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COMHAIRLE CONTAE FHINE GALL FINGAL COUNTY COUNCIL

Email: corporate.services@fingal.ie

County Hall
Swords
Co. Dublin

Monday 20th March 2023

To Each Member of the Housing Strategic Policy Committee

Dear Councillor

A meeting of the Housing Strategic Policy Committee will be held on MS Teams at 4.00pm on Monday, 27th March, 2023 to consider the following Agenda.

Yours Faithfully

Nikki Halleran
Meetings Administrator
Corporate Services

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A G E N D A

- 1 Confirmation and Re-Affirmation of Minutes of Housing Strategic Policy Committee Meeting held on the 29th November 2022
- 2 Update on Housing Delivery
- 3 Update on Fingal's Strategy for Housing Disabled People 2021- 2026
- 4 Update on Local Authority Home Loans
- 5 Notice to Quits and Preventing Homelessness including Tenant In Situ Acquisitions

MOTIONS

- 6 Councillor J. Burtchaell - Response to lifting of Eviction Ban
 "That this Committee calls on the Chief Executive to significantly increase the available funding for the purchase of tenant occupied properties from private landlords and to increase the number of additional emergency accommodation spaces available in the County as a matter of urgency in the context of the Government recently lifting the eviction ban which will inevitably result in an increase in families and individuals being made homeless."
- 7 Councillor B. Manton - Housing upgrades for RAS Tenants
 "That the Chief Executive outlines what avenues are open to RAS tenants who find themselves in long term residence which have had no upgrades in either heating, windows or general maintenance and whether these housing upgrades can be prioritised."

Comhairle Contae Fingall Fingal County Council

Minutes of Housing Strategic Policy Committee

Tuesday, 29th November, 2022

PRESENT

Members

Councillor O' Donoghue, Robert	Councillor Whooley, Daniel
Councillor Manton, Brigid	Councillor Burtchaell, John
Councillor Humphreys, James	Councillor Henchy, Adrian
Councillor Treacy, Natalie	Councillor Kieran, Dennison
Mr: Geaney, Finbarr	
Mr Oghenetano John Uwhumiakpor	

The Chairperson, Councillor Robert O'Donoghue, presided.

OFFICIALS PRESENT

Mr. Robert Burns (Director of Services), Mr. Liam Burke, Ms. Mary Egan, Ms. Aoife Lawler, Mr. Gene Griffin, (Senior Executive Officers), Mr. Ciaran Staunton (Administrative Officer), Ms. Patricia O'Keeffe (Senior Staff Officer).

SPCH/24/22 (Agenda Item No 1)

Confirmation and Re-Affirmation of Minutes held on the 27th September 2022

The report of the Meeting of the Housing SPC held on the 27th September 2022 which were circulated were considered.

The report was proposed by Councillor Humphreys and seconded by Councillor Natalie Treacy.

SPCH/25/22 (Agenda Item No 2)
Housing Delivery Programme Update

An update on the Housing for All Delivery was delivered by Ms. Mary Egan, Senior Executive Officer, Housing and Community Department

Following discussion, the presentation was NOTED.

SPCH/26/22 (Agenda Item No 3)
Traveller Accommodation Programme Update

A presentation was delivered by Mr. Liam Burke, Senior Executive Officer, Housing and Community Department, on the Traveller Accommodation Programme.

Following discussion, the presentation was NOTED.

SPCH/27/22 (Agenda Item No 4)
Right-sizing Concept

A presentation was given by Mr. Ciaran Staunton, Administrative Officer, on Right Sizing Concept.

Following discussion, the presentation was NOTED

SPCH/28/22 (Agenda Item No 5)
Vacant Homes - Update on Expansion of Croí Cónaithe (Towns)

A presentation was presented by Mr. Gene Griffin, Senior Executive Officer, on the Croí Cónaithe Refurbishment Scheme.

Following discussion, the presentation was NOTED.

