

# Supporting People with Disabilities to access Appropriate Housing in the Community

# **Guidance Document**



**TRANSFORMING LIVES** Programme to Implement the Recommendations of the 'Value for Money and Policy Review of the Disability Services in Ireland' Document Control: Version 2.0

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Please note this is a working document and will be periodically reviewed and updated.

We would welcome any comments and feedback on this document and in particular any suggestions / case studies on housing to be included in future versions. Any enquiries or comments can be emailed directly to <u>timetomoveon@hse.ie</u>

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# Why do we need this Guidance Document?

This document has been developed as a resource for service providers and other stakeholders who are supporting people with disabilities to move to their own homes in the community. The primary purpose of this document is to provide clear information and "signposting" for disability service providers in relation to the processes and mechanisms associated with securing accommodation for people transitioning from a congregated setting.

It is recommended that this document is read in conjunction with the Housing Options document published by the Housing Agency, which provides a guide to the social housing options available. There are plain English and easy read versions of this document available. <u>http://www.housingagency.ie/housing-information/social-housing-options</u>.



There is also a follow-on document available , "Making A Home: A practical guide to creating a home and moving to the community" which maps the practical steps

that may need to be navigated from the time a home is selected through to when the person moves in, essentially the process of "making a home".

# Other useful resources

A number of other resources have been developed to help supports the transition of people from congregated settings to new homes in their own community. These include:

- Time to Move on policy- Easy Read
- **Community Living Transition Planning Toolkit** : Guides service providers through the process of supporting each person to develop their plan to move into the community.
- **Project Action Plan tool**: Provides a template for service providers to planning the decongregation of a location and development of a community service
- Making A Home: A practical guide to creating a home and moving to the community and the Making a Home- Easy Read
- "What will this mean for me?" Information for Service Users on the Time to Move on policy
- Briefing Notes for targeted audiences: Family members, staff members , public representatives, Senior Managers and Board Directors
- Communication Key Messages
- Communication Stakeholder Mapping tool

All of these resources are available on the Time to Move on webpage www.hse.ie/timetomoveon

# **1** Policy Context

# **1.1 Disability Policy**

## United Nations Convention on the Rights of Persons with Disabilities (2006)

Ireland has ratified the UN Convention on the Rights of People with Disabilities. Article 19 (a) Living independently and being included in the community, states that:

Parties to the present Convention recognize the equal right of all persons with disabilities to live in the community, with choices equal to others, and shall take effective and appropriate measures to facilitate full enjoyment by persons with disabilities of this right and their full inclusion and participation in the community, including by ensuring that:

Persons with disabilities have the opportunity to choose their place of residence and where and with whom they live on an equal basis with others and are not obliged to live in a particular living arrangement;

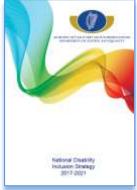
People with disabilities now have an equal right to access housing and to receive the supports necessary to enable them to live in their own home in the community. A person with a disability may choose to live alone or choose from a variety of arrangements such as sharing with family, host families, friends and/or others who may or may not have a disability.

## National Disability Inclusion Strategy 2017-2021

The National Disability Inclusion Strategy 2017-2021 was launched by the Department of Justice and Equality in July 2017.

This strategy recognises the role of a wide range of stakeholders in bringing about changes that will have a positive impact on the lives of people with disabilities including home life, community participation and citizenship. Under the Theme Living in the Community, the strategy has a number of actions to ensure, "people with disabilities are supported to live an independent life in a home of their choosing in their community".

This includes continuing to implement the Time to Move policy and to *"ultimately close all congregated settings"*. The responsible bodies include the HSE, Local Authorities and the Disability Sector.



# Time to Move On From Congregated Settings

This report recommends that people with disabilities who are currently living in a congregated setting should be supported to move into homes in the community. The report was adopted as a policy and implementation commenced in 2012.

The Time to Move On report made 31 recommendations covering a wide range of issues and identifying a diverse group of stakeholders. In relation to housing provision there are 11 specific recommendations, as noted below:

#### **RECOMMENDATION 2**

The Working Group's proposals should be reflected in the National Housing Strategy being prepared by the Department of Environment, Heritage and Local Government (now the Department of Housing, Planning and Local Government).

#### **RECOMMENDATION 7**

The provision of accommodation for people moving from congregated settings to their local community must be broader than a plan for accommodation; accommodation arrangements for housing must be part of a new model of support that integrates housing with supported living arrangements.

The new model of support should be based on the principles of person-centeredness; it should enable people with disabilities to live in dispersed housing, with supports tailored to their individual need.

#### **RECOMMENDATION 8**

All those moving from congregated settings should be provided with dispersed housing in the community, where they may:

- Choose to live on their own
- Share with others who do not have a disability
- Share their home with other people with a disability
- Live with their own family or opt for long-term placement with another family

#### **R**ECOMMENDATION 9

Where home-sharing with other people with a disability is the housing option chosen by the individual, the Working Group recommends that the home-sharing arrangement should be confined to no more than four residents in total and that those sharing accommodation have, as far as possible, chosen to live with the other three people.

#### **RECOMMENDATION 10**

Supported living arrangements should enable the person to choose to:

- Decide on, control and manage their own supports
- Contract with a third party to help with the management of their individualised support package
- Choose to combine resources with others to pay for shared supports as well as having some personalised supports



#### **RECOMMENDATION 13**

The HSE should provide for the health and personal social needs of residents moving to the community while responsibility for housing rests with the Department of Environment, Heritage and Local Government (now the Department of Housing, Planning and Local Government) and local authorities.

#### **RECOMMENDATION 18**

The accommodation needs of people moving from congregated settings should be met through a combination of purchased housing, new-build housing, and leased housing or rented housing.

#### **RECOMMENDATION 19**

There will be instances where purpose built new housing in the community to meet particular individual needs will need to be built, or purchased and made accessible

Where agencies providing congregated settings may be disposed to sell land to help to fund new accommodation, and need short/medium term financing to enable accommodation to be built or purchased for residents before property and land can be sold, this short-term funding should be provided by the state by way of loan.

#### **RECOMMENDATION 20**

All those making the transition from congregated settings should be assessed for eligibility for Rent Supplement or Rental Accommodation Scheme. This subject needs detailed consideration by the Department of Social Protection, Department of Environment, Heritage and Local Government (now the Department of Housing, Planning and Local Government and the Department of Health and Children.

#### **RECOMMENDATION 21**

A local re-housing plan should be prepared and jointly co-ordinated by local authorities and HSE, in collaboration with service providers. The plan should be based on best practice in including people with disabilities in local communities and should facilitate dispersed housing with personal supports. All residents in congregated settings should be assessed by housing authorities to establish their eligibility and need for social housing support. Service Providers should ensure that their clients are assessed for housing by the relevant local authority. Recommendation

#### **RECOMMENDATION 22**

Housing authorities should give consideration to reserving a certain proportion of dwellings for people with disabilities. A suite of letting criteria specific to housing for people with disabilities should be developed and reflected in a national protocol.

# **1.2 Housing Policy**

There are a number of policies in place that inform the approach to the delivery of housing for people with disabilities in Ireland.

# The National Housing Strategy for People with a Disability 2011 – 2016

The National Housing Strategy for People with a Disability (NHSPWD) provides a framework for delivering housing to people with disabilities through mainstream housing sources. The vision of the Strategy is:

"to facilitate access, for people with disabilities, to the appropriate range of housing and related support services, delivered in an integrated and sustained manner, which promotes equality of opportunity, individual choice and independent living".

Under this strategy people with disabilities will have access to social housing

through Local Authorities in the same way as all citizens do. The strategy was extended to 2020 under Rebuilding Ireland 2016.

## **Rebuilding Ireland 2016**

In 2016, the Department of Housing, Planning, Community and Local Government (DHPLG) launched its five-year action plan for housing and homelessness which extended the NHSPWD to 2020.

The plan has a number of specific actions relating to housing for people with a disability including:

- Increasing the targets for the Housing Adaptation Grant and streamlining the process
- Working with the HSE and Local Authorities on housing issues arising for people who are transitioning from HSE accommodation
- Continuing to support the programme of transitioning people from congregated settings.

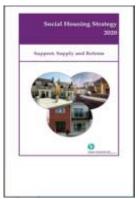
# Social Housing Strategy 2020

The Department of the Environment, Community and Local Government (now the Department of Housing, Planning and Local Government) developed and launched a six year Social Housing Strategy in 2014. The vision of this Strategy is that:

"every household will have access to secure, good quality housing suited to their needs at an affordable price in a sustainable community and that the State, for its part, will put in place financially sustainable mechanisms to meet current and future demand for social housing supports..."







# **1.3 Separation of Housing and Support Service delivery in policy**

The *Time to Move on* policy advocates that the funding for housing provision for those moving from congregated settings should be managed through the Department of Environment, Community and Local Government (now the Department of Housing, Planning and Local Government) (Chapter 9 in the report). This separation of the housing and support function has also been promoted in the high level implementation plan:

The model envisages that people living in congregated settings will move to dispersed forms of housing in ordinary communities, provided mainly by housing authorities. <sup>1</sup>

This logic was also followed in the National Housing Strategy for People with a Disability 2011-2016 which states:

The separation of housing support functions and health care supports, can enable people with disabilities to exercise greater choice of care service provider and, therefore, increased independence and control over their own lives.<sup>2</sup>

The intended outcome of the policy direction is to ensure that people can hold a tenancy and/or live within a setting that is not under the direct control of their care support service provider. This gives people a level of protection, security and autonomy in the event of conflict or issues arising in relation to the housing or the support services i.e. a housing issue could be addressed without impacting on support provision or vice versa.

To maintain this separation, the care and support service that a person will need to enable them to successfully transition and to live well within their home will not normally incorporate the housing costs for the person in their home.

