

Briefing Document to the Public Accounts Committee

Meeting 14th December 2023

The Housing Agency



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1.Role of the Housing Agency

The Housing and Sustainable Communities Housing Agency (the Housing Agency) was established in 2012 with the aim of working with and supporting local authorities, Approved Housing Bodies and the Department of Housing, Local Government and Heritage in the delivery of housing and housing services by offering a broad base of shared and centralised services through practical, research, and technical expertise.

The Housing Agency was established following a government decision to rationalise three housing related state agencies – the Affordable Homes Partnership (AHP), the Centre for Housing Research, and the National Building Housing Agency Limited (NBA).

The Housing Agency was established under Statutory Instrument SI 264 of 2012, and Statutory Instrument SI 265 of 2012, and as amended SI No 123 of 2022 under the Local Government Services (Corporate Bodies) Act 1971 (as amended). It is therefore established under secondary legislation.

The functions of the Housing Agency as set out in the Establishment Order are:

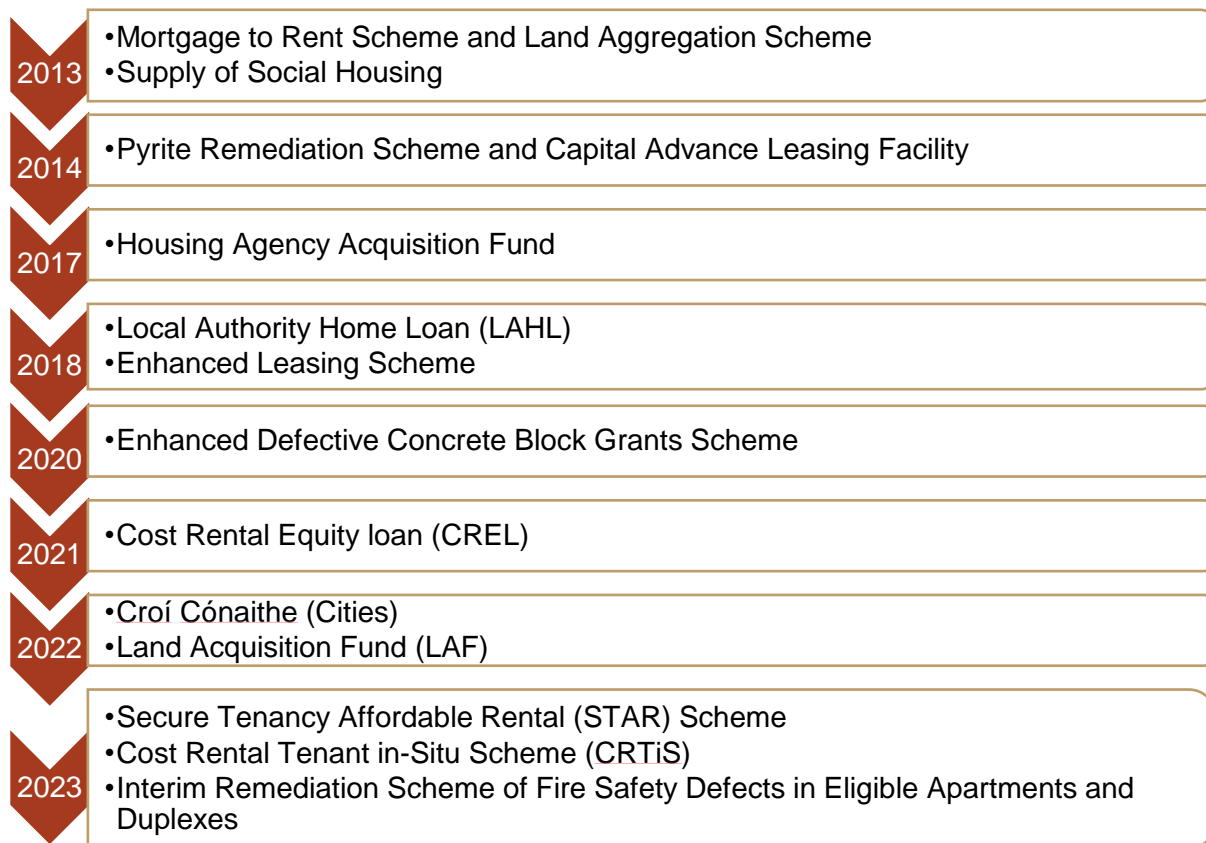
- Shared and central services; research, advisory, information and training services, consultancy, technical and strategic planning services, procurement, and Housing Agency services.
- At the request of the Minister, the preparation, holding, management and publication of indices of residential property, including indices in relation to residential housing sales and residential property rents.
- The arrangement, co-ordination, and provision of social and economic regeneration, including the development and improvement of land and infrastructure; and
- The coordination of, and contribution to, the resolution of issues relating to unfinished housing developments.

Purpose	What We Do	How We Do It
 Housing Knowledge	High quality housing data, assessments & evidence to inform decision making	<ul style="list-style-type: none"> • Research & Data • Economic Analysis • Review & Evaluations • Support Policy Development
 Supply and Demand	Central coordinating roles for housing delivery and other housing solutions	<ul style="list-style-type: none"> • Housing delivery • Technical assistance • Social inclusion supports • Project management expertise
 Building Capacity	Education and information in operationalising housing delivery and housing management	<ul style="list-style-type: none"> • Training & Education • Guidance, Toolkits, Templates • Housing Advisory Services • Stakeholder Engagement

The roles of the Housing Agency have expanded significantly since its establishment in 2012. They have been divided into those that involve delivery of a certain policy and those that involve more general support and advisory services provided by the Housing Agency.

Upon its establishment, the Housing Agency took on responsibility for the Mortgage to Rent Scheme and the Land Aggregation Scheme. In the subsequent years, a number of new roles were delegated to the Housing Agency as summarised below.

Delegation of the Roles of The Housing Agency



Roles of the Housing Agency

The work of the Housing Agency includes finance and funding (both direct and indirect) along with advisory and support roles.

