|  |  |
| --- | --- |
| Local Authority | Total CALF drawdown 2016-2019 |
| DCC | €83,549,009 |
| Fingal | €37,493,555 |
| SDCC | €24,465,793 |
| DLR | €2,819,303 |
| Cork City | €15,671,688 |
| Cork County | €18,022,684 |
| Galway City | €11,950,398 |
| Galway County | €2,360,183 |
| Carlow | €6,811,031 |
| Kildare | €22,053,308 |
| Kilkenny | €9,996,636 |
| Laois | €3,881,751 |
| Leitrim | €0 |
| Longford | €58,260 |
| Meath | €23,725,198 |
| Sligo | €0 |
| Tipperary | €3,099,998 |
| Westmeath | €332,051 |
| Waterford | €6,859,860 |
| Cavan | €1,139,032 |
| Clare | €2,995,632 |
| Donegal | €1,729,550 |
| Kerry | €9,769,212 |
| Louth | €28,846,858 |
| Mayo | €562,515 |
| Monaghan | €4,412,307 |
| Offaly | €1,655,516 |
| Roscommon | €407,460 |
| Wexford | €9,240,455 |
| Wicklow | €2,230,886 |
| Limerick | €3,007,899 |

The CALF was introduced in 2011, with a small number of AHBs only availing of the facility from 2011 to 2013, delivering a total of 498 social homes through the scheme. It is in the last number of years that the AHB sector has moved to accessing non-Exchequer funding/borrowing. Since 2014, the number of homes delivered using CALF support has increased significantly year on year. Delivery under CALF since 2014 is as follows:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| CALF  |  2014 |  2015 |  2016 |  2017 |  2018 |
| HomesDelivered  |  319 |  374 |  566 |  1,257 |  2,315 |

Owing to the nature of the CALF, delivery of new housing does not always arise in the same year as expenditure and projects delivered under phased programmes may cross a number of payment periods.

In relation to the CLSS (Capital Loan and Subsidy Scheme), it operated for new delivery projects, from 1991 to 2009. It provided mortgage finance to AHBs by way of loans from the local authorities, with approximately 10,200 new social homes delivered. A breakdown of this delivery by year and by local authority, is available on my Department's website at the following link: https://www.housing.gov.ie/housing/social-housing/social-and-affordble/overall-social-housing-provision.

The interest rate is 1.50% and the vast majority of the loans between the HFA and the local authorities are for a 30-year term. The table below sets out the value and number of the loans advanced to the local authorities by the HFA and the balance owing on these loans at the end of 2019 .

|  |  |  |  |
| --- | --- | --- | --- |
| **Local Authority** | **Amount Advanced** | **Balance at 31/12/2019** | **Number of Loans** |
| Carlow | €26,000,076 | €12,896,226 | 71 |
| Cavan | €7,577,925 | €5,065,144 | 46 |
| Clare | €13,830,697 | €7,626,622 | 89 |
| Cork City | €44,399,250 | €27,792,708 | 71 |
| Cork County | €75,570,429 | €47,937,768 | 160 |
| Donegal | €49,697,965 | €28,034,982 | 140 |
| Dublin City | €315,825,307 | €196,564,357 | 235 |
| DLR | €88,693,512 | €58,928,756 | 31 |
| Fingal | €107,204,110 | €72,272,113 | 54 |
| Galway City | €19,258,415 | €10,401,364 | 24 |
| Galway County | €20,720,741 | €11,788,488 | 84 |
| Kerry | €24,340,074 | €15,282,054 | 87 |
| Kildare | €54,794,583 | €31,406,363 | 190 |
| Kilkenny | €10,255,152 | €4,156,358 | 61 |
| Laois | €42,212,240 | €26,958,054 | 196 |
| Leitrim | €5,377,885 | €3,114,526 | 9 |
| Limerick | €23,341,132 | €13,422,442 | 84 |
| Longford | €29,274,185 | €18,604,787 | 73 |
| Louth | €83,222,447 | €51,262,618 | 211 |
| Mayo | €25,525,405 | €16,749,966 | 36 |
| Meath | €19,176,927 | €9,833,023 | 128 |
| Monaghan | €9,586,444 | €5,748,062 | 49 |
| Offaly | €28,879,678 | €15,790,530 | 142 |
| Roscommon | €2,870,331 | €1,470,609 | 7 |
| Sligo | €20,664,964 | €10,583,041 | 100 |
| South Dublin | €140,933,682 | €84,001,738 | 107 |
| Tipperary | €77,532,692 | €48,173,259 | 155 |
| Waterford | €42,058,000 | €20,293,359 | 110 |
| Wexford | €26,601,011 | €12,769,745 | 136 |
| Wicklow | €8,060,232 | €4,047,412 | 26 |

The loans will start to expire in 2022 and the table below shows the maturity profile of loans as at end 2019.

|  |  |
| --- | --- |
| **Expiry   Year** | **End 2019 Value of Loans Expiring Each Year** |
| 2022 | €260,824 |
| 2023 | €1,715,372 |
| 2024 | €3,935,563 |
| 2025 | €6,099,638 |
| 2026 | €5,946,969 |
| 2027 | €5,059,523 |
| 2028 | €5,107,458 |
| 2029 | €13,342,178 |
| 2030 | €29,747,117 |
| 2031 | €39,343,597 |
| 2032 | €44,458,291 |
| 2033 | €61,923,440 |
| 2034 | €55,418,454 |
| 2035 | €46,566,364 |
| 2036 | €51,935,003 |
| 2037 | €104,399,556 |
| 2038 | €165,289,296 |
| 2039 | €99,243,578 |
| 2040 | €69,596,839 |
| 2041 | €34,619,022 |
| 2042 | €10,430,533 |
| 2043 | €7,291,655 |
| 2044 | €5,834,853 |
| 2045 | €2,133,849 |
| 2046 | €2,017,670 |
| 2047 | €1,132,245 |
| 2048 | €127,585 |