# **1.4** Aligning Housing and Support Service delivery in practice

The Department of Housing, Planning & Local Government in collaboration with the Housing Agency published the National *Guidelines for the Assessment and Allocation Process for Social Housing Provision for People with a Disability, to* support and assist local housing authority staff. This document sets out the guidance to housing authorities in relation to the allocation of housing where there may be care supports required. Section 3.1 of this guideline states that,

...the LA are responsible for the provision of housing services, while the provision of relevant health and personal social services are the responsibility of the HSE. All individuals can live independently with varying levels of support, both formal and informal. The provision of these supports is not within the remit of the local authority (LA). Whether these supports are in place at the time must not inhibit the assessment process. However, such supports are required to be in place prior to an individual being offered or taking up alternative accommodation to their current arrangements.

<sup>&</sup>lt;sup>1</sup> <u>http://www.hse.ie/eng/services/list/4/disability/congregatedsettings/impplan.pdf</u>, page 1

<sup>&</sup>lt;sup>2</sup> https://www.housing.gov.ie/sites/default/files/migrated-

files/en/Publications/DevelopmentandHousing/Housing/FileDownLoad,28016,en.pdf page 25

A list of the key messages in the guidelines is given in Appendix 1. For those moving from a congregated setting this is dealt with specifically in the Guidelines under *Section 4.7. Applications from Persons from Institutional Care/Congregated setting which* states:

The LA, HSE, housing association and service provider shall work closely together to deliver on the vision of the A Time to Move on from Congregated Settings, The Vision for Change and the NHSPWD to ensure that the housing need and housing choice of people moving from congregated setting is met. The following points should be noted when dealing with such applications:

- a) Applications from individuals transitioning from a congregated setting as part of a facilitated move should not be submitted until the person centred planning for an individual has been completed and a property identified.
- b) Applications from people transitioning from congregated setting shall be managed by the LA under the housing need criteria of "whether the current accommodation is an institution, emergency accommodation or a hostel" under the Social Housing Assessment Regulations 2011.
- c) Where an individual presents to a LA seeking social housing support from a congregated setting facility or institutional care setting outside of the transitioning programme their application should be assessed in line with the standard protocols as set down in this document. The LA shall not deem the individual adequately housed based on the current address being an institution.
- d) It is expected that the application for social housing support will be submitted to the LA in which the congregated setting facility or institutional care setting is located. However, an applicant can apply for social housing support from any LA where they can provide a "local connection" (as defined in the Social Housing Assessment Regulations 2011) to the area. An applicant need only meet one of the "normally resides" or "local connection" criteria, not both. In addition, the LA has discretion to accept an application where neither of these requirements is met. (Article 5 (c) of the Social Housing Assessment Regulations 20118 refers).
- e) The Support Plan Summary completed by the applicant and HSE/service provider must demonstrate that this is feasible, particularly in terms of the continuation of relevant support services. A Support Plan Summary is required for individuals transitioning from congregated settings and mental health facilities to demonstrate the commitment to the individual by the service provider that the supports will be in place to allow the person to live a supported self-directed life in their new home. The appropriate supports from the HSE/service provider must be put in place for the individual and any services already being provided by the State should be assessed, adapted and continued, if appropriate. A protocol will be put in place between the LA and the HSE/service provider to ensure that the appropriate supports are maintained for the individual. The Support Plan Summary should guide and inform this protocol. The protocols effectiveness shall be monitored through the subgroup of the local HDSG and all parties to the process must continue to engage with the individual for as long as is appropriate. Any reduction in support must be deemed appropriate by all parties and must not be funding driven.

- *f) If priority is being sought, the Person Centred Plan must be agreed and a synopsis provided in the Priority Information Form to the local authority as part of the social housing support application.*
- g) Where a housing association is identified as the housing provider for persons transitioning from congregated settings they shall be kept informed and liaison should include access to the Support Plan Summary so that the accommodation providers can plan accordingly.

The full guidelines can be accessed at:

https://www.housing.gov.ie/sites/default/files/publications/files/guidelines\_for\_housing\_provision\_for\_pe ople\_with\_a\_disability\_2017\_amended\_17\_october\_2017.pdf

As every individual case is managed locally, it is not possible to advise on the approach that might be taken by individual personnel working in the housing authorities or disability services. Under the Strategy there is a Housing And Disability Steering Group established in each local housing authority area, chaired by the Director of Housing and attended by representatives from the HSE, disability and mental health service providers and housing bodies. This forum is discussed further in 3.3 and the Terms of Reference and membership of the Local Housing Disability Steering Groups are set out in Appendix 2. This is a forum through which any operational issues can be raised and addressed locally.

Within the HSE it is recognised that it can be a challenge to allocate care supports to dovetail with housing allocation, when both issues can be time sensitive i.e. uncertainty around the availability of a home or access to funding for a new or changed care package.

# 2 Determining a Person's Housing Preference

In order to fully support a person's decision-making and choices regarding their move from the congregated setting, it is recommended that services engage with each person individually to determine the person's "will and preference". In relation to a person's preference around their choice of home, exploration may be needed to identify what home means to them, including where and with whom they want to live. There are a range of recognised approaches to person centred planning that can be employed to guide this work.

# 2.1 Transition Planning and the CLPT Toolkit

The Community Living Transition Planning (CLPT) Toolkit aims to guide service providers through the process of supporting each person to develop their plan to move into the community. It will equip service providers with an understanding of what is required to support people to transition successfully to their new homes but will not be prescriptive.

It is recognised that for a person coming out of a congregated setting, moving to a new home in the community often provides the opportunity to live a very different life with more independence, choice and control. The CLPT Toolkit provides guidance to explore the opportunity for a different life.



The CLPT Toolkit will support providers to consider:

- Good practice in transition planning
- Approaches to person centred planning
- The influence of the organisation (service provider) in the process
- Who the key stakeholders are in the transition process
- The components required in the transition planning process to ensure that each person is fully supported and assisted to have a successful and sustainable move into the community

When the person is supported to gain some life experiences during transition planning, this can influence their preference as to where and with whom they would like to live. A person who is planning their transition or who has already transitioned may throughout their journey express a wish to explore different housing options. The evidence from service providers who have supported people to move, shows that over time some people will choose to move again. On-going person centred planning will help ensure that the person's will and preference will continue to be taken into account.

### A Person Centred Approach-The Discovery Process & Supported Self Directed Living

At the heart of person centred care is the philosophy that services enable people to experience supported self directed living (SSDL). Discovery is a capacity-based relationship approach, which engages with the person to obtain and gain a deeper knowledge, insight and understanding of them to enable SSDL.

The Discovery process can look at all aspects of a person's life, dreams, wishes and preferences around home, family, relationships, friendships and lifestyle choices. It is an individualised journey of learning with and about the person, supporting them to gain knowledge and experience through family and community engagement and inclusion, and building circles of support to enable SSDL. During Discovery it is important that the person participates in a broad range of ordinary life experiences that are necessary for meaningful and successful engagement in their community.

More information on the model of discovery can be found on the Genio website: https://www.genio.ie/ssdl

# 2.2 Supporting informed decision-making

There are a number of ways in which to support a person to make informed decisions about where and how they wish to live. It is recommended that a range of options are sourced, explored and offered whilst being mindful of managing a person's expectations. This will support a person to exercise real and informed personal choice about their housing options and living arrangements.

Service providers can support informed decision making by:

- Including and involving the person, throughout the process of identifying and securing housing
- Including and involving family members and other natural supports in this process where this is in keeping with the person's wishes
- Supporting the person to access independent advocacy as and when appropriate
- Supporting the person to access 'decision making supports' from the Decision Support Services when available and where appropriate
- Managing expectations regarding options, timelines and challenges

Alongside the choice of where to live, the choice of who to live with or whether to live alone is equally important. This should be clearly explored as part of the planning process with the person and their family and other natural supports as appropriate.

In the event that the person with a disability chooses to live with a small number of others, there needs to be clarity with the housing provider as to how vacancies within a house will be managed to ensure that the residents can continue to exercise choice and retain control over who they live with.

## **Supporting People to View Different Options**

It is recommended that services facilitate people and their families/advocates to engage with other people who have moved to learn about their experience. This gives people the opportunity to talk to staff and providers about the process, outcomes, supports etc. It is beneficial for a person and their key stakeholders to see where other people are living.

The discovery process, person centred planning and the application of the principles outlined in the Community Living Transition Planning Toolkit, enables the person to make appropriate decisions/choices about the housing options available to them. These processes ensure that the person's will and preference is the focal point as decisions are made and also provides evidence of this.

### Managing Expectations and Current Challenges

When exploring housing options with the person, it is important to provide all the information relating to housing options including lack of supply, extended timeframe for acquiring housing, etc. Those supporting a person transitioning through the process should not create unrealistic expectations relating to housing.

## Communicating and engaging with all stakeholders

As part of the work to support the implementation of the Time to Move on policy, a comprehensive Communication Stakeholder Mapping Tool has been developed to support providers to identify the stakeholders they may need to be consider. The plan provides guidance on the development of tailored key messages, the content of the communication, the timing and the method of engagement and communications. It is strongly recommended that when engagement with stakeholders is being planned, careful consideration is given to the key message and information being shared, the timing of same and the purpose and expected outcome of the communication, such as , is it for information only or is it twoway engagement where feedback and follow-on actions are required.

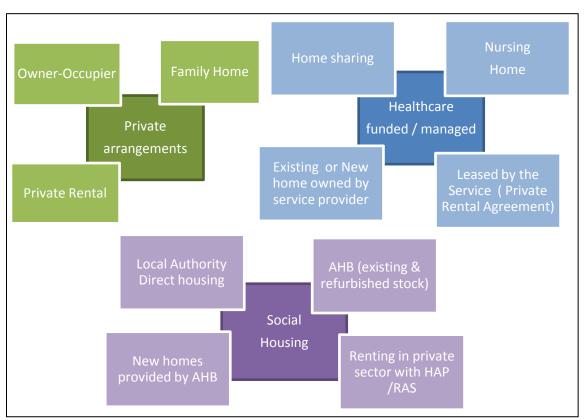
Service providers need to manage the engagement and communication with all stakeholders, but particularly the person moving and their family, so as to not raise expectations, cause anxiety or confusion, or create a scenario whereby engagement appears tokenistic or rushed.

