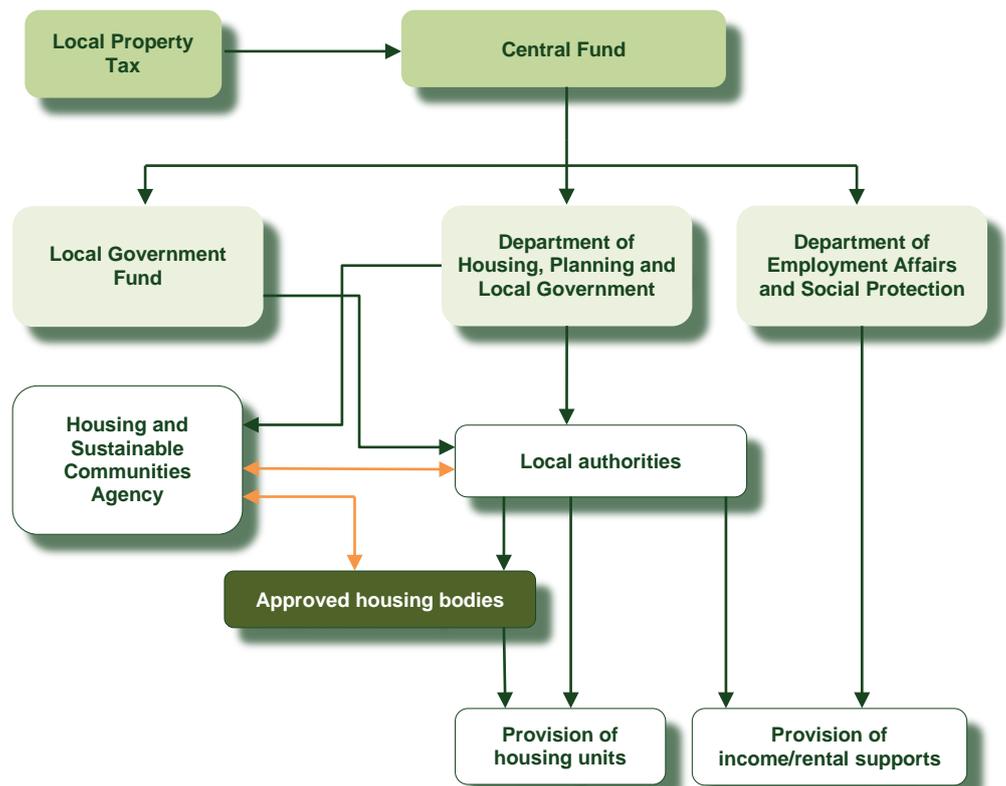


# 10 Funding and oversight of approved housing bodies

- 10.1 Exchequer funding is provided to assist households who cannot provide for their own accommodation needs. Funding is provided mainly to local authorities and approved housing bodies (AHBs) to construct, purchase or lease housing units to accommodate those in need of social housing. In addition, funding is provided to assist those in rental accommodation in need of support. In 2017, the Department of Housing, Planning and Local Government spent €1.408 billion<sup>1</sup> on housing and the Department of Employment Affairs and Social Protection spent €231 million on rent supports.
- 10.2 This report gives an overview of the funds provided from central government for social housing supports and information on the main funding provided by central government to AHBs. Figure 10.1 presents an overview of the main funding flows.

**Figure 10.1 Overview of Social Housing Funding Flows**



<sup>1</sup> This comprises €1.288 billion on social housing provision and rent supports, and €120 million on other housing-related matters such as repairing and adapting homes, infrastructural works, research and funding of the Pyrite Resolution Board.

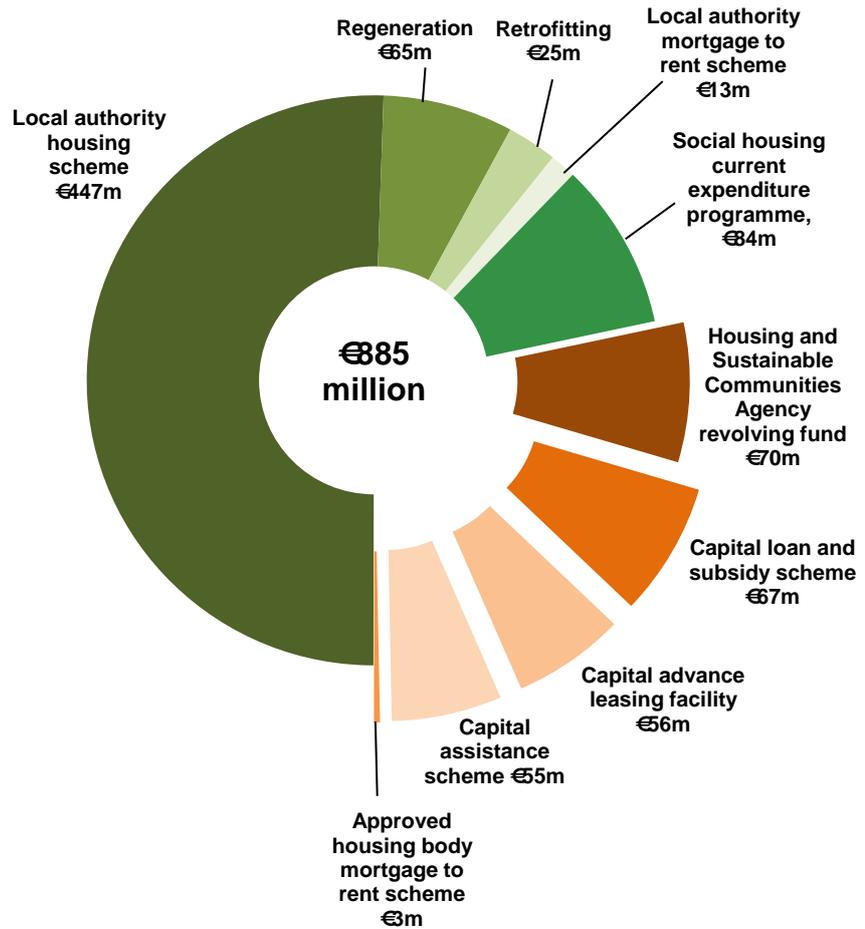
Source: Department of Housing, Planning and Local Government. Analysis by the Office of the Comptroller and Auditor General.