1. Finance and Funding

1.1 Direct

The Housing Agency currently has a number of direct roles in relation to the financing and funding of housing:

- Management of the repurposed Acquisition Fund to acquire properties for Cost Rental Tenancy in Situ Scheme (CRTiS), and Housing First.

- The provision of Cost Rental Equity Loans (CREL) to Approved Housing Bodies to provide Cost Rental housing.
- The provision of the Secure Tenancy Affordable Rental (STAR) Investment Scheme.
- The Management of the Land Acquisition Fund (LAF).
- Management of the Croí Cónaithe (Cities) Scheme to support the building of apartments for sale.
- Management of the Pyrite Remediation Scheme and the Interim Scheme for the Remediation of Essential Fire Safety Works in Defective Apartments.

1.2 Indirect

The Housing Agency has the following indirect role in financing and funding of housing:

- Administration of the national Mortgage to Rent Scheme (MTR).
- Carrying out the technical assessment of Payment and Availability (P&A) payments and Capital Advance Leasing Facility (CALF) funding applications from Approved Housing Bodies on behalf of Department of Housing, Local Government and Heritage.
- The provision of a national shared service to local authorities for the underwriting of all Local Authority Home Loan applications.
- Coordination of the Targeted Leasing Initiative.
- The provision of technical assessment of local authority applications for the Affordable Housing Fund (AHF) on behalf of Department of Housing, Local Government and Heritage.

2. Support and Advisory Roles

Beyond the Housing Agency's direct and indirect roles in relation to the financing and funding of social and affordable housing, the Housing Agency also provides support and advisory services. These range from practical support to local authorities, to advisory and project management roles, including:

- Advice and support to Department of Housing, Local Government and Heritage, Local Authorities and Approved Housing Bodies on housing delivery and management topics (such as HAP, Compulsory Purchase Orders etc).
- Research services on behalf of Department of Housing, Local Government and Heritage.
- The Housing First National Office and supporting the implementation of the Youth Homelessness Strategy.
- Technical services to Local Authorities and Approved Housing Bodies e.g., architecture, quantity surveying.

- Acts as agents on behalf of the local authorities under the Enhanced Defective Concrete Blocks Grant Scheme.
- Training and information for housing practitioners.
- Supporting housing policy development and implementation.
- Delivering the National Housing Strategy for Disabled People.
- Providing resources and training for stakeholders involved in the management of Multi Unit Developments.

Given the role of the Housing Agency in scheme design and implementation, it has developed significant expertise and important data for policy formation. The Housing Agency has carried out research on a wide range of topics in the areas of housing for specific groups (travellers, older people, and people with a disability), housing tenure (private rented, social and owner occupied) and housing market (supply, demand, place, design).

Under *Housing for All*, the Housing Agency has been tasked with a key role in the design of schemes implemented by Department of Housing, Local Government and Heritage, including the First Home Scheme, the Affordable Housing Fund, and the Town Centre First Initiative.

Further information on the activities listed above is included in Sections 7 to 12.

The Housing Agency is supporting the work of the Housing Commission by providing housing knowledge and expertise and access to research relevant to its terms of reference. The Housing Agency also provides secretariat and administrative support to the Commission.

2. Key Achievements

This section provides an outline of the Housing Agency's key achievements in 2022.



579

cost rental homes approved, with the delivery of **470** cost rental homes during the year.



85

homes sourced for social housing under different acquisition programmes.

34 local authority applications assessed for Affordable Housing Fund (AHF) funding to provide **2,220** affordable homes up to 2026.



241 Approved Housing Body applications assessed for Payment and Availability and Capital Advance Leasing Facility (CALF) funding to provide over **6,450** homes.



500 homes

Delivery of over **500** homes supported through technical, architectural and design services provided.



235 homes remediated under the Pyrite Remediation Scheme, bringing the overall number of remediated homes for the scheme to **2,527**.



Expressions of interest launched for **Croí Cónaithe (Cities)**.

2,371 Local Authority Home Loans (previously Rebuilding Ireland Home Loans) were assessed in 2022. **6,131** loan applications have been recommended for approval since the scheme was introduced in February 2018.



432

Completion of **432** Mortgage to Rent cases, bringing overall completed cases to **2,114**.



24,000

Housing Unlocked exhibition attended by over **24,000** visitors.

More than **4,500** views of online and in-person training and information events hosted or support by the Housing Agency.



Structures to support the Agency's role in the Enhanced Defective Concrete Block Grants Scheme established.



3. Statement of Strategy

The Housing Agency published its Statement of Strategy 2022- 2024 in January 2022. The below information sets out the Housing Agency's vision, purpose, and overarching objectives.



Vision

To achieve an integrated housing system, meeting the nation's housing needs and promoting sustainable communities.



Purpose

The Agency's purpose is to provide expertise and solutions to help deliver sustainable communities throughout Ireland. In this strategic period, we will deliver our purpose in three ways:

- 1** Supporting stakeholders with **evidence-informed insights and data** to develop a sustainable Irish housing system.
- 2** Enabling **supply and demand solutions** throughout the housing system.
- 3** Ensuring the Agency and its stakeholders have the **capacity and agility to respond effectively** to challenges in the housing system.



4. Finance

Summary Financial Overview 2022 and 2021

	2022	2021	Variance
Income	€	€	%
Housing Agency Operation	15,088,226	12,663,559	19%
Pyrite	20,200,383	15,134,494	33%
Acquisitions revolving fund	14,942,470	28,018,868	-47%
Acquisitions - Local Authority Costs recouped	83,010	314,085	-74%
Retirement Benefit Net Interest - NBA	(9,000)	(11,000)	-18%
Total Income	50,305,089	56,120,006	-10%
Expenditure			
Housing Agency Operation	(15,154,364)	(12,026,844)	26%
Pyrite	(20,134,959)	(15,492,858)	30%
Acquisitions revolving fund	(15,203,074)	(28,464,446)	-47%
Acquisitions - Local Authority Costs incurred	(82,307)	(313,260)	-74%
Total Expenditure	(50,574,704)	(56,297,408)	-10%
Net Position for the year	(269,615)	(177,402)	52%

The day-to-day functions of the Housing Agency are managed through the Housing Agency's Operational Account which in 2022 received an Oireachtas Grant of €10.3m from the Department of Housing, Local Government and Heritage.