# **3** Role of Service Provider in Advancing Housing Options

# 3.1 Housing Solutions

The experience of disability service providers supporting people to move out of congregated settings demonstrates that a wide range of housing solutions need to be adopted and explored to achieve significant progress as taking only one approach is limiting.

To deliver on this service providers need to develop key working relationships and partnerships with housing providers. Through collaborative working all the mechanisms and funding streams associated with housing can be effectively explored, targeted and used to deliver homes that are in line with the assessed need and preference of those moving. As noted in 3.2 below, identifying a lead person for housing in a service will ensure that the housing element of the decongregation process is being actively managed. The lead person should establish the key working relationships, develop a comprehensive knowledge base on housing options and have the capacity to progress a range of housing options.



Broadly, the range of housing options can include:

To date the people moving from the congregated settings to new homes in the community have been supported to access all of these options. Details of the type of arrangements that people have moved into are included in the Time to Move on Annual Progress Reports and featured in the infographics that are available on the webpage <a href="https://www.hse.ie/timetomoveon/">www.hse.ie/timetomoveon/</a>

# 3.2 Lead Person for Housing Options

As part of the plan adopted by service providers in relation to securing appropriate accommodation it is recommended that a staff member is assigned lead responsibility for housing. This person should:

- Develop expertise with regard to the range of housing solutions, funding options, application mechanisms, key stakeholders etc.
- Lead on the development of the housing strategy for their service
- Hold a lead role with regard to determining and progressing the HIQA registration of new homes

Pro-active engagement by the service provider is critical in advocating for the housing needs of people with disabilities and promoting them as possible tenants through developing working relationships with:

- Local authorities: To advocate for the needs of residents moving from congregated setting, including engagement with Local Housing & Disability Steering Group.
- Approved Housing Bodies: On an individual basis, as well as through engagement with any local or regional forum.
- Local estate agents: to improve possibility of gaining advance notice of suitable properties coming to the rental or purchase market.

# 3.3 Key Relationships for Provider Lead on Housing

#### **Local Authorities**

Local authorities are the main providers of social housing support in Ireland. The Housing Services Department in local authorities facilitate the provision of suitable, affordable, quality accommodation and housing support for people who need it. Housing support can be provided in a number of ways, which are set out in Section 4 below on Social Housing Support.

## Approved Housing Bodies (AHBs)

Approved Housing Bodies (AHBs) play a significant role in providing housing for people with disabilities. There are currently 552 AHBs listed on the national register (see link below), which includes those that support particular care groups or operate in a particular geographical area as well as those that have a national remit.

Disability service providers can liaise directly with AHBs to work together to identify suitable properties or to develop projects for people with disabilities. It is recommended that AHBs and service providers liaise with the Local Authority to make them aware of a project or plans for a project at the earliest possible opportunity.

Where the HSE as a service provider is seeking an AHB partner to work with them to deliver a project, the local authority has a responsibility to support this. Housing Circular 32/2019 sets out this role as follows: *LAs should provide advice to the HSE regarding use of the CAS scheme by AHBs for housing for people with a disability, including people moving out of Congregated Settings. Decisions on which AHB proposals are selected to provide housing, in line with the criteria set out in Circular Housing*  *30/2017, is one for the relevant local authority. Such decisions should take account of issues and opportunities raised by the HSE.* 



The Register of Approved Housing Bodies provides the name and address of all bodies currently approved under section 6 of the Housing Act 1992 <u>https://www.housing.gov.ie/housing/social-housing/voluntary-and-cooperative-housing/register-housing-bodies-approved-status</u>

### Local Housing & Disability Steering Group

The role of the Local Housing and Disability Steering Group (HDSG) is to facilitate better coordination and delivery of housing and related support services to people with disabilities support and enhance the current local interagency structures, in line with the recommendations of the National Housing Strategy for People with Disabilities.

Providers should ensure they pro-actively engage and are adequately represented on the Local Housing and

Disability Steering Groups that are set up in each Local Authority. A key deliverable of the HDSG in each is to develop their Strategic Plan for housing people with disabilities.

Service Providers have a key role in raising awareness amongst the other stakeholders of the issues facing people with disabilities with regard to accessing housing. Building on key relationships that can drive the supply of suitable housing, the HDSG provides an effective forum for engagement between the Local Authorities, AHBs and service providers to ensure that the needs of people with disabilities are identified and considered as part of the strategic plan.



The Local HDSG provides a forum for collaboration and co-ordination across the housing stakeholders and disability service providers to create housing solutions and innovative responses. They also provide an opportunity to address blockages and issues in relation to housing that arise in a particular area.

See Appendix 2 for the Terms of Reference and Membership for the Housing and Disability Steering Groups.

Local Authority contact details https://www.housingagency.ie/find-my-local-authority

## Local Estate Agents

The local estate agents are key stakeholders in the search for suitable properties. Developing a rapport with the local agents and ensuring they are briefed on the type of homes required, will improve the opportunity to view suitable properties at the earliest stage possible. This can be particularly critical when the type or location of the home is highly sought after, leading to competition in the marketplace.



The Institute of Professional Auctioneers and Valuers (IPAV) is the representative professional body for qualified, licensed auctioneers, valuers and estate agents throughout Ireland. For further information please see <a href="https://www.ipav.ie/">https://www.ipav.ie/</a>

More details on the roles of Local Authorities and Approved Housing Bodies as providers of social housing support are detailed in Section 4.1 below.

### **HSE Estates**

HSE Estates provide support and guidance to service providers who are supporting people transitioning to homes in their communities. This includes:

- Advice on acquisitions
- Advice on renovation/adaptations
- Housing templates for new builds with indicative costings

HSE Estates also have a key role in the provision of housing to a small number of specified projects. Your local HSE Estates team can be contacted through your CHO office or by emailing <u>timetomoveon@hse.ie</u>

## Health and Information Quality Authority (HIQA)

HIQA is the statutory authority with the responsibility for driving quality, safety and accountability for residential services for both children and adults with disabilities, through the inspection and registration of all locations that are designated centres under the Regulations. Congregated residential settings are classified as designated centres.



HIQA have developed guidance on what constitutes a designated centre<sup>3</sup> and this should be consulted when exploring housing options for people. Where the service provider believes that the new living arrangement will fall within the definition of a designated centre, an application to register the new living arrangement must be made before a person takes up occupancy.

Where a new living arrangement falls outside the definition of a designated centre, there will be no need to register the accommodation before any people move in. However, under the Regulations there is a requirement to notify HIQA when a person is leaving a designated centre.

<sup>&</sup>lt;sup>3</sup>https://www.hiqa.ie/reports-and-publications/guides/what-constitutes-designated-centre-people-disabilities

# **4** Social Housing Support

Social housing support is housing provided by a local authority or an approved housing body to people who are assessed as being unable to afford housing from their own resources.

The information for this section has been provided by the Housing Agency, the government agency which supports Local Authorities and Approved Housing Bodies in their housing functions. The Housing Agency leads and project manages the implementation of the National Housing Strategy for People with Disabilities.



The Housing Agency has also produced a number of guides to help people understand what options are available. These are available in plain English and Easy Read format. <u>https://www.housingagency.ie/housing-information/social-housing-options</u>

# 4.1 Social Housing Provision

## **Local Authorities**

The Housing Services Department in local authorities facilitate the provision of suitable, affordable, quality accommodation and housing support for people who need it. This can be provided in a number of ways:

- A rented tenancy in:
  - A property owned and managed by the local authority
  - $\circ$   $\;$  A property owned and managed by an approved housing body
  - A property leased (long term leasing) for 10-20 years by the local authority or approved housing body
- A Housing Assistance Payment (HAP) where a local authority will make a monthly payment to a private landlord, subject to terms and conditions including rent limits, on a HAP tenant's behalf
- A Rental Accommodation Scheme (RAS) tenancy where the local authority arranges leases with private landlords.

## **Approved Housing Bodies (AHBs)**

Approved Housing Bodies (AHBs) are independent non-profit making organisations that provide rented housing for people who cannot afford to buy/rent their own homes. This can include specialist housing, such as housing for older people or homeless people. They are also known as voluntary housing associations or housing co-operatives. An approved housing body may provide housing by:

- Building new houses
- Buying existing homes
- Leasing private houses

They can use a mix of private finance and/or state funding to pay for housing developments or to buy property. To become a tenant of an approved housing body, the person must apply through their local authority using the same application form the person would use for local authority housing. In some cases based on how the development was funded, AHBs may retain a proportion of the accommodation units which they allocate directly.

# 4.2 Establishing a Person's Housing Eligibility and Need

In order to *qualify* for Social Housing Support (SHS), a person must be considered *eligible* for SHS, which is determined on the basis that they meet specified criteria, which include income and alternative accommodation. Each person is then assessed to determine if they have a *housing need*, which is based on prescribed criteria and takes account of the household's current accommodation.

**People currently living in congregated settings are considered to have an unmet housing need**. This is in keeping with the *Time to Move on* policy and the *UN Convention on the Rights of Persons with Disabilities,* which acknowledge that enabling people with disabilities to live in and become part of the mainstream community is an important human rights issue. The UN Convention supports that people with disabilities should be enabled to make their own choices, and have the same choices as other adults about where to live and with whom they might share.

## **Application Process**

An Application Form can be downloaded from the local authority's website.

