

# Fingal County Council

## Opening Statement

Joint Committee on Housing, Planning, Community &  
Local Government

On

Funding and Delivery of Public Housing under  
Rebuilding Ireland

26<sup>th</sup> September 2018

**Comhairle Contae Fhine Gall**  
Fingal County Council



In this statement I intend to outline the progress being made by Fingal County Council in implementing the actions contained in Rebuilding Ireland Action Plan for Housing and Homelessness. The Council is committed to utilising all housing support options at its disposal as outlined in Action Plan.

## **Background**

Fingal is the second largest of the four Dublin Local Authorities and has the third biggest local authority catchment area in the country. The results from the Census 2016 show that Fingal is Ireland's fastest growing county. Fingal has a population of 296,214, an increase of 22,223 since 2011. This 8.1% increase is the highest of any county or city in the last five years and is over twice the national rate of increase.

The provision of social housing for those who are unable to provide housing for themselves is a high priority and a big challenge for Fingal, particularly in light of the significant increase in population. Following the 2018 Housing Needs Assessment there are currently 7,167 eligible applicants for social housing support. Included in this figures are 1,349 applicants who have not returned their assessment form.. The aim is for every household that has a need, to be able to access an affordable home of good quality, which is suited to their needs and in a secure environment.

Fingal County Council is very proactive in the delivery of social housing units since the introduction of the Social Housing Strategy 2020 in 2015;

- 3,422 families had social housing needs met
- target set for delivering social housing units exceeded by 62%. (period 2015-2017)
- target of 1,637 social homes for 2018, - second highest target in the country.
- target for 2018 is higher than target set for the previous 3 years and we plan to meet this target by year end.
- There has been a 64% increase in the social housing stock in the ownership of the Council during the period 2006 to date.

We are actively working with approved housing bodies, other providers such as HSE, not for profit organisations and education institutions to meet the diverse needs of a fast growing population.

The Land Development Agency (LDA) has identified two sites in the Fingal area that the agency intends to focus on immediately to open up these lands and unlock their potential to yield over 1,000 homes between both sites. The Council will continue to work closely with the LDA and the Housing Agency to ensure delivery of social, affordable and private housing on these sites and others across the county.

The Council has been instrumental in rejuvenating private construction across the county by proactively working with developers. At present there are 72 active private development sites which will delivery over 12,000 homes in the county. This will make a significant contribution to our social housing through the delivery of Part V units. There is planning permissions in place for a further 55 sites with capacity to deliver over 5,000 homes.

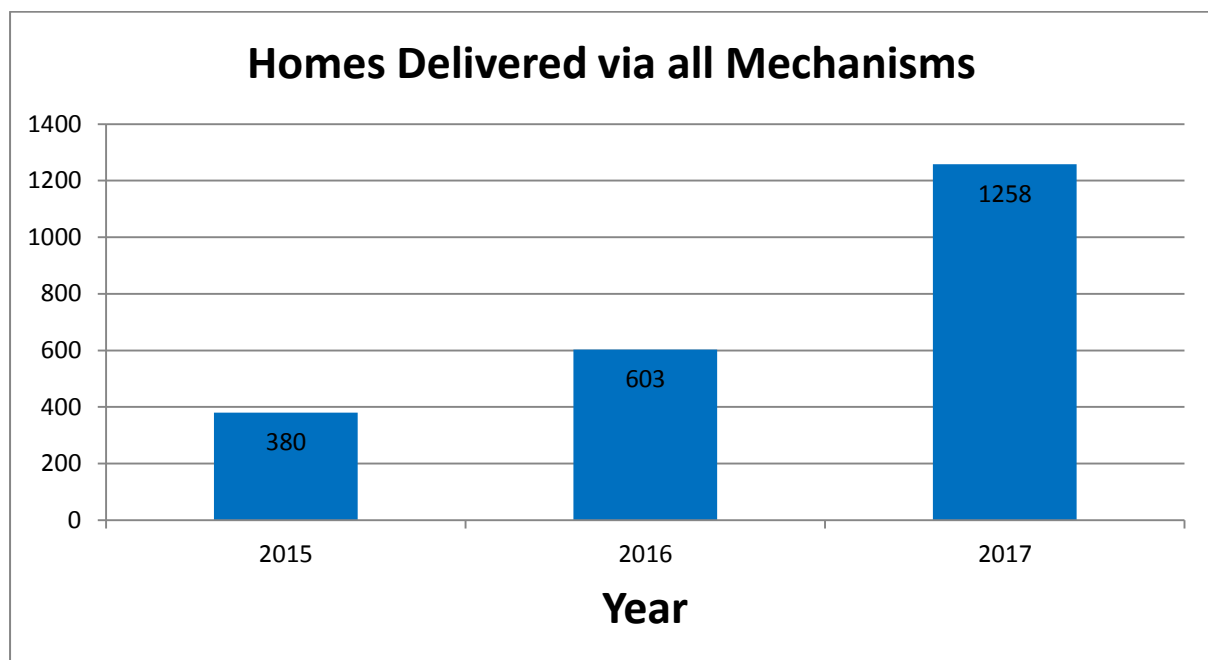
The following performance indicators within Fingal are based on growth rates between

