



## **Terms and Conditions of Use of Digitised Theses from Trinity College Library Dublin**

### **Copyright statement**

All material supplied by Trinity College Library is protected by copyright (under the Copyright and Related Rights Act, 2000 as amended) and other relevant Intellectual Property Rights. By accessing and using a Digitised Thesis from Trinity College Library you acknowledge that all Intellectual Property Rights in any Works supplied are the sole and exclusive property of the copyright and/or other IPR holder. Specific copyright holders may not be explicitly identified. Use of materials from other sources within a thesis should not be construed as a claim over them.

A non-exclusive, non-transferable licence is hereby granted to those using or reproducing, in whole or in part, the material for valid purposes, providing the copyright owners are acknowledged using the normal conventions. Where specific permission to use material is required, this is identified and such permission must be sought from the copyright holder or agency cited.

### **Liability statement**

By using a Digitised Thesis, I accept that Trinity College Dublin bears no legal responsibility for the accuracy, legality or comprehensiveness of materials contained within the thesis, and that Trinity College Dublin accepts no liability for indirect, consequential, or incidental, damages or losses arising from use of the thesis for whatever reason. Information located in a thesis may be subject to specific use constraints, details of which may not be explicitly described. It is the responsibility of potential and actual users to be aware of such constraints and to abide by them. By making use of material from a digitised thesis, you accept these copyright and disclaimer provisions. Where it is brought to the attention of Trinity College Library that there may be a breach of copyright or other restraint, it is the policy to withdraw or take down access to a thesis while the issue is being resolved.

### **Access Agreement**

By using a Digitised Thesis from Trinity College Library you are bound by the following Terms & Conditions. Please read them carefully.

I have read and I understand the following statement: All material supplied via a Digitised Thesis from Trinity College Library is protected by copyright and other intellectual property rights, and duplication or sale of all or part of any of a thesis is not permitted, except that material may be duplicated by you for your research use or for educational purposes in electronic or print form providing the copyright owners are acknowledged using the normal conventions. You must obtain permission for any other use. Electronic or print copies may not be offered, whether for sale or otherwise to anyone. This copy has been supplied on the understanding that it is copyright material and that no quotation from the thesis may be published without proper acknowledgement.

The Role of Housing Associations in the Housing Market  
in the Republic of Ireland

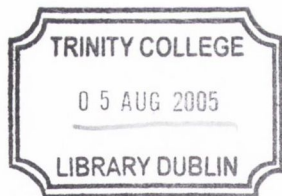
Volume II

Vanda Clayton

2005

Thesis submitted for the degree of Ph.D.

Department of Geography  
University of Dublin



THESIS  
7767.2

## **CHAPTER 7. APPROACHES TO HOUSING MANAGEMENT**

### **7.1 INTRODUCTION**

Despite the lack of contact between local authorities and housing associations following the completion and initial allocation of new dwellings, there was widespread resentment among local-authority officials of the advantages that housing associations were perceived to enjoy. It was felt that housing management poses less of a challenge to housing associations than it does to the local authorities, due to the alleged practices of ‘cherry-picking’ tenants and evicting problematic tenants, together with access to funding for communal facilities. Concerns were also expressed regarding the ability of large associations operating on a nation-wide basis to manage their dispersed housing stocks in an efficient and effective manner. However, the failure of the DOEHLG and the local authorities to undertake any systematic monitoring of housing management performance has meant that local-authority officials must base their opinions on anecdotal evidence rather than facts (see Section 5.8).

Large, medium-sized and small housing associations’ approaches to managing their housing stocks are discussed in this chapter. Five key housing management functions are addressed: the allocation of tenancies, the setting and collection of rents, together with any other sources of income, the organisation of repairs and cyclical maintenance, strategies for dealing with anti-social behaviour and measures to promote tenant participation. Unfortunately, analysis of the large associations’ management practices was somewhat hampered by a lack of full information for all six.

### **7.2 ALLOCATION OF TENANCIES**

Housing associations must comply with the terms and conditions of the funding schemes with regard to tenancy allocations. The local authorities have a right to prior consultation about the allocation of tenancies under both schemes. This includes access to the housing associations’ information about applicants, such as their names, previous addresses and financial circumstances (DOELG, 2002). The local authorities are entitled to directly nominate 25% of the tenants of CAS projects. A further 50% of the dwellings must be

allocated to households eligible for local-authority housing or elderly returning emigrants under the Safe Home Programme, while the remaining 25% “...*may be given to other applicants in need as determined by the approved housing body*” (DOELG, 2002, 71). Under the revised LSS, the local authorities do not have any direct nomination rights but at least 75% of the dwellings must be let to households eligible for local-authority housing. The letting of any of the remaining 25% to households not eligible for local-authority housing was permitted. However, this was discouraged by a proportionate reduction in the public subsidy of the loan charges (DOELG, 2002, 73).

In spite of these restrictions, housing associations have considerable flexibility with regard to allocations. The two main aspects of the allocations process are discussed in this section. Housing associations’ methods of attracting applicants are examined, including advertising, referral from other agencies, self-referral and local knowledge. The criteria adopted for prioritising and selecting the applicants are also discussed, such as suitability for the type of housing and support services available, housing need, local connections and length of time waiting for re-housing. Prior to this detailed discussion of the allocations process arising from the in-depth interviews, some contextual data on the lettings process are outlined. The ‘ROI Housing Associations Survey’ gathered quantitative background information on the letting process, relating to referral routes, waiting lists, lettings and turnover and vacancies.

### **Referral Route**

Prospective tenants approached the association via a single referral route in the case of the majority (67%) of survey respondents, while the remaining 33% accepted applicants from a mixture of referral routes. Most (67%) respondents operated their own waiting lists, 39% accepted referrals from the local authority and just 10% took self-referrals from tenants (see Figure 7.1). A sizeable proportion (25%) also indicated an ‘other’ referral route, often the health boards.<sup>1</sup> Other referral routes cited included hospitals, general practitioners, public health nurses, social workers, women’s refuges, colleges, families and clergy.

### **Waiting List**

Tenants seemed to spend relatively short periods of time on waiting lists for housing-association tenancies. More than half (56%) of the respondents reported an average wait of

---

<sup>1</sup> These proportions exceed 100% because 33% of the survey respondents (associations) selected multiple tenant referral routes.

less than one year, while a further 27% had waiting lists of between one and two years. Just 17% reported an average wait of more than two years, with none exceeding three years (see Figure 7.2).

### 7.2.1 Large Housing Associations

#### Attracting Applicants

Unfortunately, information on allocations was only available for four of the six large associations that participated in the research. Two utilised a mixture of methods of identifying prospective tenants (LHA4, LHA5), while two relied on a single method (LHA1, LHA2). Not surprisingly, in the context of the high demand for social housing, none found it necessary to advertise the availability of their tenancies. Referral from other agencies, primarily the local authorities, seemed the most common route into a voluntary-housing tenancy managed by a large association (LHA1, LHA2, LHA4, LHA5):

“We’re a general needs housing provider so our customers are from the local authority waiting list; we wouldn’t keep a separate waiting list” (LHA2a).

Interestingly, different local authorities seemed to adopt contrasting approaches to referrals, as noted by a provider of homeless services:

“Dublin City Council is a big size and very laissez-faire. Waterford [City Council] is more engaged and they make more referrals. We get few referrals from other agencies” (LHA5).

The only other statutory agencies mentioned by the large associations were the health services, which referred applicants to a large provider of homeless services (LHA5).

Self-referral was mentioned by two large associations with strong local profiles in particular cities, whose applicants tended to hear about the association through family or friends (LHA4, LHA5):

“It’s generally through friends and local contacts, the Trust is very well known locally” (LHA4).

#### The Allocations Process

**Local-Authority Input:** The local-authorities had by far the greatest input to the allocation of dwellings managed by large associations. There was no evidence of the local authorities directly nominating 25% of the tenants of the projects developed under the CAS, although all of the large associations had utilised this funding scheme to some extent. However, the local authorities did seem to exert considerable influence over the allocation of LSS

dwelling. For instance, a large co-operative catering for low-income families accepted local-authority referrals according to their priority points on the housing waiting list:

“...we work 100% from the housing waiting lists...and we’ve taken them according to their priority points, provided they were willing to join us and accept the terms and conditions, or say they would, participate in the training programmes and so on. So we haven’t been involved in cherry-picking systems as such, going around interviewing people and cutting them out...” (LHA1).

Thus, this association could not be accused of ‘cherry-picking’ its tenants, as local-authority nominations were accepted, subject to participation in a pre-tenancy course and acceptance of the tenancy agreement. Background checks were not generally undertaken, but applicants were occasionally excluded on the basis of information regarding previous anti-social behaviour being brought to the association’s attention:

“...sometimes information comes to us, where we would call the applicant to resign and put things to them first of all and indicate that we didn’t think that co-op membership would be a suitable solution or indeed that their previous activity would be acceptable to other members. There have been a few occasions...where we had to indicate ‘sorry we don’t think the co-op is the solution for you’ (LHA1).

Even this association, which had the greatest local-authority input into its allocations process, argued that direct local-authority nominations are unacceptable:

“...mandatory nominating, you know, where you take the person whether you like the person or not, is not on. And certainly we would not accept that. We always have to maintain the view that at the end of the day, we have to decide who is going to be allocated this particular dwelling, you know, according to transparent, fair rules and regulations of course” (LHA1).

This respondent expressed concerns regarding the residualisation of the voluntary-housing sector, as a consequence of restrictions on the allocations process for dwellings constructed under the funding schemes. It was argued that co-operative membership should be open to a broader range of people than just the neediest, such as those who cannot afford rents in the private sector but who are ineligible for local-authority housing:

“...we’ve been a bit concerned that some of the earlier restrictions on the funding that we had - particularly in the context of the LSS - low income limits there meant that perhaps we were confined to the very poorest. And that is beginning to loosen up a little bit and I think rightly so. I think it would be a pity if co-operatives became synonymous - rental housing ones - with even poorer people than are catered for by the local authorities generally. We have to watch that and keep a balance there. But there is no doubt that our main focus of activity is on those with modest and low incomes” (LHA1).

It was more usual for large associations catering for low-income families to interview and prioritise applicants according to criteria agreed in advance with the local authority (LHA2, LHA4). Final decisions were preceded by negotiations with the local authority, fulfilling the large associations’ obligation to consult:

“They would tend to want us to take certain people for various reasons, like overcrowding, so it’s a bargaining process. We tend to be aware of problems and they are upfront about it. Some of them would mislead us and allocate problematic tenants but they are the exception. Most of them are pretty ok” (LHA2a)

Local-authority influence was enhanced by the large associations’ tendency to draw all of their tenants from the local-authority waiting list, waiving their right to allocate 25% of their dwellings to tenants who are ineligible for local-authority housing:

“...for various schemes we could have our own waiting list for 25% of the tenancies - but we made the decision that they would all be from the local authority waiting list” (LHA2b).

Large associations that were engaged in the provision of housing for low-income families argued that, contrary to the opinion of local-authority officials, they did not ‘cherry-pick’ their tenants. It was pointed out that housing associations exercise a similar level of discretion to that enjoyed by the local authorities:

“Housing associations are accused of cherry-picking but the local authorities themselves do that. They have massive discretion regarding how they allocate their own homes. They say it as if they don’t do it themselves...We tend to have negotiation between our staff and the local authority staff. We do interview our tenants but we have our share of normal anti-social problem tenants. And we have our fair share or more of Travellers and asylum seekers. We have as varied a tenant group as any local authority. That’s [cherry-picking] a myth put out by local authorities” (LHA2b).

Vulnerable households were certainly over-represented among some large associations’ tenants. Two associations were catering solely for homeless people, which was very resource-intensive (LHA5, LHA6). One of these associations was trying to diversify its tenant group, to include some households with lower support needs, as running costs were proving very high. However, it was difficult to persuade the local authority to co-operate with this new allocations policy:

“They must all be registered as homeless or be on the local authority waiting list. The local authority is flexible about whether they come from the housing or the homeless list. But Dublin City Council is becoming stricter, we have to work on them” (LHA5).

Thus, relationships between local authorities and large housing associations seemed slightly strained in some cases. Furthermore, some associations catering for low-income families argued that the local authorities occasionally failed to be completely honest regarding the backgrounds of some of their referrals. Although this problem seems to have been more serious in the past:

“In the early years, there was a definite attempt to off-load their worst tenants. And that was partly down to our naivety” (LHA2b).

“...we are aware, in a few cases, we were dumped on, I think there is no denying that. We were not told the full story. And again, I think that may be as much to do with failures within the local authority system, as somebody systematically and deliberately conspiring to do it to us. I



wouldn't be going as far as that at all. But, certainly there have been some gaps in information provided to us...perhaps people could have been more open and honest ..." (LHA1).

**Waiting Lists:** Although none of the large associations adopted a 'first-come-first served' allocations policy, two did operate waiting lists. Applicants' rankings on these waiting lists were determined by an interview process, which prioritised those in the greatest housing need. However, tenancies were not allocated simply on the basis of the longest time on the waiting list or the greatest housing need. Both associations wished to build viable communities and felt that this was impossible unless a mix of tenants were housed, including vulnerable households with high support needs and those capable of independent living. One association, catering for elderly, homeless and low-income households, had a very definite idea of the ideal mix of household types within a community:

"We aim for a mix of tenants, with a target of 20% elderly, 20% married couples or cohabiters, 20% lone-parent families and 20% singles. That is our target and it is also the ideal mix within a development or a community" (LHA4).

To this end, tenants could be drawn from any position on the waiting list; a system which the respondent felt was working well:

"We impact on the local authority waiting list but we keep our own list of applicants. Our tenants are not from the top of the waiting list. If you're building community and want to save yourself continuing headaches, you place the applicant where they can best be housed and maintained. It's about getting the right people in the right places" (LHA4).

In contrast, the second association, which catered solely for homeless people, was experiencing difficulties in attracting tenants with lower support needs due to its profile in the homeless services field:

"We have a huge waiting list and we can't manage it...They have us pigeon-holed for people with multiple needs and we can't get more balanced waiting lists...We try to have a gender, age and needs balance. A referral application form is sent out and interviews take place...We ask them to re-affirm their interest in being housed at that stage. If they don't they are cancelled off it. The difficulty is getting a balance with who is top of the list and their willingness to accept what you offer. Our only requirement is that they are stable and not active drug users" (LHA5).

**Other Criteria:** Just one large association allocated its dwellings according to a single criterion, local-authority priorities (LHA1), while three took several additional factors into account in the decision-making process (LHA2, LHA4, LHA5). Each of these associations interviewed, assessed and prioritised prospective tenants according to a set of defined criteria. Some applicants were deemed ineligible on the grounds of the type of accommodation and support services available being inappropriate to their needs. One association occasionally contacted the health board regarding the ability of certain

applicants to live independently or semi-independently with the aid of the support services provided (LHA4). Applicants with a history of anti-social or criminal behaviour were similarly excluded, with several large associations undertaking background checks with the local authority (LHA2, LHA4, LHA5) or the Gardaí (LHA2a, LHA4):

“We do standard checks, Garda checks, accommodation history and we run a pre-tenancy course” (LHA2a).

However, these checks were only routine in one case (L.H.A.2a). Other associations only undertook checks if there was reason to suspect a problem:

“... we don’t do a Garda check unless we suspect problems and then we would check with the local Superintendent. They would know of a network of individuals who would be bad news. We would contact the Corporation sometimes. And the health board, regarding their ability to live independently” (LHA4).

Prospective tenants who were deemed suitable were then prioritised and ranked according to an assessment of their housing needs, with factors such as health, overcrowding, unfitness and affordability being taken into account. One large association, catering for low-income families, allocated tenancies to the households in the greatest housing need (LHA2), while the two remaining associations housed tenants with a range of backgrounds, in an attempt to build viable communities with balanced gender, age, household structure and support needs, as discussed above (LHA4, LHA5). Local connections was not an important factor in large associations’ allocations decisions, with the exception of a Dublin-based association with nineteenth-century origins:

“We love to generate successions of family members on an estate. In the Kevin Street estate, there are four generations living there” (LHA4).

## **7.2.2 Medium-Sized Housing Associations**

### **Attracting Applicants**

Most medium-sized associations used a combination of referrals and local knowledge to identify prospective tenants, with only two on relying a single method (MHA1, MHA8). Several respondents, catering for low-income families, the elderly and the homeless, mentioned that very high demand existed for their housing projects (MHA4a, MHA5, MHA6, MHA7). Consequently, none of the medium-sized associations had found it necessary to advertise for prospective tenants:

“No, good God, you wouldn’t advertise for the simple reason that you couldn’t possibly cope... I think there were 400 applicants with preference for Kildare the last time I looked at the local authority waiting list. So, you know, it would swamp a local voluntary association if you went into that” (MHA7).

All medium-sized associations accepted referrals from various other agencies. The local authorities featured prominently among them, as they were mentioned by five associations (MHA1, MHA2, MHA3, MHA4a, MHA7):

“The first thing we do is get in touch with the local authority and meet to discuss who’s on the housing list. We take the highest fifty from the list and maybe recommend others who are not at the top, for health or other reasons” (MHA2).

The health boards (MHA4a) and the Homeless Agency (MHA6) were the only other statutory agencies referring prospective tenants to associations catering the elderly and the homeless:

“They’re mainly health board referrals from social workers, discharge officers, public health nurses, doctors, the Homeless Unit of the Southern Health Board...” (MHA4a).

In one of these cases, a provider of homeless services had recently changed the allocations policy for its emergency shelter, from self-referral every evening to a combination of referrals from the Homeless Agency and outreach work, for six-month tenancies:

“Until very recently, it was first come, first served. With the development of the outreach team, which reached full capacity last year, a decision was made to target rough sleepers. About 70% are referred now and the rest of the people are from the Homeless Unit. Very few would come knocking at the door now” (MHA6).

Non-statutory referring agencies included homeless services (MHA4a, MHA6, MHA8), local psychiatric services (MHA1), geriatric hospitals (MHA5), the Safe Home Programme (MHA4a) and the ICSH (MHA3). Medium-sized special-needs associations also seemed to have forged strong links with other non-profit service providers:

“We’d liaise more with the hospitals, the Sisters have a great relationship with the hospitals. When they are not bad enough for St. Patrick’s Hospital, they would put them here. And *vice versa*, when our residents get too bad to manage here, we send them there. Because when a person is suffering badly from Alzheimer’s, we couldn’t cope with that” (MHA5).

“We also deal with homeless older people, especially those with mental health difficulties. We take referrals from the likes of the Simon and St. Vincent de Paul hostels. If they go beyond their definition of independent, they would refer them here...We’re also involved in other programmes through Mulranny Safe Home Programme, repatriating elderly people. We’ve taken five or six under that programme” (MHA4a).

However, a problem with inappropriate referrals from such agencies was identified by a provider of homeless services. Consequently, this association was considering the introduction of a common assessment form:

“Typically there are twenty applications for every supported housing place. Each project would have a referral system and the form would go out to designated agencies, like Focus Ireland, St. Vincent de Paul who have a hostel at Back Lane, Streetwork...We’ll be trying to get people to make assessments about people’s needs. We’re looking at a common assessment form and tool

so everyone understands high and low supports...Inappropriate referrals are quite common” (MHA6).

Finally, self-referral was an important route into voluntary-housing tenancies, with applicants hearing about associations through word-of-mouth (MHA3, MHA4a, MHA5, MHA7):

“I guess word of mouth. Referrals come from everywhere, all parts of Ireland, parts of England, as far away as the U.S. and from all social strata...I presume the church connection - so a number of Methodists would make contact because of that connection” (MHA3).

“...we operate on the basis of people approaching us and on the basis of them being eligible and having a genuine need” (MHA7).

Finally, two associations were able to take advantage of good local knowledge on the part of their staff or directors, whereby eligible people in the local community who were known to the association were invited to apply for a tenancy. In the case of a provider of homeless services, outreach teams identified prospective tenants for six-month tenancies in its emergency accommodation (MHA6). The directors of the second association, which catered primarily for low-income families, occasionally invited a local person to apply whom they knew to be in need of re-housing (MHA2).

### **The Allocations Process**

**Local Authority Input:** Despite the local authorities’ right to consultation regarding the allocation of dwellings developed under the funding schemes, their input seemed very limited. Although six medium-sized associations utilised the CAS, there was no evidence of the local authorities’ exercising their right to directly nominate 25% of tenants. Some associations catering for people with special needs did not even recognise the local authorities’ rights with regard to consultation and direct nominations:

“They have no say in allocations. 75% must go to those eligible for local authority housing but 98% goes to people in that bracket anyway. They only ever referred one or two to us and one was somebody no-one else would take” (MHA4a).

The two medium-sized associations that catered primarily for low-income families seemed to attract greater attention from the local authorities. Both fulfilled their obligation under the LSS to consult with the relevant local authorities regarding their choice of tenants (MHA2, MHA7).

In spite of the generally low level of local-authority involvement in the allocations process, most medium-sized associations allocated almost entirely to households who were eligible for local-authority housing:

“All of the tenants come from the waiting list and we’ve never used our 25% nomination rights...We have a very good working relationship with the local authorities, I believe in transparent arrangements” (MHA2).

Just one association, a provider of sheltered housing for the elderly, was taking advantage of its right under the CAS to allocate 25% of its tenancies to applicants not eligible for local-authority housing. Tenants with means were charged higher rents or made low-interest loans to the association, cross-subsidising the less affluent tenants (MHA3).

Most medium-sized associations reported either a lack of interaction or a good working relationship with the relevant local authorities. There was evidence that the local authorities’ interest in allocations varies considerably between authorities and over time:

“Margaretholme comes under the jurisdiction of Dublin City Council. They took a very benevolent view of the whole thing and let us do our own thing. Dun Laoghaire Corporation took a much more active role in the 1990s and they requested information on all applications and allocations. Whether they lost interest or were bypassed I don’t know, but over the last few years we haven’t supplied any information. I think they came to the conclusion that we were doing the right thing” (MHA3).

Perhaps because of the local authorities’ generally *laissez-faire* approach to allocations, particularly towards associations catering for tenants with special needs, few disputes seemed to arise regarding allocations. However, some contention did arise regarding a joint venture scheme between Kildare County Council and an association catering for low-income families:

“...we found that we did get into a bit of difficulty with the local authority in the past, which we did successfully resolve...the difficulty arose that where we had joint venture schemes and where the local authority discovered that people they were about to house were in our scheme and they would say ok well we’ll leave them with you. And I would very strongly argue that that should not happen, that the person who, on the basis of the local authority points scheme warranted a local-authority house and was to get one shouldn’t be disadvantaged by virtue of the fact that they had tried to help themselves. I think in the cases where that arose as an issue, we did get agreement with the local authority but we had some bloody great rows about it” (MHA7).

Just one medium-sized association was not under any obligation to consult with the relevant local authority. This very old provider of sheltered housing for elderly people had developed most of its housing stock without the aid of state funding and did not claim to draw all of its tenants from the local-authority waiting list. Tenants from a range of socio-economic backgrounds who were deemed to be in need of sheltered accommodation on various grounds were accommodated, without any reference to Waterford City Council. (MHA5).

**Waiting Lists:** None of the medium-sized associations had opted for a ‘first-come-first-served’ policy for the initial allocation of new dwellings but many did operate waiting lists for the purpose of filling casual vacancies (MHA3, MHA4a, MHA5, MHA6, MHA7). However, applicants who had been waiting for the greatest length of time were not necessarily the next in line to be housed. Three medium-sized associations, all catering for elderly people, operated waiting lists which served as lists of prospective tenants, who were re-assessed and prioritised each time a vacancy arose (MHA3, MHA4a, MHA5):

“We have our own waiting list; people apply on a very regular basis. We could have ten in one week and none the next week...It’s based on needs rather than the length of time on the waiting list” (MHA3).

In contrast, the two remaining associations, which catered for low-income families (MHA7) and homeless people (MHA6), allocated casual vacancies to the applicant at the top of the waiting list. However, each prospective tenant had been assessed and prioritised on application, determining their initial order on the waiting list. The purpose of the waiting list was simply to give unsuccessful applicants for new housing projects the opportunity to wait for a vacancy to arise, either in the same project or on completion of a subsequent development:

“We’ll put them in order of priority, we’ll write out to them then and tell them where they are on the waiting list and we’ll be bound then by that list to allocate the vacancies on the basis of that list” (MHA7).

One of these associations only operated waiting lists on a short-term basis. It was felt that they quickly become obsolete, while long delays are discouraging for applicants:

“We operate a short waiting list that expires after a few months. People’s circumstances change and if you don’t have a place coming up for a long time, it’s bad for morale” (MHA6).

**Other Criteria:** Several additional criteria were normally taken into account by medium-sized associations in the selection process, with only two allocating according to a single factor (MHA6, MHA8). Detailed information about each applicant’s housing history and support needs was collected on a referral form by the two providers of homeless services (MHA6, MHA8):

“We include a referral history in the referral form. That’s critical because unless you know their housing history, it’s very difficult to accommodate them. In the past, if someone dropped out, it was seen as their fault. But often, it’s because the accommodation is not appropriate. There’s a recognition nowadays that you have to make an assessment of what their needs are. For example, you can’t place people miles away from their social network” (MHA6).

However, interviewing prospective tenants was the primary means of gathering this kind of information, with all of the medium-sized associations interviewing prior to making a final

decision. A provider of sheltered housing for the elderly argued that independent investigation of the information provided by the referring agency was vital, as a chronic shortage of places resulted in inappropriate referrals:

“It depends on the circumstances. If it was a hospital referral we would certainly go out and assess them because you don’t believe anything they say. If they’re at home, we invite them to come in for a half a day” (MHA4a).

These interviews served several purposes, enabling the association to assess the applicants’ housing and support needs and their suitability for the type of accommodation and level of support available and giving the applicant an opportunity to gain information. Factors such as the applicants’ health were normally taken into account in any assessment of housing and support needs, together with the overcrowding, unfitness and affordability:

“We interview all fifty in their present accommodation, to get an idea of the people and what their circumstances are. Then you see if you can place them on the estate. For the preparation you put into selecting the tenants, you reap the benefits...The two interviewers then go back to the board...We would consider overcrowding, the state of the bedrooms and the housing conditions and see around their present accommodation” (MHA2).

“...we invite them to a neutral venue, a properly gender-balanced interview board that would...assess their housing need in terms of the condition of the accommodation they’re in, the level of rent they’re paying or if there are any medical circumstances and the time that they’re waiting for accommodation and so on” (MHA7).

Additional factors considered by special-needs associations included physical and mental health, mobility, isolation, family support and ability to manage in their present accommodation:

“It...depends where the greatest need is, like someone with alzheimer’s or on their own. If there is someone on a low-income, in private-rented accommodation or homeless, they would be preferable to someone on two pensions with a lot of family support” (MHA4a).

Assessment of the applicants’ housing and support needs enabled associations to make judgements about their suitability for the type of accommodation and level of support services available. An issue of particular concern to associations catering for tenants with special needs was ensuring that their tenants are capable of independent or semi-independent living with the aid of the services provided. Depending on the association’s target client group and the level of support provided, health, mobility or addiction issues could lead to an applicant being deemed unsuitable. Several respondents highlighted the importance of ensuring that each tenant’s support needs could be met within the association’s model of service provision:

“People have to be 65 years of age, they would have to be reasonably mobile and have a fairly good mental health status...We would be looking at people who don’t come from a ‘bagged background’, like mental health problems, because we don’t have the staffing and expertise” (MHA3).

Consequently, some associations catering for the elderly or people with mental health problems required medical (MHA3, MHA4a) or psychiatric reports (MHA1):

“They would complete the application form and provide up-to-date medical reports from the GP and hospital and a list of their needs. Myself or O\_ [administrators] do the assessments and we get our GP to look at the medical reports” (MHA4a).

Associations catering for low-income families also tried to gauge applicants’ suitability for a housing project. In contrast to the special-needs associations, these assessments focused on the applicants’ social backgrounds, particularly with regard to their ability to ‘get on’ with neighbours and refrain from engaging in anti-social behaviour:

“...whether they’d be a positive influence in a group or likely to be a disruptive influence... You’re really playing God and there’s nothing pleasurable about it but somebody’s got to make decisions and if there are 25 people offering and there are only four units available, somebody’s got to call it and I think if you meet with a person, if you’ve an objective interview board, if you engage with the local authority, you suss out what the Health Inspectors have to say and you bring all that information to bear. Plus local knowledge and believe you me local knowledge is very important. My experience over the years has led me to believe that a health inspector can come out with the best will in the world and buy a story from somebody and yet that...can be fiction in many instances” (MHA7).

To this end, both medium-sized associations that catered solely for low-income families checked the backgrounds of some or all of the applicants with the local authority or the Gardaí:

“...we will perhaps, between interview and finalising that list and notifying the people, consult with the local authority to see is there information that they’ve got that we haven’t got. Is there a health inspector’s report, for example, that might indicate that somebody would have a much greater priority on the basis of a home visit, an assessment, that we didn’t pick up in the interview. So...we would try in a very genuine way to combine our resources” (MHA7).

“One or two tenants we have checked through the police, when we felt they had a history. We might start doing that for everyone, then it would become policy. There was a couple turned down for serious criminal behaviour in a previous tenancy” (MHA2).

Although the providers of homeless services both reported a relatively high incidence of anti-social behaviour, neither considered these kinds of background checks to be appropriate, arguing that they could unfairly jeopardise an applicant’s chance of being housed (MHA6, MHA8):

“Everyone here has pasts. Unless there is an immediate danger we wouldn’t do it [checks with the Gardaí], it could be used as an excuse. The assessment tool is based on their history and a lot of stuff is designed to show up inconsistencies” (MHA8).

In addition to assessing the applicants’ housing and support needs and their suitability for the available tenancy, interviews provided an opportunity for the applicants to gain information about the housing association and the type of accommodation and services on



offer. This enabled applicants to make an informed decision regarding the suitability of this housing option from their own point of view (MHA2, MHA3, MHA6, MHA7):

“We would explain about the housing association, explain the differences with local authority housing and that you can’t buy the house” (MHA2).

“...explain to them what was involved in a voluntary housing association, try and establish if they have any understanding of what it was all about and then see how they would feel about working as part of a group and explain to them the pros and cons of these schemes” (MHA7).

“You...give the person information and let them have a look at the building so they can make a decision themselves” (MHA6).

None of the medium-sized associations seemed to give priority to people with local connections. Once the applicants deemed unsuitable had been excluded, applicants with the greatest need for the accommodation were normally prioritised, although the weight given to different aspects of ‘need’ varied. The only exception was an association catering for low-income families in Kildare. Although all of its tenants were drawn from the local-authority waiting list, it was argued that, in the interests of building a viable community, it was important to avoid housing only households with multiple disadvantages (MHA7):

“...I think it’s true to say that all of the people we have housed, whether in Kildare town or in the other network associations, all of them have come from the local-authority waiting list. Now, I might have a dispute from time to time with the county council housing officer insofar as they mightn’t be the people at the top of the points rating but neither are they a select group that would never warrant consideration for housing...we’re trying to focus on people who have a genuine need. But at the same time get a balance because I do have this view, that if you go along and you pick all of the people who on a points system had the greatest need, you’re really very much at risk of creating a ghetto of social disadvantage and I think it’s important that, if you’re trying to build a community, that that community be insofar as possible integrated” (MHA7).

### **7.2.3 Small Housing Associations**

#### **Attracting Applicants**

A minority of small associations used only one method to identify households who might be interested in applying for a tenancy (SHA2, SHA8, SHA11, SHA12, SHA13). Most used a combination of advertisements, referrals and local knowledge. Surprisingly, in the context of the housing affordability crisis of recent years, six small associations placed advertisements inviting applications in local newspapers or radio (SHA5a, SHA5b, SHA6, SHA7, SHA9a, SHA9b). Most of these associations were community-based, catering for elderly people in rural areas:

“We advertised for people on the local radio and by word-of-mouth, with a closing date for expressions of interest” (SHA5a, SHA5b).

Two small associations, both catering for low-income families in County Kildare, adopted unusual approaches to advertising for tenants. Households on the local-authority housing waiting list were made aware of new projects through visits from representatives of the association (SHA8) or a public meeting following an advertisement in the local newspaper (SHA11).

Referral from other agencies was the most important method of identifying prospective tenants, with twelve small associations accepting referrals, primarily from the local authorities (MHA4b, SHA1, SHA2, SHA4, SHA5a, SHA5b, SHA6, SHA7, SHA9a, SHA9b, SHA12, SHA13):

“They [South Tipperary County Council] were in regular contact. Sometimes there was a letter every day from them indicating that someone had an interest” (SHA13).

A range of other statutory and non-profit agencies were also important in some cases. For instance, associations catering for elderly people accepted referrals from health boards (MHA4b), homeless services (MHA4b) and the Safe Home Programme (MHA4b, SHA7):

“We’ve had quite a few applications through the Safe Home Programme, which was set up by Jerry Cowley up in Mayo. The vast majority are very elderly people” (SHA7).

An association catering for low-income families accepted referrals from a local development agency (SHA13), while a provider of accommodation for women who were homeless as a result of domestic violence accepted referrals from women’s refuges, homeless services and other housing associations (SHA2):

“Most of our tenants come from the refuges or from another housing association or from an organisation like Focus or from the other services. The parameter is that they are known to that service for at least one month” (SHA2).

Self-referral was also an important route into voluntary housing. Prospective tenants applied for tenancies after hearing about the association through word-of-mouth in the case of seven associations (MHA4b, SHA4, SHA5a, SHA5b, SHA6, SHA9a, SHA9b). Finally, four associations used their local knowledge to invite eligible local people, who were known to the directors or staff, to apply for a tenancy (SHA1, SHA7, SHA9a, SHA9b).

## **The Allocations Process**

**Local Authority Input:** Notwithstanding the local authorities’ right to consultation about allocations, it seemed they exercised limited influence over small associations in this regard. Local authorities rarely exercised their right to directly nominate tenants for a certain proportion of dwellings constructed under the CAS. Just one of the five small

associations utilising this funding scheme, which catered for elderly people in Kildare, reported the direct nomination of tenants in accordance with official guidelines:

“It was done through the council so we’re not independent of the council in terms of our tenants. There’s a fairly definite system of processing applications in agreement with the county council, who are guardians on behalf of the DOE. We had regular meetings with the county council...One in four we can allocate with free choice and the council has one in four to nominate. But we would always consult even with our own nominations. Generally, they are all on the council list” (SHA7).

Nevertheless, it did seem possible for the association to exercise a veto in the event of a dispute:

“Rarely [any contention], but there might be if they nominated a tenant we don’t want. There has only been one over the whole time and that was a behaviour issue, we felt that this individual could have disrupted the whole place. We weren’t saying no; we were saying it was not in the best interests of the general body of tenants to house this person” (SHA7).