#### https://www.housingagency.ie/find-my-local-authority

When the local authority reviews the person's application for social housing, they check that the person:

- Is within certain income limits
- Has a right to live (reside) in the State long term
- Does not have a significant history of rent arrears with a housing authority
- Does not own a house or land where they could live

The local authority will also determine if the person needs social housing. They consider:

- The size of the household
- Whether the person's current housing is overcrowded or not suitable
- Whether the person needs specific accommodation because they have a disability
- Whether the person is living in an institution, emergency accommodation, hostel or other temporary accommodation

# 4.3 Applying for Social Housing Support

## Application form

To apply for social housing support an application form must be completed and submitted to the relevant local authority, in the area in which the person wishes to live. Application forms are available from the local authority offices or on their website.

An application for social housing support can only be made to one local authority. The name of the local authority should be at the top of the form. The application form will be returned if you use an application form for the wrong local authority.

The application must be completed in full and submitted with all of the necessary documents. The checklist at the front of the document should be used to ensure that all required information is submitted with the application. An **Easy Read Guide** to the completion of the application form is available.

#### LOCAL CONNECTION

The application form should be completed and submitted to the Local Authority in whose area the person would like to live. This does not have to be the area where the person currently lives. If the person does not currently live in the area they would like to live in, they must show that they have a connection to that area, such as family, employment, education or medical needs.

#### **AREAS OF CHOICE**

When applying for social housing support, the person can choose up to three areas within the local authority area where they would like to live. If there is more than one local authority in the county of application, the person may be able to choose an area within another local authority of that county. The local authority will provide more information about this.

Carefully consideration must be given to the selection of the "areas of choice", as only suitable housing in these areas will be offered to the person. Factors to consider include services, transport, links to family and friends, and the types of housing in the area and whether this would suit the person. If the person chooses a popular area they may have to wait longer for an offer of housing than if they choose a less popular area.

#### APPROVED HOUSING BODY HOUSING APPLICATION

To apply for housing with an approved housing body (AHB), an application form for social housing from the local authority must also be completed. In Part 13, tick the box that says 'Voluntary/Co-operative Housing'.

#### Additional information

Where the person applying for housing support has a disability, comprehensive information about their situation must be included in the application.



For an example of Housing Support application form please see <u>https://www.corkcoco.ie/sites/default/files/2017-</u> 03/Application%20Form%20for%20Social%20Housing%20Support.pdf

# 4.4 Social Housing Waiting Lists and Allocations

#### Housing waiting lists

If an application for social housing support is accepted, the person will be put on the housing waiting list for the local authority. Where a person indicates they would like housing through an approved housing body, if an AHB property comes up, they will be offered this.

The Social Housing Assessment Regulations 2011<sup>4</sup> states that applications from people transitioning from a congregated setting shall have their Basis of Need recorded as "*current accommodation – whether it is an institution, emergency accommodation or a hostel*". This is confirmed in the National Guidelines for the Assessment and Allocation Process for Social Housing Provision for People with a Disability (see Appendix 1) which states that:

People with a disability shall not be deemed adequately housed when their current address is a congregated setting, institution, hospital/nursing home, community based group home, or when they, although an adult, remain in the family home due to their personal circumstances and/or support needs.

## **Choice Based Letting**

Several local authorities use an online system called Choice Based Letting. This system allows a person who is on the housing waiting list to make decisions regarding where they live and tenure choice (local authority, voluntary housing and leased homes). The local authority advertises homes available to-let to eligible housing applicants on their Choice Based Letting website. Each applicant is given a unique Username and Pin to access the website when they are approved to be included on the housing list. You can submit your expression of interest in the properties on the website. Where the Choice Based Letting system is available the local authority will explain how it works.

## Allocation of housing

Allocations can be made to accommodation provided directly by local authorities or to accommodation provided by approved housing bodies. As houses and flats become available for letting, they are allocated from the waiting list in order of priority, taking account of all the relevant circumstances. When a home that is suitable for the person becomes available, the local authority will check that the person still meets all the requirements for social housing. The criteria are:

- Eligibility
- Need
- Connection to the area
- Area of choice

When the person moves into their new home, the person's name will be removed from the housing waiting list. This is because their housing need is met.

Where the accommodation is provided by approved housing bodies, the local authority nominates a person from the housing list to take up the tenancy. If the person is accepted as a tenant by the approved housing body, the local authority deems that the person's accommodation need has been met.

It should be noted that local authority housing is unfurnished. If the person needs help with buying furniture and appliances, the person can apply to the Department of Social Protection for an Exceptional Needs Payment. These payments are part of the Supplementary Welfare Allowance Scheme.

<sup>&</sup>lt;sup>4</sup> <u>http://www.irishstatutebook.ie/eli/2011/si/84/made/en/pdf</u>

# 5 Revenue & Capital Funding Streams to provide housing

In addition to the social housing that is owned and rented directly by local authorities, there are a number of ways social housing can be funded and provided. These are identified below.

# 5.1 Revenue Schemes

### Social Housing Current Expenditure Programme (SCHEP)

The Social Housing Current Expenditure Programme (SCHEP) supports the delivery of social housing by providing financial support to Local Authorities and Approved Housing Bodies (AHBs) for the long term leasing of houses and apartments from private owners and developers. The leased properties are allocated to tenants, in accordance with the relevant Local Authority's allocation scheme.

SHCEP supports the objective of delivering flexible and graduated housing supports. Under SHCEP there are a number of revenue funding options that can be used to support people to access social housing as follows:

- Direct Lease Arrangements with Private Property Owners
- *Rental Arrangement Scheme* (RAS) with Private Property Owners
- Leasing Arrangements with Approved Housing Bodies (AHBs)

Below, are the broad details of these three options. Further information and the key features of the SCHEP scheme are given in Appendix 3.

## **Direct Long Term Lease Arrangements with Private Property Owners**

Under this arrangement Local Authorities and Approved Housing Bodies (AHBs) can lease suitable properties from private owners. These can be new builds or second-hand homes and the term of the arrangement is for a minimum of 10 years, up to a maximum of 20 years.

Tenants will pays a differential rent to the Local Authority and have no relationship with the owner of the property. The responsibility of the stakeholders is as follows:

Responsibilities of the Local Authority	<b>Responsibility of the Property Owner</b>	
<ul> <li>Landlord to the tenant</li> <li>Internal maintenance and repair of the properties</li> <li>Making the lease payment to the property owner</li> <li>Undertaking a detailed inspection of the property pre lease arrangement to ensure that the property is of an acceptable standard and to create a current condition record</li> <li>Pay up to 80-85% of the open market rent throughout the term</li> </ul>	<ul> <li>Payment of management company fees where appropriate</li> <li>Structural repairs, structural maintenance and structural insurance</li> <li>Providing evidence of compliance criteria, i.e. tax clearance certificate, planning compliance, housing standards, fire safety, public liability and property insurance.</li> <li>Retain responsibility for the structure and keep the property insured.</li> </ul>	

# 'Rental Accommodation Scheme type' Arrangements with Private Property Owners

Under the RAS, accommodation is provided within the private rented sector for households who have been in receipt of Rent Supplement for 18 months and have a long term housing need. Local Authorities source accommodation, carry out preinspections and draw up contracts with landlords to provide housing for an agreed term. They pay the full rent to the landlord on behalf of the tenant and the tenant pays a differential rent to the local authority.



Property owners enter into a three-way agreement with the tenant and the local authority. The agreement can be for a tenancy by tenancy arrangement, or an availability agreement, where the local authority enters into a contractual arrangement with the property owner to make the property available to the RAS for an agreed term, usually 6 years. Rents can be renegotiated by/with the property owner every year if property is in a designated Rent Pressure Zone (RPZ), otherwise, rents can be renegotiated every 2 years. The local authority guarantees the monthly rent payment to the property owner at 92% of the prevailing market rate and has nominating rights to allocate tenants to the property. The property owner remains the landlord and is responsible for maintenance and repair works.

Responsibilities of the Local Authority	Responsibility of the Property Owner	
<ul> <li>Paying rent to the owner for the duration of the agreement</li> <li>Nominating households in need of social housing support</li> <li>Recoupment of funding from the DHPLG</li> </ul>	<ul> <li>Managing the Tenants</li> <li>Maintenance, repairs and insurance of the property</li> <li>Paying management company service charges where applicable</li> <li>The landlord must be tax compliant</li> <li>The property must meet minimum standards for private rental accommodation</li> <li>Registering tenancies with the Residential Tenancies Board (RTB)</li> </ul>	

## Leasing Arrangements with Approved Housing Bodies

Under this arrangement the AHBs agree to make properties available for social housing support for periods of between 10 and 30 years. In return the Local Authority agrees to make an 'availability payment' to the AHB and they liaise with the AHB regarding nomination of tenants to the property.

The AHB agree to carry out full management services and act as the landlord to the tenants. The Local Authority monitors compliance with the terms of the Payment & Availability Agreement.

In these arrangements the roles of the stakeholders are as follows:

Role of Approved Housing Bodies	Role of DPHLG	Role of the Local Authority
<ul> <li>Apply to the Department of the Environment, Community and Local Government ( now Dept. of Housing, Planning and Local Government)</li> <li>Purchases, leases or constructs properties using a mix of maximum 30% CALF funding with the balance sourced privately</li> <li>Make the properties available for social housing support for periods of between 10 and 30 years</li> <li>Carry out full management services</li> <li>Act as Landlord to the tenants who pay a differential rent</li> </ul>	<ul> <li>Approves funding for proposals put forward by AHBs in consultation with the Local Authority</li> <li>Provides the funding to the Local Authority for the term of the P&amp;A agreement</li> </ul>	<ul> <li>Agrees to pay an amount to the AHB (as approved and funded by the DHPLG) Liaises with the AHB regarding allocation / nomination of tenants</li> <li>Monitors compliance with the P&amp;A agreement over the term of the agreement</li> </ul>

See Appendix 4 and Section 5.2 for further details of the Payment and Availability Agreement and the Capital Advance Leasing Facility (CALF) funding that supports the supply of housing by AHBs for lease arrangements.

