**MINUTES OF STRATEGIC POLI CY COMMITTEE MEETING ON HOUSING COMMUNITY, SOCIAL & CULTURAL DEVELOPMENT**

**COUNCIL CHAMBER, COURTHOUSE, CAVAN**

**13TH February 2018**

**Present:-** Cllr Val Smith, Chairperson

Mr Joe McLoughlin, Director of Services

Ms Orla Brady, Cavan County Council

Cllr Paddy O’Reilly

Cllr Noel Connell

Cllr Madeline Argue

Mr Thomas Maughan, Cavan Traveller Men’s Shed

Mr Larry McCluskey, CPPN

Ms Madelieine Ui Mhealoid, Society of SVP

**Apologies:** Apologies for inability to attend were received from:

Cllr Shane P. O’Reilly

Cllr Clifford Kelly

Ms Catriona O’Reilly, Cavan County Council

Mr John Donohoe, Cavan County Council

Mr Seamus McLoughlin, Cavan County Council

Cllr Val Smith, Chairperson, commenced the meeting welcoming all present.

1. **MINUTES**

On the proposal of Cllr Madeline Argue, seconded by Mr Thomas Maughan, the minutes of the meeting held on 22nd November, 2017 were confirmed and signed.

The Chairman advised there were no items arising from the last meeting.

1. **REBUILDING IRELAND HOME LOAN**

At the Chairman’s invitation, Ms Orla Brady, A/Senior Executive Officer - Housing Section, commenced the meeting with a presentation on the newly announced Rebuilding Ireland Home Loan aimed at making home ownership more affordable for first time buyers. The main points of which follow:-

Product Overview:

* New low cost fixed rate local authority mortgage
* Targeted at credit worthy low to middle income first time buyers
* Provides greater affordability and certainty in terms of repayments for first time buyers, giving them greater access to properties available to purchase
* Maximum value of properties to be purchased under the loan capped to avoid market distortions
* Offers a maximum loan to value (LTV) of up to 90% of the market value of the property to be purchased as per Central Bank’s prudential lending guidelines
* Available for new and second-hand properties and self builds
* Is to be offered by all 31 local authorities each covering only their own areas, no mortgage brokers to be used
* Net maximum income ratio of 35% continues to apply
* Fixed rate available to new loans only, i.e. existing borrowers cannot avail of the fixed rate
* Fixed rate for entire lifetime of mortgage – maximum mortgage term 30 years
* Breakage fee may apply where a borrower pays a fixed rate loan off early
* Variable rate will continue to be made available to borrowers, should they wish to opt for this option

To be eligible for a Rebuilding Ireland Home Loan you must:

* be a first-time buyer
* have an annual gross income of
  + not more than €50,000 as a single applicant or
  + not more than €75,000 combined as joint applicants
* provide evidence of insufficient offers of finance from two banks or building societies
* occupy the property as your normal place of residence
* consent to an Irish Credit Bureau and/or a Central Credit Register search
* 90% of the market value of a residential property.
* Maximum market values of the property that can be purchased or self- built are:
  + €320,000 in the counties Cork, Dublin, Galway, Kildare, Louth, Meath and Wicklow, and
  + €250,000 in the rest of the country.
* The amount that can be borrowed is limited to €288,000 in the counties Cork, Dublin, Galway, Kildare, Louth, Meath and Wicklow and limited to €225,000 in the rest of the country.

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| --- | --- | --- |
| **Rebuilding Ireland Home Loan** | **Higher Threshold Area (Cork, Dublin, Galway, Kildare, Louth, Meath, Wicklow)** | **Normal threshold area (Rest of Country)** |
| **Maximum market value of property** | **€320,000** | **€250,000** |
| **Maximum loan amount** | **€288,000** | **€225,000** |

The Rebuilding Ireland Home Loan offers three rate products:

* + 2% fixed for up to 25 years (APR 2.02%)
  + 2.25% fixed for up to 30 years (APR 2.27%)
  + 2.30% variable (subject to fluctuation) for up to 30 years (APR 2.32%)
* All rates are exclusive of Mortgage Protection Insurance (MPI) which is a requirement of borrowing.

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| --- | --- | --- |
| **Fixed-rate for terms**  **up to 25 years** | **Fixed-rate for terms**  **up to 30 years** | **Variable rate for terms up of a max. of 30 years** |
| **2.0%** | **2.25%** | **2.3%** |

Orla concluded the presentation advising that the scheme had been advertised both nationally and locally with the details and links included on the council’s website. All queries are being directed to [**www.rebuildingirelandhomeloan.ie**](http://www.rebuildingirelandhomeloan.ie/)and/or a dedicated help line on 051 349720 which is open 8am – 5pm Monday to Friday.

