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Benefits of mixed tenure

Since we last went to print the Land Development Agency (LDA) was launched, which could be a missing piece of the puzzle to solving Ireland’s housing woes.

The LDA was launched to build 150,000 homes over 20 years. It has compulsory purchase powers and the right to use and sell public land. LDA public land disposals will have a requirement for at least 40 per cent social and affordable housing to be built, which continues the mixed tenure agenda while contributing to the need for more social and affordable homes.

Given the acute shortage of social housing, some of the debate that followed the LDA launch centred on whether public land should only be used for public housing. Is this fair, and are mixed tenure developments all they are cracked up to be?

On mixed tenure, it depends on what you want to achieve with them. If you want them to be an all singing, all dancing solution to socio-economic division then you’re out of luck, because the evidence for this is slim.

One of the most tangible benefits of mixed-tenure developments is how they reduce place and tenure-based stigma. This can mean existing residents are more supportive of new developments than they otherwise would be, resulting in a harmonious community rather than one of conflict.

The stigma associated with social housing is well rehearsed (much of it is unfair, outdated and vulnerable to challenge) but stigma isn’t confined to social housing, with private rented accommodation sometimes being looked down upon.

The answer to these issues is certainly not to provide less rented accommodation. We have to recognise that rented housing – both social and private – meets the needs and demands of many (but not all) household types.

At the same time we have to recognise that home ownership remains an aspiration for many people, representing a complementary housing option which also addresses housing need and demand.

And finally, we have to recognise that the consequence of building single tenure private developments is that rented housing is provided ‘elsewhere’. In the case of social housing, sometimes developments are (literally) fenced off and denied the resource standard of public services required to ensure that communities can thrive.

This is why Ireland’s focus on mixed-tenure communities – including through Part V and now also through the LDA – is to be welcomed.

The result could be developments that become what Aneurin Bevan referred to as “the living tapestry of a mixed community” where “the doctor, the grocer, the butcher and the farm labourer all live in the same street”. And the public, voluntary and private sectors all have a part to play in meeting people’s various housing needs and demands.

Of course, the low level of social housebuilding also needs to be addressed. The obvious answer in my view remains a step change in capital subsidy realised as a social housebuilding programme, undertaken by the state and/or the community and voluntary sector.

This edition discusses some of the above, and other issues relevant to the housing sector.

Editorial panel:
Simon Brooke, Clúid Housing
Caren Gallagher, Residential Tenancies Board
Niamh Randall, Simon Communities of Ireland
David Silke, Housing Agency
Dr Lorcan Sirr, Dublin Institute of Technology
England

Social housing green paper. Announced in September 2017 as “the most substantial report of its kind for a generation”, does A new deal for social housing, published on 14 August, live up to that billing?

The reception has been mixed and, while it feels a little lack lustre overall, many of its proposals would have been unthinkable three years ago, which shows the degree to which Conservative party housing policy and thinking has shifted in that time.

Pluses include a strong commitment to improving standards with a return to more proactive consumer regulation (although the suggestion of ‘league tables’ is contentious) and a call to promote professional standards within the sector (with CIH mentioned specifically). There’s good news for local authorities with plans to force the sale of their higher value assets to pay for housing association tenants’ right to buy abandoned, use of fixed term tenancies being made optional not mandatory, and plans to review how they can use the proceeds from right to buy sales. There is also very welcome recognition that social tenants are unfairly stigmatised.

What are we less happy about? There are mixed messages throughout about the role and purpose of social housing – is it an ‘ambulance’ service or long term, stable home? Linked to this, the rhetoric around social housing as a ‘springboard’ to home ownership is very much at odds with the aim of reducing stigma. The role of welfare policy in causing affordability problems is completely ignored and the paper simply isn’t ambitious enough on boosting the supply of the new, genuinely affordable homes we need so desperately.

This is a consultation which poses more questions than answers - 48 in total. We’ll be working with our members and drawing on our Rethinking social housing research to inform our response.

CIH Rethinking social housing research: https://bit.ly/2tF7LkN

Scotland

Rapid rehousing and housing first. Following the final report of the Scottish government appointed homelessness and rough sleeping action group (HARSAG), local authorities across Scotland have been tasked with developing rapid rehousing transition plans by December 2018. The proposed approach will still focus on prevention of homelessness wherever possible. If a household does become homeless, the default position should be rapid rehousing for those with low or no support needs, and housing first for those with more complex support needs.

HARSAG recommendations: https://bit.ly/2hSil16
CIH Scotland response: https://bit.ly/2A2gJvN
CIH housing first publication: https://bit.ly/2hGvfiR

Improving private renting. The new letting agent register is now up and running. The deadline for applications to the register was 1 October and it is an offence for a letting agent to operate in Scotland without registering. The register has been designed to compliment the existing system for landlord registration that was introduced in 2006 as well as a number of other recent reforms intended to increase security for private renters, including a new tenancy and restrictions on rent increases.

Info on the new register: https://bit.ly/2yKZnTr
Search or apply to the register: https://bit.ly/2DQmFaZ
Legislation introducing the new tenancy: https://bit.ly/2p2oqwF

Wales

Review of affordable housing supply in Wales. Ten years on since the Essex review in 2008, the Welsh government announced a fresh review into affordable housing supply in Wales this year. The review has focussed on a number of areas including grant levels, public sector land and local authority building. CIH Cymru provided a comprehensive response to the review highlighting the following key points:

• Rights-based approach to housing
• Challenge perceptions of social housing
• Understanding housing demand beyond the raw data
• Raising the condition of existing homes
• Greater long term funding certainty
Tyfu Tai Cymru. TTC is CIH Cymru’s five-year policy project aimed at filling evidence gaps in housing policy. So far the team have produced work on perceptions of housing, and on the impact of local authority mergers on housing delivery.

Read more: [www.cih.org/tyfutai](http://www.cih.org/tyfutai)

Northern Ireland

The future of the house sales scheme. The Department for Communities recently carried out a consultation on the future of house sales / right to buy. This was launched due to the scheme representing government control over the assets of housing associations, which makes it a barrier to securing reversal of the reclassification of housing associations as public bodies for national accounting purposes. The department believes that the compulsory/legislative scheme must end for both the Housing Executive and all housing associations, in order to secure such a reversal, while avoiding a ‘lottery’ of scheme eligibility if it were to end for housing associations only (due to Northern Ireland’s common waiting list for all Housing Executive and housing association homes) which has equality implications.