The Housing Agency separately accounts for the Pyrite Remediation Scheme and the Housing Agency Acquisitions Fund. In 2022, The Pyrite Remediation Scheme was allocated Grant funding of €20m from the Department of Housing, Local Government and Heritage, while the main income for the Housing Agency Acquisitions Fund was generated from the sale of properties acquired through the fund.

The Consolidated 2022 Financial Statements reported an overall operating deficit of €270k. Non-recoverable costs for the Housing Agency Acquisition Fund are the main driver of this. These costs are absorbed within the acquisitions revolving fund reserve.

Summary of Programme Funds

Total Funds Available	€m
CREL - Cost Rental Equity Loan	350
Croí Cónaithe (Cities)	450
CRTiS - Cost Rental Tenant in Situ*	30
Housing First*	35
Land Acquisition Fund	239
STAR - Secure Tenancy Affordable Rental Investment Scheme	750

* *Repurposed Acquisitions Revolving Fund*

In addition, the Housing Agency administers several programme funds on behalf of the Department of Housing, Local Government and Heritage and further details are outlined in associated headings in the document below.

5. Governance

The Housing Agency is governed by a Board appointed by the Minister of Housing, Local Government and Heritage. There are a total of eleven members of the Board and as per the establishing order of the Housing Agency, the Board comprises of:

- A Chairperson appointed by the Minister.
- One serving officer from the Department of Housing, Local Government and Heritage.
- One serving officer from the Department of Public Expenditure and Reform.
- Two members nominated by the County and City Managers Association, one of whom shall be a serving County or City Manager, and one of whom shall be a serving Finance Officer.
- A person nominated by the Irish Council for Social Housing.
- The Chief Executive Officer of the Housing Agency.
- Such other persons, not being more than four, as the Minister may from time to time consider appropriate.

The Board is responsible for shaping the Housing Agency's priorities, providing strategic leadership, and overseeing the implementation of its functions. It has in place an Audit and Risk Sub Committee, a Strategy Sub Committee and a Funding Review Committee.

Appointments to the Board are made in line with the Housing Agency's Statutory Instrument, Guidelines on Appointments to State Boards and the Code of Practice for the Governance of State Bodies.

The Housing Agency has in place an Oversight Agreement and a Performance Development Agreement with the Department of Housing, Local Government and Heritage

In 2023, two reviews commenced being an independent Board effectiveness review and a Periodic Critical Review undertaken by the Department of Housing, Local Government and Heritage. Both due for completion in early 2024.

6. Land Development & Land Aggregation Scheme

The Land Aggregation Scheme (LAGS) was introduced in 2010 to assist in the gradual unwinding of loans taken out by Local Authorities (LAs) to purchase land for the social and affordable housing investment programme. A total of **73** sites were accepted into the Scheme, with ownership of the sites transferred to the Housing Agency. ¹

In the course of managing these sites, the Housing Agency supports the delivery of social and affordable housing through the transfer of site ownership to local authorities and Approved Housing Bodies (AHBs). As required, a site is transferred in its entirety or partially.

The utilisation of the LAGS sites has been reviewed by the Office of the Comptroller and Auditor General (OCAG) in 2019 and more recently in September 2023. For the purposes of providing an update on progress on the 73 LAGS sites since the 2023 review, we have followed the reporting format used by the OCAG.

Progress in developing LAGS sites

LAGS Site Status	No of Sites	Homes Delivered	No of Homes Planned or Proposed
Developments Completed	17	736	n/a
In Progress	5	n/a	225
Land Development Agency	3	n/a	1,381
Development Plans or Funding Approved	4	n/a	192
Proposals for Development	12	n/a	684
No Development Plans or Proposals	40*	n/a	n/a

*This includes 8 partial sites that also had progress made and noted on the remainder of the site.

Developments completed – 17 sites, 736 social and affordable homes delivered

Since the publication of the 2023 OCAG report, the number of sites with developments completed has increased from 14 to 17 sites. This completion also increases the number of delivered social housing homes to 736 units, which includes 42 homes for Ukrainian short-term accommodation.

¹ Additionally, the ownership of 13 former National Building Agency sites was transferred to the Housing Agency during this period. This resulted in a total of 86 sites being in the ownership of The Housing Agency.

In progress – 5 sites, 225 social and affordable homes

Since the publication of the 2023 OCAG report, three sites recorded as *'in progress'* have completed social housing developments confirmed and are recorded as *'Developments completed'*. There are currently 5 LAGS sites with developments in progress.

Land Development Agency (LDA) – 3 sites, 1,381 social and affordable homes

The vesting of lands at Devoy Barracks, Naas County Kildare to the LDA is now completed, and the vesting process commenced for lands at Hampton, Balbriggan, County Dublin. The vesting process for Hackettstown, Skerries, County Dublin is scheduled to commence in Q1 2024. These sites have been granted planning permission to deliver approximately 1,381 across all three sites.

Development plans or funding approved — 4 sites, 192 social and affordable homes

There are a total of four sites with development plans or funding approved across counties Cork, Laois and Sligo.

Land with proposals for development – 12 sites, 684 social and affordable homes

Since the 2023 OCAG report, one site previously categorised under *'Land with proposals for development'* has been confirmed by the AHB as no longer progressing due to abnormal site costs. There are currently 12 sites with proposals for development, included one site with a proposal for the development of a healthcare facility by the Health Service Executive (HSE) on a site in County Laois.

Sites with no development plans or proposals – 40 sites

There are currently 40 sites or partial sites with no plans or proposals, including one site that has been re-categorised since the 2023 OCAG report as currently having no development plans or proposals. A number of these sites have been identified with the potential for delivery, however the progression of development on these sites is subject to constraints, including:

- Demand – insufficient current social or affordable housing demand identified under the LA's current Housing Needs Demand Assessment.
- Capacity – infrastructural issues, such as insufficient water service capacity or roads/access development, are identified at this time.

Several sites have a variety of additional constraints restricting the progression of delivery of development of any type, as follows:

- Topography – where there are physical features hindering future development.
- Alternative Zoning – residential zoning is not permitted/open for consideration under the LA's current Development Plan.