Q2 2017 and Q2 2018 and include:

- 23.3% increase in the number of sites with planning permission from 103 to 127;
- 12.3% increase in the number of units with planning permission from 15,778 to 17,733;
- 33.3% increase in active sites from 54 to 72 sites;
- 13.4% increase in the number of units under construction from 1,994 to 2,262 units;
- 71.3% increase in the number of units completed and occupied in 12 month period to end Q2 2018 (1,758 units) compared to the 12 months to end Q2 2017 (1,026 units).

## Delivery under Rebuilding Ireland Action Plan for Housing and Homelessness

In the first phase of the Rebuilding Ireland Plan (2015-2017), our target for the delivery of social housing units was exceeded by 62%. We delivered 2,241 units against a target of 1,376 and had a total spend of over €150M against an initial allocation of €81M



**Target 2018-2021 = 3,415**

For 2018, the council has been set a challenging target of 1,637 social homes ( the second highest delivery target in the country). We are on track to meet this target and to date 1,181 homes have been delivered, which is 72% of the yearly target.

## 2018 Targets

Delivery Stream	Target
Build ( LA, AHB, Part V + Voids)	408
Acquisitions	67
Leasing	166
<b>Sub Total</b>	<b>641</b>
HAP + RAS	996
<b>Overall TOTAL</b>	<b>1,637</b>

## Construction Programme

There is a significant construction pipeline already underway with 26 active social housing sites delivering 745 houses over the next two years. There have been 121 houses completed under the direct build programme to date.

### **Rapid Build Houses**

The Council has already demonstrated the success of the Rapid Delivery Framework; FCC was the partner with the Office Procurement and we have completed the first two projects within the 8 month development timeframes as set out in the framework with two further projects underway.

### **Land Banks**

In addition the Council owns significant land banks strategically located at Donabate, Mulhuddart and Cappaghfinn, and is in the process of developing land management plans for these sites in order to deliver their significant housing potential. It is envisaged that these developments would be of mixed tenure with social, affordable/cost rental, co-operative housing, private etc.

### **Ballymastone, Donabate: 1,000 - 1,200 dwellings;**

- The Ballymastone site has the potential for 1000 – 1200 residential units
- The development will contain a mix of private, discounted private and social units
- Procurement will be via Competitive Dialogue procedure and will commence in October 2018 with the process taking c. 12 months

- The development will then go through the planning process, at which time the public will be able to comment on the plans
- The LIHAF funded project for the Donabate Distributor Road (the first project to get underway in the Country) will be complete before construction commences on the residential development

### **Church Fields, Mulhuddart: 1,000 – 1,200 dwellings**

- The site comprises 37ha of land of which 25ha is the main development area. A Land Management Plan is almost finalised for the site. It is proposed that the lands will support approximately 1,000-1,200 units with a tenure mix of social, affordable purchase, cost rental, older persons accommodation, etc.
- The site is infrastructure constrained and requires construction of new distributor road, green infrastructure and upgrading of the existing Wellview Avenue. A submission for funding under the Serviced Sites Fund has been made in order to fund this infrastructure.
- The Council has engaged economic/financial advisors who will evaluate and advise on the most cost effective development of the lands. The construction of the first phase of housing in Church Fields is scheduled to be on site by Q4 2019.