Overall, the local authorities seemed to exert the greatest influence over the allocation of dwellings developed for low-income families under the LSS. Three small associations catering solely for low-income families selected the majority of their tenants from a list of candidates supplied by the local authority. These associations generally interviewed and prioritised these candidates rather than accepting direct nominations (SHA4, SHA12, SHA13):

“We get the list from the county council and go through it with them, we work very closely with the county council. Then we carry out visits and prioritise but they’re all from the waiting list...We’ve had no problems so far, we take the people we felt were most deserving of accommodation and live with any problems or disputes. The final choice is agreed with both parties...we don’t operate our own list” (SHA12).

“We’d get the list from the Corporation and we’d also have our own list as well. We run with what the Corporation says, I don’t like playing God and they know better ways of doing it. We do interview people and see will they get on” (SHA4).

However, the local authorities did not influence most small associations’ allocations decisions to this extent. It was more usual for a bargaining process to be entered into, following the independent assessment and prioritisation of the applicants by the association:

“The local authority are very good...what we did was, we brought down the local authority person...and we said ‘look...who have you got now, on your list’. Now, we had 90% of them on our list already. So, we said ‘right, there’s 90%, you’ve got 90% now off your list’...our girl’s a very enlightened girl, she came along and decided ‘look lads, we have 90% on your list and 90% on my list are the same, I’ll get 90%’” (SHA1).

The level of input to allocations decisions sought by the local authorities varied considerably, with some authorities taking little interest:

“The council from time-to-time told us about certain people but they never pushed certain tenants. We had full and free reign” (SHA5a, SHA5b).

Some associations did not even recognise that the local authorities were entitled to have any influence over the allocation of tenancies:

“The local authority has no control over those houses, they belong to the association” (SHA11).

In reality, only one small association was indisputably free of local-authority control over the allocations process. This association had constructed four cottages at its own expense, prior to the introduction of the funding schemes:

“... it’s totally up to ourselves. We don’t have to take people from the list. They will check with us to see if there’s a vacancy if they find they’re stuck” (SHA6).

Where the local authorities sought input into small associations’ allocations decisions, they seemed to have developed good working relationships, with few disputes. The respondents generally seemed to view the local authorities as co-operative and helpful in this regard.

**Waiting Lists:** ‘First-come-first-served’ policies were seldom used, with just two small associations adopting such an approach. Both of these community-based associations were catering for low-income families in Kildare. In one case a public meeting was advertised in the newspaper. Those attending were numbered on arrival and tenancies were allocated accordingly:

“There was a notice put in the paper that this voluntary housing association was having a meeting and the first twenty came in and signed up. There was double the amount on the waiting list, about forty, but a lot dropped off as their circumstances changed. So most of them at the meeting would probably get a house” (SHA11).

In the second case, representatives of the association visited people on the local-authority waiting list in their homes, when the project was nearing completion, to ask if they would be interested in applying for a tenancy:

“We took the council’s list alphabetically and knocked on doors. I’ve a fair local knowledge as well...I stopped when we had picked up 32 and set up a reserve list for people who had heard about us. People dropped-off the list and they replaced them...We interviewed and passed the list on to the council. As long as they fell within the criteria, they were in need of housing and on the council’s waiting list, that was fine” (SHA8).

Although it was unusual to adopt a ‘first-come-first-served’ policy for the initial allocation of new dwellings, most small associations operated waiting lists for casual vacancies (MHA4b, SHA1, SHA2, SHA4, SHA5a, SHA5b, SHA7, SHA8, SHA9a, SHA9b, SHA11, SHA13):

“We didn’t have that many vacancies but the intention was to deal with the next person on the list, on a first-come-first-served basis” (SHA13).

However, these waiting lists generally only operated on a first-come-first-served basis in the case of housing projects for low-income families. Waiting lists for special-needs accommodation often served simply as a register of applicants, with the allocation of any casual vacancies on the basis of needs:

“Allocations are based on need at the time, in consultation with the council...We do have applications and a waiting list but it’s not first-in, first-served, it’s purely on the need of the applicants” (SHA7).

**Other Criteria:** Most small associations took a range of additional factors into account in their allocations decisions, with only three associations selecting their tenants on the basis of just one factor (SHA2, SHA11, SHA12). Just one association, which catered for women who were homeless as a result of domestic violence, attempted to gather very detailed information on applicants’ housing and support needs on an application form (SHA2). However, prospective tenants were usually interviewed prior to being offered a tenancy, with eleven small associations interviewing applicants as a matter of course (MHA4b, SHA1, SHA2, SHA5a, SHA5b, SHA6, SHA7, SHA9a, SHA9b, SHA12, SHA13). These interviews generally served the dual purpose of assessing each household’s accommodation and support needs and determining its ‘suitability’ for the available tenancies. The assessment of applicants with special needs, such as the elderly, generally focused on their ability to live independently or semi-independently with the aid of any available support services. The applicants’ health status was generally of primary concern, including mental health and mobility:

“They must be able to sustain independent living, we don’t interfere with the tenants...”  
(SHA5a, SHA5b).

Several associations required prospective tenants to supply supporting documentation, in the form of medical or psychiatric reports, in order to confirm that the level of support provided is appropriate to their needs (MHA4b, SHA5a, SHA5b, SHA9a). This was an important consideration in the context of the difficulties experienced by many small associations in securing revenue funding to provide support services. An association catering for women who were homeless as a result of domestic violence argued that it was important to build a balanced community. This respondent was wary of accepting too many vulnerable households with high support needs, which the association would not be able to meet from its limited resources:

“We ask questions about addiction, dependency, mental health and all of that. None of those issues excluded women, that’s something we’re careful about...we’re balancing needs and balancing the community that we’re working with and ensuring that our resources are there” (SHA2).

In contrast, low-income families were generally interviewed with a view to assessing the likelihood of their maintaining amicable relations with their neighbours. The exclusion of households with a propensity to engage in anti-social behaviour was a particular concern:

“There are quite a number of dysfunctional families out there and it’s not fair to inflict them on people who don’t deserve it” (SHA8).

However, it was unusual for small associations to check applicants’ housing and criminal histories with the local authority or the Gardaí. Just two small associations, which were both based in urban areas, requested formal background checks (SHA4, SHA8). The exclusion of potential participants in anti-social behaviour was generally achieved through informal channels, primarily by drawing on local knowledge (SHA1, SHA4, SHA8, SHA11):

“It’s a small town, you’d know the people with reputations” (SHA4).

“We were extremely careful that people were known to us and we got people who weren’t troublemakers. Now we have one with severe psychiatric problems but you can’t foresee these things” (SHA8).

Another informal source of information regarding the applicants’ characters was provided by councillors who generally have good access to local-authority officials and were included on the boards of nine small associations (SHA4, SHA8). Preventing anti-social behaviour is clearly in every housing association’s interest, as it can pose serious management difficulties once it arises. Nevertheless, the adoption of a strategy of excluding those deemed likely to engage in anti-social behaviour is open to criticism. Reliance on local knowledge of the applicants’ reputations runs the risk of excluding some applicants unfairly. For instance, the activities of one person may give a whole family an undeservedly bad reputation. Background checks through official channels are similarly problematic, as family circumstances are subject to change. An association catering for women who were homeless as a result of domestic violence was not in favour of any kind of background checks. It was felt that it was unfair to allow incidents, which may have involved a previous abusive partner, to prevent a family from subsequently accessing housing (SHA2).

Aside from the ‘weeding out’ of any applicant deemed unsuitable for the type of accommodation available, the interview process also served to establish their housing and

support needs. The interview, together with any supporting documentation, enabled the prioritisation of applicants. Each household's housing history and current accommodation were normally considered, including issues such as overcrowding, unfitness and affordability. Most associations had tried to make their allocations system as fair as possible by formulating a list of criteria, enabling the ranking of applicants according to need:

“When they were applying for the houses, we first looked at their health, they had to be capable of looking after themselves and then we looked at the conditions they were living in, whether they were in genuine housing need...The board drew up a list of things and they checked out people when they called to them. There were nine things on the list and observations. Then the committee thrashed it out” (SHA5a, SHA5b).

“It was hard to make a decision. But we had an objective points system and we interviewed and scored. Built into that there was some flexibility but we allocated based on objective scores” (SHA13).

Thus, tenancies were generally allocated to the households deemed to be in the greatest need of the type of accommodation available. However, five small associations also mentioned that priority was given to local people (SHA1, SHA8, SHA9a, SHA9b, SHA13):

“This is a freedom of information one! How do we allocate our units? Simply, we gave first preference to the people from Tagoat, the people associated with the community council” (SHA1).

This was not surprising, as most small associations were community-based and were established specifically to meet local housing needs.

### **7.3 RENTS AND OTHER SOURCES OF REVENUE FUNDING**

The setting and collection of rents by housing associations is examined in this section, together with strategies for dealing with rent arrears. The terms and conditions of the funding schemes differ with regard to the fixing of rents. The guidelines pertaining to the CAS were flexible, allowing associations to charge an economic rent, subject to the agreement of the relevant local authority:

“Approved housing bodies should fix rents at levels which are reasonable having regard to tenants' incomes and the outlay of the approved body on the accommodation including the ongoing costs of management” (DOELG, 2002, 72).

Thus, associations utilising the CAS could opt for either a standard or an income-related rent system. If standard rents are charged, the same rates are applicable to all tenants regardless of income. Any variation in rent levels reflects differences in the size, location

or quality of the dwelling. Under an income-related rent system, rents are related to household income rather than the desirability of the dwelling, along similar lines to the local-authorities' differential rents system, making rents more affordable to less well-off households.

Specific rules regarding the calculation of income-related rents apply under the LSS. Not less than €6.35 rent per week for the first €102 or less of household income should be charged, plus €0.23 for each additional €1.27 of income. An abatement of €1.27 for each dependent child residing in the house is applicable, subject to a minimum rent of €6.35 per week. Opportunities for deviating from these guidelines are limited, as any changes could not diminish the total rental yield:

“The application of the rent formula may be modified at the discretion of the approved housing body in particular respects where they consider it appropriate, subject to the overall rent yield being not less than what would be payable under the existing rent scheme” (DOELG, 2002, 72).

The extent to which other sources of funding are exploited by housing associations, to supplement their rental income, is also discussed in this section. Potential sources of statutory funding include the grant-in-aid seed-funding available from the DOEHLG, the S.65 grants from the health board which are available for the provision of services similar or ancillary to those provided by the health board, the S.10 payments from the local authority or Homeless Agency funding in the Dublin area for the provision of accommodation for homeless people. Non-statutory sources of income include fund-raising and community enterprises.

### **7.3.1 Large Housing Associations**

#### **Setting the Rent**

Four large associations (LHA1, LHA2, LHA3, LHA5) had developed projects under both funding schemes, although the LSS was utilised to a far greater extent. Thus, income-related rents were more usual. Assessing household income for the purpose of setting rents was problematic for some associations, particularly with regard to the non-disclosure of co-habiting partners:

“Getting them to disclose partners is very difficult. The social welfare system encourages people to be liars. Often, it's partners who 'aren't there' that are causing the problems” (LHA2a).



Variability in rental yield constituted a further disadvantage of income-related rents, making financial planning difficult. However, this problem was mitigated by the generally higher rental yield from LSS units, due to the lack of a cap on the maximum rent payable:

“Because it is income-related, rental yield is more variable and less predictable under RSS than it is under CAS. But because there is no cap, rental yield has been higher under RSS than anticipated” (LHA5).

One large association with a nation-wide building programme argued for the reform of the LSS. This respondent felt that housing associations should be allowed to charge economic rents, while tenants should be able to claim a housing allowance to subsidise their housing costs:

“Differential rents are hugely problematic. We would prefer if we could charge an economic rent with tenant subsidies...The money doesn’t cover maintenance and because it’s tied into income, we’re encouraging people to be liars all the time. It’s hugely resource-intensive and a waste of time, for local authorities and for us... We don’t have the resources or the legislative back-up to enforce” (LHA2b).

Just two associations used the CAS exclusively (LHA4, LHA6), with both opting for standard rents rather than relating rents to tenants’ incomes. One of these associations had a very old housing stock so a refurbishment programme had been running for the previous fifteen years. The rents charged by this association depended on the size and condition of the dwelling, with higher rents applying following refurbishment:

“It depends on the unit but it is set by the trustees annually in order to keep our heads above water, one of the major challenges facing housing associations. It is not related to income...” (LHA4).

Thus, an advantage of the CAS was that it enabled the association to set economic rents, ensuring that sufficient funding would be in place to meet the costs of management and maintenance (LHA5). Conversely, the lack of a management and maintenance allowance leads to reliance on the rents for the upkeep of dwellings, discouraging some associations from using the CAS (LHA1).

## **Rent Collection**

Large associations generally seemed to offer their tenants a choice of methods of paying their rent (LHA1, LHA2, LHA4, LHA5), with payment in person and standing orders being equally popular. Although four large associations facilitated the payment of rent in person (LHA1, LHA2, LHA4, LHA5), none employed door-to-door rent collectors. Presumably this was a less practical option for associations managing over 250 dwellings, with a nation-wide distribution in some cases. However, two associations, both with high levels of staff presence at their projects, encouraged their tenants to call into the estate

office every week to pay their rent. One of these associations catered primarily for homeless people, who are less likely to have access to banking services:

“They pay it at reception, credit transfer is not used much and we didn’t get into MABS” (LHA5).<sup>2</sup>

The second association, which catered for a mix of low-income households, homeless and elderly people, actually discouraged other methods of rent payment, as weekly interaction between staff and tenants was considered beneficial:

“Very few use Credit Unions and so on. We don’t encourage it because we like to see our tenants weekly and have that contact. It’s good to see tenants on a regular basis” (LHA4).

The remaining associations facilitating the payment of rent in person allowed tenants to pay at a local bank (LHA1) or post office through the Bill Pay scheme run by An Post (LHA2a):

“We get our members to pay in at any Bank of Ireland or through the post office budget system so we don’t handle any cash at all” (LHA1).

“We have loads of different systems, An Post Bill Pay, direct debit from Social Welfare, standing orders. It’s not hard for people to pay once they want to; we make it as easy as we can” (LHA2a).

The latter association, which provides housing for low-income families on a nation-wide basis, was the only housing association among the 65 organisations participating in the Bill Pay scheme ([www.billpay.ie](http://www.billpay.ie), accessed 12<sup>th</sup> July 2004). Smaller associations had been unable to join this scheme, as it requires a substantial number of participants (SHA1).

Credit transfer was equally popular, with four large associations facilitating payment by standing order (LHA1, LHA2, LHA4, LHA5). However, only two seemed to be participating in the Household Budget Scheme (LHA1, LHA2).<sup>3</sup>

## **Rent Arrears**

Rent collection systems were fully professionalised for each of the large associations. For instance, a large co-operative employed a dedicated housing officer with responsibility for

---

<sup>2</sup> The Money Advice and Budgeting Service (MABS) operates a Special Account Scheme in conjunction with the Credit Unions. Under this scheme, participants pay an agreed amount to their local Credit Union each week, which a MABS Money Advisor uses to pay current bills and to make an agreed level of payments towards debts (source: [www.mabs.ie/services\\_moneyadvice.htm](http://www.mabs.ie/services_moneyadvice.htm), accessed 16/08/04).

<sup>3</sup> The Household Budget Scheme is operated by the Department of Social, Community and Family Affairs and An Post. Under this scheme, recipients of certain social welfare payments can apply to have their rent or other household bills deducted at source (source: [www.mabs.ie/services\\_moneyadvice.htm](http://www.mabs.ie/services_moneyadvice.htm), accessed 16/08/04).

dealing with rents. This enabled the association to provide rent collection and accounting services for smaller affiliated co-operatives outside the Dublin area (including SHA4). It was argued that that dealing with rent collection and arrears on a voluntary basis was difficult and it was preferable to professionalise potentially contentious functions:

“We do have procedures for defaulting...The housing officer will look after it...not the chairman of the local co-op because that would create a lot of conflict...” (LHA1).

At least some non-payment of rent seemed normal, as none of the large associations reported an absence of rent arrears. However, the problem seemed to vary considerably in extent. Two respondents seemed to feel that, while arrears did occur, non-payment of rent was not an issue of major concern as a result of good management:

“Arrears are not a huge problem because we seek to manage them. It’s the long-term bad financial managers, the same people year on year” (LHA4).

One of these associations, a provider of homeless services, highlighted the fact that rent arrears were often indicative of other problems such as addictions or gambling, which support workers may need to address with the tenant:

“It’s not a huge problem. It depends on the individuals, it is symptomatic of other problematic behaviour” (LHA5).

Other large associations seemed to feel that non-payment of rent posed a much more serious threat to the effective management of their housing stocks (LHA1, LHA2):

“Certainly, that is a feature of housing management, trying to get people to understand that when you agree to pay your rents, that means in full and on time. Anybody involved in housing management knows that there is some defaulting on rent” (LHA1).

One noted a strong variation in the level of rent arrears between its regional offices, attributing this to a higher incidence of non-payment of rent in former local-authority estates:

“There are four regions. In three regions, arrears are lower than 2% and in one they’re about 4%. But this is a region where we inherited a lot of stock from the local authority and a culture of non-payment was there. We’ve made some inroads but not as much as we’d like. It goes between 1% and 2%, on average 1.25% but never lower than 1%” (LHA2a).

Interestingly, both of these associations catered for low-income families. It was argued that arrears could not be tolerated as rental income, together with the management and maintenance allowance, must be sufficient to cover all expenditure:

“The board would make strong recommendations where we see problems, such as rent arrears. Our core difference to local authorities is that we have to make the books balance. Local authorities can afford not to make the books balance, we can’t” (LHA2b).

These were the only two large associations to mention that they were participating in the Household Budget Scheme, which prevents participating tenants from getting into arrears (LHA1, LHA2). It seemed that rent arrears may present fewer problems to associations catering for tenants with special needs, such as the homeless, perhaps because of their ability to draw on a wider range of statutory or charitable sources of funding.

Although rent arrears seemed to present an intractable problem to certain large associations, respondents generally seemed to feel that the procedures for dealing with non-payment of rent set out in their tenancy agreements were relatively effective. Just one large association mentioned ever having evicted tenants for rent arrears:

“We send letters of warning and so on. Evictions don’t happen much” (LHA5).

“We threaten eviction. But we have only had three evictions, one for anti-social behaviour and two for rent arrears. We go to all kinds of lengths to meet them. We put it in the form of a diktat: ‘keys or rent’... We’re flexible if they’re trying” (LHA4).

### **Other Sources of Funding**

Most large associations were able to supplement their rental income with funding from other sources (LHA1, LHA4, LHA5, LHA6). A large co-operative was able to generate a certain amount of additional income from fees for providing services and training to its affiliated district and local co-operatives:

“Part of the running costs will have to come from the affiliated co-operatives and charges for the applied services, you know the housing management and the capital development side” (LHA1).

This was the only large association in receipt of the DOEHLG grant-in-aid, amounting to IR£100,000 in 2001, by virtue of its role as the national representative and promotional body for housing co-operatives (LHA1). Each of the three large associations catering for homeless people was drawing down the relevant funding from the Homeless Agency (LHA4, LHA5, LHA6). However, some ambiguity clearly existed regarding the eligibility of associations catering for resettled homeless people for these payments:

“Stanhope Green was set up in 1991 and rental income was our only income. But we got some S.10 payments for some long-term people. We had to play hardball with Dublin City council to get it. It’s meant to be for homeless people but we provide long-term accommodation so we broke the mould” (LHA5).

Two of these associations were also in receipt of S.65 grants from the health board, which were awarded to organisations providing services similar or ancillary to those provided by the health board (LHA5, LHA6). Interestingly, the third association, which catered for elderly people and low-income households in addition to homeless people, did not attempt

to access this health-board funding. The respondent felt that reliance on these discretionary payments was too precarious (LHA4):

“...we don't look for it! It's the bane of people's lives!” (LHA4).

The two large associations that catered solely for homeless people both had high profiles and engaged in considerable fund-raising activities, to supplement their income from rents and statutory sources (LHA5, LHA6):

“S.10 from the local authorities and health boards, S.65 from the health boards and rents. The local authorities and health boards pay direct staff costs. But there are still the indirect costs like human resources, I.T., finance and administration. There is a serious deficit and we have to rely on fundraising” (LHA5).

One of these associations was also heavily subsidised by the much larger parent charity in the UK:

“The S\_ [parent charity] puts a quarter-of-a-million of its own resources into running services in Dublin and it can only raise a certain amount through trusts and mail-drops for fund-raising” (LHA6).

The lack of revenue funding for associations catering for tenants with special needs was highlighted. It was argued that different housing providers provide varying levels of support for their tenants, a fact which is not reflected in the provisions of either funding scheme:

“The issue is that we are labour-intensive and costly...We have 250 employees. We are a medium-sized company with €15 million revenue expenditure. Most other providers wouldn't have that expenditure every year. Respond! probably only have a group of fifty or sixty” (LHA5).

### **7.3.2 Medium-Sized Housing Associations**

#### **Setting the Rent**

Three medium-sized associations charged income-related rents in accordance with DOEHLG guidelines, as they had availed of the LSS. Two of these associations catered for low-income families (MHA2, MHA7), while the third catered for people with mental health difficulties (MHA1). Some difficulties regarding the operation of this system were reported. One was finding it very difficult to address the problem of undisclosed partners for the purpose of assessing households for income-related rents. This association relied on community pressure to conform to the rules, which was attributed to strong tenant participation in governance:

“...that is a huge, almost insurmountable problem...I know in one situation...an elected tenant-director is themselves providing us with false information. He’s cohabiting, he’s not declaring the income of the partner. I know it’s going on but...we’ve raised all the necessary questions, it’s been challenged through all the formal channels...because we have these strong networks of tenants and the active involvement of the tenants, we do hope that generally speaking those issues will be resolved through peer pressure” (MHA7).

In addition to this administrative difficulty, more fundamental problems with the operation of the LSS system of setting rents were identified (MHA2, MHA7). Income-related rents have the benefit of making housing affordable for poorer households. However, it was argued that they create a poverty trap for better-off households, as any improvement in household income produces a corresponding increase in rent:

“They are calculated according to the DOE regulations, based on disposable income...In some areas, it’s too much, it can be €100 a week if you’re on a good income, and in some areas it’s not enough” (MHA2).

The lack of a cap on the maximum level of rent payable exacerbates this problem and penalises housing-association tenants vis-à-vis local-authority tenants, whose rents are capped under the differential rent system:

“...I would have had a situation where in one of our developments where we co-operated with the county council, we would have had a tenant paying €150. Under the same roof in a semi-detached building a local authority tenant was paying €50. And it very starkly brings it home to you the injustice...I think the future is going to hold a lot of disgruntlement and unhappiness for people if they’re not able to avail of the same options as their neighbours in local authority developments” (MHA7).

Most medium-sized associations had utilised the CAS (MHA1, MHA3, MHA4a, MHA5, MHA6, MHA8). The CAS was advantageous from a housing management perspective, as the association was at liberty to determine an appropriate level of rent, in consultation with the local-authority:

“We would use the CAS scheme by and large, up until now we have always used it. It gives you 95% of the cost and allows you to set the rent at the level you choose. One of the reasons that some people use CAS is to set the rent at whatever level they deem appropriate to cover maintenance and have sinking funds” (MHA6).

Thus, standard rents were generally charged under the CAS, determined with reference to the size, location and quality of the dwelling and the support services provided, regardless of tenants’ income. One association’s tenants were drawn from a wide range of income groups but they all availed of the same low rent levels:

“We have a certain number of residents who are just on the non-contributory old-age pension but we have fifteen to twenty residents who have a lot of means. But we still charge the very same rents...We only charge €100 a week and nursing homes charge €500 or €600 a week or more. That leaves a person on an old-age pension on €40 or €50 for themselves. Not that they need that much anyway because we do everything for them...As a result, they’re queuing up to get in here, including a lot of people who could afford other places” (MHA5).

Interestingly, three of the associations using the CAS had opted for income-related rent systems (MHA3, MHA4a, MHA6). One of these associations catered for the homeless:

“We relate rents to income and the programme people are on. For example, if they are acquiring skills to move on to independent living, we target them reasonably low to allow them to do that with some degree of comfort” (MHA6).

Another provided sheltered housing for the elderly, allocating 75% of its tenancies to people eligible for local-authority housing, while the remaining 25% were allocated to people with means. All tenants were charged income-related rents, on the basis of a means assessment. More affluent tenants could opt to either provide the association with an interest-free loan, normally from the proceeds of the sale of their house, or to pay a higher rent, subject to a cap:

“It’s all income-based...For individuals with SWA, it is straightforward, we look for 55% to 60% of their income. For people with other income, that percentage could diminish. Our maximum rent is €1,000 a month for a single and €1,300 for a double, but there are very few on that level” (MHA4a).

Thus, this association housed some tenants with considerable means but who were in need of sheltered housing on other grounds. The additional income generated cross-subsidised the rents of less affluent tenants.

### **Rent Collection**

Most medium-sized associations offered tenants a choice of methods of paying their rent (MHA2, MHA3, MHA4a, MHA5, MHA6, MHA8), with payment in person being the most common approach. None of the medium-sized associations undertook the door-to-door collection of rents. In the case of one non-professionalised association, the tenants had initially collected the rents on a voluntary basis. However, confidentiality issues led to the rejection of this approach:

“...when we started with that first group of twelve, we had the idea that the rent would be collected on a voluntary basis by the tenants, where one tenant would volunteer for a period of months and then pass it on to another person. And what we found was that that was a very disruptive approach because...there was the confidentiality which was very difficult to maintain and it became common knowledge, with the best will in the world, what everyone was paying. And people began to compare what they knew their circumstances to be with what they believed other people’s circumstances to be” (MHA7).

Other methods of payment in person were popular, with seven associations facilitating payment at an estate office (MHA3, MHA4a, MHA5, MHA6, MHA8), bank or Credit Union (MHA2, MHA7):

“People have a rent day and pay it into the office in the project, where the project staff work” (MHA6).

“Now what happens is we require all our people to go along to our company accountant, to give directly to him all their income details, to engage with him on whatever income issues there are and he deals with them in a professional and confidential manner...he informs the Credit Union of what rent should be collected and they pay that in on a weekly basis. So it’s just like a person having a mortgage, the entire responsibility is on themselves, we try to break the dependency culture of the council rent collector coming to the door to collect the few pounds every week” (MHA7).

While this required greater effort on the part of the tenants than door-to-door collection, the relevant office or financial institution was generally local and they were able to visit at their convenience.

Credit transfer was less popular with medium-sized associations, with just three accepting standing orders (MHA3, MHA5, MHA8). Two were encouraging its use, as it was considered an administratively easy method of rent collection:

“We encourage the tenants to organise standing orders. On an annual basis we review the rents and give them the right to dispute it and look for a review. But once they are set, we ask them to set up a standing order and 90% do so. A number pay by cheque either locally or at the office here, but it’s a very small number” (MHA3).

However, it was also argued that many tenants are excluded from financial services, due to their low incomes:

“Most of them wouldn’t have a bank account. Only eight pay by banker’s order” (MHA5).

Similarly, the deduction of rent at source, through the Household Budget Scheme or the Money Advice and Budgeting Service, was not popular among medium-sized associations, with just one association’s tenants utilising the MABS:

“Most of them pay weekly. So far, rent is paid through the local bank in Kells and the Credit Union in Ashbourne. Some of them use MABS in all of them. Dundalk will be a mixture of the Credit Union and the Household Budget Scheme” (MHA2).

One respondent, a superintendent community welfare officer, had been involved in establishing the MABS and identified some problems with the operation of these schemes:

“With the Household Budget Scheme...they’re not interested in small numbers, so we haven’t used it up to now. In Dundalk we’re going to do it because we’ll have a large number of tenants and there will also be a number using the Credit Union...But it can be slow. MABS is roundabout. It’s not intentional but there are small numbers of people involved and there are administrative glitches” (MHA2).

Perhaps these factors discourage the more widespread use of the Household Budget Scheme and the Money Advice and Budgeting Service. A provider of sheltered accommodation for the elderly operated an alternative scheme of deducting rent at source.



Many tenants gave carers permission to collect their pensions from the post office on their behalf and deduct the rent:

“They pay by cash or cheque in here every week...A lot of people have their pensions altogether from the same post office and the Sisters go down and collect them each week, sort out the cash and give the rent to me and money to the residents. A lot of the residents are not able to manage their own money so the Sisters manage their affairs” (MHA5).

### **Rent Arrears**

Occasional rent arrears seemed normal for medium-sized associations, with most reporting at least some arrears (MHA2, MHA3, MHA5, MHA6, MHA7, MHA8). However, the non-payment of rent did not generally seem to be considered a serious problem. Only one medium-sized association had ever evicted a tenant for non-payment of rent:

“...we’ve one really chronic defaulter case where massive arrears have been run up, despite constant and repeated warnings. And I instructed the solicitor on behalf of the board just to begin eviction, to issue a notice to quit and go and seek a court order against the tenants. Now that’s the first time we’ve had to do that in the ten years that we’ve been in operation and it’s been something that we’ve been very reluctant to do. But equally so, it’s something that there’s a bounden responsibility on us to do...” (MHA7).

There was a recognition that arrears are often symptomatic of other problems with which a tenant may have to cope, such as poverty or addictions:

“Rent arrears are not a problem but generally if there is a problem in one area, it reflects problems in other areas” (MHA3).

“A huge proportion of the tenants are on social welfare, they haven’t a large amount of disposable income and there will be arrears like the week after Christmas, but they usually catch up.” (MHA2).

With these problems in mind, which varied according to the target tenant group, effective strategies had generally been put in place to minimise arrears. For instance, a provider of homeless services highlighted the importance of the rent day in avoiding arrears:

“Rent day is crucial, it has to be the day you get paid. Other places have a set rent day, like Friday or something...the people here work within tight financial restraints” (MHA6).

Another association ensured the affordability of its rents, by reviewing the level of income-related rent charged if a tenant had difficulties with arrears:

“We will review the rent level again but if we’re satisfied that it’s reasonable we would pursue it but if it’s an undue burden we would reduce it.” (MHA3).

A third association was similarly reasonable in its approach, reducing the rent for less well-off tenants when unusual expenses arose:

“One or two residents have pensions that aren’t great so if the Sisters say there’s a bill coming in so they can’t afford it, we’d let them off half of it. In cases like that, you have to use your

discretion. Like one guy went visiting his sister for a week and needed his train fare and a bit to spend so I didn't charge him anything at all for that week" (MHA5).

Just one association asked tenants in arrears to use the Household Budget Scheme, whereby their rent was deducted from their pension or unemployment payments at source (MHA2). Alternatively, a support worker accompanied tenants with a tendency to get into arrears when collecting their social welfare payments, in the case of an association catering for the homeless:

"Sometimes the Tenant Support Worker notices if somebody has a difficulty about meeting their rents and then a Key Worker would go with them when they collect their benefit" (MHA6).

Once rent arrears had accumulated, some associations were stricter than others regarding their repayment. One association usually wrote-off debts, taking the view that there is little point in pursuing people with little money:

"Leave them off with it, they wouldn't be bothered [the board]. We had one person who didn't pay in a cottage, who ran up a bill of €2,000 and left and he never paid a penny. But the board said 'He's got nothing, what's the point in chasing after him?'" (MHA5).

However, most associations made arrangements for the repayment of arrears with the tenant and they usually complied:

"The policy would be that everybody would pay their rent, we wouldn't allow arrears... Sometimes there would be but we sit down with them and work out a period to pay it back. Sometimes there are tenants, but very few, who just wouldn't pay...99.9% of people would try and work out something" (MHA6).

The threat of eviction generally seemed to be an effective deterrent and tenants generally seemed to manage to repay the rent due:

"For non-payment of rent and large arrears, we've served a couple of notices to quit as a threat but so far, no-one's been evicted. The notices were served but not executed, it's a threat that works. We have sixty houses and that has happened at two. You just have to keep after people for rent, you have to have someone monitoring the rent all the time... We can't let debts build up. All the time, we refer them to MABS in Meath and Dundalk and the Credit Unions" (MHA2).

### **Other Sources of Funding**

Medium-sized associations had access to a wide range of funding sources and they all supplemented their rental income with funding from statutory or charitable sources. This relative success in attracting funding was perhaps due to the fact that most of the medium-sized associations were engaged in the provision of housing and support services for tenants with special support needs, particularly elderly and homeless people.

Only one medium-sized association was in receipt of the DOEHLG grant-in-aid; a regional association catering for low-income families with plans for considerable expansion. This was probably because these grants were generally awarded as seed-funding but most of the medium-sized associations interviewed were well-established:

“There’s a development fund, to help set up housing associations, from the DOE. We’re up and running but we got €15,000 the first year and €15,000 the second year and we might get it for three years so we might get it for one more year. It’s meant to cover staffing and administration expenses” (MHA2).

However, there was much greater reliance on other statutory funding sources. All of the associations catering for the homeless were in receipt of S.10 or Homeless Agency payments (MHA4a, MHA6, MHA8):

“...about 2½ years ago we got S.10 funding for the homeless...We get €43,000 for adult homeless and bed-nights from City Hall” (MHA4a).

“We get 50% from the local authority and 50% from the health board. S.10 is gone a bit, the Homeless Agency are the gatekeepers of funding now so we submit what we’re looking for now and they allocate in consultation with the local authority and health board. The local authority wants the health board to pick up the health costs and the local authority picks up the housing costs” (MHA6).

Together with three further associations, which catered for mentally ill people and the elderly, these homeless service providers were also in receipt of regular S.65 payments from the relevant health boards (MHA1, MHA3, MHA4a, MHA5, MHA6). The types of services funded by the health boards through these discretionary grants varied considerably. For instance, three providers of sheltered housing for the elderly were in receipt of health-board funding for entirely different purposes, varying from meals to a stipend per tenant:

“...we now get paid by the health board to provide a meal seven days a week. We just got that this year. But there’s nothing for the extra costs of providing it at the weekends. It’s €1.27 per meal but the costs are much more because we have to retain a standard ...We get nothing extra for our staff” (MHA3).

“We have a S.65 grant of €65,000 a year towards services, to spend how we want, as long as it’s similar to what they should be providing, like meals-on-wheels and home helps” (MHA4a).

“We get a small amount of funding from the South-Eastern Health Board, so much a week per patient, regardless of income. But it’s less than €14 a week per person, only €50,000 a year. But that’s nothing compared to what our costs are. Last year it cost €450,000 just to run his place” (MHA5).

However, it was widely agreed that insufficient revenue funding was available from statutory sources for the provision of sheltered housing:

“There’s no difficulty in capital funding but revenue funding, that’s the crunch!” (MHA4a).