Rethinking social housing Northern Ireland. CIH Northern Ireland has undertaken a major new research project to help model the future of social housing. Over 230 people participated in our research through workshops, roundtable discussions and an online poll, 35 per cent of whom were tenants or residents. The final report will be launched mid-November.

Read more: [www.cih.org/ni/rethinkingsocialhousing](http://www.cih.org/ni/rethinkingsocialhousing)
How to: asset management

‘Asset management’ is about much more than just ‘asset maintenance’. But what does it really mean in the housing context and how should we go about doing it well?

We asked Richard Medley, founder and director of Housing Dynamics, to give us his top tips.

An asset management strategy should explain how, through sound planning, the organisation will design and put in place a range of approaches that safely maintain, improve and develop the housing assets over the short, medium and longer term. It should set out the priorities for the physical care and improvement of the homes and surrounding environment, including health, safety and compliance matters. It should also say how new, additional homes will be provided. In this way, over the life of the strategy and beyond, the quality and quantity of homes can be increased and the latent potential of the organisation’s property assets can be unlocked. Based on Richard’s experience of working collaboratively with organisations across the housing sector, he thinks there are eight top tips that should help.

1. A whole organisation approach
Make sure you work collaboratively and secure buy-in from across all teams so that all housing, neighbourhood, demand and supply factors are incorporated - not just repairs, asset and investment issues.

2. Responding to the local context
It is crucial that your asset management approach is your own, so make sure your approach reflects your own organisation, local operating factors and helps deliver your specific corporate objectives.

3. Sound knowledge, data and insight
Know your stock - identify, collate and systematise your key asset, financial, housing and neighbourhood information/data. Then turn it into meaningful and valuable insight.

4. Performance assessment
Be proactive in using your data and insight to thoroughly understand the relative financial and non-financial ‘performance’ of your housing properties - identifying the strong/weak ones.

5. Option appraisal
Use structured processes to assess the options for your challenging or less sustainable properties so you can make informed decisions for future action based on sound, accountable assessment.

6. Dynamic programmes and procurement
Secure value for money by achieving the optimum balance of costs and benefits, then deliver works through flexible, well thought out investment plans that focus on what really needs doing.

7. A strong strategy and action plan
The essential framework, your asset strategy needs to clearly set out your vision, aims and objectives - what you’re going to do and how - with delivery secured through a plan that is regularly monitored and reviewed.

8. Skills and resource development
Ensure you invest in skills and resource development to support the effective implementation of your asset management strategy so you meet your goals.
Best practice: why does asset management matter?

When it comes to asset management, you really can be ambitious. It’s an area of your organisation’s activities that offers huge potential. But, all too often, the opportunities aren’t seized.

Social housing organisations are asset management businesses. The assets are the engine that provides power to produce the income, and allow people who need housing to have a good quality, safe and secure home. But the housing assets are also a risk - they need careful, sound management to make sure they fulfil their full role and potential effectively.

This is where asset management comes in.

In the accompanying article I set out my eight top tips for securing a best practice approach to asset management. These have been developed in collaboration with nearly 20 social housing landlords and tried and tested in my work with clients. But how can you use them to best effect to help develop your own organisation’s asset management approach?

I very much see the development of an asset management strategy being a journey and there is at least as much value in the work involved along the way as in the end strategy document. By working in partnership across the whole organisation there’s a real opportunity to be visionary, taking all the challenges you identify and then thinking imaginatively about how best to address these. There’s also much to be gained from exploring how things are currently working in the repair, maintenance, investment and development of the housing properties. What is working well? What are the shortcomings or weaknesses in your current approaches? Then, how can you use the development of your new asset management strategy to secure the change and the outcomes you need?

Through effective asset management there’s a real opportunity to make a step change from simply managing and maintaining your housing properties in the same old way. Here’s just a few things that my current clients have been incorporating in their new asset management approaches as they change how they do things:

- Examining how best to maximise the benefits of modern materials and smart home technology to reduce repair costs whilst also enhancing the resident experience and saving tenants money
- Exploring how asset investment can be used to deliver wider neighbourhood and community benefits to help create better, more successful places where people can thrive
- Hidden homes - devising ways in which the latent potential in the current properties can be unlocked to provide new, additional homes from currently underused space or land
- Assessing how best to tackle the challenges presented by outdated, unsuitable sheltered housing where poor original design, bedsits and shared facilities are no longer meeting contemporary needs and demands.

To help develop and push forward the asset management debate in Ireland, CIH has joined forces with the Housing Agency to examine some best practice asset management examples and explore how these can help shape and inform approaches. The event takes place on 8 November in central Dublin.
Housing heroes: younger professionals

Cathy Etchingham
Professional development manager
Chartered Institute of Housing

All talk in the sector and in Ireland as a whole at the moment is about supply. Increasing supply, ramping up delivery, modular housing, and fast track planning to get supply.

You name it, we will try it - if it seems to offer a quick fix to our chronic housing shortage.

However, amid all this hysteria about supply an important fact is being forgotten. Who will manage this new housing?

There seems to be a view that once we get our supply problem sorted, all will be well. Not so. Maybe I am just getting old but it seems like only yesterday when sustaining communities was the buzz word, when ailing estates with impoverished communities were top of the political agenda.

To avoid the merry go round of increasing supply, poor housing management, failing estates and new regeneration proposals, we need to think long term. This involves investing in the new generation of housing professionals. Those of us in housing need to be inspiring the new to housing staff around us to see housing as a career.

We in CIH are committed to driving the sector forward with a strong professional workforce. Our welcome to housing event in December is the first step to bringing together what we see as a futures group.

Save the date!

BUILD YOUR CAREER IN HOUSING
Thursday, December 6th – 3pm to 7pm
The Alex, Fenian Street, Dublin 2

Join us for an afternoon focussed on building your career in housing. If you have moved into housing in the last few years this event is for you. Featuring:

- Reflections on building your career in housing and career insights from established housing professionals
- Briefings on housing training and educational opportunities
- Bookable career advice slots
- Discussion of emerging challenges for housing professionals
- Networking/opportunities for keeping connected

Contact Adele for booking details: training@housingagency.ie
www.housingtraining.ie

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Providing housing training, education, resources and events
Made up of the Institute of Public Administration (IPA), the Chartered Institute of Housing Ireland (CIHI), the Irish Council for Social Housing (ICSH), the Residential Tenancies Board (RTB) and the Housing Agency.
Schedules of rates

David Miller, director at Rand Associates and technical advisor to the M3NHF Schedule of Rates discusses finding a robust solution to repairs and maintenance in Ireland.

