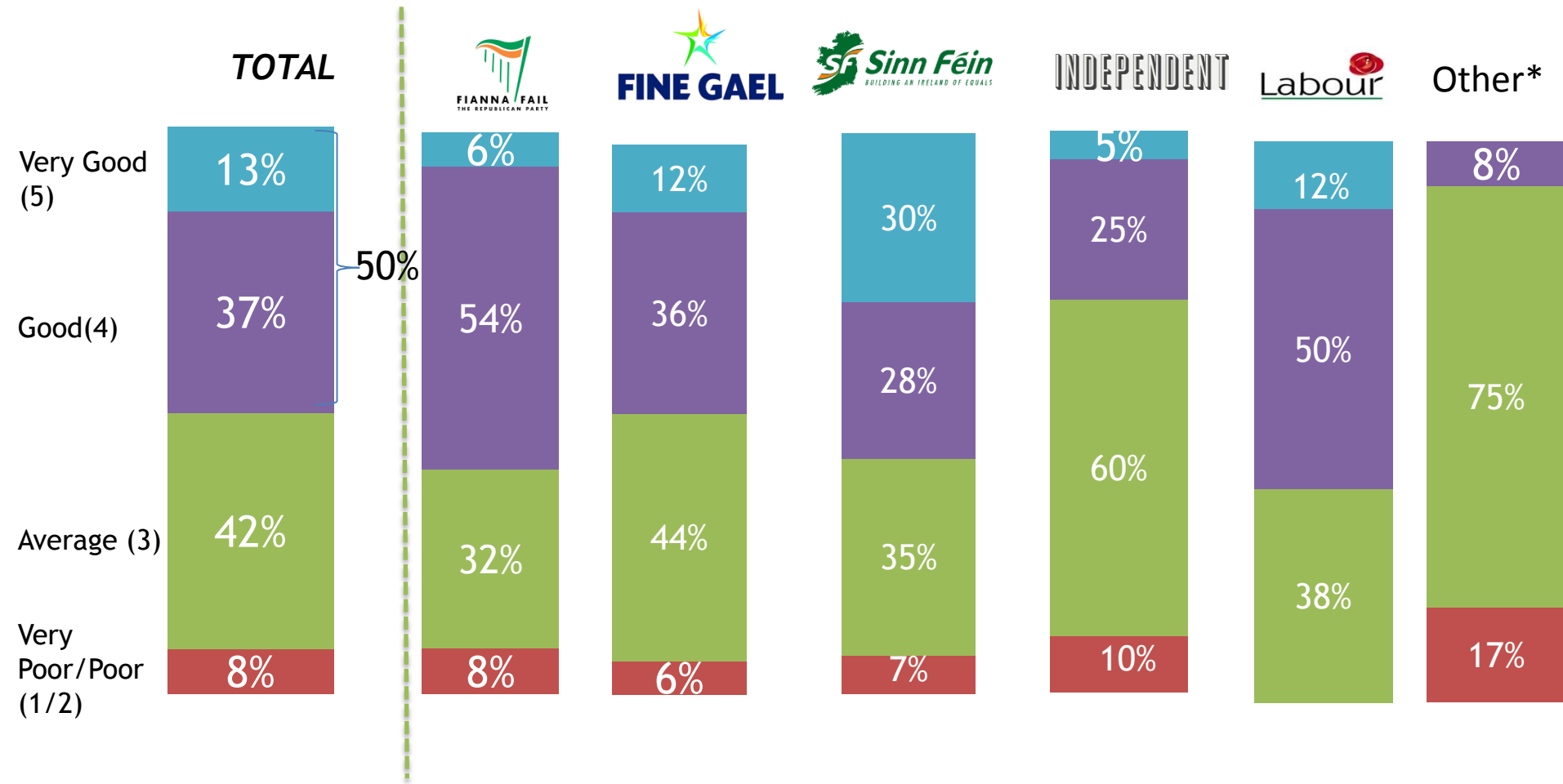
# While high, Regions can differ in terms of importance of Housing associations

Total Sample: 200



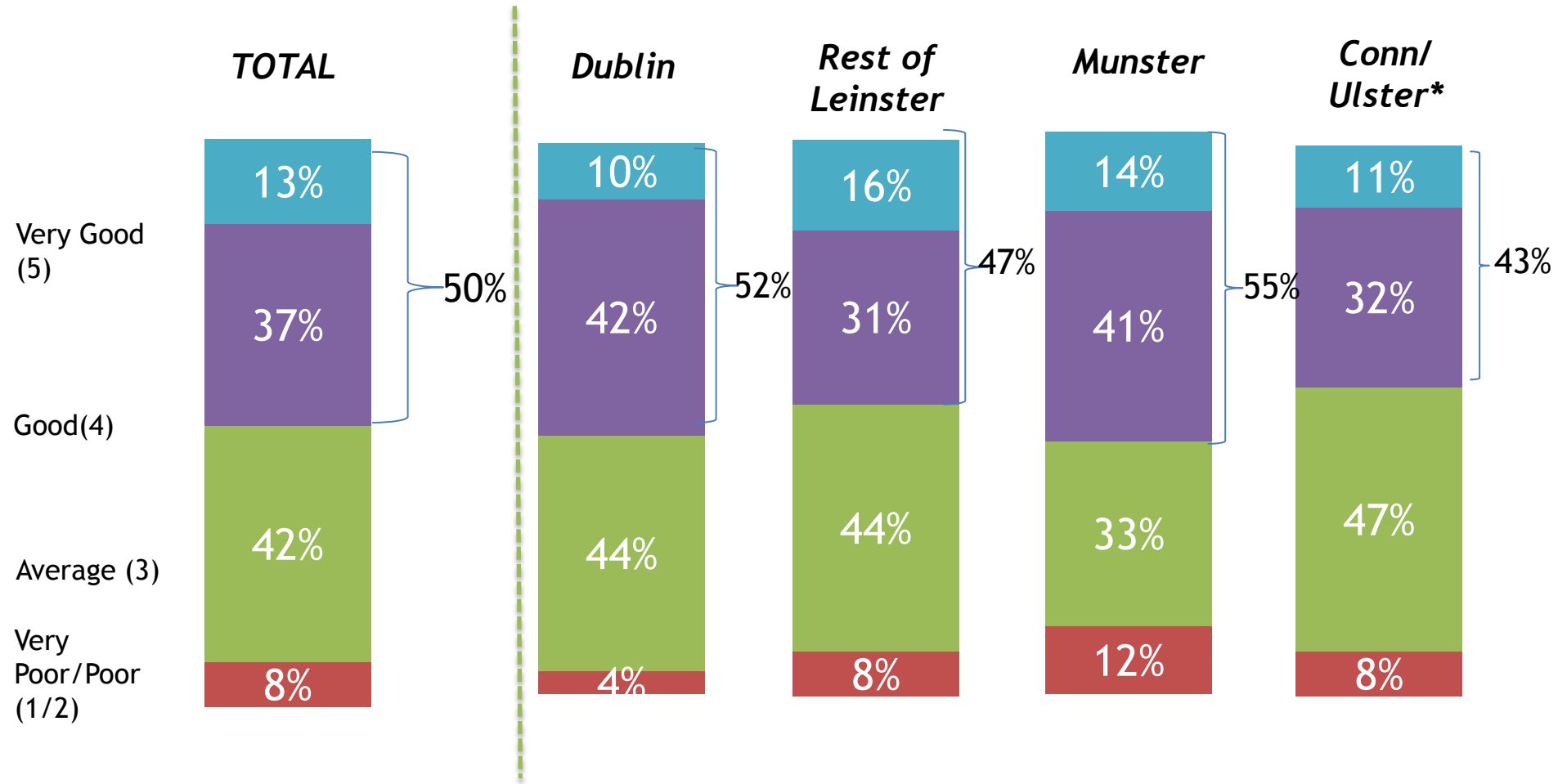
# 1 in 2 councilors regard the quality of the Housing associations as good

Total Sample: 200



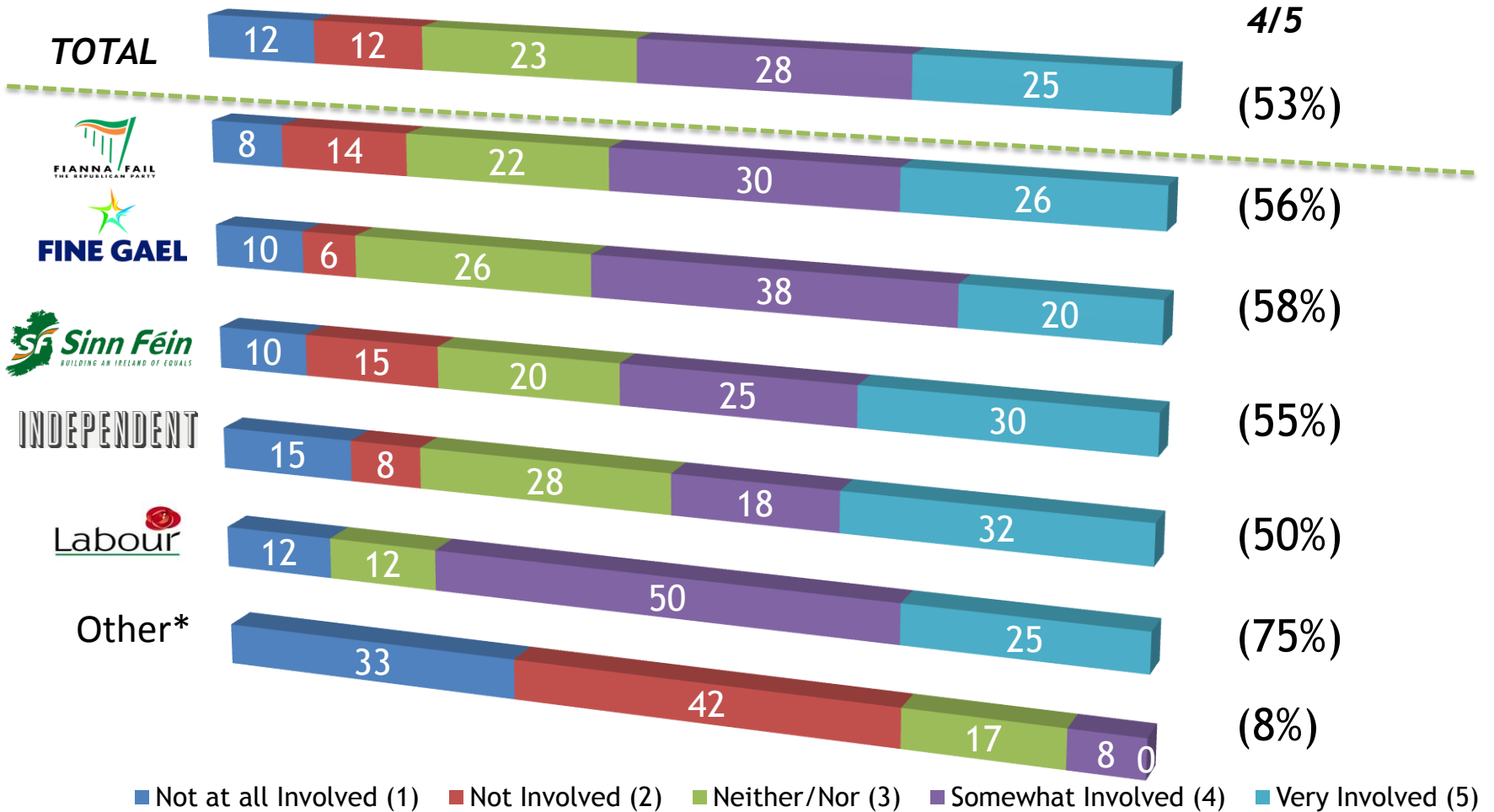
# Top box scores for quality of support is low - this is reflected across the regions