Note: ↔ Housing and Sustainable Communities Agency Revolving Fund.

### Funding to construct, purchase or lease social housing units

**10.3** A number of schemes funded by the Department of Housing, Planning and Local Government support the construction, purchase or leasing of social housing units by local authorities or AHBs. Figure 10.2 gives an overview of the main schemes and the related expenditure in 2017. Annex 10A provides further detail on each scheme.

**Figure 10.2 Supports for social housing**



Source: Department of Housing, Planning and Local Government

Note: This funding includes expenditure that directly results in construction, purchase, lease or bringing units back into use.

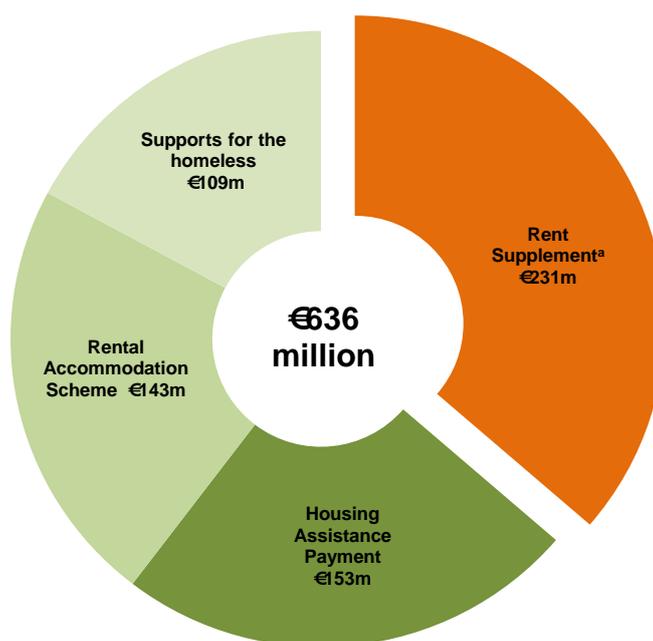
This funding is inclusive of surplus Local Property Tax receipts allocated from the Local Government Fund and directed by the Department to be used for housing services in the local authorities.

Expenditure of €196,000 under the Repair and Leasing Scheme is not visually represented due to the level of expenditure.

## Funding to support privately rented or temporary accommodation

- 10.4** Support for those in need of rental accommodation is also provided under a number of schemes. One scheme, rent supplement, is funded by the Department of Employment Affairs and Social Protection. The other schemes are funded by the Department of Housing, Planning and Local Government (the Department). Figure 10.3 shows an overview of the main rental accommodation supports and the related expenditure in 2017 — further detail is provided in Annex 10B.

**Figure 10.3 Rental accommodation supports**



Source: Department of Housing, Planning and Local Government and Department of Employment Affairs and Social Protection.

Note: a Funded and managed by the Department of Employment Affairs and Social Protection.

## Output data — housing units

- 10.5 The Department does not report the number of housing units delivered on a scheme-by-scheme basis. For 2017, it has reported the outputs as shown in Figure 10.4.<sup>1</sup>

**Figure 10.4 Reported housing outputs**

Category	Number of units
Local authority build or buy <sup>a</sup>	2,468
Local authority voids <sup>b</sup>	1,757
Capital advance leasing facility <i>not including Part V builds</i>	1,094
Leasing <sup>c</sup>	827
Part V builds <sup>d</sup>	522
Capital assistance scheme <i>not including Part V builds</i>	427
<b>Total</b>	<b>7,095</b>

Source: Department of Housing, Planning and Local Government

- Notes:
- a Includes units delivered through rapid build, traditional construction, turnkey and regeneration.
  - b Local authority properties that have been vacant, upgraded and rented during 2017 to a social housing tenant.
  - c New leasing units operational are defined as the number of new leasing units which the local authority is claiming for in the period. A number of these units are funded from capital initially.
  - d Part V is a mechanism in planning legislation where developers may be required to provide land and/or housing units for social housing at less than full market value.