In September 2018, it was reported* that Ireland is to get a new land agency to boost the number of affordable properties and open up state owned sites for new home building from 2020. The deal, worth €1.25 billion, could deliver as many as 150,000 homes over the next 20 years. It also means developers will need to ensure their site has 30 per cent affordable housing and ten per cent social housing - the first time such a requirement with state land has been stipulated.

With housing minister Eoghan Murphy striving to ‘break the boom and bust cycle of housing’ that has blighted recent history, there is no doubt the spotlight will be on local authorities and housing associations to deliver to both tenants and stakeholders. The focus will be on repairs and maintenance teams to ensure they have robust systems in place, so they can monitor costs, carry out specialist or exceptional projects and manage work required on void properties.

Now in its 25th year, the M3NHF Schedule of Rates has set the standard for cost and quality of repairs and transformed the procurement of repairs and maintenance in the social housing sector. The Schedule is currently used by over 600 social housing providers and the number continues to grow as it supports contracts managed under a wide variety of procurement methods and payment mechanisms.

In response to the challenges faced by local authorities and housing associations in Ireland, we have created a bespoke version of our existing Schedule to meet the needs of new subscribers in Ireland. RIMVOS Eire, (Repairs, Improvements, Maintenance and Voids Ordering Schedule), is designed to help social housing providers and contractors control the cost and quality of building maintenance work and ensure all our subscribers receive ongoing support and training.

RIMVOS Eire is supported by a Schedule of Rates of common repairs and composite improvement works such as kitchen and bathroom renewals and is designed to be fully integrated with housing management and maintenance IT systems, with the aim of streamlining the procurement process and reducing the time taken for contractors and maintenance teams to complete each repair.

The inclusive concept of the Schedule has always aimed to be as comprehensive as possible - by providing for all potential individual tasks as well as looking to combine some activities that are always completed together. As technology has improved, the Schedule has become even more valuable as a means of transferring information about a repair job. It can be incorporated into repair systems by simply passing the code, which has the full description of the work attached to it. In this way, information can pass quickly from the moment a tenant reports a repair to the help desk, and on to the operative. Equally, for surveyors working on site, reports of work required and work completed can be passed back without the need for transcription from paper forms.

Our objective is always to consolidate the number of items and eliminate overlap or duplications of descriptions which can result in confusion. With this in mind, we are very excited to be working in partnership with new clients in the Republic of Ireland to help them navigate the inevitable challenges that lie ahead.

For more information on the M3NHF Schedule of Rates, please contact M3 on: 0044 20 8274 4000.

Recent visitors to London will have noticed the high-spec all-rental blocks emerging like glass-and-concrete mushrooms, seemingly overnight, around tube stations in the inner suburbs. These blocks, with names like Uncle Elephant and Castle, Stratford Halo or Fizzy Lewisham, are purpose-built rental homes operated by corporate landlords. This new ‘build to rent’ model is being promoted as one solution to the housing supply shortage, and other countries, including Ireland, are now investigating its potential. This article, based on my research in London over the past few years, looks at the consumer experience of build to rent, and at its contribution to affordable housing.

Across England there were about 21,000 completed build-to-rent units as of summer 2018, and 97,000 under construction or in the planning stage. Those are impressive numbers for a sector that is less than five years old, but still minute compared to the overall total of 4.8 million units in the private rented sector.

Within the UK, most of the build to rent activity is in London. The city has a growing population—it’s about 8.5 million at the moment, but is expected to hit ten million by 2030. This generates strong demand for housing, which has led to house-price growth and increases in private rents. As in Ireland, the private rented sector in England has grown strongly over the last decades, reversing nearly a century of decline. Less than ten per cent of England’s housing was privately rented in the mid-1990s, but the figure has now more than doubled and in London, 26 per cent of housing is privately rented.

The growing private rented sector is ripe for disruption. In London as elsewhere in England, the overwhelming majority of landlords are private individuals or couples, most of whom own just one or two units. The standard private lease is a six- or 12-month assured shorthold tenancy, giving the tenant no right of renewal and no tenure security beyond the term of the lease. There’s no regulation of rent levels or rent increases, except indirectly at the lower end of the market through housing benefit.

Build to rent is different: an entire block of flats, or even an entire development, is owned and managed by a single corporate landlord. For tenants, these schemes offer professional management, longer leases, greater rent certainty and more amenities than renting from a buy-to-let landlord.

The first build to rent development was East Village in Stratford, originally the athlete’s village for the London 2012 Olympics. After the games the 3000 units were reconfigured as flats. Half are owned by private landlord Get London Living, which started renting them in 2014—so the sector is not yet five years old.

Almost all the stock so far is in big cities, especially London. The schemes tend to be fairly similar: they are mainly high-density blocks of flats, either mid-rise courtyard blocks or tall towers. There are few houses (a big difference from the US ‘multifamily’ industry). The schemes are usually very well located, often right opposite a tube station. The typical ‘dumbbell’ configuration, with two bedrooms of the same size and two bathrooms, is well suited to adult sharers.

Many landlords offer a range of amenities designed to attract their target market of young professionals. These often include concierges who can accept Amazon packages (a big selling point) as well as gyms, roof gardens, cafés and co-working spaces. High-speed broadband is standard. Branding is important, with eccentrically named landlords (UNCLE) and cute job titles (Fizzy’s managers are all called ‘Bob’).

Typically, rents in these schemes are near the top end of rents in surrounding neighbourhoods—these are new, high-end products. Most of London’s build-to-rent schemes incorporate some affordable units, although officially designated ‘affordable housing’ is not necessarily inexpensive. ‘Affordable rent’ can be up to 80 per cent of market rent, and is meant to address the needs of middle-income households rather than the very poor. The picture does vary: some local authorities have negotiated steeper discounts or even a range of discounts within an individual scheme.