SPCH/29/22 (Agenda Item No 6)
Councillor D. Whooley - Emergency Accommodation Information - AI084146

The report in the name of Councillor Daniel Whooley which had been circulated was **ACCEPTED**.

The report was proposed by Councillor Daniel Whooley and seconded by Councillor Robert O'Donoghue.

Next meeting date – TBC

The meeting concluded at 5.24pm.

CHAIRPERSON

DATED



Housing Delivery

27.03.23

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Agenda Item 2



Social & Affordable Housing Delivery in Fingal

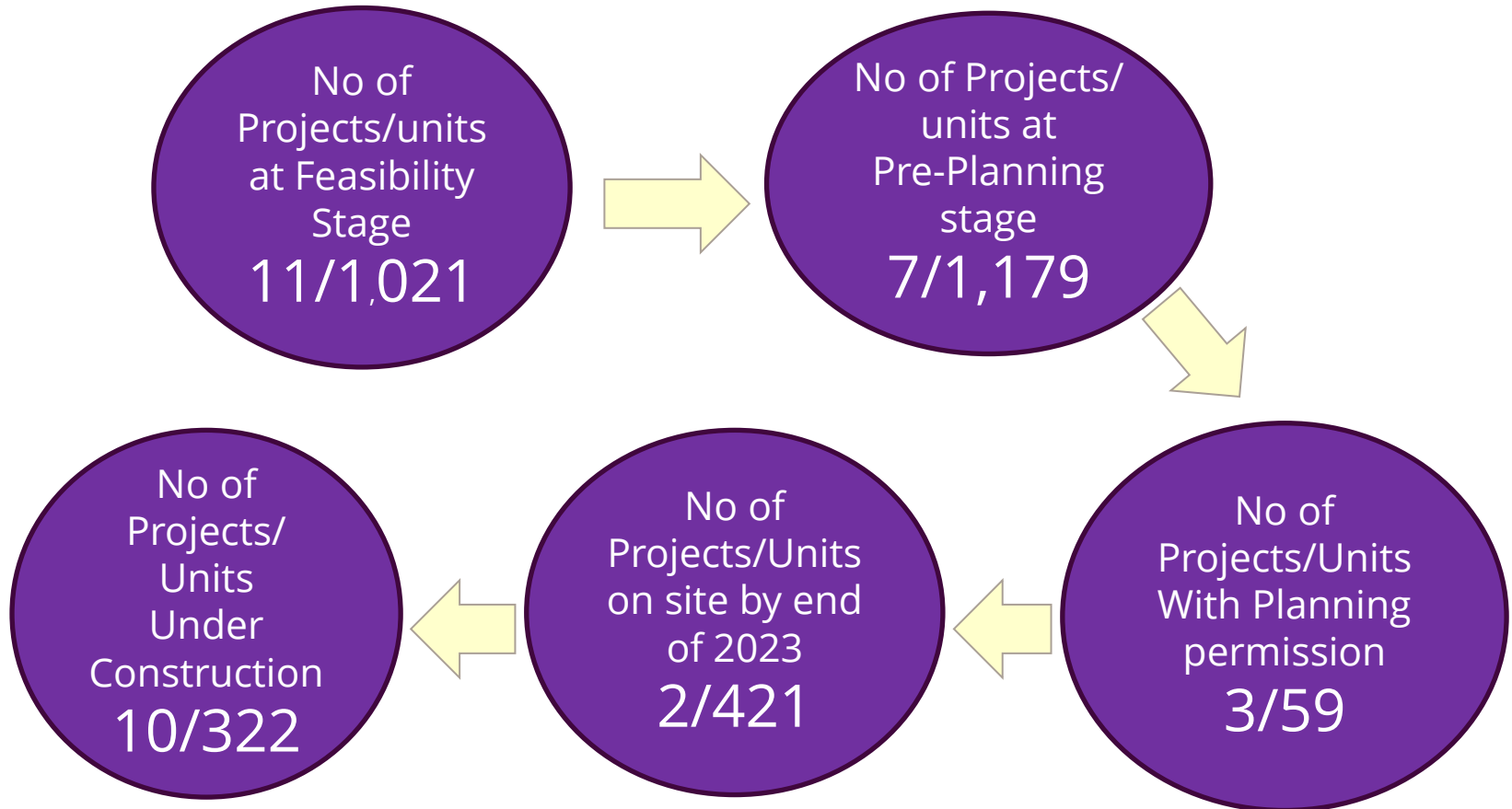
- DHLGH target of 6,532 new build homes over 5 years
- 2022-2026 Housing Delivery Targets:
 - 3,453 social (FCC, AHBs, LDA)
 - 993 affordable purchase & cost rental (FCC)
 - 2,086 affordable purchase & cost rental (AHBs & LDA)
- Fingal capital programme 2023-2025 has earmarked €542m for housing
- Provision of mixed tenure along with providing local services in line with Housing for All and building sustainable communities – e.g. Churchfields in Dublin 15
- Strong pipeline of social and affordable housing delivery up to 2025/2026
- Challenges with construction inflation, incl. energy & materials costs, relatively tight labour supply, utility connection delays, etc. and these pressures are a challenge for all projects
- Managing a growing stock in excess of 6,400 social homes
- FCC exceeded housing retrofit target in 2022 and expanding programme in 2023, along with innovative neighbourhood energy retrofit pilot scheme jointly with SEAI