Total Sample: 200



# 1 in 2 councilors believe housing associations should be involved in delivering houses

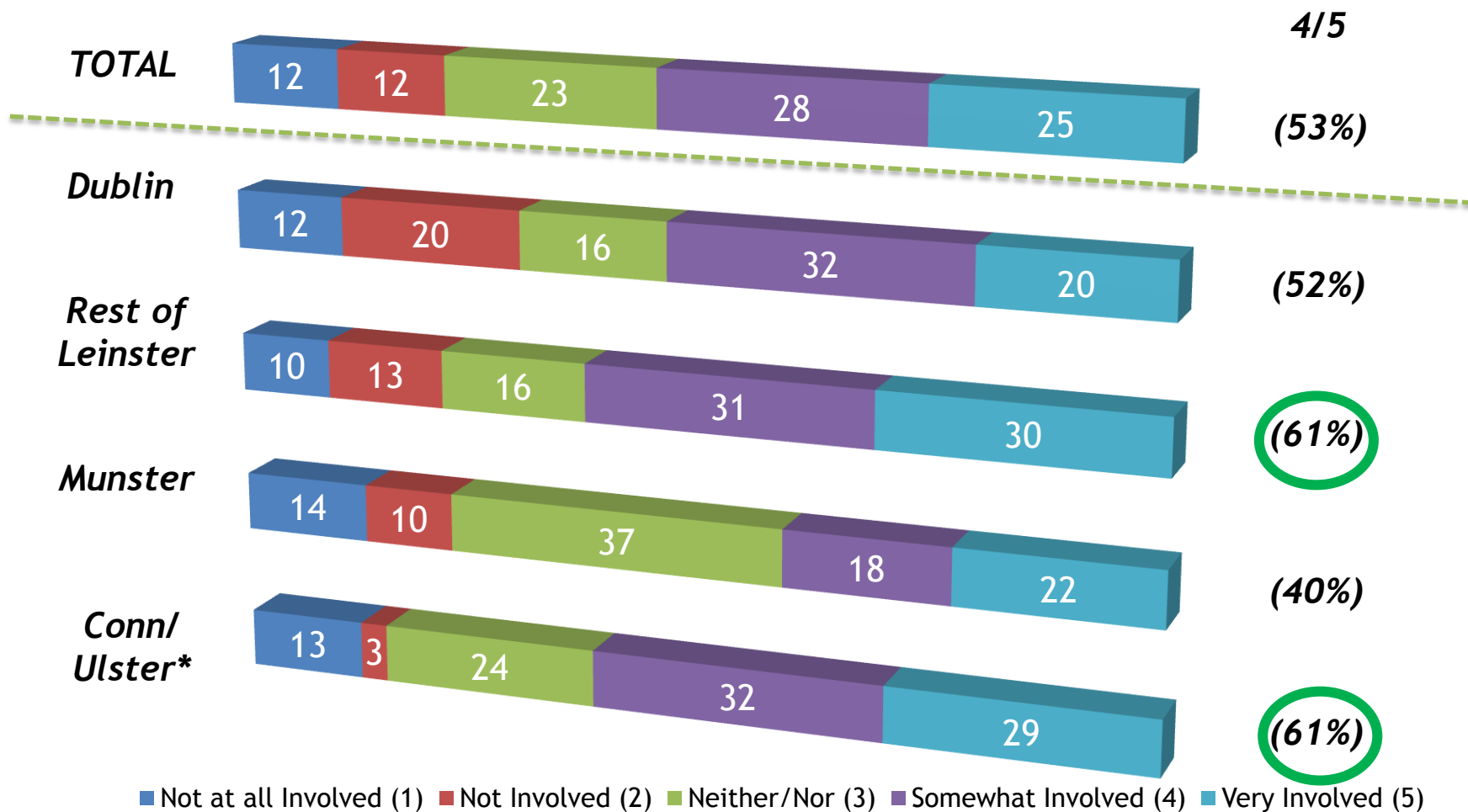
Total Sample: 200





# ROL & Conn/Ulster more likely to be In favour of the involvement of Housing Assoc.

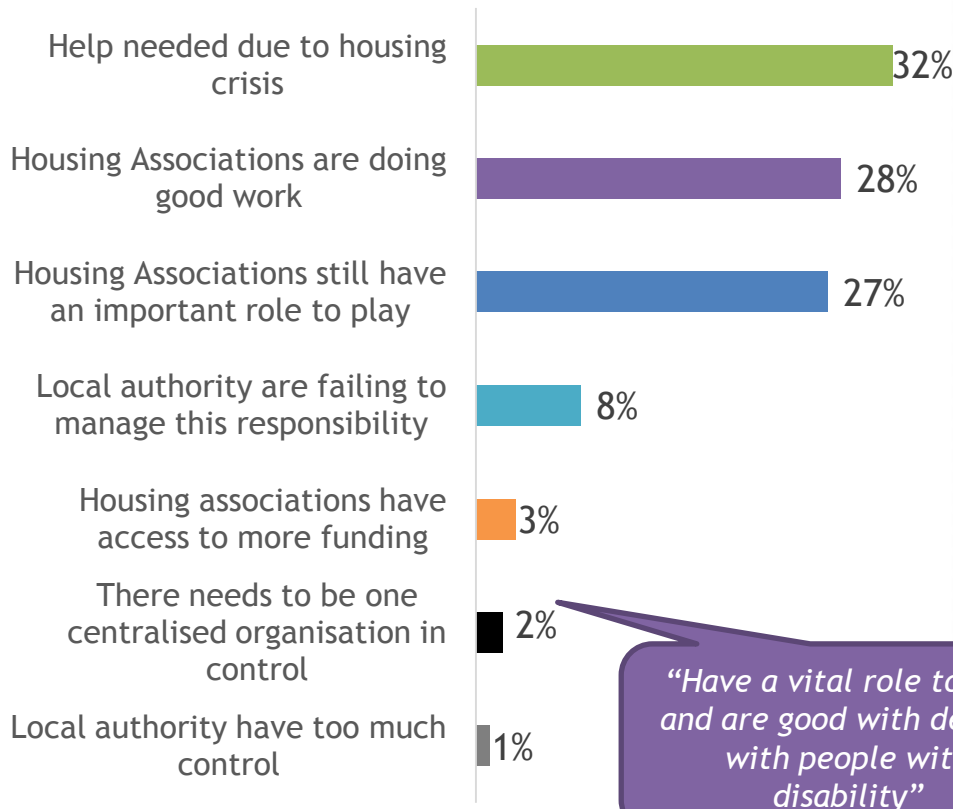
Total Sample: 200



# 1 in 3 claim they need the help of the Housing association due to the crisis

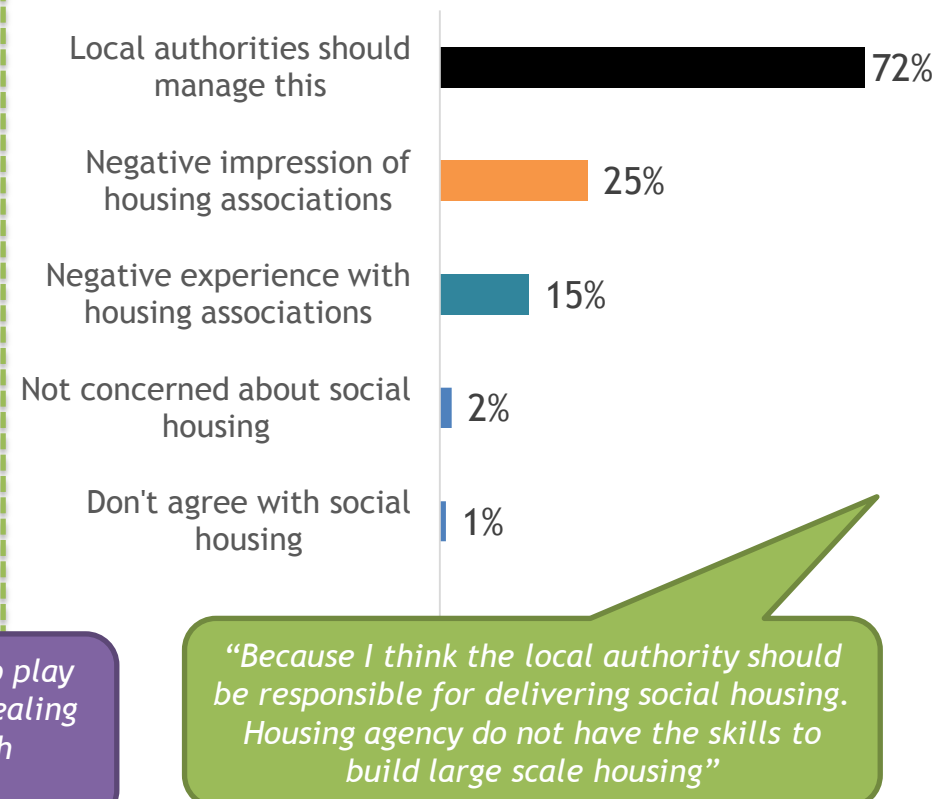
## Why they should be involved

Total Sample: 120



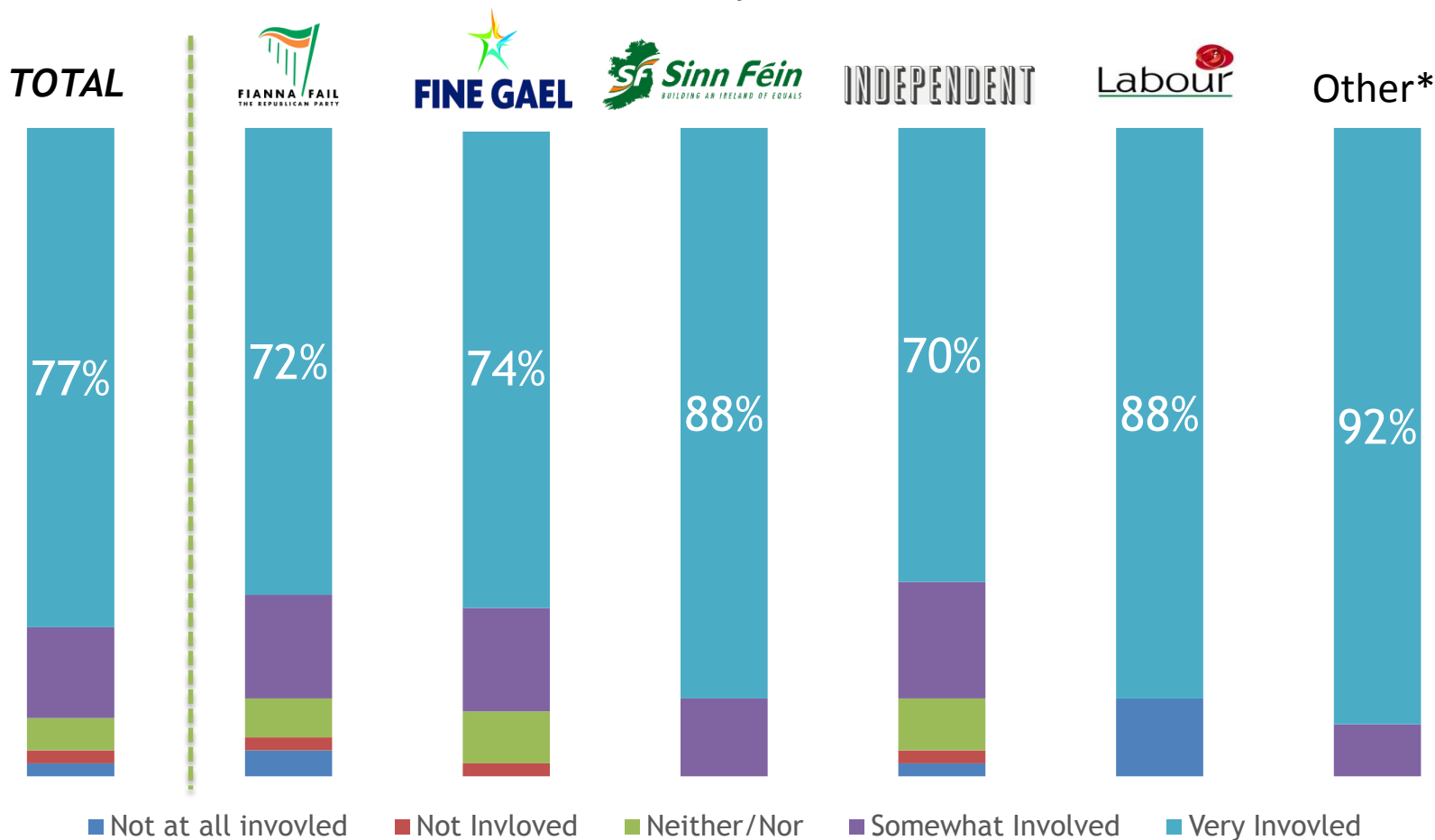
## Why they shouldn't be involved

Total Sample: 80



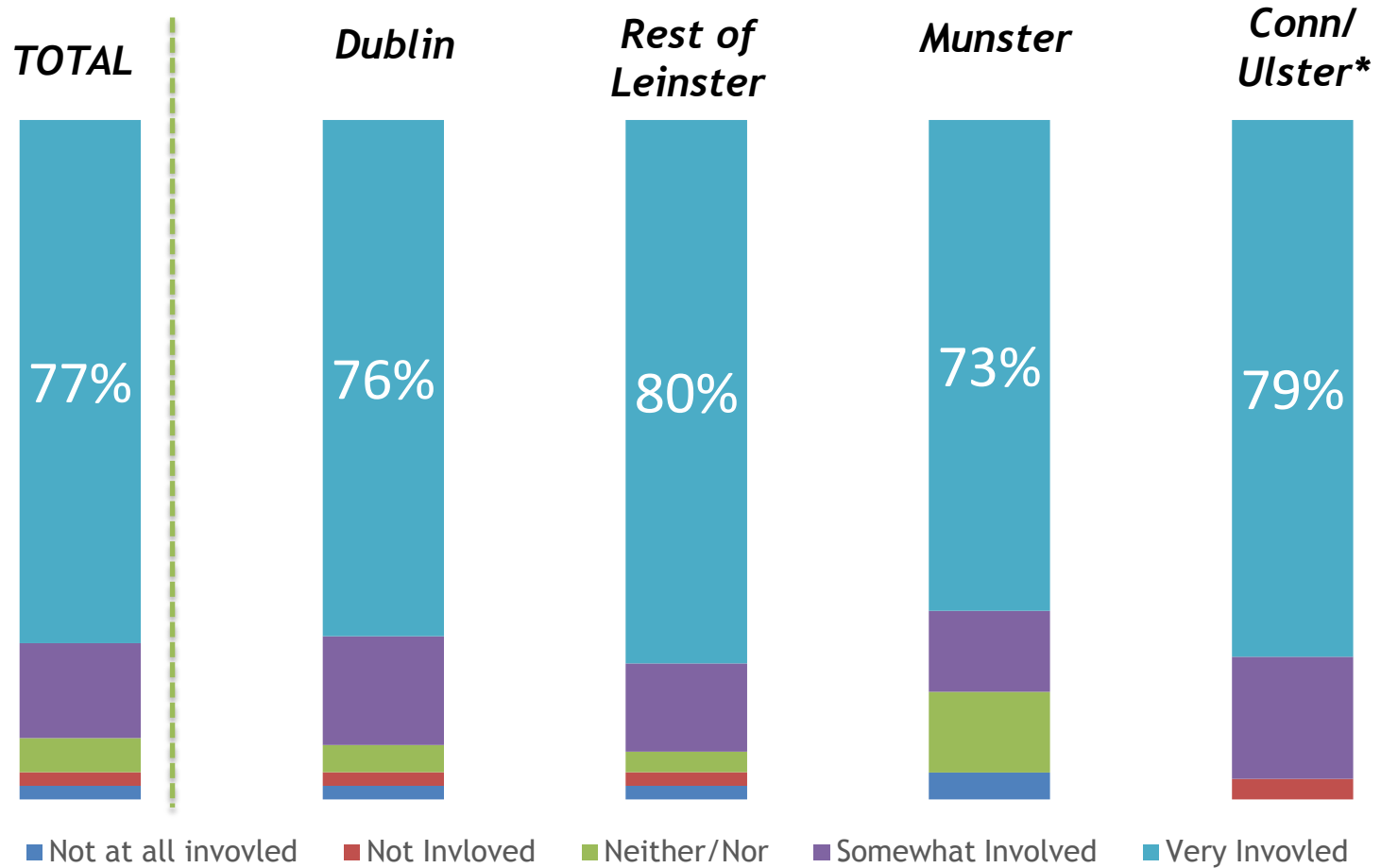
# This sentiment is echoed when asked about the involvement of Local Authorities