The huge affordability pressures in the London market are leading planners to demand increasing proportions of affordable housing as a condition of planning permission—including from build to rent developers. All
London schemes of more than nine new homes must provide some affordable housing. To avoid detailed viability testing, developers must promise 35 per cent (rising to 50 per cent on public land). This affordable-housing contribution is essentially a tax in kind on development, and is paid for out of the profits from the market units. However build to rent businesses generate sustained income flows rather than one-off profits like typical speculative residential schemes. Build to rent developers argue that they cannot afford to provide as much affordable housing as build-for-sale, and that 20 per cent would be more realistic than the 35 per cent threshold that currently applies.

In a normal speculative scheme, the developer would sell the affordable housing units to a housing association that would own and operate them. But the build-to-rent business model is based on ownership of unbroken blocks so that when a secondary market develops (as investors hope it will) they can be traded as whole units. London’s early build-to-rent developers argued that they should be permitted to keep and manage the affordable units themselves, as they do in the USA and Canada. This is now the accepted approach in London, although some local authorities were reluctant to allow it at first.

Interestingly, a number of housing associations have become involved in the build to rent market, either under their own names or through wholly-owned subsidiaries—for example, Fizzy Living is owned by Thames Valley Housing Association and L&Q (formerly London & Quadrant) operates build-to-rent buildings under its own name. Some associations are building new private-rented blocks, while others have purchased portfolios of completed blocks. Housing associations see it as a way to use their expertise to generate income to subsidise their social housing provision. There is potentially a tension between housing associations’ charitable or social aims, and profit seeking, which is something their boards have to manage.

The sector seems to be reaching a tipping point in terms of consumer awareness and investor interest. But although it has grown strongly in the post-financial crisis period, it has yet to go through a full market cycle. Its performance in a downturn will depend on the relative movements of house prices and rents, and on the depth of commitment of investors. It is clear though that this new, high-quality product is raising the expectations of consumers—at least of younger, more affluent London consumers. Whether the ripple effects lead to improvements in the wider private rented sector is yet to be seen.
Housing challenges across the island of Ireland

Nicola McCrudden and Kathleen McKillion, senior associate consultants, Campbell Tickell

Ten years on from the international financial crash, we are still living with its consequences across the island of Ireland. One of our biggest challenges is how to ensure the supply of genuinely affordable housing. How is this being addressed?

North

There is a mixed picture in the north. House prices are lower than ten years ago: the average house in Belfast costs £132,169, 28 per cent lower than 2008. Negative equity remains a widespread problem especially for mortgage-holders who need to move.

There are positive signs though: more first-time buyers entering the market, and more homes being built. But the problem of affordability remains, particularly for low-income households. Welfare reform is affecting people’s ability to pay their rent, and with bedroom tax mitigation measures soon expiring, significant challenges lie ahead. During the recession, the Stormont executive continued its capital funding for new social housing provision, so people continued to be housed from the waiting list. But many more homes are needed to turn the curve on housing stress.

Northern Ireland has a thriving private rented market that eases the pressure, but as rents creep up and loss of private tenancy emerges as a main cause of homelessness, this will not be sustainable long term.

South

The economy continues to perform strongly in the south. But the risk is that persistently high housing costs could erode competitiveness with higher wage demands.

The difference between ‘haves’ and ‘have-nots’ is stark - homelessness is unacceptably high as increasing numbers struggle to keep a roof over their heads.

With 85,799 households on waiting lists in 2017, building genuinely affordable homes is the number-one priority. Approved housing bodies (AHBs) have a key role to play in tackling the crisis.

The government’s action plan for housing and homelessness, Rebuilding Ireland, gives AHBs a leading role in the delivery of 50,000 new social homes. Some 33,000 are intended to be new builds (including 20,000 from AHBs) and the rest will be acquisitions and leased properties. In 2017, AHBs provided 2,300 new homes, with delivery of 3,800 expected in 2018, rising to 9,000 homes proposed for 2021. This is a huge challenge: some of the larger AHBs will be able to deliver growth, but many will struggle to find the necessary capacity, resources and skills to increase at scale.

A whole-system approach is required to meet housing need - including sufficient social and affordable homes to rent and buy. And greater focus is needed to create the conditions for AHBs and councils to provide significantly more social housing.

Challenges and opportunities

North and south, the voluntary housing sector is performing well, in difficult times, and there is appetite for growth. Housing organisations are operating in a complex funding and policy environment and have had to change. In the south for instance, reclassification of the largest AHBs as public sector calls into question how the new supply programme can be funded. A further challenge is gearing up to meet the expectations of regulation.

The main challenges are to understand and manage risk, and to develop the capacity to co-ordinate ambitious build programmes, to manage assets and to sustain tenancies and communities.

None of these problems are insurmountable, north or south. Nonetheless, government interventions, informed by robust evidence, with clear direction and strong leadership, are needed to support the sector to meet what is required. This will be challenging in the face of Brexit and the lack of a Northern Ireland Assembly. Political stability and certainty around finance, costs and delivery mechanisms are essential if we are to deliver positive housing outcomes.

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Campbell Tickell is a multi-disciplinary management consultancy specialising in housing. We work on governance, business planning, transformation, executive and non-executive recruitment, HR, mergers and growth. We have worked with the housing regulators for Northern Ireland and the Republic, Northern Ireland Housing Executive, the Housing Agency, Councils, and many large housing associations across the whole of Ireland.

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Ghastly! A Halloween under the spectre of reclassification

When first told about Ireland’s decision to change the accounting status of its approved housing bodies (AHBs) I got hold of the wrong end of the stick. In the UK, I’ve been part of the debate about the similar status of housing associations (HAs) here, and naturally assumed that something similar was happening in Ireland. I thought that the independent status of AHBs must be under threat, and that the Irish government was fighting off a decision by the Central Statistical Office to reclassify them as part of the government sector. Little did I realise that the actual situation was almost the reverse of this.

In the UK, the argument arose because of growing regulation of the HA sector, the government’s ability to intervene if an association goes bottom up, and its plans to force associations to sell stock under a new ‘right to buy’. Faced with reclassification and HAs’ £66 billion of borrowing becoming part of government debt, the government backed down on several of these issues. The UK’s National Statistics Authority has duly reversed its decision for English and Scottish associations, the existing house sales scheme in Northern Ireland being one of the remaining obstacles there.

