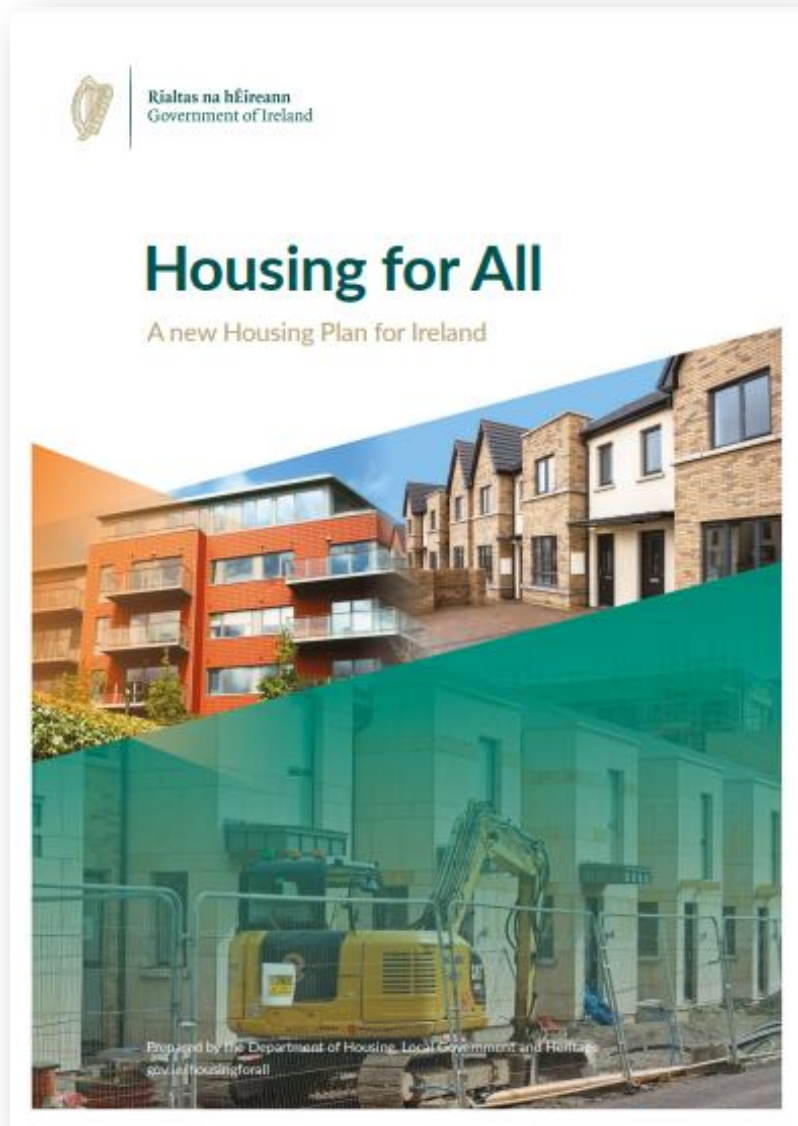




Comhairle Cathrach  
& Contae **Luimnigh**

**Limerick** City  
& County Council



# Housing for All

## A new Housing Plan for Ireland

### *Summary Overview*



Rialtas na hÉireann  
Government of Ireland

# Summary Introduction

158 page document which sets down Government pathways to improve housing – 4 pathways - 213 actions

**Pathway 1: Supporting Home Ownership and Increasing Affordability**

**Pathway 2: Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion**

**Pathway 3: Increasing New Housing Supply**

**Pathway 4: Addressing Vacancy and Efficient Use of Existing Stock**

Available at: <https://www.gov.ie/en/publication/ef5ec-housing-for-all-a-new-housing-plan-for-ireland/>



Figure 1:  
Four Pathways  
to *Housing for All*

# Pathway 1: Supporting Home Ownership and Increasing Affordability

- Implementation of the **Affordable Housing Act 2021** (the “Act”), enacted 21 July 2021
- New form of rental tenure called ‘**Cost Rental**’ homes on a statutory footing. Households with a moderate income will be able to avail of rental accommodation **at least 25% below the market value**
- The ‘**Local Authority Affordable Purchase Scheme**’: In practice this will see a subsidy of up to €100,000 (depending on location and need) being provided towards the cost of a home **at least 15% below the market value**
- **The ‘First Home Scheme’** - will be nationally available and will see the State partner up with the banking sector to support **first time buyers to buy a home in a private development** by taking an equity stake in the home equivalent to the level of funding provided
- ‘**Project Tosaigh**’, will see the Land Development Agency (the “LDA”) intervening to enter into strategic partnerships with landowners in order to unlock and accelerate its delivery