### **Cappaghfinn, Dublin 11: 200 dwellings**

- The lands are well located adjacent to large areas of employment in Dublin 15 to the west and Cappagh and Finglas to the east and north.
- It is proposed that these lands would support a tenure mix of social, affordable purchase and cost rental dwellings.
- The site is infrastructure constrained and requires significant remediation works. A submission for funding under the Serviced Sites Fund has been made to fund this infrastructure.
- Construction of homes on part of this site could start by the end of 2019.

### **Land Development Agency**

The recently established Land Development Agency (LDA) has identified two land banks located in Fingal which it propose to focus on immediately to unlock their potential to yield over 1,000 homes between both sites. The sites are;

Castlelands in Balbriggan (800+)

Hackettstown in Skerries (200)

These sites are in the Land Aggregation Scheme and currently in the ownership of the Housing Agency. The Council have been working with the LDA and the Housing Agency to bring these two sites forward for development. Both these sites also require infrastructure investment to deliver the potential housing envisaged.

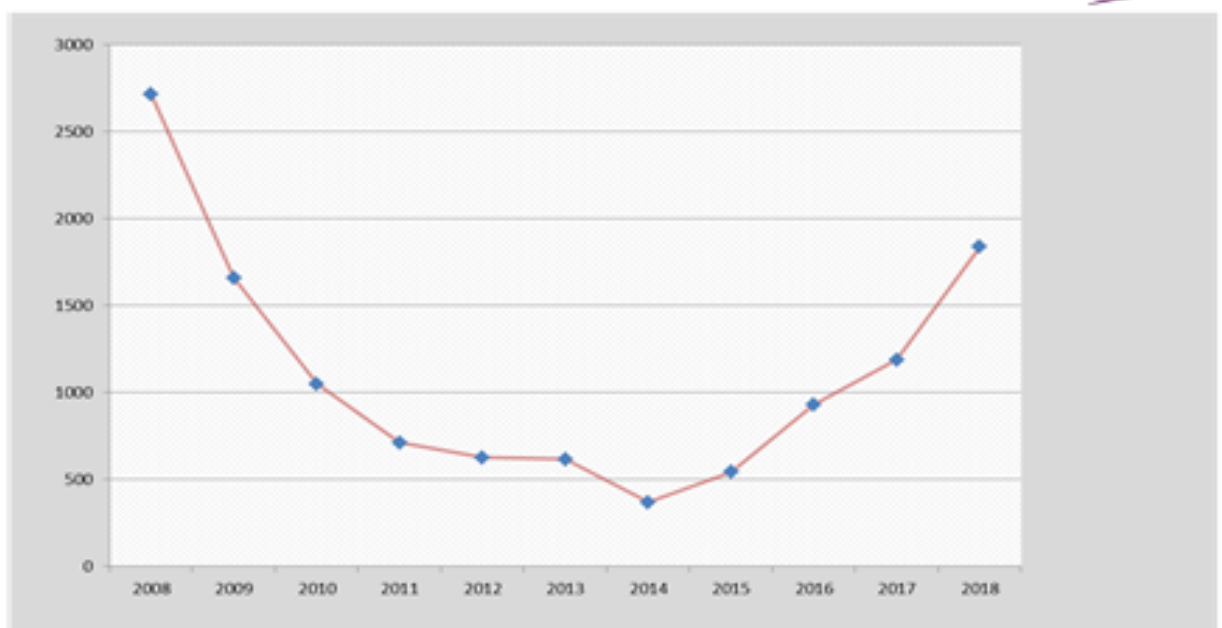
## Part V Delivery

Delivery under Part V of the Planning and Development Act 2000 as amended is beginning to show dividends as the number of private construction sites increases across the county. There are now 72 active sites which will deliver over 12,000 new homes and the Council will receive 10% of those under Part V. There is planning permission in place for a further 5,000 homes on 55 sites..

