



**An Ghníomhaireacht  
Tithíochta**  
The Housing Agency

# The role of Housing Agencies in addressing challenges of affordable housing provision

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**18 June 2020**

# The Housing Agency (Ireland)



The Housing Agency

The Housing Agency is a government organisation that works with and supports:

- Municipal Authorities
- Housing Associations
- Department of Housing, Planning & Local Government
- Private Sector

in the delivery of housing and housing services.

# Funding of The Housing Agency



- The Housing Agency is funded from central government
- Funding / loans for specific projects from government to support the delivery of social and affordable housing

# Funding for social housing in Ireland



## Role of Housing Associations:

- primarily funded through loans from the Housing Finance Agency (and EIB), private lenders or investment funds
- secondary loans provided by government (typically 25% of project funds)
- loan repayments and costs are met through ongoing payments from central government over 25 to 30 years
- households (tenants) pay an affordable rent, proportionate to their income
- the municipal authorities oversee the ongoing payments to housing associations and select the tenants

# Funding for social housing in Ireland



- Funding from central government is used by municipalities to build housing, and by housing associations to build specialist housing
- A new government agency set up was in 2018 to oversee the development of housing on public land – Land Development Agency
- Other ways for providing housing, Public Private Partnerships, requirements on private developers to provide 10% of housing in each development as social housing

# Funding for affordable housing



Affordable housing in Ireland is aimed at households with moderate incomes and provided in two ways:

- **Affordable housing for purchase**
  - Recently recommenced
  - The initial purchase price is reduced through an equity loan
- **Affordable rental (cost rental) housing**
  - Government plans to provide a lot more affordable rental
  - Based on the Vienna model

# Lessons for Albanian National Housing Agency



1. Being able to act quickly in implementing government policy
2. Having good relations with municipalities and housing associations
3. Co-ordination and collaboration nationally so that there is consistency
4. Providing support and training for municipalities and housing associations
5. Undertaking research and maintaining key housing statistics.
6. Understanding and supporting the delivery of social and affordable housing



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# Thank You

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