- 10.6 The Department does not report the housing stock i.e. the total number of social housing units on hand. It does report the number of units being rented by local authorities to tenants but this does not include the number of units being rented by the AHBs. The latest reported data is for 31 December 2016.
- 10.7 Data reporting limitations were identified by the Department of Public Expenditure and Reform as part of a spending review in July 2018.<sup>2</sup> That review found a number of areas related to social housing where data availability could be enhanced to ensure that appropriate research and evaluation can be carried out to inform policy development.
- 10.8 While data is generally available in terms of the main costs involved in delivery (e.g. construction/acquisition costs, average Housing Assistance Payment/Rental Accommodation Scheme/lease payments, etc.), the review report highlighted areas where cost data is either not comprehensively collected or not routinely collated by the Department. These areas include maintenance, renewal and administration.

<sup>1</sup> Available on the Department's website  
<https://www.housing.gov.ie/housing/social-housing/local-authority-housing-scheme-statistics>.

<sup>2</sup> Irish Government Economic and Evaluation Service, *Spending Review 2018, Current and capital expenditure on social housing delivery mechanisms*.

## Revolving Fund

- 10.9** In the last quarter of 2016, the Department provided the Housing and Sustainable Communities Agency (HSCA) with €6.7 million for the purposes of acquiring vacant houses and apartments. Fifteen houses and apartments were purchased at a total cost of €1.9 million and transferred to local authorities for no consideration.
- 10.10** In 2017, the HSCA was provided with €70 million capital funding to establish an acquisition fund to buy units for social housing from financial institutions. The units are sold at cost, primarily to AHBs, thereby replenishing the fund for use to purchase more properties. The remainder of the funds provided in 2016 (€4.8 million) will also be recycled to the greatest extent possible.
- 10.11** By the end of 2017, the HSCA had purchased 367 units using the revolving fund. Units purchased are assigned to an AHB under a caretaker lease in advance of being sold to the AHB. At end 2017, 10 units had been acquired but were not yet under a caretaker lease, 321 units were under a caretaker lease, and 36 units had been sold to AHBs for €7.2 million.

## Approved housing bodies

- 10.12** AHBs are not-for-profit organisations that provide and manage housing for people with a housing need. Housing associations and co-operatives can apply to the Minister for Housing, Planning and Local Government for approved status, which is a requirement for any organisation seeking funding from local authorities for social housing provision. The Department maintains a register of AHBs which shows that as at June 2018 there were 547 such bodies. However, the Irish Council for Social Housing have indicated that many of these bodies are not active.<sup>1</sup>
- 10.13** AHBs can be limited companies, societies or trusts. In order to be approved, their memorandums and articles of association must
- have as primary objectives the relief of housing needs, or poverty or hardship or the welfare of travellers, and the provision and management of housing
  - include provisions preventing the distribution of any surplus, profit, bonus or dividend to its members
  - have a clause which states that in the event of winding up or dissolution of the company, any property shall be given or transferred to another institution having objectives similar to the objectives of the company
  - state that assets must be used solely to meet the objectives.
- 10.14** An AHB is required to notify the Department if it changes its objectives. The Department have stated that AHBs that change the relevant objectives or clauses are not able to retain their status as an AHB and to date this has not arisen. A number of AHBs have been dissolved and any units owned by the AHB have transferred to another AHB, or in exceptional circumstances, when this was not possible, the units were transferred to the relevant local authority.

<sup>1</sup> The Irish Council for Social Housing is a national social housing federation set up by housing and hostel organisations in Ireland to act both as a national representative, and as a promotional, information and advisory federation.

- 10.15** AHBs obtain a significant level of funding from government sources. In 2017, at the request of Eurostat, the Central Statistics Office (CSO) examined the classification of AHBs.<sup>1</sup> The review involved an examination of 15 of the largest AHBs, which jointly hold approximately 80% of the housing stock of the sector.<sup>2</sup> The CSO found that 14 of the 15 AHBs should be reclassified and included in the government sector due to factors including the degree of, and conditions attached to, financing. The remaining AHB has a number of other activities and therefore only its housing activity was included in the government sector.
- 10.16** In March 2018, Eurostat confirmed its agreement with the CSO findings.
- 10.17** The Department provides capital funding to AHBs under four schemes (see Figure 10.5).<sup>3</sup> Borrowings by AHBs may be guaranteed by a local authority.<sup>4</sup>

1 *Review of Sector Classification of Approved Housing Bodies*, Central Statistics Office, December 2017.

2 The Regulation Office of the Housing and Sustainable Communities Agency Annual Report 2016 reported 232 AHBs managed 28,781 social housing units at year-end 2016, estimated to be 95% of the housing units of the sector.

3 The Department provides capital funding to AHBs to build or purchase housing units. AHBs also receive payment for housing units leased to local authorities for social housing.

4 Section 6(2)(c), Housing (Miscellaneous Provisions) Act 1992.

**Figure 10.5 Funding for AHBs 2013 to 2017**

Scheme	2013	2014	2015 <sup>a</sup>	2016 <sup>a</sup>	2017 <sup>a</sup>
	€m	€m	€m	€m	€m
Capital Assistance Scheme	36.7	34.3	38.0	37.0	55.0
Capital Advance Leasing Facility	4.8	4.4	13.3	35.3	55.6
Capital Loan and Subsidy Scheme <sup>b</sup>	69.1	54.8	80.2	55.3	66.7
Mortgage to Rent Scheme <sup>c</sup>	1.8	0.4	0.8	1.8	3.0
<b>Total<sup>d</sup></b>	<b>112.4</b>	<b>93.9</b>	<b>132.3</b>	<b>129.4</b>	<b>180.3</b>