- the 72 active sites will deliver c.7,600 houses and c. 4,400 apartments.
- 36 of the active sites have planning permission for developments of less than 100 units
- 36 are developments in excess of 100 units. Site sizes range in size from the more minor in nature to one of over 2,300 units which is being developed in Castleknock.
- 55 inactive sites could deliver 5,500 units of which 2,800 will be houses and 2,700 will be apartments.

This represents a significant increase in delivery from this stream. The following graph shows the huge changes in private house completions from 2008 to date;

### Fingal Housing Completions in last 10 years



## **Approved Housing Bodies**

The Approved Housing Bodies (AHBs) are a significant stakeholder in the provision of social housing and play a significant role in the delivery of social housing in the county. The Council works closely with all AHBs to maximise delivery. Since 2015 the AHBs have delivered 376 dwellings through turn key and other acquisitions and via construction.

## **Acquisitions Programme**

The acquisition of properties on the open market is an important delivery stream and the Council has undertaken an ambitious acquisitions programme. A number of bulk purchases of turnkey units have also been acquired directly from developers. To date the Council has acquired 344 properties with another 45 in the pipeline.

The Council works closely with the Housing Agency to acquire properties from portfolios held by banks and other financial institutions. The Housing Agency is in the process of acquiring a further 35 properties on behalf of Fingal.

## **Leasing**

The Rental Accommodation Scheme and Long Term Lease Scheme are important sources of social housing in Fingal.

RAS Tenancies            671

LTL Tenancies            152

Attracting new landlords and sustaining our existing landlords under the RAS scheme has become very challenging in the current private rented market. Having said that, landlords are still interested in the LTL scheme and the Council works closely with them in order to secure new leases.

The first call for proposals under the new Enhanced Long Term Social Housing Leasing Scheme yielded five proposals from developers operating in Fingal;

- Two were only at pre-planning stage
- One offered only Part V units – no additional delivery
- One was in an area that already has a high concentration of social housing
- One viable proposal has since been withdrawn

A second call for proposals is currently underway and it is hoped that further proposals will be submitted for developments in Fingal.

## **Vacant Homes Strategy**

To date Fingal County Council has carried a lot of analysis work on the vacancy data available from CSO and GeoDirectory in an effort to establish a picture of the level of vacant homes that could potentially be recoverable into the housing stock. The 2016 Census showed that the county's overall vacancy rate was 4.7% which was one of the lowest in Ireland given that a base vacancy rate of six per cent of total housing stock is normally expected within a properly functioning housing market. A vacant homes unit has been set

up and a vacant homes officer appointed to focus on this area. Members of the public can report vacant properties at [www.vacanthomes.ie](http://www.vacanthomes.ie).

Areas of significant need were targeted first and to date approximately 200 properties have been identified as long term vacant properties and potentially suitable for social housing. These properties have been prioritised for intense investigation and negotiations with the owners once they have been identified. When owners are identified they are contacted with a packaged range of options from the existing and new schemes, including short and long term leasing, repair and lease, buy and renew or purchase by the Council or AHB. This work is very labour intensive and to bring one property back into use requires significant resources.

A small number of properties are currently in the CPO process and further properties will be added to this process as the work under the strategy continues.

When negotiating with owners of vacant properties there are a number of options offer as a mechanism to return their vacant property to use.