Total Sample: 200



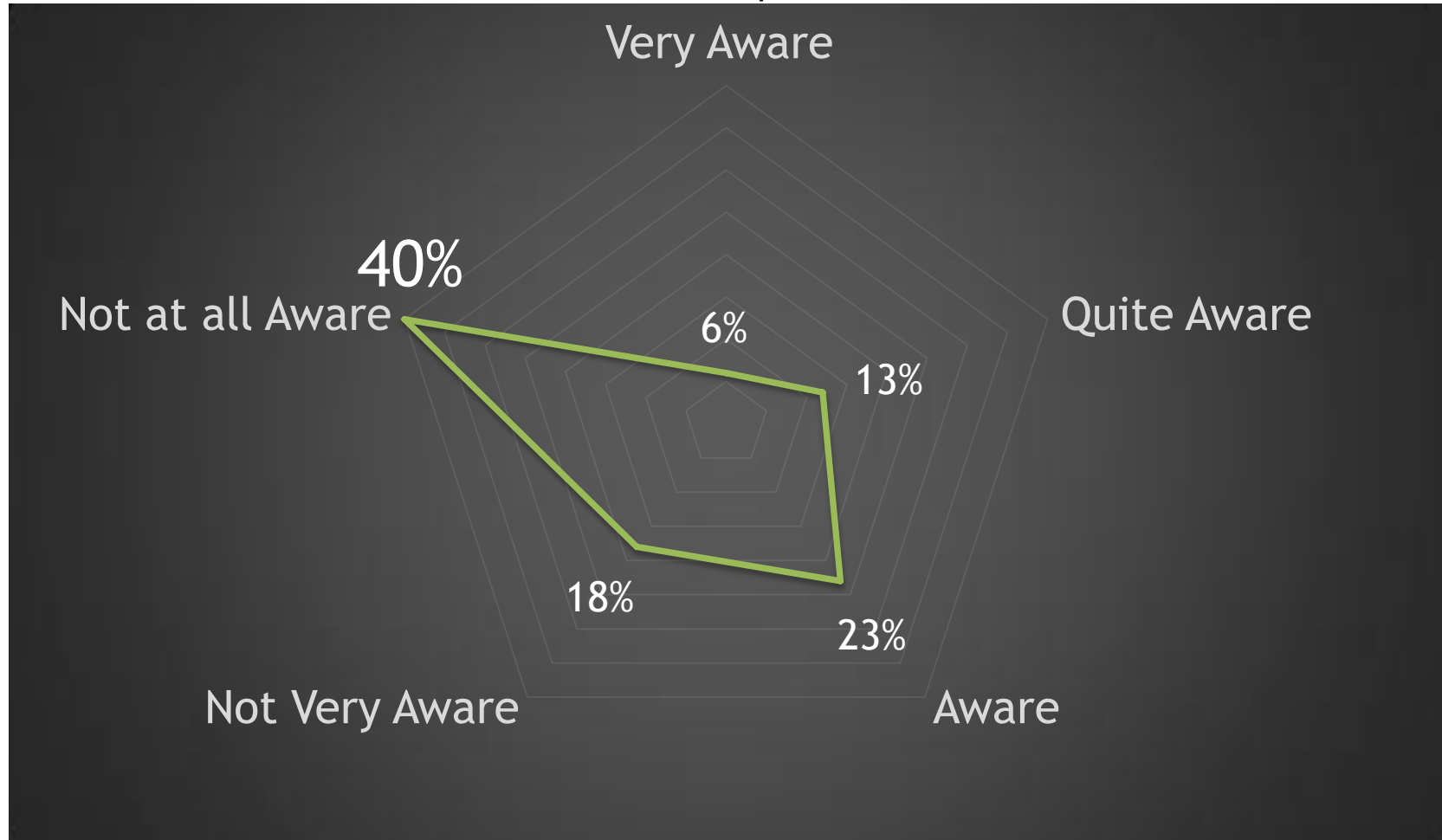
# High appeal for local authority involvement across regions also

Total Sample: 200



# 40% of Councilors are not at all aware of the new regulatory and governance structure

Total Sample: 200









# Almost 6 in 10 Councilors claim this new structure will boost their confidence in the sector



Total Sample: 119 Those aware of new structure

TOTAL



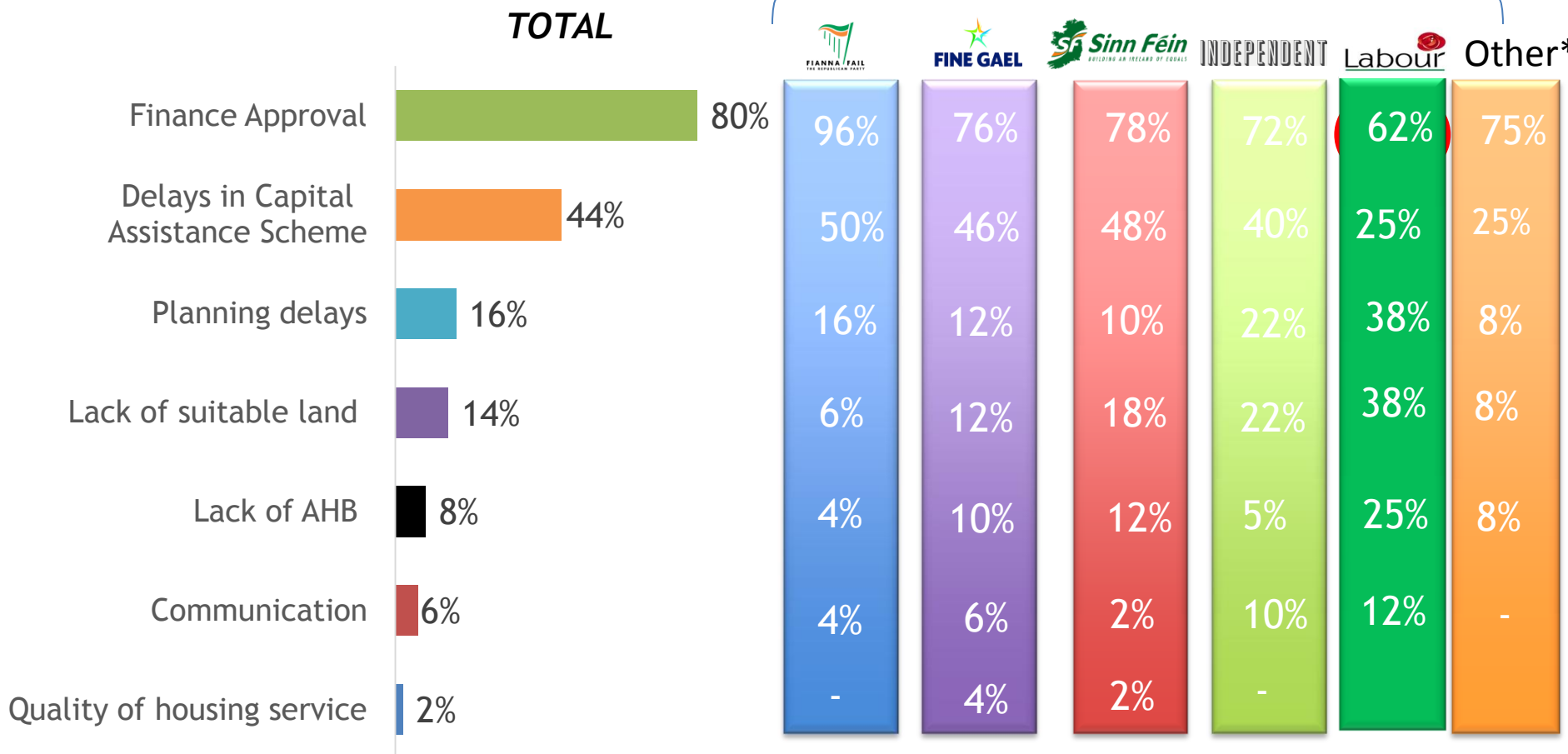
	 <b>FIANNA FAIL</b> <small>THE REPUBLICAN PARTY</small>	 <b>FINE GAEL</b>	 <b>Sinn Féin</b> <small>BUILDING AN IRELAND OF EQUALS</small>	<b>INDEPENDENT</b>	 <b>Labour</b>	<b>Other*</b>
	65%	72%	41%	46%	67%	29%
	35%	28%	59%	54%	33%	71%



	<i>Dublin</i>	<i>Rest of Leinster</i>	<i>Munster</i>	<i>Conn/ Ulster*</i>
	60%	50%	60%	60%
	40%	50%	40%	40%