- Conservation/Heritage – lands are located in a conservation area or are linked to archaeological settlements.

A number of sites are currently being used for alternative purposes, such as facilitating community sports groups.

Alternative Use for LAGS sites: Biodiversity

The Housing Agency, through consultants, have completed biodiversity studies for 20 of the 40 LAGS sites with no development plans or proposals. A review of the findings and recommendations within these reports is scheduled for Q1 2024. This will inform possible alternative management options for these sites. The Housing Agency will liaise with the Biodiversity Officers of relevant local authorities as part of this process.

Draft Operational Strategy

The Housing Agency has developed a draft operational strategy to bring forward proposals for the above 40 sites, including uses beyond social and affordable housing where appropriate.

The draft strategy was endorsed by the Housing Agency Board and is being considered by the Department of Housing, Local Government and Heritage.

7. Overall Housing Agency Activities

The remainder of this briefing document sets out the detail of all the other work the Agency undertakes. This is structured to complement the structure of Housing for All.

- Pathway 1: Supporting Homeownership and Increasing Affordability
- Pathway 2: Eradicating Homelessness and Increasing Social Housing Delivery and Supporting Social Inclusion
- Pathway 3: Increasing new Housing Supply
- Pathway 4: Addressing Vacancy and Efficient Use of Existing Stock
- Pathway 5: Supporting the Four Pathways: Enabling a sustainable Housing System

8. Pathway 1: Supporting Homeownership and Increasing Affordability

The Housing Agency worked closely with the Department of Housing, Local Government, Heritage to assist it with the drafting of the Affordable Housing Act 2021. Under the provisions of the Act affordable housing both to purchase and to rent is being provided by Local Authorities, Approved Housing Bodies (AHBs) and the LDA through a number of delivery streams.

The Housing Agency provides the Cost Rental Equity Loan (CREL) to Approved Housing Bodies for the provision of Cost Rental housing. The Housing Agency also carries out an assessment of applications from Local Authorities for funding under the Affordable Housing Fund (AHF) on behalf of the Department of Housing, Local Government, Heritage. Local Authorities can use AHF funding to provide either affordable purchase or cost rental homes. The Housing Agency supported the Department of Housing, Local Government, Heritage in the development of the First Home scheme in a number of technical areas.

The Housing Agency also provides central underwriting services to all Local Authorities for the Local Authority Home Loan which, while not included in the *Housing for All* affordable housing targets, is a key affordability support.

Cost Rental Equity Loan (CREL)

The Housing Agency has the role of managing and administering the CREL scheme on behalf of the Minister for Housing, Local Government and Heritage. The CREL scheme was established in 2021:

- CREL long-term loans are available to Approved Housing Bodies on favourable terms to cover up to 45% of the development or acquisition cost of new Cost Rental homes.
- Following the review of CREL carried out in 2023, the CREL loan can be supplemented by an additional Equity Investment which is also available through the Housing Agency. The maximum level of Equity Investment is 20% of the development or acquisition cost. The maximum combined level of CREL and Equity Investment is 55% of development or acquisition cost.
- This favourable long-term financing means that Approved Housing Bodies can set lower cost-covering rents for Cost Rental tenants.
- Rents are set based on the cost of building, financing, managing, and maintaining the properties only.

The Housing Agency's roles and achievements to date includes:

- Advancing loans to Approved Housing Bodies and overseeing the administration of the loan arrangements including the drafting of the agreements under the scheme.
- Undertakes the due diligence on each funding proposal.
- All CREL schemes have achieved at least a 25% reduction on private market rents in the area.
- 620 cost rental homes have been delivered using CREL as of the end October 2023
- A further 139 CREL supported homes are scheduled to be delivered by the end of 2023.
- Approvals are currently in place for the delivery of approximately 2,000 additional CREL supported cost rental homes up to 2026.

Secure Tenancy Affordable Rental (STAR) Investment Scheme

The Housing Agency operates the Secure Tenancy Affordable Rental Investment Scheme (STAR) Scheme. This is a state investment available to private sector entities and the Land Development Agency (LDA) to deliver Cost Rental homes with rents at least 25% below market levels. AHBs can also apply for this scheme if they wish. The proposed budget for the scheme is up to €750m to deliver 4,000-6,000 additional Cost Rental homes.

An Expressions of Interest (EOI) process commenced on the 1st August 2023 seeking applications from the private sector and the LDA. The EOI is an open process which will allow proposers to submit proposals on an ongoing basis subject to compliance with the terms of the scheme and available funding. To the end of October 2023, 16 expressions of interest had been received.

Under the STAR Scheme the Housing Agency will enter into 50-year legal agreements with successful participants to ensure long term delivery of Cost Rental homes. No monies will be due to the Housing Agency during the term if the dwellings remain in the Cost Rental sector. At the end of the 50 year term, the property owners will have an option to either continue in the Cost Rental sector (no payment required to the Agency if this option is chosen), exit Cost Rental (which will require a payment to the Agency), or the Agency will have an option to acquire the properties at a value that will take account of its initial equity investment.

Affordable Housing Fund

The Affordable Housing Fund (AHF) is a capital funding mechanism for Local Authorities to deliver affordable housing (affordable purchase or Cost Rental housing) on their own lands or through direct sales agreements with developers (affordable purchase). The Housing Agency carries out an assessment of applications from Local Authorities for AHF funding on behalf of the Department of Housing, Local Government, Heritage. Following assessment, a report is issued to the Department for approval.

85 AHF applications have been assessed by the Housing Agency and a total of 4,120 units have been approved for AHF funding since 2021 up to end of October 2023.

Local Authority Home Loan

The Local Authority Home Loan was introduced in January 2022. It is a government-backed mortgage for first-time or fresh start buyers available through Local authorities. The scheme replaced the Rebuilding Ireland Home Loan (RIHL) which ran from February 2018 to end 2021.

The scheme:

- Supports home ownership through the provision of loan finance to eligible first-time or fresh start buyers who are unable to raise sufficient finance in the private mortgage market.
- Facilitates moderate and low-income individuals to purchase a new or second-hand property or to self-build.