How astonishing then, to see that in Ireland the CSO plans to reclassify some of the larger AHBs on what, in UK terms, looks like a very flimsy basis. The system for funding and regulating these AHBs is not dissimilar to that for associations in the UK (at least before the massive growth of private finance in the 1990s), and there appear to be no new threats in Ireland to tighten it or introduce new requirements like a compulsory sales scheme. It very much looks like the CSO taking a decision which, at best, involves no challenge to Eurostat’s rules and, at worst, looks like meekly conceding a rule change which on the face of it appears completely unnecessary.

Why is that so? In my view, under Eurostat pressure the CSO has convinced itself that larger AHBs are doing the job of local government, and that this means they have to be treated as local government bodies in financial terms. But in reality the EU is full of examples of independent, non-profit bodies fulfilling a quasi-government role, while still sitting happily in the non-profit, non-government sector for accounting purposes. The UK housing associations are the obvious and nearest example, but similar bodies in (say) the Netherlands and France also come to mind.

How did the CSO arrive at its assessment? It seems to have taken into account a range of factors that would be considered normal in the public sector’s relationship with non-profit bodies that it is funding: the money itself, the requirement to provide low-rent units to meet the housing needs of low-income tenants, and issues like complying with design requirements. But in the UK similar requirements and more were imposed for years with no threat of reclassification, and indeed have survived the decision to put housing associations back into the non-profit sector. Admittedly in England tenants receive part (but by no means all) of the subsidy towards their rent through housing benefit, but associations have to deliver sub-market rents in order to get capital grant and the grant is intended to fill the gap.

Although English associations now rely increasingly on private finance, this is less the case in Scotland and Northern Ireland and of course it was much less so when the growth of the movement first began in the 1970s.

Does it matter? Well in England, especially, the housing association sector saw reclassification as an existential threat. Although it initially brought no change in funding or regulatory arrangements, it was seen as opening a door to government involvement which associations
wanted to keep firmly shut. After all, if government sees an organisation as being an arm of itself, the temptation to tighten controls, involve itself in management and protect itself from perceived risks is that much more likely than if the same bodies are seen as independent non-profits which can – if the worst comes to the worst - be allowed to go bottom up. Furthermore, if all their funding is now ‘government’ funding, why would they be exempt from any future cuts? And what government would allow them to borrow privately without imposing limits, as every euro they borrow now counts towards public sector debt?

The same fears apply, of course, to AHBs in Ireland. This is even more the case as they were not merely classified as part of the public sector but as local government bodies. AHB funding is now in direct competition with other government spending priorities, which means that future funding may well be under threat.

There is yet another oddity to Ireland’s position, as it separates out the larger AHBs, which necessarily operate in a more business-like way, from the many smaller AHBs which are less reliant on government. But the latter are doing the same public service (on a smaller scale) as the large AHBs. They will also be deterred from growing, fearing that if they do so they’ll be sucked into the government realm.

Yet on the face of it, this response to Eurostat goes too far the other way. Couldn’t the CSO have merely told Eurostat that they’d reviewed the operation of AHBs in comparison with similar bodies elsewhere in Europe who have non-profit status, and found nothing out of the ordinary? Why did they think that Eurostat was forcing them to go so far, and why did the government not respond that AHBs are not controlled as if part of government? Admittedly I’m looking at this from the other side of the Irish Sea, but from here it very much looks like stabbing yourself in the back.
Two reports on the future of council housing have recently been published, one by Dr Aideen Hayden and Professor Michelle Norris on the future of social housing in Ireland, and one by CIH on the future of social housing in Northern Ireland. Both reports conclude that the sale of social homes must stop to protect existing stock for people who need them.

Dr Aideen Hayden gives us an overview of The Future of Council Housing – An analysis of the financial sustainability of local authority provided social housing (Professor Michelle Norris and Dr Aideen Hayden, School of Social Policy, Social Work and Social Justice University College Dublin) funded by the Community Foundation for Ireland.

The current severe shortage of social housing in Ireland, and the related affordability and homelessness crises, prompted a recent report on the future of council housing in Ireland. The report published in July argues that a vibrant council housing sector is required to tackle long term demand for housing. For this to happen, the authors believe that the way council housing is funded, from both a capital and current perspective, needs to be completely revised.

The report makes recommendations designed to improve the sustainability of council provided housing. This includes suspension of the sales of council houses under the tenant purchase scheme until the current crisis in supply has passed. While tenant purchase sales declined during the economic downturn, this trend is unlikely to continue in an improving economy as unemployment falls and tenants’ incomes rise. Discounts of up to 60 per cent are available under the most recent tenant purchase scheme introduced in 2016, so tenants have a significant incentive to buy their home.

Two thirds of all council housing stock has been sold by way of tenant purchase since the foundation of the state. Between 1990 and 2016 alone, 43 per cent of the 82,869 council houses built were sold to tenants. Given the scale of discounts provided and other pressures on local authority spending, this stock could never be replaced. The proceeds of sales are often insufficient to enable local authorities to replace properties, especially in urban areas where costs are higher, which leads to an overall decrease in the number of council houses available. As local authorities rely significantly on the income from sales to fund housing management and maintenance, there is often a perverse incentive to sell council housing even at a significant loss.

In addition to advocating a suspension of the tenant purchase scheme, the authors recommend an end to successor tenancies where, in certain circumstances, the children of council housing tenants can inherit their parents’ tenancy following their death. The practice is more common in urban areas where supply is particularly constrained. The authors suggest that successor tenancies can be regarded as inequitable in a system which strives to allocate housing based on need.

The report also recommends radically restructuring the way in which council housing is funded. The current model is based on central government capital grants given in the year of construction. This makes the provision of council housing expensive and pro cyclical in nature, with cash available during boom times to build homes when construction costs are at their highest and little or no construction when exchequer funding is depleted but building is much cheaper. Capital spending on new council housing collapsed by 94 per cent between 2007 and 2013 and this has been a root cause of the current supply crisis. The report recommends moving to a European funding model whereby loans are provided to local councils which are then discharged over a longer period of time thereby spreading the risk and making the funding of council housing more affordable.

Justin Cartwright, policy and public affairs manager at the Chartered Institute of Housing discusses CIH’s Rethinking social housing Northern Ireland.

Northern Ireland remains a traditional housing market that primarily features social, private rented and owner-occupied housing. Broadly speaking, the way social housing is approached in the strategic policy setting has not changed significantly over the past 15 years. However, there have been major changes in the financial and public environment, which has changed the position of social housing.
This led CIH to launching the Rethinking social housing in Northern Ireland project, which aims to stimulate a wide-ranging debate about the future of social housing, and to influence and shape the direction of future housing policy. It considers some fundamental questions surrounding social housing through an evidence review and new research, and it makes recommendations for change.