### **Buy & Renew:**

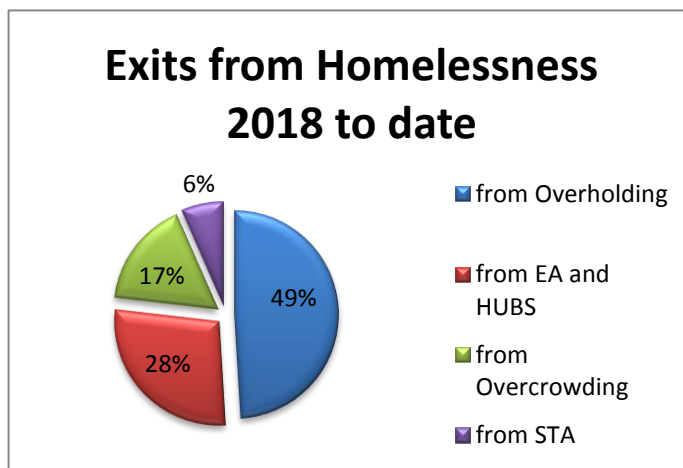
The buy and renew scheme enables the local authority purchase vacant properties that are in need of substantial remediation and reactivate these properties for social housing purposes. Since its introduction in March 2017 Fingal County Council have successfully purchased 24 units under the scheme.

### **Repair & Lease**

The repair and lease scheme allows the owner of a long term vacant property avail on an interest free loan of up to €40,000 to carry our repairs on their unit provided the unit is then leased to the local authority for social housing for a term of 10 years minimum but more often 20 years. Under this scheme Fingal County Council has reached agreement with three homeowners.

## **Homelessness**

A total of 979 households have had their homeless circumstances alleviated by Fingal County Council in the period 2015 to date through the allocation of the various forms of social housing support.

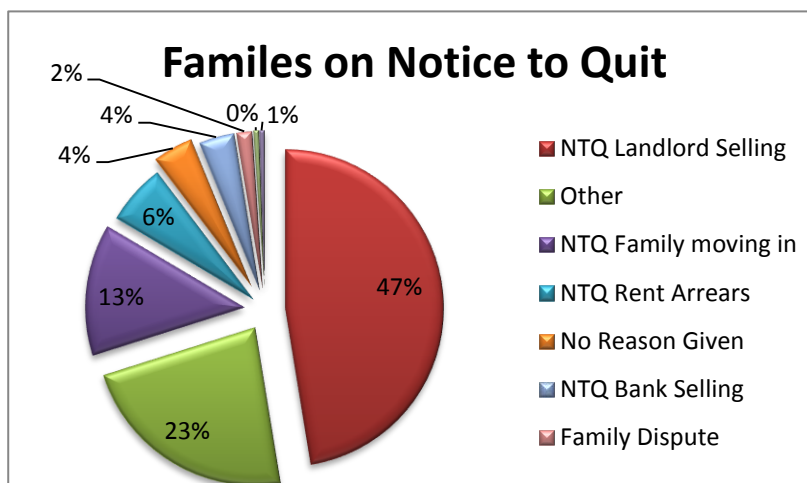




Fingal County Council is currently in contact with circa 602 families who are in homeless circumstances or at risk of homelessness. An average of 54 new families per month are been assessed who are homeless or at risk of homelessness. Over 70% of families presenting as homeless are as a result of a Notice to Quit from private rented accommodation. In addition there is a very high percentage of non-Irish nationals finding themselves in a homeless situation.

Despite increasing numbers of families presenting, we will continue to focus our efforts to reduce the number of families in commercial hotels and B&Bs with incoming housing supply (all tenure types) further placement of families in hubs, own door apartments, and lodge facilities. Prevention lettings and the formation of an in house, Housing Action Team, diverted from existing resources, has led to continued HAP exits from the various forms of emergency and temporary accommodation.

Many families self-accommodating are very recent additions to the housing waiting list and as such are unlikely to receive the more traditional offer of social housing support in the near term. Their exit will be via the HAP Scheme.