# Housing Assistance Payment (HAP)

The HAP is provided by Local Authorities to enable households who qualify for social housing support, to live in the private rented sector.

Under HAP, **the household sources their own accommodation** in the private rented market then the Local Authorities make the full rent payment, subject to rent limits, on behalf of the HAP recipient directly to the landlord.



The HAP recipient pays a rent contribution directly to the Local Authority. The rent contribution is a differential rent (income based). Any household that qualifies for social housing support is eligible for HAP.

#### THE HAP PROCESS

To apply for HAP an applicant must have already applied for and been approved as 'qualified for social housing support'. Once approved the Local Authority provides the applicant with a 'Tenant Pack' which includes:

- Tenant Information leaflet
- Landlord information leaflet
- HAP application form
- Local HAP household rent limits

The applicant must source a suitable property in the private rented market and the application form only needs to be filled out when a property is sourced.

The Landlord has to provide information about the property and this section of the form may be returned separately by them to the local authority.

The Local Authority processes the application to ensure it meets the criteria and if a HAP payment is approved, the tenant signs a 'Rent Contribution Agreement'. The Tenant may be asked to furnish the local authority with the tenancy agreement they hold with the private landlord.

#### HAP PAYMENTS

Under HAP the following process applies in relation to how payments are made:

- The tenant must pay differential rent to the Local Authority.
- Where the tenant is in receipt of social welfare payments through the post office, differential rent is paid via the Household Budget scheme.
- The housing authority makes HAP payments directly to the landlord on a monthly basis in arrears.
- The tenant is responsible for the payment of any deposit.
- HAP payments may be suspended or ceased if the:
  - Property is sub-standard
  - Landlord is not tax compliant
  - o Tenant fails to pay differential rent
  - Tenant engages in anti-social behaviour

#### ENDING OF A HAP TENANCY

Under HAP, the tenant is expected to remain in the property for at least two years. However, in certain circumstances the tenant may be able to apply for a new HAP payment for a different property sooner than the two year period. The Landlord can terminate the HAP tenancy if the tenant is in breach of their tenancy conditions as set out in the Residential Tenancies Act 2004.

For a range of information leaflets and booklets on tenant and landlord questions and answers see <u>www.hap.ie</u>

# **5.2 Capital Schemes**

There is currently a range of capital funding streams and mechanisms available to support the sourcing of appropriate housing, as follows:

- Capital Assistance Scheme (CAS)
- Capital Advance Leasing Facility ( CALF)
- HSE Funding for people with disabilities transferring from Congregated Settings

The details of these mechanisms are given below.

## Capital Assistance Scheme (CAS)

The Capital Assistance Scheme (CAS) is a Department of Housing, planning and Local Government scheme to support the provision of housing for people with specific categories of need or sheltered housing. CAS is a capital funding stream for Approved Housing Bodies (AHB) that is administered through the Local Authorities.

Currently, AHBs can submit proposals for CAS funding to the relevant local authority on the appropriate application form at any time. Proposals for funding must meet the needs of the target groups which the authority believes would benefit most from CAS funding. An application can be for a new build, a conversion or an acquisition.

Under the scheme, funding of up to 100% of the approved cost of a project can be provided in cases where all prospective tenancies are taken from the Local Authority housing waiting list.

The AHB is required to enter into a legal agreement with the Local Authority creating a 'mortgage charge' on the property for the amount of the funding. The AHB acquires or builds the property and is responsible for maintaining it.

The Local Authority will nominate people from the housing waiting list to take up tenancy in the property secured by the AHB. The AHB will determine which people are accepted as tenants, at which point these people will be deemed to have been "allocated" housing.

## Housing Circulars on CAS

There are a number of Housing Circulars that provide guidance on the Capital Assistance Scheme, particularly in terms of recent changes to the application process and the use of CAS to support the provision of housing for people with disabilities. The key changes and guidance in the circulars as it relates to the HSE and disability service providers are noted below.

# *Circular: Housing* 45/2015 *Supplementary Guidance for the provision of Housing for People with Disabilities.*

The Guidance provided clarity in relation to accessing CAS funding for the provision of housing for people with disabilities moving out of congregated settings. It specifically focussed on the eligibility criteria of the scheme, the alignment of proposals with national policy and the need for confirmation of collaboration between the AHB, service providers and HSE stakeholders.

#### CAS FUNDING CRITERIA AND HIQA DEFINITION OF 'DESIGNATED CENTRES'

Circular 45/2015 confirmed that the use of HIQA designated centres or where residents cannot hold an individual tenancy agreement would no longer be criteria for exclusion from CAS funding would no longer apply.

#### **GUIDING PRINCIPLES**

The circular includes a comprehensive list of guiding principles to ensure housing provision was in line with the recommendations of the *Time to Move on* policy:

- Housing arrangements must be dispersed independent units similar to apartments and houses that the majority of the population live in and scattered throughout mixed residential neighbourhoods amongst the rest of the population.
- Campus-style housing, clustering or grouping of housing for people with disabilities, including those with mental health difficulties, will not be eligible for CAS funding. Only in exceptional circumstances will the provision of adjacent housing units may be considered
- As a person living in their own home may require health and personal supports provided by or on behalf of the HSE to assist them. Such type of support should not of itself be a barrier to receiving CAS support for the provision of housing.
- Costs to provide accommodation for groups of people with disabilities which are wholly administered and run by disability service providers (e.g. group homes) are specifically excluded and are not eligible for housing funding from the DECLG.
- The need for compliance with guidelines and processes relating to housing needs assessments and evidence of a community living transition plan and/or person centred care plan to demonstrate that the housing proposal is in keeping with this for each person.
- The person/tenant must have capacity to sign a meaningful Tenancy Agreement, or confirmation must be provided by the service provider that the tenant(s) will be supported to live self-directed lives with meaningful choice, free from routines that would normally apply in a congregated or residential group setting.
- No more than four individuals with a disability (residents) may be housed together. An additional bedroom/accommodation can be made available for a carer/support worker, where required, and where this person does not constitute one of the four residents named above.

#### **CERTIFICATION BY KEY PARTIES**

In developing CAS proposals for people with disabilities, AHB's and service providers will be required to demonstrate that they have engaged with the relevant housing authority and their local HSE Social Care Disability Office, and will be required to provide certification to this effect.

#### Housing Circular 29/2016 Capital Assistance Scheme 'Call for Proposals 2016'

This Circular was the formal call for proposals that identified specific ring fenced finding to support decongregation. The circular also provided further clarification on the certification required by the key stakeholders to ensure proposals were in line with the guiding principles in Circular 45/2015.

# Housing Circular 32/2019 – New forms for all Capital Assistance Scheme (CAS) Projects and additional technical and cost guidance for the provision of housing for people with a disability

Housing Circular 32/2019 applies to all CAS housing proposals, but has specific additional guidance included for the provision of CAS housing for people with a disability. There is also a particular emphasis on providing housing for people currently living in congregated settings in order to support the Government's deinstitutionalisation policy. It gives guidance on the scale of provision, new build approaches, adapting existing dwellings, location, and value for money and fire safety provisions.

The circular provides guidance on issues that have arisen relating to application procedures and selection of Approved Housing Bodies (AHBs) to provide CAS funded housing. The circular provides guidance on the application procedures and the selection of AHB's to provide CAS funded housing.

In accordance with Circular 45/2015, AHBs and service providers are required to engage with the Local Authority and the HSE in developing proposals that will support people with disabilities to move out of congregated settings. Under this circular, AHBs and service providers are required to include certification to this effect when submitting their proposals to the Local Authority (LA).

#### **REVISED CAS 1 APPLICATION FORM**

Housing Circular 32/2019 introduces a revised CAS 1 Application Form, which must be submitted by AHBs for all CAS proposals. On the revised CAS 1 Form, Section 7A must be fully completed by the Approved Housing Body, Service Provider, HSE Disabilities and HSE Estates where housing is being provided for people with disabilities.

#### APPROVAL BY DISABILITY OFFICE

It is the responsibility of the local CHO Disability Office to approve the proposed project in Section 7A of the revised CAS1 Form, by confirming that the local Disability Office is supportive of the application proceeding to the next stage for consideration and that the application is in line with Circular 45/2015; in particular

that 'inappropriate clusters are not being developed, either by one provider or several providers operating in the same geographical area.'

The circular confirms that 'departure from the 1 mile/1.6km requirement for proposed CAS projects ... from the "nearest town centre facilities"... can only be considered if there are exceptional circumstances due to the specific support needs of the residents'. On this basis, additional supporting evidence will be needed to support developments that are not in accordance with this requirement.

#### APPROVAL BY HSE ESTATES

It is the responsibility of the local CHO Estates Manager/Office to approve the proposed project in Section 7A of the revised CAS1 Form, by confirming that the local Estates Office is supportive of the application proceeding to the next stage for consideration on the basis that the health related costs identified (if any) provide value for money and are reasonably attributable to the HSE; also that the proposal will provide fit for purpose accommodation in line with statutory requirements.

# Capital Advance Leasing Facility (CALF) for Approved Housing Bodies

**CALF** (Capital Advance Leasing Facility) is a facility which is *exclusively* available to Approved Housing Bodies (AHBs) to assist them in accessing private or Housing Finance Agency (HFA) finance for the purchase, construction or refurbishment of units that will then be made available for social housing purposes under the Social Housing Current Expenditure Programme (SHCEP).

CALF has become one of the main funding mechanisms for the supply of social housing by AHBs. CALF can be availed of for periods of between 10 and 30 years, and AHBs can also enter into a Payment and Availability Agreement for the project which is funded under the SHCEP. In discussion, consultation and with the written support of the relevant Housing Authority, an AHB must submit an application to the Department of Housing, Planning & Housing Government (DHPLG) for the acquisition, construction, or refurbishments of homes. The application identifies the source of loan funding and the P&A payments sought. An AHB may, where it has determined that it is necessary, request a CALF loan for a portion of the overall capital required for the project.