More than 230 people participated in the research including tenants and residents; homeless service users; politicians; housing professionals; and associated professionals such as health and social care professionals, people working in homelessness, planners, architects and economists.

Giving us their views through workshops, roundtable discussions and an online poll, these people told us that the security that social housing offers, the affordability of social housing and its quality are all highly valued. However people also challenged us on areas where they believe change is required.

People want social housing to be available to more people. Fundamentally, to achieve this, the provision of social housing needs to be subsidised and more of it needs to be built. However supply also comes from existing stock.

Participants in the research were very much divided on the future of the house sales scheme. The scheme is valued by some as a genuine path to owning their rented home. It creates mixed-tenure estates and facilitates community stability by allowing tenants to buy, while remaining in their homes and neighbourhoods. House sales is a strategic approach that has been actively pursued by some housing associations in Great Britain.

Meanwhile others want to see the policy reformed, suspended or scrapped. This is variously due to:
- social homes being lost and not replaced (especially at a time when demand outstrips supply)
- a disproportionate impact on stock types such as those that address specific needs e.g. adaptations for disabilities
- sold housing eventually being rented out privately and not managed well, working against community sustainability
- discount levels that mean homes sold at a loss, impacting on housing associations’ financial performance.

On the balance of the available evidence, the report recommends that the house sales scheme should end for all Housing Executive and housing association tenants in Northern Ireland. Ending the scheme will contribute to significantly higher levels of social homes in the long term, given the Housing Executive and housing associations have sold at least 122,000 dwellings to sitting tenants since 1979. We recognise that the current number of house sales is small by historical standards, but is likely to increase with a rising housing market.

Nevertheless home ownership remains an aspiration for many people, representing a complementary housing option which also addresses housing need and demand. It would be beneficial to explore alternative pathways to ownership in the absence of a statutory house sales scheme.
How is the government’s landmark strategy tackling the wider housing crisis? Previous editions of this journal have discussed what needs to change to better deliver on the social housing pillar of Rebuilding Ireland, but what about the others?

Address homelessness

Eoin O’Sullivan is professor in social policy in the School of Social Work and Social Policy, Trinity College Dublin. He says tenancies must be protected to prevent homelessness.

In September 2016, the homelessness pillar of Rebuilding Ireland was launched. At the end of August 2018, just under two years later, some 6,000 adults and close to 3,700 accompanying child dependents were in local authority funded emergency accommodation nationally, compared to just over 4,200 adults and 2,400 accompanying child dependents in August 2016.

These figures do not reflect the full extent of homelessness as they exclude, for example, households in gender-based violence services and other emergency accommodation not funded by local authorities. Despite these acknowledged limitations, this data nonetheless provides a reasonably accurate estimate of the extent and trends in the numbers utilising emergency accommodation services.

Local authorities estimate that they will expend just over €134 million on maintaining these households in emergency accommodation in 2018, up from €85.5 million in 2016. In Dublin alone, €63 million will be spent on hotels and B&Bs (private emergency accommodation) in 2018 compared with €49m in 2016. This is despite the opening of 19 ‘family hubs’ estimated to cost nearly €19 million in 2018 which were intended to end the use of hotels and B&Bs for families.

The number of exits from emergency accommodation nationally to tenancies in the first half of 2018 was 1,360, a slight drop on the figure of 1,365 in the first half of 2016, but there were 3,299 new adult presentations to homeless services in the first half of 2018 compared to 2,642 in the first half of 2016, not counting the significantly higher number of repeat presentations per quarter.

More positively, the tenancy protection service provided by Threshold with section 10 funding is keeping significant numbers of households in their private rented tenancies and ensuring that they don’t enter emergency accommodation. The prevention service provided by the Dublin Region Homeless Executive is also doing this, which in the first half of 2018 prevented just over 800 households from entering emergency accommodation through the provision of homeless housing assistance payment (HAP).

The number of individuals rough sleeping or literally homeless has remained relatively steady in Dublin (consistent data is not available outside Dublin) due in part to the housing first initiative, which was rolled out nationally recently.

Despite these significant achievements in protecting tenancies, preventing households entering emergency accommodation, and providing secure social housing tenancies and less secure social housing supports to households in emergency accommodation, the number of households entering emergency accommodation exceeds the numbers exiting each quarter. Hence the upward trend in the numbers in emergency accommodation virtually every month since data collection commenced in April 2014.

Data on the pathways of families who have presented to homeless services (no systematic data is collected on the pathways of single people) shows that terminations of tenancies or rent increases in the private rented sector as the primary reason for presenting to homeless services in just over half the cases in 2016 and 2017 in Dublin.

It seems clear that enhancing the protection of tenancies in the private rented sector, in particularly restricting the broad existing legal powers of landlords to terminate tenancies, and in repossession cases seeking vacant possession, are crucial in the short-term in reducing the flow of households into emergency accommodation.

In the medium-to-long term, the provision of secure social housing is the only sustainable solution to preventing and reducing the number of households in emergency accommodation, but until this supply comes on stream, the protection of existing tenancies is crucial.
Build more homes
There is no silver bullet to address Ireland’s housing supply problems, but government should concentrate on approaches that create immediate gains – Dr David Duffy, director of Property Industry Ireland.

We are now over two years into Rebuilding Ireland and the housing market crisis is as acute as ever. In assessing progress under the plan, it is worth remembering that many of the issues facing the market have been with us since 2014, two years before the measures contained in the plan were introduced. We still face challenges of affordability and availability across all tenures.

One of the aims of pillar three – build more homes – is to deliver an average of 25,000 units per annum over the period 2017 to 2021. Based on completions in 2017 and estimated completions for 2018 this now seems unlikely. Demand for housing is still greater than supply. New household formation is estimated at 30-35,000 new households per annum, while supply is estimated to be increasing to 18,000 units in 2018.

Viability of new homebuilding continues to be a challenge. Analysis by the Housing Agency shows that Irish build costs are in line with many other EU economies. However, taxes and charges on homebuilding contribute to the challenge of delivering affordable homes.

As activity continues to increase in the sector, the availability of skills and resources could act as a constraint on output. Measures need to be put in place to ensure the return of emigrated workers and attracting EU or non-EU nationals to Ireland’s property sector.

