

Housing Policy

("to ensure the provision of an affordable home for all while protecting our natural environment and ensuring best land use")

December 2020



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1 Green Party Philosophy Regarding Housing

The Green Party believes that adequate housing is a human and social right, interdependent with good planning, transport, infrastructural development, and land management. We believe housing policy should promote good outcomes¹ for children, young people, and those most vulnerable in society such as the elderly and persons with disabilities².

We therefore propose a rights-based policy that reflects the UN Human Rights Council guidelines for the Implementation of the Right to Adequate Housing's seven principles, summarized as follows:

- Security of tenure.
 - Availability of services, materials, facilities and infrastructure, such as safe drinking water, and sanitation.
 - Affordability, so that its cost does not threaten or compromise other human rights.
 - Habitability, for example, that it can guarantee physical safety, adequate space and protection from the elements.
 - Accessibility, so that it meets the needs of disadvantaged and marginalised groups.
 - Location which must not cut off occupants from employment, healthcare, school and other social facilities, and is not near polluted or dangerous areas.
 - Cultural adequacy, in that it must respect and account for expression of cultural identity.

We believe also that Green Housing policy should reverse the car dependent, suburbanised, out of town housing developments that is a feature of present national housing policy, in favour of a Green Party policy that renews city and town living, making it attractive again and encouraging the 15-minute city model, where all amenities are within walking distance.

1

As per The Green Party Constitution (2018):

2. PRINCIPLES

In these principles we assert the interdependence of all life, and the role of the Green movement in establishing appropriate relationships in this web of interdependence. While respecting the human person, we recognise and celebrate our interdependence with other species. We oppose the destructive processes which are destroying our planet. We favour a balanced and sustainable system of production and utilisation of resources, keeping account of real costs. The task before us is to transform the vision of continued viable life on Earth into reality.

2.1 Basic Philosophy

2.1.1 *The impact of society on the environment should not be ecologically disruptive.*

2.1.2 *Conservation of resources is vital to a sustainable society.*

2

For references re supported housing in ROI and NI see

<http://nda.ie/Publications/Environment-Housing/Housing-Publications/Social-Housing-and-People-with-Mental-Health-Difficulties/>

<http://www.hail.ie/>

<http://www.inclusionireland.ie/independent-supported-living>

<https://www.apex.org.uk/types-of-accommodation/supported-living-for-people-with-mental-health-difficulties/>

<https://www.inspirewellbeing.org/mentalhealth/services/supported-housing>

<https://www.inspirewellbeing.org/mentalhealth/services/supported-housing/newry-housing>

<https://www.nidirect.gov.uk/articles/supported-housing-and-care-homes>

In addition

- Our housing policy should take cognisance of the special needs of minority communities where necessary
- Housing developments should be of mixed size homes enabling those who wish to move to larger homes and those who wish to move down to smaller homes to stay within their own community if they so wish.
- The state must revert to playing a more active role in the housing sector in Ireland and that localism, as a core green belief for many decades, must require that the majority of decision making on housing and planning is vested at the lowest participatory level possible.
- That public policy should focus on housing for occupation, limiting the ability to use housing and/or land as a speculative asset.
- That local communities are best placed to identify the nature and location of the homes that they need and should be consulted by local authorities more thoroughly in the decision-making process.
- While respecting the law of the land we believe that land is a common asset; that we are all stewards of the land; that land should serve the needs of all the community; the proprietor of the land owes to the community a ground rent for the enclosed³ land to which and on which the improvements have been made⁴.

We welcome the EU rapporteurs report on “Access to decent and affordable housing for all”⁵ and have taken note of its contents and also the UN Sustainable Development Goals⁶ (especially Goal 11 Sustainable Cities and its sub goals) when finalising this policy.



³ <https://en.wikipedia.org/wiki/Enclosure>

⁴ See appendix D

⁵ https://www.europarl.europa.eu/doceo/document/EMPL-PR-653984_EN.docx

⁶ <https://www.un.org/sustainabledevelopment/blog/2017/10/affordable-housing-key-for-development-and-social-equality-un-says-on-world-habitat-day/> and <https://www.undp.org/content/undp/en/home/sustainable-development-goals/goal-11-sustainable-cities-and-communities.html#targets>

2 Executive Summary for this Housing Policy Document

The problem of homelessness in Ireland is increasing year on year and the number of houses being provided is not sufficient to meet need and what is available is to a large extent unaffordable to most.

Post-Covid-19, we must heed the UN Human rights Council's call for adequate⁷ housing to be a human right^{8 & 9} and add adequacy for social distancing and hygiene.

For a rights-based policy on adequate housing to succeed, prevention of inadequate housing and homelessness is key. This must, of course, address low housing stock, insufficient social housing supply, vacant stock, land management, affordability, cost-rental and cost purchase restricted resale models of housing supply, and local democracy in planning, as well as tackling the marketisation of the social housing sector and rationalisation of Rent Supplements and Housing Assistance Payment. It must also put adequate housing in place for people who require supported living services, which provide integrated packages of a home, support, and care.

The fastest solution to the problem of homelessness is to eliminate the problem of affordability – as rent has increased to levels which are no longer affordable for many and mortgage terms, in order to be more affordable, are now commonly 35 years (instead of the more traditional 20 years in Ireland).

The pent-up demand for first time homes is increasing annually. Those relying on the private rental sector face chronic insecurity due to the ease with which tenancies can be ended. These issues along with a wide range of others in the areas of building standards, regulation, planning and energy efficiency mean ***our current housing system is not fit for purpose and must be radically reformed*** to reverse all of the above “to ensure the provision of an affordable home for all in Ireland”. It is estimated that because of the current model of rental tenancy, both in the private and public sector, and the lack of affordable housing, that the pent-up demand for housing in Ireland is now more than 200,000 dwelling units.¹⁰¹¹¹²

⁷ <http://www.housingrightswatch.org/news/un-special-rapporteur-adequate-housing-delivers-final-report-implementation-right-adequate>

⁸ See Article 25 of Universal Declaration of Human Right <https://www.humanrights.com/course/lesson/articles-19-25/read-article-25.html> and also <http://www.housingrightswatch.org/news/un-special-rapporteur-adequate-housing-delivers-final-report-implementation-right-adequate>

⁹ See campaign for changing the constitution: <https://www.homeforgood.ie/referendum/>

¹⁰ Social Justice Ireland estimates there are 160,000 families on waiting lists or in HAP, Rent Supplement or housed through Rental Assistance Scheme in addition to over 10,000 homeless people included in which number is over 1,500 families. In addition, some 27,000 homes are needed each year to keep up with increasing population. See: <https://www.socialjustice.ie/sites/default/files/attach/policy-issue-article/6202/2020-01-16-election2020briefinghousing-final.pdf>

¹¹ <https://static.rasset.ie/documents/news/2018/02/5569359-ndp-strategy-2018-2027-web.pdf> National Development Plan 2018-2040 page 8: “By 2040 the population of Ireland is expected to reach almost 6 million with a need for 550,000 more homes and the creation of 660,000 additional jobs to achieve and maintain full employment. The need to provide in excess of half-a-million more homes over the period to 2040 corresponds to a long-term trend of 25,000 new homes every year. A higher level of output is needed in the short- to medium-term to respond to the existing deficit that has given rise to the housing crisis”

¹² Note that the number of long term vacant houses is about 65,000 see: <https://www.cso.ie/en/census/census2016reports/census2016vacanthousingstatisticsfaqs/>

At the same time, the problem of climate change is happening, and we should review from first principles how we use our land to not only grow the food we need, for somewhere to live, labour, and play, but also how we maintain our planet and combat global warming. For example, wherever possible, our preference is for low impact¹³ housing provided or retrofitted within current towns and city boundaries, transitioning toward one planet living.

Lastly, the problem of the COVID 19 pandemic has negatively affected our economy resulting with perhaps a 20%+ unemployment rate and a perhaps €30bn budget deficit in 2020. Getting the country back to work again by means of investment is perhaps the best way to reduce this unemployment and revive the economy reducing the budget deficit. However, investment which means increasing Ireland's borrowings socialises the costs incurred and leaves those costs for future generations to bear and should be avoided, instead these borrowings should be paid for by those who are directly benefiting from them – the occupants of the houses.

2.1 Executive Summary Policy Points

The solutions/policies offered by the Green Party to the issues outlined above is as follows:

- ***A constitutional amendment enshrining the right to a home in the constitution***
- ***A national housing and land use plan to be overseen and regulated by a renamed and refocused Land Development Agency (to be called the Land Use Authority) and serviced by fully funded and legislatively supported local authorities and approved housing bodies (AHBs)¹⁴ including community-led housing and community land trusts¹⁵ with the support of the Land Registry Office, the Valuation Office and the Revenue Commissioners.***
- ***A site value tax system¹⁶ to discourage hoarding of land, improve the efficiency of its use, including by bringing unused properties into use¹⁷, and halt the increasing unaffordability of property due to high land costs encouraging densification of low-density housing.***
- ***To provide the option of homeownership or secure long-term affordable rental for all solving the affordability crisis by creating 200,000 additional public and privately provided not for profit homes over the next 5 to 10 years through acquisition and direct and subcontracted builds by local authorities and approved housing bodies and the repurposing of existing vacant or underutilised buildings. Intervention at this scale will also reduce pressures and improve affordability in the private market.***
 - ***To finance this by shifting government expenditures away from private landlords (HAP/RS etc, eliminating in the process the HAP and RS systems) and developers and into not-for-profit housing built on State land acquired at existing use value through a system of active land management.***

¹³ <https://www.irishtimes.com/life-and-style/homes-and-property/we-are-about-to-build-the-wrong-homes-in-the-wrong-places-at-the-wrong-price-1.4307052?>

¹⁴ For a definition of an Approved Housing Body: <https://www.housing.gov.ie/housing/social-housing/voluntary-and-cooperative-housing/approved-housing-bodies-ahbs>

¹⁵ for definitions of Community-Led Housing and Community Land Trusts see Appendix C

¹⁶ This Green Party policy is in draft form and available here: <https://docs.google.com/document/d/1gPQ4rWjlhe4l1zgP0MvsB2zjsXwszvHN/edit>

¹⁷ <https://www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/hs/> - the census of 2016 shows that 9.4% (~188,000 houses and apartments) of the housing stock at that time of 2,003,645 homes were vacant in addition to a further vacant 58,000 holiday homes/apartments.

- ***In addition, to include synergistic retrofit of vacant stock (in particular commercial which could be retrofitted to residential), with many collateral benefits of reduced travel distances with favourable modal split; diversity of use; revitalising towns and villages; while for both retrofit and new build encouraging architects to take account of the benefits of embodied carbon in the context of climate emergency.***
- ***Create security of tenure in the private rental market by ending sale, as a reason to end a tenancy if it is likely to lead to homelessness, for the duration of the housing emergency¹⁸, legislating for tenancies of indefinite duration and introducing a form or rent review popular in Germany¹⁹***
- ***An improved regulation system to support those in mortgage arrears or whose mortgage is not affordable so that they can re-agree a mortgage which is then affordable with their current financial institution.***
- ***To introduce a system of impartial local authority building control inspectors, as well improving the current system of remedying defects when they occur.***
- ***To eliminate segregated social housing and replace it with publicly and privately provided affordable housing available to all with priority for those in most need under cost rental²⁰ or cost purchase restricted resale²¹ owner occupier models.***

By their introduction/implementation we will “ensure the provision of an affordable home for all in Ireland”, improve living conditions for all citizens, develop a fairer society, and most importantly fight the existential threat that is climate change. We believe this could be achieved during the term of this incoming (as of June 2020) government.²²

¹⁸ definition of ‘housing emergency’ can be surmised from the following: <https://www.thejournal.ie/taoiseach-homelessness-3930398-Mar2018/> (also here: <https://www.irishexaminer.com/news/arid-20465231.html>)

¹⁹ See p59/60 of NESC Report No 141 May 2015: Ireland’s Rental Sector: Pathways to Secure Occupancy and Affordable Supply https://s3-eu-west-1.amazonaws.com/files.nesc.ie/nesc_reports/en/141_Irelands_Rental_Sector_MainReport.pdf

²⁰ Cost renting is defined (by Social Justice Ireland in their report <https://www.socialjustice.ie/sites/default/files/attach/policy-issue-article/5329/2018-06-01costingcostrental.pdf>) as ‘all rental housing, irrespective of ownership, the rents of which cover only actual incurred costs of a stock of dwellings’ (Kemeny, 1995). The cost rent is calculated to take account of the cost of land, finance, construction and management of the dwellings. Any subsidy available on the supply side would be factored into the cost-rent calculation, and demand-side subsidies would be available to eligible, low-income households.’