The facility is only available as part of a project where the AHB makes homes available under a P&A agreement to nominees of the housing authority for a set period of time.

The DHPLG approves funding for proposals put forward by AHBs in consultation with the housing authority. This will be based on a percentage of the acquisition, construction or refurbishment costs. A maximum of 30% of the capital funding, i.e. loan, will be contributed through the Housing Authorities. The balance of funding must be raised privately by the AHB. The capital money advanced by the Housing Authorities will be paid as a loan which accrues interest at a fixed rate of 2% per annum and must be repaid once the private loan is paid in full.

If approved, the AHB and the Housing Authority enter into two separate agreements:

- Capital Advance Agreement (CAA) which outlines the terms and conditions of the loan,
- Payment and Availability Agreement (PAA) which covers the conditions under which the properties will be made available for the term of the agreement.

Further details of the CALF funding and the P & A agreements are given in Appendix 4 along with a process flow chart.

https://www.housingmanual.ie/documents/housing-supply/social-housing-leasing-initiative/approvedhousing-body-arrangements/p-a-calf-guidance-2019.aspx

## HSE Capital Funding for decongregation

The Department of Health allocated €100m capital funding to the HSE over the period 2016–2021 to support the programme of transitioning people with disabilities from congregated settings to community living. This multi-annual funding allocation has been agreed with HSE Estates and **is only available for agreed prioritised projects**. For all other housing needs, the other funding streams identified must be considered and explored.

The key priority in the allocation of this capital funding is to ensure that resources are targeted to enable specific high risk and priority disability congregated settings to move people to new homes in the community. The National Estates and Disability Oversight group manage the allocation of this funding and work closely with the local Estates teams, CHO teams and disability services to review project proposals and oversee the projects which are funded.

The allocation of the resources is reviewed and revised annually to ensure that funding is accurately targeted to address high priority settings and to take account of project underspend or overruns.

Under this funding stream, the homes are either:

- Owned and operated by the HSE, where the HSE is the direct service provider
- Leased by the HSE to the service provider directly

Individuals that are supported to move to new homes under the HSE Disability Capital Funding programme for decongregation are not required to be assessed for social housing support.

# 5.3 Nursing Home Support

In some cases, in line with personal choice, it may be appropriate that a person is supported to move to a Nursing Home. In order to avail of "state support", where the state pays a contribution towards the person's cost of care in a nursing home, an application must be made under the Nursing Home Support Scheme (NHSS).

Any person who wishes to avail of financial support to enter a nursing home will need to apply under the Nursing Home Support Scheme. A medical assessment is required to confirm that the applicant requires long term care and a financial assessment is also required as the scheme is means tested.

The Scheme provides financial support towards the cost of long-term care in a nursing home. Under the scheme, people who need nursing home care have their income and assets assessed, and then make a contribution towards the cost of their care based on their assessment.

"Choosing a nursing home is one decision that no-one wants to get wrong. So, our advice is, before even beginning to examine the range of residential care settings available to you, to make a list of the ideal attributes you want from the nursing home.



If you are assisting someone about to move into a nursing home, involve them in making the decision as much as possible. If they are

not in a position to communicate well, it is extremely important to bear their values and preferences in mind in making this important life decision".

Nursing Homes Ireland have produced a guide to choosing a nursing home which is available at <a href="http://www.nhi.ie/">http://www.nhi.ie/</a>

# 6 Rents and Charges in different arrangements

# 6.1 Rents Payable for Social Housing arrangements

There are two methods by which the rent a person has to pay is set for social housing. These are called an economic rent or a differential rent.

#### **Differential Rent**

This is based on the relevant local authority differential rent scheme. The rent is payable to the local authority or the Approved Housing Body, as appropriate. The rent is affordable and is income based. If an individual or household's income increases, then the rent will increase and if the income decreases, then the rent will decrease. Each Local Authority uses a different model to assess differential rents

Differential Rent is payable when:

- A household is in **accommodation provided through any of the SHCEP leasing arrangement**. They pay a differential rent to the Local Authority or Approved Housing Body which is income based. Households in Social Leasing Arrangements do not qualify for Rent Supplement or Housing Assistance.
- Where a household is in **accommodation provided through HAP**. They pay a differential rent to the Local Authority which is income based. Households in HAP do not qualify for Rent Supplement.
- Where a household is in **accommodation provided through RAS.** They pay a differential rent to the Local Authority which is income based. Households in receipt of RAS do not qualify for Rent Supplement.

An **Economic Rent** is a rent which is fair, reasonable and justifiable to the tenant and takes account of the cost to the AHB for providing the accommodation.

Economic Rent is **paid directly to the AHB** when the social housing accommodation is provided through CAS (or other capital funded scheme). The household may be eligible for rent supplement albeit at a lower than with private rental.

#### **Rents in Multiple Occupancy arrangements**

Where there is more than one person from a congregated setting moving into a property, a shared accommodation model may be used where approval for a lease will be based on a room rate. There should be no more than four people with a disability sharing any individual property, in line with the recommendations of the Time to Move on from Congregated Settings and Circular 45/2015 Guidelines. However, each individual will be provided with a tenancy agreement for the area of the property that the tenant has exclusive access to, i.e. this will be their bedroom in most cases. The remainder of the house will be classed as a common area within the dwelling and will be referred to as such in the tenancy agreement. The maintenance and management arrangements of these spaces will be set out in the tenancy agreement.

# 6.2 Charges Payable by People Accessing HSE funded residential services

# Residential Support Services Maintenance and Accommodation Contribution (RSSMAC)

A long-stay contribution is an affordable contribution towards your maintenance and accommodation costs in certain HSE-run or HSE-funded residential settings<sup>5</sup>. These include settings where accommodation is provided or where upkeep costs (for example, food and utility bills) are funded by or on behalf of the HSE. This charge is called the Residential Support Services Maintenance and Accommodation Contribution (RSSMAC)

The RSSMAC charge is based on the person's income, their essential outgoings and is also based on the type of supported accommodation which the person requires:

- Category A: accommodation (24 hour medical or nursing care).
- Category B: accommodation (weekly medical or nursing care on a less than 24 hour basis).
- Category C: accommodation (all other accommodation such as independent living settings).

The amounts payable under each category are set by legislation. For more information see <a href="https://www.hse.ie/eng/services/news/newsfeatures/longstaycontributions/">https://www.hse.ie/eng/services/news/newsfeatures/longstaycontributions/</a>

When the person moves to their new home this charge should be reviewed to take account of the persons new circumstances.

## **Nursing Home Support**

Any person who wishes to avail of financial support to enter a nursing home will need to apply under the Nursing Home Support Scheme. A medical is required to confirm that the applicant requires long term care and a financial assessment is also required as the scheme is means tested. The Scheme provides financial support towards the cost of long-term nursing home care. Under the scheme, people who need nursing home care have their income and assets assessed, and then make a contribution towards the cost of their care based on their assessment.

People moving to a nursing home under the Nursing Home Support Scheme (NHSS) 'Fair Deal' will be charged the agreed client contribution. However it should be noted that may nursing homes charge a variety of additional fees for particular services which would be outlined prior to admission.

<sup>&</sup>lt;sup>5</sup> RSSMAC applies to long stay residential settings provided by the HSE and Section 38 Service Providers. <u>https://www.hse.ie/eng/services/list/4/olderpeople/general-guidelines-rssmac-mar-17.pdf</u>

# 6.3 Private Rental

In the private sector there are various different types of tenancy agreements / leases available. The rent payable is set by the Landlord and the terms of the rent agreement should be in compliance with the Residential Tenancies Act and take cognisance of any other regulations applicable, such as rent pressure zones.

## Deposits

A security deposit is a sum of money that is paid by a tenant to the landlord usually before a tenancy commences or on the date of commencement of the tenancy. This deposit is held by the landlord and is returned at the end of the tenancy to the tenant, once no rent arrears, bills, taxes or charges are due or damage beyond normal wear and tear has occurred. The security deposit is considered the lawful property of the tenant until the landlord establishes a right to it.

# The Residential Tenancies Board (RTB)

For more information on private rental tenancies including information on choosing a property, minimum standards and fire safety, moving in checklists and information on rights and responsibilities please see <a href="https://onestopshop.rtb.ie/beginning-a-tenancy/">https://onestopshop.rtb.ie/beginning-a-tenancy/</a>. The RTB also provide information on rent reviews and ending a tenancy.

# Appendix 1: National Guidelines for the assessment and allocation process for social housing provision for people with a Disability

The purpose of these national Guidelines is to assist in streamlining the management of the housing assessment and allocation processes for people with disabilities, including those currently living in the community and those transitioning to the community from residential care.

First issued by the Department of Housing, Planning and Local Government (DHPLG) in November 2014, this document was reviewed by the Housing Agency. This document was issued by the DHPLG in consultation with the Department of Health (DoH) and the Health Service Executive (HSE).



The NHSPWD, affirmed in *Rebuilding Ireland* and extended to 2020, aims to mainstream access to independent living for adults with physical, mental, sensory and intellectual disabilities. The actions set out in the document will direct the efforts of housing authorities and the HSE to support people with a disability to live independently in their own homes, with, if applicable, accommodation designed and/or adapted as appropriate, rather than having to move into residential care settings. The vision of the NHSPWD is to facilitate access, for people with disabilities

The full document is available at <u>https://www.housing.gov.ie/housing/social-housing/people-</u> <u>disability/national-guidelines-assessment-and-allocation-process</u>

#### KEY MESSAGES

**1.** The local authority shall take all practical steps to ensure that the process of applying for, being assessed for and being allocated a home is as easy as possible for a person with a disability including **providing documentation based on universal design principles of customer care** (Section 3.7. refers).