# Councilors claim finance approval is the biggest challenge faced

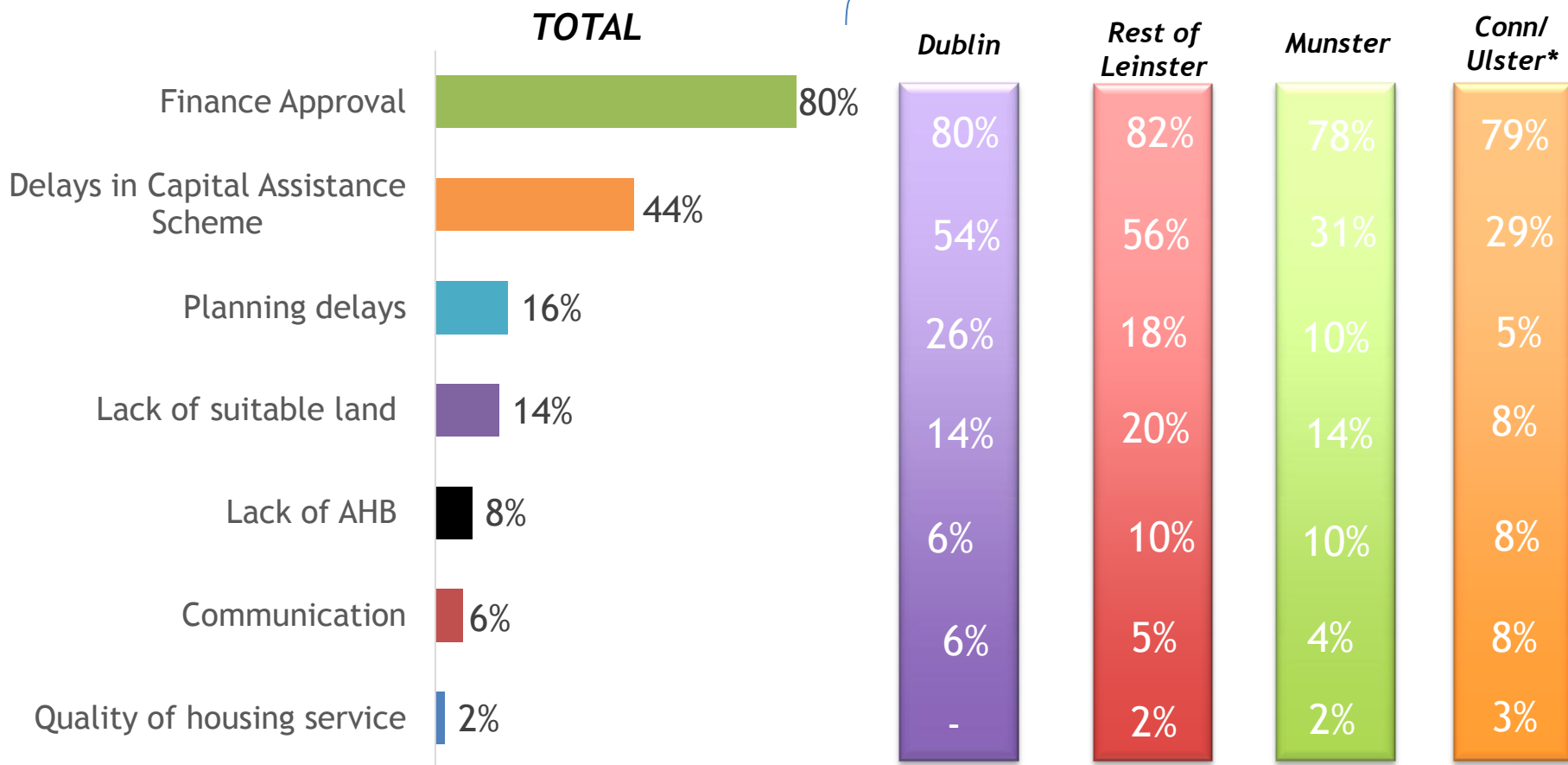
Total Sample: 200



Other = 9% Including Transfer issues, Entitlement issues, Fairness of the system

# All over Leinster there is bigger concern in the delays for CAS

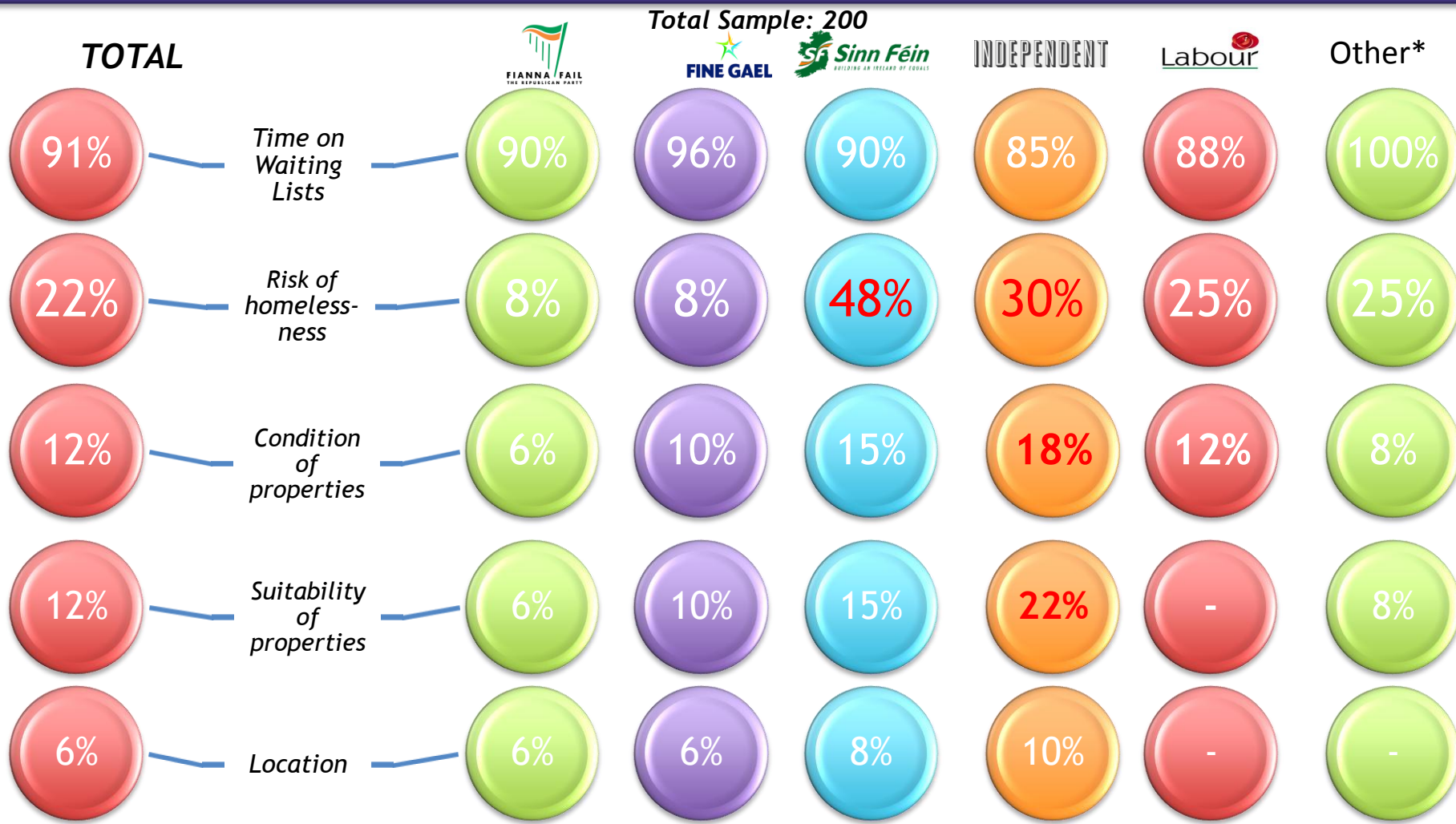
Total Sample: 200



Other less than 1%

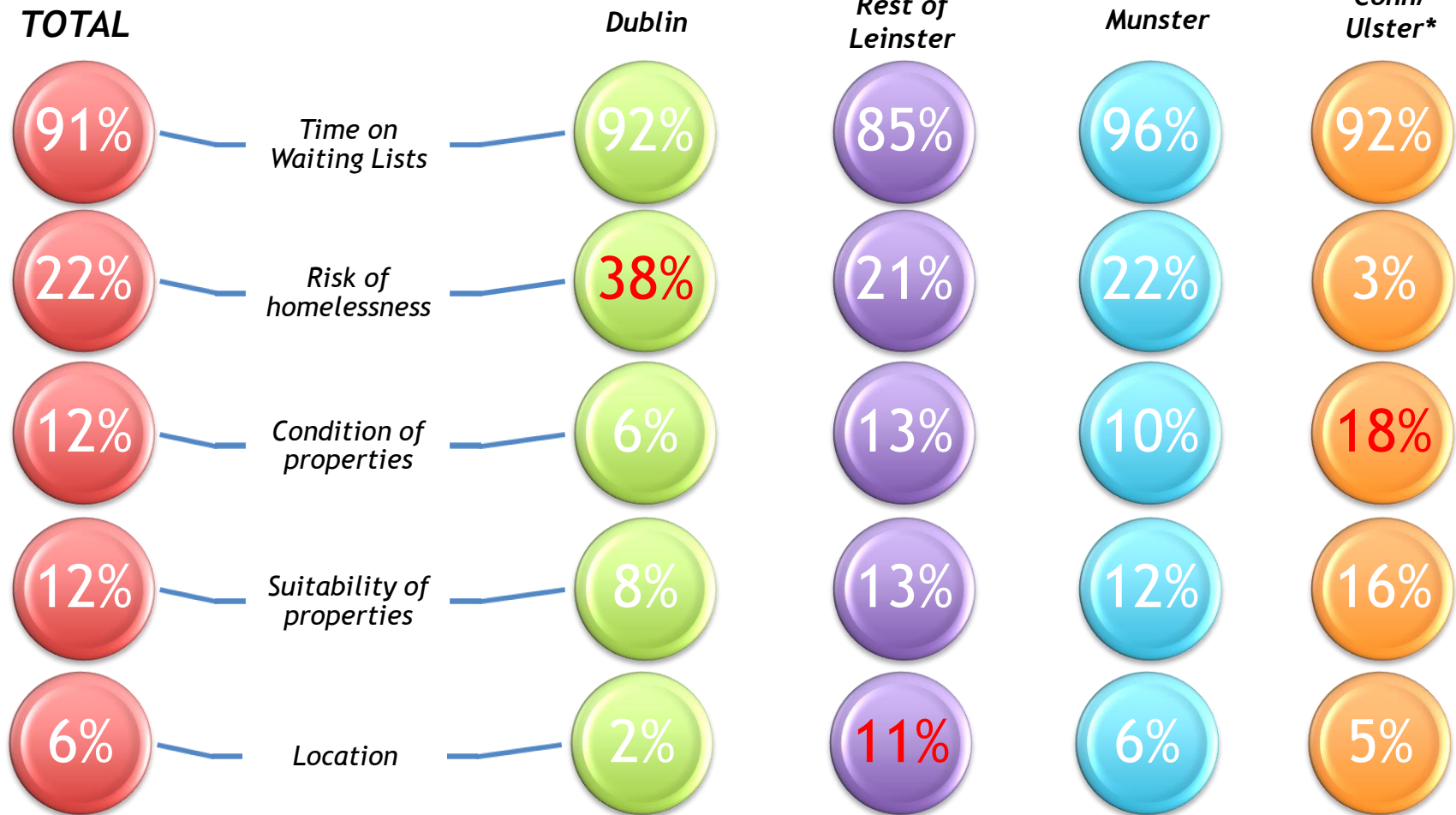


# Time waiting on lists is the key complaint for constituents



# Risk of homelessness is a key concern for Constituents in Dublin

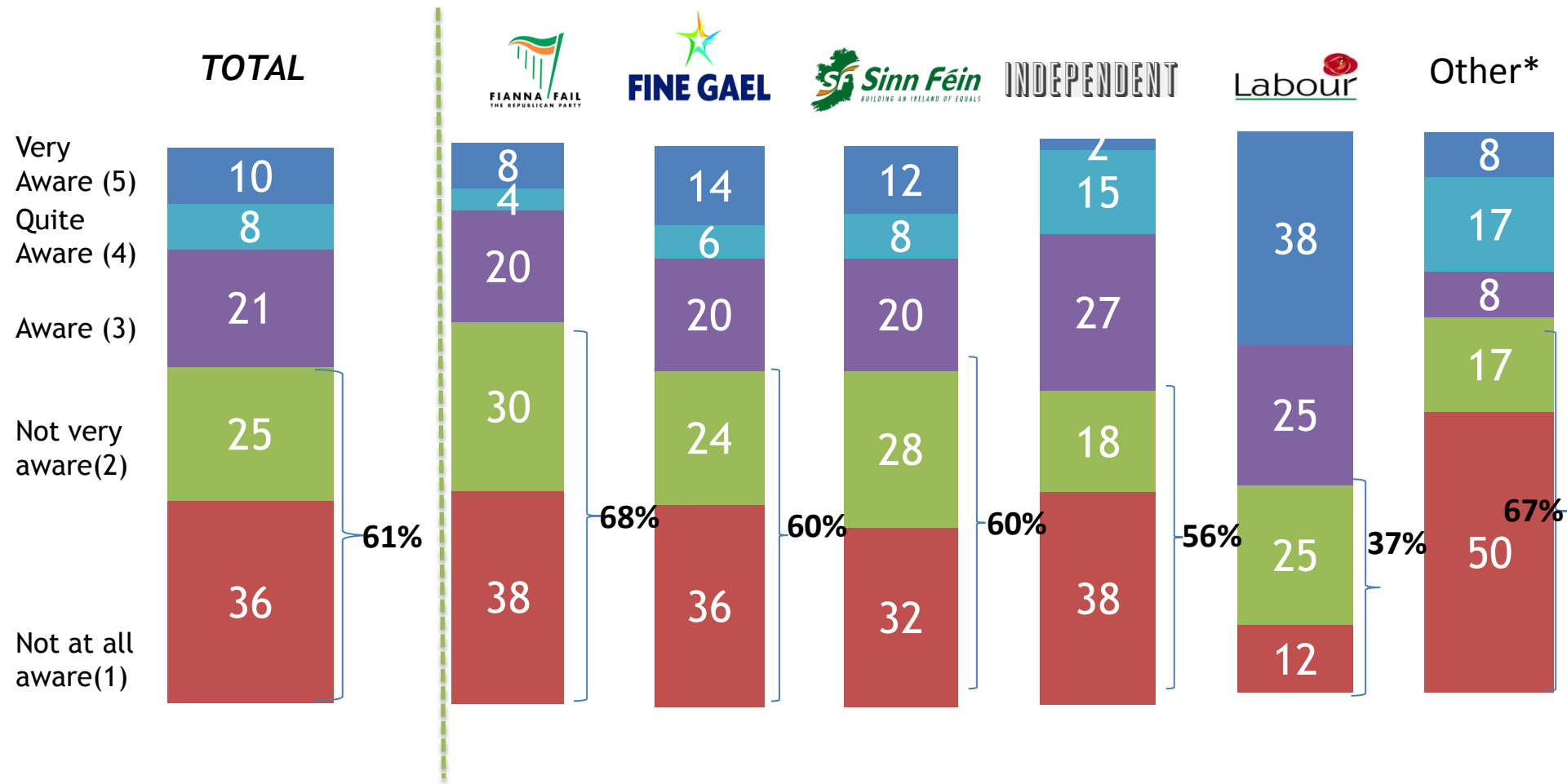
Total Sample: 200