The Housing Pipeline in Fingal



32 sites providing 3,002 homes



FCC actively acquiring & seeking additional sites



Social & Affordable Housing Delivery in Fingal

Sample of Active Sites



67 homes at Churchfields 2B, Dublin 15



14 cottages being restored at St. Ita's, Portrane



69 homes at Liscappagh, Dublin 11



11 New homes at Bowden Court, Swords



39 Affordable Homes

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Affordable Housing Projects

COMPLETED

LUSK

ON THE WAY

RUSH

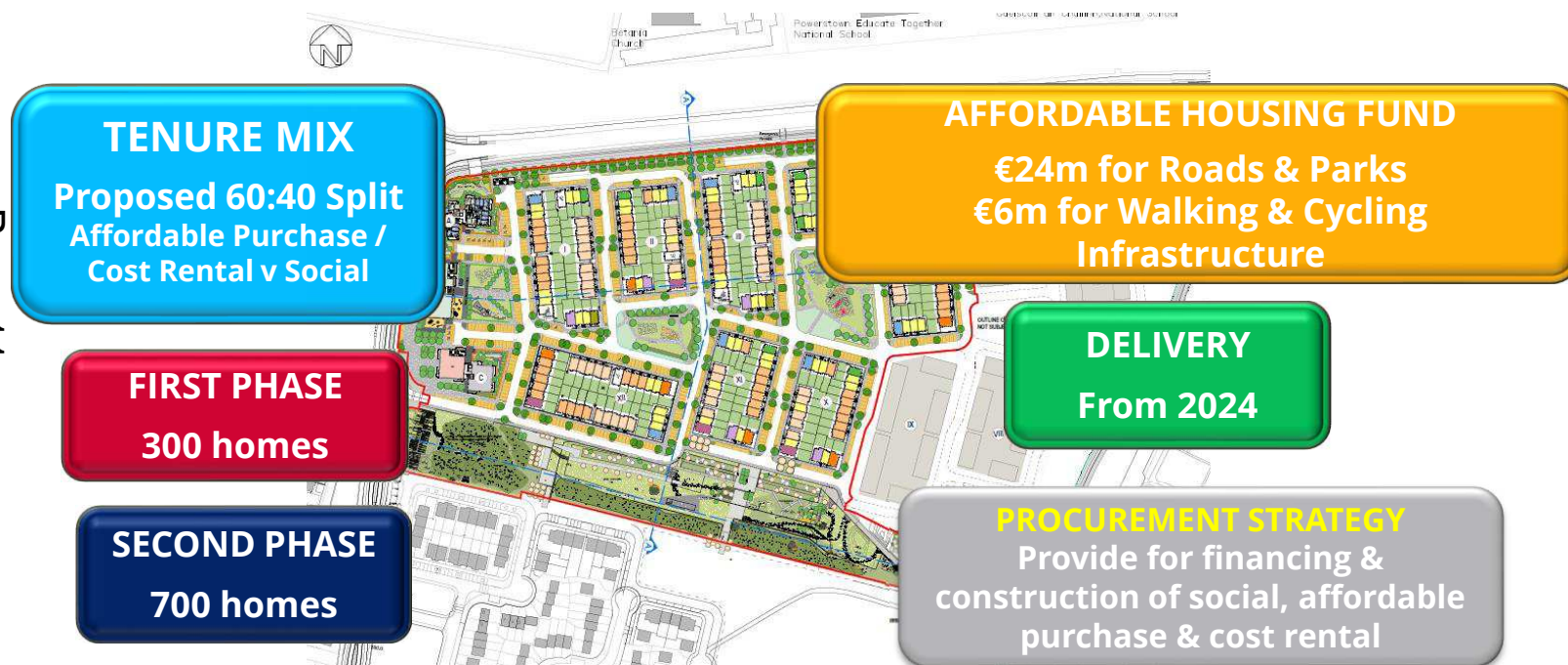
DUBLIN 15

DONABATE



Affordable & Mixed Tenure Housing in Fingal Church Fields, Dublin 15

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Online Application Process

STEP 1

**Register as a
new user**

STEP 2

Apply for the scheme

**Provide personal
details**

**Declare household's
total gross annual
income**

**Confirm
qualification status**

**Provide evidence of
10% deposit and any
saving**

**Provide evidence of
how purchase will be
financed**

Local Authority Housing Exemption

- Temporary measure to allow accelerated delivery of social, affordable and cost rental housing by LAs
 - Time-bound temporary exemption for LAs from the Part 8 process
- Applies for delivery of housing on appropriately zoned land which commence by end of 2024
- Role of EM – development plan, LAs, other LA developments,
 - Site notice – 8 weeks & detailed documents made



Strategy for Housing Disabled People 2021- 2026

Housing Strategic Policy Committee