Over-stretched resources meant that some associations catering for the elderly were unable to provide a continuum of care. Their tenants had to move to nursing homes or geriatric hospitals once they were no longer capable of independent living in a sheltered setting (MHA3, MHA5):

“The policy of the Government is to encourage people to live independently but we can’t make that happen if we can’t get funding. A number of residents are growing in forgetfulness and the doctors are saying that they are not taking their medication regularly and we have taken that on board to some degree. But there is a reluctance in future, given staffing levels. We house people for a very long time in sheltered housing who should be in nursing homes and we get nothing extra for the work. We always try to keep it that it is independent living, because we’re up to the very limit of what we can do for people” (MHA3).

In addition to the inadequacy of the S.65 grants, their discretionary nature created problems. The health boards did not generally assent to multi-annual funding programmes, making financial planning difficult. One association did have its funding withdrawn unexpectedly for four years, which almost led to the closure of the sheltered housing complex (MHA4a). Furthermore, it was argued that the lack of a defined revenue funding scheme led to the inequitable distribution of the available funding in an *ad hoc* manner:

“Under Freedom of Information, we would have found organisations with less people than us that are getting more funding. As a health board, you should cost the service and pay the same rate to each organisation. It’s the logical thing to do and then there are no arguments. For example, I know of one organisation and the [health-board] CEO is from down the road there in Kerry and they got more for a pet project of his. I said this to them so we got an extra €30,000” (MHA4a).

In contrast to the experience of associations catering for the elderly, providers of homeless services reported a significant increase in statutory funding in recent years, primarily through S.10 payments from the local authorities or the Homeless Agency. This was attributed to increased political pressure to solve the problem of homelessness:

“50% of our funding now comes from statutory funding sources. A couple of years ago, it was only 8% to 10% but the advent of the Homeless Agency represented commitment from the Government. So the figures have crept up, to around €7 million this year” (MHA6).

However, the same issues of inadequacy and uncertainty still arose:

“...homeless and disabilities services tend to be under-resourced. You don’t get much multi-annual funding, it tends to be on a yearly basis. You get commitments but it’s very seldom you get anything written” (MHA6).

In spite of the relative success of medium-sized associations in attracting at least some funding from statutory sources, a high level of reliance on fund-raising remained. Five medium-sized associations were engaging in fund-raising activities, to varying degrees (MHA1, MHA3, MHA4a, MHA5, MHA6):

“We have charitable status. Both places are running at deficits so they’re having to be supported by charitable funds...there are legacies and donations. We don’t have a major fundraising drive at the moment. We generally get that going when we’re building a new project. We just have two annual appeals and flag days” (MHA3).

“Nearly half our income comes from fundraising. We have a five-person fundraising team and we’ve developed pretty good links with the corporate sector in recent years” (MHA6).

Finally, two medium-sized associations, both catering for the elderly, had independent sources of income. In one case, 25% of the tenants had means and were invited to make a low-interest loan to the association, generally from the sale of their home, in return for lower rent:

“We invite them to make an interest-free loan of €90,000 for a single unit or €100,000 for a double unit and we will retain a total amount of €12,500 over a five-year period. The balance remains there for them until they vacate and then it is handed back to them or their estate... We then reduce the monthly rent by €125 and that reduction continues through the whole term...For some residents it’s very attractive because they have a large sum of money” (MHA3).

However, it was noted that this system had been less beneficial in recent years, due to the prevailing low interest rates. The second association with independent income was very old and owned a stock of private-rented properties, in addition to its social housing stock, which generated a continuing income:

“...we have freehold on a number of properties in town. We had quite a lot but they have been sold off over the years. We would have had fifty or sixty properties but now we’re down to about twenty. It’s the policy of the Trustees not to sell any more properties, otherwise you’re really killing the golden goose” (MHA5).

### 7.3.3 Small Housing Associations

#### Setting the Rent

Most small associations charged income-related rents according to the DOELG guidelines, as they had utilised the LSS to develop some or all of their housing projects (SHA1, SHA2, SHA4, SHA5a, SHA5b, SHA8, SHA9b, SHA11, SHA12, SHA13).<sup>4</sup> Some practical difficulties with setting income-related rents were reported. Increases in household income, particularly from new co-habiting partners, were rarely disclosed:

“...they never tell you when they get good money, like if a partner moves in” (SHA11).

Small, community-based associations did not seem to experience any great difficulty in confirming their suspicions regarding undisclosed partners:

---

<sup>4</sup> It is important to remember that associations utilising the LSS were probably over-represented in this research, as a result of the sampling methods adopted.

“It’s a small scheme. We would ask them if there’s a second income coming in and get an honest answer...it’s the nosy neighbours that make you toe the line. It’s worse than any police watching them” (SHA11).

Small associations criticised the LSS income-related rents system on the grounds that any increases in household income were penalised with a corresponding increase in rent:

“When this was set up initially there was quite a lot of people unemployed but there are less now. But when the rent is based on income it’s not cheap, especially on a double income” (SHA11).

The lack of a cap on the level of rent payable and the inequitable treatment of housing-association and local-authority tenants were also subject to criticism:

“Their problem is that rent is based on wages but there’s no cap on it but the local authority puts a cap on it. So it could be very expensive, especially if there are two incomes...That’s their biggest complaint, we’re the perfect example of people living next door to each other in the same job and one is capped and the other not” (SHA11).

Most of the remaining small associations had used the CAS (MHA4b, SHA1, SHA7, SHA9a, SHA10), while just one had relied on its own resources as its only housing project was constructed prior to the introduction of the funding schemes (SHA6). These six associations had more freedom to adopt their own systems of setting rents. Just two small associations opted for an income-related system of setting their rents along similar lines to the LSS system (MHA4b, SHA1), as illustrated by this example of a residential home for the elderly:

“Well you see, for the Ward House...we take a quarter of their support. Now, for some people that’s enough for several weeks...some cannot pay, but it varies an awful lot...it costs IR£166 a week to keep a person in this place” (SHA1).

Most of the small associations utilising the CAS charged standard rents, regardless of income (SHA6, SHA7, SHA9a, SHA10). In these cases, the standard rent level was normally set with reference to the rental yield required to cover the costs of management, maintenance and any support services:

“We just looked at what might be a fair rent It had to cover maintenance, pay me and kick-start new developments” (SHA10).

Tenants were generally charged the same rent for comparable dwellings, while larger units were more expensive:

“IR£10 or IR£12 the rent was per week. The rent would have covered most of the housing costs” (SHA6).

“From the beginning we were charging IR£25.00 or €31.74 a week for a one-bedroom unit and IR£27.00 or €36.82 for a two-bedroom unit” (SHA7).

An association catering for the elderly in a rural area reported difficulties with the operation of its standard rents system. The respondent felt it was inequitable to charge the same rent for a tenant with little means and a tenant who had sold or transferred a property. While, more affluent tenants may qualify for a tenancy on medical or other grounds, it was felt that they should pay more in order to subsidise poorer tenants with no access to capital:

“A new issue is coming up regarding people of means who come under need because they’re isolated. For example, if they are selling a valuable property, we should look for differential rent and it would be one way of subsidising the rents for the less well-off. We did take on a few people who had passed on houses. We had chosen to let it slide but it will have to be looked at...” (SHA7).

## **Rent Collection**

About half of the small associations did not offer their tenants any choice of methods of paying their rent (SHA1, SHA7, SHA9a, SHA9b, SHA10, SHA11, SHA13). The remainder provided a choice between one or more payment options (MHA4b, SHA2, SHA4, SHA5a, SHA5b, S.H.A8, SHA12). Payment in person, either by cash or cheque to a visiting rent collector, at a local office or at the bank or Credit Union, was most common, with ten associations facilitating this (MHA4b, SHA5a, SHA5b, SHA7, SHA8, SHA9a, SHA9b, SHA10, SHA11, SHA12).

Door-to-door collection of rents, along similar lines to local-authority rent collection, was not very common. Only three small associations employed rent collectors to visit tenants on a weekly basis (SHA5a, SHA5b, SHA12):

“We do visit schemes weekly for rent collection purposes, then the housing officer links with residents and addresses any issues” (SHA12).

Two further associations paid ‘rent collectors’ to visit each household regularly (SHA1, SHA13). However, they dealt with rent arrears, maintenance and so on rather than accepting rental payments directly. These visits were considered useful as they provided an opportunity for face-to-face contact with a representative of the association:

“...they all have bank accounts so we’re going to do a kind of a bank debit for them, just to the rent account and we’re very happy with it. But we’re still maintaining that the rent collector has to call. First of all, to keep in contact. Second of all, to make sure the place is being kept right. And third of all, to make sure it isn’t damaged. If they want something done, they can get you and say ‘well now, you do that for me’” (SHA1).

The door-to-door collection of rents on a voluntary basis had proved difficult for small associations to implement. Two, both catering for low-income families, had initially intended that a tenant would visit each household and collect the rents. In both cases, this was abandoned due to concerns regarding safety and confidentiality:

“We don’t want to send somebody around the doors, it’s too dangerous” (SHA8).

“Initially, we said a tenant would collect the rent. But it’s differential rent so they didn’t want others to know what their income was” (SHA11).

Similarly, another association had considered the door-to-door collection of rent by a director. However, it was felt that a local person would not be able to manage arrears effectively in a small, rural community:

“...when you are in a community like we are, you cannot come along and collect the rent yourself. Like, I can’t go around to somebody who may be a daughter of friend...and say ‘you owe rent, pay up’” (SHA1).

Consequently, housing management services, including rents and maintenance, were contracted out to another small association:

“...what we decided was, right, it will cost us money but we’ll do it. We’ll pay Foscadh to come around and collect the rent...he’s the hands-on we couldn’t be, it would be too personal...we think he should have a relationship with all the tenants. They should know like, first of all, you don’t cross him...and make sure the place is right, you don’t have rubbish throwing around the place, you don’t have all the lights on because he can bail you for it. But at the same times, he’s somebody who can say ‘what’s going wrong there lads?...I’ll get somebody to fix that’” (SHA1).

Other methods of in-person payment required the tenants to visit the association’s office, bank or Credit Union every week, in order to pay their rent, although they could generally do this at their convenience. Two associations, both catering for the elderly, had made provision for their tenants to pay their rent at an on-site office. In the first case, the tenants of a large, sheltered housing complex called to the reception desk to pay their rent (MHA4b). In the second case, the tenants paid their rent to one of the directors at her workplace, a FÁS welfare office, which happened to be adjacent to the cottages:

“J\_ [director] works in the FÁS office on the site, it’s a great facility. They can drop in with the rents and no-one has to go looking for them...She’s a very important part of the whole set-up. She’s the day-to-day contact that they may not all want but at least they know she’s there” (SHA7).

Unusually, one association hired its accountant to collect the rents. The tenants, low-income families, were asked to pay their rent at the accountants’ office in the town centre. This was a relatively short trip from the housing estate which was located on the outskirts of the town:

“We thought we could have everything on standing order but it never worked out. There were two things. First, some people, the bank wouldn’t open an account for them. Second, we were getting lumps of money and we didn’t know who it came from. So, between half and three-quarters of the tenants pay the rent direct to the accountant” (SHA8).



A more usual method of payment was for tenants to lodge their rent every week into the housing association's rent account at a local bank (SHA9a, SHA9b, SHA10) or Credit Union (SHA11):

“They all pay the rents into the bank” (SHA9a, SHA9b).

“...we thought they could pay into the Credit Union, it runs a rent scheme. At the end of each month, the money is forwarded out of a separate rent account into the housing association account...Now you have no-one knocking on your door looking for money, it's up to you to come in and pay it yourself” (SHA11).

The payment of rent by standing order, through the local bank or Credit Union, proved popular, with five associations facilitating this method of payment (SHA1, SHA2, SHA4, SHA12, SHA13). However, this could be problematic as not all tenants were able to open bank accounts:

“They are collected by standing orders in the main...Bank mostly but they have to look at that because not everyone has a bank account” (SHA13).

The deduction of rent at source, through the Household Budget Scheme was equally common, with five associations participating in this scheme (SHA2, SHA4, SHA5a, SHA5b, SHA8). Several associations offering tenants a choice of payment methods were encouraging the use of the Household Budget Scheme for tenants who were dependent on social welfare payments or who had previously had problems with arrears, while another method of payment applied to the rest of the tenants:

“...if a woman is working...we'd ask her to do a giro system or if she's on a social welfare payment we would ask now that she will sign up for the Household Budget Scheme because we've had problems with rent arrears” (SHA2).

“The rent is done through the bank and for those on a social welfare budget, it's gone from their allowance before they get it” (SHA4).

## **Rent Arrears**

Occasional rent arrears seemed normal for small associations. Just two associations reported never having experienced any significant arrears (SHA9a, SHA11):

“We are the best housing association for paying rent, we have no rent arrears. It's in our agreement that if there are rent arrears, they're out... We're very lucky with the tenants we have” (SHA11).

“There's not rent arrears with the elderly...” (SHA9a).

However, most of the eight associations that reported occasional arrears dismissed them as a minor issue, arguing that they were quickly repaid and did not constitute a serious problem (SHA4, SHA5a, SHA5b, SHA9b, SHA10, SHA12):

“95% of the rent arrears are in September and at Christmas and special occasions, if people aren’t working. But they normally catch up” (SHA4).

“We have had problems, there are always some, but it’s always the ones who have other problems. But they’re quite good in general” (SHA5a, SHA5b).

“We’ve small problems with the family housing but they all pay eventually” (SHA9b).

“We have occasional problems with arrears like if one of them is in hospital but they always catch up on it...” (SHA10).

“There are some rent arrears but it’s not a huge problem” (SHA12).

Where problems did arise, it was generally isolated cases rather than a widespread problem:

“One particular tenant has drink and gambling problems and he was reported to the solicitor to get him out because of his rent arrears. Eventually we got all the arrears and now the rent is deducted at source at the post office” (SHA5b).

There was a recognition that poverty and additional problems, such as addictions, made tenants particularly vulnerable to getting into arrears:

“I would be really encouraging the support staff to deal with non-payment of rent, as a part of the [support] work. Some of them would be a bit reluctant about it but I think if somebody isn’t paying their rent, they may never have been allowed to manage money, they may never have had access to money, they may have a gambling problem or an addiction problem which has never come to light, so there’s something in there that’s worth exploring with women. But then also it’s maybe just their income” (SHA2).

Interestingly, one of the associations that seemed to be experiencing slightly more serious problems was a non-community-based association accommodating fifteen low-income families:

“In certain cases it is an on-going problem and we knew that would be the case. But it hadn’t reached a stage where anyone had been asked to leave...There’s a very clear procedure. A tenant would be written to several times before any action would be taken” (SHA13).

Any problems regarding the non-payment of rent were normally successfully resolved and it seemed extremely rare for tenants to be evicted as a result of non-payment of rent. Just one association reported ever having evicted a tenant because of rent arrears (SHA2). A common approach was to ask tenants in arrears to use MABS or the Household Budget Scheme (SHA2, SHA4, SHA5a, SHA5b, SHA8):

“When there are problems with arrears, you get them to sign with Social Welfare and they pay it” (SHA4).

“One tenant got into arrears so we dealt with it through MABS. We signed an agreement with them. There would be some in arrears but none to the extent of this one” (SHA8).

Use of these schemes had clear advantages for the effective management of rent arrears. Respondents seemed to feel that it also made budgeting easier for their tenants:

“...by and large people say the Household Budget Scheme suits them because most of the women are on very low incomes, they’re on social welfare so they’re in poverty” (SHA2).

However, in cases where occasional arrears arise due to poverty rather than poor budgeting, it seems that use of the Household Budget Scheme may diminish tenants’ ability to cope on low incomes. Borrowing from financial institutions was out of the question for some tenants, as several respondents reported that many did not have access to bank accounts. The automatic deduction of rent from a household’s welfare payments eliminates the option of getting into temporary rent arrears and catching up later in order to meet additional expenses at certain times of year, such as Christmas and when children return to school in September.

### **Other Sources of Funding**

Minimising rent arrears was clearly important for the financial viability of many small associations, as about half of them relied on the rents, together with any management and maintenance allowance, as their only sources of income. Eight associations supplemented rental income with additional funding from various sources (MHA4b, SHA1, SHA2, SHA5a, SHA5b, SHA6, SHA9a, SHA13). Statutory sources of revenue funding did not seem very widely utilised. The only small association in receipt of the grant-in-aid from the DOEHLG was a non-community based association, which aimed to become a large-scale provider of housing for low-income families on a nation-wide basis:

“We did get grant-in-aid from the Department. The first one was €2,000, I think. It’s pretty discretionary, it was intended to provide support for new voluntary bodies. It covered telephone expenses and things like that. It was very important, it allowed us to operate. Then we got €5,000 the next year, then €14,000, then €20,000 and €20,000 again this year...The indications are that that will cease. It’s just until you get a sufficient income from the rents. It’s a very good idea - seed funding” (SHA13).

None of the small associations received any S.10 funding from the local authorities or the Homeless Agency in Dublin. The health boards were the most important statutory source of funding for those catering for tenants with special needs, although only four had been successful in securing S.65 grants (MHA4b, SHA2, SHA5b, SHA6). In one case, the relevant health board funded the employment of a Children’s Resource Co-ordinator for a small association providing supported accommodation for women and children who were homeless as a result of domestic violence (SHA2). Two further associations had secured facilities and funding for the provision of support services for the elderly (MHA4b, SHA6):

“...the health board asked me to send in our bills and a statement of costs so far [for providing day care]. They discovered we could run it far cheaper than they could run their day care centres so they agreed to fund it on a quarterly basis. They refund 90% of the costs quarterly. It’s still not all of the money but at the end of each financial year, we submit an audited statement and they have usually given us it all; it’s not worth talking about what it has left. Now it’s gone from two days to three days a week. It starts at 9.00 and they come in from then. We can requisition some stuff from the health board’s central stores but we have to deal with the local shop too for fresh food” (SHA6).

Finally, an association catering for elderly people in County Galway had secured a large, one-off payment. This association relied on the rents and the management and maintenance allowance as its only sources of regular income but the health board had covered most of the cost of furnishing its houses on completion (SHA5b).

The lack of a defined revenue funding scheme seemed to have led to difficulties in securing funding (SHA1, SHA6) and uncertainty about retaining funding in future years, hampering financial planning (MHA4b). For example, one association had applied for IR£165,000 in 2001, to cover the running costs of providing sheltered accommodation for nine elderly people. No assistance was forthcoming from the health board even though it would otherwise have been responsible for the care of these tenants:

“...the tragedy with us really, is that there is no category to help us look after them...So we get no funding to run this place at all. It’s a disgrace because the likes of...one of the people I have in the housing care now came from St. John’s in Enniscorthy and it was costing them - IR£900 or IR£800 a week...to look after him up in St. John’s and the rental allowance. And we get nothing here. I have got nothing to support him...They told us that...we didn’t fit into any category...To us, it’s just another form of housing, only it’s sheltered...Like, these couldn’t be left on their own” (SHA1).

In the context of difficulties in obtaining revenue funding from statutory sources, it was not surprising that some associations found it necessary to fund-raise. All of the seven small associations that engaged in fund-raising activities catered for tenants with special needs, mainly the elderly (MHA4b, SHA1, SHA2, SHA5a, SHA5b, SHA6, SHA9a). The extent of their fund-raising operations varied considerably, with some restricting their activities to accepting any private donations offered:

“We don’t fundraise as such but we would occasionally get some private funding from various organisations...” (SHA2).

At the opposite end of the spectrum, one community council had established a community enterprise in 1994 as a tourist attraction and educational centre, called the Yola Farmstead. The profits generated by this enterprise were used to meet the running costs of the residential home for elderly people:

“...the Yola Farmstead is another little thing we started it...there’s only one place in the world where there’s Yola people and this is that place...The farming last year was around - let’s get this accurate - IR£12,000 that’s right, so IR£12,000 to the Ward House” (SHA1).

More typically, small associations raised funds through periodic sales, church gate collections, flag days and so on:

“A recent sale of work that was organised by the sub-committee raised €12,000” (SHA6).

## 7.4 REPAIRS AND CYCLICAL MAINTENANCE

The aim of this section is to examine the breakdown of responsibility for repairs and maintenance between tenants and housing associations, the nature of reporting procedures for maintenance requests, the undertakers of maintenance work and whether housing associations were planning for future maintenance needs, with reserves and cyclical maintenance programmes.

The ‘ROI Housing Associations Survey’ gathered some basic housing management information, relating to the cost of maintenance and arrangements for undertaking maintenance work. On average, the respondents spent IR£17,302.54 on repairing and maintaining their housing stocks in 2000. However, total expenditure varied enormously, from IR£0 to IR£185,000, reflecting variation in housing stock size and age. The average cost of repairs and maintenance per dwelling did not vary as widely. The majority (72%) of housing associations spent less than IR£1,000 per housing unit in 2000, with just 8% spending IR£5,000 or more (see Figure 7.3).

Although maintenance expenditure does not seem unreasonably high at present, it must be remembered that much of the housing-association stock is still very young. The issue of the cost and funding of maintenance is very important for the success of the voluntary-housing sector. One interviewee argued that many associations were dependent on public funding and that the management and maintenance allowance available under the LSS was insufficient to prevent housing-association estates from going into decline in a similar way to some local-authority estates:

“There’s a huge issue in terms of the sustainability of the sector. One of the big issues is the management and maintenance of stock and the financial capacity to do that. There is a small management and maintenance allowance but in terms of covering costs, especially long-term maintenance, it is insufficient. The stock is relatively young, C\_ [housing association] has been going nearly ten years. In the long-run it will be a huge problem in financing maintenance. We are obliged to charge a differential rent based on tenants’ incomes. It doesn’t remotely cover

the costs, it's €20 a week on average. At the moment while the houses are young it's o.k. but for planned maintenance like replacing roofs, there will be major problems" (LHA2b).

Regarding the delegation of responsibility for undertaking repair and maintenance work, the majority (63%) of housing associations undertook at least some work themselves or used contractors (56%). It was less common for tenants to undertake some repairs themselves (21%), while 19% reported some repairs being undertaken by an 'other' agency (see Figure 7.4).<sup>5</sup> There was a roughly even division between the associations where repairs are carried out by a combination of the housing association, contractors and tenants (51%) and those where repairs are undertaken by just one of the above (49%).

### 7.4.1 Large Housing Associations

#### Responsibility for Repairs and Maintenance

Unfortunately, information on the repairs and maintenance practices of large associations was incomplete (LHA3, LHA6). Tenants of large associations catering for low-income families generally seemed to be expected to take responsibility for certain aspects of maintaining their dwellings, such as internal redecoration (LHA1, LHA4). A large co-operative produced a detailed guidebook, outlining the association's and the tenants' responsibilities, together with the procedure for requesting repairs:

"We don't expect co-operative members to be out, you know, getting things repaired. We do expect them to look after their own house in terms of internal door locks, tap washers or whatever" (LHA1).

Only one association, a homeless services provider, did not expect the tenants to undertake any maintenance work, although redecoration was permitted if wished (LHA5):

"They don't do a huge amount. They can do painting, shelving and furnishing but we like to be told. If it's structural, we don't want them to do it. It's often the reverse and tenants want people to change light bulbs for them. Sometimes, they grab the maintenance people" (LHA5).

Undertaking inspections of tenants' homes on a regular basis was not mentioned by any of the large associations. One did undertake occasional inspections but only if there were reasons to believe that something was amiss:

"Only if we have notions that they are not keeping it as they ought to, warning signs are the gathering of clutter or a smell" (LHA4).

---

<sup>5</sup> These proportions exceed 100% because 49% of the survey respondents (51 associations) selected mixed undertakers of repairs and maintenance.

## **Reporting Procedures**

As all of the large associations employed housing management staff, tenants generally reported maintenance requirements to the relevant office. The level at which requests for repairs were dealt with varied. In some cases, a regional office, which could be quite remote from the housing estate, dealt with maintenance:

“[Reported] Into the regional office and the housing officer” (LHA2a).

A large co-operative in Dublin dealt with maintenance requests at district level:

“That’s handled through the district society, the staff... We have a north-side and a south-side repair service in operation, it supports the co-ops... we have a buildings officer on the north-side and a buildings officer on the south-side... and we have designated telephone numbers so any member can ring to make a repair request, within the terms of their tenancy agreement. We have a handbook... which sets out... guidance on that” (LHA1).

Other large associations deal with maintenance issues at the local level, through an on-site office:

“It is reported to the local estate office. If they’re not there, they would be available locally, sweeping or working on the estate. They would log the complaint and how long it takes depends on priority” (LHA4).

“There are staff at reception five-days a week to report maintenance problems to and we have local FÁS maintenance teams to respond” (LHA5).

## **Undertakers of Repairs and Maintenance**

Two large associations employed their own maintenance teams (LHA4, LHA5):

“...we have a floating crew of maintenance people and full-time receptionists... We might also have a FÁS Supervisor to oversee the FÁS teams on maintenance, cleaning and reception.” (LHA5).

Two other large associations relied solely on contractors (LHA1, LHA2):

“There’s no direct labour, it’s all contractors. We tend to use the same ones, it’s a sign of the times. It’s getting easier to get contractors and negotiate with them” (LHA2a).

However, even associations employing their own maintenance teams had to engage additional contractors at times (LHA4, LHA5):

“If we can’t deal with it, we get an outside contractor for some work.” (LHA5).

“We have a maintenance contractor working with us all the time, a plumber. Then we have an electrical contractor who prioritises us and does other jobs as well. Some D.I.Y. is done by the staff, the caretakers” (LHA4).

## **Reserves and Cyclical Maintenance Programmes**

Although information was incomplete, large associations generally seemed to have reserves in place. Worrying, some respondents noted that they had only recently begun to make provision for future maintenance requirements, although they all felt that their reserves were now adequate:

“Yes! They certainly weren’t sufficient in the initial years but we’re now quite consciously putting away reserves and they’re beginning to be enough” (LHA2a).

“Yes, we have had them for the last three or four years” (LHA5).

“...certainly, we would be trying to operate reserve funds but not all the housing associations are...we agreed with our auditor, that we would depreciate at 1%, not less than 1% will actually go into a reserve or sinking fund...” (LHA1).

Just one association reported not having put aside any reserves (LHA4). This association had nineteenth-century origins, with the advantage of a large housing stock that was not subject to any DOEHLG terms or conditions. The rents had to cover management and maintenance expenditure, in addition to the costs of an extensive refurbishment programme:

“We have the benefit of a large housing stock not subject to a subsidised loan from the DOE. We have to generate a surplus year on year, in order to meet on-going commitments for bank repayments and improvements” (LHA4).

Large associations generally seemed to operate cyclical maintenance programmes (LHA1, LHA2, LHA4, LHA5):

“We’ve just appointed a Property Manager and he’s looking at developing a cyclical programme. We have done some cyclical painting jobs on the stock from 1996. Now it’s going to be programmed” (LHA2a).

## **7.4.2 Medium-Sized Housing Associations**

### **Responsibility for Repairs and Maintenance**

The tenants assumed responsibility for certain aspects of maintaining their homes in the case of only two medium-sized associations. These were the only two catering for low-income families and their tenants were expected to undertake internal redecoration and repairs (MHA2, MHA7):

“The tenants do the inside maintenance themselves and the services and the outside are the organisation’s responsibility” (MHA2).

“We have a very clear arrangement with the tenants as to what’s their responsibility so that a tenant knows quite clearly that the internal maintenance of the house, the painting, decorating, the keeping of the garden and all that sort of stuff is their responsibility and the structural



issues and structural defects that they develop are our responsibility and we'll deal with them and we'll deal with them expeditiously" (MHA7).

The majority of medium-sized associations assumed responsibility for all aspects of maintaining their properties (MHA3, MHA4a, MHA5, MHA6, MHA8). While redecoration was permitted, tenants were not required to undertake any work on their homes, as illustrated by provider of homeless services:

"We have a couple of people who did decorate themselves and that's fine. Although we prefer if they do talk to us about it first, in case they paint it black or something! Responsibility for upkeep as opposed to decoration would be ours and general wear-and-tear like painting after a certain amount of time" (MHA8).

Medium-sized associations were unusual in this regard, perhaps because most were catering for tenants with special needs, including elderly, homeless and mentally ill people, who perhaps did not have the wherewithal to undertake the necessary work.

Three medium-sized associations mentioned undertaking inspections but they were fairly informal in two cases:

"We're constantly calling about rent or maintenance problems, two or three times a month and we would inspect when we call but it's informal, not formal" (MHA2).

"With individual rooms, staff workers would keep a fairly close eye on it as part of the support work" (MHA6).

Just one association undertook formal inspections of their properties, in order to identify maintenance issues that the association needed to address:

"The Engineer and myself [superintendent] would do an inspection twice a year to see if there's anything wrong, does it need painting or anything. If anyone dies or moves to hospital I'd inspect it and get it painted for the next resident" (MHA5).

## **Reporting Procedures**

All but one of the medium-sized associations had at least one paid employee, engaged in either housing management or the provision of support services to tenants with special needs. Therefore, tenants normally reported any maintenance requirements to a member of staff at the local office (MHA1, MHA2, MHA3, MHA4a, MHA5, MHA6):

"They would usually ring in to the office here... We have a housing officer that would take the call, log it onto the computer, then it would go to whoever the relevant contractor was" (MHA1).

"They would report it to the reception desk and it is logged in the maintenance book. Or they fix it themselves, they're handy!" (MHA4a).

In the case of the only non-professionalised medium-sized association, the tenants reported any maintenance requirements to a tenant-director:

“...we have a situation in each of the areas where we have a nominated local contractor and let’s say your cistern breaks down in the middle of the night, you ring your local tenant-director and if you can’t get them you ring another director and, failing that, you ring the contractor and the contractor comes out and fixes the thing and it’s billed to the company and the company pays it” (MHA7).

### **Undertakers of Repairs and Maintenance**

Not surprisingly, housing associations managing in excess of fifty dwellings had a much greater propensity to directly employ caretaking, maintenance or grounds staff, with only two relying on outside contractors (MHA2, MHA7):

“They report it to the housing officer and he finds contractors, he doesn’t do any maintenance he just administers it” (MHA2).

The majority did employ staff to undertake some repairs and maintenance work (MHA1, MHA3, MHA4a, MHA5, MHA6, MHA8). However, none was entirely self-sufficient, as all medium-sized associations had to engage contractors occasionally:

“The maintenance manager makes an assessment of whether he can deal with it himself or get an external contractor” (MHA3).

“We have two people employed under - one under Jobs Initiative, one under Community Employment. The guy under Job Initiative would mainly do painting, if you have a change of tenancy we would have him in to repaint the house. And then we have D\_ who does the gardens around the communal areas so that works fine. But anything like electrical work or plumbing where there could be health and safety need we make sure that there’s a proper contractor that comes in for that” (MHA1).

Just one medium-sized association, a provider of homeless services, had entered into a service contract with its contractors. Response times were not specified and the respondent did not seem entirely satisfied with this arrangement:

“We have electricians we use specifically for the social houses and a plumber...They’re contracted to S\_ [housing association] but not the time they’re supposed to come within. They’re people who are extraordinarily busy...They’re ok. It can be difficult at times for them to be here. We’re a big organisation with a lot of houses and a lot of maintenance so it’s difficult for them to do everything. If we had contracted someone to do solely our work, there would have been enough work for them to do” (MHA8).

Another respondent, also from an association catering for the homeless, was considering the introduction of a similar arrangement. However, he was concerned about the implications for the quality of service:

“We haven’t got a centralised system, we’re looking at introducing a central contract but if you pay upfront you don’t always get the best service...They would have identified someone at some stage and we would go back to them” MHA6).

Some of the remaining associations reported problems in identifying reliable contractors:

“There is a problem finding contractors because they don’t turn up” (MHA2).

However, this was certainly not the case for all medium-sized associations. One association argued that, although it did not have a service contract with any of its three contractors, they would always come at short notice as they got a lot of work from the association:

“They’re very good, they do well out of here, that’s all I can say!...he would always come. The Sisters could ring him at three in the morning to come out and it’s happened! But he comes, he knows what side his bread is buttered! The plumber said to me ‘If I had a few more contracts like that I’d be happy’.” (MHA5).

Dublin City Council’s retention of the ownership of several properties managed by a homeless services provider seemed to have led to serious maintenance problems:

“That would be one of the issues in relation to the properties owned by Dublin City Council. It is unsatisfactory because of their internal union situation, they do their own maintenance but there may be no money to do it. For example, we had a bathroom that was not done for fourteen months because there was no money... We’re trying to get an allocation in the budget for maintenance but it’s the issue in relation to the unions that prevents us from getting an agreement” (MHA6).

### **Reserves and Cyclical Maintenance Programmes**

Although information was incomplete, medium-sized associations generally seemed to have made provision for reserves (MHA3, MHA5, MHA6, MHA7). Most of these respondents were confident that their reserves would be sufficient to cover any maintenance costs arising in the future:

“...we have bank shares, that sort of thing. And if we get interest on them, it just goes back into the bank shares...we have quite an amount” (MHA5).

“We have a development fund which technically is a sinking fund because it could be used to upgrade buildings...At the moment...we can cover any emergency” (MHA6).

An old association with close links to the Methodist church was an exception in this respect. Although some reserves were available, they were insufficient to cover future maintenance costs. However, it was felt that the shortfall could be met through fund-raising:

“We’ve been cheating a bit in that. We have small sinking funds in both places but we’re trusting that the funds will come in. We would launch a fundraising appeal if we were building a new project or we needed new roofs...” (MHA3).

Information was incomplete about cyclical maintenance programmes, but several medium-sized associations mentioned having such programmes in place (MHA2, MHA5, MHA6).

The importance of planning for cyclical maintenance was highlighted by a homeless services provider. As a consequence of a combination of inadequate funding and poor management, a major refurbishment of its emergency shelter was being planned:

“We just had a company that has surveyed the buildings around having a five-year maintenance plan and the plan is to budget for maintenance. We’ve done it on all of them but it is down to the council to provide the budget. We’ve done it the other way too, when we built and did nothing and it fell down around us. But there was no funding. The policy now is to have cyclical funding” (MHA6).

This centre only opened in 1989, raising serious questions regarding the long-term sustainability of voluntary housing projects, in the context of public under-investment in management and maintenance. It also raises questions about the quality of housing management delivered by some associations specialising in the delivery of services to tenants with special needs rather than ‘bricks and mortar’.

Another respondent also raised concerns about the adequacy of the management and maintenance allowance, in the context of rising maintenance costs:

“Just that the whole cost of maintenance now has gone through the roof...at the moment, like for the family houses the average rent for a family house would be around IR£12 or so...a week and then you get IR£400 back from the local authority towards management and maintenance. I think it comes out at around IR£1,000 a year and I mean if I have to get someone in to repaint a house it’s going to cost me over IR£2,000. But that whole area is something that needs to be looked at” (MHA1).