All people with disabilities are **entitled to an assessment of housing need** following the submission of an application for social housing support to their local authority whether they are currently homeless, about to leave custody/treatment centre, living in the community, living with family, living in residential/institutional care or nursing homes.

**3.** All people with disabilities are entitled to an assessment of housing need following the submission of an application for social housing support to their local authority **whether the supports they require to live independently are in place or not** at the time of the assessment. While it is noted that an individual may have personal support needs to enable them to move to independent living or shared accommodation,

these supports do not need to be in place at the point when a person is making a social housing support application – this circumstance should not affect the housing authority's assessment of need (Section 3.1 and 4.3 refers).

**4.** A **full social housing support application form** must be submitted to the applicant's local authority for assessment purposes. This form can be completed by an applicant with their advocate. If a person with a disability has agreed/requested in writing, verbally or another appropriate method (depending on their disability), that an individual or service provider act in the **capacity as advocate for the applicant3**, the local authority must engage as appropriate with this individual or service provider (Section 3.2.) If an applicant seeks to have an individual co-corresponded, then the local authority must ensure that all correspondence is issued to both the applicant and the co-correspondent, in line with the individual's wishes.

**5.** Local authorities shall accept and assess **joint applications for social housing support** from households that are not related or in a relationship (Section 3.3 refers). Applicants need not be sharing at the time of application.

**6.** If an individual has an interest in/ownership of a **property that they cannot reasonably occupy** the local authority shall not consider the individual as being adequately housed (Section 3.4. refers).

**7.** Local authorities shall in their **Housing Allocation Schemes or Housing Allocation Policies** allow for the allocation of accommodation to an individual where a housing need arises irrespective of any adaptations that were made to the individual's current place of residence.

**8.** Where the basis of an applicant's need arises due to a disability then the application shall have the appropriate **Basis of Need** (related to the disability) recorded on their assessment. This is in accordance with Regulation 23 (d) of the Housing Assessment Regulations 2011[2] (Section 4.3 and 4.4 refer). If there is a specific accommodation requirement arising from the applicant's disability, then the applicant's specific accommodation needs and disability in accordance with Regulation 24(b)(iv) of the Housing Assessment Regulations 2011.

9. To be considered for a priority, where it exists, the change of housing must be recommended as being important to stabilising or improving the person's condition (Section 4.4.1. refers). The Priority Information Form must be submitted with the social housing support application form. The form must be completed and signed by a medical practitioner in line with the applicant's local authority's Allocation Policy.

10. The personal circumstances of an individual including the requirement for personal supports as outlined in supporting documentation, may influence the size, design and type of the required housing. Where there are specific adaptations required to a property a report from an Occupational Therapist must be submitted.

11. Local authorities should introduce an 'Offer Zone', during which period it is reasonably expected that they will be offered a property within a 6-month period which will allow the applicant to apply to obtain the supports that they require to live independently.

12. If a person has a progressive condition such that their current housing will become inappropriate due to the worsening of the disability and/or their circumstances, they should be considered as having a housing need. This also applies to an adult still living at home with ageing parents (Section 3.5. refers).

13. The Housing Assistance Payment (HAP) has been rolled out to all local authorities. Local authorities shall, where appropriate, allow the use of the discretion clause to facilitate people with a disability to access the scheme. In addition, where appropriate the provision and level of rent supplement must be determined in a fair and equitable manner in line with the policies of the Department of Social Protection (Section 6.3 refers).

14. People with a disability shall not be deemed adequately housed when their current address is a congregated setting, institution, hospital/nursing home, community based group home, or when they, although an adult, remain in the family home due to their personal circumstances and/or support needs.

#### INDIVIDUALS TRANSITIONING FROM CONGREGATED SETTINGS:

15. Where a person with a disability is transitioning from a congregated setting to community based living it is acknowledged that an individual's understanding of their own desires and/or needs may change over time. In such circumstances, the local authority shall facilitate a transfer to a new property where the service provider/or other party in consultation with the individual has sourced a more suitable property.

16. Recommendation 7 of the Report of the Working Group on Congregated Settings 'Time to Move on from Congregated Settings – A Strategy for Community Inclusion' is that person-centred principles should guide the new support model that will allow people with dispersed housing with tailored supports in the community.

17. Applications from people transitioning from a congregated setting shall have their Basis of Need recorded as "current accommodation is an institution, emergency accommodation or a hostel" under the Social Housing Assessment Regulations 20114.

18. Local authorities will strategically plan and deliver housing for people with a disability having regard to those with disability as their Basis of Need and those classified as having specific accommodation requirements arising from their disability on their Record of Qualified Households (Waiting List) in line with the target set in their local Strategic Plan for People with a Disability

#### APPLICATIONS FROM PERSONS FROM INSTITUTIONAL CARE/CONGREGATED SETTING

Section 4.7 (Page 29) - The LA, HSE, housing association and service provider shall work closely together to deliver on the vision of the A Time to Move on from Congregated Settings, The Vision for Change and the NHSPWD to ensure that the housing need and housing choice of people moving from congregated setting is met and notes a number of considerations for dealing with such applications.

# Appendix 2: Terms of Reference for Housing and Disability Steering Group

A Housing and Disability Steering Group will be established in \*\*\*\*\*\*\* Council Administrative Area.

The purpose of the group is to assist in the delivery of the NHSPWD.

# Membership

The membership of the steering group will be: -

- Local Authority Director of Housing Services (Chair)
- HSE Representative Operations Manager
- Representative from each of the four disability sectors operational in the local area
- Representatives from a local housing association at manager level

Representatives should be at a senior level and should be competent in representing the needs of the various disability groups.

The Housing Agency will assist in the establishment of the steering group in line with **Priority Action 2.1** of the *Implementation Framework*.

The **term of the membership** of the steering group will be 12 months and the membership will be reviewed at the end of this period.

#### The criteria for the selection of the membership shall be as follows:

<u>HSE Representative</u> – this individual shall be nominated at national level. The request for the nomination will be sent by the Housing Agency to the HSE representatives on the NHSPWD Housing Subgroup. In some areas, it has been suggested that there should be two representatives from the HSE, this is an issue for the steering groups to address but nominations shall be sought at national level.

<u>Disability Sector Representatives</u> – these individuals should be identified through their specific work in the area. Where there is a congregated setting for any of the four sectors in the area then there should be a representative on the group from this facility. Where there is more than one facility in an area it would be most appropriate to have the representative from the largest facility on the steering group to ensure that all aspects of the challenges ahead are highlighted and catered for.

<u>Local Housing Associations Representative</u> – representation should be sought from the local housing associations by consensus, however where deemed appropriate by the local housing associations this nomination could be made by the Irish Council for Social Housing from the local bodies or selected by the local authority. It is recommended that between two or three housing associations representatives should be on the committee, with this representation being made up from a mix of large, small and specialised bodies.

<u>Additional Representation</u> In addition to the above representation can be sought at the discretion of the steering group from relevant bodies for the steering group/working groups to contribute to specific issues in an advisory capacity from time to time and for a defined period.

### 1. Role

The role of the steering group will include:

- Overseeing the local implementation of the NHSPWD, including the provision of housing of people with disabilities transitioning from institutional care as well as inputting to the development of the NHSPWD;
- Developing, monitoring and reviewing of local interagency protocols, as appropriate;
- Developing plans to meet the housing needs and related supports for people with disabilities;
- Working with all agencies in the provision of services to people with disabilities including employment, education and training;
- Acting as a forum for the exchange of information;
- Ensuring that the success of the programme is monitored through feedback from people with disabilities themselves.
- Ensuring that local authority staff are appropriately trained to implement the NHSPWD.

#### 2. ACTIONS

The steering group will be required to carry out a number of actions as a matter of importance once established, to ensure the implementation of the interim protocol and National Guidelines for Housing Assessment and Allocation for people with disabilities including those transitioning from institutional settings;

- To identify a number of pilot units for people transferring from institutional care to the community.
- To identify the cohort of people in congregated setting for the pilot project that will transition from institutional care to community settings
- To collate and report on the number of people with disabilities on the Waiting List. The information in the report should include the numbers, nature of disability, whether physical adaptation of properties or other specific design features will be required, identify suitable options for housing need.

The information below will be required to assist in the development of a plan for housing provision in the area. Therefore, the following are longer-term actions: -

- To compile a register of adapted properties suitable for people with a disability.
- To review and report on individuals that have been provided with social housing supports or income supports in order to meet their housing needs such as rent supplement etc.
- To review and report on individuals with a disability already in social housing in the local authority area to include the categories of disability and the numbers and the nature of non-housing related supports being delivered which assist in supporting tenancies.
- To identify additional people that may present for or require social housing supports in the future including those already residing in the community and those likely to transition from institutional care
- To develop and implement feedback processes to assess the success of the implementation based on feedback from tenants
- To identify and implement appropriate training programmes for local authority staff, and measure the effectiveness of this training

#### 3. WORKING GROUPS

The steering group may be required to establish a number of working groups in order to progress the actions required as appropriate. How the actions are progressed is an issue for the steering group to determine.

#### 4. MEETINGS

The steering group will meet a minimum of four times a year. The initial meeting needs to focus on setting up the group and ensuring that all parties understand the role that they have on the group.

A second meeting needs to focus on the assignment of responsibility to the relevant agencies for the longerterm actions outlined in 3 above and needs to take place no later than six weeks from the initial meeting.

The Housing Agency will provide support and guidance where possible to the HDSG for their initial meeting.