The Housing Agency's role involves:

- Underwriting assessment of loan applications submitted to Local Authorities including carrying out relevant credit assessment and judgement checks.
- Providing underwriting recommendations on each application to the relevant Local Authority. The final decision to advance a loan rest with the relevant Local Authority.

There has been significant demand for the RIHL and LAHL since the establishment of the schemes. A total of 6,869 mortgage applications have been recommended for approval under RIHL and LAHL. So far in 2023 a total of 1,477 valid LAHL applications have been received to the end of October. The approval rate for applications underwritten in October was 61%.

Key features of the LAHL

- For mortgages up to 25 years the fixed interest for the term is 4% (up from 3.35% since September 2023). For mortgages over 25 and up to 30 years the fixed interest rate for the term is 4.05% (up from 3.45% since September 2023)
- New maximum property value limits were introduced in March 2023 as follows:

- €360,000 for the counties of Dublin, Kildare or Wicklow.
- €330,000 for the counties of Cork, Galway, Louth or Meath.
- €300,000 for the counties of Clare, Kilkenny, Limerick, Waterford, Westmeath or Wexford.
- €275,000 for all other counties.
- Income limits also changed in March 2023. The income limit for an individual applicant was increased to €70,000, nationwide. The income limit for joint applicants was increased to €85,000, nationwide.

An expedited application process for applicants who have received a Notice of Termination was also introduced.

Affordable Housing Website and Portal

The Housing Agency has developed a public information website in respect of affordable housing options. The website explains the key details of both affordable purchase and cost rental housing. The website provides a one stop shop for members of the public to understand the affordable housing options available to them and to see what affordable housing schemes are available for purchase or rent throughout the country: www.affordablehomes.ie. The website is part of the Government's Doors Open information campaign www.gov.ie/doorsopen

The Housing Agency will be developing a National Affordable Housing Application Portal that will enable members of the public to apply online for affordable housing available anywhere in the country. The Portal will encompass Local Authority Affordable Purchase housing and Cost Rental Schemes whether they are provided by AHBs, the LDA or Local Authorities.

9. Pathway 2: Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion

The Housing Agency supports social housing delivery by local authorities and approved housing bodies by carrying out financial assessments, providing technical expertise and advice. The Housing Agency also plays a key role in addressing social exclusion.

Approved Housing Bodies Funding – Financial Appraisals (CALF)

The CALF loan facility is the primary funding mechanism for Approved Housing Body delivery of social housing. It provides an ongoing payment (up to 30 years) to the Approved Housing Body under a Payment and Availability agreement through the Social Housing Current Expenditure Programme (SHCEP). This allows the Approved Housing Body to borrow the balance of the capital funding required from the Housing Finance Agency or another lender.

The Housing Agency plays an important role in delivering the P&A-CALF programme:

- Recommending the level of Exchequer support provided to Approved Housing Bodies.
- Carrying out the P&A-CALF financial assessment on behalf of Department of Housing, Local Government and Heritage, ensuring the Approved Housing Bodies receive the appropriate level of funding for their projects.

The Housing Agency assessed funding applications for 215 AHB P&A-CALF projects in 2021 covering 3,727 potential new homes and 177 projects in 2022 covering 4,392 new homes. To the end of October 2023, 226 projects covering 6,639 homes were assessed.

Housing Agency staff also supported the Department during a review of the P&A-CALF funding model which resulted in the introduction of a significant change in April 2023. The key change was the removal of the cap on the P&A income amount linked to market rent which enabled local authorities and AHBs to consider projects across all areas in all local authorities.

Projects & Procurement (Technical Expertise)

The Housing Agency has specific expertise in housing design, construction, regeneration and master planning with an experienced team of professional and technical staff including Architects, Engineers, Quantity Surveyors, and Project Managers. The services undertaken include:

- Provision of construction-related advice and services to Local Authorities and Approved Housing Bodies in the delivery of capital housing projects, ranging from

initial feasibility studies, through to capital appraisals, Part 8 planning stage, design, tender, contract administration and project management through to handover.

- Offers specialist procurement advice and assistance in accordance with current procurement legislation, EU regulations and in full compliance with the Capital Works Management Framework. The Procurement Unit has significant experience in the setting up of frameworks for consultants and contractors, and in the use of competitive dialogue as a procurement tool.
- It is currently developing capacity in the area of Modern Methods of Construction which will be used to accelerate future housing delivery.

The Housing Agency with the assistance of the Irish Council for Social Housing (ICSH), requested Expression of Interests from AHBs seeking to avail of technical assistance from the Housing Agency. A total of 29 service requests were received from 15 AHBs in response.

The Agency has also engaged with seven identified local authorities to advise them of the professional and technical services available from the Housing Agency.

Since the establishment of the Procurement Unit in 2016, the section has supported 60 Approved Housing Bodies and 14 Local Authorities.

Land Acquisition Fund

In 2022, Government approved a national fund of €125 million, with a further €114m due to be provided in 2023 for the acquisition of suitable development land to allow Local Authorities and Approved Housing Bodies to meet their *Housing for All* delivery targets for social and affordable housing out to 2030. This fund will be managed by the Housing Agency. The Housing Agency's role will provide a centralised framework to manage the fund and prioritise the most appropriate and developable land on a national basis.

A total of 81 applications have been received from 23 local authorities, with the Housing Agency completing the acquisition of 3 sites with a potential to delivery 481 social homes.

Homelessness / Housing First

The Housing Agency provides supports on homelessness to local authorities and the Department of Housing, Local Government and Heritage through the provision of information, advice and direct assistance as required.

Key activities include:

- The Publication of an Assertive Street Outreach Guide to support local authorities to review and expand Street Outreach services in their administrative areas.
- A Homeless Toolkit for homeless practitioners.