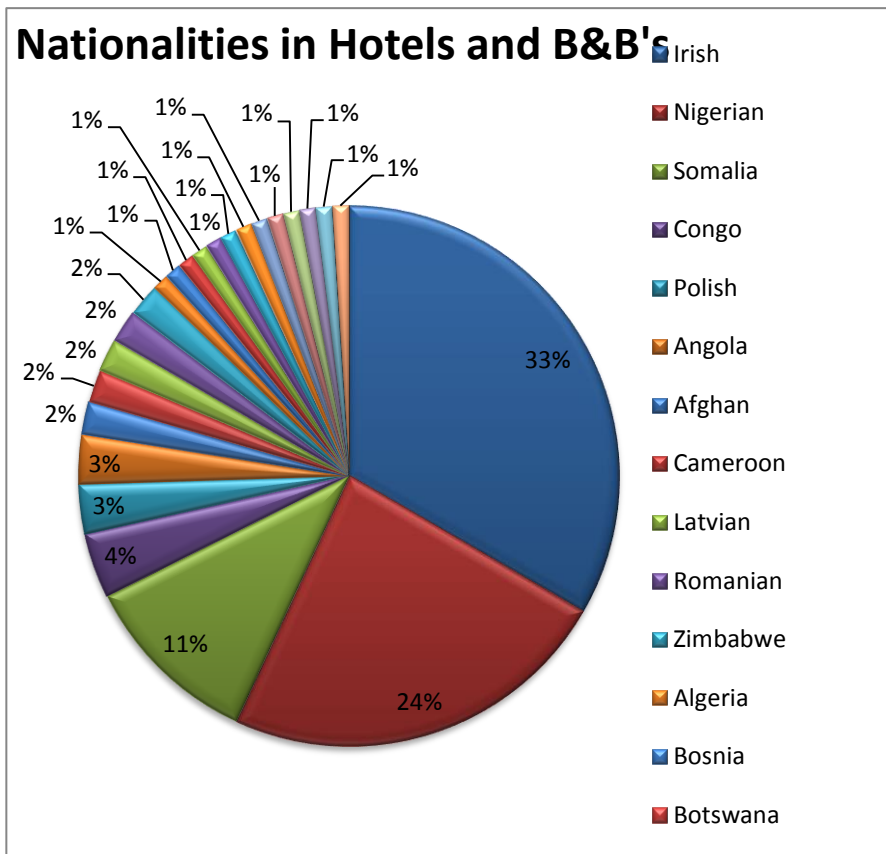


### Families in Emergency Accommodation

There are 100 families in Hotel/B+B accommodation. There are a similar number of families residing in own door apartments and lodge facilities. This type of accommodation is currently classified as Hotel/B+B accommodation, however most of these families have their own accommodation e.g. apartment or house or have access to shared facilities such as cooking etc. This accommodation is more comparable to hub type accommodation and the Council are working with the DRHE to bring forward proposals for these families.

To put these figures in context, according to Census 2016 there are 96,812 private households in Fingal and of those there are 100 households in Hotels/B&B which represents 0.1% of the total private households

Our staff are working with these families to assist them seek alternative sustainable housing tenancy arrangements.



### Family Hubs

The Council has been set very challenging targets to deliver additional family hub accommodation. Fingal County Council, in partnership with the Dublin Region Homeless Executive will do everything possible to achieve the targets as soon as possible.

At present, the Council has four family hubs operating in the county accommodating 49 families. There will be four additional family hubs operational by year end catering for a further 48 families.

Hubs to accommodate another 50 families are in the pipeline and will be delivered during 2019.

Our goal is to provide long term, secure accommodation and our emphasis will continue on housing delivery with that ambition in mind.

### Hubs for Singles

The Council currently provides hub accommodation for 26 single homeless individuals with accommodation for a further 30 coming on stream by year end. This is in excess of the target set and reflects Fingal's commitment to supporting housing need of single individuals. There are currently 2 rough sleepers in the Fingal area.

## **Remediation and improvement of existing social housing stock**

The refurbishment of existing social housing stock is a priority for Fingal County Council and we continue to invest resources year on year to upgrade existing stock through cyclical maintenance programmes such as windows and doors replacement, heating and insulation upgrades, painting, fire safety, etc. In an average year, Fingal returns approximately 100 void properties to stock, many of which require significant works. This is a valuable source of accommodation as it represents an offer of social housing support to an individual, couple or family on the Housing Needs Assessment.