27th March 2023



Local & National Strategies

- Fingal County Housing Strategy for Disabled People 2021- 2026
- National Housing Strategy for Disabled People 2022- 2027
- Core Objective is to facilitate easier access for people with a disability, to a wide range of Housing options, appropriate to meeting their needs.
- Review of National Strategy – Meeting of the National Implementation Committee. New Implementation Plan is expected to issue shortly.
- Review of Fingal's Strategy will incorporate updated National aims.



Fingal Housing and Disability Steering Group

- Chairperson – Director of Services
- Membership – e.g. HSE, AHBs, Service Users, DPOs
- 12 Key aims
- Interagency Collaboration / working in partnership
- Three sub groups meet regularly
- Mental Health Working, Congregated settings and Communications



Identifying demand

- Identify current and emerging housing needs
- Housing Needs Assessment
- Facilitate delivery of broad range of housing initiatives
- Reserve at least 10% of Social Housing Allocations offered to Households with Disability
- Reduce numbers in Congregated Settings



Launch of Strategy

- One of the aims of the Strategy is to promote and increase awareness
- Launch on 17/5/23/ promotion and raising public awareness
- Council Chamber / Mayor and elected members/ stakeholders
- Overview/ Key Aims/ Achievements/Challenges/ Lived Experience
- Interagency collaboration
- Role of Steering Group to also promote the Strategy to their own sector