- Workshops on homelessness prevention.
- Funding research projects on homelessness through the research programme.
- Supporting the implementation of the Youth Homelessness Strategy

The Housing First National Office was established within the Housing Agency in March 2022 to drive the implementation of the Housing First Implementation Plan and ensure the delivery of the Government's targets contained in the plan. In 2023, €35m was allocated for the acquisition of properties for Housing First. The Housing First National Implementation Plan 2022 – 2026 aims to provide 1,319 additional Housing First tenancies by end 2026. A total of 224 additional tenancies (83% of annual target of 269) have been delivered by the end of September. There are currently 956 active Housing First tenancies, and this will exceed 1,000 tenancies by year end.

International Protection/Ukrainian

The Housing Agency supports The Department of Children, Equality, Disability, Integration and Youth (DCEDIY) with the implementation of the White Paper to End Direct Provision. To date The Housing Agency has provided a number of advisory papers to DCEDIY's implementation team and programme board. It has also acquired properties on behalf of DCEDIY for use as International Protection accommodation. The Housing Agency also has a role in providing accommodation for Ukrainian nationals through the lands it currently owns.

Homeless Prevention

As part of the Housing Agency's role in homeless prevention we currently manage two national schemes that directly prevent households from entering homelessness. These are the Mortgage to Rent Scheme and the Temporary Cost Rental Tenant in Situ Scheme.

Mortgage to Rent Scheme

The Mortgage to Rent (MTR) Scheme is aimed at borrowers in long term mortgage arrears to allow them to stay in their home paying an affordable rent to either an Approved Housing Body or to the Local Authority. The borrower in long term arrears surrenders their property voluntarily to their lender and the property is purchased by an Approved Housing Body or private entity and the borrower remains a tenant in the property.

The Housing Agency acts as the national coordinator of the scheme and manages the scheme on behalf of the Department of Housing, Local Government and Heritage. The Housing Agency actively engages with Approved Housing Bodies, Local Authorities, private companies and lenders to ensure the smooth running of the scheme.

At the end of October 2023, the number of Mortgage to Rent completions was 2,310. The number of individuals benefiting from the Scheme is 6,573 (3,649 adults and 2,924 children).

Cost Rental Tenant in Situ – CRTiS

Launched on 1st April 2023 as a temporary measure and administered by the Housing Agency, CRTiS is a new acquisition measure to prevent homelessness where a tenant faces the termination of their tenancy due to the landlord's intention to sell the property. CRTiS is designed to help tenants who are not included under the Local Authority Tenant In-situ Acquisition scheme (HAP and RAS tenants) but who qualify under the Cost Rental income thresholds (€66,000 net household income in Dublin, €59,000 net household income elsewhere).

In the first instance, tenants must be assessed as being at risk of homelessness by their Local Authority. Local Authorities then refer tenants deemed at risk to the Housing Agency for income assessment.

Once a tenant household is assessed to be eligible, the Housing Agency's Acquisitions Team engages with the landlord with the intention of purchasing the property with the tenant in-situ. At the end of October 2023, the Agency had bids accepted on 68 homes, with 2 purchases completed.

National Housing Strategy for Disabled People

The National Housing Strategy for Disabled People 2022-2027 was launched in January 2022 with the Implementation Plan for its delivery launched in June 2023. The main aim of the strategy is to increase access to housing for disabled people with related support, while acknowledge the large contribution disabled people make in communities by ensuring integration of individuals into their new or existing communities. The Housing Agency are responsible for driving the implementation of the actions in the plan. The Agency is responsible for the completion of actions themselves and also for ensuring that other stakeholders deliver on their actions. This is done through support and guidance and the coordination of quarterly reports on the activity of all actions by all stakeholders.

Part V of the Planning and Development Acts

The Affordable Housing Act 2021 introduced changes to Part V including a 20% social and affordable housing requirement for land purchased on or after 1 August 2021. As part of *Housing for All*, the Housing Agency was tasked with ensuring consistency in the application of the new arrangements by local authorities. This is being achieved by providing online training sessions for local authority staff, answering individual queries, publishing guidance, and by building a network of Part V practitioners across the country.

10. Pathway 3: Increasing new Housing Supply

The Housing Agency operates a number of initiatives to work towards increasing new housing supply, both public and private. The Housing Agency's role includes the Croí Cónaithe (Cities) Scheme, Land Acquisition Fund, and Land Development.

Croí Cónaithe (Cities) Scheme

The Croí Cónaithe (Cities) Scheme is a fund to support the building of apartments for sale to owner-occupiers in the five National Planning Framework (NPF) cities. The Scheme aims to bridge the current viability gap between the cost of building apartments and the market sale price to owner occupiers where the cost of building is greater. The scheme is managed and administered by the Housing Agency on behalf of Department of Housing, Local Government and Heritage. The scheme has received EU State Aid approval. Proposals for inclusion in the scheme are subject to detailed due diligence assessment, which includes open book assessments of delivery costs.

The scheme provides a subsidy of up to €120k per apartment in Dublin or up to €144k per apartment in regional cities where lower market prices mean that the viability gap is larger. Receipt of the subsidy by a developer is conditional on the sale of the apartment to an owner occupier.

An initial Expression of Interest (EOI) process was launched in May 2022 and a second EOI process closed in September 2023. The scheme has a budget of €450 million to 2026. The Housing Agency has entered into contracts on three schemes with the potential to deliver 395 apartments for sale in Dublin and Cork. Further proposals, encompassing more than 1,000 apartments are being progressed with developers.

Housing Agency Acquisitions Fund

The Housing Agency Acquisition Fund (HAAF) was included in the Rebuilding Ireland action plan in July 2016. The purpose of this fund was to acquire a total of 1,600 homes.

In 2023, sanction was provided by DHLGH/ DPENDR to use portions of the HAAF on two specific schemes, Housing First (€35m) and Cost Rental Tenant in Situ (€30.5m)

Under the initial HAAF, the fund had purchased a total of 905 properties. 818 of these have been sold to AHBs and further sales are due to take place to recycle monies for use with the newly sanctioned schemes. Taking all acquisition activity undertaken by the Housing Agency a total of 1,572 homes were acquired from Q4 2016 to the 31st October 2023.

Separately and in addition to these properties, the Agency's Acquisition team had also completed the purchase of 615 properties acting in trust for local authorities.