²¹ ‘Cost purchase restricted resale’ means that owners of such housing may not resell their homes for whatever they can get and must abide by conditions set by the original seller. One of these conditions will be a limit being placed on the price the seller may charge and so the equity they may receive when their property changes hands. This limit ensures that homes that are made affordable today remain affordable in perpetuity. Other conditions under which may include one or more of the following which create market stability

- Having been in the possession of the current owner for a minimum period (e.g., 5-7 years)
- Being sold to a person whose name has been approved to appear on the waiting list maintained by the organization who is the ground rent landlord (public authority, approved housing body, community trust)
- For a price which it will cost the owner to find a similar Not For Profit Dwelling elsewhere, this value to be decided by the organization who holds the ground lease.

²² <https://www.independent.ie/irish-news/number-of-houses-built-at-35-year-low-26619071.html> reporting that in 2006 the number of homes completed was 90,000+ in that one single year.

3 The Constitutional and European Social Charter Rights to Housing

3.1 Housing as a Constitutional Right

'The Green Party believes that access to adequate secure, affordable and environmentally sound housing is a basic human right. This right should be set out in our Constitution. We call on the government to move urgently to bring forward a referendum to amend the Constitution to include this right to housing.'

3.1.1 Rationale and Context:

- To strengthen current Green Party Housing Policy²³ which sets out the belief that access to housing is a basic human right which should be included in the Constitution and calls for a referendum on housing and property rights. The current policy is inclusive, and not restricted to citizens, and this should be retained²⁴.
- Article 43 of the Constitution protects private property and prevents the State from abolishing the right to private ownership or the right to transfer property. It recognises that the right to private property ought to be regulated in the interest of social justice and it permits limits on the right in the interests of the common good²⁵.
- A right to housing is not mentioned anywhere in the Constitution and there is no guidance in the text of the Constitution on how to balance the right to private property with the requirements of the common good²⁶.
- Time after time, legislative measures to alleviate the housing crisis have been dismissed as 'contrary to the Constitution'. Research in September 2019 shows that on twelve separate occasions over recent years, pending legislation in the Dáil has not progressed due to this²⁷.
- Amending the Constitution will not, on its own, solve the on-going housing crisis, but having the right to housing in the Constitution, as a social norm (balancing the right to private property) would address this failure to legislate and act as a catalyst for legal and political change.
- And in light of the commitment in the PFG²⁸ to 'establish a **Commission on Housing** to examine issues such as tenure, standards, sustainability, and quality-of-life issues in the provision of housing'

3.1.2 Policy Point

- ***Given the commitment in the Programme for Government to hold a referendum to amend the Constitution to include the right to housing, urgent action is required to act on this promise***

²³ Green Party Housing Policy 2018, 3.1 Housing as a Constitutional Right

²⁴

The Supreme Court decision in the right to work case where the right to work was linked to the protection of dignity and human personality, and could apply also to non-citizens

²⁵ Bunreacht na h-Eireann <http://www.irishstatutebook.ie/eli/cons/en/html#article43>

²⁶

<https://www.homeforgood.ie/referendum/>

²⁷

²⁸ http://www.homeforgood.ie/assets/files/pdf/enquiry_2019_7.15_property_rights_and_housing_legislation.pdf
[ProgrammeforGovernment_Corrected-Final-Version.pdf](#)

3.2 The Right to Housing in Article 31 of the European Social Charter

3.2.1 Rationale and Context

- Article 31 of the Revised Charter provides that ‘everyone has the right to housing’ and that action should be taken ‘(1) to promote access to housing of an adequate standard (2) to prevent and reduce homelessness with a view to its gradual elimination and (3) to make the price of housing accessible to those without adequate resources’. However, Ireland has opted out of the most relevant of these articles, Article 31 on the right to housing. Ireland, as a result, is not bound by this Article.
- As set out at 3.1 Green Party Housing Policy, October 2018: The rights under the Revised Charter of relevance to housing are, in summary:
 - o the right to social security (Article 12).
 - o the right of persons with disabilities to independence, social integration and participation in the life of the community (Article 15).
 - o the right of the family to social, legal and economic protection to ensure its full development (Article 16).
 - o the right of elderly persons to social protection Article 23), the right to protection against poverty and social exclusion (Article 30); and
 - o the right to housing (Article 31).
- In November 2000 Ireland signed up to most of the provisions of the Revised Charter, saying that it would ‘follow closely the interpretation to be given to the provisions of Article 31 by the Council of Europe with a view to their acceptance at a later date’²⁹.
- Since adopting this cautious approach almost 20 years ago, successive Irish governments have presided over a growing housing and homelessness crisis.

3.2.2 Policy Point

The Irish government should recognise and implement the European Social Charter Article 31 (Revised) which provides a range of protections and related rights³⁰.

²⁹ https://www.coe.int/en/web/conventions/full-list/-/conventions/treaty/163/declarations?p_auth=1PSW05ha

³⁰ The European Social Charter (Revised), Strasbourg, 3 May 1996, Part I p.3 & Part II, p.14
<https://rm.coe.int/CoERMPublicCommonSearchServices/DisplayDCTMContent?documentId=090000168007cf93>

4 National Housing Plan & Land Use

4.1 Rationale and Context

Ireland has thirty-one local authorities and each of these decide on how to develop their own area according to their own budgets. This leads to a variation in planning policies and priorities across the local authorities.

In addition, local authorities are budget constricted and therefore ensuring best land use, identifying vacant property and derelict sites, may not be a priority.

In particular, in view of the reduction in use of commercial buildings due to increased remote working, retrofitting commercial buildings to residential should be considered.

Land ownership in Ireland can be a mystery with over 7% of land unregistered and the names of the owners not known to the state authorities³¹.

4.1.1 Policy Points

- ***The Land Development Agency³² should be renamed the Land Use Authority (LUA) and be transformed into a non-commercial state agency responsible for active land management and related aspects of housing provision.***
- ***It will develop a National Housing Plan as part of its remit drawn up in line with the following principles and objectives:***
 - ***To ensure that affordable housing is available to all by increasing the stock of public and not for profit housing to at least 500,000 units by 2040³³ by supplying at least 50% of new housing demand throughout this period through new builds and re-use of existing premises***
 - ***Relying on information provided by Tailte Éireann ³⁴ implement a system of active land management as envisaged in the 2018 NESC³⁵ report on urban development land to, among other things, acquire land at existing use value for public and not for profit housing***
 - ***Maximise the re-use and repurposing of existing buildings for housing in particular considering re-using commercial buildings as residential³⁶***

³¹ <https://www.dublininquirer.com/2016/07/13/should-it-be-easier-to-find-out-who-owns-a-property>

³²

See legislation which needs to be amended to enable this section:

<http://www.irishstatutebook.ie/eli/2018/si/352/made/en/print>

³³ <https://rebuildingireland.ie/news/ireland-2040-launch/>

³⁴

Tailte Éireann is a proposed new body incorporating Ordnance Survey Ireland, The Valuation Office and the Property Registration Authority of Ireland. Its 3 primary functions are to provide for the maintenance and management of (a) the property registration systems of the State, (b) the authoritative mapping and surveying infrastructure of the State, (c) the State's property valuation service See:

<http://www.justice.ie/en/JELR/Tailte%20Eireann%20General%20Scheme.pdf/Files/Tailte%20Eireann%20General%20Scheme.pdf> for more details

³⁵ http://files.nesc.ie/nesc_reports/en/145_Urban_Development_Land.pdf

³⁶

<https://www.twinfm.com/article/retrofitting-and-residential-conversion-to-save-carbon>

- *Use models such as ‘cost rental’³⁷ and ‘cost purchase restricted resale’³⁸ housing to ensure permanent affordability for housing built on state land*
- *Foster integrated mixed income communities by replacing “social housing” model with public and not for profit housing available and affordable for all while continuing to prioritise those in greatest housing need*
 - *Focus new public and private housing development in existing urban areas close to public transport corridors, recognising the need for greater densification while always seeking to build at human scale.*
 - *Expanding beyond Approved Housing Bodies to support a wider range of not-for-profit housing providers including community led housing groups and cooperatives.*

In doing so we expect the LUA will carry out amongst others the following tasks:

(1) The LUA should require local authorities (and other state agencies who document land used by others (e.g., Department of Agriculture) or by themselves (e.g., Coillte) to identify commercial, residential, agricultural and other (e.g., recreational, educational, religious, commonage) land and to what purposes such land is currently being put.

(2) To ensure that all land in the state is accounted for, under the guidance of and promotion by the LUA, a

All property owners whose property title is ‘Registry of Deeds’ (and therefore in many cases the owner is anonymous) will be encouraged to register their property in the Land Registry Office and the costs of doing so will be paid for by the state. Those property owners who fail to do so within 12 months of their land being advertised as ‘Registry of Deeds’ and requested to register that land with the Land Registry will be encouraged to register. Should they not have done so within a further 12 months then the state or local authority may consider using CPO powers (with the associated appeals process available to the owner as with all CPOs)³⁹. If the CPO power is used, then the land will become state land to be managed by the LUA on behalf of the state.

(3) The LUA should then carry (using the offices of every public authority) a map of land usage in Ireland. It will identify all lands under the categories

a. Zoned Residential

³⁷ Cost renting is defined (by Social Justice Ireland in their report <https://www.socialjustice.ie/sites/default/files/attach/policy-issue-article/5329/2018-06-01costingcostrental.pdf>) as ‘all rental housing, irrespective of ownership, the rents of which cover only actual incurred costs of a stock of dwellings’ (Kemeny, 1995). The cost rent is calculated to take account of the cost of land, finance, construction and management of the dwellings. Any subsidy available on the supply side would be factored into the cost-rent calculation, and demand-side subsidies would be available to eligible, low-income households.’

³⁸ ‘Cost purchase restricted resale’ means that owners of such housing may not resell their homes for whatever they can get and must abide by conditions set by the original seller. One of these conditions will be a limit being placed on the price the seller may charge and so the equity they may receive when their property changes hands. This limit ensures that homes that are made affordable today remain affordable in perpetuity. Other conditions under which may include one or more of the following which create market stability

- Having been in the possession of the current owner for a minimum period (e.g., 5-7 years)
- Being sold to a person whose name has been approved to appear on the waiting list maintained by the organization who is the ground rent landlord (public authority, approved housing body, community trust)
- For a price which it will cost the owner to find a similar Not For Profit Dwelling elsewhere, this value to be decided by the organization who holds the ground lease.

³⁹ https://www.citizensinformation.ie/en/housing/losing_your_home/compulsory_purchase_and_compensation.html

- i. In use
- ii. Derelict
- iii. Vacant
- b. Zoned Commercial
 - i. In use
 - ii. Derelict
 - iii. Vacant
- c. Agricultural enclosed
- d. Agricultural unenclosed
- e. Recreational land and buildings
- f. Religious, educational, healthcare

(4) The LUA should not be permitted to sell state land⁴⁰

(5) Once the above is carried out the LUA will draw up a plan which is to be exercised through local authorities:

(a) to maximise the use of existing housing stock, which endeavour should include the compulsory purchasing and re-purposing of suitable redundant buildings such as office blocks, hotels and above-shop areas suitable for residential use as Not For Profit Housing.⁴¹ Where compulsory purchase has taken place, control of the property in question will devolve to the local authority

(b) to maximise the use of zoned residential and commercial land, which should include where necessary the compulsory purchase of derelict or vacant property and its devolvement to the relevant local authority

(c) to source and redistribute state land for use by local authorities

(d) to build new Not For Profit Housing⁴² either by ensuring the existence of direct contracts between local authorities and builder/developers or between local authorities and authorised housing bodies

(6) The LUA will task (through Tailte Eireann⁴³) the Valuation Office with identifying the value of all land parcels in the state and the LUA (under new legislation permitting them to do so) will set a rate of site value tax for each of the above categories of land.

(7) The LUA will task the Revenue Commissioners to collect all site value tax and remit the tax (previously known as rates) payable on commercial land, and the amount which would have been remitted under the current LPT system, to local authorities, and to remit the balance to the exchequer.

(8) The LUA will task the Revenue Commissioners to collect a tax of 80% of any windfall gain due to rezoning made by a landowner on the sale of a land parcel they own or occupy.

⁴⁰ Land is a common asset and the more that is in control of the state the easier it is for the state to manage and ensure land's benefits are shared amongst all who live in Ireland more equally (see also Appendix D – Land is a Common Asset).

⁴¹ Not for Profit Housing encompasses social and affordable housing provided for rent or purchase by Local Authorities, Approved Housing Bodies, Co-ops and other not for profit organisations and which can never be resold on the open market.

⁴² For most of the Irish state's existence, quality public housing was built by the state themselves: <https://www.irishtimes.com/news/social-affairs/a-century-of-housing-how-the-state-built-ireland-s-homes-1.3785939>

⁴³ <https://www.tailte.ie/>

5 Urban Renewal and Liveable Cities, Towns, Villages and Communities

5.1 Rationale and Context

5.1.1 Enabling a low carbon lifestyle

There is special duty-of-care in settlement design and procurement to proactively realise the SDGs , as otherwise the secondary consequences are huge in these terms, and may even prove fatal to our own species, let alone so others, very many of whom have been lost already 68% since 197044.