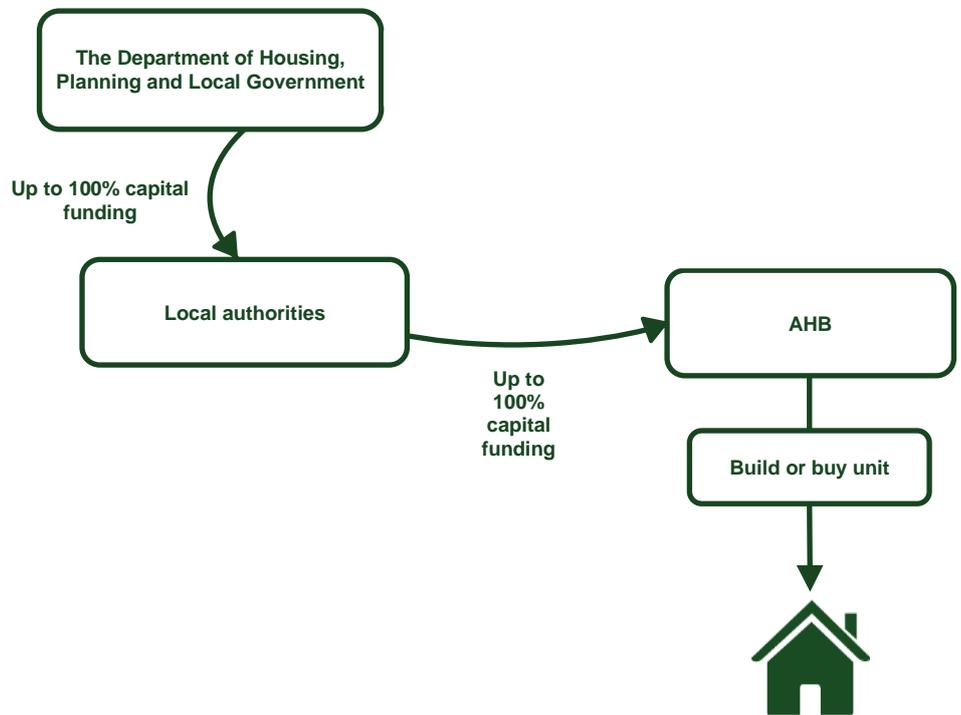
Source: Department of Housing, Planning and Local Government

- Notes:
- a This funding is inclusive of surplus Local Property Tax receipts allocated from the Local Government Fund and directed by the Department to be used for housing services in the local authorities.
  - b This funding relates both to payments to local authorities to repay the principal and interest charges due to the Housing Finance Agency for the loans advanced (2017: €61.7 million) and to annual management and maintenance fees (2017: €5 million).
  - c See Figure 10A.1 in Annex 10A for information on this scheme
  - d The Communal Facilities Scheme also paid €107,000 directly to AHBs in 2017 to provide open space and communal shared areas for apartments

*Capital Assistance Scheme*

- 10.18** The capital assistance scheme provides up to 100% funding for the purchase or construction of housing for older people, those with special needs, disadvantaged households or those who are homeless. The funding remains non-repayable by the AHB as long as the unit remains a social housing unit for eligible categories of people. There is no annual maintenance payment to the AHB.
  
- 10.19** Tenants of the AHB may be entitled to income support in relation to the rent they pay. The properties are owned by the AHB from the outset and a mortgage agreement with the local authority is put in place for a period of 30 years to ensure that the properties are used for the purpose for which they were provided.<sup>1</sup> At the expiration of the mortgage period, the mortgage charge is removed.

**Figure 10.6 Capital Assistance Scheme**



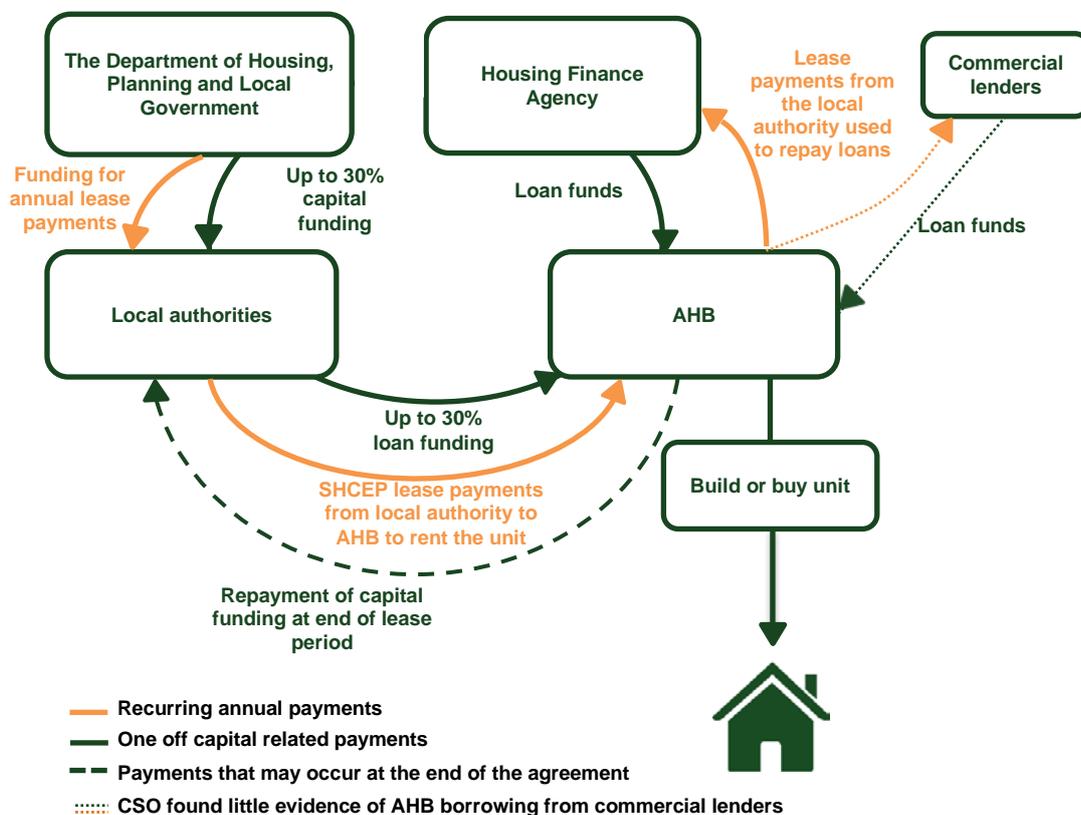
<sup>1</sup> Prior to 1 June 2002, the mortgage agreement period was 20 years.