11. Pathway 4: Addressing Vacancy and Efficient Use of Existing Stock

The Housing Agency provides advice and support to the Department of Housing and local authorities on the delivery of schemes to address vacancy and dereliction. This includes Town Centre First Policy, along with advice on Compulsory Purchase Order; Croi Conaithe (Towns) and the Repair & Lease Scheme.

Town Centre First

The Town Centre First (TCF) Policy was launched in 2022 and provides a policy framework to proactively address the economic, physical, environmental and social improvement of towns across Ireland. It contains a range of measures and funding supports aimed at making towns nationally more viable and attractive places in which to live, work and visit.

The Housing Agency is providing services including Compulsory Purchase Order toolkit and support and design team and procurement expertise and advice to the National Town Centre First Office and to the appointed Town Regeneration Officers.

Vacancy Activation Programme

To support the Vacancy Activation programme, the Housing Agency established a central advisory service to provide local authorities with support on bringing vacant properties back into use through the various schemes available including compulsorily acquiring vacant and derelict properties.

Under the Vacancy Activation Programme, a total of 2,500 properties are targeted to be bought back into use by local authorities by 2026. An initial target of 400 properties has been set for 2023. The Housing Agency is providing practical assistance to local authorities including title searches, template documentation for notices, and document verification. A National Vacant Homes Officers' Network has been established by The Housing Agency to provide access for the VHOs to experts in related areas and allow for exchange of knowledge and experiences. Regional networks have also been established to allow for shared learning among the VHOs at a more local level.

Croi Conaithe (Towns) and Repair and Lease Scheme

In respect of Croi Conaithe Towns and the Repair and Lease Scheme the Housing Agency acts as a central conduit for parties interested in the schemes. It has also developed template contract documentation. The services the Housing Agency provides an advice centre for local authorities and the general public. In supporting local authorities, the Housing Agency has

also established a Vacant Homes Officers' Network provide access for the VHOs to experts in related areas and allow for exchange of knowledge and experiences.

Additionally, The Housing Agency is the custodian of the Croí Cónaithe (Towns) Charge Document. The Housing Agency has set up a legal framework that Local Authorities can draw down from to assist with in relation to placing charges on folios for the Vacant Property Refurbishment Grant to secure local authority funding.

The Housing Agency provides support and guidance to both the DHLGH and Local Authorities on the scheme, which includes assisting with populating Agreement for Lease and Leases and acts as a central conduit for those interested in the scheme.

The Housing Agency is actively working with the DHGLH on ways to promote the scheme and encourage property owners to enter the scheme.

12. Pathway 5: Supporting the Four Pathways: Enabling a Sustainable Housing System

The Housing Agency provides additional supports in a number of areas including Research, Policy, Defective Concrete Blocks Grant Scheme, Pyrite Remediation Scheme, Apartment Defects and Multi Unit Development Advisory Services.

Research Programmes

The Housing Agency aims to ensure that policy design and implementation, decision-making and public discourse are supported by the provision of research, insights, and accurate data. The Housing Agency has a multi-disciplinary research team with expertise in public policy, planning, statistics, and research design. The Housing Agency directly undertakes research which is requested by the Department of Housing, Local Government and Heritage, or, in some instances, commissions research to external consultants on behalf of the DHLGH. In the latter scenario the research contract is managed by the Agency's research section.

The Housing Agency Research Strategy is underpinned by three themes:

- Affordability
- Social Inclusion
- Sustainable communities

These themes guide the proactive research of the Housing Agency and inform our approach to its Research Support Programme, the aim of which is to fund research on topical issues in housing that have the potential to impact on housing policy and practice.

Over the two years of the Research Strategy the Housing Agency has produced nine research publications and delivered ten research reports for the DHLGH on a range of housing policy issues. Since 2020 the Agency has funded 21 research projects under the Research Support Programme. In addition, the Housing Agency launched the Data Insights Series in September 2022 and has published eight issues, with the latest issue examining Short Term Lettings in Dublin.

The Housing Agency received support under the European Commission Technical Support Instrument (TSI) for a multi-country project involving Ireland, Austria and Lithuania on building decarbonisation. This project is currently underway, and the Housing Agency is working alongside the DHLGH, Sustainable Energy Authority of Ireland and the Department of the Environment, Climate and Communications to help deliver this research.

Policy Publications

The Housing Agency *Housing Insight Series* aims to disseminate good practice in housing and innovative solutions among housing practitioners in Ireland. The papers provide a case study of effective, practical implementation of a piece of housing policy or practice.

The series began in 2022 and aims to provide a knowledge base and provide ideas to housing practitioners, building the overall capacity of the sector.

- Issue 1: *Improving Homelessness Services: A Case Study from the South-East Region*. Published 23/03/2022
- Issue 2: *Developing a Tenant Engagement Culture and Structure: The Case of Circle VHA*. Published 30/08/2022
- Issue 3: *Reducing turnaround times of empty homes by taking a strategic approach to asset management in Fingal County Council*. Published 16/11/2023.

Training & Events

Conference Events

The Housing Agency, as a centre of housing knowledge, works to bring together different disciplines throughout the housing sector to exchange information and share practice, learn and be innovative. An element of this includes conferences, seminars and training.

In 2023 The Housing Agency hosted three conferences to an in-person audience of more than 500 people. These conferences comprised of a mixture of plenary presentation sessions, panel discussion, audience Q&A, workshops, and networking opportunities.

Date	Conference Title	Venue	Attendance
May 2023	Housing Practitioners Conference	The Strand Hotel, Limerick	330
September 2023	Leadership in Housing	Dublin Castle, Dublin	85
December 2023	Land for Affordable Housing	Tangent, Trinity College, Dublin	110

Training Events

At the Housing Practitioners Conference, we delivered ten workshops to the 330 delegates in attendance across a broad range of topics such as Modern Methods of Construction, Affordable Purchase Schemes, Homelessness, Tenant In-situ Schemes, Traveller Specific Housing, and Designing Homes for All.

During 2023 we also provided training to 95 housing practitioners on Tenant Engagement and Trauma Informed Care.