5.1.2 Integrated Communities is what we must aim for - not just 'Housing '

20th Century monoculture housing has proved breeding-grounds for structural inequality, ennui, isolation and antisocial behaviour, often even leading to demolition, in a shockingly short time period; this is utterly wasteful failure and unsustainable .

The excessively taxonomic, reductive, prescriptive and patronising planning of the 20th century (which imposed 'zoned' monocultures, including car dominated 'housing') is out of date . The financial, societal and ecological impacts of these failures is cumulative, and residual.



Monoculture Housing in the UK

However , mixed use is a fundamental green concept, as in the traditional Irish Town.

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<https://www.dw.com/en/worlds-wildlife-populations-fell-68-since-1970-wwf/?text=World's%20wildlife%20populations%20fell%2068,decline%20in%20global%20wildlife%20populations.&text=The%20WWF%20has%20tracked%20more,index%20report%20published%20on%20Thursday>

Fundamental to Green Party thinking is the conception of settlement as integrated. This runs through our traditions and Irish heritage. Examples are settlements such as Clifden:



Or more recent examples in Ireland are such as Cloughjordan Eco Village



Or examples from abroad would include the projects at <https://www.urbangreenbluegrids.com/projects/eva-lanxmeer-living-lab/> such as these apartments in the Netherlands:



5.1.3 Bringing disused buildings back into use

In terms of the vacancy rate for housing in Ireland there are up to 10% of all houses vacant⁴⁵ either on a temporary or permanent basis amounting to up to 180,000 housing units.

Restoring such units to use provides on many levels a solution for mixed use accommodation and in addition fits with our Green Party 'reduce reuse recycle' principles. Restoring such units brings with it possibilities for synergies of integration, for revitalising our sometimes-dying towns and villages, encouraging intergenerational living and mixed use, reducing travel distances in modal-split (favouring walking cycling and efficient public transport), and in addition conserves our heritage. Thriving towns such as latter-day Clonakilty and Westport are living exemplars⁴⁶, from such integrated thinking and proactive community planning, professionally facilitated.

As live-work environments (with ecological benefits) increase, traditional office buildings are likely to become vacant and available and some of these may be suitable for rapid deployment as apartment buildings, with relatively moderate modifications. By retrofitting instead of rebuilding the embodied carbon benefits are obvious (as 35% to 51% is already spent in the construction phase⁴⁷). Costs and time management are also greatly optimised.

Many units thus provided can be live-work units, taking advantage of installed infrastructure, and attractive to a certain cohort of younger, or older people⁴⁸ although their use as family housing may present some challenges. The use of 'transitional zones', added onto buildings, including light-weight terraces and sunspaces, solar panels etc, can transform such buildings in terms of amenity,

⁴⁵ <http://airo.maynoothuniversity.ie/news/breakdown-housing-vacancy-figures-ireland>

⁴⁶ Excellent reference material for revitalising towns and villages:
https://mypoint.limerick.ie/ga/system/files/materials/287/394/RIAI_TownandVillageToolkit%2005%202019.pdf

⁴⁷ <https://www.rics.org/globalassets/rics-website/media/news/whole-life-carbon-assessment-for-the-built-environment-november-2017.pdf>

⁴⁸ https://www.theguardian.com/world/2020/sep/15/its-like-family-the-swedish-housing-experiment-designed-to-cure-loneliness?CMP=Share_AndroidApp_Other

scale , appearance providing a more domestic function and ambience, with sympathetic ecological material choices .

However, one should not be simplistic, in policy terms, especially at a time of crisis , as to how vacant units can actually be quickly brought back into use ; the specifics of family, legal rights , cultural economic and other issues will affect particular properties and may significantly impede occupation. Rights must be respected but there are many instruments of public policy which could be deployed to incentivise bringing such buildings into use and penalise dereliction⁴⁹.

5.1.4 Suburbanisation and car dependency

In addition, the suburbanisation and car dependent nature of current Irish state housing policy is not compatible with Green Party philosophy which instead would like to revive inner city and town living wherever possible and increasing housing density in a people-friendly way. The re-instalment of urban communities, the reuse of existing stock and the redevelopment of walkable urban areas is also Green policy which can be achieved by:

- prioritising the acquisition and efficient reuse of vacant or underused sites and properties (see examples in www.heritagecouncil.ie/content/files/orla_murphy_presentation.pdf),
- careful planning to make urban living attractive once more to people of all ages and stages of life,
- encouraging the 15-minute city/town/neighbourhood concept where all necessary amenities are within a 15-minute radius of residents and
- a system of workplace accommodation to ensure that all employees can live close to their place of work.

5.1.5 Modular Components Housing

Modular component housing manufacturing is becoming more common in Ireland. Modular components, in low carbon materials⁵⁰, offer quality, cost and time advantages, adhering to close tolerances . The integration of ICT in design and manufacture enhances the use of open systems , with good design, bespoke to particular contexts .

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<http://www.housingagency.ie/sites/default/files/publications/190324%20HCI%20Research%20on%20Incentives%20FINAL.pdf>; also <https://www.irishtimes.com/opinion/david-mcwilliams-the-rules-of-the-property-game-have-changed-1.4382088?>

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References: (a) A Green Vitruvius: Principles and Practice of Sustainable Architectural Design, ISBN-10 : 1849713111 (b) <https://www.igbc.ie/> also <http://www.wood.ie/wp-content/uploads/2012/01/Cross-laminated-timber.pdf>; <https://www.treehugger.com/modular-construction-and-cross-laminated-timber-together-last-4857544>; https://en.wikipedia.org/wiki/Cross-laminated_timber; <https://repository.tudelft.nl/islandora/object/uuid:f687e2cc-86e1-442e-862a-2ceb382f7157?collection=education>;

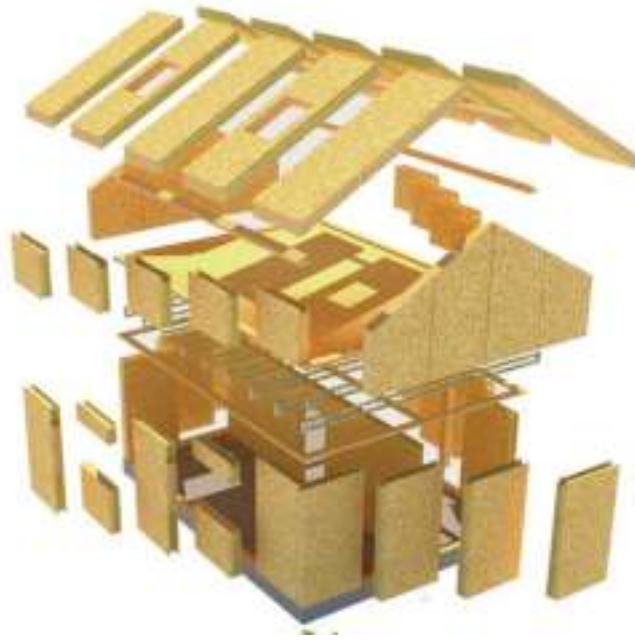


illustration of structural, insulated panels , prefabricated to high quality assurance , eco-logical standards ; these ensure rapid build on-site in inclement wet Irish climate and assure close tolerances , draught-proof construction, if properly constructed ; the embodied carbon is a small fraction of conventional concrete superstructures . Such 'open' modular systems allow for scale and modelling in bespoke design , to avoid monotonous uniformity.

5.2 Policy Points

- ***Adequately fund the vacant units office in local authorities to act as a one-stop shop for landlords and developers in the planning process and to actively locate and bring vacant properties into use.***
- ***Introduce an empty dwelling levy and simultaneously give local authorities the resources to actively engage with landlords of vacant properties and introduce incentives to encourage them to lease or sell their properties either privately or to the Council.***
- ***Simplify planning regulations and lift statutory barriers that discourage developers from renovating old buildings because of added time, money and cost.***
- ***Actively support developers to reuse old buildings and make it by amending the Derelict Sites Act 1990⁵¹ to incentivise infill and brownfield construction and by introducing incentives in the Section 28 planning guidelines to make it attractive for them to do so.***
- ***Re-introduce the Above the Shop scheme, remove the regulatory barriers that discourage its uptake and actively encourage it.***
- ***Explore schemes whereby a whole street can be renovated together.***
- ***Expand professional accredited skills training (and of the trainers also) in building renovation and encourage uptake.***

⁵¹<http://revisedacts.lawreform.ie/eli/1990/act/14/revised/en/html>

- **Plan city/ town and residential areas to ensure adequate amenities and green spaces are available within walking distance in line with the 15-minute city concept with active community engagement to be sought in this process.**
- **Ensure suitable long-term accommodation is available for employees within close proximity of the workplace**
- **Amend the Urban Regeneration and Housing Act 2015⁵² to extend the definition of a 'vacant site' to include sites below 0.05 hectares**
- **Move forward with our 2006 Noise Bill⁵³. We believe this is an essential component of harmonious urban living**
- **Extend the successful Extending Living Cities initiative⁵⁴ to all properties in urban areas properties and the closing date for application from 2022 to 2030.**
- **Support the development of community land trusts⁵⁵ in Ireland and advocate for the promotion of them legislatively and financially.**
- **Provide guidance and assistance to the local authorities as to how to implement the Vacant Site Levy and remove the .05-hectare limit⁵⁶.**
- **Task a unit in the Land Use Agency to ensure that all Local Authorities are uniformly applying the Vacant Sites levy in a fair and transparent way.**
 - **Local Authorities should encourage and provide promotional material and direction to the local community to assist the Local Authority's Vacant Homes Officer to identify vacant homes and underused commercial buildings which can be brought back into use as residential housing⁵⁷.**
 - **The Housing Officer (or the vacancy officer, where applicable) of each local authority must report quarterly at council meetings and publish on the local authority website – a list of the social housing units (addresses redacted, where necessary) that have been vacant for greater than 6 months and for each unit on that list include an estimated date for re-occupation. If re-occupation is not possible – information outlining the intended plan(s) for alternative use to be provided⁵⁸.**

⁵² <http://revisedacts.lawreform.ie/eli/2015/act/33/revised/en/html>

⁵³ Ciaran Cuffe's 2006 private members bill: <https://www.oireachtas.ie/en/bills/bill/2006/56/>

⁵⁴ <https://www.revenue.ie/en/property/living-city-initiative/index.aspx>

⁵⁵ A community land trust is a non-profit legal entity that holds land in perpetuity in stewardship for the common good. In terms of housing, the community land trust model has mostly been used to promote a model of affordable and sustainable homeownership

⁵⁶ https://data.oireachtas.ie/ie/oireachtas/parliamentaryBudgetOffice/2020/2020-05-21_challenges-in-implementing-and-administering-the-vacant-site-levy_en.pdf; <http://www.irishstatutebook.ie/eli/2015/act/33/enacted/en/html>

⁵⁷ Inserted as a result of the following **October 2021 Policy Council Motion**: "In order to help solve the housing affordability and availability crisis, and in line with Green Party values of re-use, and that the Greenest building is the one that exists, as well as our desire to revitalise community centric villages, towns and cities across Ireland, the Green Party supports community action in support of the local authority vacancy officers by assisting them in identifying underused, vacant and derelict sites and property via the www.vacanthomes.ie website."

⁵⁸ As per Feb 2022 Policy Council motion: That the Housing Officer (or the vacancy officer, where applicable) of each local authority must report quarterly at council meetings and publish on the local authority website – a list of the social housing units (addresses redacted, where necessary) that have been vacant for greater than 6 months and for each unit on that list include an estimated date for re-occupation. If re-occupation is not possible – information outlining the intended plan(s) for alternative use to be provided.

6 Building and Acquiring Not For Profit Housing for Purchase or Rent

6.1 Rationale and Context

6.1.1 Affordability of Housing

It is internationally, and in Ireland, proposed that affordability⁵⁹ in the context of somewhere to live (i.e., the cost of renting or buying a home) should be no more than 30% of the take home pay of the people who live there.

In Ireland as in many countries, we have a problem where renting or buying a home is no longer affordable and many people are paying 40% or even much more of their income on rent or a mortgage⁶⁰.

Some cannot afford to live in any accommodation, relying instead on the goodwill of families and friends to couch surf, direct provision centres, or sleeping rough.

What is needed therefore is a housing system which enables all residents (no matter what their income or circumstances) to have a home which costs less than 30% of their household income.

6.1.2 The Cost of Housing

In Ireland, the cost of building residential accommodation, fully fitted is approximately €2,000 per sq. m. ⁶¹ This number excludes the cost of the site (or land) on which the residential accommodation is built.

While Green Party is of the view that the Universal Design Guidelines⁶² should be used for deciding dwelling size, however the minimum legal size allowable currently in Ireland for a studio apartment (meant for 1 person) is 37 sq. m, a 1 bed apartment (meant for up to 2 people) in Ireland is 45sq m., for a 2 bed (meant for up to 4 people) 73 sq. m. and for a 3 bed (meant for up to 5 people) 90 sq. m.⁶³ Based on the above costs for building, each of these could be built for €74,000, €90,000, €146,000, and €180,000, respectively.