# Pathway 1: Supporting Home Ownership and Increasing Affordability

- The requirement of Part V of the 'Planning and Development Act 2000' which provides that 10% of newly built developments be allocated to social housing has been increased to a **mandatory 20%** and will now include provision for affordable and cost rental housing, as well as social housing

Reform of the 'Local Authority Home Loan Scheme' to lower interest rates for new borrowers **will be lowered by 0.25%**. Maximum income ceiling for single persons to **€65,000** in areas where the house price limit under the scheme is €320,000 (Greater Dublin Area, Cork, Galway).

Increased protections for tenants in private rental accommodation to include legislation with provisions to address **long-term security of tenure, extension of rent pressure zone protection to the end of 2024**. Targets for inspection of rental properties will be set at **25% of all private residential tenancies**.

# Pathway 2: Pathway to Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion:

- Work towards eradicating Homelessness **by 2030**
- Provide more than **10,000 social homes each year**, with an average 9,500 new build social housing homes for the next five years to 2026
- Provide Local Authorities with multi-annual targets for social housing delivery over the lifetime of the Plan with **Local Authorities submitting to the Minister by December 2021** their housing delivery action plans (for social and affordable housing) for the next five years
- **Enhanced role for Approved Housing Bodies** in social housing provision.



# Pathway 2: Pathway to Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion:

- Increased funding to Approved Housing Bodies (“AHBs”) through increases in the budget available for the **Capital Advance Leasing Facility (CALF)**
- The **phasing out of new entrants to the current leasing arrangements** for long term leasing and enhanced leasing with a shift towards new build social homes. Repair and Lease to stay
- **Tenant purchase reform:** It will be requirement that **tenants have been in situ for 10 years. The maximum discount will be reduced to a maximum of 25%.**
- **Roll out Choice Based Lettings**

# Pathway 2: Pathway to Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion:

- **Increased staffing** – funding commitment to provide new long term housing posts
- Examine **regulation of Social Housing** - Establish a Commission on Housing to examine policy areas (e.g., mixed-tenure) including need for social housing sector regulator
- Improvements to the quality and quantity of **Traveller-specific accommodation**
- Continued capital funding for housing for vulnerable members of society such as older people and those with disabilities through the **‘Capital Assistance Scheme’**
- As new-build supply of social housing ramps up, there will be a **reducing reliance on the Housing Assistance Payment (HAP) and the Rental Accommodation Scheme (RAS)**

# Pathway 2: Pathway to Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion

Delivery Type	2022	2023	2024	2025	2026
New Build	9,000	9,100	9,300	10,000	10,200
Acquisitions	200	200	200	200	200
Long term Leasing	1,300	1,200	800	200	0
Mortgage to Rent	1,000	1,000	1,000	1,000	1,000
Short term Leasing	200	200	200	200	200
RLS	120	130	130	140	140
	11,820	11,830	11,630	11,740	11,740
<b>Limerick Targets</b>	<b>565</b>	<b>502</b>	<b>513</b>	<b>551</b>	<b>562</b>
<b>Total 2693</b>					



# Pathway 2: Pathway to Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion

## Housing Delivery Action Plans

- Delivery Action Plans by December
- Details of where, when and how of delivery
- Details of existing land and required land acquisition
- Outline of planned delivery streams, including AHBs, LDA and other delivery partners
- An assessment of housing types
- Targets for the use of vacant properties as social housing, through Buy and Renew Construction and Repair and Leasing Schemes
- Details and a template have issued already in Departmental circular