Other = 8% Including Transfer issues, Entitlement issues, Fairness of the system

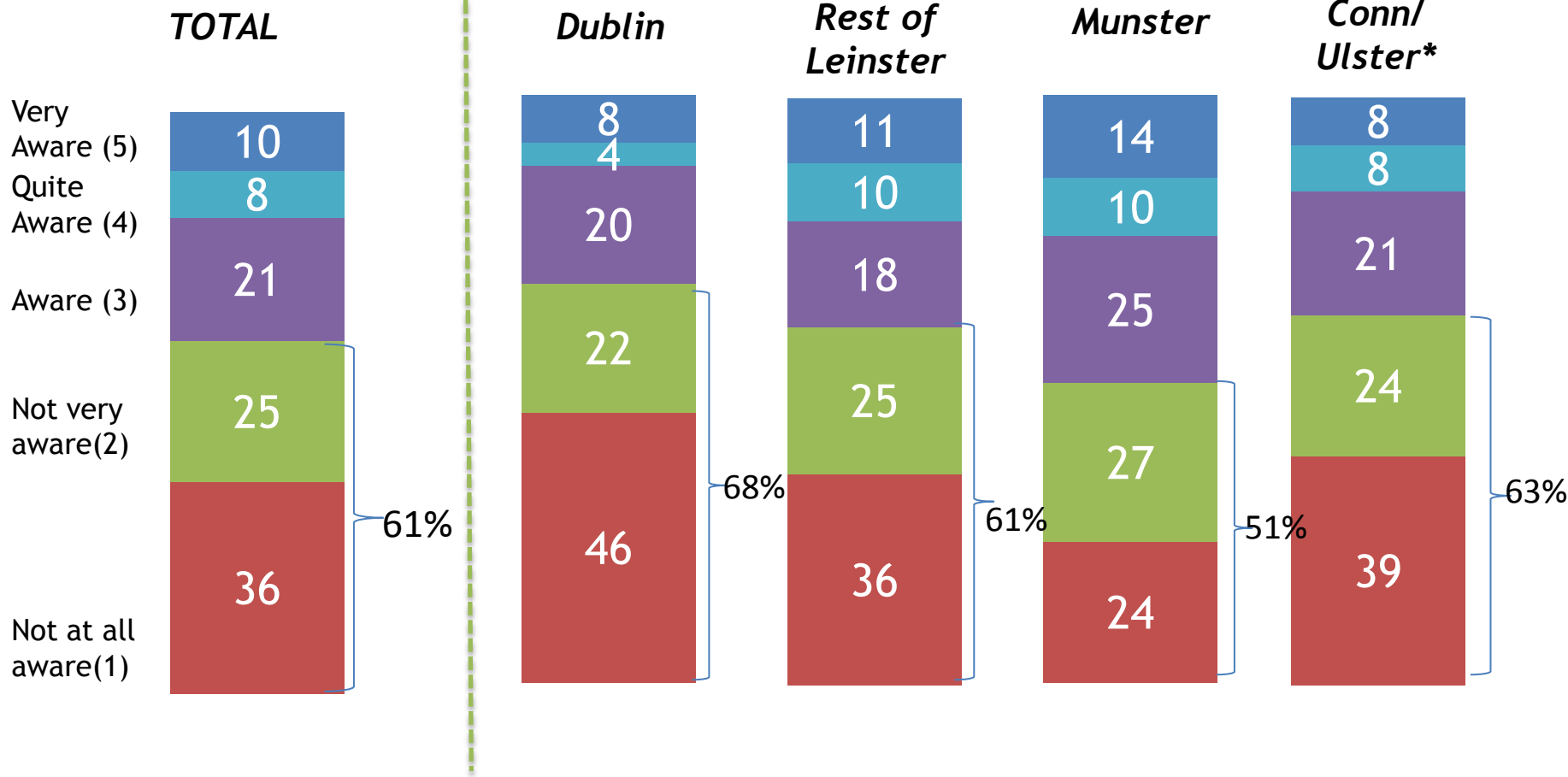
# 2 in 5 councilors are aware of the ICSH

Total Sample: 200



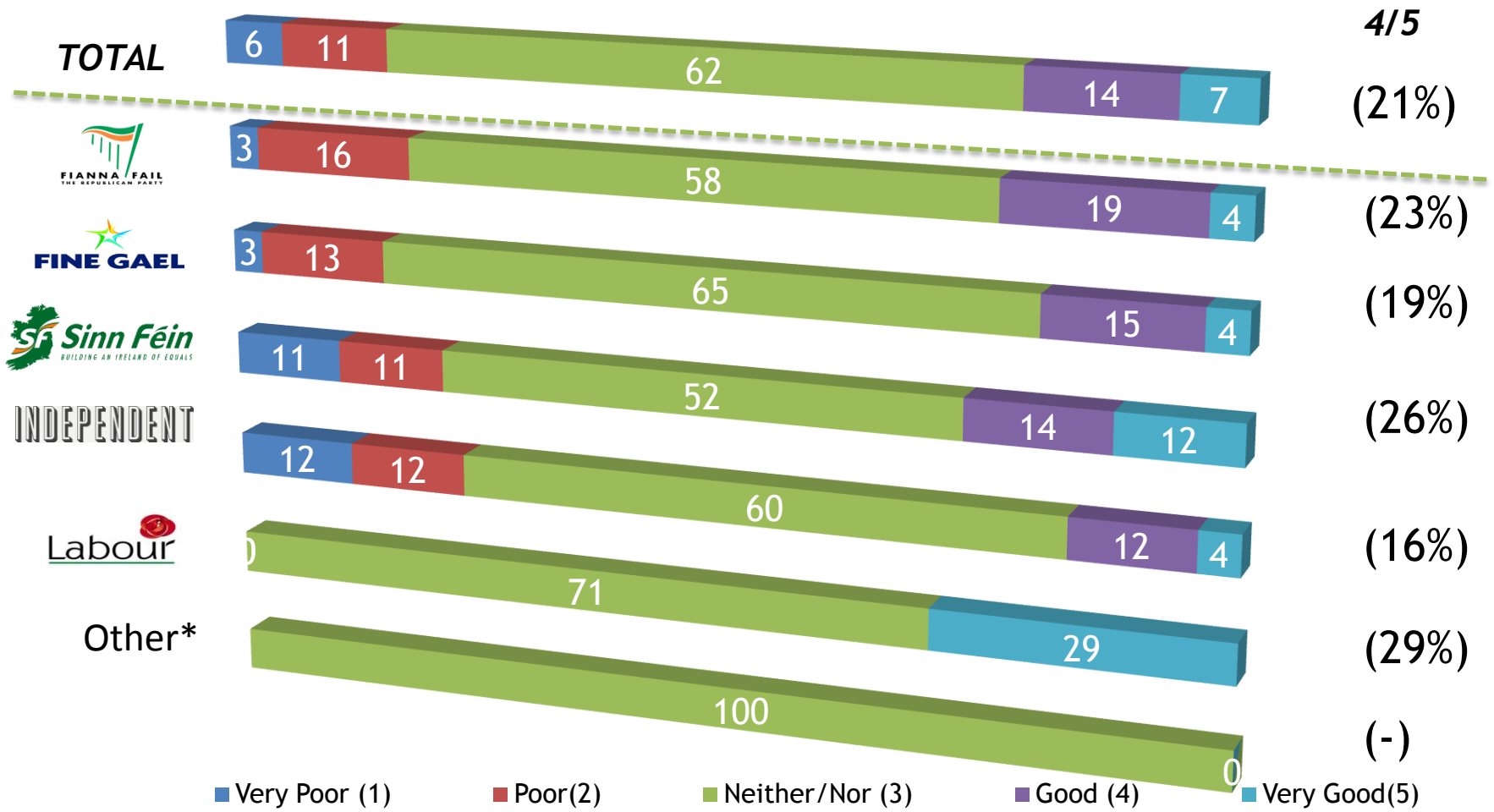
# Dublin region is least aware of the ICSH

Total Sample: 200



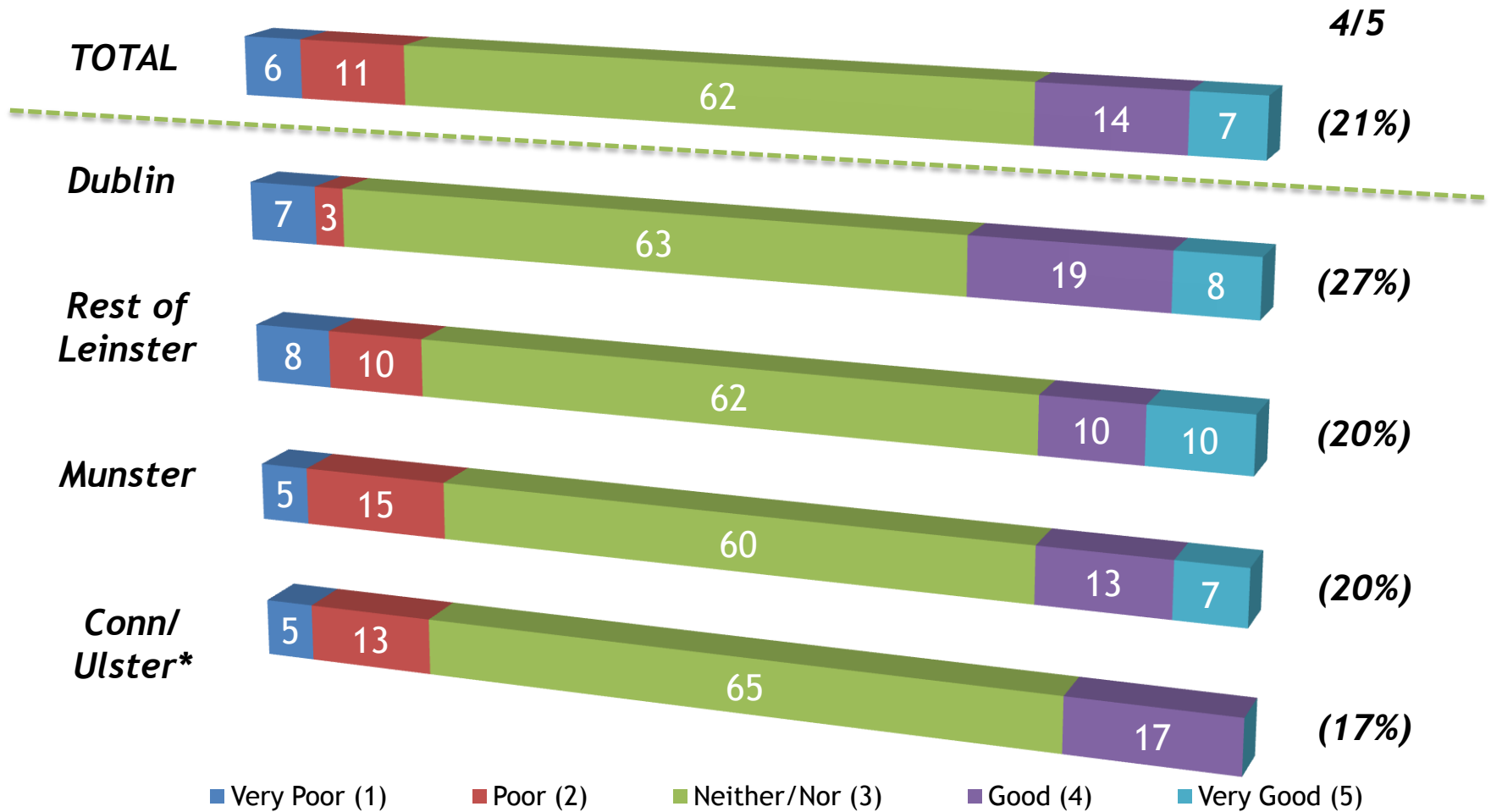
# 6 in 10 councilors are indifferent to the support and help provided by the ICSH

Total Sample: All those aware of ICSH 128



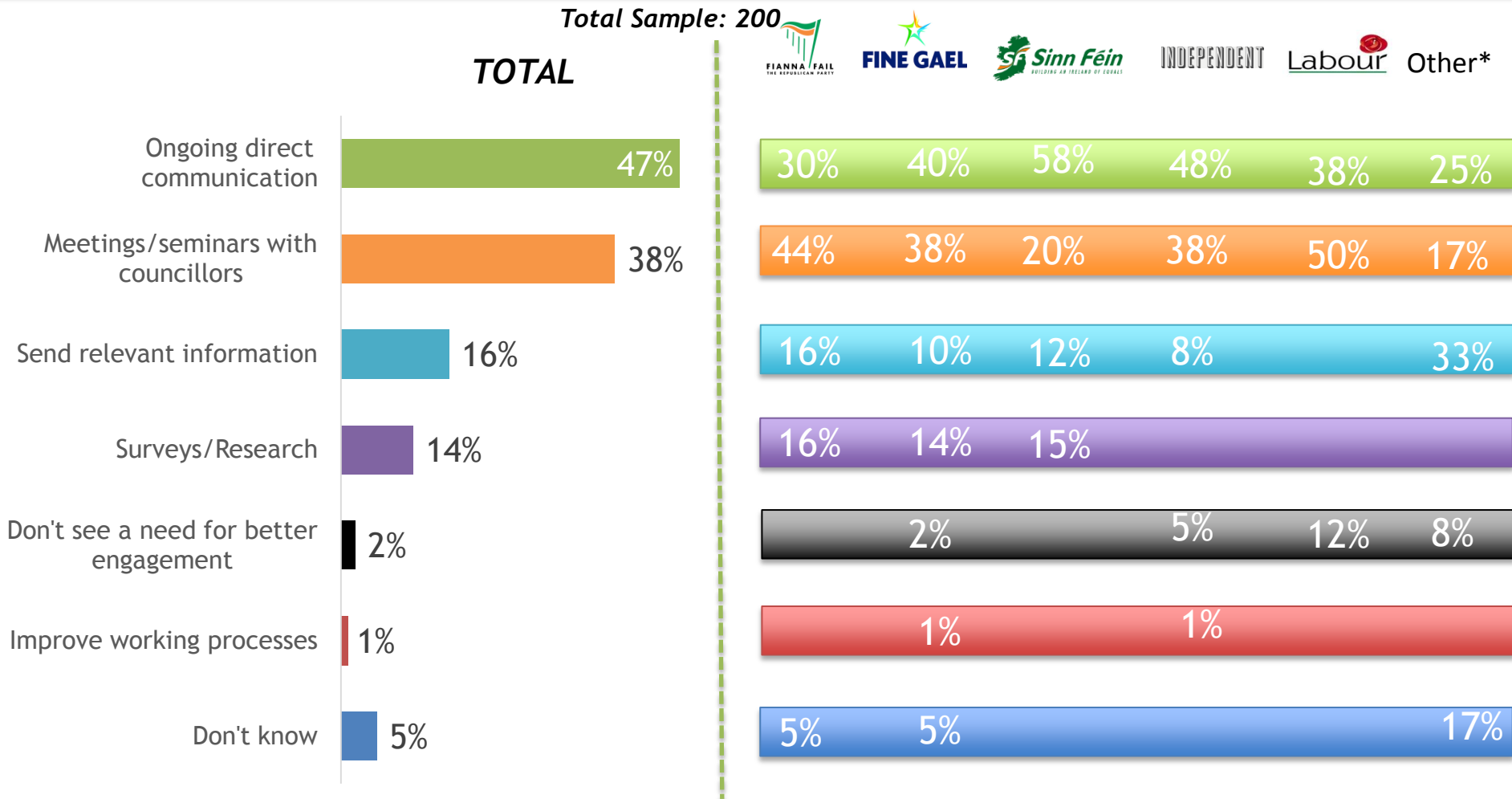
# Over 1 in 4 Dublin councilors expressed that the support they received from ICSH was good