⁵⁹ <https://www.esri.ie/system/files/publications/WP593.pdf> page 2: "... two internationally used definitions of high housing costs. The first definition uses a simple rule which defines housing costs as high if they exceed 30 percent of net income (the 30% rule). The second definition retains the 30% housing cost to income rule and builds on it by adding an income constraint which limits the definition to those in the bottom 40 percent of the income distribution (the 30/40 rule); as such to satisfy this definition of high housing costs households must be in the bottom 40percent of the income distribution and must also have housing costs which exceed 30 percent of their income."

⁶⁰ <https://www.esri.ie/system/files/publications/WP593.pdf> page 2: "private renter and mortgaged households in the lowest 25% of the income distribution pay on average two fifths of their income on housing costs."

⁶¹ [https://selfbuild.ie/advice/how-much-does-a-house-cost-to-build-per-sq-foot/;](https://selfbuild.ie/advice/how-much-does-a-house-cost-to-build-per-sq-foot/)
https://www.riai.ie/uploads/files/general-files/RtAI_Cost_Guidelines_2019.pdf

⁶² <http://universaldesign.ie/Built-Environment/Housing/>

⁶³

See 3.4 Specific Planning Policy Requirement 3 Minimum Apartment Floor Areas: • Studio apartment (1 person) 37 sq. m • 1-bedroom apartment (2 persons) 45 sq. m • 2-bedroom apartment (4 persons) 73 sq. m • 3-bedroom apartment (5 persons) 90 sq. m

https://www.housing.gov.ie/sites/default/files/publications/files/design_standards_for_new_apartments_-_guidelines_for_planning_authorities_2018.pdf (see also:

https://www.housing.gov.ie/sites/default/files/publications/files/apartment_guidelines_21122015.pdf and

6.1.3 Local Authority Housing - ability to pay rent and cost of maintenance

In the past local authorities have built dwellings for those who need them and not only do those local authorities provide the dwellings and rent them to tenants on an ability to pay basis, but also the local authority maintains the dwellings. Due to their commitment to maintain the dwelling, the local authority can find itself in a situation whereby the maintenance costs are greater than the rent received and so there is little incentive for a local authority to keep a dwelling well maintained so that it can be quickly re-rented when vacated⁶⁴.

The selling of public housing to support maintenance budgets by local authorities is not a solution to this problem as it just reduces the average rent being received by the local authority and has the unintended consequence of driving up rental costs in the area where the housing is sold, as such housing, when sold, often ends up being owned by private landlords.^{65 &66}

However, if the tenant instead becomes the owner, this maintenance cost dilemma suffered by local authorities no longer exists, since the owner will become liable for the maintenance. In addition, if the dwellings are only sold to those in need of Not-For-Profit Housing, and at a price controlled by the local authority due to the ground rent / land lease⁶⁷ conditions, then the affordability of the property is maintained.

6.1.4 Building Not For Profit dwellings

The solution to housing affordability is as follows:

- a new Not For Profit dwelling (NFPD⁶⁸) building scheme must be initiated to build minimum sized accommodation units which shall be at least the guideline specified 37 sq. m, 45 sq. m, 74sq m and 90 sq. m.
- these shall have gardens or associated communal land which is equal to the size of the accommodation unit and built according to the Universal Design Guidelines for Housing in Ireland⁶⁹
- the builders of these dwellings will be public (local authorities using direct build⁷⁰) as well as private companies (where the building is outsourced by the local authority or approved housing body (which can also be a community land trust))

⁶⁴ https://www.communityfoundation.ie/images/uploads/research-reports/The_Future_Of_Council_Housing_%28Norris_Hayden%29.pdf Delivery, maintenance, and refurbishment page 59

⁶⁵ See <http://eprints.gla.ac.uk/69908/>

⁶⁶ <https://www.theguardian.com/society/2019/jan/19/ministers-urged-halt-right-buy-council-homes-rented>

⁶⁷ which restrict the resale/transfer and use of the property amongst others

⁶⁸ A **public authority** in this policy paper shall mean central government, state agency, a local authority, an approved housing body (which shall include Community Led housing bodies and Community Land Trusts). The responsibility to maintain the quality of public authority housing belongs to the local authority.

⁶⁹ <http://universaldesign.ie/Built-Environment/Housing/>

⁷⁰ i.e., using private sector contractors building on the procuring authority's land, having been appointed through a tendering process run by the procuring authority, who would also project manage and have the option of appointing their own consultants for the tendering and/or project management tasks; there would be no developer.

- all NFPDs will be built⁷¹ on state land or land owned by a community land trust.
- we suggest the conditions associated with acquiring an NFPD be as per footnote below⁷²

⁷¹

Ireland is short of building workers at present. However, as Brexit day approaches more and more Europeans who are working in the UK will be looking for other places to work. Ireland should advertise this NFPD building program and attract these workers.

⁷²

The conditions associated with acquiring a NFPD are as follows:

- everyone who is legally resident in Ireland, and is not resident anywhere else in Ireland, shall be entitled to apply to rent or purchase a NFPD, those whose combined household income is lowest will receive preference.
 - while we exercise a housing first[#] policy when dealing with homelessness, priority subsequently should be given to those with a local need.
 - while ownership (and the liability for the mortgage) will rest (jointly in case of partnership) with the people who wish to own a NFPD, to be successful in applying for an accommodation unit which has more than one bedroom the application must contain the names of more than one legal resident[#].
 - all owners shall be required to pay the site value tax[#] for the land on which their property is built
 - all owners shall be required to rent the land (pay ground rent) ad infinitum at a %[#] of the value of the land to the landlord (which is either the state or the community land trust).
 - the mortgage term is extended[#] to suit the affordability so that the weekly payment is no more than 30% of the household income of the owner.
 - all owners shall be required to pay a mortgage which will be tailored to the household income and shall (including the site value tax and ground rent) be no more than 30% of that income.
 - should an owner's combined household income change (i.e., increase or decrease) the mortgage can be adjusted to equal 30% of that household income on application from the owner.
 - should an owner wish to sell[#] their NFPD they can do so
- o on the basis that the mortgage is redeemed in full AND the new owner does not already own a NFPD.

OR

o that the new owner takes over the mortgage AND does not already own a NFPD

- should an owner sell their NFPD and, not now owning a NFPD wish to then purchase another NFPD he/she can do so.
- should an owner wish to rent their NFPD to a tenant he/she can do so on a commercial basis in accordance with the ground rent land lease conditions set by the local authority.
 - should a person whose PPSN number has been used in a successful application (i.e., to purchase a NFPD with more than one bedroom by another person, probably the partner, parent or child) then wish to apply for a NFPD in his/her own name, this can be done once the person is more than 18 years old.
- a person who is currently in a rented Not For Profit Dwelling may now instead of purchasing outright as heretofore, may still purchase their dwelling from the public authority, however the land remains in state ownership managed by the local authority or approved housing body.
- For those who prefer to rent (and have the landlord pay the maintenance) the charge for rental will be the same as the charge for purchase and be no more than 30% of household income and based on the capital being repaid over 50 years (very similar to the current system of renting local authority housing).
 - a person who is currently in a private home paying a full mortgage (and having difficulty affording that mortgage) can approach their local authority or community land trust and invite the local authority or community land trust to purchase the dwelling and land and then resell (or rent) the dwelling, and rent the land, back to the occupier under the conditions the dwelling is now a NFPD.
 - the renter of a NFPD can at any time approach the landlord and request to buy the NFPD, requesting that all rental payments and maintenance costs borne by both sides be taken into account when calculating the mortgage to be paid.
- The owner of the dwelling can bequeath (on death) the NFPD to next of kin. The transfer of ownership can only be approved by the body (i.e., LA/AHB etc) managing the NFPD which approval shall be automatic if the new owner does not already own a principal private residence. - agreed

6.2 Policy Points

The Green Party proposes a new not for profit housing system for Ireland delivered through two models designed to achieve permanent affordability: cost rental and cost purchase restricted resale housing where

- *Cost rental refers to rental housing built on public land and provided at cost (i.e., excluding site cost) and is delivered using low-cost finance.*
- *Cost purchase restricted resale owner-occupied housing is a form of “Affordable Purchase Housing”. It is built on public land and is provided at cost (i.e., excluding site cost). The occupier has ownership of the property and is responsible for maintenance but is restricted from selling on the open market. This restriction is designed to ensure that housing is permanently affordable.*

-
- The renter of a NFPD can bequeath their lease to their next of kin. Again, the transfer of the lease can only be approved by the body managing the NFPD if the new lessor does not already lease or own a principal private residence, or if they do they will first dispose of that principal private residence. - agreed
 - an information/explanation booklet and website outlining the above and other “Routes to Home Occupation In Ireland” will be created/published as part of this process.

7 Funding Not For Profit Housing

7.1 Rationale and Context

The current model of social housing provision, by part-funding the rents paid to private landlords by public authority tenants, delivers very poor value for the State. Because of the inadequate stock of public housing, it has become massively reliant on renting or buying housing from private landlords and developers at market rates. Much of this housing is also insecure (in terms of lease tenure) and can be of poor quality. The Green Party alternative of massively increasing the stock of not-for-profit housing, where the land and buildings are owned or managed by local authorities or approved housing bodies, will deliver better value for the State and secure, affordable, high-quality accommodation for residents.

The Green Party policy will also have knock-on positive impacts on private sector supply and affordability. The prospect of long term, consistent, high levels of new housing supply from the public sector will make land hoarding, which relies on artificially constraining supply, risky and unattractive. The gradual shift of social tenants out of private rental accommodation will reduce price pressures in the private rental sector, and the availability of affordable dwellings to purchase on a cost purchase restricted resale basis will reduce upward price pressure on the private housing sector.

It will also require a new more arm's-length relationship between Government and the not-for-profit housing sector as envisaged in the Social Justice Ireland report on Cost Rental Housing⁷³.

The scale of not-for-profit housing provision envisaged by the Green Party will require a range of funding streams including direct borrowing by the State and State agencies (on balance sheet), private fundraising by the not-for-profit sector (with a level of State support or subsidy) and private mortgage finance by homeowners. For the re-use of existing housing, including Town Centre First⁷⁴ initiatives, the EU's Renovation Wave⁷⁵ funding stream could be accessed. Critically these fund sources need to be sustainable across economic cycles to avoid the uncertainty and loss of capacity characteristic of the current stop/start public dwelling programmes.

7.2 Policy Point

As part of the National Housing Plan the Land Usage Authority will be tasked with developing, in conjunction with the not for profit and private sectors, a robust funding model for cost rental and affordable purchase housing which is not directly financed by the Government. This may require legislative, regulatory and tax changes to facilitate and incentivise investment by credit unions, pension and investment funds and private

⁷³ <https://www.socialjustice.ie/sites/default/files/attach/policy-issue-article/5329/2018-06-01costingcostrental.pdf>

⁷⁴ <https://www.chambers.ie/news/taoiseach-led-town-centre-first-initiative-vital-to-national-economic-recovery-stimulus-package/>

⁷⁵ https://ec.europa.eu/energy/sites/ener/files/swd_-_a_renovation_wave_for_climate_neutrality_and_recovery.pdf

individuals. It will also involve grant aid from the EU⁷⁶ to repurpose/renovate buildings for residential use and matching funds from above and other sources.

The finance will, in as far as is possible, not be state borrowing⁷⁷.

- It will be financed by

(a) the Housing Finance Agency⁷⁸ (HFA) from the European Investment Bank⁷⁹ (EIB) and the Council of Europe Development Bank⁸⁰ (CEB) or similar. HFA will attract matching funding from the private sector from investment vehicles such as ethical funds and qualified investment funds (QIFs)⁸¹. The finance will be lent by the HFA to local authorities and approved housing bodies (which include community land trusts).

(b) an approved housing body or local authority by setting up their own QIF using investment monies from pension funds and credit unions and other senior bond holders with a similar corporate social responsibility profile.

(c) the EU's Renovation Wave⁸² initiative for building being brought back into use

- Based on current financial market conditions and Eurozone interest rates available

(September 2020)⁸³ the finance lent to the HFA/LA/AHB shall have a coupon of no more than 1.5%⁸⁴ above the ECB refinancing operations loan rate and no redemption date

- One of the conditions of the financing is that the mortgage interest rate to be paid by the dwelling purchaser is capped at 2% above the ECB refinancing operations loan rate.

[Note: Should a community land trust be wound up then its assets and liabilities must be taken over by the local authority either as caretaker or permanent trustee. It must be under this condition that a community land trust is appointed as an approved housing body.]

⁷⁶

EU funds for retrofit projects:

○ European Regional Development Fund and Cohesion Fund - Member States (MS) apply for funds through Partnership Agreements with the EU

○ Recovery and Resilience Facility (RRF) - access to this fund comes through the MS recovery strategies

○ InvestEU Programme - allocations will be given through funds managed by the EC and will be demand-driven.