# Pathway 3: Pathway to Increasing New Housing Supply:

- The provision of **additional State lands to the LDA** to provide up to 15,000 homes
  - (Limerick: HSE to LDA at 'Colbert Station area', CIE to LDA at 'Colbert Station environs', Dept. Of Transport to LDA at 'Lands in Limerick Docklands', Gas Networks Ireland to LDA at 'Limerick Docks')
- 'Kenny Report' style powers introduced in the form of a new system of **Land Value Sharing** which will mean in practice that the additional value accrued due to land being rezoned for housing will be shared in a fairer way with the State and used for the benefit of the community
- The introduction of new **Urban Development Zones** which will provide a coordinated, plan-led approach to the delivery of residential and urban development
- The introduction of a new fund, **Croí Cónaithe (Cities) Fund** to encourage greater activation of existing permissions (40,000 out of the 70-80,000 non activated planning permissions are in Dublin)

# Pathway 3: Pathway to Increasing New Housing Supply:

- Introduce a new tax to activate vacant land for residential purposes which will replace the current Vacant Site Levy and collect data on vacancy in residential property with a view to introducing a **Vacant Property Tax**
- Reform of the planning system, with the Strategic Housing Development Process being replaced with new planning arrangements **for large-scale residential developments (“LSRD”)**
- Review of the **planning code** to be conducted with the Office of the Attorney General and completed by December 2022
- **Improve construction sector innovation and attractiveness** and deliver the labour force required to reach the goals set out in the Plan

# Overall Housing Supply

## Projected Housing Output (New Build) 2022 – 2030

Tenure	2022	2023	2024	2025	2026	2027	2028	2029	2030
Social homes	9,000	9,100	9,300	10,000	10,200	10,200	10,200	10,200	10,200
Affordable & Cost Rental homes	4,100	5,500	6,400	6,400	6,100	6,300	6,400	6,300	6,300
Private Rental and Private Ownership homes	11,500	14,400	17,750	18,200	19,800	20,400	21,500	23,000	24,000
<b>Total Homes</b>	<b>24,600</b>	<b>29,000</b>	<b>33,450</b>	<b>34,600</b>	<b>36,100</b>	<b>36,900</b>	<b>38,100</b>	<b>39,500</b>	<b>40,500</b>

- Average of 33,000 per annum– aligned with NPF and housing supply targets issued to local authorities
- Development Plan Guidance now issued
- Measures to activate planning permissions in place, provide for more sustainable delivery – tackling land and construction costs.

# Pathway 4: Pathway to Addressing Vacancy and Efficient Use of Existing Stock

- **‘Croí Cónaithe (Towns) Fund’ for servicing sites** for new homes in regional towns and villages and to support refurbishment of vacant houses (2,000 sites for homes by 2025). This will be complemented by investment by Irish Water in servicing of small towns and villages
- Incentives for rental and sale of vacant properties owned by participants in the Fair Deal Scheme – contribution capped to 3 years at 7.5% of value of property PA – LPT returns show 7,800 homes vacant due to illness
- The implementation of a **CPO Programme for vacant properties**, the objective of which will see Local Authorities acquire at least 2,500 vacant units by 2026 and present them to the market for sale
- The incorporation of **activation of vacant properties** as key criteria in the Urban Regeneration and Development Fund (URDF) and the Rural Regeneration and Development Fund (RRDF)

# Pathway 4: Pathway to Addressing Vacancy and Efficient Use of Existing Stock

- **The enhancement of the Repair and Leasing Scheme** which targets owners of vacant properties who cannot afford or who do not have access to the funding
- **Planned maintenance approach for LA housing stock management** and maintenance – ensure quality and compliance with standards, minimum vacancy and re let times for all LA stock. Stock condition surveys over the next 5 years. Rental income to be ring fenced for LA Housing Mgt and maintenance
- **Activate State owned vacant properties**
- **Tackle unfinished estates** – 65 developments – 326 houses and 13 apartments vacant  
Unlock potential to utilise heritage building stock – Historic Towns initiative -€2M in funding in 2022 scheme
- **Extend planning exemptions for change of use for residential purposes** to 2025 to complement Town Centre First objectives



# Next Steps

- Criteria being finalised – Open call shortly for LA proposals for Affordable Purchase and Cost Rental under the **Affordable Housing Fund**
- LAs can **immediately consider off site/turnkey developments**
- Call under the **Cost Rental Equity loan for AHBs next month**
- **LDA mobilised and Project Tosaigh** (forward funding on larger scale opportunities).
- **First Home Scheme – Q1 2022**
- LCCC to prepare **Housing delivery action plan by December 2021**