

HOUSING STRATEGIC POLICY COMMITTEE MEETING

THURSDAY 28TH APRIL 2016

MINUTES

1. Minutes of meetings dated 29th February 2016 and matters arising:

Noted. Cllr Tina MacVeigh had sent apologies for Housing SPC held on 29th February 2016.

2. Chairperson's Business:

• SPC Agenda Items 2016

The Chair went through programme for Agenda items to be discussed in 2016. To include Tenant Purchase, Shared Ownership, Loan Debt, Social Mix, Refurbishment of Stock, Anti-Social Behaviour, HAP, Scheme of Lettings. He welcomed suggestions from the Housing SPC members for other items to be discussed. Aideen Hayden asked for a review of private rented standards. Kathleen McKillion asked for Land Initiative. The Chair advised that this is a standing item with an update provided at meetings. Lillian Buchanan asked for report on housing to persons with disabilities and older persons. The Manager advised that a regular report will issue to the Housing SPC with regard to the Disability Strategy. Cllr Mannix Flynn asked for a report on overcrowding as a result of persons moving back to family home. An tArdmhéara Críona Ní Dhálaigh asked for a review on the impact of ministerial directive of 50% allocations to homeless and vulnerable on the general housing list. Cathal Morgan, Director Dublin Region Homeless Executive (DRHE) advised that the Housing Agency have been instructed by DoECLG to carry out a review here and this Report will be forwarded to the Housing SPC.

• Update on Sub-Groups

➤ Pre-63

Cllr Ray McAdam advised sub-group meet recently to discuss Draft Pre-63 Report. The next meeting of this sub-group is scheduled for 16th May 2016 and it is hoped that Pre-63 Report will be ready for discussion at Housing SPC on 22nd June 2016.

➤ Data Protection

Cllr Pat Dunne advised that this sub-group meet for the first time on 25th April 2016 and are looking at ways to address Data Commissioner and DCC Law Agents rulings regarding the release of personal information to the satisfaction of Cllrs.

➤ Domestic Violence

Cllr Noeleen Reilly advised that she hopes to have another meeting of this sub-group soon. SAFE Ireland have advised that they will send a representative to a future meeting, if available, but confirmation of the availability of TUSLA representative is proving difficult.

• Traveller Accommodation Update

Report circulated to the Housing SPC Members prior to the meeting.

Cllr Noeleen Reilly queried Traveller Priority List. Céline Reilly, Executive Manager requested that details be forwarded onto her and a reply will issue directly.

Agreed: Traveller Accommodation Update agreed.

3. Implementation of Incremental Tenant Purchase Scheme

Presentation circulated to members prior to meeting. Úna Joyce, Senior Executive Officer advised that the new scheme differs from previous schemes as it is based on income, rather than tenure. Apartments, flats, Senior Citizen Dwellings, Traveller specific dwellings and are excluded from the scheme. Booklet and application form are ready and will be posted to all eligible tenants.

Cllr Alison Gilliland asked if statistics are available on previous tenants who purchased their home from DCC and who subsequently sold this property and are now on the DCC housing list or renting again from DCC. She enquired about arrears and repayments on loans issued by DCC. She also asked about who can apply for the Incremental Tenant Purchase Scheme; eg. can a mother and son apply for joint ownership? Cllr Cieran Perry said he is not in agreement with this scheme as he feels that DCC shouldn't be selling off stock in the middle of a housing crisis. He also asked for the figures of eligible households who applied for past tenant purchase schemes. Cllr Pat Dunne requested that the inclusion of water charges to be paid be reviewed. He also asked for age limit of those who can apply, clarification on Part V, if a loan scheme will be introduced by DCC to allow tenants to purchase their homes and when the application will be available. Cllr Christy Burke said he supports the scheme but he asked for the removal of water charges to be paid from the literature. He said that whether this scheme is in or not it will make no difference to homelessness. He enquired if joint ownership is an option. He also asked if tenants with anti-social complaints made against them can apply.