⁷⁷

The state debt is over €200 billion and borrowing any more is effectively mortgaging our children's futures. However, if private finance is not available (via credit unions, pension funds and QIFs) currently the European Central Bank (ECB) is offering loans to the Irish state at 0 and negative % interest rates..

⁷⁸

<https://hfa.ie/hfa/Live/Release/WebSite/HomePage/fundedprojects.html>

⁷⁹

https://www.eib.org/attachments/thematic/social_and_affordable_housing_en.pdf

⁸⁰

<https://coebank.org/en/news-and-publications/news/ireland-ceb-supports-social-housing-with-150-million-loan/>

⁸¹

<https://www.lexology.com/library/detail.aspx?g=4356cae4-3bcd-435d-a415-25b1336ab315>

⁸²

https://ec.europa.eu/energy/sites/ener/files/swd_-_a_renovation_wave_for_climate_neutrality_and_recovery.pdf

⁸³

<https://www.ecb.europa.eu/press/pr/date/2020/html/ecb.mp200910~f4a8da495e.en.html>

⁸⁴

As the income is effectively guaranteed, it is expected that insurance companies and their pension funds will be attracted to this state bond, but also individuals looking for a haven for their savings / pensions. This funding could also be provided by mechanisms such as the Corona bonds being discussed at EU level.

8 Building standards, regulation and procurement

8.1 Rationale and Context (Procurement Methods)

We believe that effective, fair and sustainable procurement is a key component in delivering high quality housing to the nation in a manner that is timely and promotes the growth of our economy and community solidarity. The current system of Construction Procurement has placed risk management rather than quality or sustainability at the heart of the decision-making process. This has

not led to increased surety or more effective project completion but instead a race to the bottom and in some instances, increased risk within contracts.

8.1.1 Policy Points

- ***Turnover and insurance requirements must be of proportionate levels to the scale of the contract being awarded to encourage the marketplace participation of small to medium enterprise***
- ***Review and update to the guidance given to contracting authorities in setting appropriate criteria for tender packages***
- ***Tenders must be divisible where geographical location or specialism would benefit from such an action and allow for some specialist works subcontracts to be tendered for directly***
- ***A knowledge transfer network must be available to business to support cooperative tender bidding and upskill groups on new contract processes***

8.2 Rationale and Context (The Role of Local Authorities)

As stated in previous sections we propose to revert the majority of planning decisions and long term housing provision to local authorities across the state. We propose that the central government via the Land Use Agency will set out key national goals in a new National Plan that will include housing targets and that regional boards set up by the Land Use Agency for Ulster, Connaught, Leinster and Munster will audit local authority implementation on an annual basis. We believe that resolving the current housing crisis is not only about increasing supply in the housing sector but also increasing availability of the right type of accommodation at the right price in the right areas. We believe that a key component of housing supply must be a sustainable model for Not-For-Profit housing, otherwise we will be sowing the seeds for future social inequality and boom-bust cycles as happened after the 1980s. We believe also the housing departments of local authorities should not only allocate housing and collect rents, but also to have the capacity to maintain (and also to build where required) social housing, so competing with the private sector for this work.

To aid this process we propose the following:

8.2.1 Policy Points

- ***The identification of 'Housing' as a preferred role within the public and civil service, the provision of further education to upskill both technical and administrative workers and a policy of internal promotion in housing departments to maintain in house skills and knowledge***
- ***All local authorities should formulate a Housing Department that includes long term planning, the implementation of construction and the long-term management of their housing sector without division across the authority.***

8.3 Rationale and Context (Building Regulations and the Quality of Our Homes)

The Green Party believes it is vital for the Government to play a role in setting standards and promoting sustainable building design and construction. This generation's contribution to our built heritage is the legacy we will pass on to future generations. As such, the Green Party believes that good design by fully qualified and registered professionals should be at the core of all housing projects. The architectural and engineering excellence seen in some of our housing and recognised internationally should become the norm, not the exception. Not only will good design ensure better value building, the lives of those that inhabit those buildings will become enriched. The Green Party recognizes that great progress has been made in relation to the energy ratings of Ireland's housing stock and we support moves to capitalize on this with initiatives that incentivise the provision of urban farmland, grey-water recycling systems, and cultural spaces. When designing and choosing materials for building legislation should take account of the embodied and sequestered carbon in any building.⁸⁵ While we view co-living apartments as suitable short term homes for specific groups such as university students or for companies with multinational staff wishing to build teamwork, unless the development of co-living space is led by the community who will live there, a development model which has proved to be successful⁸⁶ (and not the developers), we do not see co-living as appropriate for long term independent living, in particular if the occupant's exclusive living space is small and lacks independent kitchen facilities.

8.3.1 Policy Points

We propose:

- ***that registration and the professional registration of architects should be fully independent of industry and all existing professional bodies.***
- ***to reverse the relaxation of spatial requirements undertaken by a previous government in 2015 and require larger, dual aspect new apartments as standard as per the 2007 draft guidelines for planners⁸⁷***
 - ***that it is recognised that all new builds, private and public, should be built to a passive standard or NZEB⁸⁸ equivalent using an appropriately sized renewable energy system. (A 'Passive building' standard is a science-based construction created to all-but eliminate the need for heating systems in buildings, meaning miniscule heating bills while ensuring high comfort levels, indoor air quality and durability.)***
 - ***a mandatory requirement for County and City Councils to use only timber product that is certified as being manufactured from forests that are sustainably managed***
 - ***to remove our current system of self-certification and replace it with a system of local authority building control inspectors similar to Northern Ireland. (Currently more than 50% of all new housing is non-compliant and all of these are signed off by registered assigned certifiers.)***
 - ***to ban sub-standard, inadequately sized co-living developments while recognising that a resident centric model of co-living is achievable with proper regulation.***

⁸⁵The embodied carbon primer https://b80d7a04-1c28-45e2-b904-e0715cface93.filesusr.com/ugd/252d09_8ceffcbcafdb43cf8a19ab9af5073b92.pdf to be read in conjunction with the Climate Emergency Design Guide: https://b80d7a04-1c28-45e2-b904-e0715cface93.filesusr.com/ugd/252d09_3b0f2acf2bb24c019f5ed9173fc5d9f4.pdf

⁸⁶<https://www.archdaily.com/587590/coop-housing-project-at-the-river-spreefeld-carpaneto-architekten-fatkoehl-architekten-bararchitekten> ; <http://righttobuildtoolkit.org.uk/case-studies/kalkbreite-zurich/#>

⁸⁷<https://www.housing.gov.ie/sites/default/files/migrated-files/en/Publications/DevelopmentandHousing/Housing/FileDownload%2C2474%2Cen.doc>

⁸⁸https://en.wikipedia.org/wiki/Zero-energy_building

8.4 Rationale and Context (Building Control and Maintenance)

We believe that the regional authorities have failed to invest in knowledge transfer in the creation of housing and that a central failure in this regard is the lack of new building inspection and ongoing maintenance that is now endemic within local authorities.

8.4.1 Policy Points

- *Introduce legislation to transfer the warranty for defects and the ability to bring actions for negligence to first and second purchasers of dwellings so that builders and those involved in the building process can be held responsible in cases of housing defects.*
- *Give more resources to local authorities so they can effectively implement building control rather than relying on private building control certifiers selected by industry.*
- *Introduce a consumer-friendly form of dispute resolution for homeowners dealing with defective housing rather than the current system of arbitration*
- *Implement the Law Reform Commission recommendations and extend the Statute of limitations for those dealing with building defects*
- *Engage with the Law Society and Construction Industry Federation in order to review the current standard form Building Agreement to make sure it protects consumers*

8.5 Rationale and Context (Remedial Work)

Due to the failure of our self-certification construction process in the previous decade Ireland has a large proportion of housing stock requiring remedial work in the short to medium term. We believe the Home Renovation Scheme (using the funding available under EU's Renovation Wave initiative⁸⁹) should be extended to include remedial works where required.

8.5.1 Policy Points

- *The provision of an interest free loan scheme to housing in need of remedial work*
- *Where serious failure in construction certification has been identified properties should be exempt from Local Property Taxes (including Site Value Tax) until the building has been made good*
- *The provision of a transmissible warranty of quality from developers and contractors to building occupiers beyond the first purchaser.*
- *Introduce a scheme of state assistance for the carrying out of remedial works to defective housing units, in the form of tax reliefs and a low-interest loan scheme*

⁸⁹https://ec.europa.eu/energy/sites/ener/files/swd_-_a_renovation_wave_for_climate_neutrality_and_recovery.pdf

9 Private Market Rental

9.1 Rational and Context

In Ireland, private landlords can terminate tenancies unilaterally in a wide range of circumstances including sale and refurbishment. In many parts of the country, rents are high and rising. What's more, regulation of the sector has traditionally been weak. The Green Party proposes a series of reforms to address these issues including legislating for tenancies of indefinite duration, narrowing the basis for terminating tenancies, introducing a form of rent review popular in Germany and strengthening regulation. These reforms, together with our proposals to dramatically increase the supply of Not-For-Profit housing for rent, will create a rental sector which is affordable, secure and fit for purpose.

9.1.1 Policy Points

9.1.2 Security of Tenure

In Ireland, renting offers very limited security because of the wide range of circumstances in which landlords can unilaterally end tenancies. Research has shown that insecure tenure is the primary cause of people entering homelessness.⁹⁰ The same research found that sale was the reason most often cited for eviction. The Green Party proposes to legislate to remove sale as a reason for ending a lease, to extend protections against eviction, which currently end 6 years into a lease, indefinitely and to end refurbishment as a reason for eviction where it would lead to homelessness. The Green Party proposes to increase notice periods significantly and introduce Lifetime tenancies and to introduce a fund to purchase the homes of low-income renters in danger of eviction into homelessness⁹¹

● ***We will rewrite Section 34 of the Residential Tenancies Act 2004 92 to:***

○ ***allow for tenancies of indefinite duration as recommended by NESC with safeguards for both landlords and tenants***

○ ***remove sale as a reason for ending a lease during the 'housing emergency' should such eviction be likely to lead to homelessness***

⁹⁰Security and Tenure in the Irish Private Rental Sector", Threshold July 2020, https://www.threshold.ie/assets/files/pdf/security_and_agency_in_irish_private_rented_sector_july2020.pdf

⁹¹The last four policy points below were introduced in response to the passage of the following motion at Convention 2022:

"That the Green Party Policy on housing is updated to strengthen the party commitment to a significant increase in renters' rights and to provide for much more secure tenancies. That the policy reiterates our support for a constitutional amendment on the right to housing, and that a review and benchmark of European best practice for renters' rights is carried out to support this.

That this review would address landlord licensing, increased consumer rights for renters, a review of tenure (considering a minimum 6-month notice for all evictions and up-to 3-year security of tenure for family rentals), together with necessary supporting conditions to improve housing supply, short lease restrictions, advancing the cost rental model and rent control mechanisms already included in Green Party housing policy which are necessary to avoid any resulting rent inflation or reduction in supply.

That the Green Party Policy on housing, to prevent homelessness, is updated to strengthen the party's commitment to homeowners in mortgage distress and renters' rights so as to provide for much more secure occupation. In addition, that the Green Party Policy on housing includes support for a new state managed funding mechanism, similar to the buy and renew scheme, so that low-income households in danger of eviction into homelessness, whose current home is suitable for their needs, can apply to have their local authority acquire their home and make it available as a social or affordable home."

⁹²

<http://revisedacts.lawreform.ie/eli/2004/act/27/section/34/revised/en/html>

- o *end evictions for refurbishment reasons which causes homelessness*
- **Introduce Lifetime tenancies i.e., tenancies which cannot be ended by the landlord other than for breach of tenant obligations. Lifetime tenancies will be mandatory where the landlord is a corporate entity. Non corporate landlords can opt to provide Lifetime tenancies, which will attract favourable tax treatment.**
- **Where landlords don't offer a Lifetime tenancy the following increased notice periods will apply when a tenancy is ended due to sale, refurbishment, change of use or family member occupation:**

Duration of tenancy	Notice period	
1-3 years	1 year	
3-7 years	2 years	
7-10 years	3 years	

- **Where a tenant is in situ for 10 years or more the tenancy will automatically become a Lifetime tenancy.**
- **Green Party proposes for a new state managed funding mechanism, similar to the buy and renew scheme, so that low-income households in danger of eviction into homelessness, whose current home is suitable for their needs, can apply to have their local authority acquire their home and make it available as a social or affordable home**

9.1.3 Rent Control

⁹³ In 2018 Eurostat estimated that 19.5% of Irish tenants were paying more than 40% of their disposable income on rent.⁹⁴ Rents are now 25% above their Celtic Tiger era highs nationally and 33% above these levels in Dublin.⁹⁵ Until recently there has been little or no regulation of rents in Ireland. When combined with the lack of security of tenure this has left renters at the mercy of landlords in a tight rental market. The Green Party will address the issue of supply through investment in cost rental which, in time, will reduce pressures in the private rental sector. The Green Party proposes that the capping of rents at the lower of the inflation or 2% be made permanent and apply nationwide.