The plan does contain a series of initiatives designed to aid the delivery of new homes addressing barriers such as land supply, infrastructure deficits, planning reform, and construction sector innovation. Despite some early teething issues, the introduction of fast-track planning for strategic housing developments is welcome and a sign that radical steps to increase housing supply can be taken.

However, implementation of these policies has been painfully slow. In addition, the piecemeal way in which some very necessary reforms have been introduced has caused some pause in activity as the outcome of consultations is awaited. While many of the measures will have a positive impact, this will only be felt in the medium term. The pressures within the market need to be dealt with in the short run.

In a market such as housing there is no single reform or measure that will address all the problems. Government should prioritise measures that have an immediate positive impact on supply across all tenures.

Improve the rental sector
Rebuilding Ireland’s progress depends on a fair, affordable and secure rental sector. That’s according to John-Mark McCafferty, chief executive of Threshold.

As a national housing charity, our vision is an Ireland where everyone has access to affordable, secure, suitable and good quality housing. With years of sustained rental increases making the private rented sector unaffordable for a growing number of people and families, we welcomed the introduction of rent pressure zones (RPZs) as part of the strategy for the private rented sector in 2016 – a key pillar of Rebuilding Ireland.

To gauge Rebuilding Ireland’s progress, I’m taking the RPZs as a central policy in both the rental strategy and the wider housing plan. It is imperative that the RPZs function as intended. If rents continue to rise, those on housing support payments such as HAP and rent supplement will be pushed further out of the market and little or no meaningful progress will be made in preventing homelessness.

More families will spend more time in emergency accommodation and homeless hubs – all of which are far more costly than the preventative services which enable people to remain in their homes in the first place.

New legislation and enforcement powers – alongside a rent register of individual properties – need to be established in order to ensure that the RPZs are adhered to and rents are moderated.

In addition, RPZ coverage needs to expand across the rest of the state in order to protect the 43 per cent of registered tenancies in areas not currently subject to the four per cent cap on annual rent increases. Similarly, the legislation needs to be extended in terms of its current lifespan to well beyond 2019 and into the medium to longer term to provide renters with peace of mind.

The strategy for the rental sector in 2016 set out a vision for the future of the private rented sector with a range of measures under the headings of supply, standards, security and services to address issues affecting the private rented sector.
The objectives set out in the Rebuilding Ireland action plan remain relevant and many of them are commendable. There are areas of concern in the plan such as the over-reliance on the private sector, given the continued lack of tenure security for private renters.

In terms of wider progress in the plan, the lack of delivery of social housing is well rehearsed. If Ireland is to ensure access to affordable, secure, suitable and good quality housing, the Rebuilding Ireland plan needs built upon, particularly in relation to enhanced homelessness prevention and tenancy protection so that we can strengthen the foundations to protect current and future generations renting.

Utilise existing housing

More work is required on the existing housing pillar of Rebuilding Ireland says Ciarán Cuffe, who runs an MSc in urban regeneration at the Dublin Institute of Technology, and is a Green party Dublin City councillor.

The occupation of vacant buildings in Dublin’s north inner city in recent months by housing activists has highlighted one of the pillars of Rebuilding Ireland which focussed on empty homes. This fifth pillar seeks to ensure that “existing housing stock is used to the maximum degree possible - focusing on measures to use vacant stock to renew urban and rural areas”.

The 2016 census states that there were just over two million housing units in the state, but almost a quarter of a million of these were vacant on census night. While this had reduced by 15 per cent in the five years since 2011, it is still significant. In Dublin City where housing demand and homelessness rates are high the figure is still close to eight per cent vacancy, though voids in council housing have reduced.

In February 2018 new planning regulations that should simplify the process for converting upper floor commercial space to residential were brought into law. It is unclear how many units have been converted under these regulations, but much of the red tape still remains.

If the building is listed (a protected structure) a declaration is still required from the local authority stating that the works will not affect the character of the structure. It also appears that a fire safety certificate and disabled access certificate is also still required, so the regulatory changes are not quite as sweeping as are claimed.

The living city scheme continues in five cities but has yet to gain traction. This allows significant tax benefits to those who refurbish and occupy pre-1915 buildings in our city centres. While Dublin City and other councils have set up one-stop shops to advance the scheme, the take-up so far has been minimal. Perhaps greater promotion directly with building owners is required.

The vacant sites levy which commences in 2019 is assisting in encouraging building-owners to refurbish their properties and develop lands, but lacks teeth. The three per cent levy rises to seven per cent in 2020, but could be higher. The scheme also exempts lands less than 500 square metres in area and this should be removed.

So some tangible progress has been achieved on the existing housing pillar, but further action remains.
Views from the opposition benches

Following last edition’s interview with minister Eoghan Murphy, we invited all the opposition parties’ housing spokespersons to tell us what they would do if they were housing minister, or what their priorities are for changes to housing law, policy and/or practice. Darragh O’Brien, Jan O’Sullivan and Eamon Ryan give us their thoughts.

Darragh O’Brien is the Fianna Fáil spokesperson on housing, planning and local government.

A safe and secure roof over your head is the cornerstone of a decent life. It’s the fulcrum where we start and end our day’s work. A sanctuary from the rough and tumble of daily life. However this basic building block is missing from too many lives. There are a number of steps we should take to revitalise housing policy in our state.

In social housing the state needs to get back to building on the same kind of scale that defined the ambition of the 1930s. Budget 2019 increased capital funding to €1.25 billion, this needs further advances to resolve homelessness and social housing waiting lists.

I believe in home ownership. Owning your own place, settling into a community and being able to pass something onto your children is a fair aspiration for every worker. However it is slipping away from a generation. That’s why Fianna Fáil fought for an affordable housing scheme in budget 2019. This is a start and we will work to ramp this up and deliver genuinely affordable homes for ordinary income workers as a core part of housing policy.

In the rental sector we badly need to strengthen the Residential Tenancies Board capacity to investigate breaches in the rent pressure zones. Ordinary landlords need to be retained in the sector with tax measures. A national deposit scheme should be set up in line with best international practice. A key need is a cost rental scheme whereby voluntary bodies build and rent out units without a profit margin such as in Vienna. This would provide genuinely affordable rents for students and workers.