The Council has created a fund within the Capital Programme to support refurbishment, remediation and upgrade works which are required to ensure that the Council housing stock is kept to the appropriate standards. This is funded by transferring monies received as rental income to the Capital Programme each year.

### **Inspection of Private Rented Housing:**

From a social housing standards and governance perspective, I can confirm that FCC has established an Inspections Unit which has responsibility for the inspection and enforcement of minimum standards in private rented dwellings under the relevant legislative provisions. This unit carries out inspections of all private rented properties in the county, in line with the targets set, to ensure tenant safety and compliance by Landlords with the regulations. This is on-going.

### **Rebuilding Ireland Loan.**

The Council welcomes the introduction of the Rebuilding Ireland Loan and looks forward to further announcements with regard to providing affordable housing. The Council has the highest level of applications in the Country which reflects the building boom across the County underway.

#### Statistics on loan applications.

Number of applications received to date	360
Number of applications approved to date	154
The value of the loans approved to date	€34 million
Number of applications at Sale Agreed stage	97
Number of applications where loan has drawn down	28
The value of the loans drawn down so far	€6.1 million

## Funding under Rebuilding Ireland Action Plan for Housing and Homelessness

The expenditure on the housing programme is significant within Fingal. Expenditure on housing represents 63% of the total Capital Programme and 27% of the revenue budget.

The figures under the Capital Programme in the table below indicate the significant focus of Fingal County Council in delivering on the Rebuilding Ireland targets in relation to the construction programme over the past few years.

	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>Projected 2019</b>
<b>Revenue Budget</b>	45.1m	47.5m	48.5m	49.6m
<b>Capital Programme</b>	77.9m	82.1m	95.8m	98.6m

### Funding of Approved Housing Bodies

Social Housing Strategy 2020 and the Action Plan for Housing and Homelessness – Rebuilding Ireland recognises the key contribution that Approved Housing Bodies (AHBs) make to increasing supply and the Council continues to work in partnership to increase delivery through the Capital Advance Leasing Facility, Mortgage to Rent and Capital Assistance Scheme.

The Council works collaboratively with AHBs to allow them to purchase or lease newly built private dwellings using Part V. The construction and leasing of new homes, using private finance and Payment and Availability Agreements, is integral to increasing social housing supply for AHBs.

The AHBs are funded for the delivery of housing units and related services by the Department of Housing, Planning and Local Government (DHPLG) through local authorities. In Fingal County Council, the Capital Advance Leasing Facility (CALF) scheme represents the majority of funding to AHBs.

## Capital Advance Leasing Facility ( CALF)

The following table represents the increase under CALF since 2013;

Year	No. Schemes	No. AHBs	Annual P&A Cost €
2015	11	5	345,800
2016	25	5	970,200
2017	39	6	2,468,600
2018	49	9	4,901,300
2019 Projected			7,053,200

In addition the total payment under the capital assisted element of the scheme is €19,082,400 for the same period.

## Capital Assistance Scheme

Funding under the Capital Assistance Scheme is as follows;

Year	Amount
2015	4,573,900
2016	11,576,800
2017	10,160,800
2018 to date	3,537,000
TOTAL	29,848,500

The Council continues to work collaboratively with the Approved Housing Bodies to increase the supply of social housing in the County.

## Conclusion

It must be borne in mind that prior to the economic collapse, significant residential development took place in the County with many inexperienced landlords investing in property. The impact of the housing crisis has seen action taken by financial institutions against landlords in this group with a knock on effect on tenancies. Fingal County Council

together with the Housing Agency and Approved Housing Bodies is working tirelessly to secure positive outcomes for many families caught up in this scenario.

As supply has not yet reached demand levels required, there are significant challenges to be dealt with yet. This will require the co-operation of all stakeholders.

We are very conscious that more needs to be done and look forward to a continued strong working relationship with our partners in that regard. As housing supply continues to increase to meet demand, please be assured of the fullest commitment of Fingal County Council.