- **The rent controls for Rent Pressure Zones introduced by the Residential Tenancies (Amendment) Act 2021 should be extended nationwide and made permanent.**
- **We will also give effect to the existing rent pressure zone legislation, which is often not being complied with, by requiring all rents in rent pressure zones to be registered**

9.1.4 Regulation

Effective regulation of the private rented sector is critical given the power in-balance between landlords and tenants particularly in periods of high rental demand. There are a number of inadequacies in the current regulatory regime which the Green Party believe need to be urgently

⁹³ This section has been updated in response to the motion of private rental passed at the 2021 Convention (see footnote 90 above)

⁹⁴ [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=File:Housing_cost_overburden_rate_analysed_by_tenure_status_2018_\(%25\)_SILC20.png](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=File:Housing_cost_overburden_rate_analysed_by_tenure_status_2018_(%25)_SILC20.png)

⁹⁵ https://www.rtb.ie/images/uploads/Comms%20and%20Research/RTB_Rent_Index_2020_Q1_%28WEB%29_Final.pdf

addressed. The definition of overcrowding which dates from 1966 legislation needs to be updated to reflect modern living conditions. Penalties associated with the legislation also need to be strengthened. Implementation of a deposit protection scheme, legislated for in 2015, needs to proceed. Most recent data shows that in 2018 only 7% of private sector tenancies were subject to inspection and of these 83% were found to be non-compliant.⁹⁶ With strong evidence⁹⁷ that regulations on short-term lettings are being flouted the Green Party would legislate to require websites such as Airbnb to provide the planning authorities with details of all such lettings on their platform.

- ***A clear definition of overcrowding in law that is meaningful and enforceable together with significant penalties up to and including imprisonment for landlords who fail to comply***
 - ***Enact the provisions for a tenant deposit protection scheme as set out in section 61 of The Residential Tenancies (Amendment) Act 2015***
- ***Implement and resource an effective inspection regime for private tenancies***
 - ***To support enforcement of short-term letting regulations platforms advertising short term lettings should be required to provide details of all such lettings to planning authorities.***
- ***The introduction of a license system for Short Term Let accommodation***⁹⁸
 - ***The introduction of a Walkable Score, to be compulsory for all homes available for rent or sale (whether in property advertisements or from a selling or rental agent), in a similar way to the existing BER Certificate***⁹⁹

9.1.5 Buy to Let

A series of tax changes from 2012 onwards removed disincentives to investment in property via corporate vehicles and has led to a situation where “cuckoo funds” now dominate certain sectors of the property market.¹⁰⁰ For example the market for new apartments in Dublin is now dominated by institutional investors who invested over €1.5bn in 2019.¹⁰¹ This “financialisation” of residential property is pricing owner occupiers out of the market and driving rents higher.

- ***While acknowledging the constructive role that long-term institutional landlords (e.g., pension funds) can play in the rental market we will implement policies to disincentivise speculative activity by collective asset management vehicles (REITs, Vulture Funds, IREF etc.)***
- ***Empower Local Authorities in areas of high housing demand to set planning conditions which reserve a percentage of homes in new development for owner occupiers***

⁹⁶ Local Authority Performance Indicator Report 2018, <http://noac.ie/wp-content/uploads/2019/10/NOAC-Performance-Indicator-Report-2018-1.pdf>

⁹⁷ See for example this news report <https://www.rte.ie/news/ireland/2019/1005/1081332-airbnb/>

⁹⁸ As Passed at Feb 2022 Policy Council: The policy proposes the introduction of a license system for Short Term Let accommodation. The license system will serve the dual purpose of ensuring that tourist accommodation standards are maintained while at the same time preventing sub-standard dwellings or properties without requisite planning permission from being used for short term letting. It is proposed that it will be made illegal to advertise short term accommodation without displaying the license number on the advert/booking website. Platforms will be required to take reasonable measures to ensure that properties that they advertise have valid license numbers. Ads with either no license number or an invalid number will be subject to a fine issued against both the platform and person placing the ad. Enforcement will be undertaken by the RTB.

⁹⁹ As per Feb 2022 Policy Council Motion of same text That the Green Party support the introduction of a Walkable Score, to be compulsory for all homes available for rent or sale (whether in property advertisements or from a selling or rental agent), in a similar way to the existing BER Certificate.

¹⁰⁰ For a description of this process see Chapter 7 of Rory Hearne’s Housing Shock

¹⁰¹ <https://content.knightfrank.com/research/1601/documents/en/the-dublin-prs-report-5830.pdf>

10 Mortgages and the Private Market

10.1 Rationale and Context

The Green Party believes that the Irish housing market is structurally dysfunctional. Only radical State action in the management of development land and the provision of housing will be effective in addressing the underlying problems of the Irish housing market and deliver secure, affordable accommodation for all. Alongside the necessary system change there are also specific reforms needed in the private market. Demand side subsidies such as the Help-to-Buy¹⁰² scheme which are marketed as designed to assist first time buyers only serve to increase prices overall. The Central Bank mortgage rules on the other hand have been effective in moderating house price inflation and preventing runaway house price increase. While we support the maintenance of Central Bank mortgage guidelines, the Green Party proposes to end the Help-to-Buy scheme and for those looking to own a home, replace it with a ‘cost purchase restricted resale owner occupied’ scheme¹⁰³.

• And where the home the first-time buyer wishes to buy is a second hand vacant home in need of refurbishment or renovation to make it habitable, or to convert a property which has never been used as residential to residential, which property is also located within an urban area, then a grant like that offered in the Help-To-Buy scheme¹⁰⁴ will be made available by government¹⁰⁵.

10.2 Policy Points

10.2.1 A Better Mortgage Market

In the context of Ireland’s developer led system of housing provision, making it possible for home buyers to spend more money on houses, either through relaxing mortgage lending rules or providing cash subsidies, runs the risk of simply fueling house price inflation. A 2019 Parliamentary Budget Office report on the Help to Buy scheme identified that the scheme had cost over €200m to date, was primarily benefiting the better off and was not having a measurable impact on new home construction.¹⁰⁶

The Green Party believes that mortgage lenders should be mandated to offer mortgages with a fixed rate for the entire term, something that is common in many European countries. Today Irish lenders only offer ‘teaser’ fixed rates primarily at durations of up to 5 years. Thereafter customers move to variable rates which offer the banks higher margins and the customer higher costs.¹⁰⁷

• We propose to end demand side subsidies such as the current Help-to-Buy scheme and replace it with the Green Affordable Purchase scheme.
• Central Bank of Ireland mortgage lending rules¹⁰⁸ should remain in place as they help to dampen house price inflation and their relaxation would not benefit first time buyers

¹⁰²

https://www.citizensinformation.ie/en/housing/owning_a_home/help_with_buying_a_home/help_to_buy_incentive.html

¹⁰³ Referred to elsewhere in this document as ‘cost purchase restricted resale owner occupied model’

¹⁰⁴

<https://www.revenue.ie/en/property/help-to-buy-incentive/index.aspx>

¹⁰⁵

This text has been added to align this Housing Policy with the Town Centres First Policy

¹⁰⁶

https://data.oireachtas.ie/ie/oireachtas/parliamentaryBudgetOffice/2019/2019-09-25_an-overview-of-the-help-to-buy-scheme-which-is-set-to-expire-at-the-end-of-2019_en.pdf

¹⁰⁷

[https://www.centralbank.ie/docs/default-source/publications/financial-stability-notes/no-5-fixed-rate-mortgages---building-resilience-or-generating-risk-\(kelly-and-myers\).pdf?stfrsn=7](https://www.centralbank.ie/docs/default-source/publications/financial-stability-notes/no-5-fixed-rate-mortgages---building-resilience-or-generating-risk-(kelly-and-myers).pdf?stfrsn=7)

¹⁰⁸

<https://www.centralbank.ie/consumer-hub/explainers/what-are-the-mortgage-measures>

● **Irish Government to mandate lending institutions to offer fixed rate mortgages for the entire term of the mortgage.**

10.2.2 Supporting those in mortgage distress

In March 2020 the Central Bank reported that over 27,000 owner occupier mortgages were in arrears for 2 years or more.¹⁰⁹ Behind these figures are individuals and families facing uncertainty, distress and insecurity and the daunting prospect of ongoing legal proceedings and potential repossession. In this context the Green Party believes that it is essential that safeguards for such households be strengthened. The Court's service must have adequate resources to process cases in a timely fashion. We support FLAC's recommendations that legal aid be available where people are facing evictions from the family home and that the Central Bank's Code of Conduct on Mortgage Arrears be given legislative force. The practice of banks selling distressed loans to third parties is also an area of concern as it may lead to more aggressive enforcement action. For this reason, the Green Party proposes to legislate to provide that lenders may not transfer mortgages on residential property without the consent of the borrower.¹¹⁰

- **We call for a swift review of the National Mortgage to Rent¹¹¹ scheme to rectify low take up rates. All approved housing bodies including those which are Community Land Trusts should be included in the scheme.**
- **With regards to repossession cases currently before the Courts, we call for the immediate allocation of resources to ensure Registrars, Judges and other research staff can fulfil their obligations under EU law.**
 - **Amend the Civil Legal Aid Act 1995¹¹² to ensure that legal aid is available where people are facing evictions from the family home.**
 - **Review the Central Bank's Code of Conduct on Mortgage Arrears to ensure it is given legislative force¹¹³**
 - **Pass legislation to provide that lenders may not transfer mortgages on residential property without the consent of the borrower**

¹⁰⁹ <https://www.centralbank.ie/docs/default-source/statistics/data-and-analysis/credit-and-banking-statistics/mortgage-arrears/residential-mortgage-arrears-and-repossession-statistics-march-2020.pdf?sfvrsn=4>

¹¹⁰ https://www.flac.ie/assets/files/pdf/flac_annual_report_2018_final.pdf

¹¹¹ https://www.citizensinformation.ie/en/housing/owning_a_home/mortgage_arrears/mortgage_to_rent_scheme.html

¹¹² Currently as the 1995 specifically excludes disputes concerning rights and interests in or over land only the following limited service is available: <https://www.legalaidboard.ie/en/our-services/legal-aid-services/abhaile-scheme/overview.html>

¹¹³ https://www.citizensinformation.ie/en/housing/owning_a_home/mortgage_arrears/consumer_protection_codes_and_mortgages.html

11 Specialised & Supported Housing

11.1 Rationale and Context

A definition of supportive housing¹¹⁴ states that it:

- Includes two or more dwellings in the same building or on adjacent sites, designed and constructed as residential accommodation for vulnerable or elderly people who receive, or will receive, a support service¹¹⁵.

Supported housing provides affordable accommodation with supports that can help people with support needs to maintain stable housing and even improve their health. It can help to halt the downward spiral of homelessness, and concomitant increasing mental and physical health deficits, that often lead to chronic illness, and difficulty in ending substance abuse. Supported housing can help people age in place in their communities, and it can even help families stay together, when affordability coupled with support helps families with members with disabilities to cope. Research shows that supported living means less use of emergency health services, it can delay entrance into care and nursing homes, and lessens incarceration - all costly consequences to lack of investment in supportive care, which restrict autonomy and inclusion in communities.

Research finds:

- the surroundings, buildings, rooms and objects of supported housing are assembled in a broader social geography that could help tenants to express themselves as worth respecting citizens with their own identities¹¹⁶

Green design-thinking, with input from service users, can enhance supported housing, with outcomes expected to be better individual and community, physical, mental, and emotional wellbeing, improved sustainability and mitigation of climate and biodiversity emergencies, plus economic cost-effectiveness. This encompasses the three pillars of sustainability - the social, the environmental, and the economic, and therefore meets the needs of the present, without compromising the needs of future generations.

Categories of Supported Housing

Groups that may need supported living housing can be divided into two categories. The first is those needing supports to develop the emotional and practical skills necessary for independent living.

They may include the following:

- Young people leaving State care (they may be entering Aftercare services).
- People living with homelessness.
 - People who engage in substance use and/or behavioural addictions (e.g., gambling).

¹¹⁴ For more on supported housing and its importance as an intrinsic part of this housing policy please see Supported Housing Policy [*Currently (20/8/2020) a separate doc is being drafted*]

¹¹⁵ https://www.designingbuildings.co.uk/wiki/Sheltered_housing_definition

¹¹⁶ Materialities matter - An exploration of supported housing for people with mental health problems Jan Georg Friesinger, 2020 <https://uia.brage.unit.no/uia-xmlui/bitstream/handle/11250/2655383/Dissertation.pdf?sequence=4>

- People who have suffered acute mental health problems, on discharge from hospital, and into step down or similar Model of Care.
- People leaving prison, or at risk of offending.
- People from the Traveller and Roma Communities.
- People moving on from Direct Provision, and,
- Asylum seekers in new own-door provision supplied by approved housing bodies (AHBs).
- People at risk of or escaping domestic violence.
- Women and girls who have been trafficked for sexual exploitation or exploitative marriage.