Housing SPC Update on Local Authority Home Loan

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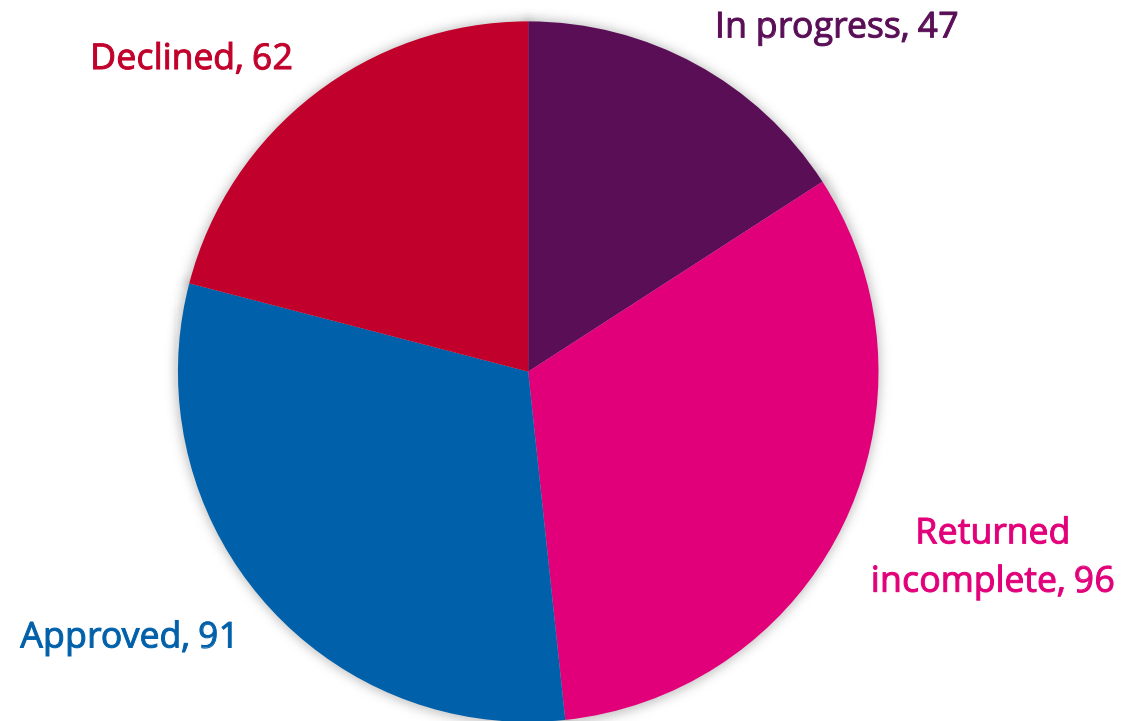
Agenda Item 4

Update on LAHL in Fingal



- Since the LAHL scheme opened there have been 296 applications
- 32percent of the applications received were not complete applications or were withdrawn by the applicants
- The approval rate once reaching the credit committee is 60percent

APPLICATIONS





Changes to LAHL

- New upper property value limit of **€360K** in Fingal, from the previous €320K
- New max borrowing amount of **€324K** (90percent)
- New single applicant salary max of **€70K** per annum – previously 65K
- New joint applicant salary max of **€85K** per annum – previously 75K



LAHL Credit Policy Changes

Redrafted credit policy has seen clearer interpretation on matters relating to:

- Removal of requirement to have saved 3percent of the loan value within last 12 months
- Change in residency requirement for non EEA applicants where one applicant is an EU national
- Fresh start applicants where there is no marriage dissolution
- More flexibility for applicants with non-continuous employment records