Total Sample: All those aware of ICSH 128



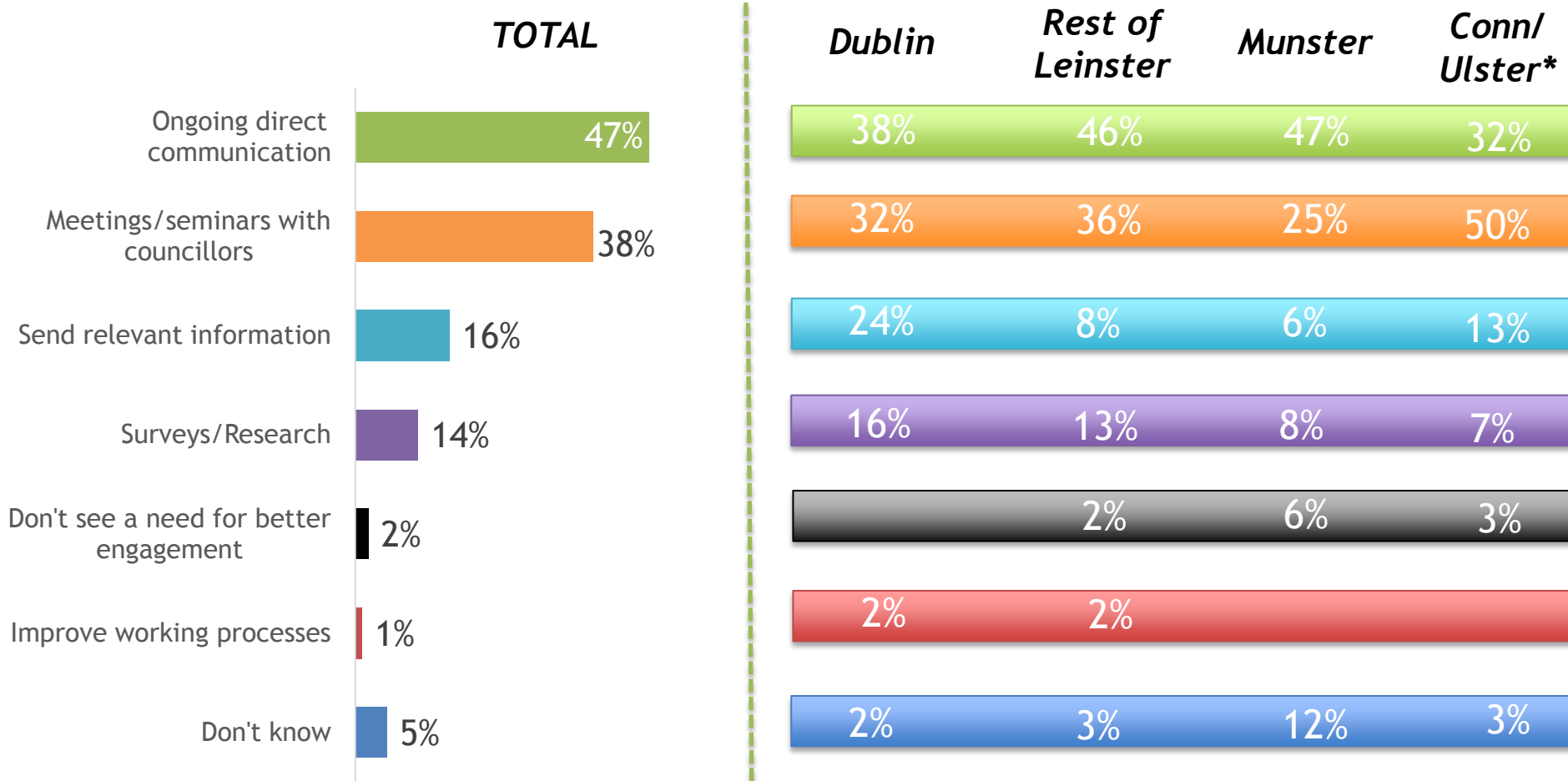
# Councilors are looking for increased communications with ICSH

Total Sample: 200



# Councilors are looking for more relevant information esp. in Dublin

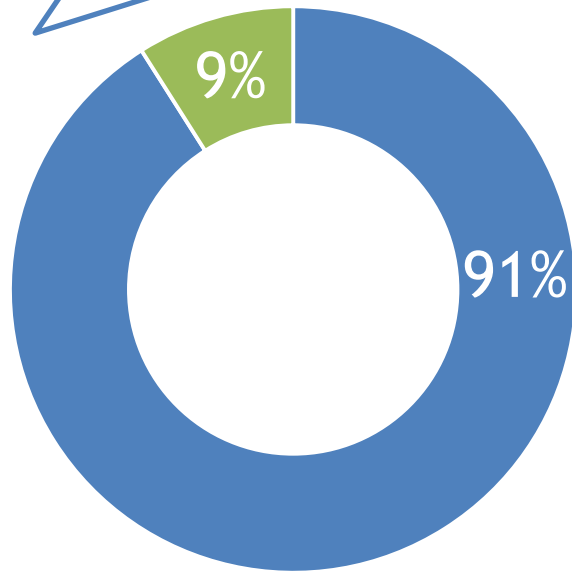
Total Sample: 200





# There is a big appetite to collaborate with local housing associations

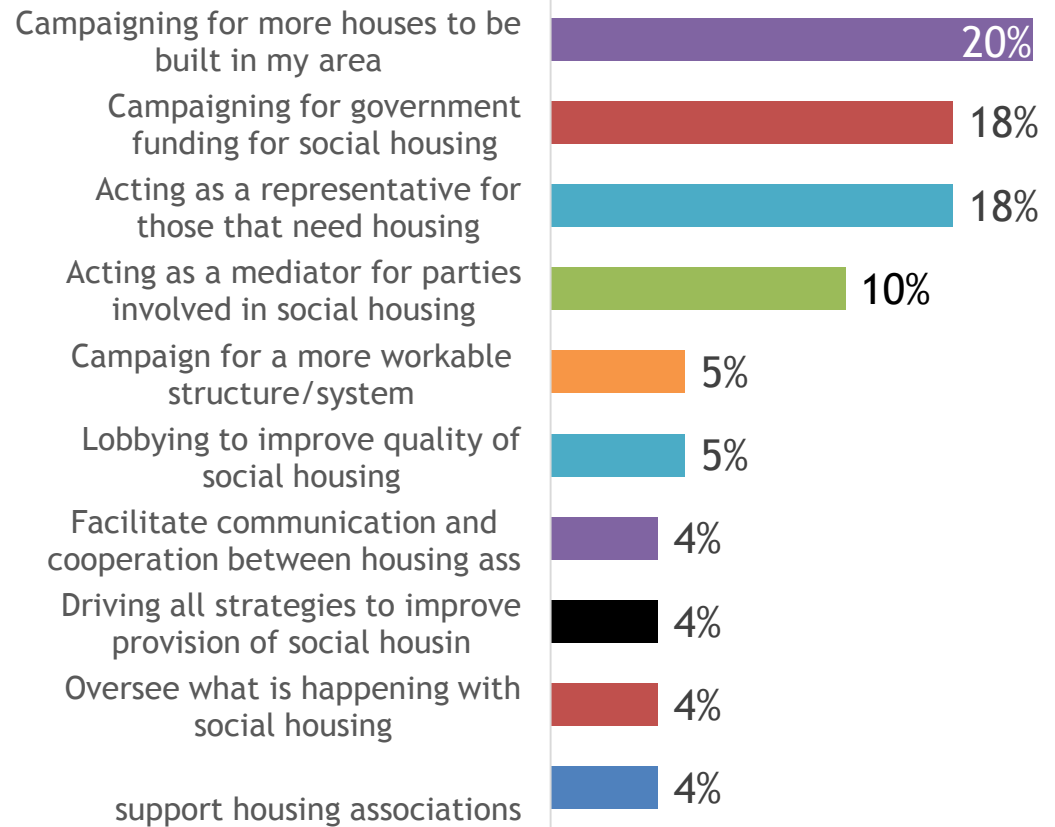
*“Would you be open to facilitating collaboration between associations and the Council in the future? Such as part V, stock transfer, joint ventures”*



■ YES ■ NO

**Total Sample: 200**

## **Councillors Role**



*Other = 20% lobby for a homeless review, anti-social behaviour, Increase my involvement, etc.*

# Moving Forward

- Partnership Working;
- Support to date;
- Identify opportunities;
- Contact ICSH/HAs with project proposals;
- **Work together.**



# Part 1

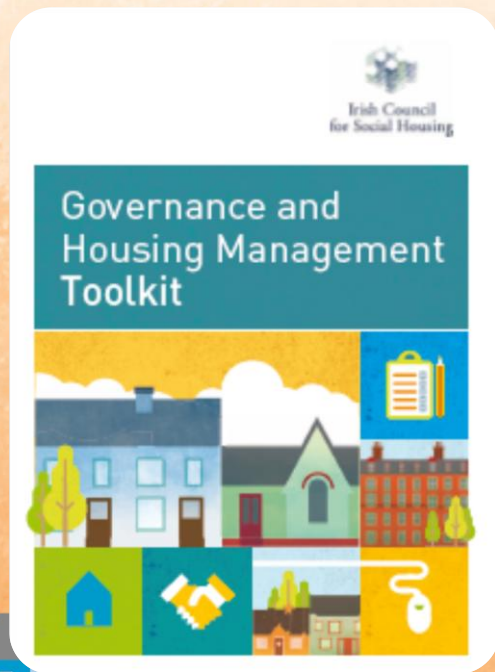
Overview of the not for profit housing sector



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# ICSH – What do we do?

- Represent and advocate on behalf of members;
- Events, training , publications development & support;
- Provide information flow e.g. policy, funding developments;
- Supporting regulatory developments bringing increased accountability & professionalism.



CIH Level 4 Certificate  
for the Housing Profession (UK QCF)

Register now!  
Course starts September 2015. Apply early to secure your place on this popular course.

ICSH and CIH have joined forces to offer a Certificate for the Housing Profession. The course provides a challenging and highly relevant grounding in all aspects of housing strategy, policy law and finance. You will also learn skills in how to manage people, risk and change.

**Who is it for?**  
This qualification will give you an understanding of the essential aspects of housing strategy, policy, law and finance, as the context for providing housing management services.

**Who is it for?**  
Managers and staff preparing to step up to management level in the housing industry. It will also suit learners who wish to build on prior qualifications in housing or related areas.

*"It is very relevant to my job and it has given me a great background to what I am doing. While I do have a business degree this qualification is very specific to my job and will give me a lot more credibility when it comes to housing management. It has made me more focused on where our organisation is going and what the best way to get there is."*

Brendan McCarthy  
development manager, Coik, Mental Health Foundation/Housing Association

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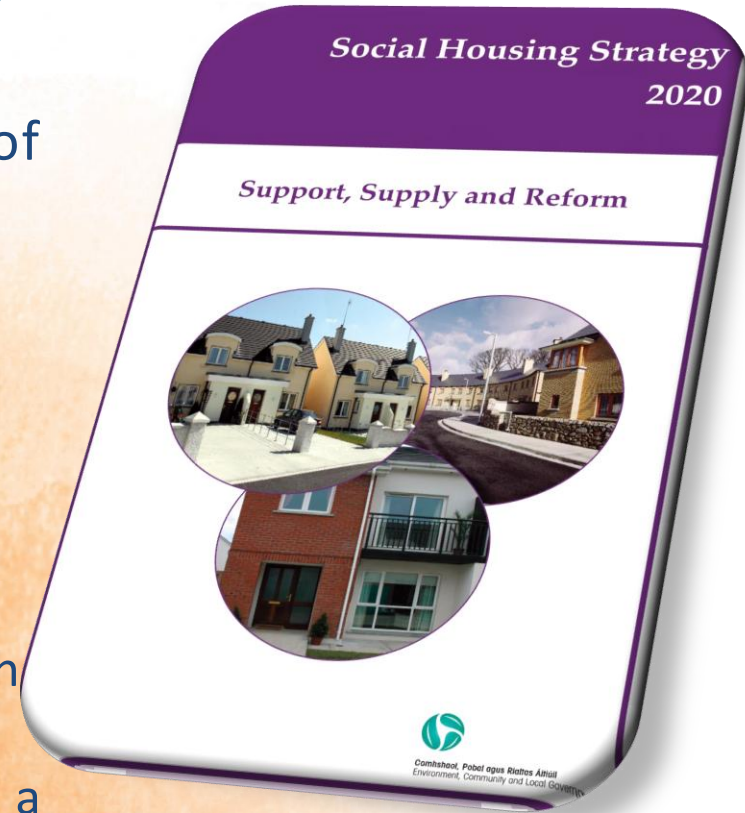
Recognising and promoting quality in housing delivery, management and services to tenants and communities.