The second group is those people for whom assisted or supported housing is a condition of life-long care, where independent living is achieved through ongoing support. This group includes:

- People ageing in place.
- Those ageing with dementia or other age-related illnesses.
- People with learning disabilities.
- People with physical disabilities.
- People with mental health problems or disabilities who need long-term care.
- Families with dependent family members living with disabilities.
 - People with long term substance use related health issues (e.g., alcohol dependence).

11.2 Policy points

- A 'housing first' policy must be exercised by local authorities, and when doing so local authorities and approved housing bodies must recognise the needs of those who need supported housing and provide housing accordingly.

- Every new or refurbished housing development should take on board the principles as espoused by the Centre for Excellence in Universal Design (CEUD) which was established by the National Disability Authority (NDA) in January 2007 under the Disability Act 2005¹¹⁷.

"Universal Design is the design and composition of an environment so that it can be accessed, understood and used to the greatest extent possible by all people, regardless of their age, size or disability. This includes public places in the built environment such as buildings, streets or spaces that the public have access to; products and services provided in those places; and systems that are available including information and communications technology (ICT). (Disability Act, 2005)"

¹¹⁷ <http://universaldesign.ie/Built-Environment/Housing/>

12 Gaeltacht Housing [section included in this policy, but may be more comfortable in Planning Policy]

12.1 Rationale and Context

The Gaeltacht is undergoing a linguistic crisis. Language shift from the use of Irish to the use of English is underway even in the strongest remaining Gaeltacht areas. The extinction of Irish within a few decades as a viable community language, passed on from generation to generation, is staring us in the face in the same way as the threat of severe climate change from CO2 emissions is threatening the physical environment in which we live. This crisis calls for a consistent and coordinated policy response from the state to ensure the survival of the Irish language as a living community language in the Gaeltacht. Such a coordinated response has largely been absent thus far, allowing the decline of Irish in the last remaining areas where it is spoken by the community to continue unchecked.

Socio-linguistic experts have said that at least 2/3 of the Gaeltacht population must speak Irish as their primary language for the Gaeltacht to remain a viable linguistic entity. It was recognised in the Comprehensive Linguistic Study of the Use of Irish in the Gaeltacht in 2007 that physical planning is a very central aspect of language planning and that demographic movements such as new people settling in the Gaeltacht can influence the use of languages due to the consequent change to the language balance within the community. Housing and planning policy, which can regulate the supply and type of housing available, can have a significant impact on the viability of the Gaeltacht given the link between the future of the Irish language as a community language in the Gaeltacht and the impact that an increase of non-Irish speakers has on the viability of the language within a community.

Due to the dysfunctional housing market experienced in many parts of the country, several Gaeltacht areas are suffering from depopulation, while others are experiencing pressure due to the demand for holiday homes which can both price locals out of the housing market and lead to development of housing stock to serve the holiday home market rather than local needs. Some Gaeltacht areas are also experiencing pressure from nearby urban centres, with an influx of non-Irish speakers seeking to use the Gaeltacht as a dormitory residence for work in the adjacent urban area. This has pushed younger generations to leave the Gaeltacht to seek suitable and affordable housing, as well as economic opportunity, while growing numbers of non-Irish speakers have moved to the Gaeltacht. These factors combine to further erode the sustainability of those areas that are currently above the viability threshold of 2/3 Irish speakers and frustrate efforts to reverse language decline in those areas that have fallen below the viability threshold.

Under existing provisions, the unique needs of Gaeltacht areas in terms of housing policy are recognised. The Planning and Development Act 2000, requires any County Council which has a Gaeltacht area under its remit to include objectives in its County Development Plan for the protection of the linguistic and cultural heritage of the Gaeltacht, including the promotion of Irish as the community language. However, these provisions have not been sufficient to fulfil their intended function. Currently the Gaeltacht is divided between seven local authorities. Therefore, the housing needs of the Gaeltacht are dealt with by seven different planning authorities, under seven different County Development Plans each containing varying levels of provision to protect the needs of the Gaeltacht. Further, seven different bodies are responsible for the provision of social housing in the

Gaeltacht. This has resulted in an inconsistent and uncoordinated approach to meeting the housing needs of the Gaeltacht community. The result is that efforts to prevent the decline and death of Irish as a living community language in Gaeltacht areas are critically undermined.

12.1.1 Social Housing

The provision of social housing, which in other contexts is a tool to mitigate against a dysfunctional housing market, is in practice a threat to the linguistic viability of the Gaeltacht under the existing system. There are several examples of social housing provision within Gaeltacht areas causing harm to the linguistic profile of the Gaeltacht area in question. This results from the reluctance of local authorities to prioritise the provision of social housing in Gaeltacht areas for Irish speakers. In such cases non-Irish speaking families are moved to the Gaeltacht despite having no connection to the area, further eroding the linguistic viability of the Gaeltacht. In effect the linguistic needs of the Gaeltacht are made secondary to the social housing needs of the wider county. This has resulted in a reluctance of Gaeltacht communities to promote the development of social housing in Gaeltacht areas as they are potentially causing harm rather than addressing the needs of the Gaeltacht community. This is not a reason to restrict the provision of social housing within Gaeltacht areas, Gaeltacht areas themselves have a need for social housing. Within the context of a single housing authority for the Gaeltacht, which is mandated to develop the Irish language as the primary language of the community, social housing which is proportional to the needs of the Gaeltacht can be developed which promotes rather than harms the linguistic viability of the Gaeltacht. Current Green Party Policy on the Irish language recognises that existing provisions are not sufficient to address the unique needs of the Gaeltacht and proposes the following:

The Green Party recommends that a special division of Údarás na Gaeltachta be established whose function would be the management of housing issues in the Gaeltacht to protect Irish.

12.2 Policy Points

We therefore propose that in relation to the Gaeltacht the following is our policy:

- ***The Green Party would amend the Planning and Development Act 2000, to allow for the creation of a single Planning Authority for the Gaeltacht.***
- ***This amendment would also mandate the preparation of a statutory Development Plan for the Gaeltacht under the remit of the Gaeltacht Planning Authority which would have the same status as City and/or County Development Plans and would underpin the development of a consistent housing strategy for the Gaeltacht.***
- ***This amendment to the act would include provision for the Gaeltacht Planning Authority to prepare its development plan in cooperation with adjoining local authorities to provide for the integrated planning of Gaeltacht areas within their respective counties.***
- ***To implement these proposals, we propose that the remit of Údarás na Gaeltachta be expanded to cover Gaeltacht housing policy and that it be given the necessary powers and resources to function as a Gaeltacht Planning Authority.***
- ***We propose that social housing within the Gaeltacht be developed by a Housing Section of the Gaeltacht Planning Authority in line with the needs of Gaeltacht areas and with due consideration given to the linguistic sustainability of Gaeltacht communities.***

Appendix A – Housing Affordability

Affordability for those in employment

The mean average salary in Ireland today (2019) is about €37,500¹¹⁸. After tax and USC this amounts to about €30,320 or just under €585 per week. 30% of this number is €175 and p.a. it is €9,100.

Therefore, what we need is a housing market where either rent or mortgage repayments are on average no more than €9,100 p.a. (or €758 per month) per adult.

The mean prices for homes in Ireland (June 2020) ranged from €118,000 in Leitrim to €440,941 in Dublin with the mean price nationwide being €296,311¹¹⁹.

Affordability rules imposed by the Central Bank on mortgage lenders are that first time buyers need 10% of the dwelling price up to €220,000 and 20% for balance of the price above that. All other buyers need a deposit of 20% of the value of the dwelling. And for all, the limit on the amount to be borrowed should be 3.5 times salary or less¹²⁰.

Therefore, unless one is earning more than €38,571 it will not be possible to buy an apartment for more than €150,000¹²¹. Since 64% of workers earn a mean average salary of about €37,500 this means that only approximately 40% of workers can afford to buy an apartment worth €150,000 or more and far less can afford to buy a dwelling as to do so one needs to earn over €85,000 and have managed to find a deposit of more than €50,000.

Even for those who can ‘afford’ to buy a dwelling or apartment, the payment term originally required of 20 years is difficult to achieve and so what the banks have done however is change the term to 35 years, effectively increasing the final cost of the dwelling as per this table below (which benefits bank profits and their shareholders):

House or Apartment Price	Minimum Net Repay										Extra Interest vs 20yr Paid to Bank over Life of Mortgage
	Deposit Required (first time buyer)	Salary Required (first time buyer)	Take Home Monthly (20 years)	Payment Monthly as a % of Total (20 years)	Repayment of take home t years)	Total Repayment (35 take Repaymen	% of Total	€	€	%	
€150,000	€15,000	€38,571	€2,771	€788	28%	€189,000	€546	20%	€229,500		€40,500
€220,000	€22,000	€56,571	€4,331	€1,155	27%	€277,200	€801	19%	€336,600		€59,400
€290,000	€36,000	€72,571	€5,664	€1,482	26%	€355,600	€1,028	18%	€431,800	€76,200	
€360,000	€50,000	€88,571	€6,998	€1,808	26%	€434,000	€1,255	18%	€527,000		€93,000
€430,000	€64,000	€104,571	€8,331	€2,135	26%	€512,400	€1,481	18%	€622,200		€109,800
€500,000	€78,000	€120,571	€9,664	€2,462	25%	€590,800	€1,708	18%	€717,400		€126,600

Salary required to meet Central Bank Affordability Requirement and Mortgage Repayments

¹¹⁸ <https://www.thejournal.ie/readme/opinion-64-of-workers-in-ireland-earn-less-than-the-average-salary-4562071-Apr2019/Current>

¹¹⁹ <https://www.cso.ie/en/releasesandpublications/ep/p-rppi/residentialpropertypriceindexjune2020/additionalindicators/>

¹²⁰ https://www.citizensinformation.ie/en/housing/owning_a_home/help_with_buying_a_home/paying_for_a_home.html

¹²¹

Calculated as follows: €150,000 – 10% = €135,000 / 3.5 = €38,751

Affordability for those not in employment

Social welfare payments in Ireland amount to about €200 per week. Under the definition of affordability, the maximum payment for accommodation for social welfare recipients should be no more than 30% of their weekly payment from the state.

Therefore, for an apartment or house to be affordable to a single person on social welfare, we need a public housing market where rent is no more than €3,120 p.a. (or €260 per month) per adult. Since such private rental accommodation does not exist there is no option but for the state to enter the market to provide such accommodation, which it has increasingly been doing in recent years. Currently it is doing so by providing rent supplements to private landlords. As rents increase so must these payments. And so, taxpayers' money is being increasingly redirected to pay private landlords. It seems unconscionable that public money is increasingly being directed to pay ever increasing rents to private landlords if the state has the land and can access the finance required to build the accommodation required itself.

Appendix B – Mortgage terms (in years) for Not-For-Profit Housing

Years to pay for Studio Apartment													
Household Income per Week	Value of Apartment	Value of Land (inner Dublin city)	Mortgage Interest %	Site Value Tax %	Site Value	Site Value Tax	Site Rental %	Site Rental Amount	Total before Mortgage	Weekly payment before mortgage	Affordable Amount (30% of Household Income)	Mortgage Amount Paid p.w.	Years Required to Pay Mortgage
€300	€74,000	€74,000	2.50	1.00	740.00	1.00	740.00	1.00	28.46	€60	€60	€12	60
€400	€74,000	€74,000	2.50	1.00	740.00	1.00	740.00	1.00	28.46	€80	€120	€92	31
€600	€74,000	€74,000	2.50	1.00	740.00	1.00	740.00	1.00	28.46	€120	€180	€152	19
€800	€74,000	€74,000	2.50	1.00	740.00	1.00	740.00	1.00	28.46	€160	€240	€212	19
€1,000	€74,000	€74,000	2.50	1.00	740.00	1.00	740.00	1.00	28.46	€200	€300	€272	18
€2,000	€74,000	€74,000	2.50	1.00	740.00	1.00	740.00	1.00	28.46	€400	€600	€372	8
€3,000	€74,000	€74,000	2.50	1.00	740.00	1.00	740.00	1.00	28.46	€600	€900	€372	8

Years to pay for 1 Bedroom Apartment													
Household Income per Week	Value of Apartment	Value of Land (inner Dublin city)	Mortgage Interest %	Site Value Tax %	Site Value	Site Value Tax	Site Rental %	Site Rental Amount	Total before Mortgage	Weekly payment before mortgage	Affordable Amount (30% of Household Income)	Mortgage Amount Paid p.w.	Years Required to Pay Mortgage
€300	€90,000	€90,000	2.50	1.00	900.00	1.00	900.00	1.00	34.62	€60	€60	€25	136
€400	€90,000	€90,000	2.50	1.00	900.00	1.00	900.00	1.00	34.62	€80	€120	€95	41
€500	€90,000	€90,000	2.50	1.00	900.00	1.00	900.00	1.00	34.62	€100	€180	€149	24
€600	€90,000	€90,000	2.50	1.00	900.00	1.00	900.00	1.00	34.62	€120	€240	€205	17
€1,000	€90,000	€90,000	2.50	1.00	900.00	1.00	900.00	1.00	34.62	€200	€300	€299	13
€2,000	€90,000	€90,000	2.50	1.00	900.00	1.00	900.00	1.00	34.62	€400	€600	€395	5
€3,000	€90,000	€90,000	2.50	1.00	900.00	1.00	900.00	1.00	34.62	€600	€900	€395	4