As with the previous loan scheme applications will be dealt with at local level, sent to Dublin for decision and

The Rebuilding Ireland Home Loan was welcomed by all those present, it was agreed that it offered potential to make home ownership more affordable, the rates were attractive and help with deposit may be available thru the new Help to Buy (HTB) incentive which has been introduced to help first-time buyers of newly built homes to assemble the required deposit also applying to once-off self-build homes.

1. **Housing Report**

Ms Angela Fitzpatrick, Housing Section gave those present an update on the HAP Scheme which has been active in Cavan since 1st December 2016.

* To 14.02.2018 163 HAP Tenancies set up
* 144 of these tenancies are currently Active

**HAP tenancies per Municipal District:**

|  |  |
| --- | --- |
| *Name* | *Cavan County Council* |
| Ballyjamesduff | 24 |
| Cavan-Belturbet | 93 |
| Bailliborough-Cootehill | 26 |
| Inter–Authority Movement | 1 |
| ***Total*** | ***144*** |

**HAP Households by Family type:**

|  |  |  |
| --- | --- | --- |
| *Family Size/Type* | *Pivot Data* | *total* |
| *Cavan County Council* |
| SINGLE +1 | 32 | 32 |
| SINGLE | 45 | 45 |
| COUPLE 3+ | 9 | 9 |
| COUPLE +2 | 15 | 15 |
| SINGLE +2 | 15 | 15 |
| COUPLE +1 | 10 | 10 |
| COUPLE | 9 | 9 |
| SINGLE 3+ | 9 | 9 |
| ***Total*** | ***144*** | ***144*** |

**Transfer List:**

* 141 households have availed of the option to remain on the Social Housing Transfer List

**Inspections:**

* 101 first inspections completed to date

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2017 ACTIVITY REPORT** |  |  |  |  |  |  |
|  | **Q1** | **Q2** | **Q3** | **Q4** |  |  |
| WAITING LIST | 1003 | 996 | 939 | 980 |  |  |
| TOTAL STOCK | 2034 | 2038 | 2042 | 2045 |  |  |
| VACANT PROPERTY | 89 | 90 | 79 | 77 |  |  |
| PERCENTAGE VACANT | 4.3% | 4% | 3.9% | 3.8% |  |  |
|  |  |  |  |  |  |  |
| **STATISTICS** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| OFFERED | 44 | 34 | 22 | 33 |  |  |
| APPOINTED | 26 | 32 | 25 | 27 |  |  |
| REFUSED | 12 | 14 | 5 | 6 |  |  |
| VACATED | 26 | 14 | 12 | 19 |  |  |
|  |  |  |  |  |  |  |
| **REASONS VACATED** |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| ABANDONED | 0 | 0 | 1 | 1 |  |  |
| DEATHS | 10 | 4 | 4 | 7 |  |  |
| HOUSE SURRENDERED | 12 | 7 | 3 | 8 |  |  |
| OTHER | 0 | 0 | 0 | 1 |  |  |
| TRANSFER | 4 | 3 | 4 | 2 |  |  |
|  |  |  |  |  |  |  |
| PURCHASED OUTRIGHT | 2 | 1 | 3 | 2 |  |  |
|  |  |  |  |  |  |  |
| **HOMELESSNESS PRESENTATIONS** | | |  |  |  |  |
|  |  |  |  |  |  |  |
| Presentations | **TOTAL PERSONS** | | |  | **ADULTS** | **CHILD** |
| 2013 = 22 | 28 | | |  |  |  |
| 2014 = 60 | 115 | | |  |  |  |
| 2015 = 90 | 172 | | |  |  |  |
| 2016 = 106 | 241 | | |  | 132 | 109 |
| 2017 = 72 | 177 | | |  | 93 | 84 |

Mr Joe McLoughlin, Director of Service, gave an update on the National Housing Programme and informed those present that Cavan County Council is tasked with providing 65 units in 2018 and a total of 360 units by 2021 either by build, acquisition or lease.

1. **A.O.B**
2. Ms Emer Coveney to be invited to discuss Deprivation in the County
3. Mr Larry McCluskey advised those present of the need for a arts space in Cootehill.
4. **DATE AND VENUE FOR NEXT MEETING:**

It was agreed that the next meeting would be held on 22nd May 2018 at 2.00pm.

**Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Chairperson**