### **7.4.3 Small Housing Associations**

#### **Responsibility for Repairs and Maintenance**

Although small associations always assumed responsibility for maintaining their properties’ exteriors, structures and services such as wiring and plumbing, the majority of small associations expected their tenants to undertake at least some maintenance of their homes (SHA1, SHA2, SHA4, SHA5b, SHA5b, SHA9a, SHA9b, SHA12, SHA13). This normally entailed internal redecoration and, to a varying extent, minor repairs. Just three small associations did not expect their tenants to undertake any maintenance work (MHA4b, SHA8, SHA11). Although, the small associations generally seemed satisfied with the operation of their maintenance systems, two respondents were somewhat perturbed by the lack of maintenance undertaken by the tenants. One of these associations was a co-operative catering for low-income families while the second catered for elderly people:

“F\*\*\* all is undertaken by the tenants. They expect the organisation to do far too much. I believe inside the house is their own problem, except for the major services. Electricians have been called for new plugs and sockets! They broke them, so they should be replaced at their own expense” (SHA4).

“They don’t contribute as much as they could to maintenance and they’ll ask us to do repairs when they could do it themselves, particularly the men. Some of them wouldn’t do anything themselves. We have one man who does repairs for money outside but he does nothing to his own house” (SHA5a, SHA5b).

Only one small association seemed to undertake inspections of its properties on a regular basis (SHA2). This association catered for women who were homeless as a result of domestic violence and mainly provided transitional dwellings. The high turnover of tenants had given rise to a formal system of inspections:

“...we would inspect before somebody moves in and before somebody moves out. All of those procedures are in place. And we might be thinking of asking a tenant to do something so we do it about a month before she goes and then we come back and check it again. Then we go in and maybe paint it or refresh it or whatever has to be done before it’s allocated. And then it’s inspected and there’s an inventory done before she moves in. So we would inspect them all formally and completely maybe about once a year” (SHA2).

Although the issue of privacy was highlighted, two further associations noted that they reserved the right to inspect their properties, should the need arise (SHA4, SHA11):

“To me, that’s the person’s home and unless I’m invited in, I don’t want to come in. So we only do inspections if there is reason to suspect it” (SHA4).

“The association can inspect the houses. We mightn’t inspect them but we can engage people. Like if a chimney is giving problems and complaints aren’t really as bad as they’re saying, you can get an expert in... We’ve never had to inspect regarding maintenance. Once someone threw rubbish at the back of a house and we just wrote to him and it was removed” (SHA11).

## **Reporting Procedures**

The reporting procedure for maintenance requirements varied according to staffing arrangements. While most small associations were either fully- or semi-professionalised, five were dependent on the directors to manage their properties on a voluntary basis. If staff were employed, they generally dealt with requests for maintenance work at the local office (SHA2, SHA4, SHA12):

“They would work through the support workers who would work with A\_ [accounts administrator]. We have forms and we have systems and procedures and we’re constantly changing them” (SHA2).

“Repairs are reported to the administrator and she sorts out someone to do it. Everything takes time, to get a builder to come and then tenants say they can’t be there. It’s done intentionally by some tenants, they agree to be there and then they’re not there. The repair is then done at their own cost and added to the rent!” (SHA4).

However, many of the employees of small associations provided support services for tenants with special needs, such as nursing or catering, rather than housing management

services. Consequently, some semi-professionalised associations still relied on volunteer directors to attend to maintenance issues (SHA9a, SHA9b), in a similar way to most non-professionalised associations (SHA11):

“...we’re all local so if they have any problems, they’ll meet us. There’s plenty of informal contact...They report it to a member of the committee and it’s brought to the next meeting. But so far, it’s been maintenance-free, we have PVC doors and windows” (SHA9a, SHA9b).

One non-professionalised association had opted for a more formal system of reporting and organising maintenance. It was felt that a system run by the directors on a voluntary basis was potentially problematic in a small, rural community. Therefore, any maintenance requirements were reported to an independent rent collector employed by another small association, which was contracted to provide housing management services:

“... you do not want them ever to be contacting the committee, that would be a mistake...- because at the end of the day, somebody has to decide ‘no, that’s your fault, we’re not going to do that’...The Foscadh man does all that, that’s his responsibility” (SHA1).

### **Undertakers of Repairs and Maintenance**

The majority of small associations relied on outside contractors to undertake any repairs or cyclical maintenance work. These associations tended to call on a few trusted local contractors, such as electricians and plumbers, who had initially been identified through local knowledge or personal contacts and had previously undertaken satisfactory work. Just four employed in-house maintenance, caretaking or grounds staff and even these associations were obliged to engage contractors occasionally (MHA4b, SHA1, SHA12, SHA13):

“Maintenance is all done by local people, that the committee would know from local knowledge. There are no problems with it...We’ve sometimes employed FÁS staff, from time to time” (SHA6).

Small associations did not generally have service contracts in place and a minority of small associations reported difficulties in engaging contractors:

“Finding people to do the work is then another issue...That is an on-going saga and problem. And really, what we’re finding is if the support workers find somebody local, that’s usually the best thing...people change, people let you down or they’re too expensive or it may be an inappropriate attitude with women and we wouldn’t tolerate that either. So, it’s constantly fluctuating...we feel at this point, we need a maintenance officer who would have a coterie of people all over...And it takes a lot of time...and a lot of money, obviously” (SHA2).

The only exception to this was an association with a large, Northern Irish parent association which was operating in the border counties. Contractors had been selected, to cover both sides of the border, on the basis of a competitive selection process. Consequently, both associations had the benefit of full-time cover at agreed rates:

“In Northern Ireland, we have grounds staff and one maintenance staff and they also cover Donegal. But we tend to use contractors. We’ve gone through a process - you have to be careful in Northern Ireland because of equality legislation - we’ve advertised, short-listed and got tenders, so contractors have come through a selection process. We advertised here that they would have to work in Donegal too...So, we have seven-day cover, 24-hours a day, at agreed rates” (SHA12).

However, most small associations’ housing stocks were probably too small to warrant such an approach.

It appeared that the voluntary status of certain small associations could serve to reduce the costs of maintaining their housing stocks. In the case of an association catering for people with mental health difficulties, the health board’s maintenance team undertook any work required, by arrangement of the chairperson who was a health-board nursing officer:

“T\_, the chairperson and the health board person, has usually sorted out any difficulties since they moved in...There’s no cost really, it’s labour. The health board have staff for hospital maintenance and they would regularly go out to houses for people who are living in the community” (SHA10).

In another case, simple repairs to the association’s ten family-type houses were often undertaken on a voluntary basis by the retired chairperson, while specialist maintenance work was undertaken by contractors:

“...we have an electrician and we have a plumber...Now, what we’re doing at the moment is, when they get into trouble, I kind of run a...system for them, where if anything goes wrong, I might be able to fix it for them and that, it’s a simple as that. But like, it can’t stay at that...” (SHA1).

However, the respondent felt that this situation could not continue, particularly once the forty planned houses were completed. The possibility of employing one of the tenants as a local handyman was being examined. Thus, these money-saving solutions to maintenance issues only seemed sustainable on a small scale.

### **Reserves and Cyclical Maintenance Programmes**

Small associations generally seemed to have given future maintenance requirements careful consideration. The majority were building up reserves to cover future maintenance expenditure as their housing stocks aged (SHA1, SHA2, SHA4, SHA5a, SHA5b, SHA8, SHA9a, SHA9b, SHA11, SHA12, SHA13):

“Out of the rent, so much is retained for maintenance...In the initial years, the cost wouldn’t be as great but as we go on it will require more maintenance, we are aware of that and saving it” (SHA11).

Only one small association reported not having any reserves, although this association had a tiny stock comprising just one shared house (SHA10).

Several associations also mentioned having cyclical maintenance programmes in place (SHA1, SHA2, SHA4, SHA8, SHA12). In spite of having relatively new housing stocks with low maintenance requirements in the short term, each of these respondents seemed aware of the need to plan for future maintenance:

“Well you see, all the social houses, they’ll pay for themselves. With proper management, they will look after themselves. And we hope, like, we will re-paint the whole estate every three to five years...we’re going to do a fair bit of landscaping on the housing estate” (SHA1).

One small association operated a grants scheme, which tenants could draw on every two years, to complete the fitted kitchen, install a burglar alarm or redecorate:

“We’re going to operate a grants system for tenants, for example to get a complete fitted kitchen, to fit a burglar alarm or to do painting in the house. We want to make sure the houses are kept to a standard.” (SHA8).

## **7.5 ANTI-SOCIAL BEHAVIOUR**

This section examines the extent to which housing-association tenants were engaging in anti-social behaviour and the approaches to addressing the issue adopted. The type and severity of anti-social behaviour varied considerably, often reflecting the composition of the tenant group. The use of formal tenancy agreements was widespread among housing associations of every size, protecting both the tenants’ and the associations’ interests. These agreements generally included a list of unacceptable types of behaviour and detailed the procedure for dealing with breaches of the agreement. Complaints about anti-social behaviour on the part of a tenant were normally investigated by a member of staff or director. If substantiated, a series of formal verbal and written warnings to cease the behaviour ensued, with eviction being the penalty for continued anti-social behaviour. However, the approaches adopted by housing associations did vary, with many expressing a preference for initially trying a more informal approach.

### **7.5.1 Large Housing Associations**

Large associations generally reported that anti-social behaviour occurred at their housing estates, although the extent to which it was viewed as serious varied considerably. One



association, catering for the homeless, the elderly and low-income households in Dublin, found that anti-social behaviour was infrequent and did not present any significant difficulties when it did arise. This was attributed to the prompt response of resident estate officers:

“We would kill it stone dead. Hats off to the local teams! To manage a quiet estate is much easier...Children, drunken behaviour, local stuff. We’re very successful in dealing with those issues immediately they arise” (LHA4).

While the employment of a resident estate officer who informally ‘supervises’ the tenants could be criticised on the grounds of being paternalistic, their presence seems to be an effective deterrent. It certainly facilitates immediate action when anti-social behaviour does arise. In contrast, three other large associations found that anti-social behaviour occasionally presented serious housing management difficulties:

“There’s a good deal of low-level breaching of tenancies, which causes a lot of nuisance and disturbance to the neighbours and to other people and...that’s a feature and fact of life if you’re providing rental housing...you have to remember in rental housing now, it goes right up to criminality...There are drug issues that come up from time to time. Thankfully, we haven’t had too much of that, one or two incidents...” (LHA1).

In two cases, this could perhaps be attributed to their more ‘remote’ style of housing management. Both of these associations catered primarily for low-income families. Complaints were generally reported to a district (LHA1) or regional (LHA2a) office, during office hours. Although it was argued that anti-social behaviour was dealt with expeditiously, the response time was probably slower than that of an on-site estate manager. However, both argued that they had invested considerable resources in developing and implementing effective strategies for dealing with anti-social behaviour:

“...nowadays one has to be very, very careful about implementing effective procedures, recording complaints and trying to follow up, trying to confront people with the fact that they signed up to agree to do certain things and they have to keep them, otherwise they can’t stay in the house. I mean, that’s not always easy, to get people to understand that...Things that we as individuals might have felt we wouldn’t dream of doing, some people take it almost as normal that they can do that kind of thing. But again, I have to say that they are always a small minority” (LHA1).

“It’s reported through the regional office. We have developed over a number of years quite an elaborate anti-social behaviour policy, which we find quite effective...We address problems at housing officer level, they find out what happened and how and make a decision. We have used mediators with varying success” (LHA2a).

Consequently, they felt that they did not face problems as serious as those faced by the local authorities:

“We do have a problem but far less than the local authorities. We’re more proactive and tenants expect quick responses” (LHA2a).

The final large association to report problems regarding anti-social behaviour catered primarily for homeless people. In spite of the high levels of staffing at most of its centres, anti-social behaviour still represented a serious problem, reflecting the high support needs of its target client group. This association seemed to work with its tenants to address the cause of their anti-social behaviour, such as substance abuse. However, a strong formal procedure was also in place for addressing breaches of the tenancy agreement:

“We take a proactive view on certain aspects of anti-social behaviour. With child protection, drug addition and domestic violence, we’re up-front: ‘If we, as a housing provider, have identified concerns about your ability to parent your children we will inform social workers and you, we’re not going behind your back’. With addicts, ‘we will work with you but there will be eviction if you have repeated breakdowns and disruption’. With domestic violence we intervene from the housing management point of view of disturbance and intervention. But we have to respect the rights of the woman if they don’t want intervention. We do try to develop links with other agencies and we try to declare this in an up-front way. For example, in Fingal drug dealers and guns were reported in one of our units. It was reported to the Gardai and they raided it but found no evidence. So we can’t evict them, except on other grounds” (LHA5).

Large associations generally had evicted tenants as a result of continued anti-social behaviour. The association that did not consider anti-social behaviour to constitute a significant problem had evicted just one tenant for this reason during the last forty years. However, evictions and threatened evictions were more frequent in other cases:

“Where we have ejected people, it has been for anti-social behaviour. We tend to pressure them into moving rather than ejecting. But we have ejected through the courts. People are afraid of their having a record. With our first scheme, we persuaded four families to leave in the first year. This year we would have lost seven households. We would have been carrying these people for about two years, it’s not something we would implement lightly. One had extensive health board involvement over a year” (LHA2a).

Anti-social behaviour was clearly a thorny issue for several large associations, with no easy solution. An association catering mainly for low-income families highlighted the dilemma of trying to balance the housing needs of the tenants engaging in anti-social behaviour, who were often vulnerable households, with the quality of life of neighbouring tenants:

“Should we provide more Housing Support Workers? That’s constantly coming up. We’ve tried to link in to other organisations, with limited success... We’re caught between sustaining families in their accommodation and listening to the community” (LHA2a).

### **7.5.2 Medium-Sized Housing Associations**

All of the associations managing fifty or more dwellings reported at least one incident involving anti-social behaviour, though the frequency and seriousness of these incidents varied considerably. The type of anti-social behaviour also varied, often depending on the target client group. For instance, inappropriate behaviour as a result of dementia, such as

poor table manners and hygiene, was a frequent source of difficulties for two of the three associations catering for the elderly (MHA3, MHA4a). However, one respondent emphasised that dementia is an illness requiring management, rather than intentional anti-social behaviour:

“With mental illness or dementia, you know the signals and you have to be careful of your behaviour. But I would classify that as an illness. Anti-social behaviour would be more addictions or being bold for the sake of being bold, bullying and that kind of thing. The others need medical intervention” (MHA4a).

Excessive noise due to deafness was a particular problem for one of these associations, particularly in the older of its two housing projects, which had thinner walls:

“...older people have hearing difficulties...It comes back to assessment. That’s why we are so strict, because they’re coming into a community. Sometimes, there are complaints regarding eating habits, table manners, noise, snoring” (MHA3).

Other examples of anti-social behaviour reported by the three organisations catering for elderly people included stealing and disagreements with staff:

“We had one bag-lady who was a kleptomaniac. She had a local authority house and she filled it and the garden with rubbish. Nobody would touch her, nobody! I took her in on an emergency basis and all the staff were giving out about it. She had broken both her hips so she wasn’t too mobile. But as she got mobile she had a wheelie bin and a pram and she would go out and bring back stuff. So we just emptied it out. But we had to be careful to lock things up because she was robbing wardrobes. But we would just wait for her to fall asleep and take the things back” (MHA4a).

“There’s always a bit of that going on. Like the other day there was a right set-to and a lot of shouting and name-calling. It was between a resident and a member of staff and the resident got an apology. I don’t know who was in the right, it was all over car-parking. I had to sort that out...” (MHA5).

Anti-social behaviour seemed to present much greater problems to the two medium-sized providers of homeless services. This was particularly true of their emergency shelters, where noise seemed particularly problematic, although substance abuse and violence were also mentioned:

“Our nearest neighbours would be Jurys and they wouldn’t be too happy about us being here. We get complaints from them every now and again about the noise” (MHA8).

However, one respondent did note a marked improvement since the phasing-out of self-referrals, whereby people used to queue outside for admission:

“There was more around that [anti-social behaviour] when people self-referred. Sometimes we had people at the door...in huge numbers. There’s an issue around clusters of homeless services, for example, the health board has a drop-in centre just up the road from us” (MHA6).

Both respondents reported a much lower occurrence of anti-social behaviour in their transitional and long-term housing than in the vicinity of the emergency shelters. A

requirement of being housed was that tenants must be stable, having completed a settlement programme. However, occasional disputes still seemed to arise between tenants sharing the same property, particularly with regard to noise and disturbance (MHA8). Again, one respondent emphasised that anti-social behaviour often reflected a tenants' mental health status rather than being deliberate:

“It's often around people's mental health and placing people in buildings where they're least likely to be disruptive. For example, if they don't sleep and they tend to wander about at night put them downstairs away from the other bedrooms and near the bathroom and kitchen” (MHA6).

Presumably because these single dwellings and small social housing projects tended to be interspersed with other housing tenures, disputes also arose between tenants and neighbours who were not connected to the housing association:

“Charlemont is the most problematic, being our newest house. The neighbours complained recently but no-one has called the Gardaí yet. The people we would choose for the social houses we would hope would be stable...I don't know whose fault it was; it was to do with car parking. We don't really know what goes on over there. There have been a few problems and I think it would be a culmination of things” (MHA8).

The importance of communicating effectively with neighbours, in order to avoid problems, was emphasised:

“...we have worked very hard to have a good neighbourhood policy to keep them in the loop. We try to make ourselves available, they have a number they would ring if there's a problem. We offer places to local people on the house advisory boards, although they tend not to take them up. We're fairly up-front about who we are and who we cater for” (MHA6).

The only other association catering primarily for tenants with special support needs housed people with mental health difficulties, together with some low-income families. This association seemed to have encountered considerable difficulties with noise and allegations of drug dealing, primarily in relation to the low-income families. The importance of the allocations process and an effective referrals procedure in reducing anti-social behaviour were highlighted:

“Usually around loud parties and drinking, people coming in. We've had stories of drugs being dealt with in the apartment...Extremely disruptive and particularly if people are going in to work the next day or people with mental health problems, you know, they can't handle that type of thing. And it's interesting because it's never happened with our own tenants, you know, it's happened where we've taken someone from the local authority or we've taken a referral maybe from one of the transitional housing providers...we're actually looking at the moment at the way we're taking referrals from those and trying to tighten them up a bit more” (MHA1).

The two remaining associations, which catered primarily for low-income families, had both encountered some problems regarding anti-social behaviour, although neither

respondent considered these problems to be serious. In the first case, drug-dealing and arguments relating to children's behaviour were cited:

"We came across anti-social behaviour a couple of times, like in Kells one person left because it was too difficult to live with a neighbour. There was another small incident in Laytown and another in Ashbourne, where the child of a tenant was dealing in drugs which was solved when the person ended up in jail. On another two occasions, neighbours were not getting on over younger children and there were complaints made to the police. One child was hyperactive and that caused a lot of the difficulties and the parents got involved" (MHA2).

In the second case, allegations of drug dealing were the main cause of contention. This association highlighted the difficulties it faced in trying to satisfactorily address allegations of criminal behaviour, when the Gardaí did not see fit to take any action:

"We would have very strong commitments around anti-social behaviour and we would have worked with people in insisting that we will have strong commitment and neighbourliness, mutual respect, support for people in difficulties. We're not going to accept...situations in which we have drug pushers or whatever in our areas. But there have been situations where there have been allegations around substance abuse, some of our houses perhaps being used in those areas and we've had contacts with the Gards and what have you but it hasn't been always possible to get the sort of...ready solutions that you might want. But really it hasn't been a major problem" (MHA7).

While most associations had a formal procedure in place for dealing with anti-social behaviour, several expressed a preference for initially adopting an informal approach to addressing any problems, as illustrated by these associations which catered for the elderly (MHA3) and the homeless (MHA6):

"We try to deal with it locally. Sometimes, we bring the family in. Often they might want to move them on anyway, if they're not coping" (MHA3).

"...we try to deal with it on an informal basis. If that doesn't work, it's sometimes about the mix of personalities and more than an individual who might be perceived to be causing problems... We would only evict on the basis of violence or the threat of violence on someone in the houses. It arises infrequently but sometimes it's about the inability of an individual to live in a communal setting. We would try to resettle them, our aim would not be to put someone back on the street. Sometimes they just get up and go because they've had enough negotiations and what they perceive as pressures on them, they look at other options" (MHA6).

A homeless services provider had experimented with the unusual approach to resolving disputes of holding tenants' meetings. However, they were discontinued as they were found to exacerbate disputes:

"If someone was consistently playing music loud, we'd expect the resident to go to a staff member in the first instance. We would say we heard, we wouldn't say someone had complained because that would cause friction. Here, the offices are very close anyway so we don't have to qualify it. The residents' meetings before were about that but it aggravated it" (MHA8).

Three associations had evicted a tenant as a result of anti-social behaviour, two of which were engaged in the provision of housing and support services for homeless people

(MHA6, MHA8). However, evictions were infrequent, even in the case of associations catering for tenants with high support needs. Each of these respondents argued that the decision to evict a tenant was a last resort, once all other options had been exhausted:

“Usually we try and resolve it, even if we have to get a mediator in to deal with it. To go to the courts to look for the notice to quit or eviction we do at the very end. I mean we have one pending at the moment because, just dreadful anti-social behaviour, really, really bad [drug dealing]...It has to be fairly serious before we'll go through the courts...Let's see now this would be the first time. Yeh, we did issue an eviction before but the tenant left, it didn't go to the courts. And again it was because drugs were being dealt with and we did everything, I mean it wasn't something we did lightly, it was kind of six, eight months down the line. They [the Gardaí] knew it was going on and they would do raids on the house but it was very much us as landlords that were being told to sort it out, that it's our problem” (MHA1).

This comment raises an issue of concern regarding housing-association responses to anti-social behaviour. It seems reasonable that tenants engaging in criminal activity, such as drug-dealing, should be penalised with eviction. However, it appeared that allegations of criminal activity without any court conviction, were sufficient to warrant eviction.

### **7.5.3 Small Housing Associations**

Anti-social behaviour did not seem to present serious management difficulties to small housing associations. Although eight reported at least one dispute having arisen as a result anti-social behaviour, these incidents did not generally seem either frequent or serious. The community-based character of most of the small associations appeared to have contributed to the generally low levels of anti-social behaviour. The use of local knowledge to exclude potentially ‘problematic’ households from the association at the allocations stage together with the deterrent of peer pressure from other tenants seemed important factors in achieving low levels of anti-social behaviour. For example, the respondent from an association, which had not experienced any problems regarding anti-social behaviour, highlighted the importance of peer pressure among the families living in its twenty-unit estate:

“They're very careful, even regarding parking vans. The tenants themselves are the ones that will come and tell you...No other scheme will work out as well, that's what I'm thinking, the tenants are really good, no rows” (SHA11).

The types of anti-social behaviour reported varied, reflecting differences in the composition of their target client groups. Associations catering for elderly people reported occasional disputes, with domestic violence between brothers in one case (SHA5b) and bullying in others (MHA4b, SHA7):

“They can be cruel to one another, like there was a new lad they were taking the mickey out of. They said he would lose his house and I had to give him a letter saying he wouldn’t” (SHA7).

Incidents reported by associations catering for low-income families included a tenant erecting unofficial ‘slow down, children at play’ traffic signs and road markings in one case (SHA1), while another association appeared to be having much more serious problems. In this case, friction between neighbours generally centred on poor parental control of children and on bullying:

“The usual problem is kids running wild. And also adults not getting on, being domineering” (SHA4).

Although there had been no evictions, some tenants had left this co-operative prior to the conclusion of disputes regarding anti-social behaviour:

“Some people have left. There were some problems of a mentally handicapped son’s making and the girl left. He had been bullied as a young fella and he turned into a bully. They went back to England...In one case, it all blew up over an unmarried mother. I knew at...the training, that there were going to be problems because she had a big mouth. She had seven or eight kids by different people, she wasn’t able to control them and they were running wild. There’s a Corporation estate attached and they’re well able to look after themselves, so she disappeared leaving rent arrears...” (SHA4).

Even among small associations, the use of formal tenancy agreements was widespread, as illustrated by the following example:

“We’ve never had problems with anti-social behaviour but a procedure is in place. If there is a breach of the tenancy agreement, the procedure is first we send a letter, second we send a reminder and third we get the solicitor to start legal proceedings” (SHA8).

In practice, small associations managed to resolve most disputes without resorting to eviction. Just one, a provider of transitional and permanent housing for women who were homeless as a result of domestic violence, had ever evicted a tenant as a result of anti-social behaviour (SHA2). A preference for resolving disputes through informal channels was expressed by some respondents. It was argued that disputes were often resolved without intervention, as a result of community pressure (SHA1, SHA11):

“...I would say 90% of the neighbours wouldn’t wait for you to do it, they would do it themselves. As far as they’re concerned, they’re in that place and nobody has a right to do any of these type of things...” (SHA1).

With experience, two further associations had changed their method of dealing with anti-social behaviour and decided to adopt a more ‘hands-off’ approach. The provider of accommodation for women who were homeless as a result of domestic violence had discovered that intervention sometimes exacerbated the problem. Furthermore, conflict resolution was seen as an important skill for the tenants to develop:

“We have learned this the hard way. Our procedures generally would be: we will say to a woman if she comes ranting first of all, to get her to calm down, acknowledge that she is annoyed and say ‘Before you say anything would you just think about it because if you say something to me now that I have to act on, I will have to say that you have said it, because we won’t collude’. But we would maybe work with her on encouraging her to address the issue herself first of all and work through the whole conflict resolution process. But we won’t go out there and try and fix it, which is what we would have done years ago. Because we would think that if women are living in an estate they have to learn to get on, wherever they are, they have to learn to deal with conflict with neighbours, they have to learn to deal with kids fighting. We learned also, rushing in madly years ago, that children make friends very quickly, that our intervention wasn’t always a helpful thing” (SHA2).

The second association to adopt a ‘hands-off’ approach did not view disputes arising between tenants regarding non-criminal behaviour as the association’s responsibility. This respondent felt that the tenants should pursue any grievances in the civil courts.

“You cannot put your nose in because it’s a civil matter. If they want to fight, let them fight. Let them bring in the law! In the past, we have brought in facilitators” (SHA4).

## **7.6 TENANT PARTICIPATION IN HOUSING MANAGEMENT**

Tenant participation in the governance of housing associations and the design process are discussed elsewhere (see Sections 8.3 and 6.4). Tenant participation in pre-tenancy training courses, residents’ or tenants’ associations and estate management are examined in this section.

### **7.6.1 Large Housing Associations**

#### **Pre-Tenancy Training**

Associations engaged in the large-scale provision of housing for low-income families on a regional or national basis, generally held structured pre-tenancy courses for new tenants prior to their moving in:

“The pre-tenancy course includes the Gardaí, the health board, the local authority, it’s a comprehensive programme so people know where they stand” (LHA2b).

“It lasts from one up to eight weeks. It’s one night a week for two hours. The most important element is that people get to meet each other. There’s also the tenancy agreement and so on” (LHA2a).

The advantages of the pre-tenancy course in terms of building community were emphasised, in addition to creating interest in further participation measures:

“With new estates, there’s a pre-tenancy course. That makes it easier to form tenants’ groups because they’re altogether and move in at the same time...The pre-tenancy course generates a demand because people are aware of how the housing association works” (LHA2b).



One of these large associations, a co-operative catering for low-income families in Dublin, was unusual as participation in a pre-tenancy course was required prior to a tenancy being allocated. The responsibilities and obligations attached to membership of a housing co-operative were emphasised by this association:

“Those who indicate an interest then are asked to come in for a training programme and in fact are not even considered or allocated membership or a dwelling until the end of that training...when they come towards the end of the training programme, there may be four or five key decisions they have to make on whether this is a suitable housing solution for them. It might be around...the idea of being a member of something, it might be around the tenancy agreement, it might be around the rent, the suitability of the dwelling itself and so on” (LHA1).

### **Communication with Tenants**

Residents' associations had been established by the tenants of most of the large associations (LHA1, LHA2, LHA3, LHA4). The tenants' roles in the management of their estates varied considerably. A Dublin association with nineteenth-century origins had developed a partnership approach to estate management. Community councils on each estate comprised representatives of both the tenants and the staff of the association:

“We have community councils, not tenants' associations, on every estate - I hate 'us and them'. Tenants are elected, the housing manager sits in and one or two staff from the estate take part, it's togetherness...They meet monthly and there is a trading up and down of information, especially regarding refurbishment...We try to steer clear of fractious issues [such as allocations] and look at the wider picture, the general well-being of the block or estate, children, drugs” (LHA4).

Although it appeared that the community councils' role was primarily consultative, focusing on the exchange of information, the inclusion of housing-association staff perhaps increases the likelihood of tenants' recommendations being implemented.

In contrast, two large associations, both catering for low-income families, delegated a range of housing management functions to their tenants. Both associations employed a full complement of housing management staff, so the management committees identified issues requiring attention and monitored implementation, rather than directly undertaking work. Not surprisingly, one of these associations was a district co-operative, with the members of each constituent local co-operative electing its own management committee:

“...it would cover general care-taking issues in the estate and the apartment block. It might on occasions cover some problem with a particular tenant that might have to be dealt with, and then welfare and social activities as well. There would usually be some report on monitoring of repairs and things like that...Some of them would have open spaces that have to be looked after, issues about cleaning of stairwells in apartment blocks and things like that” (LHA1).

The largest association in the Republic had adopted a similar system of tenant management boards, with responsibility for all aspects of estate management, with the exception of allocations:

“R\_ [housing association] believes in advancing the notion and reality of self-management in our estates...All of R\_'s family estates are managed by Tenant Management Boards (TMBs)...Except for allocations (as yet), the TMBs manage and maintain all aspects of their estates, including the financial, child-care, maintenance and social aspects” (‘R\_ Profile’, 2002, 3).

It was argued that the members of estate management committees often need to develop appropriate skills and experience over about two years, in order to function effectively. This required a considerable investment of time and effort on the part of both the housing association and the participants:

“...we’re talking about people who are not used to having power in anything so there’s a long, uphill struggle...It takes a couple of years for them to get going really, to get an understanding...of how the thing can be made to work for them. Often they have a very poor opinion of themselves...a poor opinion of their personal skills and so on, you know. So, we would often say that it takes about two years for a local committee to really start to function...tenant participation has to be worked on, it doesn’t come naturally, you know” (LHA1).

One of the common pitfalls for new committees was the adoption of an insufficiently business-like approach to running meetings and addressing the issues raised, resulting in the chairperson losing control of meetings:

“...in the longer run, gradually they begin to get the hang of it...and they begin to get an understanding that it’s better to be organised, better to go through the guidelines getting things standardised, better to have agendas because it stops mouth-alls arriving at committee meetings who just want the whole thing dominated with some particular thing that they have a bee in their bonnet about and before you can get the meeting started they’re on about it” (LHA1).

General meetings of all of the tenants of a housing project were also popular among large housing associations (LHA1, LHA2, LHA4, LHA5). Some of these meetings were held by the tenants, for the purpose of electing representatives and discussing any general issues (LHA1). In other cases, general meetings were initiated and run by staff, in order to facilitate the direct exchange of information between the tenants and the housing association, as illustrated by this provider of homeless services:

“We have monthly meetings and every tenant is invited. We have made different efforts to get tenants’ committees going but they were not successful. We emphasise the tenants’ responsibilities regarding maintenance, noise, rows between people and wider issues like parking and traffic” (LHA5).

However, one respondent, from an association catering for low-income families on a nation-wide basis, felt that general meetings had drawbacks, as they often seemed to generate a negative atmosphere:

“There are...periodic general meetings and the community development officers would go. I’m not a great fan of them, there’s a dynamic there which sometimes isn’t constructive. We could do more in terms of maintaining a culture and ethos. We’re good at the pre-tenancy stage but we could structure the post-tenancy stuff better and need to. People are more compliant in the pre-tenancy situation and it’s only afterwards that they stick up two fingers!” (LHA2a).

Finally, one association held open days, to inform their tenants of plans for major refurbishment work (LHA4). It was argued that the continuing refurbishment of this association’s nineteenth-century flats complexes with tenants *in situ* presented considerable challenges and that the availability of information was important:

“One of the big continuing issues is working on a living estate, working with tenants, advising them, keeping them up-to-date, unavoidable problems with dust, dirt and water during construction. Since 1987, we’ve been doing refurbishments for fifteen years on our estates and we haven’t cracked it yet! There are new things all the time, it’s never over!” (LHA4).

Reflecting the large associations’ sizeable and often dispersed housing stocks, informal contact between tenants and staff was only common in two cases (LHA5, LHA6). Both of these associations catered for homeless people and had a limited number of large, fully-staffed housing projects. Compensating for the lack of day-to-day informal contact, some of the large associations catering for low-income families, held regular local clinics at each housing estate:

“We hold clinics regularly and each scheme is regularly visited. The housing officer visits and walks their patch, to make sure repairs are being done” (LHA2a).

Several of these associations were examining ways of promoting meaningful tenant participation, employing staff specifically to work with tenants’ groups (LHA1, LHA2a, LHA3):

“At the moment, we’re undertaking a major review of tenant participation generally, not only in management but also in design and development. We do have a specific staff function, as well as housing management officers we have community development officers, who develop tenants’ associations and so on. We have a strong commitment to tenant participation but we’re trying to develop policy in meaningful ways, like resourcing tenant groups” (LHA2b).

“...there’s an estates officer who deals more with people on the estates, working with the committees and what you might call community development activity of one type or another. And indeed, that’s an area that we’re probably going to be concentrating on more now in the future as well. We can see now the need to put in more resources on that side of the operation” (LHA1).

Just one large association, a homeless services provider, had sought tenants’ opinions by conducting a tenant satisfaction survey (LHA5).

Several barriers to effective tenant participation were identified by large associations. A lack of demand for participation measures was reported by several respondents from associations catering for low-income families on a nation-wide basis:

“If the estate is quiet and safe, people are happy with it. The rationale of tenant participation is to solve horrible social problems. At a day-to-day level, there is demand of sorts. There is greater demand, which we want to allow, in the maintenance and management of estates. If they want it they can have it, but we find a lot of them don’t. If we deal well with anti-social problems they’re happy” (LHA2b).

“Why don’t we have community development in middle-class estates? There’s an element of that but it has its usefulness and some communities need it more than others. It doesn’t have any virtue in itself, it only has a virtue if it’s bringing benefits to a scheme. In some of our schemes, we have done surveys and they say there is no need for it” (LHA2a).