Years to pay for 2 Bedroom Apartment													
Household Income per Week	Value of Apartment	Value of Land (inner Dublin city)	Mortgage Interest %	Site Value Tax %	Site Value	Site Value Tax	Site Rental %	Site Rental Amount	Total before Mortgage	Weekly payment before mortgage	Affordable Amount (30% of Household Income)	Mortgage Amount Paid p.w.	Years Required to Pay Mortgage
€300	€146,900	€146,000	2.50	1.00	1460.00	1.00	1460.00	1.00	56.15	€60	€60	€4	NOT FEASIBLE
€400	€146,900	€146,000	2.50	1.00	1460.00	1.00	1460.00	1.00	56.15	€80	€120	€64	88
€500	€146,900	€146,000	2.50	1.00	1460.00	1.00	1460.00	1.00	56.15	€100	€180	€124	48
€600	€146,900	€146,000	2.50	1.00	1460.00	1.00	1460.00	1.00	56.15	€120	€240	€184	31
€1,000	€146,900	€146,000	2.50	1.00	1460.00	1.00	1460.00	1.00	56.15	€200	€300	€284	23
€2,000	€146,900	€146,000	2.50	1.00	1460.00	1.00	1460.00	1.00	56.15	€400	€600	€384	10
€3,000	€146,900	€146,000	2.50	1.00	1460.00	1.00	1460.00	1.00	56.15	€600	€900	€384	7

Years to pay for 3 Bedroom Apartment													
Household Income per Week	Value of Apartment	Value of Land (inner Dublin city)	Mortgage Interest %	Site Value Tax %	Site Value	Site Value Tax	Site Rental %	Site Rental Amount	Total before Mortgage	Weekly payment before mortgage	Affordable Amount (30% of Household Income)	Mortgage Amount Paid p.w.	Years Required to Pay Mortgage
€300	€180,900	€180,000	2.50	1.00	1800.00	1.00	1800.00	1.00	69.25	€60	€60	FEASIBLE	FEASIBLE
€400	€180,900	€180,000	2.50	1.00	1800.00	1.00	1800.00	1.00	69.25	€80	€120	€81	136
€600	€180,900	€180,000	2.50	1.00	1800.00	1.00	1800.00	1.00	69.25	€120	€180	€111	43
€800	€180,900	€180,000	2.50	1.00	1800.00	1.00	1800.00	1.00	69.25	€160	€240	€171	41
€1,000	€180,900	€180,000	2.50	1.00	1800.00	1.00	1800.00	1.00	69.25	€200	€300	€231	30
€2,000	€180,900	€180,000	2.50	1.00	1800.00	1.00	1800.00	1.00	69.25	€400	€600	€331	13
€3,000	€180,900	€180,000	2.50	1.00	1800.00	1.00	1800.00	1.00	69.25	€600	€900	€331	8

NOT FEASIBLE means that the potential owner does not have sufficient funds to afford the house if he/she is limited to 30% of their household income

Note in the above, that while the apartment cost will not change the location of the site will reflect the cost of the site value tax and the site rental.

Appendix C - What is Community-Led Housing and Community Land Trusts

Community-Led Housing

Community-led Housing, as defined in the UK122, contains the following features:

1. A requirement that meaningful community engagement and consent occurs throughout the process. The community does not necessarily have to initiate and manage the development process, or build the homes themselves, though some may do.
2. The local community group or organisation owns, manages or stewards the homes and in a manner of their choosing.
3. A requirement that the benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity e.g., through an asset lock.

Community Land Trust

(From Community Land Trust Bruxelles¹²³)

Community Land Trusts are community-led non-profits designed to develop and steward individually owned homes and community assets such as shops and civic spaces on community owned land. CLTs balance the needs of individuals to access land and maintain security of tenure with a community's need to maintain affordability, economic diversity, and local access to essential services.

An essential purpose of a CLT is to provide access to land, housing, and economic opportunities for low and moderate-income people who otherwise have no access to these resources. Long-term ground leases are used to separate land ownership from homeownership. Homes are made affordable by taking land costs out of the price. Resale restrictions are used to keep housing affordable. When CLT homeowners decide to move out of their homes, they can sell them. However, the land lease requires that the home be sold either back to the CLT or to another lower income household, and for an affordable price. When a CLT homeowner does sell, he only earns a portion of the increased value. The rest is kept by the Trust, preserving the affordability for future low-income families. CLTs have an open democratic structure: People who live and work in the defined local community, including occupiers of the homes on CLT land, can become members of the CLT.

The CLT engages members of the community in its work. CLTs are representatively governed: 1/3 of the board represents homeowners, 1/3 the surrounding community and 1/3 is made up of public officials.

A CLT does not disappear when a home is sold or rented but has a long-term role in stewarding the homes. In some cases, they will remain the landlord of the rental homes or will retain an element of unsold equity in the homes. At the least, the CLT will retain the freehold.

CLTs range in size, can be rural or urban, and provide a variety of housing tenures as well as other community facilities, including workspaces, energy generation, community food and farming.

¹² <http://clhtoolkit.org/introduction-clh/whatcommunity-led-housing-clh>

² <https://cltb.be/en/the-model/>

¹²

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Appendix D – Land is a Common Asset

“As Thomas Paine put it in his *Agrarian Justice* in 1797 ‘Man did not make the Earth It is the value of the improvements only, and not the Earth itself, that is the individual property.... Every proprietor owes to the community a ground rent for the land which he holds.’

Thomas Jefferson was even more adamant, saying ‘The Earth belongs in usufruct to the living’ and should revert to society on a landholder’s death.

Adam Smith in 1776 saw that taxing land would temper greed and protect the commons; David Ricardo, perhaps the greatest classical economist, called unearned income from land a pernicious anomaly.

John Stuart Mill saw taxing land as necessary to limit the gains of landlords; Henry George in his widely read book of 1879, *Progress and Poverty*, claimed that the increase in land values from government investment would be sufficient to fund that investment and argued that land value levies should replace all other taxes.’

Many economists support a land value tax on efficiency grounds because, land being immobile and visible, it is hard to evade and does not discourage effort. Even Milton Friedman, neo-liberal mentor of Margaret Thatcher, described the LVT as ‘the least bad tax’. Winston Churchill from an aristocratic landowning family scornfully dismissed the landlord as ‘someone who contributes nothing to the process from which his own enrichment is derived.’”

So writes Professor Guy Standing in his book ‘Plunder of the Commons – A Manifesto for Sharing Public Wealth.’¹²⁴

David McWilliams the Irish economist also wrote recently ‘ For an economist, a capitalist economy that has become rich from trading, innovating and exporting, should be taxing its least productive asset, land, in order to reduce the tax on its most productive asset, the people.’¹²⁵

¹²⁴
ISBN 978-0-141-99062-0 Penguin Books, published 2019

¹²⁵
<https://www.irishtimes.com/opinion/david-mcwilliams-ireland-s-monopoly-money-rents-are-no-game-1.4083199?mode=sample&auth-failed=1&pw-origin=https%3A%2F%2Fwww.irishtimes.com%2Fopinion%2F david-mcwilliams-ireland-s-monopoly-money-rents-are-no-game-1.4083199>

Appendix E - Building Not for Profit Housing at Scale

200,000 homes are needed now.

The Green Party believes that the only way to permanently secure affordable accommodation for all is to double the proportion of the national housing stock (from ~250,000 to ~500,000) which is provided by public or not for profit bodies. We will do so through a long-term public programme of new construction and re-use of existing premises which delivers at least 50% of forecast new housing requirements every year. This translates into 200,000 new homes in the next ten years and a further 150,000 homes in the following decade

The Central Bank of Ireland estimates that there were 1.8m dwellings in use for housing in April 2019 up from 1.75m April 2016 (the most recent census). The National Planning Framework has identified the need to accommodate 550,000 additional households by 2040. It also identified the need to front load the provision of new homes in the first decade of the plan suggesting annually a requirement of between 30,000 and 35,000 up to 2030. By 2040 the country will likely need a total of 2,350,000 dwellings in use for housing.

Current local authority and approved housing bodies provide rental accommodation to circa 176,000 households while in 2020 the Government expects to pay private landlords to house a further 87,000. A further 69,000 are assessed as in need of housing support but are currently on a not supported. In total 18% of households receive or qualify for State supported housing today. In addition at least 70,000 households in the private rented sector face unacceptably high housing costs (<https://www.esri.ie/publications/exploring-affordability-in-the-irish-housing-market>). Notwithstanding some element of double counting, these figures confirm the need for at least 200,000 additional public and not for profit homes.

How quickly can this supply be brought on stream? It is undeniable that ramping up housing supply cannot happen overnight. This is particularly the case when our objectives go beyond simply building poorly located, car dependent, monoculture housing sprawl at the edges of our urban areas. Today not all the land required is currently in State hands and the implementation of a policy of active land management will take a number of years to make it available. There is also clearly a need for capacity building within the public and not for profit sector.

In the light of these factors a plan to grow output by 50% per annum up to a peak of 25,000 is a one coherent path to delivering 200,000 homes in the next ten years. The challenge of delivering to this in a way which is consistent with broader Green Party objectives should not be underestimated.

Commonly Asked Questions

Q1. Why not build public authority houses with exclusive gardens instead of apartments/community living spaces?

Should the Local Authority decide to do so there is nothing in this policy to prevent it. What this policy aims to achieve is to make a home of your own affordable for everyone and ensure the availability of a publicly affordable home which can then be sold when the owner moves to a home in the private sector. By this policy firstly, we are making the purchase of a home affordable, and we are ensuring that everyone can buy or rent a home. Secondly we recognise that the private market exists for people who would like to buy their own house and exclusive garden and move away from living in an apartment/community living space if they so wish and can afford to do so.

Q2. How can one sell a NFPD?

A not-for-profit dwelling can be sold by informing the organisation which manages the NFPD (i.e., the local authority or approved housing body). This organisation will then find a buyer for the NFPD. We expect that a DAFT/MYHOME type system will be operated by all AHBs/LAs etc which manage the properties and the prospective purchaser can only proceed once one of these organisations has approved the purchase by identifying the purchaser as in need of a principal private residence and satisfying any other conditions the AHB/LA may have (e.g., income, supported housing need etc)

Q3. Why remove selling as a reason for eviction

Should the house be the owners principal private residence then selling is still a reason for the eviction of tenants. However, if the house is not the owner's principal private residence eviction cannot occur because the house is being sold, the landlord must abide by the terms of the lease which cannot include selling as a reason for eviction. The reason for removing selling as a reason for eviction is to give the tenant more secure tenure. We expect that this condition will be flagged some years in advance and be for new leases only.

Q4. What about the materials used for building and refurbishing?

See references above to the preferred materials

- Green Design - Sustainable Building for Ireland
- IGBC.ie (Irish Green Building Council)

Q5. Should there be a distinction between landlord types (large scale and one off/accidental)

No, but there is a distinction between a room rented in a house which is the landlords principal private residence and a room/apartment/house rented which is not a principal private residence.

Q6. How can we recommend fixed rate mortgages when they don't exist?

It is not true that fixed rate mortgages do not exist, fixed rate mortgages are the basis of most house lending in the USA

Q7. What about rural housing

The building of houses in rural areas is a planning issue and we have therefore left this to the Planning Policy Group to address. Our view is that house building should address a human need and not negatively affect biodiversity. If the building of a house in rural areas can be achieved without negatively affecting biodiversity while satisfying the need for housing then it should proceed.

Q8. What about transfer of intergenerational social housing?

The owner of the house can bequeath (on death) the NFPD to next of kin. The transfer of ownership can only be approved by the body (i.e., LA/AHB etc) managing the NFPD which approval shall be automatic if the new owner does not already own a principal private residence.

The renter of a NFPD can bequeath their lease to their next of kin. Again, the transfer of the lease can only be approved by the body managing the NFPD if the new lessor does not already lease or own a principal private residence, or if they do they will first dispose of that principal private residence.

Q5. Where will all the building workers needed come from?

Because of Brexit, the UK intends to close its doors to unskilled workers and those whose grasp of English is poor (<https://www.theguardian.com/uk-news/2020/feb/18/uk-to-close-door-to-non-english-speakers-and-unskilled-workers>). This is an opportunity for Irish companies looking for staff. What will be the intention of this policy is to attract these workers to Ireland to build accommodation for themselves first and then, basing themselves in this accommodation, build the Not-For-Profit Housing required.

In addition, due to the downturn in the economy because of COVID 19 there is now a larger opportunity to retrain Irish workers from sectors who no longer have short to medium term employment opportunities.

Q6. What about current local authority housing tenants?

The homes that local authority housing tenants are living in can, with the consent of the local authority and the tenant become public authority houses (NFPDs).