Source: Department of Housing, Planning and Local Government. Analysis by the Office of the Comptroller and Auditor General.

*Capital Advance Leasing Facility*

- 10.20** The capital advance leasing facility (CALF) provides up to 30% funding as a loan to AHBs to build or purchase housing units. The loan is provided on an unsecured basis with simple interest of 2% and is underpinned by a loan agreement between the AHB and the relevant local authority.<sup>1</sup>
  
- 10.21** The AHB must make the units available for social housing, to accommodate households from local authority waiting lists, for a period of 20 – 30 years. In return, the AHB receives lease payments from the local authority, funded through the Social Housing Current Expenditure Programme (SHCEP). This is underpinned by a payment and availability agreement which generally mirrors the length of the loan agreement.
  
- 10.22** Repayment of the CALF loan is not required during the lifetime of the availability agreement. The loan plus interest is repayable when the availability agreement ends. However, if the availability agreement is renewed, the repayment of the loan can be offset against future availability payments. As the scheme was introduced in 2011, no loans have yet become repayable.
  
- 10.23** The balance of initial capital funding required may be from the AHB's own resources, finance from the Housing Finance Agency, or commercial lenders. However, the CSO noted that for the 15 AHBs reviewed, there was very little evidence of private sector funding under this scheme.

**Figure 10.7 Capital Advance Leasing Facility**

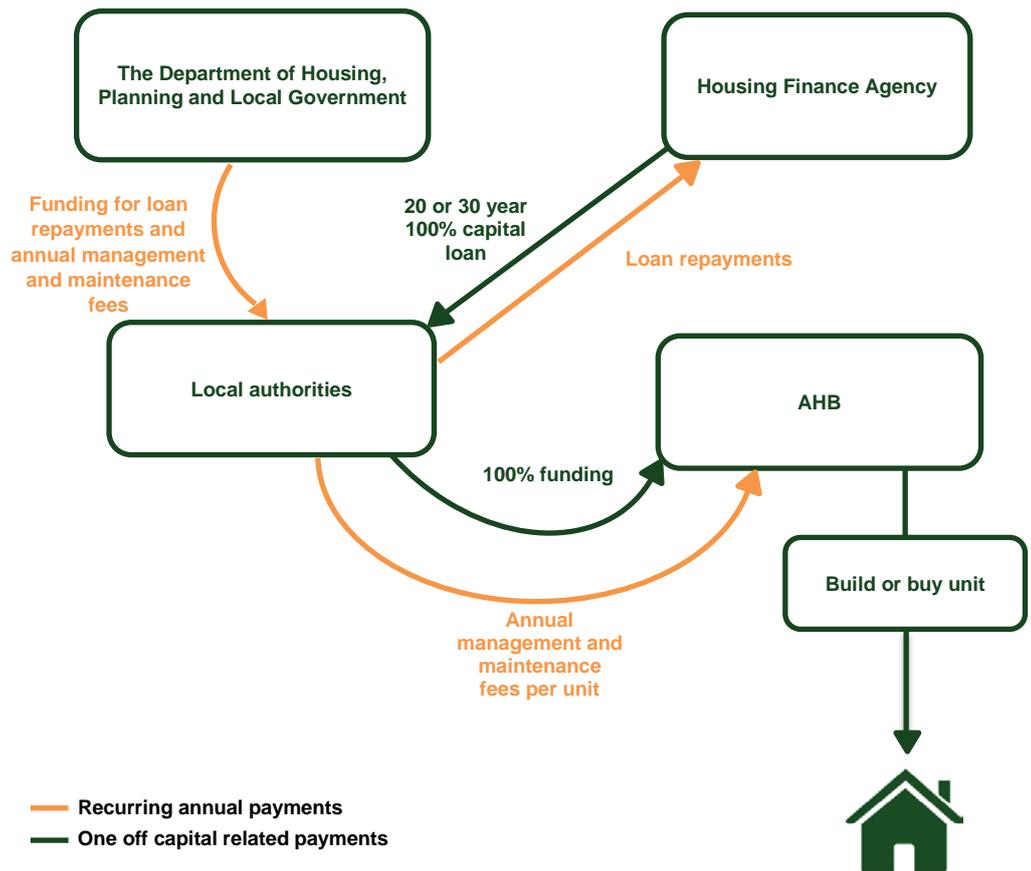


<sup>1</sup> The loan agreement stipulates the terms and conditions on which the money is being made available to the AHB.