In the long term we need a far more radical approach to how we manage land in the country. Our population is growing and our cities are bursting at the seams. We cannot be afraid to take a far more aggressive approach in CPO property and land for use in housing, in line with the Kenny report principles. This is the kind of political ambition that is needed to resolve the housing crisis.

Jan O’Sullivan is the current spokesperson on housing for the Labour party, former minister of state for housing and planning and former cabinet minister for education and skills.

Despite the economic recovery, current government policy and practice is not delivering enough homes at affordable prices.

Nearly 10,000 people are now homeless in the Republic of Ireland and hundreds of thousands more cannot afford spiralling rents, or secure a mortgage for the homes that are being built by the private sector.

The market is failing and government policy needs to stop relying on that market. What is required is state-led construction of social and affordable housing on the ample amount of land that is in public ownership, mostly by local authorities, in the Republic of Ireland.

We need a fundamental shift.

A constitutional right to housing would underpin such a shift because it would provide the right balance between the property rights that are already enshrined in the Irish constitution and the fundamental human need for a secure roof over your head.
Other practical and immediate measures are urgently required: primarily the money and the mechanism to build more homes quickly.

If I were minister, I would introduce legislation immediately to create a national driver of social and affordable homes and task that agency with speedy delivery, in conjunction with local authorities, on behalf of the state.

The government has recently set up the Land Development Agency but it is a fundamentally different concept which would have the state hand over most of its land for private, for profit housing.

At the core of the Labour party’s proposals is an investment of €16 billion over five years to deliver 80,000 units of housing, determining affordability in relation to income rather than to the market price.

Most of those who are now presenting as homeless come directly from renting privately. They need security of tenure and fair rent. My party has drafted legislation to provide for a rent register, for control of rent increases and closing the loopholes that allow landlords to end tenancies for no legitimate reason. Enacting that legislation would be another priority.

What we need, above all, is an active state, building homes, bringing empty properties back into use, protecting tenants and creating sustainable communities.

The pinch point of the crisis is within our rental market. That is where the most radical change is needed. The Green party has been proposing the introduction of a new ‘cost rental’ model of public housing. Last March we proposed a motion in the Dáil for the use of public lands such as Cathal Brugha Barracks in Rathmines and Broadstone Garage in Phibsboro as locations for the development of large scale rental schemes.

Fine Gael say they support such an initiative but to date have shown no real ambitions in rolling out any tangible examples of this solutions. Minister Eoghan Murphy did want a ‘cost rental’ scheme in the redevelopment of St Michael’s estate in Inchicore but was immediately pulled up by his colleague minister Catherine Byrne who opposed the scale of the development.

‘Cost rental’ housing makes sense because it can help bring down rents in the private rental sector. It is public housing but is part of the wider market as it allows a range of different tenants to share the one development. It was been used historically in cities like Vienna, where such diverse public housing is the most sought after accommodation. Rather than the Custom House handing out large cash lump sums to local authorities to build social housing it gives us the chance to securing long term borrowing which is repaid by the long term income stream. This is the way of getting out of our boom and bust property model.

This model should be our preferred form of affordable housing. The alternative, more expensive approach of paying out housing assistance payment (HAP) to private landlords is doing nothing to address the crisis. The proposal to offer a subsidised price for people to buy houses on public lands is just another form of handing over a public asset to some selected members of society. It is time for a bigger and better change.

Eamon Ryan is leader of the Green party.

As we solve our immediate housing crisis we have a once in a lifetime chance to change the way our whole housing system works for the better. The government promises that housing completions are about to rise to the target of 35,000 houses each year but delivering those numbers will not in itself fix the underlying flaws in our system.
Mixed tenure: how can we make it work?

Bob Jordan, national director of housing first, Dublin Region Homeless Executive

Rebuilding Ireland, the government’s action plan on housing and homelessness, supports the development of mixed tenure communities. This policy is based on the view that mixed communities are an essential part of a successful, inclusive society. A forthcoming report ‘Rebuilding the Irish neighbourhood - how can we make mixed tenure communities work?’ By Dr. Aideen Hayden and Bob Jordan looks at the implications of this policy for housing delivery.

Mixed tenure is widely understood to mean the delivery of social and private housing on the same site, although internationally it is synonymous with mixed income communities. Historically, Irish villages and smaller towns have been regarded as successful examples of mixed tenure communities. When it comes to planned communities, mixed tenure can mean a range of options spanning private housing, affordable purchase housing, social rented housing, affordable rental and private rental which are ideally ‘pepper potted’ across the scheme.

Various government statements since the 1990s have recognised the negative effects associated with large mono-tenure social housing estates in concentrating households experiencing poverty in the one location. The report, which principally focuses on the Cork region, highlights how mixed tenure can play a role in fostering sustainable communities on public-owned land adjacent to areas with a high number of social housing properties. Any proposed tenure mix should also take account of the concentration of lower income households in private rented tenancies supported by the rental accommodation scheme (RAS) and HAP.

Until the introduction of Part V of the Planning and Development Act 2000, tenant purchase schemes provided the most visible tenure mix strategy in the state by enabling low income households to buy their council housing. The report notes that Part V, as a policy instrument to deliver social housing and promote mixed tenure developments, has become more accepted by developers and the construction sector with the passage of time. As supply increases, Part V will once again play a prominent role in delivering mixed tenure.

More recently, mixed tenure has been the explicit goal for large-scale sites. Dublin City Council is bringing forward the first large scale development of 330 cost rental (15-25 per cent below market rent) units alongside 140 social housing properties at St. Michael’s estate in Inchicore and a mix of approximately 600 social, affordable and private homes at O’Devaney Gardens. Cork City Council has planning approval for 147 units of mixed tenure housing at a thirteen acre site off Boherboy Road on the city’s northside.

The report concludes that the use of publicly owned lands only will not suffice to meet the need for mixed tenure. A financial model is needed to ensure that varying types of mixed tenure can emerge on local authority, state and private lands. Any new affordable purchase housing scheme should seek to retain the property within the scheme upon resale to ensure that more than one generation of home owners benefit. While it is understood that the government has a preference for funding affordable rental housing through once-off infrastructural donations or a land subvention, it is recommended that the potential of a current payment based on the HAP scheme could be examined.

The report recommends that mixed tenure developments take account of the composition of surrounding communities in order to provide new opportunities including downsizing for existing older residents. In an ageing society, the need for lifetime adaptable homes within mixed tenure estates is critical to optimise flexibility and to ensure that households can remain within their own community.
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