Guidelines made under Section 5, Housing (Miscellaneous Provisions) Act 2009

Housing Loans (Credit Policy) Guidelines 2023

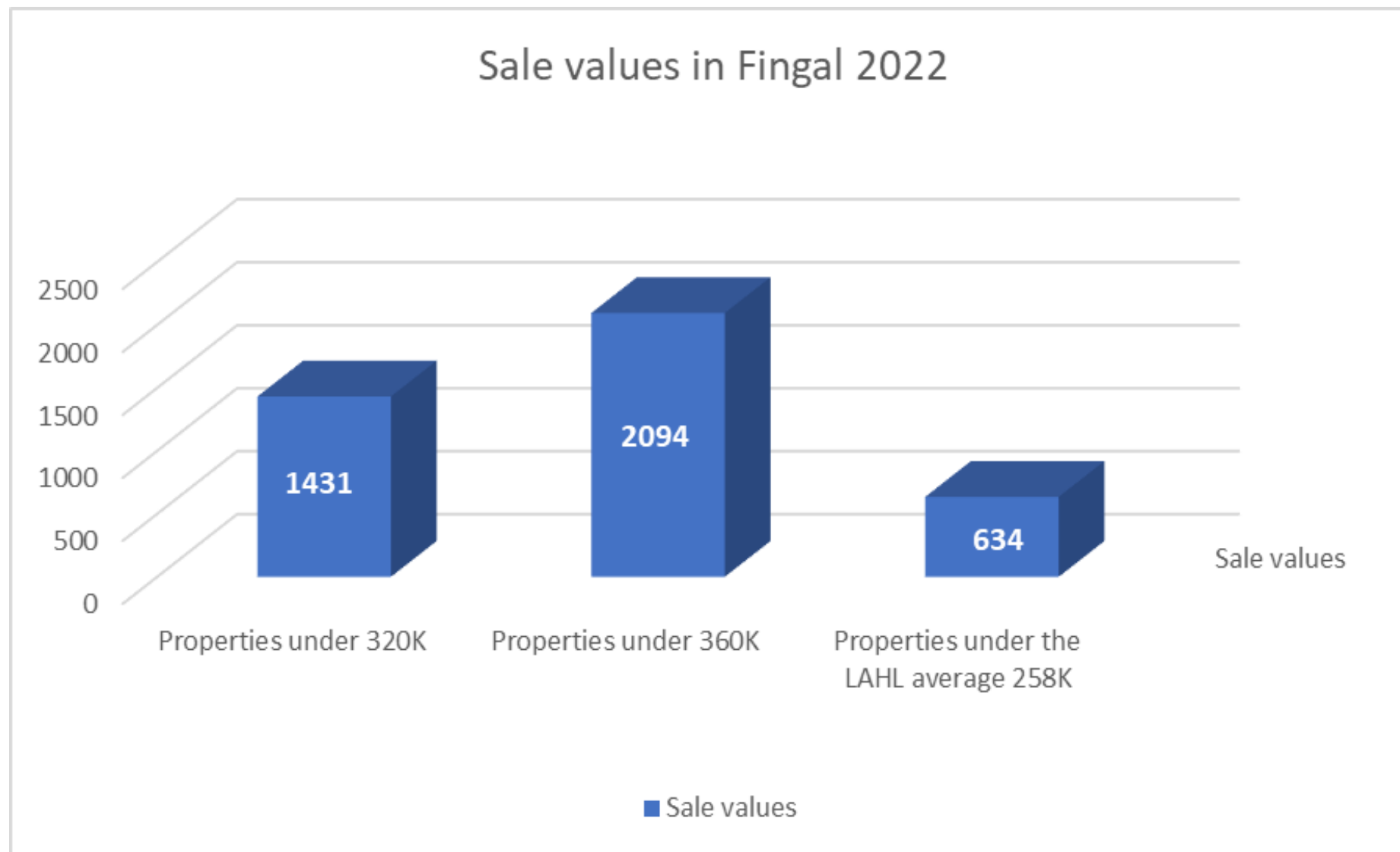
Policy Guidance on the operation of the Local Authority Home Loan Scheme

[To be read in conjunction with SI 701 of 2021 Housing Loans Regulations
2021; Amendment Regulations 76 of 2023 and Circular 07 of 2023]

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Market Implications of LAHL threshold changes



Online Application Portal

- Cutting out paper waste
- Reducing paper storage
- Removing GDPR risk
- Shortening processing time

What's involved?