Úna Joyce said that figures of tenants who availed of the previous tenant purchase schemes will be forwarded to the Housing SPC members. All DCC loans go through an internal credit policy. Money received from the sale of any properties is ring fenced for Internal Capital Receipts (ICRs) to fund capital acquisitions. Part V properties are excluded. Tony Flynn advised that the DoECLG have introduced the scheme and it is the responsibility of the Local Authorities to implement it. Loans for Tenant Purchase will be provided by the Local Authorities. Loan arrears are an issue but he said that safeguards are in place whereby DCC Credit Committee assess loan applicants made to them and anyone seeking a loan from DCC has to meet its criteria. He advised that less than 500 sales completed last two TP sales schemes. As such it not envisaged that there will be a massive uptake on this scheme or a significant loss of rent as a result. Any amendments to references to water charges will require a change in legislation. He advised that tenants with a history of anti-social behaviour are ineligible to apply. Sale of flats pilot scheme proposed by DCC some years ago cannot proceed without a transfer order. Sales will only be considered to main tenant with 10% deposit required; therefore no joint ownerships can be entered into.

Cllr David Costello said that it should be very clear that DCC will cease maintenance of any properties purchased under this scheme. He also expressed his concerns over the exclusion of adapted houses and asked for clarification here. Cllr Michael O'Brien enquired about consequences of this scheme on allocations. He also asked for an estimation of interest from tenants in the scheme. An tArdmhéara Críona Ní Dhálaigh asked for criteria on excluded dwellings and for a report on loss of rent. Cllr Anthony Connaghan asked if there is a clawback included and said that the financial contribution scheme should be re-introduced. Cllr Tina MacVeigh said that in light of the current housing crisis a guarantee should be sought from the DoECLG to replace any housing stock lost as a result of the scheme. She also asked that the Housing SPC write to the Minister for the Environment requesting that this scheme be put on hold until housing is replaced. The Chair advised that this topic has been debated twice and a motion was brought to the full City Council, although this Motion was defeated. The Housing SPC sent a letter to the Minister and have yet to receive a response.

Úna Joyce advised that information in the booklet clearly states that all maintenance becomes the responsibility of the purchaser. With regard to adapted properties she advised that these can be looked at on a case by case basis where the tenant expresses an interest in this scheme. Tony Flynn said that any uptake of the scheme will have an impact on housing stock, although it is not anticipated that this will be significant. Houses will be sold to the tenant at market value with a discount that will kick in after the 20/25/30 year term is reached. Eligible tenants have to be able to afford loan repayments so it will be persons in employment

who are paying higher rents who are most likely to avail of the scheme. This will inevitably have an impact on rents received.

Aideen Hayden mentioned a 2010/2011 report by Evelyn Hanlon on sale of flats and advised that this be circulated. She said that this scheme can only be funded by Local Authorities loans. €15,000 income level is very low and she asked for examples based on average house price in each area as to how repayments will be calculated. However, as the average age of a tenant is 40/45 she questioned if DCC would lend. She asked for more information on the scheme. Cllr Noeleen Reilly said that €15,000 is too low an income to get a mortgage. She said loans were given out before by DCC to persons who couldn't afford repayments and was concerned that there will be more arrears with this scheme. Cllr Mannix Flynn asked if tenants with Approved Housing Bodies (AHBs) can avail of the scheme.

Tony Flynn advised that there is no Tenant Purchase scheme for AHBs. Tenants who are eligible for the scheme can finance a loan through DCC or other financial institutions. He outlined DCC credit policy.

Cllr Éllis Ryan enquired about demand for homeownership among DCC tenants. She asked where the capital for DCC loans will come from and for data on how previous tenant purchase schemes affected rents paid to DCC. Kathleen McKillion expressed concerns about implementing a tenant purchase scheme now.

Tony Flynn advised that capital for loans are borrowed by DCC from the Housing Finance Agency (HFA). Loans are made available to eligible applicants at rate of 2%.

Agreed: Forward Presentation to Housing SPC Members

Agreed: Forward Booklet and Application Form to Housing SPC Members.

4. Shared Ownership

Presentation circulated to members prior to meeting. Úna Joyce gave a background to Shared Ownership, restructuring options available and advised of dedicated Mortgage Support Unit to support those in difficulties. Resolution options available may not be suitable for every borrower under the scheme.

Cllr Pat Dunne said that proposals don't appear to deal with properties in negative equity. He said that percentage of mortgage and rent repayments should be repaid 50/50. He also said that to avail of mortgage to rent scheme properties need to be in negative equity. The Chair enquired about HFA loans. He also asked for an explanation on terms REB and MPI.