*Capital Loan and Subsidy Scheme*

- 10.24** The capital loan and subsidy scheme (CLSS) ceased for new funding in 2011. It provided 100% funding to AHBs to meet the cost of providing housing units for those on the social housing waiting list and was effectively a grant to AHBs. The local authority obtained a (20 or 30 year) loan from the Housing Finance Agency which it used to provide a grant to the AHB.
  
- 10.25** The scheme continues to provide funding to local authorities to cover the annual cost of the loan payments by the local authority to the Housing Finance Agency. In addition, the local authority pays the AHB an annual management and maintenance fee for each unit. These fees are also recouped by the local authority from the Department under the scheme.
  
- 10.26** Ownership of the housing units is vested in the AHBs under mortgage agreements with the local authorities. At the expiration of the mortgage period, the property is fully owned by the AHB.

**Figure 10.8 Capital Loan and Subsidy Scheme**



Source: Department of Housing, Planning and Local Government. Analysis by the Office of the Comptroller and Auditor General.

### *Housing Finance Agency*

- 10.27** The Housing Finance Agency (HFA) provided loans to local authorities equivalent to 100% of the capital funding under the CLSS scheme. At end 2017, the balance due from local authorities to the HFA was €970 million. Under the CALF scheme, the HFA lends up to 70% directly to AHBs. At December 2017, the HFA had outstanding loans of €357 million advanced to AHBs.
- 10.28** The HFA's 2017 financial statements show that it is mainly financed by borrowings of €3.4 billion including €1.7 billion from the National Treasury Management Agency and €1.5 billion from local authorities.

### **Regulation of AHBs**

- 10.29** Currently, there is no statutory regulation of AHBs. The Department has stated that it is engaged in drawing up legislative proposals to establish a statutory regulatory system to oversee the corporate and financial governance of the sector.
- 10.30** In 2014, in preparation for a statutory regulatory system, a regulation office was set up on an administrative basis under the aegis of the Housing and Sustainable Communities Agency. The office reports to an interim regulatory committee appointed by the Minister for Housing, Planning and Local Government.
- 10.31** The regulation office oversees a voluntary regulation code which includes financial and governance standards. A set of performance standards is being drawn up to complete the code. In order to access funding, AHBs are required to comply with the code and complete a detailed annual return.
- 10.32** By mid-2018, 246 AHBs had signed up to the voluntary regulation code. This represents 45% of AHBs registered with the Department. The Department has pointed out that the registered AHBs account for 95% of the social housing units in the sector.

### *Management and oversight of AHBs*

- 10.33** The Department of Public Expenditure and Reform's circular 13/2014 on the *Management of and Accountability for Grants from Exchequer Funds* sets out a framework for the management and accountability arrangements for grants from Exchequer funds. The circular defines a grant as a financial provision, originating in a vote, for a particular activity or service administered or undertaken by an outside body, including agencies, companies, committees, advisory groups, charities or individuals. It applies to the movement of funds from a vote to an outside body, as well as any onward movement of that funding.
- 10.34** The management and oversight of the funding provided to AHBs is complex as the funding is provided under a number of schemes, through 31 local authorities who in turn provide funding to a large number of AHBs. In addition, because of the scale of operation of some AHBs, they are in receipt of more than one type of funding, and from more than one local authority.

**10.35** The provision of social housing through AHBs involves a number of bodies — the Department, the Housing and Sustainable Communities Agency, the Housing Finance Agency, the 31 local authorities and the AHBs. Of these, only the Department and the Housing and Sustainable Communities Agency are subject to audit by the Comptroller and Auditor General and by implication, to direct examination by the Committee of Public Accounts.

**10.36** A report from the Local Government Audit Service (LGAS) in December 2015 found a number of instances in a number of local authorities, where mortgages, related to the three schemes, were not fully executed and recommended conducting a review and reconciliation of all mortgages charged on AHB properties.<sup>1</sup>

**10.37** The LGAS report also made a number of other recommendations

- local authorities should operate a comprehensive management information system to record details of properties and their tenants
- statements of occupancy should be obtained from each AHB for all properties funded
- proposed rents should be agreed at project development stage for capital assistance scheme projects
- local authorities should carry out periodic inspections of funded properties
- local authorities should hold regular formal meetings with all AHBs
- local authorities should encourage all AHBs to sign up to the voluntary regulatory code, work with those who have not signed up to ensure good governance and obtain financial statements from AHBs
- where instances of poor governance or management cannot be resolved with the AHB, the local authority should facilitate the takeover of the housing units by another AHB
- local authorities should record all loans outstanding on their financial systems and issue annual loan balance statements
- local authorities should demonstrate that best value was obtained in the allocation of unsold affordable housing units to AHBs<sup>2</sup>
- local authorities should review AHB projects to ensure that final accounts and post-project reviews have been completed, and that balances are shown correctly in the local authority's financial statements
- suitably qualified local authority staff should inspect and verify certificates for payment for capital projects
- local authorities should ensure that relevant staff received training in capital appraisal and procurement requirements.