- Sign up and make an account and gradually upload your documents
- Submit the application when complete – FCC loans staff can offer more assistance to assembly of documents

Update

- Soft launch – asking applicants in touch by phone to use the portal
- The portal is now live
- Social media push shortly
- In April we will no longer accept paper-based applications

Fingal County Council

<https://www.fingal.ie/localauthorityhomeloan>



HOUSING

Local Authority Home Loan

Housing Schemes

To access the Local Authority Home Loan (LAHL) online application portal, please click [here](#).

Please refer to the video tutorial below to support your application.



fingal.ie



COMHAIRLE CONTAE FHINE GALL FINGAL COUNTY COUNCIL

Meeting of the Housing Strategic Policy Committee

Monday 27th March 2023

Item No. 5

Notice to Quits and Preventing Homelessness including Tenant in Situ Acquisitions

This is an update in relation to the work that Council is doing around the area of preventing homelessness, notice of termination and tenant in-situ acquisitions and advice to tenants who may have received a notice of termination.

Fingal County Council is aware that households in the Fingal area who may have received a notice of termination (also referred to as notice to quit) from their landlord may be worried or unsure of what to do. Fingal County Council and the Dublin Regional Homeless Executive (DRHE) would like to advise anyone affected of the services that are available to them in these circumstances.

- We strongly encourage tenants residing in the Fingal area, who have been issued with a notice of termination, to contact Fingal County Council as soon as they receive a notice from their landlord. The contact details for Fingal County Council are provided further down this page.
- When the tenants contact Fingal County Council staff in the Housing Dept. will take note of the termination date.
- The Council will advise applicants to refer the notice to Threshold, a service funded by the DRHE to provide a Tenancy Protection Service for private renters in the Dublin Region, including Fingal. Threshold can also be contacted directly on Freephone 1800 454 454 or via their website www.threshold.ie which contains more information and advice on the validity of your notice.
- The Council's first response will be to try to prevent homelessness. This includes assessing the person's position on the social housing list, providing advice on applying for Choice Based Lettings, advising the person on the level of Housing Assistance Payment (HAP) they may be eligible to receive and in some cases assessing if the Council can

acquire the dwelling where the tenants reside if it is being offered for sale.

- Placement in emergency accommodation will be a last resort, if no other alternative can be identified. For households in emergency accommodation there will be supported-to assist them to access more permanent social housing supports in the shortest possible timeframe.

The Council has been engaging with tenants who have been issued with a notice of termination, as well as their landlords, and following assessment, 14 tenant in-situ properties are at the sale agreed stage with a further 8 cases in the negotiation process. In addition, the Council is assessing a further 32 applications from landlords requesting Fingal County Council to purchase the homes with the existing tenants remaining in-situ. The Council will continue to deal with notice of termination queries and cases as expeditiously as possible and progress tenant in-situ acquisitions taking account of circulars and guidance issued by the Department of Housing, Local Government and Heritage. Fingal County Council will be liaising with other Dublin and neighbouring local authorities to deal with tenancy issues that may require an inter-authority approach. Whilst the Council will adopt flexibility in dealing with potential acquisitions of properties with tenants in-situ, in the context of current circumstances, any acquisition is subject to appropriate due diligence and checks before any commitment is made to acquire, including for example determining that a valid notice of termination is in place, the tenant has a social housing need, the condition and valuation of the property.

The Council is aware that the Government is examining options to allow tenants who are not eligible for social housing to remain in their homes, including schemes to support the purchase of homes and a cost rental in-situ scheme. The Council will await further details on the proposed schemes from the DHLGH.