Education Bursaries

Through the *Housing Education Bursary Scheme*, we will support a further 16 students to study Housing Studies with the IPA and the ICSH/CIH in 2023/24. This year we have launched a new bursary – the *Leadership in Housing Bursary Award 2024* – which launched 17th November 2023. This bursary will support one applicant to study the *Diploma in Leadership Development* at the UCD Michael Smurfit Graduate Business School.

Apprenticeship Programme Development

In Q4 2021 The Housing Agency conducted a Training Needs Analysis of Irish housing practitioners. The results of this survey along with further research & consultation determined that there was demand in the sector to develop an apprenticeship scheme. A consortium group was established which included a broad spectrum of representation from the Local Government and AHB sectors and a representative of City of Dublin ETB (our education partner). The Housing Agency leads this consortium group and will drive the development of the new programme.

An application proposing the development of a new '*National Apprenticeship in Social and Affordable Housing and Housing Services*' was submitted to the National Apprenticeship Office earlier this year. On 6th October 2023, the National Apprenticeship Alliance formally recommended the proposed apprenticeship should enter programme development. On 27th October notification was received that the Minister for Further and Higher Education, Research, Innovation and Science has approved development funding of €80,000.

Talking About Land

"Talking about Land" was a series of seven talks, which involved international experts sharing a case study of land management in their respective country, followed by a speaker working in housing and land management in Ireland. The series was jointly organised by The Housing Agency, The Land Development Agency, and the Geary Institute of Public Policy, UCD.

The series was delivered to more than 600 people in a hybrid manner, with some in-person attendance and a live on-line audience. The sessions have been made available to view on our YouTube channel with an excess of 1,780 views to date.

The overall aim of the series was to learn from international best practice and to consider whether some of the practices in other countries could be applied here in Ireland.

The series developed into further collaborative work on the topic of land management between the three organisations with an event entitled '*The Ground Beneath Our Feet - public land use and delivery of affordable housing*' on 7th June at the International Social Housing Festival in Barcelona, and the recent '*Land for Affordable Housing*' conference held in Tangent, Trinity College on 1st December 2023.

Pyrite Remediation Scheme

The Pyrite Remediation Scheme was established in February 2014 to remediate dwellings that have been significantly damaged as a result of pyritic heave caused by the expansion of hardcore under ground floor slabs. The Housing Agency are tasked with carrying out the remediation of properties accepted into the scheme by the Pyrite Resolution Board.

As of 31st October 2023, 3,289 applications had been received under the Pyrite Remediation Scheme and 2,835 approved for inclusion. Of this 2,835, a total of 2,712 homes have been completed and certified. The total spend to 31st October 2023 was approximately €188 million.

The Agency currently has a programme of works extending into 2024. 225 dwellings are scheduled to be remediated in 2023, at an anticipated cost of €21 million. It is anticipated that approximately 140 dwellings will be remediated in 2024 for €15 million.

Defective Concrete Blocks Grant Scheme

The Defective Concrete Blocks Grant Scheme initially launched in 2020 provides financial support to homeowners whose properties have been damaged due to the use of concrete blocks that contain excessive amounts of mica or pyrite.

On 3rd July 2023, The Minister for Housing, Local Government and Heritage announced the commencement of the enhanced grant scheme. Regulations for the enhanced scheme are adopted and signed into law. Designated local authorities under the enhanced grant scheme include Clare, Donegal, Limerick and Mayo.

The Housing Agency acts as agents on behalf of the local authorities under the enhanced grant scheme. The overall role of The Housing Agency is to make it easier for homeowners to access the scheme by taking on the financial cost of assessing and testing dwellings and by determining on behalf of the local authorities the appropriate remediation option and grant amount for each affected dwelling.

Main functions of the Housing Agency include:

- Assessment of referred applications from local authorities
- Determination on whether a dwelling has met the 'damage threshold' for entry to the scheme
- Determination of appropriate remediation option in accordance with I.S. 465:2018
- Determination of remediation option grant amount
- Assessment of new local authorities to be designated under the scheme

Since the scheme commenced in July 2023 up to the end of October 2023, a total of 478 application referrals were received from the designated local authorities, comprising 431 from Donegal, 12 from Mayo, 29 from Clare and 6 from Limerick.

A total of 348 damage threshold determinations have been notified by the Housing Agency to the designated local authorities.

Defects in Apartments

During 2021 and 2022 advisory and research staff of the Housing Agency provided administrative and technical support to the Independent Working Group to examine defects in housing. The report by the Working Group 'Defects in Apartments' was published on 28 July 2022.

The Housing Agency took part in a separate inter-Departmental Working Group with reported to the Government at the end of 2022. On 18th January 2023, the Minister for Housing, Local Government and Heritage received approval to draft legislation that would support the remediation of construction defects in up to 100,000 apartments and duplexes constructed between 1991 and 2013. It is envisaged that the Housing Agency will have a central role in administering the scheme.

The Housing Agency provides an advisory service to owners' management companies (OMCs) and residents impacted by defects in apartments.

The Housing Agency is working with the DHLGH on the development of the proposed apartment and duplex remediation scheme. Legislation is required for the full implementation of the scheme; however, the Minister has committed to introducing an interim administrative scheme for emergency works to address fire safety defects.

The Housing Agency is working intensively with the DHLGH to commence the interim administrative scheme for emergency works to address fire safety defects. It is envisaged that the scheme will be open for applications before Christmas 2023.

The Housing Agency launched an online expression of interest portal in July, enabling owners of affected apartments to upload details of their apartment schemes and defect information. This portal has provided valuable information to the Housing Agency and the DHLGH.

Multi-Unit Developments Advisory

The Multi-Unit Developments (MUDs) advisory function engages with stakeholders in the sector, including local authorities, Approved Housing Bodies, State organisations (e.g. Property Services Regulatory Authority, Office of the Planning Regulator, Land Development Agency, Residential Tenancies Board), professional bodies, owners' management companies (OMCs), and residents. Through training and other support services, the MUDs section seeks to contribute to sustainability, governance, and best practice in the sector.

FURTHER INFORMATION ON THE HOUSING AGENCY IS AVAILABLE ON OUR WEBSITE OR YOU TUBE CHANNEL

www.housingagency.ie

[\(4\) The Housing Agency - YouTube](#)