# **Appendix 3: SCHEP – Additional Information**

## **Direct Lease Arrangements with Private Property Owners**

The key features of Direct Lease Arrangements with Private Property Owners are as follows:

- The term of the arrangement is for a minimum of 10 years, up to a maximum of 20 years.
- Properties are allocated based on local allocation schemes.
- Refusals are treated as a refusal of local authority housing support.
- Tenants can apply for a transfer.
- Upward and downward rent reviews may apply periodically.
- Rents are usually fixed for a period of time and then subject to rent review. The period is normally for 4/5 years but a lesser timeframe can be agreed.
- The 20% discount applied is approximately 8% for the Authority taking on responsibility for voids and an additional 12% for taking on management and maintenance costs.
- Rents Reviews are usually based on the Consumer Price Index rental sub-index and will factor in upward and downward rent adjustments and may also be agreed by reference to the prevailing market rents, usually by independent valuations.
- An option to purchase may be included within the lease subject to agreement by both parties.
- Properties are returned to the property owner in good condition at the end of the lease term, less normal wear and tear.

# **Rental Accommodation Scheme (RAS)**

The local authority will enter into contractual arrangements with accommodation providers to secure the medium to long-term availability of private rental accommodation for RAS. While different contract types may be entered into they will have the following features:

- The local authority will pay the full rent to the landlord on behalf of the tenant
- The Residential Tenancies Acts 2004-2015 will govern the relationship between the landlord and the tenant
- The landlord must be tax compliant (tax clearance certificate must be renewed annually and contracts will be produced in the name that appears on the cert)
- The property must meet minimum standards for private rental accommodation, as determined by the local authority
- The landlord must register the tenancy with the Residential Tenancies Board

The RAS provides a structured, accommodation-based approach to the use of the private rented sector to meet long-term housing need, thereby eliminating dependence on temporary income support payments, i.e. rent supplement, and is deemed to meet long term housing need through the use of private rented accommodation.

The Rental Accommodation Scheme (RAS) administered by Local Authorities, has been in operation since 2005. Local Authorities primarily target RAS to meet the accommodation needs of people in receipt of rent supplement for 18 months or longer, and who are assessed as having a long-term housing need. The RAS aims to help Local Authorities to provide good quality, long-term rented housing for people who need it. RAS properties must adhere to the minimum standards for rented accommodation.

#### RAS involves a three-way relationship as follows:

- Housing Authority and Landlord: The Local Authority enters into a contractual arrangement with the property owner to make the property available to the RAS for an agreed term.
- Landlord and Tenant: The eligible RAS tenant, nominated by the Local Authority, signs a residential tenancy agreement with the landlord. The private rented landlord/tenant relationship continues under the RAS.

**Local Authority and Tenant:** The RAS tenant pays a differential rent to the Local Authority and the Local Authority will make payments to the landlord on behalf of the tenant.

When the tenant takes up a RAS tenancy it is deemed that they are in receipt of social housing support and that their housing need is met.

## **Qualification for the RAS**

To qualify for the RAS or to be deemed 'RAS Eligible' a household must:

- Be assessed by the Local Authority as having a long-term housing need, (as per section 20, Housing (Miscellaneous Provisions) Act 2009), and
- Be in receipt of rent supplement.

It is not necessary for the applicant to have been in receipt of rent supplement for more than 18 months, provided that the Local Authority has assessed the applicant as 'qualifying for social housing support'. RAS also provides for the transfer of homeless people and households without having previously been in receipt of rent supplement for eighteen months.

## **The Process**

The Local Authority carries out a full social housing assessment on the applicant, and an assessment from a RAS perspective, which involves seeking additional information regarding:

- Details of the rent supplement payment
- Establishing if the household wants to remain in their current accommodation
- Contact information for the landlord

Information on the RAS is available on the website of the Department of the Environment, Community and Local Government (now the Department of Housing, Planning and Local Government) at:

https://www.housing.gov.ie/housing/social-housing/rental-accommodation-scheme/rental-accomodationscheme

# **Appendix 4: CALF Additional Information**

The CALF is a facility which is exclusively available to Approved Housing Bodies. An Approved Housing Body can apply to the Department of Environment, Community and Local Government (now the Department of Housing, Planning and Local Government), for financial support in the form of a capital equity injection through the Capital Advance Leasing Facility (CALF), to assist them in accessing finance from financial institutions and the Housing Finance Agency (HFA) which can then be used to purchase or construct properties.

CALF provides AHBs with a small capital advance (maximum of 30% of the cost), in the form of a loan that is made available by the DHPLG via Local Authorities to AHBs. CALF is only available to part-fund a leasing project where the AHB makes units available under a Payment and Availability (P&A) agreement (legal agreement between the Local Authority and the Approved Housing Body) for social housing. The scheme does not require repayments on the loan (capital advance) during the term of the P&A agreement but the amount owed remains outstanding at the end of the agreement. It is intended that the capital advanced will be repayable at the end of the P&A agreement.

The AHB enters into two separate agreements with the housing authority:

- A Capital Advance Agreement (CAA) for the CALF funding that stipulates the terms and conditions on which the money is being made available from the State and also stipulates the repayment conditions.
- A P&A Agreement that will cover the conditions under which the properties will be made available for the term of the agreement.

# Payment and Availability Agreement (P&A)

#### Payment & Availability Agreement (P&A)

The P&A Agreement is the key agreement that underpins all leasing arrangements for AHBs. This agreement sets out detailed terms and conditions between the Local Authority and the AHBs and provides evidence to potential funders of an income stream that may assist with access to finance.

Under a P&A agreement, the AHB makes a property available to the Local Authority for social housing for a set period of up to 30 years. The Local Authority will agree to pay the Approved Housing Body a percentage of the market rent.

In the P&A Agreement the AHBs agree to:

- Source the properties
- Make the properties available for social housing purposes for a term of up to 30 years
- Manage and maintain the units in a let-able condition
- Be the landlord to the occupying tenants
- Accept the nomination of tenants from the Local Authority

Local Authorities agree to:

- Pay an 'availability payment' to the AHB,
- Liaise with the AHB regarding nominations,
- Monitor compliance with the availability agreement during the term
- Pay the AHB on a monthly/quarterly basis. This money is recouped from the Department of Environment, Community and Local Government (now the Department of Housing, Planning and Local Government).

In the case of a purchase using Capital Advance Leasing Facility (CALF) and Payment and Availability Agreement (P&A) the AHB will be eligible for 92% of the Market rent with apartments eligible for 95% (only where there is a service charge on the property) of the market rent. This payment is dependent on continued occupancy for the period of the Agreement.

The tenant pays differential rent (rent based on household income) to the AHB based on the relevant Local Authority differential rent scheme.

# **Key Features of CALF**

- The loan (capital advance) is for a maximum of 30% of the value of the acquisition or construction of the properties and it is repayable.
- The loan is unsecured, which means that there is no mortgage in place which differs from the CAS process or CLSS agreements.
- A nominal interest rate of 2% per annum is charged
- Repayments of either the capital or interest are not required during the term, although, where an AHB wants, repayments can be made during the term.
- The term of the Capital Advance Agreement (i.e. CALF payment) does not necessarily need to be the same as the term of the P&A agreement, it can be shorter. In cases where it is not shorter, it will expire on the same date that the P&A agreement terminates.

The AHBs secure the remaining 70% for capital finance through private finance from banks, Housing Finance Agency (HFA) or other lending institutions. At the end of the term, the outstanding capital amount plus the interest accrued are owed to the Local Authority.

The AHB and the Local Authority will at this stage be able to consider a number of possibilities on how this repayment should occur, including:

- The AHB and the Local Authority may decide to enter into another P&A agreement where the monthly/quarterly payments due from the housing authority would be adjusted to reflect the repayment in instalments of the capital and interest outstanding.
- The AHB may decide to sell the units and repay the monies owed to the Local Authority.
- The AHB may wish to realise some of the residual value of the property and get a further private loan to re-invest in units and repay the Local Authority.

# Key Drivers for using CALF

The main factors that influence the viability of a mixed CALF and private finance project are:

- Acquisition price/construction cost
- Market rents :low market rents outside main urban areas can be difficult to meet new build costs
- Finance costs and borrowing period
- Differential rent income
- Operational costs

# **CALF Application Process**

An application for CALF is made directly to the Department of the Environment, Community and Local Government (now the Department of Housing, Planning and Local Government) on a Submission Template for Capital Advance Leasing Facility – Form LN008b.

The application form requires the AHB to provide details of the proposal including details of the property, the means of provision (purchase or construct) and the proposed payments required. In addition, information on the sustainable communities aspects of the proposal<sup>6</sup> along with an indication of demand for the properties for the provision of social housing support is also required. The AHB is also required to provide economic data, and in particular, cash-flow projections for the proposed period.

There are a number of key criteria that the DPHLG will use when assessing proposals for the capital advance element:

- The ability of the AHB to finance the project, particularly other sources of potential finance. The AHB must be approved for lending from the Housing Finance Agency (HFA) or be able to demonstrate access to private finance from other financial institutions or investors. This should take the form of a letter from the private finance provider confirming the availability of funding or a letter confirming approval status from the HFA.
- The AHB should demonstrate the need for the level of capital requested, having regard to their own resources, including their reserves or unsecured properties that may be used to leverage finance.
- The amount of the capital injection requested as a proportion of the total value of the units requested.
- Applications will also be assessed on the basis timeframes and potential deliverability of the project of likelihood and timing of delivery. While construction projects will be considered, it will be necessary to demonstrate that additional supply is needed in the area proposed.

<sup>&</sup>lt;sup>6</sup> <u>https://www.housing.gov.ie/sites/default/files/migrated-</u> files/en/Publications/DevelopmentandHousing/Planning/FileDownLoad,19164,en.pdf

In addition, as with all P&A agreements, the proposal will need to demonstrate that:

- There is a housing need
- The property complies, or will comply with the relevant standards and regulatory requirements
- The objectives of sustainable communities are being met, including that there is not already an over-concentration of social housing in the area
- Value for money is being achieved as determined by the payments requested over the term of the agreement

In general, for all P&A agreements, it is expected that the housing provided will be self-contained units for households that are assessed as needing social housing support. Please see below a general CALF application process chart.