Tony Flynn advised that DCC is trying to resolve issues with shared ownership loans. Rental part of the loan is paid off first as part of the terms of condition of the scheme and this rental part increases by 4.5% per year. DCC have to redeem loans to the HFA. Úna Joyce advised that mortgage to rent scheme was introduced 2 years ago and is available to those with an unsustainable loan. The property has to be in negative equity but DoECLG have allowed cases of those in marginal positive equity to avail of mortgage to rent where the case has been looked at on its individual circumstances. REB stands for the Rental Equity Balance and MPI is Mortgage Protection Scheme.

Agreed: Forward Presentation to Housing SPC Members

5. Update on Rapid Build Housing

Report circulated. Cllr David Costello requested clarification on licence arrangement for rapid build units. He asked for a definition of 'wraparound service'. He asked what will happen in instances where an offer of housing is made but family don't want to leave. He asked for advice of the law agent regarding the legal grounding of the landlord/tenant relationship in these units. He asked about the ownership of these properties, do DCC or DRHE own them? He requested a meeting with Law Agent to discuss. Cllr Pat Dunne requested a public consultation to discuss the concerns of residents in Drimnagh with regard to Rapid Build units

at Curlew Road. Cllr Mannix Flynn asked who will manage these units with regard to maintenance and anti-social behaviour issues.

The Manager advised the rapid build units are an emergency response to assist families move out of hotels. 11 families have viewed the units at Poppintree and have accepted an offer of accommodation here. They will be moving in over the coming weeks. DCC are the owners of the units and responsible for maintenance here. Families will be supported by a wraparound service provided by NGOs. It was noted by Cathal Morgan that DRHE is DCC. He advised that an overview of the licence arrangement has been circulated to the Housing SPC members and a meeting will be arranged with the Law Agent to discuss further. He said future options through HAP, Social Lettings and AHB provision will still be in place. There will be a €50 charge per week to families that move into the rapid build units for their placement, waste management service etc with electricity and gas provided on a pre pay meter option. He commended the support offered by the local community in Poppintree and advised that an induction programme will be offered to families to link into services in the area.

Agreed: Meeting to be arranged with Law Agent re: Licence arrangements.

6. Land Initiative

Report circulated. Cllr Cieran Perry asked if plans for O'Devaney Gardens have progressed and requested details here. Cllr Tina MacVeigh said that there is a lack of information regarding the land initiative and she asked that the meeting be suspended until details are forwarded to Housing SPC members and all other Councillors. Cllr David Costello said that discussion on Land Initiative be adjourned but that the meeting continue. Cllr Alison Gilliland asked for a transport assessment and social infrastructure audit at Oscar Traynor lands. Cllr Ray McAdam and Cllr John Lyons supported Cllr MacVeigh's request to suspend the meeting. The Chair advised that meeting to be suspended with a further meeting to be held on Friday 6th May at 3.00pm.

The Manager advised that there will be another joint meeting of the Housing and Planning SPCs to discuss Land Initiative where a full report will be discussed. Date to be arranged when report is finalised.

Agreed: Meeting was suspended. Housing SPC to reconvene on Friday 6th May at 3.00pm with further details of Land Initiative.

In Attendance:

Councillors:

Chris Andrews, Christy Burke, Anthony Connaghan, David Costello, Daithí Doolan, Pat Dunne, Alison Gilliland, Tina MacVeigh, Ray McAdam, An tArdmhéara Críona Ní Dhálaigh, Cieran Perry

Sectoral Interests:

Lillian Buchanan, Pat Doyle, Aideen Hayden, Catherine Kenny, Kathleen McKillion, Kevin White

Officials:

Dick Brady, Céline Reilly, Anthony Flynn, Cathal Morgan, Dáithí Downey, Karl Mitchell, Úna Joyce, Anja Hartmann, Nikki O'Hara, Elaine O'Kelly

Other Councillors:

Mannix Flynn, Michael O'Brien, John Lyons, Noeleen Reilly, Éilis Ryan

Apologies:

Cllr Janice Boylan, Cllr Sonya Stapleton

Councillor Daithí Doolan

CHAIRPERSON