<sup>1</sup> *The oversight role of local authorities in the provision of social housing by Approved Housing Bodies*, Local Government Audit Service, Report No. 29, December 2015.

<sup>2</sup> Unsold affordable housing units held by local authorities due to poor market conditions, now managed by AHBs to house social housing tenants.

<sup>3</sup> Circular 18/2016, *Capital Advance Leasing Facility*, Department of Housing, Planning and Local Government.

**10.38** The Department has stated that it has taken a number of steps in response to the LGAS report to direct local authorities on a number of the issues arising. For example, local authorities were directed, by way of Departmental circular, in relation to the proper recording and accounting for CALF loans to AHBs.<sup>3</sup>

**10.39** The Department also indicated that a follow-up examination of the implementation of the recommendations has been initiated by LGAS with a final report due by end 2018 or early 2019.

## Conclusions and recommendations

- 10.40** Significant Exchequer funding is provided to assist households who cannot provide for their own accommodation needs. In 2017, funding of around €1.5 billion was provided to support the construction, purchase or lease of housing units; to bring units back into use; to assist those in rental accommodation; and to provide temporary accommodation — €1.288 billion by the Department of Housing, Planning and Local Government and €231 million by the Department of Employment Affairs and Social Protection.
- 10.41** There are a number of schemes involved, with varying degrees of complexity. Increased complexity makes oversight more challenging. The Department does not report outputs on a scheme-by-scheme basis and this information is not readily available.

### Recommendation 10.1

In addition to its current output reporting, the Department should consider reporting outputs of social housing support schemes on a scheme-by-scheme basis, both to assist its own oversight and to increase transparency.

#### Accounting Officer response

Agreed.

The Department publishes social housing delivery output in terms of units delivered under the main programme headings of build, acquisition, leasing, Housing Assistance Payment and Rental Accommodation Scheme on a quarterly and annual basis. This reporting structure has been designed to match targets set under Rebuilding Ireland and to create maximum transparency in terms of delivery against targets. Delivery is determined having regard to such criteria as actual completion of units, availability for tenancing, legal handover from developer to local authority/AHB, set up of tenancy with the shared service centre, etc. It is not determined by completion of financial recoupment by the Department to a local authority. A typical example is where a local authority capital scheme may drawdown funding on a multi-annual basis on submission of certified expenditure. In these circumstances, there would be financial output, but no unit output until programme completion. In other cases, delivery may precede financial recoupment by the local authority from the Department.

Detailed management information relating to expenditure and outputs across all funding programmes, is available within the Department, much of which forms part of the regular reporting to the Oireachtas and to the Department of Public Expenditure and Reform. While published output reporting is programme oriented to align with targets, the Department will give consideration to additional reporting on a scheme-by-scheme basis.

- 10.42** There is significant funding provided to AHBs annually for the provision, acquisition and maintenance of social housing. In 2017, funding of €180 million was provided through schemes exclusively available to AHBs. AHBs also receive payment for social housing units leased to local authorities. These entities function as arms-length bodies with their own legal status and with capacity to transact business in accordance with their own constitutional arrangements. It is important therefore that appropriate arrangements are in place to provide assurance that the public funds provided are properly administered, used for the purposes intended and that the State's investment is protected. Such arrangements are made more complex due to the number of local authorities through which the funding is provided and the number of AHBs. An examination in 2015 by the Local Government Audit Service identified a number of areas where the oversight of AHBs by local authorities could be improved.
- 10.43** Currently, regulation of AHBs is on a voluntary basis. A proposal to provide for statutory regulation has not yet been finalised. Many of the 547 AHBs registered with the Department are believed to be inactive.

#### **Recommendation 10.2**

The Department should consider introducing a process for identifying inactive AHBs, so that they do not retain approved status.

#### **Accounting Officer response**

Agreed.

The Department carried out a delisting exercise in 2012/2013, when non-active AHBs were removed from the register. The Department commits to ensuring a delisting exercise is carried out before the introduction of statutory regulation and the Bill will make provision for both voluntary and, in certain circumstances, compulsory, deregistration. The Department/Regulator will carry out a review of registered AHBs periodically.

**Recommendation 10.3**

The Department should review arrangements for the management and oversight of public funds provided to AHBs to ensure that the requirements of the Department of Public Expenditure and Reform circular 13/2014 are met.

**Accounting Officer response**

Agreed.

While the Department is confident that the requirements of the Department of Public Expenditure and Reform circular 13/2014 are being applied, we will nevertheless review all circulars relating to AHB activity, to ensure they set out the requirements and that the processes stemming from the circulars are compliant with the circular. This will be completed within a period of three months. We will also assess, when it is finalised, the review that is currently underway by LGAS on the implementation of its recommendations.

The Department of Housing, Planning and Local Government is fully aware of and compliant with the Department of Public Expenditure and Reform circular 13/2014 in regard to the provision of funding to AHBs.

All funding to AHBs is provided via the local authorities who are the statutory housing authorities for their areas.

All social housing provision in each area, including that provided by AHBs, must be provided with the approval and oversight of the local authority. It is the local authorities who determine whether an AHB project is to be approved or not, based on housing need, suitability of the proposed development, etc.