“...obviously, in the co-operatives it’s fairly central, you know, because that’s the whole idea...But that’s not to say it happens automatically, you know, there is unevenness, some co-operatives are better than others, that’s a reality. You get some co-operatives that are better at participation, some co-operatives you despair of it, they want everything done for them” (LHA1).

Variation in the level of participation over time can create problems from a housing management perspective, as the responsibilities accepted by the tenants’ groups remain unchanged:

“It goes in peaks and troughs. Some estates are very proactive and they have newsletters and clean-ups, all kinds of things and then people move on. But there are always on-going issues” (LHA2a).

For this reason, a large association, which had always availed of the funding to construct communal facilities, had recently decided to reverse this policy. Communal facilities were only built if they could be transferred to a partner organisation, relieving the housing association of responsibility for its management and maintenance:

“Initially we were big fans of them but lately we’ve discovered they’re a bit of a millstone. If you create a structure or building you need to have a structure to manage it. It’s the voluntary thing again, you have to rely on tenants’ groups to manage it. It tends to go in peaks and troughs and you can’t do that with a building. So we started to do it in a different way and look for partners to transfer them to...Rather than running it ourselves or looking at a particular tenant group, we look for partners. If they don’t exist, we don’t develop communal facilities” (LHA2a).

One respondent’s comment, that it tends to be the same tenants getting involved in committees, raised concerns regarding the degree to which tenant representatives are actually representing the views of the wider tenant body:

“It’s always the same ones, they leave those people to it every year” (LHA4).

## **7.6.2 Medium-Sized Housing Associations**

### **Pre-Tenancy Training**

Pre-tenancy training was held by three medium-sized associations. Two were engaged in the provision of housing for low-income families (MHA2, MHA7) while the third catered

for a mixed target tenant group comprising people with mental health difficulties and low-income families (MHA1). The purpose of the training was generally to explain the tenancy agreement:

“After selection, we have two or three meetings with the tenants, with information and education about our and their duties and the tenancy agreement” (MHA2).

Pre-tenancy training was not suitable in every situation. Individual induction meetings were generally considered more suitable when either the project or the number of new tenants was small (MHA1, MHA6):

“Over about three weeks, each person moving in is allocated a member of staff who would deal with them...It’s an individual induction, which involves sitting down with the individual and explaining the rules of the house, laundry, meals, local services” (MHA6).

### **Communication with Tenants**

The tenants of three medium-sized associations had formed residents’ associations (MHA3, MHA4a, MHA7). They made recommendations to management regarding services and social activities, in the case of the two associations catering for the elderly:

“There are residents’ committees and they would make some suggestions and recommendations. They meet once a month. They have their own meetings and their Head of Home passes their list on” (MHA3).

“The residents have in-house committees themselves regarding any difficulties and suggestions for outings, menus, that sort of thing” (MHA4a).

Thus, a primarily consultative role was adopted by these residents’ associations, although the tenants of one sheltered housing project also ran their own local shop (MHA3). The third association whose tenants had formed an active residents’ association catered for low-income families. It was argued that participation was encouraged through subsidising various social activities. However, this residents’ association’s role was still restricted to consultative and social functions and no responsibility for any housing management tasks had been delegated:

“...in the run up to the houses being...completed, you would have regular meetings with the tenants collectively. Now there’s a real risk then when the houses are built that there’s no great need for the tenants, the dynamic goes out of that. So we try and encourage the tenants to meet themselves, to elect their own officers, chairman, secretary, treasurer, of the residents’ association. We try to further encourage that by giving grants to the residents’ association from the company...there’s a street party on in one of our associations next week to celebrate the fact that it’s the first anniversary of the houses and we said we’d pay half the cost of that. Another group runs a Christmas party, we make a contribution towards that. We try to organise garden competitions, window-box competitions and encourage them to participate in that way” (MHA7).

In the absence of formal residents' associations, individual tenants took responsibility for maintaining shared green spaces in the case of two medium-sized associations:

"The green areas and the community building are looked after by two tenants, they are quite happy to do it for us in Kells and Ashbourne..." (MHA2).

"The guys do the gardens of the three houses themselves so we wouldn't go near them" (MHA8).

Informal contact was cited as an important channel of communication between tenants and housing-association directors and staff by six associations (MHA1, MHA3, MHA4a, MHA5, MHA6, MHA8). However, it was the sole form of communication in just one case, a sheltered housing project for the elderly:

"It would all be informal. They'd know all about what's happening. They'd come in here and pay their rent to me and they might sit down for a chat. They'd know all about what's happening, alright" (MHA5).

No medium-sized associations seemed to circulate newsletters, as a means of communicating information to their tenants. However, holding meetings with the tenants proved almost as popular as informal contact. Six associations held occasional general meetings, particularly to discuss proposed changes, such as cyclical repairs (MHA1, MHA2, MHA3, MHA6, MHA7, MHA8):

"...if there's anything big to happen on the development, it would be done in consultation. We would have a meeting and discuss it with the tenants" (MHA1).

"We have two meetings a year to discuss on-going problems. There were some small problems with maintenance, especially boilers and plumbers but they were small and they had to do with the design stage" (MHA2).

"We would hold meetings with the residents if something is going to change but not regularly. We have in the past, certainly if we're introducing something new that's going to impinge on their lifestyle" (MHA3).

"We have group meetings and recognise that some people don't attend... We'd have meetings on a reasonably regular basis. It's often an information thing to keep people updated of changes and proposed changes. Also internal issues like anti-social behaviour would come up. Sometimes internal pressure sorts that out" (MHA6).

However, one respondent argued that general meetings were not always productive, as they can be prone to conflict:

"We actually held a resident's meeting here in the transitional flats recently for the first time in two years. We try to steer clear of them, it's generally stuff like 'you were making noise last night', which we're trying to steer clear of. But we typed up a strict agenda with things like social outings on it and stuck to it" (MHA8).

Just one association, a homeless service provider, was undertaking a tenant satisfaction survey:

“We’re starting to conduct satisfaction surveys in the projects, asking a range of questions. That’s going to happen in October, with an independent evaluator because we want them to feel that it’s anonymous and confidential” (MHA6).

Some associations had encountered difficulties in attempting to implement measures to promote tenant participation, forcing them to change their approach. Two had been interested in the establishment of estate management committees at each of their housing projects but they were forced to abandon their plans, due to friction between tenants in one case and lack of interest in the other:

“We did try and set up a kind of local management group but because it was such a small development, it didn’t work. There was a lot of friction where people who would have been on the committee were getting targeted all the time if anything went wrong around the houses. It just didn’t work” (MHA1).

“We attempted to set up a local committee in Ashbourne but only two people turned up, the tenants felt they didn’t need it...We are theoretically for people looking after their own estates...We prefer hands-off management to hands-on...the only time we tried to introduce tenant participation, no-one was interested. But ideologically, we are committed to tenant participation as much as possible and we have offered a small amount of funding” (MHA2).

### **7.6.3 Small Housing Associations**

#### **Pre-Tenancy Training**

Pre-tenancy training was held by three of the small associations that participated in the research, all catering for low-income families. This training generally covered the tenancy agreement, in varying degrees of detail, ranging from an evening information session to a twenty-hour course spread over ten weeks:

“We had a special meeting with them and went through what their contract of tenancy was, what their commitment was, financial management and budgeting” (SHA11).

“Four meetings before they actually got the house. So, you know, they were kind of aware of what we expected of them and how they’d keep the estate and that. Then, if they had any questions or anything, they, you know, they felt free. We used to have the meetings down here, like, and have a cup of tea and all. So, we’ve a very...healthy relationship, if you like” (SHA1).

“It’s approximately twenty hours, about two hours over ten nights. But the last ones are over three days. NABCo run it for you but the last one I did myself [chairperson]. And we got the solicitor in to go through the tenancy agreement because you’re better off with someone who’s not part of it. The tenant-members were also present for questions. It’s held after they decide to join the co-operative but they can withdraw at any time” (SHA4).

Outside help in running pre-tenancy training was sought by two of these small associations. NABCo ran courses for a district co-operative (SHA4), while Foscadh, a small association, ran courses for the other (SHA1). The former progressed to running pre-tenancy courses for Galway City Council, in addition to its own courses. However, the latter association continued to contract most of its housing management functions to

Foscadh, as it was felt that many issues were too sensitive for voluntary directors to deal with. The respondent seemed pleased with the course run by Foscadh, emphasising its benefits in terms of building community:

“We found the course was really, really helpful because...They knew that they had their house, that was the first thing. They were only half built, so they knew which house they were going to be in...and they knew who was going to be their neighbours. So, it set up a relationship between the people, so they didn't go into the house as strangers...So, they all got to know each other. It went very well, it was a very good idea actually” (SHA1).

### **Communication with Tenants**

The tenants of just four small associations had formed residents' associations, providing a formal channel of communication between the tenants and the directors and staff of the housing association. Representatives elected by these residents' associations generally facilitated the exchange of information between the housing association and the tenants. Other than this consultative role, the activities of the four residents' associations varied. Two adopted a purely consultative role with few other functions (MHA4b, SHA11):

“They have their own residents' association, the residents themselves and that would include the local authority tenants. Everything's done for them, they don't have to do it, like green spaces and socially. They also recommended flower beds and we put them in” (SHA11).

The two remaining residents' associations took responsibility for aspects of estate management, such as improving and maintaining green spaces, in addition to social activities (SHA8, SHA13):

“We formed a residents' association and we have subsidised them on certain things. They have called parts of the estate after the four directors, like Colm's Corner, Brendan's Beds and Nuala's Nursery on the flowerbeds and there's a plaque on the wall as well. We attended their A.G.M. recently and we put on tea and coffee for it. We attend their BBQ and street party in the summer. We're also setting up a Neighbourhood Watch following two houses being broken into from the rear...We bought a large timber shed and have it in a person's garden with a lawnmower and tools. It's organised locally and we make sure they do it properly - so we can send someone in, not so we can harp at them” (SHA8).

“...as soon as allocations were done, they formed a tenants' committee, called the Rosegreen Development Committee. It's very active and it has taken on a number of aspects including environmental works, design and maintenance. We had proposed allocating them a budget...they're very motivated and interested” (SHA13).

In the absence of residents' associations in many cases, informal contact seemed to be the primary channel of communication between tenants and small associations. Eleven reported at least some exchange of information and views taking place through informal contact, in many cases on a daily basis (MHA4b, SHA1, SHA2, SHA4, SHA5a, SHA5b, SHA6, SHA8, SHA9a, SHA9b, SHA10):



“They have a lot of contact on a daily basis, especially with those who live and work nearby, on an informal basis. There are also visits and the weekly rent collection. P\_ [chairperson] and the parish priest would also do regular visits...it’s all informal” (SHA5a, SHA5b).

“...we’re all local so if they have any problems, they’ll meet us. There’s plenty of informal contact” (SHA9a, SHA9b).

Seven associations relied solely on informal contact with tenants as a means of exchanging information and views with their tenants. Informal contact had the advantages of a lack of bureaucracy and social interaction. However, problems had arisen in the case of one co-operative, as there was a tendency for the tenants to disturb the tenant-directors at home about routine matters, rather than following the proper reporting procedures, causing friction:

“A certain amount of the tenants are getting trouble because they’re coming over all night to report things instead of going to the office. The local co-operatives, not the board, do the maintenance” (SHA4).

Newsletters did not generally seem a popular means of communicating with tenants, with just three small associations producing circulars (SHA2, SHA4, SHA12):

“A bit of everything...we would send out a newsletter about quarterly, that’s just general updating information and it’s quite chatty. But we would also have fairly regular meetings with the tenants...But sometimes we would say to the support staff would you write to every house, would you drop a note into every house, would you find out what people think about this? So we’re doing it all the time, in a way that is sometimes more structured than others” (SHA2).

“It’s mostly word-of-mouth. There are some circulars or letters, like letters went around for summer activities in the past, that we subsidised” (SHA4).

Meetings with the tenants were more common, with six small associations holding occasional general meetings (SHA1, SHA2, SHA4, SHA11, SHA12, SHA13):

“We hold meetings if major maintenance items come up, if we need their co-operation or we needed to give them a choice of colours or something like that. It’s part of our tenant participation strategy” (SHA12).

The small associations that participated in the research identified several obstacles to the implementation of effective tenant participation strategies. The formation of residents’ associations was not appropriate for a minority of the small associations included in the research, as some had as few as three or four tenants (SHA6, SHA10), while another had only recently completed its housing project (SHA1). A lack of demand for tenant participation was problematic in the case of several slightly larger associations:

“...we do encourage that. We’re heavily involved with it in the North and we have a tenant participation officer. But the schemes in the Republic are small so there’s no need for it, if the tenants haven’t felt the need for it” (SHA12).

Similarly, the directors of four associations had initially hoped that some of the tenants would maintain the gardens and shared green spaces but it proved impossible to generate any interest:

“We had thought perhaps one of the tenants would do the gardening, we thought they would take an interest but they haven’t... Maybe if they get the rent cheap, they don’t have the same pride in it and they think you will do everything for them.” (SHA5a, SHA5b).

“...they have no involvement. We’re encouraging it but they’re slow enough. A lot are not able to because of their age but others are out working” (SHA9a, SHA9b).

With regard to the issue of maintaining green spaces, another association had opted against tenant participation as problems with organisation and the storage of equipment were foreseen:

“Part of the rent is for the upkeep of the estate, getting the grass cut and so on. We hire in a contractor to do that. We decided to do that rather than have communal equipment, because who would store it and do it?” (SHA11).

## 7.7 DISCUSSION

Housing associations of all sizes had much in common with regard to their approaches to housing management. Many were facing similar difficulties, particularly with regard to the operation of the voluntary-housing funding schemes. Thus, several differences between associations could be attributed to the funding scheme utilised, which was largely determined by their target client group, rather than their housing stock size. For instance, the local authorities sought far more input to the allocation of dwellings for low-income families constructed under the LSS, than dwellings constructed under the CAS, which were primarily intended for tenants with special needs. This affected large associations disproportionately, as they utilised the LSS most heavily. The local authorities were presumably motivated by the need to reduce the waiting list for social housing, whereas the accommodation of people with special needs who are incapable of independent living is usually the responsibility of the relevant health authority. Associations catering for low-income families were also experiencing difficulties regarding the assessment of household income for the purpose of levying income-related rents under the LSS, particularly the non-disclosure of co-habiting partners. In contrast, most associations utilising the CAS opted to set standard rents, which were the same regardless of household income. Variability in rental yields, due to the income-related rental system under the LSS made financial planning difficult, while rental yields were more predictable with standard rents.

Special-needs associations of all sizes experienced great difficulties in securing revenue funding, in the absence of either a management and maintenance allowance for dwellings developed under the CAS or a defined revenue funding scheme to cover the cost of delivering support services. The rental income generated by these associations was rarely sufficient to cover their expenditure and many special-needs associations sought supplementary funding from a variety of sources. Large and medium-sized associations seemed to have access to a wider range of funding sources than small associations. While most larger associations were able to supplement their rental income with funding from statutory and charitable sources, only half of the small associations were able to secure any additional funding. This was probably because larger associations catering for special-needs groups tended to provide supported or sheltered housing with extensive support services. Smaller special-needs associations were more likely to provide group housing schemes for independent living. Providers of homeless services were the only associations to benefit from a defined revenue funding scheme, through payments from the Homeless Agency or the relevant local authority. It was reported that revenue funding for these associations had improved substantially in recent years, largely due to political pressure to solve the problem of homelessness. S65 grants from the health boards were particularly important to the viability of many associations catering for other special-needs groups. Both sources of revenue funding seemed inadequate, as reliance on fund-raising was widespread among all kinds of special-needs associations. Both funding for homeless services and health-board funding were widely criticised on the grounds that it was insufficient to cover costs and uncertain from year to year, making financial planning difficult.

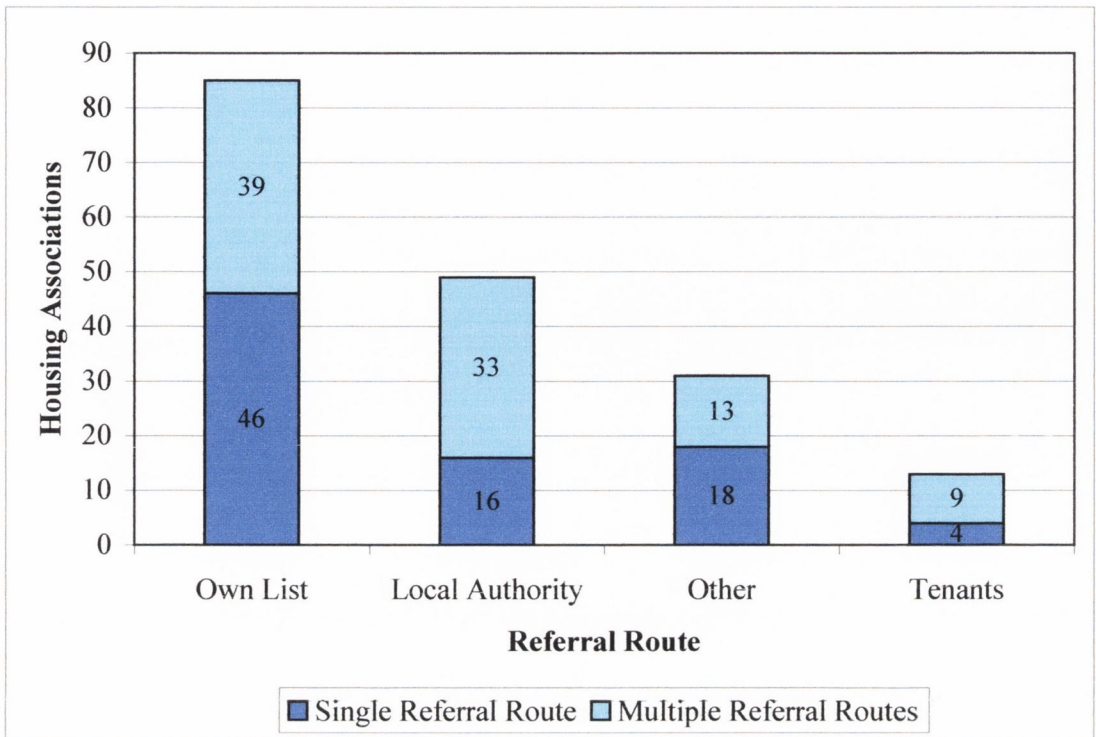
Whether or not an association was strongly rooted in a particular community, drawing the majority of its stakeholders from the same locality, seemed an important factor in determining the ease with which difficult housing management issues could be resolved. Small, community-based associations often prioritised prospective tenants with local connections during the allocations process, which was rare among larger associations. They were also more likely to draw on local knowledge, in order to exclude applicants with a propensity to engage in anti-social or criminal behaviour. Large associations, some of which had widely dispersed housing stocks, tended to rely on the local authorities to reveal this type of information, while background checks with the Gardaí were occasionally requested. Small, community-based associations also relied on community pressure to resolve difficulties with regard to the non-disclosure of co-habiting partners, for

the purpose of setting income-related rents under the LSS. Non-community-based associations had no satisfactory solution to this problem, causing dissatisfaction among tenants disclosing their household income in full. While occasional rent arrears and disputes arising due to anti-social behaviour were normal for all associations, small, community-based associations seemed capable of resolving any problems quickly and easily. However, they represented thornier issues for many large associations and non-community-based small associations aspiring to operate on a large scale. These associations felt that rent arrears and anti-social behaviour posed a more serious threat to effective housing management and had to invest greater effort in keeping any problems under control. Nevertheless, all associations felt that their strategies for minimising rent arrears and anti-social behaviour were effective. It is important to note that larger associations were bound to experience greater difficulties in managing their housing stocks, by virtue of the much greater scale of their operations.

Informal contact between the directors, staff and tenants was an important channel of communication for both medium-sized and small associations. It was less important for large associations, particularly those catering for low-income families on a national scale. Perhaps to compensate for their sometimes more remote style of housing management, some of these associations ran regular clinics at their estates. While devolved decision-making to estate level, through management committees, was rare, it was restricted to large associations catering for low-income families. These associations employed a full complement of housing management staff, so the management committees identified issues requiring attention and monitored implementation, rather than directly undertaking the necessary work.

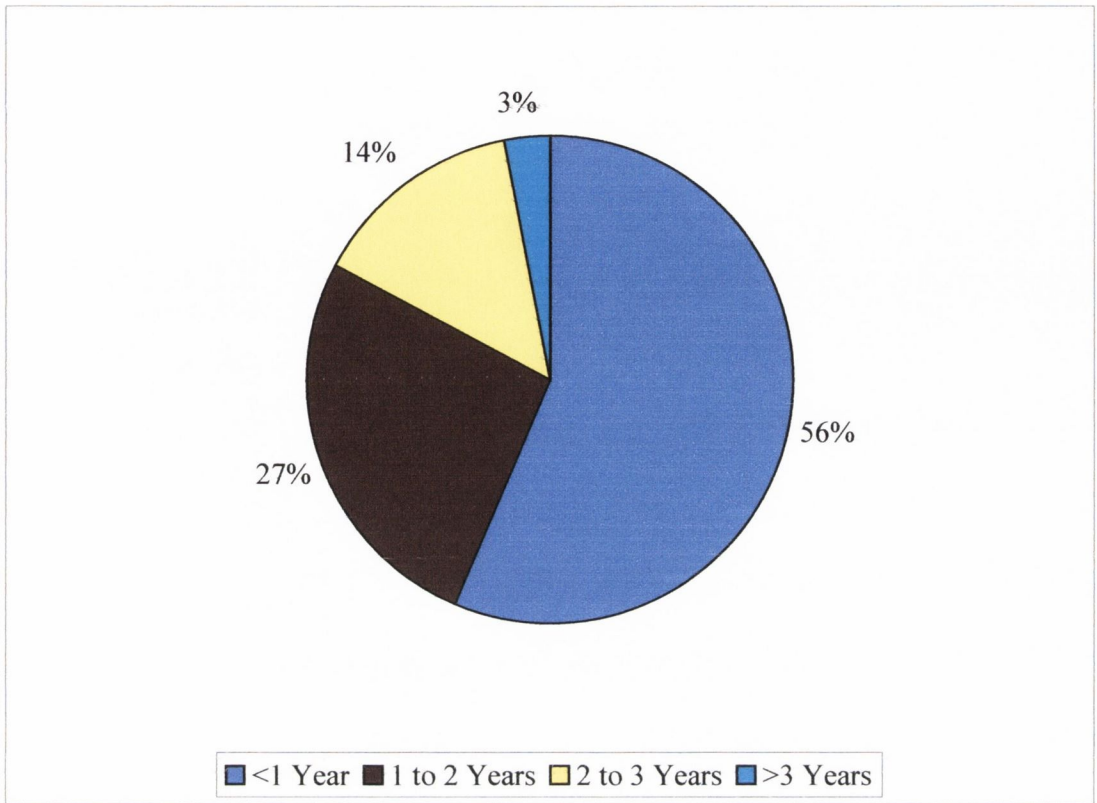
The use of local knowledge to avoid potentially problematic tenants, together with the application of pressure by other local stakeholders to persuade tenants to conform to the association's expectations, were clearly very effective from a housing management perspective. However, these approaches also had several drawbacks, particularly from the tenants' point of view. Applicants' chances of being housed could be unfairly prejudiced by an unfounded local 'reputation', without any opportunity to defend themselves. While the rationale underlying community-based associations' tendency to provide only for local needs is clear, the exclusion of outsiders is open to criticism on the grounds of being parochial and unfair. A subtle threat of public disclosure is inherent in the approach of local stakeholders applying pressure to a tenant to 'toe the line'. The high levels of

informal contact with housing-association staff and directors, though fostering closely-knit communities, may constitute an unacceptable invasion of privacy for some tenants. Some small associations recognised that some areas of housing management were too sensitive to be dealt with by local volunteers and appointed a part-time employee or contractor to liaise with the tenants.



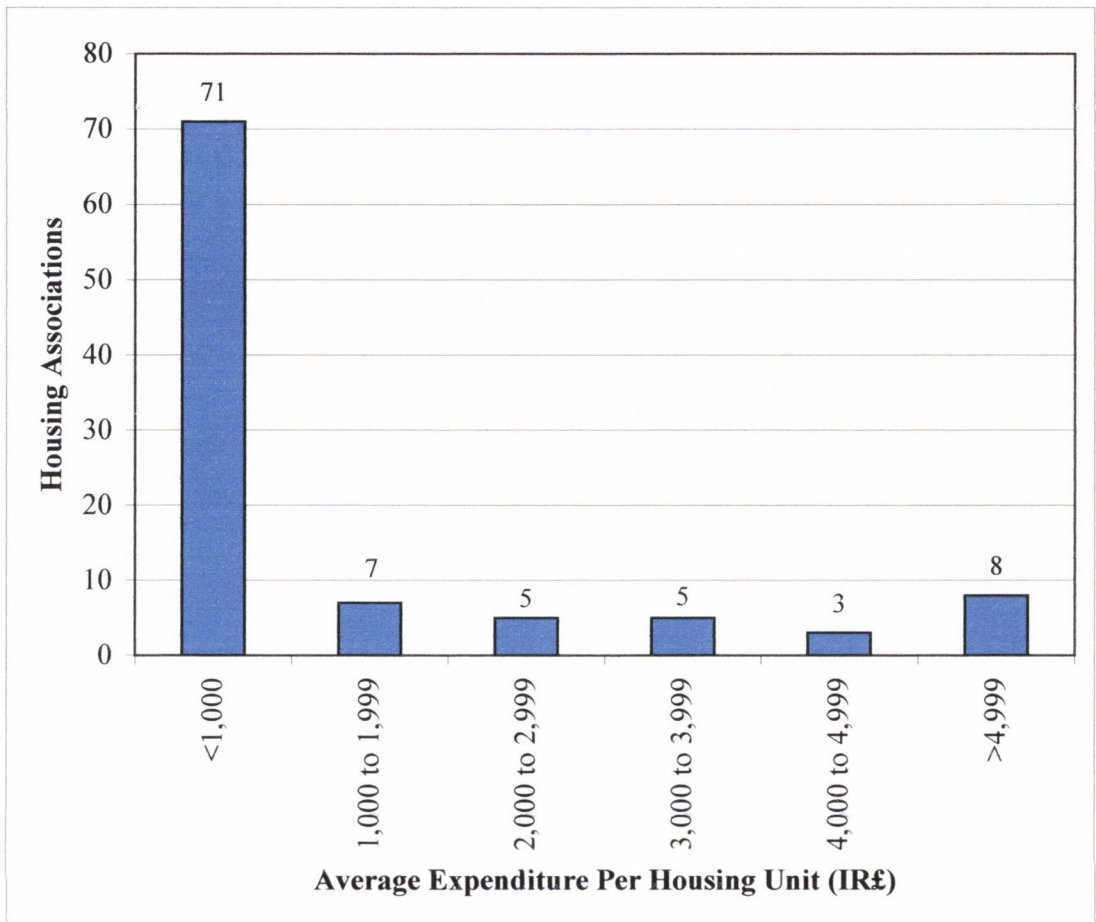
**Figure 7.1. Housing Associations by Tenant Referral Route\***

\* Survey response: 126 of the 185 survey respondents, accounting for 5,641 housing units, gave details of the referral route for most of their tenants (source: 'ROI Housing Associations Survey', 2001).



**Figure 7.2. Housing Associations by Average Time On Waiting List\***

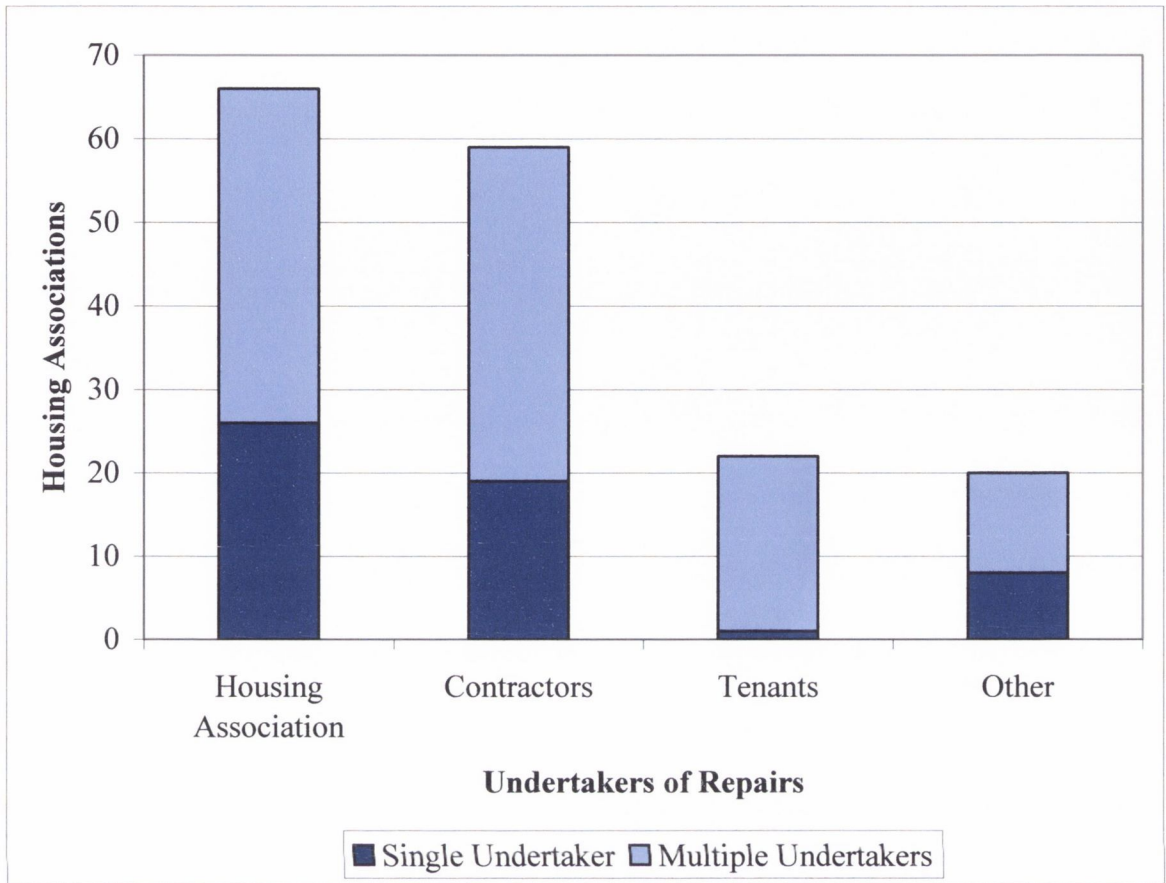
\* Survey response: 64 of the 185 survey respondents, accounting for 1,405 housing units, gave details of the average length of time that tenants spend on the waiting list for their accommodation (source: 'ROI Housing Associations Survey', 2001).



**Figure 7.3. Housing Associations by Estimated Cost of Repairs Per Housing Unit in 2000\***

\* Survey response: 99 of the 185 survey respondents, accounting for 4,038 housing units, estimated the total cost of repairs in 2000, enabling the calculation of the average expenditure per housing unit (source: 'ROI Housing Associations Survey', 2001).





**Figure 7.4. Housing Associations by Undertakers of Repairs \***

\* Survey response: 105 of the 185 survey respondents, accounting for 5,402 housing units, gave a breakdown of the undertakers of repairs (source: 'ROI Housing Associations Survey', 2001).

## **CHAPTER 8. GOVERNANCE**

### **8.1 INTRODUCTION**

The literature review showed that the rise of housing associations as the primary providers of social-rented housing in the UK has been accompanied by increasing concerns regarding their governance and accountability (see Section 2.6). In the weakly regulated voluntary-housing sector in the Republic of Ireland, housing associations enjoy greater freedom than their UK counterparts with regard to the composition of their governing bodies and their methods of recruiting directors. In the absence of any monitoring, very little was hitherto known about these issues and they have largely been absent from public debate due to the limited size of the sector. Some characteristics of the directors and trustees of Irish housing associations are outlined in the first part of this chapter, based on the results of the 'ROI Housing Associations Survey'. The second part of the chapter discusses the approaches adopted by large, medium-sized and small associations to selecting their directors, drawing on the in-depth interviews.

### **8.2 CHARACTERISTICS OF DIRECTORS**

The directors and trustees of Irish housing associations clearly represent a considerable pool of expertise and voluntary labour. The sizes of the boards of directors reported by the respondents to the 'ROI Housing Associations Survey' varied considerably, ranging from three to thirty members. However, the average board of directors was quite large, with ten members, which is comparable to the median value of nine and the modal value of seven. The 170 housing associations that responded to the 'board characteristics' section of the survey accounted for a total of 1,621 board members. Thus, it is estimated that the boards of the 313 housing associations that were thought to be active at the end of 2000 comprised approximately 2,985 members.

#### **8.2.1 Length of Service**

Housing-association boards were generally characterised by a low turnover of directors. This long service on the part of directors has probably facilitated the accumulation of

experience and expertise in the housing field, a particularly important issue for associations without any workforce other than the directors. The ‘ROI Housing Associations Survey’ showed that the average length of service for the boards of each of the housing associations surveyed ranged from 0 to 25 years. The length of service of the longest-serving director ranged from 0 to 42 years, with an average of twelve years (see Figure 8.1). Furthermore, 27% of the survey respondents had been established in the five years prior to the survey, limiting the scope for longer lengths of service in these cases. Length of service on housing-association boards may also have been under-reported, as interrupted service was not taken into account on the questionnaire. The survey results were supported by the in-depth interviews, which showed that, although the turnover of directors varied, long or life board membership was not unusual.

### **8.2.2 Gender Breakdown**

The boards of Irish housing associations seemed relatively well-balanced in terms of gender, as shown in Table 8.1. The ‘ROI Housing Associations Survey’ showed that females were slightly under-represented on the boards, comprising 43% of the directors, in contrast to an almost even male / female split in the general population. There were 1,306 males per thousand females on the boards of housing associations, in contrast to the ratio of 987 males per thousand females for the general population (CSO, 2002).

It must not be assumed that all housing-association boards were gender-balanced. There was considerable evidence from the in-depth interviews that the breakdown between males and females varied considerably, with exclusively male boards at one end of the spectrum (MHA2, MHA5) and exclusively female boards at the other (SHA2). The boards of nearly all of the associations that participated in the interviews were predominantly male (see Table 8.2). The only-female-dominated board catered exclusively for female tenants and their children, as it provided accommodation for women who were homeless as a result of domestic violence.