Work around preventing homelessness, assessing notice of termination and responding to tenant and landlord tenant in-situ queries will be led on by the Council's Homelessness section, supported by staff dedicated to deal with tenant in-situ housing acquisitions. The contact details below, including a dedicated email address NTQEnquiries@fingal.ie, should be used by tenants who may have received a notice of termination or a landlord who has issued a notice of termination to their tenants and who may wish to sell their property to the Council.

The Council is mindful that the current situation is evolving and will keep its approach under review and adapt as required to any changes in Government policy or guidance. We will keep the elected members updated-on

developments as and when they take place. We will be providing an update on what is outlined here on our website and via social media.

The key contact details are:

Fingal County Council Housing Department

Monday to Friday, 9am to 4.30pm: Tel. 01 890 5090

Outside of Office Hours: Freephone 1800 707 707

Email: NTQEnquiries@fingal.ie

<https://www.fingal.ie/news/information-tenants-fingal-who-receive-notice-quit>

COMHAIRLE CONTAE FHINE GALL FINGAL COUNTY COUNCIL

MEETING OF THE HOUSING STRATEGIC POLICY COMMITTEE

MONDAY 27TH MARCH 2023

ITEM NO. 6

RESPONSE TO LIFTING OF EVICTION BAN

Motion: Councillor J. Burtchaell

“That this Committee calls on the Chief Executive to significantly increase the available funding for the purchase of tenant occupied properties from private landlords and to increase the number of additional emergency accommodation spaces available in the County as a matter of urgency in the context of the Government recently lifting the eviction ban which will inevitably result in an increase in families and individuals being made homeless.”

Report:

The Council provides advice and support to persons experiencing homelessness, and while there is no evidence to date of a spike in new presentations, this is something the Council will keep under review as the situation evolves.

The DRHE has identified additional capacity for families and individuals, if that is required and this will come on stream incrementally over the coming weeks.

The Council is currently engaging with landlords and tenants who have been issued with a Notice to Quit, in relation to tenant in-situ type acquisitions and to date 14 properties are at the Sale Agreed stage with a further 8 cases in the negotiation process. In addition, the Council is assessing a further 32 applications from landlords requesting Fingal County Council to purchase the homes with the existing tenants remaining in-situ.

The Council is mindful that the current situation is evolving and regard will be had to implementing any changes to Government policy.

It is important to note that the Council is committed to providing sustainable housing support solutions for families and individuals who are in need of

support and supporting exits from emergency accommodation as part of our overall allocations process.

Fingal County Council has received sanction from the DHLGH to deliver the 125 tenant in-situ acquisitions, subject to those acquisitions meeting the following criteria:

- Acquisition Cost Guidelines issued by the Department
- Condition survey of the property
- Costs of potential upgrade works
- Compliance with planning, fire and building regulations

In addition, a Valid Notice of Termination must be in place and the family meeting relevant social housing allocations criteria.

COMHAIRLE CONTAE FHINE GALL
FINGAL COUNTY COUNCIL

MEETING OF THE HOUSING STRATEGIC POLICY COMMITTEE

MONDAY 27TH MARCH 2023

ITEM NO. 7

HOUSING UPGRADES FOR RAS TENANTS

Motion: Councillor B. Manton

“That the Chief Executive outlines what avenues are open to RAS tenants who find themselves in long term residence which have had no upgrades in either heating, windows or general maintenance and whether these housing upgrades can be prioritised.”

Report:

Under the Rental Accommodation Scheme, the landlord is responsible for repairs and maintenance on the property, ensuring the property is in compliance with the minimum standards in rented accommodation as set out in the Housing (Standards for Rented Houses) Regulations 2019.

Landlords are required to register the tenancy with the Residential Tenancies Board and the tenant may contact the RTB on www.RTB.ie for guidance and information on their rights under the Residential Tenancies Act 2004-2019.

The tenant may also escalate any issues to the Rental Accommodation Scheme section in the Council.