**ICSH Allianz Community Housing Awards 2015**

Irish Council for Social Housing | Allianz

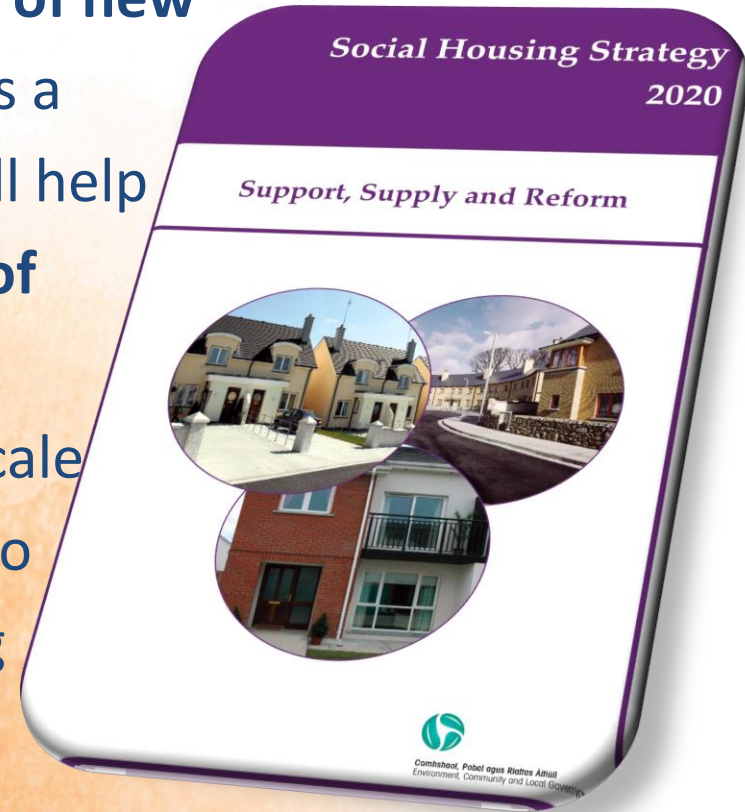
# Current Context

- Social Housing Strategy 2020 launched in Nov. 2014;
- Focus is on new Supply and Reform - 35,000 new social housing units to be delivered by LAs and HAs;
- Support the realisation of a new vision of housing provision;
  - Pillar 1 – Provision of New Social Housing Supply;
  - Target of **35,000** new social housing units, over a 6 year period, to meet the additional social housing supply;
- Pillar 2 – Providing Housing Supports;
  - Support up to **75,000** households through an enhanced private rental sector and;
  - Reform social housing supports to create a more flexible and responsive system.



# Social Housing Strategy 2020

- Enhanced role for HAs in the provision of new supply will be central. Strategy includes a number of changes and actions that will help to promote the **optimal configuration of what is a very diverse sector**; and encourage the formation of the large scale providers that the sector needs, if it is to fulfil an enhanced role in social housing supply.



# Social Housing Strategy - Local Authority Targets

	Overall Target	Capital Target	Current Target	
	2015-17	LAH/CAS/VOIDS	Leasing	RAS
Carlow County Council	435	94	260	81
Cavan County Council	240	60	83	97
Clare County Council	529	124	290	115
Cork City Council	1349	643	493	213
Cork County Council	1217	401	664	152
DLR County Council	681	316	213	152
Donegal County Council	507	170	244	93
Dublin City Council	3347	1498	1626	223
Fingal County Council	1376	396	757	223
Galway City Council	518	136	341	41
Galway County Council	608	144	310	154
Kerry County Council	1058	304	497	257
Kildare County Council	1283	433	688	162
Kilkenny County Council	686	215	413	58
Laois County Council	366	158	180	28
Leitrim County Council	119	20	58	41
Limerick City and County Co	753	293	391	69
Longford County Council	210	34	114	62
Louth County Council	778	288	443	47
Mayo County Council	566	146	187	233
Meath County Council	519	134	284	101
Monaghan County Council	205	55	109	41
Offaly County Council	385	75	280	30
Roscommon County Council	152	25	18	109
Sligo County Council	301	101	68	132
Sth Dublin County Council	1445	350	761	334
Tipperary County Council	832	287	342	203
Waterford City and County	760	164	456	140
Westmeath County Council	542	148	298	96
Wexford County Council	677	114	340	223
Wicklow County Council	438	156	192	90
<b>TOTALS</b>	<b>22,882</b>	<b>7,482</b>	<b>11,400</b>	<b>4,000</b>

Capital Targets



LA build /Acquisition



AHB Delivery build/Acquisition



LA Voids



# Housing Association - Delivery Methods

- Capital Assistance Scheme(CAS);
- Capital Advance Leasing Facility(CALF);
- Accessing Private Finance – Mixed Funding Models;
- Mortgage to Rent (MTR);
- Utilizing NAMA;
- Leasing – private developers/unsold affordables;
- Regeneration/Retrofitting.





# Copies of Housing Association Activity Report available



*"Summary of activity, output & projections  
Collective mission to deliver affordable & quality homes to those in need"*



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# Number of homes provided by Housing Associations in 2015



# How are we progressing?

**13**

Housing Associations have certified borrower status from the Housing Finance Agency (HFA)

Up to **€100m** loan finance accessed by Housing Associations to provide 700 homes

**10%** Of total housing output in 2015 was provided by Housing Associations

Over **5,500** homes were proposed under the Multi-Annual CALF funding, consisting of 14 applications worth €227m

**90%** (over 1,800) Of NAMA properties to date provided by Housing Associations\*

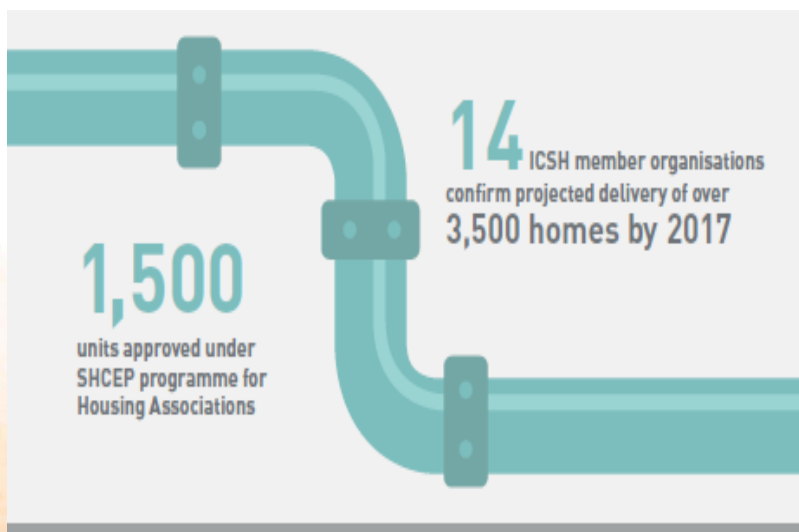
\*Source: Housing Agency website



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# What's in the pipeline?



**Immediate call** for acquisitions  
under the capital assistance scheme



to accommodate the  
homeless households,  
older persons and  
people with disabilities.

## Enabling factors to increase sector housing supply

**Increased supply of  
'ready to go' sites**  
assembled for new  
housing association  
developments.



**More Part V Partnerships**  
This is where the local  
authorities partner with Housing  
Associations. Developers are  
under an obligation to allocate  
10% of each new development  
to deliver mixed tenure  
developments.

**Fast tracking of  
capital funding  
applications.**



# Capital Assistance Scheme

- **2016 Next CAS Call** – Imminent;
- **Funding** - €10million **Focus of Call** – Disability / Congregated Settings;
- **Specific Requirements;**
- **Circular: Housing 45/2015** - In developing CAS proposals for people with disabilities, AHB's and service providers will be required to demonstrate that they have engaged with the **relevant housing authority and their local HSE Social Care Disability Office**. In this regard, applicants will be required to provide certification confirming;
  - *that they are supportive of the application proceeding to the next stage for consideration and;*
  - *that the application is in line with Circular Housing 45/2015.*



# Reaching Targets - ICSH CAS Tracking

- Tracks Housing Association Progress on Acquisition and Construction Projects; e.g. legals, tender, planning;
- Tracks project spend;
- Identifies Issues/Obstacles to delivery;
- Communicates issues to Local authority / DECLG;
- Highlights issues through SHS Reporting Arrangements; DECLG/CCMA;
- ICSH on Oversight Group, Project Board, AHB Work Stream and Dublin Social Housing Delivery Task Force;
- **Overall Aim to expedite delivery.**



# Capital Advance Leasing Facility (CALF)

- Loan up to a maximum of 30% of the value of the acquisition or construction considered by DECLG;
- 70% private finance to Dept. / LA;
- Payment & Availability Agreement as % of market rent - Local Authority;
- Paid as a loan repayable at end of lease term - interest at a fixed rate of 2% per annum;
- Current review of CALF by DECLG/Housing Agency (New CALF Guidance issued April 2016).



# Housing Management

- CLSS and P&A funded - 100% Nominations from LA waiting list;
- CAS funded - special needs 25% flexibility;
- Differential Rents Scheme (HAPM 2015 – average CLSS rent of €48.12; leased rent of €44.34) ;
- Economic Rent in Special Needs Projects (HAPM 2015 – average CAS rent of €74);
- Managing special needs accommodation;
- Management, Repairs and Maintenance carried out by Housing Association (HAPM 2015 – 94.3% emergency; 90.3% urgent and 92.6% routine repairs responded to in target timescale.





# Part 2

- Compliance and regulation in the not for profit housing sector



# Current Status

- The Voluntary Regulation Code;
- Statutory Regulation;
- The Residential Tenancies Act;
- The Charities Regulator;
- Management/Collaboration possibilities.



# Current Status

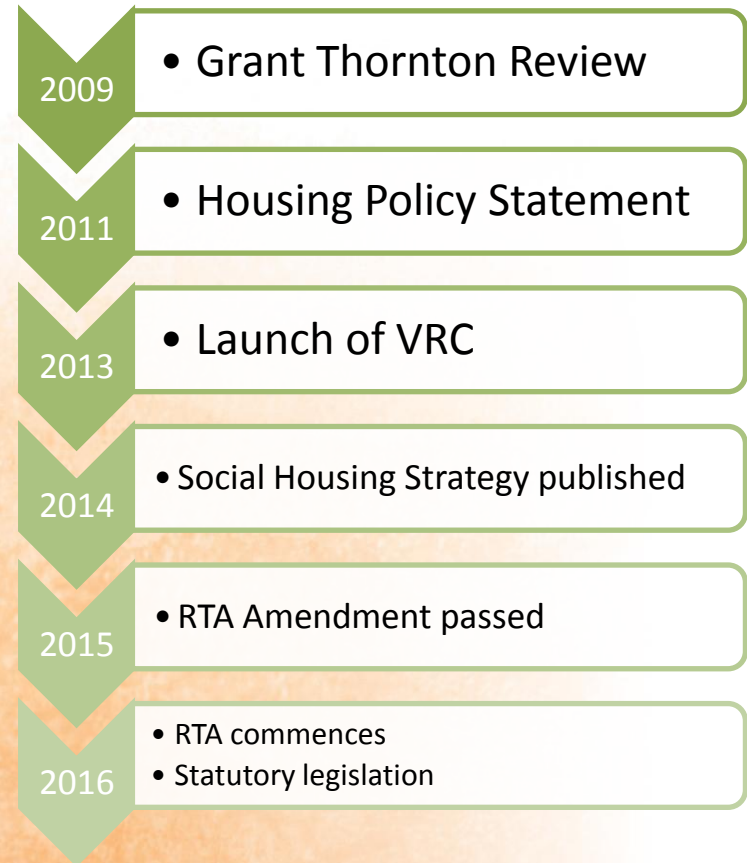
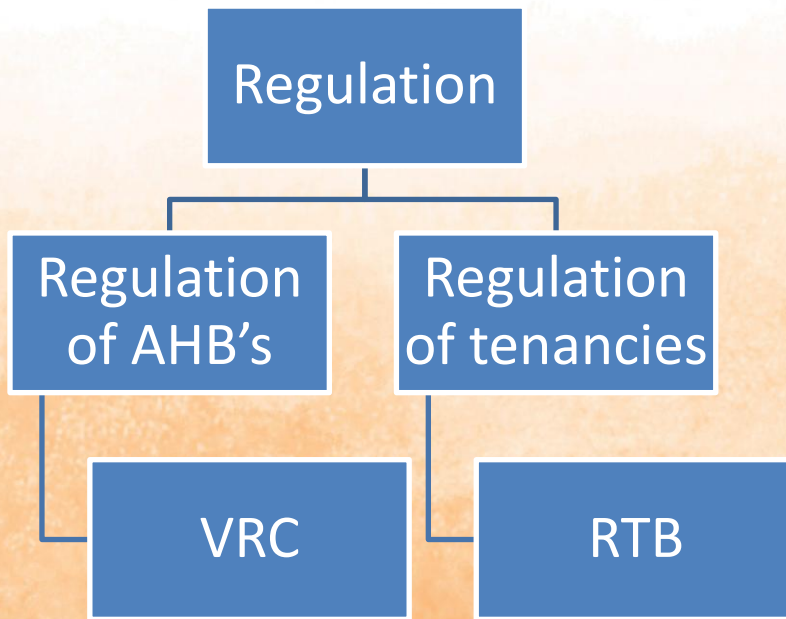