The issue of achieving gender-balanced boards did not seem to be a concern for many associations and was mentioned by few respondents. The general manager of a large association, which had just one female director on a board of eleven, argued that the directors were recruited on the basis of relevant expertise and experience and he found it nearly impossible to recruit female directors with the range of skills required (LHA4). In

contrast, a director of another large association, which also emphasised the ‘experts’ approach to recruiting directors, argued that the gender balance of the board was taken into account in the recruitment of new directors, without mentioning any problems in recruiting suitably qualified women. This association had managed to achieve a more balanced board, with four females and seven males (LHA2). Just one small association seemed to be aware of the issue of gender balance, mentioning that steps had been taken to achieve a more balanced board. On the establishment of this association, all of its seven directors were male but when one director retired and another resigned, both were replaced by females (SHA7).

### **8.2.3 Age Breakdown**

The boards of Irish housing associations seemed less well-balanced in terms of directors’ ages, as shown in Table 8.3. Not surprisingly, there was a pronounced under-representation of people in the 18 to 29 years age range on the boards, with people in this younger age bracket comprising just 4% of the directors, in contrast to 26.5% of the general population. Conversely, people in the thirty to sixty years and the over-sixty years age groups were over-represented on housing-association boards (CSO, 2002).

The interviews reflected these findings and few of the directors of the participant housing associations were aged less than thirty years (see Table 8.4). However, considerable variation existed in the age profiles of individual boards. For example, the six directors of one medium-sized association were drawn from a very narrow age group, as it had been established by a group of six friends who were all in their fifties (MHA2). In contrast, the nine directors of a small, community-based association had a much wider range of ages represented, with one director in her twenties, one in his thirties, one in his forties, three in their fifties and another three in their sixties (SHA1).

Varying attitudes towards age and the recruitment of directors emerged over the course of the in-depth interviews, particularly with regard to retired people. Two respondents expressed the view that the recruitment of older directors is advantageous. One was the CEO of a large Northern Irish association, which had established a sister-association in the Republic, with ten directors, five of whom were retired. The other was the general manager of a large association with nineteenth-century origins, which had eleven trustees, ten of whom were retired. It was argued that these associations benefit from the life experience

and professional expertise of their older directors, with the additional advantage that retired people tend to have more time to devote to voluntary activities (SHA12, LHA4). In contrast, the CEO of another large association stated that he deliberately avoided recruiting retired directors because he wanted people who are still active in their field of business on the board (LHA2a). This large association, which was engaged in the provision of housing for low-income families, had eleven directors. Just one of these directors was retired, the former CEO of the English parent-association. In spite of their contrasting attitudes regarding the suitability of retired people for board membership, each of these associations was a large-scale housing provider or had aspirations to become large and each emphasised the importance of recruiting directors with appropriate professional expertise.

It is possible that directors may have certain characteristics in common with the target client group, as 62% of the survey respondents catered for elderly people. However, just 3% listed tenants among the originators of their organisations so this is unlikely to be the result of the involvement of future tenants in the establishment of housing associations.

#### **8.2.4 Occupational Sector Breakdown**

Interestingly, the composition of the boards of housing associations seemed very different from that of the general population, with regard to the occupational sectors from which directors were drawn (see Figure 8.2 and Tables 8.5 and 8.6). People employed in the religious, voluntary and public sectors were heavily over-represented, while the private sector was slightly under-represented. Worryingly, in the context of the higher than average rates of welfare dependency among social-housing tenants, people not participating in the labour force, including those falling into the categories of unemployed, retired, student, unable to work and home duties, were seriously under-represented. However, it must be borne in mind that some of the comparative figures for the breakdown of the national workforce are estimates based on official statistics, so they must be treated with caution.

Voluntary-sector workers comprised 36% of housing-association directors, in contrast to just 1% of the population aged over fifteen years. Public-sector employees were also over-represented on the boards of housing associations, though to a lesser extent, accounting for 14% of housing-association directors in contrast to 8% of the population (CSO, 2002). The

over-representation of both voluntary- and public-sector employees on the boards of housing associations may be explained by several factors.

Many associations, particularly special-needs associations, seemed to make efforts to recruit directors who were employed in the provision of services for the same target client group. Many examples of this were observed during the in-depth interviews. For example, the boards of several small and medium-sized associations catering for the elderly included directors who were employed as nurses, public health nurses, psychiatric nurses, home helps or chiropodists (SHA1, SHA5a, SHA5b, SHA6, SHA9a, MHA3, MHA4a). Similarly, a medium-sized association catering for people with mental health difficulties, had a psychiatrist, a retired psychiatrist and a social worker on its board (MHA1). It was not always clear whether these directors, particularly those employed in health care, were public or voluntary-sector employees. The boundaries between these sectors can be somewhat blurred in any case, as many health services are owned and managed by the voluntary sector but publicly funded.

Another factor contributing to the over-representation of voluntary sector workers on housing-association boards was that representatives of parent organisations, either directors or employees, were often included. Two main types of parent organisation emerged in relation to the associations that participated in the interviews: charities providing other support services to the target client group and UK housing associations. For example, all of the ten trustees of a large homeless service provider were employees of the parent-charity, two of whom were social workers with expertise in the field (LHA6). The board of a provider of transitional accommodation for women who are homeless as a result of domestic violence included two representatives of the parent-organisation, Women's Aid (SHA2). Two of the associations that participated in the research were established by UK housing associations, both catering primarily for low-income families. One had four directors in common with its Northern Irish parent-association (SHA12). Although representation of the second association's English parent had been reduced, its retired CEO, who had been instrumental in establishing the Irish association, remained (LHA2):

“Altogether there were eight or nine directors, four or five Irish and three English, max. The CEO of S\_ UK [English parent association], A\_, was a constant. There are no longer any other UK directors. Other names changed. They were very serious in the UK and put in a huge amount of time and effort to get it going here. They also had to get the approval of their board” (LHA2b).

There were also some examples of public-sector parent organisations among the survey respondents but not among the interviewees. For example, one association was established by the Refugee Agency, for the purpose of accommodating refugees (organisation 95).

Finally, there were some cases of housing associations making efforts to recruit representatives of relevant public-sector agencies onto their boards, such as local-authority housing officers and health board officials. For example, a large association that catered for low-income families on a nation-wide scale had recruited a local-authority housing officer onto its board (LHA2). A retired principal officer from the DOEHLG was an observer at the board meetings of a medium-sized association that also catered primarily for low-income families. He liaised with the local authorities on behalf of this association as he had a good network of local-government contacts (MHA2). Another example of public-sector representation was provided by the inclusion of a county-council engineer on the board of a small association catering solely for low-income families (SHA13). Associations aspiring to become large-scale providers of housing for low-income families seemed particularly likely to make efforts to recruit directors employed in a housing-related field in the public sector.

An example of health-board representation was provided by a small association managing one house, which was shared by tenants with mental health problems. The chairperson of this association was a health-board nursing officer and he liaised with the health board on behalf of the association. This strategy seemed effective as the health board had been unusually helpful towards this association. The health board modified the house to meet fire safety requirements, added the property to its insurance policy, arranged for repairs to be undertaken by its maintenance crew and paid any rent arrears:

“Extras were agreed [with the builder]. Because the house is rented to health board clients, it had to have over and above the normal fire and safety measures. The health board people did the wiring for fire alarms...” (SHA10).

“A big issue is that I could not get a quote for insurance cover...In the end, the health board took on the insurance and S\_ Housing Association is indemnified in their policy” (SHA10).

“T\_, the chairperson and the health board person, has usually sorted out any difficulties [with regard to maintenance] since they moved in” (SHA10).

“We have occasional problems with arrears like if one of them is in hospital but they always catch up on it. If not, it’s ok to send an invoice to the health board and it’s sorted” (SHA10).

This stood in marked contrast to the difficulties in securing assistance from the relevant health board reported by several other special-needs associations. However, it was much

more common to achieve public-sector representation through the recruitment of local politicians as directors rather than officials from the local authority or the health board. This was particularly widespread among small and medium-sized associations.

The final point with regard to the occupational-sector of housing-association directors is that the religious sector was also heavily over-represented. Religious sector workers accounted for 8.2% of the directors of Irish housing associations, in contrast to just 0.1% of the population (CSO, 2002). It was relatively common for members of the clergy to be represented on the boards of housing associations. This was particularly true with regard to small, community-based associations. In some cases, housing associations emerged from pre-existing parish welfare committees, leading to the involvement of the local clergy from the beginning. A Roman Catholic parish priest was included on the boards of four of the small associations that participated in the research. In one case, the parish priest held the positions of chairperson and treasurer because he had 'local credibility' (SHA7). However, the parish priest was the sole religious representative on the board of each of these associations and the other directors were also drawn from the local community (SHA5a, SHA5b, SHA6, SHA7, SHA9a, SHA9b). Several examples were also found of representatives of religious institutions being directors of larger associations. There were some examples of associations having just one or two religious representatives on their boards, in a similar way to the small, community-based associations. For example, both the Roman Catholic Bishop and the Church of Ireland Bishop were represented on the board of trustees of one very old medium-sized provider of sheltered housing for the elderly (MHA5). Another association had a Church of Ireland Minister on its board, although a Roman Catholic Bishop had originally founded its parent-association in the mid-1960s in Derry. This association was actually small in terms of its housing stock but, because of its large, Northern Irish parent-association, it had more in common with the larger associations in terms of governance (SHA12).

Other associations, including one medium-sized and two large associations, had much stronger religious involvement in their governance, largely as a result of having originated from various Christian organisations. The medium-sized association, which described itself as the 'social arm of the Methodist church in Dublin' had three Ministers on its committee, while the remainder of its 21 members represented the various Dublin congregations (MHA6). One of the large associations was part of a charitable organisation with strong links to an evangelical faith. Two Ministers were on its board, while another five of the



ten-member board were also of that faith (LHA6). The remaining large association with religious involvement in its establishment had been set-up by members of a Roman Catholic religious order, one of whom was ordained, while the others were lay-members. The religious involvement remains strong as just one of the four-member board has been replaced (LHA3).

The final reason for the over-representation of directors from religious institutions on the boards of Irish housing associations was access to development land. Religious institutions control large tracts of institutional land, often in prime development locations, which are occasionally sold or transferred to housing associations for the provision of social housing. Some examples of religious orders donating or transferring land to housing associations were identified during the in-depth interviews (see Section 6.3). In some cases, the transfer of land led to adjustments in the governance of the housing association, with the religious order concerned gaining representation on the association's board. For example, two directors of a large homeless services provider were members of different Roman Catholic orders, the Presentation Sisters and the Holy Faith Sisters. Both of these orders had donated their old convents and surrounding lands, which had become too large for their requirements, to the association. This association already had some religious representation on its board, as it had been established by a nun who had remained as a director (LHA5).

### **8.3 SELECTION OF GOVERNING BODIES**

Two main models of governance were identified; 'self-appointed' governing bodies where new directors or trustees were selected and appointed by existing directors and 'representative' governing bodies where directors were selected from a wider electorate than simply the existing directors, such as the tenants or the members of a charity. In the case of self-appointed boards, two main methods of selecting prospective directors emerged. The first method was the appointment of directors on the basis of their professional expertise or experience in relevant fields. The second method of selection was the appointment of interested people, who were identified through personal contacts with directors or staff, who wished to become involved but may not have any professional expertise. Various hybrids of these forms of governance were identified. For example, tenant representatives added an element of representativeness to a self-appointed board dominated by professionals.

### 8.3.1 Large Housing Associations

The large housing associations included in this research varied considerably in terms of governance, largely reflecting the origins, structure and ethos of the housing associations in question. All but one of the six participating large associations had self-appointed boards. Most of these associations took the approach of recruiting directors with expertise and experience in relevant fields, although one had retained the original board almost intact, which had been selected on the basis of personal contacts. Just one large housing association, a co-operative, could be described as representative.

#### Self-Appointed Governing Bodies

**LHA2:** One large housing association that adopted the ‘experts’ approach to governance was established in 1994 and catered mainly for low-income families. The CEO argued that the composition of the board became a key issue when the association started to employ professional staff about a year later. It was argued that the original directors had been well-meaning philanthropists, while directors with professional expertise who were currently working in a relevant field were needed. A more active role in the governance of the organisation was required of the new board. The gaps in the skills available on the board were identified and considerable efforts were made to recruit new directors with the requisite backgrounds (Table 8.7). The selection process was not confined to personal contacts, it also included advertising for directors:

“I started in S\_ [housing association] in 1995 as the first employee of the company and there was a lot of dead wood on the board. They had brought on a group of worthies and really what I needed was a group of people who knew what they were at and were willing to give their time, not just their name. Not retired people who weren’t in the business... We were fairly conscious of identifying the skills we didn’t have on the board and getting them, even advertising for them” (LHA2a).

A director of the association also identified this shift towards targeting particular types of expertise. The fostering of a business approach, with the recruitment of business people rather than people already involved in voluntary housing, was considered important:

“Certainly in the early days it was who you could get. Although increasingly it’s about expertise in finance, accounting - people who can give professional expertise in planning, construction, management, community development. Also, not to get the usual suspects, because most of the directors hadn’t been involved in the voluntary sector before. Our rationale was to get people on the board because of professional expertise not experience in the voluntary sector. We wanted to get a ‘can-do’ approach not moaning” (LHA2b).

“It’s about trying to get the best person. In the last few years we have publicly advertised: ‘do you want to be involved in the voluntary sector...?’” (LHA2b).

The relatively high turnover of directors on the board was perceived as advantageous by this association, preventing the stagnation of the organisation. It was argued that directors remain only as long as they continued to make an active contribution:

“I’ve not been on the board continuously, I was away for a few years and I’ve been back for the last year and a half. There’s quite a good turnover, nobody is stuck there forever. I won’t stay there forever. There don’t seem to be people there for thirty years” (LHA2b).

Where directors were recruited on the basis of their professional expertise, they tended to be invited onto the board by the existing directors, without the involvement of other stakeholders such as the tenants. In this case, the board was relatively large, with a maximum of fourteen members:

“They tend to be invited on. It’s not formal election procedure, although it could come to a vote. The maximum number is fourteen, you don’t want it too big. Issues of gender balance are taken into account...” (LHA2b).

This association’s tenants had one representative on the board. However, this representative was invited onto the board rather than elected, so he gave a tenant’s perspective rather than acting as a formal representative. As the association operated on a nation-wide basis, no mechanism existed for the tenants’ representative to consult with the tenants, other than those living on the same estate:

“We have a tenant representative, who is invited on at the moment” (LHA2b).

“They’re there off their own bat. They’d feed-back to where they’re from but there is no formal mechanism to feed back to all C\_ [housing association] tenants” (LHA2b).

Although the association’s commitment to achieving meaningful tenant participation was emphasised, it was argued that there did not seem to be any great demand for it at board level. The limited demand for tenant participation generally related to local-level management and maintenance issues, particularly anti-social behaviour.

**LHA5:** The second large association that took the approach of recruiting directors with professional expertise in relevant fields was established in the late 1980s. It was city-based, focusing on the provision of transitional and permanent housing for the homeless. From the beginning, efforts were made to recruit ‘expert’ directors, to work with employees of the parent organisation, a charity engaged in campaigning and providing services for homeless people:

“She [founder] saw the need and the idea and got people around on the board, including B\_ [general secretary of NABCo] G\_ the architect, J\_ of McInerney Developers and A\_ a public servant. It wasn't a one-man stand, she got people with housing expertise in to oversee applications and construction. Some of the staff from F\_ [parent charity] also gave their attention to the social element, like interviewing” (LHA5).

The board of this housing association had a nominating committee charged specifically with the task of selecting directors:

“Board members have a six-year life or rotation. The nominating committee of the board elects them” (LHA5).

Reflecting the association's target client group, this committee sought expertise in both housing and social services. There seemed to be an awareness of governance issues within the organisation and it was emphasised that efforts were made to recruit directors with a range of relevant expertise. It was thought that directors with business and financial backgrounds were probably over-represented on the board, in contrast to directors with social expertise:

“Some have housing expertise, others are business or financial people. It's over-balanced towards that at this stage. But we also have people with social expertise. We tried to look at governance and have a range of representation” (LHA5).

Two religious orders were represented on the board, in addition to people with relevant expertise. The two orders concerned had donated their old convents, together with considerable institutional lands in one case, to the association:

“There were legal people in the beginning and also representatives of the Sisters of Charity and the Presentation Sisters. An effort was made to include people with relevant expertise” (LHA5).

Recent re-structuring of the organisation has affected its governance. The original charity had established several non-profit companies under the same umbrella name, including the housing association and a research organisation. These companies were amalgamated and the housing association became a subsidiary company. This gave the parent organisation greater control over the governance of the housing association, allowing it to nominate two or three directors to the board:

“F\_ [housing association] is *de facto* now a subsidiary company but only two or three members are really members of the board of F\_ [parent charity]” (LHA5).

Despite the relatively low representation of the parent charity on the board of the housing association, this amalgamation has been problematic from the housing association's point of view. It was argued that the original charity, which has a very high profile, is associated with homelessness rather than housing, which can cause problems for achieving balanced waiting lists and obtaining planning permission:

“...with the best of intentions, the amalgamation of housing and homelessness has been problematic. F\_ [parent charity] has the image and identifies very much with homelessness, but most of our housing is long-term housing. For staff at the housing end, it has improved conditions. But it has possibly hindered long-term development. If it had remained separate, it may have developed larger than it has” (LHA5).

The amalgamation also seemed to have resulted in a lack of clarity of purpose at board level. It was argued that there was some confusion regarding the future direction of the association. The CEO felt that it was important to move towards the provision of a mix of housing options, including some projects for tenants with low support needs, due to the labour-intensive nature of their current type of housing provision for homeless people. However, the move closer to the parent organisation has meant that this may not be achieved, due to its strong focus on homelessness:

“Our strategic planning is caught in homelessness versus housing. Personally, I don’t see the difference. The critical need used to be services but that has now been reversed and we need a range of housing options” (LHA5).

**LHA4:** The third large association to emphasise the recruitment of directors with expertise in specific fields was a city-based association catering for both low-income families and special-needs groups, including the homeless and the elderly. This well-known housing association had distinctive origins, as it was established by a philanthropist in the late-nineteenth century. The founder’s family was still involved, with four representatives on the board. In addition to business expertise and other relevant skills, a key factor in the recruitment of directors seemed to be social conscience:

“An interest in social housing delivery is the key factor. You have to have a heart for this kind of work and a head for the business with accounting, legal, quantity surveying or property skills. The founder’s family have a heart for it” (LHA4).

All but one of the directors were retired, a reversal of the situation observed in some of the cases discussed above, where there was a prejudice against recruiting retired board members as it was felt that directors who were actively involved in a relevant field of work were more useful. However, retired directors may have more time to spend on housing association business and it was argued that they have considerable experience in the business world behind them:

“Most are retired, one is still working. They are businessmen, most have experience in running their own businesses or multinationals. There are a number, four, who are related to the founder” (LHA4).

A pronounced gender imbalance was apparent on this board. All but one of the directors of this association were male, as was the general manager. It was argued that it was very difficult to recruit female directors with the background required:

“There are ten males and one female. We find it near impossible to get females who have the range of skills and abilities that this board requires” (LHA4).

Again, these ‘expert’ directors were identified through personal contacts and invited by the existing directors to join the board:

“It would be through personal contacts. Those kind of people run in different circles, through other activities. For example, one of the last ones, was a contact through the Society of St. Vincent de Paul” (LHA4).

“They are invited by the board and voted in at the AGM, but that’s a formality. It is clearly talked through before the person is contacted” (LHA4).

**LHA 6:** The final large association with a self-appointed board of ‘experts’ was an old religious and charitable organisation, founded in 1865. Although operating in several countries, its Irish operations were restricted to catering for homeless children and adults in Dublin. A separate housing-association company had been established in order to facilitate its approval by the DOEHLG. Unusually, all of the directors of this company were employees of the parent organisation. In this way, strong control over the housing association, which was established for reasons of administrative convenience, was retained. In similar situations, it was more usual to appoint common directors to the board of the new company, rather than employees. However, it was emphasised that all of the directors were experts in their own fields, which encompassed social services, finance, public relations, personnel and property (see Table 8.8):

“The S\_ [housing association] set up as a limited company in the Republic so it can operate. The directors all work for the S\_ [parent charity] but they would be experts in their own fields. They’re appointed by the S\_, we don’t have directors elected by their own members. And the directors are all S\_ members who work in Dublin. Those directors are the ones that make the executive decisions” (LHA6).

Interestingly, an additional structure had been established in the Republic of Ireland, an advisory board comprising local experts, which advised the directors on a good-will basis.

“We also have an advisory board made up of twelve of the great and the good of Dublin! They would be from legal backgrounds, business backgrounds, someone from fundraising, PR, about twelve of them all from business backgrounds. They give their time voluntarily to the S\_ [housing association] and meet quarterly” (LHA6).

Similar advisory groups had also been set up at local level, in order to advise each centre:

“At centre-level, we have advisory groups that network with the centre on a voluntary basis, people like a psychiatric nurse, a Garda representative. They help to advise the centre. There are quarterly reports, anonymised of course, but if you have a particular problem with someone, you can discuss it and they can help the centre by advising” (LHA6).

Both the advisory board and the advisory groups met quarterly and occasionally visited the centres between meetings. A distinction was made between volunteer workers in the local centres and the advisory board and groups. Members of the advisory structures were seen as more committed to the housing association:

“The majority of people come and go, say if they’re applying for a social work course and they want some voluntary experience on their *cv*. Very few people stick the course. But the advisory groups and the board are different, they are committed to meetings on a quarterly basis and maybe visit the centres in between” (LHA6).

In this way, it was argued that the housing association values professional expertise, at both the national and local level:

“As an organisation, the S\_ [housing association] is well structured and has tried to build in professional paid support and also professional expertise and business acumen at various levels of the organisation” (LHA6).

**LHA3:** The largest housing association in Ireland was the only large association with a self-appointed board that was selected on the basis of personal contacts, rather than the deliberate recruitment of professionals. It was established in 1982 and catered primarily for low-income families. It was argued that the association was a pioneer, as very few housing associations were operating in Ireland at that time. Consequently, the founders were not even aware of the types of expertise that might be required. People with a social conscience were appointed, lay Franciscans who were involved in community work:

“At the time we didn’t even know what expertise we needed. There was nothing available to us so we basically recruited people of goodwill. Nowadays we might do it differently. But even with our staff we look for heart. We ask ‘what voluntary groups are you in?’ and ‘what groups or societies are you in?’. We try to find out if the person has an internal ethic” (LHA3a).

“I’m a Franciscan and the other two are lay Franciscans. They were doing other work in the community as well. M\_ was also a builder” (LHA3a).

The founder was concerned to keep the board very small, to prevent it from becoming unwieldy. In spite of the recent enlargement of the board, there were still only four directors:

“When we were putting the organisation together - I had been involved with a lot of groups and you end up with twenty on the board. So we have kept a very tight control of the organisation and from the beginning there were only four directors. There are no fly-by-nighters” (LHA3a).

This was considered beneficial in terms of keeping a tight control of the association’s activities. Furthermore, there has been a very low turnover of directors. Only one director had resigned in the 21 years that this housing association had been in operation. His replacement was an accountant, perhaps indicating a change in approach towards recruiting directors with professional expertise:

“Three of the directors are original, one of the originals dropped out and we replaced him. We invited him because we heard of his work in the community. He was also an accountant and we needed someone of that ilk on board” (LHA3a).

## **Representative Governing Bodies**

**LHA1:** Just one of the large associations had adopted a more representative approach to governance, with new directors being selected by a wider electorate than just the existing directors. This stood in marked contrast to the ‘invited experts’ approach to governance adopted by the other large associations discussed above. Not surprisingly, this was a housing co-operative. This national organisation was involved in promoting and advising co-operatives around the country but it was also a housing association in its own right, directly establishing co-operatives in Dublin. Each of the affiliated district housing co-operatives, which in turn comprised several local co-operatives, was represented on the board of the national body:

“...they’re representatives of the affiliated organisations so in that sense, we’re a mutual organisation, we’re owned by our members. As indeed the local or district co-operative society would be owned by its members, each member being a shareholder. The association itself is a co-operative society, owned by its affiliated societies and its management committee is in fact representative of the co-operatives” (LHA1).

The distinct co-operative structure and ethos were emphasised by this respondent, with the importance of the values of co-operative action and mutual ownership. It was pointed out that the skills and expertise available on the board varied considerably, although it certainly was not the intention to recruit directors with professional expertise. As the tenant-members of the affiliated district and local co-operatives were drawn from the local-authority housing waiting lists, the directors were often people with few educational qualifications. In this sense, it was argued that this large association had much in common with many smaller associations, as they tended to be dominated by people involved in service provision rather than by professionals:

“It is true to say that they are ordinary people, engaged in their own daily work, those that have work. And it is true to say that the board of directors does not consist of accountants and solicitors, architects and so on. Although from what I know generally speaking in Ireland, even the voluntary...philanthropic housing associations, would not have many...so-called ‘professional’...people on their boards. They very often would be service people. So there’s not a huge difference. Although I think it’s fair to say that in the case of rental housing co-operatives, we would be drawing more people from the housing waiting lists. And, therefore, we would have more people who would have less educational opportunities, more people who were unemployed, although that seems to be changing at the moment compared to a couple of years ago. But certainly, it is fair to say that we wouldn’t have been collecting board members from the so-called professional classes as such, we would engage and employ professionals to do that kind of work for us” (LHA1).



It must be borne in mind that the representatives of the affiliated district and local co-operatives were not necessarily all tenant-members, as this depended on the governance arrangements in each affiliated body. Nevertheless, the election procedure from an electorate of affiliated housing co-operatives certainly introduced an element of democracy and transparency not seen with any of the other large housing associations.

### 8.3.2 Medium-Sized Housing Associations

Similar variation in styles of governance was observed among medium-sized housing associations. The boards of these associations ranged in size from six to 21 directors. They were predominantly 'self-appointed' boards, although a minority were representative of some kind of wider electorate than the existing board. Little emphasis was placed on the recruitment of directors with specific types of professional expertise, with personal contacts playing a more important part in the selection process. Nevertheless, people with relevant qualifications and experience certainly seemed well-represented on the boards of nearly all of the medium-sized associations.

#### Self-Appointed Governing Bodies

The methods of selecting the original members of the 'self-appointed' boards of new associations varied depending on the origins of the association concerned. Generally, directors not wishing to retire at the end of their term were re-appointed without competition, as illustrated by the three examples discussed below.

**MHA2:** Three friends with an interest in social issues and voluntarism established association to cater for low-income families in 1992. Three more friends were subsequently invited to join the board, so it has remained quite small, comprising just six directors:

"We set it up in 1992. A friend of mine from college days worked in London for the Housing Corporation and on his own. The *Plan for Social Housing*, he saw that and contacted myself and another friend and asked would we be interested and we met and agreed that it wouldn't be a bad idea. He was interested in coming back to Ireland. We put in IR£500 to set up the company, with the help of a solicitor recommended by the ICSH...Another friend...became chair, I became secretary partner-director and our other friends became directors. Then we recruited two other friends, a solicitor and a guy who works in social services, after a couple of years. And one of the chairperson's friends came on-board as well. But the original three are still the same" (MHA2).

This is a classic example of a ‘self-appointed board’. The existing directors were the only stakeholders in this association that were involved in re-appointing the directors each year and inviting new directors to join the board. This association did not have any wider membership or volunteer workers, while tenants were excluded from the selection process (see Table 8.9).

**MHA4a:** A second example of a ‘self-appointed’ board was provided by an association that emerged from a city-based old folks’ association. This parent organisation was established following a public meeting and the board was elected from this constituency of interested people, who all had a link in some way with older people:

“31 years ago, C\_ [parent charity] was set up. It was two business people working in the city centre, where you had all the doss-houses at the time. They went for a meal and one said to the other that they felt sorry for them. It was a simple coincidental conversation, they called a meeting, put an ad in the paper, had an election and it took-off on that structure. And as the DOELG introduced regulations about being a limited company and so on, these things would have been addressed” (MHA4a).

Unlike the parent organisation, the board of the housing association that was established in order to gain approved status from the DOEHLG had a non-representative structure. It was quite small, comprising six invited directors who re-appointed themselves annually (see Table 8.10). There had been very few changes in the composition of the board due to difficulties in recruiting directors:

“Initially...they were invited to join and thereafter they were voted in at their AGM. Generally, there have been very few changes because there are very few people to replace them” (MHA4a).

**MHA7:** The final example of a ‘self-appointed board’ had much greater tenant involvement in both the selection of the original board and the continuing governance of the association. This association seemed unusual, as it was clearly driven by demand from prospective tenants, under the leadership of a local Fianna Fáil councillor and TD. Rather than establishing a co-operative, the group opted for a voluntary housing association structure. A network of similar associations was subsequently established by the same politician with groups of prospective tenants from different towns and villages throughout south-west Kildare. This association had quite a large board, with twelve directors, three of whom were tenant-directors (see Table 8.11). The tenant-directors were elected by the tenants every year. Thus, this association has a fairly strong representative element, with a quarter of the directors being elected by the tenants. However, the group recruited the nine remaining directors from local community organisations. These founding directors were re-appointed with no competition each year at the AGM:

“The others are re-appointed on an annual basis as well at the annual AGM...there would be no competition” (MHA7).

Tenant participation in the governance of the association was further facilitated by the adoption of a ‘twin-track’ approach. Both the board and the group of future tenants met regularly, from the establishment of the association to the allocation of the units. The tenants’ representatives then fed back the tenants’ views to the board:

“We had all the time the involvement of the tenants. It was a kind of twin-track approach, the twelve tenants would have met on a regular basis, they would have nominated two or three of their members to be directors of the company and then the directors also met and led the process, all the time consulting with the prospective tenants” (MHA7).

The self-help ethos of this association and the high level of tenant involvement led to its becoming locally known as a housing co-operative, although it does not have a co-operative structure:

“Colloquially they will refer to the associations as co-ops. I think that’s fine because people understand that concept and I’m quite happy that they would use that term” (MHA7).

**Expertise and Experience:** Medium-sized associations with ‘self-appointed’ boards tended not to emphasise the importance of recruiting directors with professional expertise in a relevant field. A more important method of recruiting directors seemed to be through personal contacts or through the parent organisation. Only one association with a ‘self-appointed’ board made efforts to recruit ‘expert’ directors. This association primarily emphasised the importance of drawing its directors from the local community, as the association was seen as a local response to a community problem. However, efforts were also made to recruit directors with leadership and organisation experience from locally active voluntary organisations, particularly the Credit Union:

“...we looked out into the community and we approached local voluntary organisations and individuals, people who had a role in the community, people who had taken up leadership positions and who had expertise in planning and organisation and we invited them to come on board with the housing association and they did that. I suppose we particularly aligned ourselves with the local Credit Union organisation from the very outset and we got nominees onto our board of directors who would have come from organisations like the St. Vincent de Paul Association, the local Credit Union and - just other...locally active voluntary organisations” (MHA7).

In spite of the recruitment of ‘expert’ directors not generally being an important factor for most medium-sized associations, nearly all of the associations did in fact have considerable representation of professionals in relevant areas on their boards, particularly solicitors, accountants and business people. All but two of the medium-sized associations that participated in the research were engaged in the provision of housing for special-needs target groups, including the elderly, the homeless, people with mental health difficulties

and women who are homeless as a result of domestic violence. Several of these associations also had a strong representation of professionals involved in delivering services to their particular target client group, such as nurses, psychiatrists and support workers from women's refuges.

### **Representative Governing Bodies**

Just two medium-sized associations had 'representative' rather than 'self-appointed' boards, with a membership that was selected by a constituency that was wider than the existing board. In one case, the directors were representative of the voluntary membership of the association, while in the other, the committee members were representative of the constituent churches of the charity.

**MHA6:** The best example of a representative board was provided by a city-based association that was engaged in the provision of services, accommodation and campaigning for homeless people. A large body of both full- and part-time volunteers were working for this association, for example doing a soup-run for people sleeping rough. These volunteers were responsible for electing the directors each year:

“Board members are elected by the volunteer membership. About half of them stand down each year and there are elections at the AGM” (MHA6).

These directors generally continued to spend time working for the association on a voluntary basis:

“We just had a review of governance and that has been one of the principal issues. The vast majority would still tend to do their stint” (MHA6).

**MHA3:** The second medium-sized association with a 'representative' board catered for the elderly and was controlled by a large committee with 23 members. Most of these directors were representatives of the ten Methodist churches in Dublin. It was unclear how the constituent churches selected their representatives. They generally seemed to be members of the congregations, as only three committee members were Methodist Ministers:

“We don't have a board of directors, that is one of the things we are looking at. It operates like a church structure rather than a commercial structure. Within the Methodist Church, we would have a quarterly meeting with the representatives of the Independent Churches in that area. Our committee...consists of the superintendent of the D\_ [city-centre church], the minister in charge who is automatically the chairperson. The other members would be representatives of the Methodist churches in the Dublin area” (MHA3).

The committee was ‘representative’ rather than ‘self-appointed’ because it was drawn from a wider constituency than simply the existing committee members. The constituency of this association reflected its origins as the ‘social arm’ of the Methodist church:

“D\_ [housing association] was established in 1893 so it’s 110 years old. It rose out of the Methodist church and we view ourselves as being the social arm of the Methodist church in Dublin. But for most of its existence it was a general charity and it was only in the 1960s that it was decided that housing was needed for the elderly population” (MHA3).

However, it was clear from the composition of the committee that people with professional expertise were well-represented, as shown in Table 8.12. It had initially been intended to include people with professional expertise in relevant fields on the committee. In the event, no external people were included but efforts were made to identify ‘experts’ from within the constituent churches:

“It’s 95% representatives. Originally the idea was that if you’re short of legal expertise you could invite that in, but by and large they came from the churches. If there’s no legal person in the D\_ [city-centre Methodist church], they’d look for another church and obtain somebody through that. There’s no purely external person” (MHA3).

A question arose regarding the degree to which the committee members actually represented the various churches. They had an unlimited term in office and there tended to be a very low turnover of committee members. It was also thought that there was a low level of awareness of the work of the organisation among the different congregations:

“Part of the idea is that the representatives report back to the churches. But I don’t think they are aware. We’re looking at doing a newsletter or something like that to inform the other churches” (MHA3).

Thus, the wider voluntary membership of the charitable organisation selected the directors, in the case of both of the medium-sized associations with ‘representative boards’. However, these members were just one group of stakeholders. Another important group of stakeholders, the tenants, still seemed to be largely excluded from the governance of both associations.

### **Local Authority Representation**

In two cases, there was a definite perception that it was advantageous to include a councillor on the board of directors. The chairperson of one of these associations was both a councillor on Kildare County Council and a TD and he argued that his involvement was useful in terms of leadership of the local community but also in terms of enhanced access to information and influence in the local authority:

“I think politicians are obliged to provide leadership to their communities and be out there engaging with the communities and resolving the problems that exist. And you’re right, yes, that politicians are in a unique position to access information and access to influence. And...if that can be harnessed in support of people in need of housing then that’s a good day’s work” (MHA7).