As with all Exchequer supported projects, the Department as sanctioning authority, assesses each project for suitability, value for money, and compliance (including with the *Public Spending Code*, statutory building regulations, etc.). This applies whether the proposed project is being delivered by the local authority itself, or is one they have selected and approved for delivery by an AHB.

Detailed grant approval, payment and performance monitoring arrangements are in place across all Departmental funding arrangements. In particular

- approvals are undertaken in a defined and robust way consistent with the *Public Spending Code* and the capital works management framework
- letters of sanction include detailed terms and conditions relating to payments, and onward payments to AHBs
- payments to local authorities are made only on the basis of vouched expenditure, in compliance with circular 13/2014
- assurances with regard to financial control procedures and systems are provided by LGAS in the context of their independent scrutiny of the financial stewardship of local authorities.

The proposed Housing (Regulation of Registered Housing Providers) Bill proposes a Regulator to oversee the governance, financial management and performance of voluntary and co-operative housing bodies providing housing in accordance with the Housing Acts. The Bill includes statutory safeguards for public and private investment in the social housing provision sector, a framework that will enable the voluntary and co-operative housing sector to contribute more effectively to the provision of social housing and ensure that the assets built through investments in the sector are managed sustainably. The statutory regulatory framework will provide further assurances to tenants, the Government, investors and to the sector itself that social housing providers operate in a well-regulated and stable environment.

The Regulator will be responsible for approving and registering housing bodies and the setting of regulatory standards. The Bill provides extensive powers for the Regulator in relation to inquiries, investigations and assessments. The Regulator will also have enforcement and other powers.

The Department is working with the Office of the Parliamentary Counsel to finalise the text of the Bill. It is expected the Bill will be published by end of 2018.

## Annex 10A

**Figure 10A.1 Supports for social housing 2017<sup>a</sup>**

Scheme	€m	€m
<b>Funding to Build or Buy</b>		
<i>Local Authority Housing Scheme</i>	446.5	
Construction and purchase of housing units by local authorities for social housing.		
<i>Regeneration Works</i>	65.2	
Regeneration programme is a mix of funding for demolition, new build and refurbishment.		
<i>Local Authority Retrofitting</i>	24.7	
Expenditure on the upgrade of local authority properties that have been vacant and following upgrade, rented to a social housing tenant.		
<i>Local Authority Mortgage to Rent Scheme</i>	13.6	
Homeowners who cannot meet their mortgage payments and who qualify for social housing support may be eligible to switch to renting their home as a social housing tenant from the local authority – this funding is to aid the local authority in clearing the mortgage charge on the property.		
		<b>550.0</b>
<b>Capital Funding for Approved Housing Bodies (AHBs)</b>		
<i>Capital Advance Leasing Facility (CALF)</i>	55.6	
Long term loan of up to 30% for construction or acquisition of housing units.		
<i>Capital Loan and Subsidy Scheme (CLSS)<sup>b</sup></i>	66.7	
Funding for capital repayments and interest on loans as well as management and maintenance fees.		
<i>Capital Assistance Scheme (CAS)</i>	55.0	
Funding of up to 100% may be advanced to AHBs to provide accommodation for the elderly, homeless and people with disabilities.		
<i>AHB Mortgage to Rent</i>	3.0	
Homeowners who cannot meet their mortgage payments and who qualify for social housing support may be eligible to switch to renting their home as a social housing tenant from an AHB which purchases the home from the private lender. The structure of this scheme is similar to the CALF scheme.		
		<b>180.3</b>
<b><i>Housing and Sustainable Communities Agency Revolving Fund</i></b>		<b>70.0</b>
A fund to acquire units for social housing from financial institutions, to be sold at cost primarily to AHBs. The funding is therefore replenished for use to purchase more properties.		
<b>Funding to Lease</b>		
<i>Social Housing Current Expenditure Programme (SHCEP)</i>	84.0	
Long term leasing of housing units of which some have been initially funded through the CALF scheme above. This amount also includes the current rental costs of renting units from the AHBs for local authority tenants.		
<i>Repair and Leasing Scheme</i>	0.2	
Funding of repairs to vacant properties owned by private individuals on condition the property is then made available as social housing for a period of at least five years.		
		<b>84.2</b>
<b>Total</b>		<b>884.5</b>

Source: Department of Housing, Planning and Local Government

Note: a This funding is inclusive of surplus Local Property Tax receipts allocated from the Local Government Fund and directed by the Department to be used for housing services in the local authorities.

b €5 million of this funding related to annual management and maintenance fees and €61.7 million related to payments to local authorities to repay the principal and interest charges due to the HFA for the loans advanced.

## Annex 10B

**Figure 10B.1 Rental accommodation supports 2017**

Scheme	€m
<i>Rent Supplement<sup>a</sup></i> Assistance to tenants in private rented accommodation.	231
<i>Housing Assistance Payment</i> Funding to local authorities to make rental payments to landlords on behalf of tenants.	153
<i>Rental Accommodation Scheme</i> Funding to local authorities to lease accommodation from private landlords.	143
<i>Supports for the Homeless</i> Private emergency accommodation, supported temporary accommodation, temporary emergency accommodation and Tusla domestic violence refuges.	109
<b>Total</b>	<b>636</b>

Source: Department of Housing, Planning and Local Government and Department of Employment Affairs and Social Protection.

Note: a Funded and managed by the Department of Employment Affairs and Social Protection.