# Process of setting up an AHB and stakeholders involved

- Most AHBs are established as a company limited by guarantee without share capital (CLG)
- Minimum of 7 subscribers to the CLG constitution with a minimum of 5 directors required for approved housing body status
- Established through Companies Registration Office with obligations on filing annual returns and accounts
- Apply for charitable tax exemption with Revenue
- Apply for approved housing body status with DECLG which must be supported by local authority and relevant representative body (ICSH or Co-operative Housing Ireland)
- Sign up to Voluntary Regulation Code – annual return to be made to Regulation Office
- Sign up to Charities Regulatory Authority – annual return to be made

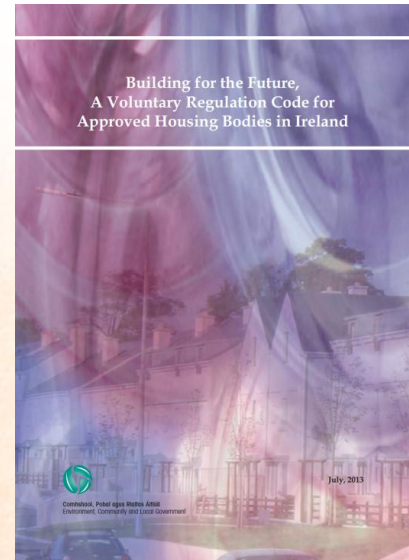


# Regulation: Context and Timeline



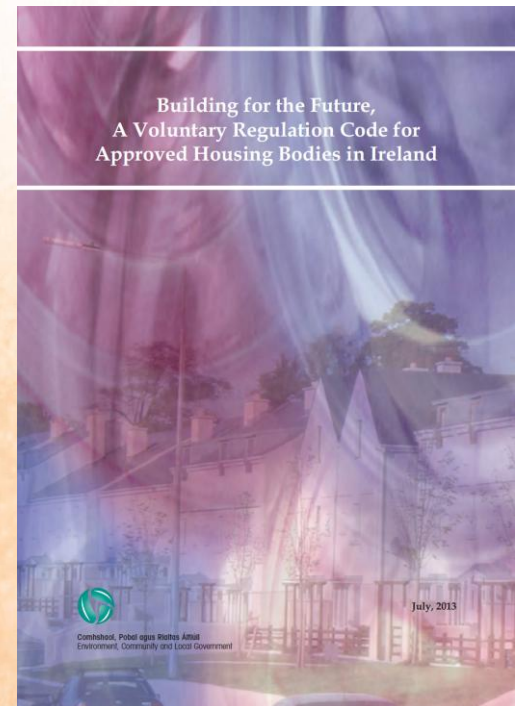
# Aims of Regulation

- By focusing on good governance structures and financial viability of organisations, regulation will:
  - Protect public and charitable funding;
  - Ensure existing and future tenants are protected;
  - Make sector more attractive to funders;
  - Build sector capacity;
  - Create mechanism for investment in existing stock;
  - Ensure organisations are meeting their objectives, and ultimately provide more homes for social housing use from LA housing lists.



# The Voluntary Regulation Code

- Launched by the former Minister in July 2013;
- 217 associations are now signed up to the Code;
- Pre-cursor to statutory regulation;
- Based on a proportionate approach for Tiers One Two and Three.



# Statutory Regulation: the next step

- **General Scheme of the Bill published in December 2015;**
- Main provision – establish a regulatory body for the approved housing body sector;
- Regulator will be responsible for approving / registering housing bodies & setting regulatory standards;
- Pre-legislative scrutiny process – ICSH submission made on behalf of members;
- Report from Oireachtas Committee supported many of the concerns which an updated Bill will have to take account of:
  - Proportionality should be integrated into the Bill;
  - Extent of the powers of the Regulator;
  - Potential for loss of autonomy for AHBs.





# The Charities Regulator

- Established in October 2014;
- All housing associations who had a CHY number on October 16<sup>th</sup> will have their details transferred across;
- All charities still have to register with the Regulator;
- Registration is done online after receipt of a letter with log in details and a pin number;
- An annual return will have to be submitted to the Charities Regulator.



# Local Government Audit Service Report No. 29

## The Oversight Role of Local Authorities in the Provision of Social Housing by Approved Housing Bodies

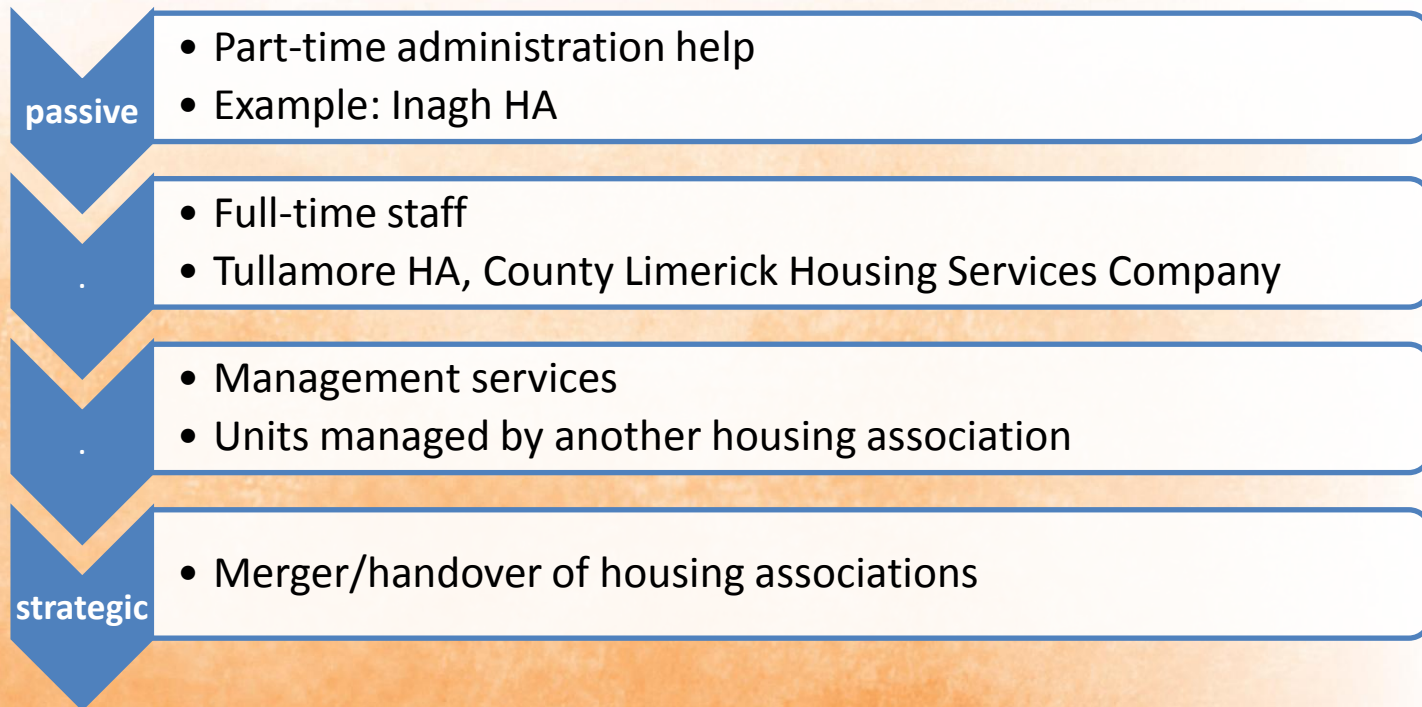
DECLG, December 2015

- Clarification of the various stakeholder roles and role of local authority required.



# Management/ Collaboration Initiatives

- Emerging trend in the sector



# The Residential Tenancies (Amendment) Act 2015

- Act commenced on 7<sup>th</sup> April 2016;
- Rationale: To give all tenants across sectors equal rights;
- Requires all tenancies to be registered with the RTB within 12 months from 7<sup>th</sup> April;
- Reduced Fee available in this 12 month period.



# Dispute Types

- Invalid Notice of Termination;
- Rent Arrears & Over-holding;
- Deposit Retention;
- Breach of Landlord / Tenant obligations;
- Standard and maintenance of dwellings;
- Illegal eviction;
- Anti- Social Behaviour;
- Dispute types that do not apply to Social Housing include: Rent more than market rate, Termination notice reason of landlord requiring dwelling for own or family use, Subletting.



# How the ICSH is assisting members

- Providing advice and guidance on the new legislation to Housing Associations nationwide;
- Assistance with registration process (online and paper forms);
- Assistance with payment process (e.g. composite fees);
- Following up on queries and incomplete registrations;
- Visits and meetings (group & individual) with housing associations where needed;
- Development and update of guidance documents and FAQs;
- Working collaboratively and liaising with the RTB and Department regularly.



# Guidance Documents available from ICSH

- Introduction to the Amendment Act (by Kevin Baneham, Barrister);
- Frequently Asked Questions on the Act and its impact on Housing Associations;
- Guidance note on information required for the registration process;
- Guidance note on Transitional Accommodation and designation;
- Letter templates for the designation of Transitional Accommodation;
- A Template Tenancy Agreement;
- A Guidance note on Tenancy Agreements;
- Available on ICSH website:  
<http://www.icsh.ie/content/rtb/residential-tenancies-amendment-act-2015-information> .



# AHB Activity - Dublin City Council

- **ICSH Development Survey – records AHB development plans;**
- Collectively approximately 1,026 units in pipeline for delivery in DCC region to the end of 2017 from 18 ICSH members;
- DCC plan state 1,322 units to be delivered from 2015-17.
- Following slides demonstrate contributions made by HAs in Dublin City to date.





# 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



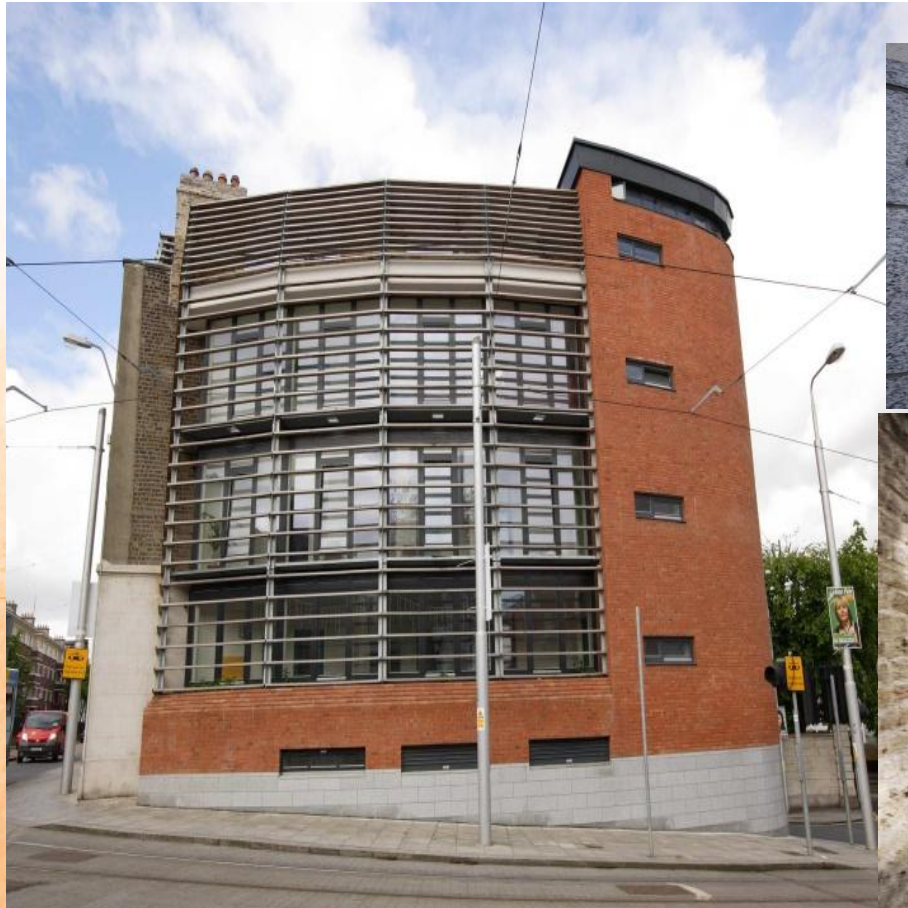
Irish Council  
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# Dublin City Council & Túath Housing Association, Cabra, Dublin 7



Irish Council  
for Social Housing

# 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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# ALONE, Willie Bermingham Place, Dublin 8



# Royal Hospital Donnybrook VHA, Dublin 4



# Merrick House, Terenure, Dublin 6w





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## Thank You

**Kathleen McKillion**

**Irish Council for Social Housing**

**Email [kathleen@icsh.ie](mailto:kathleen@icsh.ie)**

**Tel 01 6618334**



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