In the second case, a senator and four councillors, including the mayor, were represented on a board of sixteen trustees (see Table 8.13). The respondent felt that this definitely helped when dealing with Wexford County Council. On the other hand, these elected representatives also tried to exert influence over the allocations process, which was the responsibility of the staff managing the sheltered housing and residential home in question:

“For the cottages, the councillors on the board would always be looking for vacancies and give them to their friends, you know the kind of thing that always happens in Ireland. They use their bit of pull the same for the home” (MHA5).

Finally, an observer on the board of another association was a retired principal officer from the DOEHLG and he liaised with the local authorities on its behalf. His involvement was considered very useful, particularly as this association operated on a regional basis and was developing in several different local-authority areas:

“One of our directors is an ex-official, a principal officer in the DOEHLG. He comes to all of the meetings and he’s great for networking, he’s been talking to all the local authorities” (MHA2).

## **Tenant Representation**

Tenants stood out as the stakeholders most affected by the decisions made by the boards of housing associations. However, they were largely excluded or marginalised from the governance of medium-sized associations. Only one had tenants’ representatives on the board. This was the community-based association discussed above, which had a strong self-help ethos and three tenants’ representatives on its board (MHA7).

In contrast, another association was in favour of tenant participation but had been unable to generate any interest among its tenants. It was argued that the board was ideologically committed to tenant participation and would give serious consideration to any proposals for tenant representation:

“The board member elections are held at the AGM. Two directors retire and nominations are taken. Tenants are not involved in the AGM. That may be changed but we don’t have to. If there was demand for it, we would look seriously at it. We prefer hands-off management to hands-on” (MHA2).

Interestingly, these two associations were the only medium-sized providers of housing for low-income families included in the research. Thus, tenant representation appears to be viewed as either irrelevant or problematic by the boards of associations catering for client

groups with special needs, such as the homeless, the elderly or people with mental health problems.

### **Recruitment and Retention of Directors**

Medium-sized associations seemed to have varying levels of success in recruiting directors. Some seemed to be experiencing difficulties in persuading people to take on this role, with two associations reporting problems. One respondent argued that many volunteers were too busy to commit to doing the administrative work that a directorship entails. Volunteering to undertake practical work for the association was more popular:

“In recent years, people have been more reluctant to take on administrative duties. People are much busier now. People just come in, do their stint and go home” (MHA6).

Similarly, another association argued that, although volunteers were happy to give practical help, they were apprehensive of taking on the legal responsibilities of a director:

“Especially as the thing gets bigger, they are afraid of the responsibilities and legalities. While there are a lot of people who will help us out, there are very few who would sign on the dotted line for mortgage deeds and so on” (MHA4a).

In this case, it is important to note that the association had been in severe financial difficulties in recent years. Both the health board and local authority had withdrawn revenue funding for several years and the Revenue Commissioners had threatened to liquidate the company as a consequence of failure to pay taxes for its employees. This perhaps explained the reluctance of supporters of the association to take on the legal responsibilities of a director:

“... the local authority and the health board had no funding for four years, which was a source of problems” (MHA4a).

“We had trouble with the PRSI and the PAYE and the Revenue Commissioners wanted to dissolve the company. So, we negotiated and paid it over three years” (MHA4a).

Another association highlighted the challenge of retaining directors in the long-term. It was felt that the planning and construction of social housing projects generated an excitement and interest that attracted directors. Retaining directors in the long term to manage the houses was viewed as presenting a greater challenge. This association had tried to pre-empt any problems by forging links with local voluntary organisations who would nominate directors:

“I suppose, we are going to face a challenge into the future in keeping the community sector involved because, you know, while you’re building, there’s a dynamic, there’s an excitement there with that and you can get people to come on board but the long-term management is a

greater challenge and that's why we've tried in each of the communities to anchor ourselves in an association with some existing organisation like the V de P or the Credit Union or the Order of Malta or the parish council so that, you know, there's continuity there so that if the local V de P member gets fed up, well the V de P Conference will nominate somebody else" (MHA7).

The same respondent also argued that the considerable sums of money under the control of housing association boards could attract directors. Housing associations contrast with other types of voluntary organisations in this regard, as they tend to have little money to manage:

"If you lost the treasurer and there was no one interested in that role you'd discuss and see if there was anyone else in the community who could take on the role, you'd go out and twist their arm and encourage them to come on board. Generally speaking, in the financial area - where you're not involved in going out into the community and trying to raise money and where there is money to manage - it can be an attractive proposition because many voluntary organisations don't have any money" (MHA7).

Another older association did not seem to have any trouble in recruiting trustees, perhaps because it was a very old organisation and well-known locally. There was a particularly strong representation of councillors on this board and it was noted that politicians like to be on the boards of this type of organisation for political reasons, in addition to other factors such as status, decision-making power and socialising:

"The Trustees...they like their bit of power!...Partly their ego, they like to be able to say that they're a member of the H\_ [housing association]. The politicians use it like they use their membership of other things. They like to say they're on the boards and committees of various hospitals and schools. Part of my job is to make sure the drink cabinet in the board room is well stocked. There's always a bit of a session after each meeting!"(MHA5).

This issue of recruiting new directors presumably affected different associations to a varying extent, according to the level of turnover of directors. Turnover seemed to vary considerably between associations. Two associations reported very low turnover with directors tending to remain on the board for life:

"...I say to them, you're on it for life unless you start embezzling" (MHA4a).

"By and large, once they're on it, they're on it for life, unless they want to retire. Other people are people with particular expertise" (MHA3).

In contrast, one of the associations with a 'representative board' presumably had a higher turnover, as half of the directors stood down every year and elections were held. Another association reported a relatively high turnover, with directors coming onto the board in order to make a specific contribution and then leaving. However, this association did not employ any staff, so the role of the directors was very different than was the case for the two associations with very low turnover as they both had employees.

"If they are asked for a major contribution, they will very often come on board and make that contribution. Maybe it's to help acquire the site and get permission, the thing up and running, maybe it's to work with the builder and take charge of payments and take financial control.



And when that task is over you'll find some people say, 'Well that's it, I've done my bit'...but there's a basic cohort of people there that form the core and make the long-term commitment" (MHA7).

### 8.3.3 Small Housing Associations

The boards of the small housing associations that participated in the research varied considerably in size, ranging from six to twelve directors. The majority of these boards were self-appointed and adopted various approaches to recruiting new directors, reflecting their origins and aims. Small, community-based associations, which were generally located in villages or small towns, invariably drew their directors from the local community. The key selection criterion for these associations tended to be involvement in community activities rather than holding professional expertise or experience in a relevant field. In contrast, the three small, non-community-based associations, which all had self-appointed boards, seemed to subscribe more to the 'experts' approach. Only three small associations were representative of some kind of wider constituency than the existing directors.

#### **Self-Appointed Governing Bodies: Community-Based Housing Associations**

Most of the small housing associations with self-appointed boards were community-based and aimed to meet only local housing needs. The directors of these associations were generally recruited from within the local community and it was common to draw directors from a parent organisation, such as a community care council or a parish welfare committee. Only three of these small, community-based associations mentioned the expertise offered by their directors. However, not even these associations emphasised the recruitment of directors with professional expertise.

**SHA1:** One of these associations, which was established by a community care council in 1992, catered for elderly people and low-income families in a small village. Most of its nine directors were drawn from the parent organisation, which had been in existence since 1975:

"Well, the core is really members of the T\_ (village, County Wexford) Community Council..." (SHA1).

It was felt that the board included a 'good mix' of people, including farmers, local-government officials and housewives (see Table 8.14). The enthusiasm and dedication of

the directors was highlighted and this seemed to be considered more valuable than having 'expert' directors:

"Everybody came on in 1992, when we started it...And everybody at every meeting...they have a great interest in it. They think they're doing some good..." (SHA1).

Nevertheless, a councillor had later been invited onto the board, in order to provide housing expertise and a link with Wexford County Council. It was argued that the councillor was useful as he was the only director with any prior experience in the field.

**SHA7:** Another small, community-based association that mentioned relevant expertise as a factor considered in the recruitment of directors provided housing for the elderly in a small village in County Kildare. This association was established in 1995, by a sub-committee of the Roman Catholic parish council:

"We had the usual large committee that tends to get nowhere unless you focus them somewhere or other!...We had a committee of twenty and we agreed that a sub-committee would be better for focusing people, so four or five sub-committees were formed. I ended up on a building and maintenance sub-committee. We were elected on a three-year term. It very soon became community- rather than parish-led. We decided that if we were going to do anything useful, we should look at housing" (SHA7).

Despite the initial election, the new housing association opted to establish a self-appointed board. The seven directors re-elected themselves at their AGM, where attendance was limited to the directors:

"Under the terms of our constitution, they have to be voted in by 50% plus one. You need a full attendance of seven and four have to resign and are eligible for re-election. The ones that have to step down are the ones that are there longest without being re-elected...If they don't volunteer to step-down, we have to draw lots. But it has never been an issue, we have always had volunteers and they have all been re-elected" (SHA7).

Efforts had been made to achieve a good mix of people with relevant expertise on the board. The original directors, who had been drawn primarily from the parish council, included a solicitor, a man who was involved in concrete building products and a retired builder who was working as a clerk-of-works (see Table 8.15). Nevertheless, it was felt that the most important consideration in the recruitment of directors is whether they have an interest in the work of the association:

"Originally the mix was deliberate. M\_ is a solicitor, then there was the building guy. The over-riding consideration was interest in that type of project, it was no good having them if they were not interested. It was originally a mix of people from the parish welfare committee and the building sub-committee" (SHA7).

Some directors saw their contribution as being related to their particular area of expertise, limiting their input to a certain phase in the association's development. The man who was

involved in concrete building products resigned once the construction of the association's only housing project was complete.

“We have seven directors. There has been a change of two directors...one died and the other resigned. He's in building himself, which was helpful during the building phase. He did his thing and then bowed out” (SHA7).

The turnover of directors had been quite low since the establishment of the association. Great care was taken on both occasions when replacement directors had to be selected. The original board had been all male and both of the new directors were women, representing a move towards a more gender-balanced board. Although the housing association had originated from the local Roman Catholic church, the board was keen that it should be seen as a non-denominational organisation serving the local community. This led to the selection of a member of the Church of Ireland, who was also active in the local community:

“We addressed the gender issue and addressed the religion issue. We weren't seen as non-sectarian so we invited E\_ onto the board. She's a very committed person and is involved in Tidy Towns but she is also involved in the Church of Ireland situation” (SHA7).

The second new director had an interest in managing the newly completed housing project, replacing the out-going director with building expertise. She worked in a FÁS office adjacent to the cottages so she was ideally placed to act as the rent collector and contact person for the association's elderly tenants.

**SHA11:** The third example of a small, community-based association that tried to recruit directors with relevant expertise was part of the same network of housing associations in south-west Kildare as one of the medium-sized participants (MHA7). The same Fianna Fáil councillor and TD established this association in 1990, in response to demand from prospective tenants. The model already in operation with the original association was replicated. Three tenants' representatives were included on the original board of directors and they liaised with the group of twenty future tenants, which met separately throughout the planning and development process:

“Initially the group of families used to meet, the twenty of them. There was a waiting list and if anyone dropped off, we brought another in. Seven or eight dropped off, they moved out of the area, got a house or their circumstances changed. Then others on the list got in on it. They meet themselves once a month and then their representatives would come back to the board. The board also met every month and if needs be we meet in-between, if there are decisions to be made” (SHA11).

The councillor and TD who had been instrumental in establishing each of the associations in the network had gained valuable experience. For example, he was able to draw on the same professional consultants who were already familiar with the funding schemes:

“S\_ [Fianna Fáil councillor and TD] is a member of the board. He would have used his experience. We were lucky, we had the same planner, auditor, accountant and solicitor as the other housing associations. Once one scheme was up and running they all knew how everything fell into place” (SHA11).

The remainder of the original board comprised local people (see Table 8.16). Some emphasis was placed on attracting people with relevant expertise in the recruitment of directors. Two were involved in the Credit Union movement, reflecting the strong self-help ethos of the association:

“They need external people for their boards and I was asked and another lady because we have experience from the Credit Union. They felt we would have experience of being on a board and a co-operative feeling because co-operatives are about people coming together to help themselves” (SHA11).

It was argued that the planning and development of the first housing project had been a slow process, leading to a relatively high turnover of directors:

“People came and went because it went on for a long time and people got sick of it. They very definitely were the mainstays of it and others came and went” (SHA11).

In contrast to the three associations discussed above, several small, community-based associations with self-appointed boards did not even mention the recruitment of directors with relevant professional expertise or experience. These associations tended to emphasise the importance of attracting directors who were active in the local community.

**SHA9a and SHA9b:** Two sister-associations, which did not seem to attach much value to recruiting directors with relevant expertise, were based in a small village in County Limerick and catered for elderly people and low-income families. Four separate companies had been registered:

“We have four legal associations for housing for the elderly, family housing, the day care centre and the respite care centre. That’s in case anything happened with one centre, if they had financial trouble it would have a domino effect on the others” (SHA9a, SHA9b).

The two housing associations were formed independently of any other groups that were active in the village, such as the parish council, largely at the instigation of one key person, a local farmer. It was argued that the committee members recruited were all local people, drawn from a range of backgrounds:

“S\_ [chairperson] was the main person, the local mafia! They came from across the spectrum, farmers, shopkeepers, factory workers, the parish priest” (SHA9a, SHA9b).

Professional expertise or experience in a relevant field were certainly not considered a priority in the recruitment of committee members, who were primarily people active in the local community (Table 8.17):

“...we kept solely within the community. We only use the solicitor and accountant in a professional capacity” (SHA9a, SHA9b).

**SHA8:** Another example of a community-based association that drew its directors from the local community rather than trying to recruit ‘experts’ was based in Leixlip, in north-east Kildare. This association was established in 1996 by a councillor and town commissioner. The same politician had also established a similar association in the neighbouring town of Celbridge. This association seemed to have a relatively strong self-help ethos. It was driven by demand from prospective tenants from the local-authority waiting list, some of whom were involved in the association from the beginning. In this respect, it was similar to the larger network of housing associations in the south-east of the county (MHA7, SHA11).

The board comprised three tenants’ representatives and four outside directors. The tenants’ representatives had been limited, on the advice of the Kildare County Council. It was felt that the inclusion of outside directors would promote rational and objective decision-making:

“We had named directors at that stage. There were four outside directors and three prospective tenants. That was the way it was advised by the county council. So at least the people who had nothing to gain from it would make decisions based on reality, whereas the other people had the potential to be opportune” (SHA8).

It was quite easy to recruit the tenants’ representatives from people approaching the councillor regarding local-authority housing issues. However, it proved more difficult to recruit the four outside directors. In the end, the founder’s brother and two acquaintances were recruited, a community activist and a coffee-shop proprietor:

“I knew people actively coming to me looking for houses so I got those people. It was quite easy getting the three directors from the prospective tenants but it was difficult to get people who had nothing to gain. We ended up with myself, a community activist, my brother and the proprietor of a coffee shop” (SHA8).

The issue of whether to select directors with specific types of expertise or experience did not arise, as the recruitment of any directors from the local community presented a challenge.

**SHA5a and SHA5b:** Finally, two small sister-associations with self-appointed boards also emphasised the recruitment of directors who were active in the local community rather than holders of relevant skills and expertise. Based in neighbouring villages in Connemara, these associations were both established by a local politician. Separate associations were established for reasons of administrative convenience and financial security and they each developed and managed one housing project for the elderly.

Rather than recruiting experts, this association adopted a networking approach. Efforts were made to recruit directors from the various agencies that were active in the area, including Forbairt Pobail Teoranta, Údarás na Gaeltachta and local community development organisations. Both associations seemed to have benefited from close links with these agencies. Forbairt Pobail Teoranta had been established by the same local politician who founded the housing associations:

“P\_ [chairperson] set up Forbairt Pobail Teoranta in 1989, to generate ideas and help business too. It’s a profit-making, private company, limited by shares. L\_ [housing association] was set up a year or two later, but he had housing in his mind from beginning and L\_ started when he found a site” (SHA5a, SHA5b).

Two representatives of Forbairt Pobail Teoranta were included on the boards of both housing associations. It still provides substantial administrative and financial support to both associations. Their administrative work was all undertaken at Forbairt Pobail Teoranta’s office, free-of-charge. Forbairt Pobail Teoranta had also advanced funding to the housing associations, towards the start-up costs associated with site acquisition and design fees.

A representative of Údarás na Gaeltachta, a public agency which undertakes economic development, community, cultural and language development activities in the Gaeltacht regions, was also common to the boards of both associations (web-site: [www.udaras.ie](http://www.udaras.ie), accessed 2/10/03). This link with the authority proved advantageous. Údarás na Gaeltachta provided assistance in several ways, including funding a housing needs survey when the first association was established and providing a site at half market value for the second association.

Two further local organisations were represented on the boards of both associations, a defunct co-operative company and another local community development organisation. The old co-operative, which had been involved in a range of community activities, had been established by the same local politician. It was no longer active when the housing

associations were mooted but two people from the old co-operative were included on the board of the first association. This link was very useful, as the first housing project was built on a site purchased from the old co-operative:

“...two from the old co-operative that owned the land. That co-op was involved in water schemes and it ran a shop and Irish colleges. It ran out of steam when P\_ [chairperson] was no longer involved but the land was vested in it...” (SHA5a).

Finally, a community development organisation had two representatives on the older housing association and one on the newer association, including the parish priest.

The board of the older association comprised seven directors (see Table 8.18), while its sister-association had a slightly larger board, with eight or nine directors. Four directors were common to both associations, the parish priest, two representatives of Forbairt Pobail Teoranta and a representative of Údarás na Gaeltachta. The remaining directors were drawn from a range of backgrounds. It was argued that they were not recruited on the basis of business expertise but because they were generally active in the local community:

“Four of the directors are common to both companies...the two representatives of Forbairt Pobail Teoranta, the parish priest who represents the community development association and the representative of Údarás na Gaeltachta. The rest are community people and they’re widely-based, they’re not business people” (SHA5a, SHA5b).

In spite of the lack of emphasis on recruiting directors with relevant expertise, there were several ‘experts’ on the board of the older association, including an accountant who looked after both associations’ finances. The board of the second association also included two people with expertise relevant to the association’s target group of elderly people, a nurse and a worker from a local psychiatric unit on the board.

### **Self-Appointed Governing Bodies: Non-Community-Based Housing Associations**

In contrast to the community-based associations discussed above, a minority of the small housing associations that participated in the research seemed to have adopted a very different approach to governance. Subscribing to the ‘experts’ approach, these three associations were all relatively new and, although they were each managing fewer than fifty housing units each, they all aimed to become much larger. The key differentiating factor was that none was rooted in a specific local community, as they aspired to operate on a regional or national level.

**SHA13:** A management agent, working for housing associations in the UK, established one of these associations in 1999:

“F\_ [housing association] was established in 1999...it was facilitated by an individual who was involved in social housing in the UK and he drew together a group of people interested in housing and social issues and it arose out of that dynamic...He had been working as a management agent for housing associations in the UK and I think he had the intention to establish a similar relationship with F\_” (SHA13).

The intention was always to become a large, fully professionalised association, catering for low-income families and operating on a national scale:

“From the start, it wasn’t a little local association. The intention was to be a national housing association...Really the model is the Respond! model, to build up a number of units and manage them professionally. They’re really looking at the UK model of having sufficient stock to manage them professionally” (SHA13).

The founder recruited community activists, whom he knew through personal contacts, onto the board. This association clearly was not community-based and even the original directors were spatially dispersed. In addition to the founder, who was living in the UK, the first chairperson was from Clare, several directors were from Louth and two others were from Dublin and Cavan:

“Most of the committee members came from Louth and were involved in community activities there. And then one was from Dublin and one from Cavan” (SHA13).

The association’s first chairperson later brought more people from Clare onto the board. He emphasised the importance of recruiting directors with relevant professional or business expertise. As a result, the board comprised a mix of community activists and people with relevant expertise, including an engineer, a surveyor and a sales executive (see Table 8.19):

“I had known the fella who established F\_ [housing association] on a personal level and he invited me to the first meeting and I became the chairman. I wanted to draw people onto the committee who had some professional weight so I brought on a building surveyor and a marketing executive for a multi-national” (SHA13).

**SHA12:** Another non-community-based small association originated in Northern Ireland. Its parent-association was established in Derry in the mid-1960s and had a housing stock of about 2,500 units by mid-2003, comprising a mix of accommodation for tenants with special support needs (40%) and housing for low-income families (60%). In 1995, the decision was made to expand its operations into neighbouring County Donegal, which seemed to have been prompted by enquiries from local organisations and encouragement from the representative bodies:



“We set it up in 1995. The natural hinterland for Derry is Inisowen. A lot of the groups involved in Inisowen came to see what we were doing here and to see could it be replicated by St. Vincent de Paul. The only voluntary housing in Donegal was St. Vincent de Paul and it was very much at conference level, it was very hit and miss. I met B\_ [general secretary, NABCo] and his advice was to set up a housing association” (SHA12).

This association emphasised the importance of inviting people with relevant professional expertise onto the board, in addition to ensuring that the board is balanced in terms of gender and religion:

“We don’t advertise, we do it through enquiries and we try to target board members. We look at our expertise and experience and we identify gaps in expertise and also the gender and religious mix and see what we require” (SHA12).

Although assistance was provided through a start-up grant and the CEO taking the position of honorary secretary, the intention was for the new association to be completely separate:

“It was set up as a separate organisation but back then, it was even more separate. It had to be self-sufficient. We gave it a small seed grant of IR£5,000. I assisted it on a voluntary basis as honorary secretary. I used my experience in moving schemes forward to assist them. But the thing didn’t move very quickly and there were all sorts of problems” (SHA12).

From the beginning, the new association aimed to become a large-scale provider of housing for both low-income families and tenants with special needs:

“It’s starting to build up a momentum and that will start to raise the profile of the organisation. We are keen to work anywhere. We wouldn’t restrict ourselves to the region if there’s something substantial” (SHA12).

However, difficulties relating to local-authority co-operation, access to sites and local suspicion led to the decision to change the structure of the group and to forge a closer relationship, under one umbrella, between the two associations. This enabled the new association to access private finance for site acquisition, as the parent-association was able to guarantee loans, taking advantage of its track record and good relationship with the banks in Northern Ireland. This move caused some disquiet among some of the parent association’s directors:

“We decided we had to bring the two organisations closer together...It has worked well because we have managed to move forward. But not everyone was comfortable with that, as they felt the Northern Ireland organisation was encroaching into Ireland. But a vote was taken and that’s what we did” (SHA12).

This restructuring had an impact on governance, as it was decided that some of the directors of the Northern Irish association would be included on the board of the new association. However, it was not viewed as an extension of the Northern Irish housing association. Restructuring was simply seen as the best way of helping the new association to overcome the difficulties it was experiencing in establishing itself in the Republic:

“It’s not an extension, it’s co-operation and assistance to get things to work because nothing was happening. We’ve found the only way to move forward is to stand on your own two feet” (SHA12).

It was argued that suspicion among communities in Donegal constituted one of the difficulties faced by the new association. These communities seemed to prefer to meet their own housing needs or to deal with the local authority:

“ I’ve found it very difficult to work in the South. The difficulties I came across in the South, I’ve never found in Northern Ireland. It started as a very local organisation and then expanded to Limavady and Strabane. But it was never a question of it being a Derry organisation, it was what will it bring to the town? N\_ [parent-association] moved to Omagh and Belfast and we never had this very parochial attitude that I come across all the time...They’d ask ‘why are you doing this, what’s in it for you?’” (SHA12).

Attempts to make the new association more acceptable to local communities have included the recruitment of local people onto the board. At the same time, it was considered important to include people from the Republic with expertise in specific areas, particularly with regard to various special-needs groups (see Table 8.20):

“What we have tried to do is to widen the committee. We have built in Rathmullen, so we have a local shopkeeper on the board. We have invited people from different interests, like mental health and schizophrenia onto the board, and we try to get different geographical areas represented as well. That was our approach, talking to communities...” (SHA12).

This association reported some difficulties in recruiting directors, which was attributed to a lack of time for voluntary activities:

“Under the pressures of modern living, the amount of time people can devote to voluntary committees is limited” (SHA12).

As a result, the board of this association tended to be dominated by older people. It was argued that recruiting directors who are retired has a number of advantages, including greater experience, expertise and time:

“Our board members have an old age profile and we find that very useful. It’s the same in Northern Ireland, they can meet at lunchtime. We have difficulty attracting board members. Retired people have an awful lot to give, they have experience and professional expertise in their own right. They make ideal committee members” (SHA12).

**SHA2:** The third small, non-community based association was catering for the more specific target client group of women who are homeless as a result of domestic violence. It was established in 1992 by Women’s Aid, which campaigns against domestic violence and provides support services to victims of domestic violence. This association also emphasised the importance of recruiting directors with relevant expertise and experience, particularly in the field of violence against women. Two of the seven directors were employees of Women’s Aid, while another two worked in a women’s refuge (see Table

8.21). The inclusion of representatives of the local communities where the association had developments was also under consideration at that time:

“You would aim to get...somebody with an interest and experience in the area of violence against women, community work, somebody legal. And we’re looking at more community representation, I think. The organisation is talking about that but we’re at the early stages” (SHA2).

The importance of having an active board, which undertakes work for the association, was emphasised. Moves were afoot to expand the board, in order to get a more involved group of people. Again, time constraints seemed to be an issue with regard to recruiting directors:

“...they’re hoping to expand the board and have a more hands-on board. Our chairwoman...she’s extremely ill at the moment and has had to step to one side and we don’t have a vice-chair and this is the kind of thing you don’t realise until you need it so...there would be a hope to expand the board. And look for a real hands-on board, people who are expected to work...and it’s very hard for somebody with a busy life...” (SHA2).

The three non-community-based associations discussed above were quite distinct from other small associations with self-appointed boards. They each recruited directors onto their boards on the basis of the professional and business acumen they could bring to the organisation.

### **Representative Governing Bodies**

The three remaining small associations were all representative in some way of a wider constituency than the existing board. Each of these associations was quite different. One was a district housing co-operative with a large proportion of the board comprising tenant-members. The directors of another association were elected annually at the community care council’s open AGM. The board of the third association was supposed to include representatives of each of the nine parishes in its catchment area.

**SHA4:** A district co-operative in Galway city was one of the small associations with a representative board. It was established in 1988, following a public meeting:

“...I contacted B\_ [general secretary, NABCo], who was also involved, and a group from the Ragoon flats that had died a death five or six years previous. I was involved with B\_ on other things. So, we called a public meeting, advertised in the papers and got a number of local councillors to come. A lot of people turned up...Out of that, a group was formed” (SHA4).

Some of the original directors were prospective tenants, while others were simply interested people. The board of this association had a ‘self-appointed’ element, in the form of the founder-directors, who were re-elected every year by the other founder-directors. The rules had recently been changed, as a result of conflict among the directors, to enable a

founder-director to be voted-off by the other founder-directors, as they had previously been entitled to remain on the board for as long as they wished. However, it was argued that this sub-set of the board was important, as the founder-members had been involved from the beginning and had accumulated considerable experience and expertise:

“The original founding members on the board can vote for themselves in their little group. They’re there for expertise! But there aren’t many of them” (SHA4).

It was also felt that it was advantageous to include founder-members who were not tenants on the board because these directors were perceived as unbiased by the tenants, while the tenant-directors were not:

“M\_ and myself would be looked on as neutral because we don’t live there. And there’s another board member who’s also neutral. He was an intending tenant-member but he bought his own house” (SHA4).

The co-operative also had a very strong ‘representative’ element, as provision had been made for five tenant-directors. The two affiliated local co-operatives could elect two directors each, while intending tenants could elect a fifth. At the time of the interview, the tenants were under-represented, due to the recent resignation of several tenant-directors. The board comprised just eight directors, rather than a possible fifteen (see Table 8.22).

**SHA6:** The second small association with a representative board was a community care council in a small village in Leitrim. Established in 1969, this association provided a range of services for elderly people. The directors were elected each year at an open AGM, which was announced at the local Roman Catholic church:

“A meeting was announced at Sunday mass in church. It’s still the same for the AGM and we invite people if we think they might be interested for home help” (SHA6).

The directors of this association were all interested people drawn from the local community. The former chairperson, a retired Garda, argued that the most important factor in the recruitment of directors is that they are motivated and interested in the work of the association. He felt that no particular expertise is necessary in order to be a director, as most people are capable of doing the type of work involved:

“If they use their common sense, nearly anyone is capable of doing these jobs. For example, we had one woman who expressed an interest in the position of secretary and all of the committee thought there was no hope of her being any good. We thought she was too flighty! But she was proposed and seconded and she turned out to be the best secretary we ever had... What you need is someone who has an interest and who is willing to come to meetings” (SHA6).

It was emphasised that all of the directors were local people, drawn from all walks of life, rather than being experts in particular fields:

“In 1999 [when the respondent resigned], I was the chairperson and a retired nurse was vice-chairperson, she is now chairperson. The secretary was a chemist’s assistant in Ballinamore and the assistant secretary was a home-help or carer. The PRO was the district nurse. The housing treasurer was a home-help and many other things, she also does the day-care, she’s a farmer’s wife but she has all her own headage and she also does relief teaching at the national school. The ordinary treasurer was a home-help and she now gets paid from the health board...the principal treasurer looks after the day care and Community Alert. She took early retirement from being an assistant bank manager and she helps her husband who is a chartered accountant. Our delegate to the health board was Monsignor J\_ [parish priest] who has died since. Our delegate to the county council was T\_...a county councillor who is now vice chairperson. He’s a company director, a businessman” (SHA6).

**SHA10:** Another small association, that seemed to be representative of a wider constituency than simply the existing directors, was established by an integrated resource development company (IRD). Established in 1996, this IRD initially concentrated on economic initiatives in its catchment area of south-east Galway. However, it later broadened its focus to include social initiatives and the housing association was set-up in 2000. It was intended that local voluntary groups would utilise the association to bring forward their own social housing proposals:

“The idea is that various parish groups would use the housing association for projects in their various parishes ...It was intended that the nine parishes of South East Galway would feed in and use the housing association” (SHA10).

The governance of this association reflected its origins. Each of the nine parishes in the housing association’s catchment area should normally be represented on the board, although it was unclear how these local representatives were selected. However, there was a problem with low take-up, as only three of the six directors were parish representatives at the time of the interview and there were several vacant positions (see Table 8.23):

“There are three parishes represented there on the board and there are five or six more that could be there. Our role would be to provide a stimulus and support” (SHA10).

### **Local Authority Representation**

Small housing associations clearly perceived the inclusion of local politicians on their boards to be advantageous. Councillors were represented on the boards of directors of most (nine) of the small associations that participated in the research. These politicians did not usually seem to be involved in the establishment of housing associations, they were generally invited to join their boards at a later stage, in order to meet a perceived need:

“...there’s twelve directors...first of all we have the hard cores here for life...And then we brought in other people, like we brought in a chap from Wexford town, who’s an alderman-councillor” (SHA1).

Several advantages of having a politician on the board were cited by the respondents. It was argued that politicians generally have a good working knowledge of the social housing system and experience of dealing with local-authority housing departments on behalf of their constituents. This was the reason cited by one small association for co-opting a councillor onto its board (SHA1). It was also argued that councillors know how the local authority bureaucracy operates and which officials to deal with:

“In the early years, they [Galway County Council] were very supportive but they were very restricted by the rules and they were unfamiliar with them. However, P\_ [chairperson] was an elected councillor. He knew the right guys to deal with and he wasn’t afraid to knock heads together” (SHA5a, SHA5b)

There also seemed to be a perception that councillors are more likely to achieve a satisfactory outcome in their dealings with local-authority officials. For instance, one association attributed the successful outcome of their negotiations with Galway County Council, regarding a proposal for a new voluntary-housing project, to the efforts of a senator on its board.

The involvement of politicians seemed to be particularly advantageous with regard to the allocations process. There was a definite perception that having a councillor on the board gives the housing association greater access to the local authority’s information about households on the housing waiting list:

“We’re more inclined to pick from our own list, they come direct to us to express their interest but they still have to be on the corporation’s list. The corporation has access to far more information than us and we get free access to it. That’s the advantage of having a couple of councillors on the board, you don’t get sent dodos!” (SHA4).

“Troublemakers would have been known. The advantage that we had was that I was a county councillor and I was able to check things out. It can be just one or two that causes the problems but they can cause trouble for a lot of people” (SHA8).

For these reasons, if politicians were included on the board, they were generally nominated to liaise with the local authority:

“He’s [councillor] very useful because he’s a good link to the council” (SHA10).

“P\_ [councillor] would drive it all...he would negotiate with the county council because he’s there. So, we wouldn’t be out at the county council” (SHA1).

The involvement of local politicians was common in the governance of small associations. However, none had a board dominated by councillors as none included more than one politician.

In a minority of cases, politicians had been instrumental in the establishment of small associations (SHA5a, SHA5b, SHA8, SHA11). Political involvement in housing associations seemed particularly strong in Kildare. A Fianna Fáil councillor and TD had established a network of five associations covering seven towns and villages in the south-west of the county (including MHA7 and SHA11):

“Ours is the M\_ [housing association] and it started around 1990, when the first group of families got together. S\_ [Fianna Fáil councillor and TD] is one of the people who would be really into this in the county so he had done that here with the original group of families” (SHA11).

It was argued that his motivation for establishing the small association that participated in the research had been the success of the other associations in the network, together with pressure from people on the waiting list for local-authority housing. This led him to mobilise prospective tenants from the waiting list to form a housing association:

“People would have known him from being a councillor. People would have been on the county council’s list and, you know the way, you go to a councillor and say ‘can you move us up the list’. That was what motivated him to suggest to people to try it here” (SHA11).

Closer to Dublin, in the north-east of the county, another politician who was a county councillor and a town commissioner at the time, established housing associations in Leixlip and Celbridge. In Leixlip, a much smaller group of prospective tenants was involved from the beginning. Nevertheless, it was argued that the catalyst had been pressure for local-authority housing from his constituents (SHA8). In both of these cases, the politicians concerned were establishing housing associations to cater primarily for low-income families from the local authority’s waiting list. A particular dynamic seems to have emerged in Kildare with housing becoming prominent in local politics. It seems likely that the housing affordability crisis of recent years, exacerbated by proximity to Dublin, has prompted this ‘politicisation’ of social housing in Kildare. The emergence of housing on the local political agenda was reflected by the recent formation of a county-wide housing-association tenants’ umbrella group, under the leadership of the TD mentioned above (SHA11). This group aimed to lobby for the equal treatment of housing-association and local-authority tenants, with regard to the capping of rents and the right to buy:

“What has happened recently is a group of tenants has come together to form an umbrella group to lobby for change around the issue of rent and tenant purchase...within our own network in Kildare and indeed going beyond my network because I can’t claim the credit for a lot of them. I mean, there are groups in Celbridge and Leixlip and north Kildare that are self-started. You know, they may have modelled themselves on what we have done in south Kildare but I don’t claim any responsibility...But they’re coming together with us now and we’re looking at maybe setting up a nation-wide group to lobby because...I come from the basis of believing in a system whereby the state provides 100% grant-aid to two forms of social

housing provision, local authority and rental subsidy, and one group of tenants have the option of purchase and have maximum rent schemes applicable to them...and the other don't have those options open to them" (MHA7).

A respondent from a district co-operative in Galway was critical of political involvement in housing associations. It was argued that politicians in some places use housing associations to gain political advantage:

"There are a lot of budding politicians using housing associations as a platform, also the community fora" (SHA4).

Some evidence suggests that the ICSH and NABCo may share this view, as the respondent from the Kildare network of associations felt they were not welcomed by the representative bodies:

"...I don't want to misrepresent anybody but the feedback I got was he didn't think it entirely appropriate that a politician should be involved in this type of initiative...we started with the tenants very much as a self-help initiative and it seemed to me that they [NABCo] just didn't like what we were doing. And as a result, they advocated that we go in a particular direction, we felt we were making progress the way we were going so we kept going and we decided to continue and plough our own furrow" (MHA7).

## **Tenant Representation**

Although tenants probably have the greatest stake in small housing associations, they were largely excluded from their governance. Tenants seemed to have a much lower level of representation on the boards of small associations than was the case for local politicians. Only three of the small associations that participated in the research had tenants' representatives on their boards, while one further association had an ex-tenant on its board. Not surprisingly, the association with the highest potential number of tenants' representatives was a district co-operative in Galway city. However, the tenants did not have their full quota of representatives on the board at the time of the interview, as some of the tenant-directors had resigned as a result of disagreements and arguments. Provision had been made for a maximum of two tenant-directors from each local co-operative, together with a representative of prospective tenants, although this may change in the future to prevent the board from getting too big as the co-operative expands:

"Each of the two co-operatives should be able to elect two members onto the board, although this may not be feasible if we continue expanding as we may end up with forty members. And intending members could elect someone but once they are housed, they go through their own committee" (SHA4).

The two remaining small associations with tenant representation on their boards catered for low-income households in County Kildare (SHA11, SHA8). Both were characterised by the strong involvement of tenants from the beginning. Reflecting their strong self-help



ethos, both were described as co-operatives, even though they did not have the legal structure of co-operatives. On the advice of Kildare County Council, one of these associations had limited the number of tenant-directors on its board to three. It was felt that outside directors would be more likely to make unbiased decisions. However, although it was easy to recruit tenant-directors, it proved much more difficult to recruit outside directors, who did not stand to benefit from their involvement. (SHA8).

The remaining small association with tenant representation on its board was part of the network of five associations that was established in south-west Kildare by a councillor and TD. The tenant-directors had played an important role throughout the planning and development of the first housing project, liaising between the group of twenty prospective tenants and the board of directors. They continued to play an important role following the completion and allocation of the units, as they were available on-site when maintenance issues arose:

“The tenant representatives bring all the information back from the board meetings and they bring requests from the tenants to us. If something goes wrong in a house it comes back to us through the representative, like last week the pumping station broke and the representative rang to see if we had a maintenance contract. In an emergency he would contact me or the repair man. He has that authority because he’s a member of the board” (SHA11).

However, most small associations did not have any tenant representation on their boards. Various reasons for the exclusion of tenants from governance were cited. One association was broadly in favour of tenant representation on its board but reported little interest among the low-income families it housed. However, the tenants had only recently moved in and the respondent felt it was perhaps too early to recruit a representative.

Other small associations did not look as favourably upon tenant participation in governance. A community-based provider of housing for the elderly argued that tenants’ representatives were unnecessary. It was felt that the directors were all local people, who were easily contactable and responsive when issues were raised by the tenants:

“...we would feel there is ample opportunity for them to air their grievances, for example regarding the heating issue. We are accessible to them...” (SHA7).

Furthermore, three respondents felt that tenant participation would be inappropriate. One of these associations catered for women who were homeless as a result of domestic violence and provided mainly transitional accommodation. It was felt that including a current tenant on the board could introduce bias to the decision-making process. However, an ex-tenant was included on the board, in order to give a tenants’ perspective:

“We felt that it wouldn’t be fair to have a current tenant on the board in the sense that would weight something...and it could be awkward. But we do feel it’s very important to have tenants represented, so we have an ex-tenant on the board” (SHA2).

Another small association that viewed tenant representation as inappropriate catered for low-income households. It was argued that tenant representation could lead to difficulties in the event of a conflict of interests arising between the association and the tenants:

“We would like negotiation to take place between two individual groups. There is a lack of clarity when a tenant is on the board. Directors have to act in the best interests of the housing association, which may not always match those of the tenants. For effective negotiation, you need clarity” (SHA13).

This concern was echoed by an association catering for elderly people, which argued that tenants’ representatives would not be neutral:

“I’d say there may be a conflict of interests” (SHA7).

## **8.4 DISCUSSION**

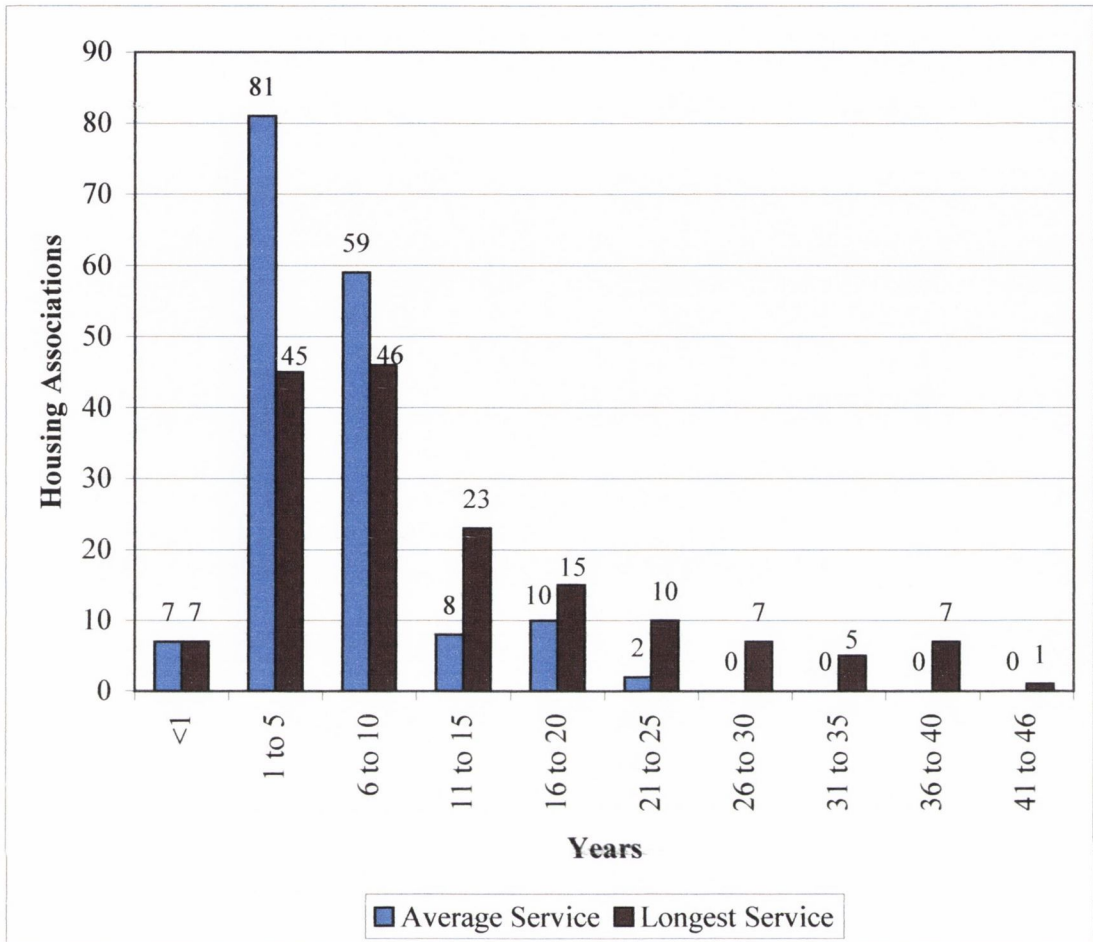
Large, medium-sized and small housing associations had much in common regarding their approaches to recruiting new directors. Self-appointed governing bodies, whereby directors re-appoint themselves and select any new directors without reference to other stakeholders, were usual for associations of all sizes. Only a minority of governing bodies could be described as representative in some way of a wider constituency than the existing directors, such as the tenants or the members of a charity. Not surprisingly, housing co-operatives of all sizes were exceptional in this regard. Co-operatives were characterised by at least partly representative boards, comprising a majority of tenants.

Although tenants stood out as the stakeholders most affected by board decisions, they were largely excluded from housing-association governance. Low levels of formal tenant representation characterised the governing bodies of associations of all sizes. An association’s target client group seemed to have a greater impact on whether tenants were represented on its governing body than its size. The strongest tenant representation was achieved by those catering for low-income families.

Despite these similarities, some marked contrasts between the approaches of large, medium-sized and small housing associations to recruiting new directors emerged. A key difference was the value placed on selecting directors with professional expertise or

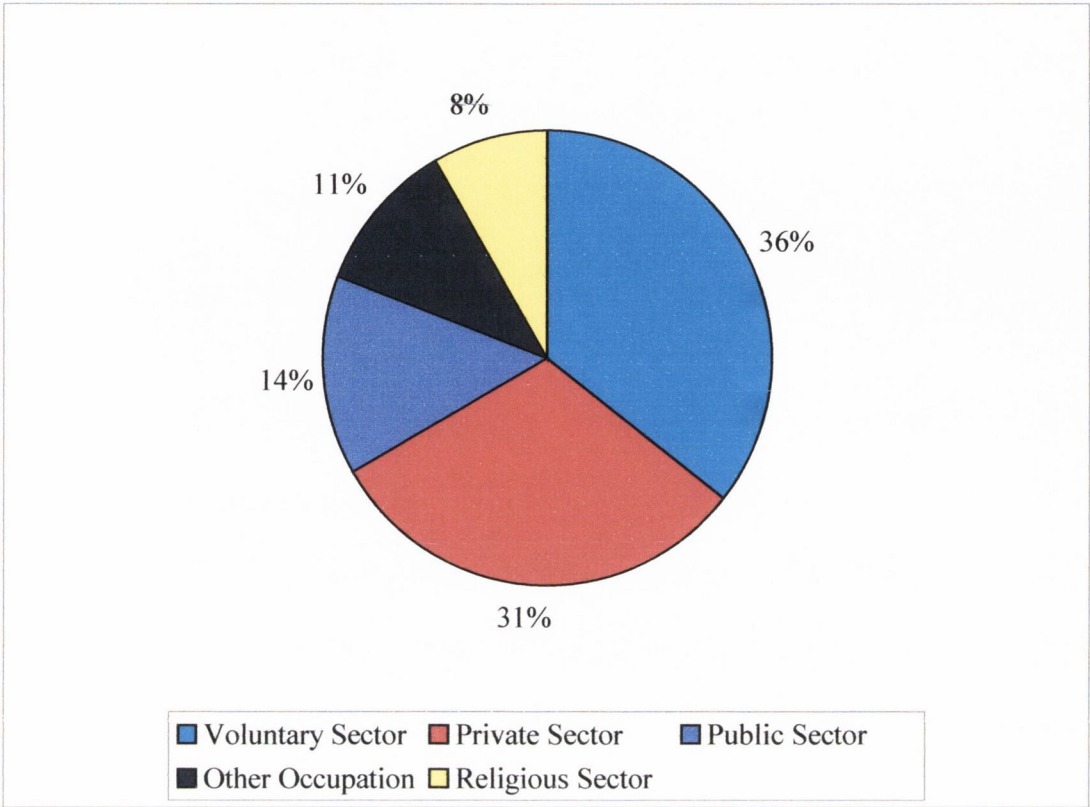
experience in a relevant field. Large associations were generally clear about the board composition desired and placed a heavy emphasis on attracting directors with the requisite types of professional expertise. This was also true of a minority of medium-sized and small associations. These associations aimed to grow to become large-scale providers of housing for low-income families and were emulating their governance arrangements. However, medium-sized and small associations generally placed much less emphasis on the recruitment of directors with specific types of professional expertise. Personal contacts, the representation of parent-organisations and the representation of people who were active in the local community played a greater role in the recruitment of their directors. Nevertheless, directors with relevant expertise were quite well-represented on the boards of these smaller associations, particularly people employed in the delivery of services to the target client group.

Associations of different sizes also diverged with regard to the representation of local politicians on their governing bodies. Most small associations had included a local politician on their governing bodies, although rarely more than one. In addition to gaining a director with a good working knowledge of the structure and operation of the relevant local authority, political representation on the governing body was seen as advantageous in terms of maintaining good relations with the local authority and achieving a successful outcome in any negotiations. Larger associations did not seem to need this 'insider assistance', as just two medium-sized and no large associations included politicians on their boards.



**Figure 8.1. Average Length of Service of Current Directors and Length of Service of Longest-Serving Director\***

\* Survey response: 167 of the 185 survey respondents gave details of the average length of service of current directors and 166 gave details of the length of service of the longest-serving director (source: 'ROI Housing Associations Survey', 2001).



**Figure 8.2. Occupational Sector of Housing Association Directors\***

\* Survey response: 160 of the 185 survey respondents, accounting for 1,537 directors, gave details of directors' occupational sector (source: 'ROI Housing Associations Survey', 2001).

<b>Gender</b>	<b>Survey Respondents</b>		<b>General Population, 2002 (aged 18 years and over)<sup>1</sup></b>	
<b>Females</b>	703	43.4%	1,477,491	50.9%
<b>Males</b>	918	56.6%	1,426,681	49.1%
<b>Total</b>	1,621	100%	2,904,172	100%

**Table 8.1. Gender of Housing Association Directors \***

<sup>1</sup> The total population of the Republic of Ireland was 3,917,203 in 2002. 1,013,031 (25.9%) of the population was aged less than 18 years. However, it was assumed that all of the directors were aged 18 years or above so the gender breakdown includes only persons aged 18-29 years.

\* Survey response: 170 of the 185 survey respondents, accounting for 1,621 directors, gave details of directors' gender (sources: 'ROI Housing Associations Survey', 2001 and CSO, 2002).

Housing Association	Male Directors		Female Directors		Total Directors
	Count	Percentage	Count	Percentage	
LHA1					
LHA2	7	64%	4	36%	11
LHA3					
LHA4	10	91%	1	9%	11
LHA5					
LHA6	8	80%	2	20%	10
MHA1	5	50%	5	50%	10
MHA2	6	100%	0	0%	6
MHA3	17	81%	4	19%	21
MHA4	5	83%	1	17%	6
MHA5	16	100%	0	0%	16
MHA6					
MHA7	9	82%	2	18%	11
MHA8					
SHA1	6	67%	3	33%	9
SHA2	0	0%	7	100%	7
SHA3					
SHA4	5	62%	3	38%	8
SHA5	7	58%	5	42%	12
SHA6					
SHA7	5	71%	2	29%	7
SHA8					
SHA9	9	75%	3	25%	12
SHA10	5	83%	1	17%	6
SHA11	6	75%	2	25%	8
SHA12	7	70%	3	30%	10
SHA13	7	70%	3	30%	10

**Table 8.2. Gender of the Directors of the Participant Associations\***

\* Note: interviewees were unable to provide the gender breakdown of the directors in eight cases (source: in-depth interviews, mid-2001 to mid-2003).

<b>Age Group</b>	<b>Survey Respondents</b>		<b>General Population, 2002 (aged 18 years and over)<sup>1</sup></b>	
<b>&lt;30 Years</b>	57	4%	768,612	26.5%
<b>30-60 Years</b>	1,069	69%	1,577,717	54.3%
<b>&gt;60 Years</b>	417	27%	557,843	19.2%
<b>Total</b>	1,543	100%	2,904,172	100%

**Table 8.3. Age of Housing Association Directors<sup>2</sup>**

<sup>1</sup> The total population of the Republic of Ireland was 3,917,203 in 2002. 1,013,031 (25.9%) of the population was aged less than 18 years. However, it was assumed that all of the directors were aged 18 years or above so the <30 category includes only persons aged 18-29 years.

<sup>2</sup> Survey response: 158 of the 185 survey respondents, accounting for 1,543 directors, gave details of directors' ages (source: 'ROI Housing Associations Survey', 2001 and CSO, 2002).



Housing Association	<30 Years	30-39 Years	40-49 Years	50-59 Years	60-69 Years	>69 Years	Total Directors
LHA1							
LHA2	1 (9%)		9 (82%)		1 (9%)		11
LHA3							
LHA4							
LHA5							
LHA6	0 (0%)	0 (0%)	3 (30%)	5 (50%)	2 (20%)	0 (0%)	10
MHA1	0 (0%)		5 (50%)		5 (50%)		10
MHA2	0 (0%)	0 (0%)	0 (0%)	6 (100%)	0 (0%)	0 (0%)	6
MHA3	1 (5%)		7 (33%)		13 (62%)		21
MHA4	0 (0%)	0 (0%)	2 (33%)	2 (33%)	1 (17%)	1 (17%)	6
MHA5	0 (0%)	0 (0%)	4 (25%)	6 (38%)	2 (12%)	4 (25%)	16
MHA6							
MHA7	0 (0%)	2 (18%)	4 (37%)	1 (9%)	3 (27%)	1 (9%)	11
MHA8							
SHA1	1 (11%)	1 (11%)	1 (11%)	3 (33%)	3 (33%)	0 (0%)	9
SHA2	0 (0%)	2 (29%)	3 (42%)	2 (29%)	0 (0%)	0 (0%)	7
SHA3							
SHA4	0 (0%)	1 (14%)	2 (29%)	0 (0%)	3 (43%)	1 (14%)	7
SHA5	0 (0%)	1 (8%)	2 (17%)	4 (33%)	3 (25%)	2 (17%)	12
SHA6							
SHA7	0 (0%)		3 (43%)		4 (57%)		7
SHA8							
SHA9	0 (0%)		6 (50%)		6 (50%)		12
SHA10	0 (0%)		5 (83%)		1 (17%)		6
SHA11	0 (0%)	2 (25%)	3 (38%)	2 (25%)	0 (0%)	1 (12%)	8
SHA12	0 (0%)	1 (10%)	0 (0%)	3 (30%)	4 (40%)	2 (20%)	10
SHA13	0 (0%)	1 (10%)	6 (60%)	2 (20%)	1 (10%)	0 (0%)	10

**Table 8.4. Age of Directors of the Participant Associations\***

\* Note: interviewees were unable to provide the age breakdown of the directors in nine cases (source: in-depth interviews, mid-2001 to mid-2003).

<b>Occupational Sector</b>	<b>Survey Respondents</b>		<b>General Population, 2002 (aged 15 years and over)<sup>1</sup></b>	
<b>Religious Sector<sup>2</sup></b>	126	8.2%	3,903	0.1%
<b>Voluntary Sector<sup>3</sup></b>	544	35.5%	32,136	1.1%
<b>Public Sector<sup>4</sup></b>	218	14.3%	232,900	7.5%
<b>Private Sector<sup>5</sup></b>	475	31.0%	1,372,648	44.4%
<b>Other Occupation<sup>6</sup></b>	168	11.0%	1,448,188	46.9%
<b>Total</b>	1,531	100%	3,089,775	100%

**Table 8.5. Occupational Sector of Housing Association Directors<sup>7</sup>**

<sup>1</sup> The total population of the Republic of Ireland was 3,917,203 in 2002. 827,428 persons (21%) were aged less than 15 years (CSO, 2002). As official employment statistics are quoted for persons aged 15 years and over, the statistics for occupational sectors are provided on this basis.

<sup>2</sup> Census data on 'religious occupations' or 'clergy' are available (CSO, 2002).

<sup>3</sup> No official statistics on voluntary-sector employment are available. The Department of Social, Community and Family Affairs (2000) cited Donoghue, Anheier and Salamon's (1999) estimate of voluntary-sector employment in 1995. Although out-of-date, this estimate was adopted as the best available.

<sup>4</sup> Census data are not available on public-sector employment. Other official statistics on public-sector employment (excluding health) in March 2002 were substituted (CSO, 2003).

<sup>5</sup> Census data are not available on private-sector employment. It was calculated on the basis of the total population aged fifteen years and over, not employed in the religious, voluntary, public or 'other' sectors.

<sup>6</sup> Census data on economic status were available. The 'other' category includes unemployed, student, home duties, retired and unable to work due to permanent sickness or disability (CSO, 2002).

<sup>7</sup> Survey response: 160 of the 185 survey respondents, accounting for 1,531 directors, gave details of directors' occupational sector (sources: 'ROI Housing Associations Survey', 2001; CSO, 2002 and 2003 and Department of Social, Community and Family Affairs, 2000).

Housing Association	Retired		Home Duties		Unemployed		Unable to Work		Total Directors
LHA1									
LHA2	1	9%	0	0%	0	0%	0	0%	11
LHA3									
LHA4	10	91%	0	0%	0	0%	0	0%	11
LHA5									
LHA6	0	0%	0	0%	0	0%	0	0%	10
MHA1	4	40%	0	0%	0	0%	0	0%	10
MHA2	0	0%	0	0%	0	0%	0	0%	6
MHA3	9	43%	1	5%	0	0%	0	0%	21
MHA4	2	33%	0	0%	0	0%	0	0%	6
MHA5	4	25%	0	0%	0	0%	0	0%	16
MHA6									
MHA7	4	36%	0	0%	0	0%	0	0%	11
MHA8									
SHA1	1	11%	2	22%	0	0%	0	0%	9
SHA2	0	0%	0	0%	0	0%	0	0%	7
SHA3									
SHA4	3	43%	1	14%	1	14%	0	0%	7
SHA5	1	8%	1	8%	0	0%	0	0%	12
SHA6									
SHA7	1	14%	1	14%	0	0%	0	0%	7
SHA8									
SHA9	2	17%	0	0%	0	0%	0	0%	12
SHA10	0	0%	1	17%	0	0%	0	0%	6
SHA11	1	13%	1	13%	0	0%	0	0%	8
SHA12	5	50%	0	0%	0	0%	0	0%	10
SHA13	0	0%	3	30%	0	0%	0	0%	10

**Table 8.6. Occupational Sector of the Directors of the Participant Associations\***

\* Note: interviewees were unable to provide the occupational-sector breakdown of the directors in eight cases (source: in-depth interviews, mid-2001 to mid-2003).

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Chairperson:</b> Consultant (social policy, housing, community development)	40-59	Male	
2.	<b>Secretary:</b> Retired	60-79	Male	Formerly CEO of parent UK housing association
3.	<b>Treasurer:</b> Accountant and systems analyst	40-59	Male	
4.	Civil engineer	40-59	Male	
5.	Senior counsel	40-59	Female	
6.	Community development	40-59	Female	
7.	Human resources	40-59	Female	
8.	Assistant principal officer in the civil service	20-39	Female	Architectural historian
9.	Director	40-59	Male	Founder of SHAC and also on the board of Threshold UK / Ireland
10.	Staff officer in Waterford City Council	40-59	Male	Housing
11.	<b>Tenant representative:</b> Community worker	40-59	Male	Tenant

**Table 8.7. Governing Body Composition: Example of a Large Housing Association in mid-2001 (LHA2c)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Chairperson</b> Finance background	60s	Male	Member of the religious parent organisation
2.	<b>Secretary and Treasurer</b> Accountant	50s	Male	Non-member
3.	Social worker	50s	Female	Non-member
4.	Communications / media	40s	Male	Member
5.	Social work / programme oversight	60s	Male	Member
6.	Evangelical	50s	Male	Member
7.	Evangelical	50s	Male	Member
8.	P.R.	Late 40s	Female	Non-member
9.	Personnel	50s	Male	Member
10.	Property (just appointed)	40s	Male	Member

**Table 8.8. Governing Body Composition: Example of a Large Housing Association in mid-2003 (LHA6)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Chairperson</b> Teacher	50s	Male	M.Ed.
2.	<b>Secretary</b> Superintendent community welfare officer	50s	Male	B.A., H.Dip., Barrister of Law
3.	<b>Treasurer</b> Community welfare officer	50s	Male	ICSH Diploma and landlord of five or six houses.
4.	Solicitor	50s	Male	Law
5.	Community solicitor	50s	Male	Law
6.	Housing consultant in the UK	50s	Male	M.A. in housing from UCD twenty years ago. He worked for many years in the voluntary sector in London and he's now working with asylum seekers in London.
7.	Observer (not a director) Retired			Formerly principal officer in the DOELG.

**Table 8.9. Governing Body Composition: Example of a Medium-Sized Housing Association in mid-2003 (MHA2)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Chairperson</b> Retired	70s	Male	Formerly psychiatric nurse
2.	<b>Secretary</b> Property consultant	50s	Male	
3.	<b>Treasurer</b> Civil servant	40s	Female	
4.	Retired	60s	Male	Formerly Garda
5.	Self-employed	50s	Male	
6.	Sales manager	40s	Male	

**Table 8.10. Governing Body Composition: Example of a Medium-Sized Housing Association in mid-2003 (MHA4a)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Chairperson</b> T.D.	40s	Male	Also councillor and farmer
2.	<b>Secretary</b> Retired	60s	Male	Formerly Battalion Quarter Master Sergeant Major (BQMS) Credit union involvement
3.	<b>Treasurer (1)</b> Retired	60s	Male	Formerly Battalion Quarter Master Sergeant Major (BQMS)
4.	<b>Treasurer(2)</b> Retired	70s	Male	Formerly postmaster Credit union involvement
5.	Tele-sales	Late 50s	Female	
6.	Farmer	40s	Male	
7.	Chemist	30s	Male	
8.	Retired	60s	Male	Formerly soldier
9.	<b>Tenant-director</b> Legal secretary	40	Female	
10.	<b>Tenant-director</b> Postman	40	Male	
11.	<b>Tenant-director</b> Construction worker	mid-30s	Male	

**Table 8.11. Governing Body Composition: Example of a Medium-Sized Housing Association in mid-2003 (MHA7)**



	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Chairperson</b> Methodist minister	40-59	Male	B.Sc., B.D.
2.	<b>Secretary</b> Accountant	40-59	Male	F.C.A., partner in accountancy practice
3.	<b>Treasurer</b> Retired	60-79	Male	Formerly businessman, owned and managed a company
4.	Methodist minister	60-79	Male	B.A., B.D., Ph.D.
5.	Retired	60-79	Male	Formerly insurance official
6.	Accountant	40-59	Male	F.C.A., principal in accountancy practice
7.	Retired	60-79	Male	Formerly accountant
8.	Nurse	40-59	Female	SRN
9.	Retired	60-79	Male	Formerly administrator
10.	Company representative	60-79	Male	
11.	Retired	60-79	Male	Formerly solicitor
12.	Administrator	40-59	Male	
13.	Accountant	40-59	Male	F.C.A., partner in accountancy practice
14.	Retired	60-79	Male	Formerly estate agent
15.	Retired	60-79	Male	Formerly worker
16.	Director of care in a nursing home	60-79	Female	SRN
17.	Housewife	60-79	Female	
18.	Retired	60-79	Male	Formerly administrator
19.	Retired	60-79	Male	Formerly building contractor
20.	Teacher	40-59	Female	M.A., Ph.D.
21.	Methodist minister	20-39	Male	B.S.Sc., B.Th.

**Table 8.12. Governing Body Composition: Example of a Medium-Sized Association in mid-2003 (MHA3)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Master:</b> Retired	86	Male	Formerly businessman
2.	Retired	78	Male	Formerly manager of a factory
3.	Working with a shipping company	50s	Male	Senator
4.	Businessman	40s	Male	Councillor
5.	Banker	40s	Male	
6.	Retired	74	Male	Retired GP but still has a big practice
7.	Businessman / factory owner	50s	Male	Mayor
8.	Works for the Munster Express newspaper	50s	Male	Councillor
9.	Church of Ireland Bishop	50s	Male	
10.	Roman Catholic Bishop	Late 50s	Male	
11.	Retired		Male	Formerly worked for the post office. Also councillor
12.	Businessman: newspaper owner	Early 50s	Male	
13.	Law Receiver (Paid consultant: receives the rents)	70s	Male	Semi-retired solicitor
14.	Solicitor (Paid consultant)	40s	Male	
15.	Engineer (Paid consultant)	40s	Male	
16.	<b>Superintendent:</b> Part-time employee	60s	Male	Retired primary school teacher.

**Table 8.13. Governing Body Composition: Example of a Medium-Sized Housing Association in mid-2003 (MHA5)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson</b> Retired	67	Male	Formerly civil servant, farmer, shopkeeper, community worker.
2.	<b>Secretary</b> Auctioneer	38	Male	Involved from the start in 1992
3.	<b>Joint Treasurer</b> Housewife (Looks after the management of Ward House on a voluntary basis)	50	Female	Health qualifications, she's taking exams with the health authorities.
4.	<b>Joint Treasurer</b> Self-employed.	50	Male	Horticulture Degree. Worked with Wexford Corporation for years.
5.	Involved in the theatre scene and a builder as well.	65	Male	Uncle and nephew. <i>"Those were the people we bought the first house from. They're from London...I think they were involved in the theatre there"</i>
6.	Involved in the theatre scene.	45	Male	
7.	Housewife	60	Female	Experience of working in hotels
8.	Student nurse	22	Female	Experience of working in hotels
9.	Councillor and alderman	58	Male	Member of the health board. Author of a book on local authorities.

**Table 8.14. Governing Body Composition: Example of a Small Housing Association in mid-2001 (SHA1)**

**Current Directors:**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson and Treasurer</b> Parish priest	60s	Male	Member of the parish welfare committee
2.	<b>Secretary</b> Retired	60s	Male	Formerly ESB electrical official, retired last year
3.	Solicitor	60s	Male	
4.	In the art conservation business	40-59	Male	Member of the parish welfare committee
5.	Garage proprietor (petrol, tour hire, spare parts etc.)	40s	Male	Member of the parish welfare committee
6.	Housewife	60-79	Female	Member of the Church of Ireland community
7.	Works with FÁS on the site	40s	Female	

**Former Directors:**

1.	Involved in concrete building products (Resigned)	60s	Male	
2.	Clerk-of-works (Deceased)	60-79	Male	Formerly builder but had given up building and was clerk-of-works by that time.

**Table 8.15. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA7)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Qualifications / Experience</b>
1.	<b>Chairperson</b> Seamstress	Late 50s	Female	Credit Union experience. Formerly civil servant.
2.	<b>Secretary</b> Housewife	40s	Female	Credit Union experience. Formerly secretary.
3.	<b>Treasurer</b> Civil servant (Department of Agriculture official)	50s	Male	Involved in community activities.
4.	Retired	Late 70s	Male	Formerly Bord na Mona official.
5.	TD, councillor, farmer	40s	Male	Involved in other Kildare housing associations.
6.	Farmer	40s	Male	Involved in a lot of local organisations.
7.	<b>Tenant Representative</b> Car salesman	30s	Male	
8.	<b>Tenant Representative</b> Builder / plasterer	30s	Male	

**Table 8.16. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA11)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson</b> Parish priest	64	Male	
2.	<b>Secretary</b> Housewife / shopkeeper	68	Female	
3.	<b>Treasurer</b> Chiropodist	76	Female	
4.	Farmer	54	Male	
5.	Labourer	40-59	Male	
6.	Retired (Installs the personal assistance units)	40-59	Male	Formerly Garda sergeant.
7.	Postman	40-59	Male	
8.	Farmer	40-59	Male	
9.	Farmer	60-79	Male	
10.	Retired	60-79	Female	Formerly nurse
11.	TD / politician	40-59	Male	
12.	Shopkeeper	60-79	Male	

**Table 8.17. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA9a)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson</b> Parish priest	70s	Male	Involved in other social housing schemes in County Galway
2.	<b>Secretary</b> Co-op manager and county councillor	70s	Male	
3.	<b>Treasurer</b> Accountant	40s	Male	Also community activist
4.	Údarás Executive	50s	Female	
5.	Housewife	50s	Female	Also community activist
6.	Retired	60s	Male	Formerly postmaster
7.	Accommodation manager and psychiatric unit manager	60s	Female	
8.	Nurse	40s	Female	
9.	Office secretary	35	Female	Also mother
10.	Lecturer	50s	Male	Also community activist
11.	Builder	60s	Male	Also community activist
12.	Foreman	50s	Male	Also community activist

**Table 8.18. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA5a)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson</b> Self-employed educational consultant	40s	Male	M.Ed.
2.	<b>Secretary</b> Housewife	60s	Female	Active in local politics. Grandmother.
3.	<b>Treasurer</b> Works for deBeer's on the factory floor as a mechanic	40s	Male	He wants to give something back to the community
4.	Housewife	50s	Female	No formal qualifications. Part-time job but not how she would define herself. Grandmother.
5.	Housewife	50s	Female	No formal qualifications. Part-time job but not how she would define herself. Grandmother.
6.	Engineer, employed by the county council.	40s	Male	B.Eng.
7.	Building surveyor	40s	Male	Surveying qualification.
8.	Senior sales executive for a multi-national company	40s	Male	No formal qualifications. International sales and marketing experience.
9.	Technician	30s	Male	No formal qualifications
10.	Translator	40s	Male	B.A.

**Table 8.19. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA13)**



	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson</b> Canon	60s	Male	
2.	<b>Secretary</b> Company director	50s	Male	Also on NI board
3.	<b>Treasurer</b> Retired	70s	Female	Formerly nurse
4.	Company director	30s	Male	
5.	Nurse, North Western Health Board	50s	Female	
6.	Retired	60s	Male	Formerly senior civil servant, also on NI board
7.	Retired	80s	Male	Formerly engineer, also on NI board
8.	Retired	60s	Female	Formerly mental health nurse
9.	Retired	60s	Male	Formerly environmental health officer, also on NI board
10.	Development officer, Mental Health Association	50s	Male	

**Table 8.20. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA12)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson</b> UCD lecturer (WERRC)	40-59	Female	Also women's activist
2.	<b>Secretary and Treasurer</b> Manager of financial services in Women's Aid	20-39	Female	Accountant
3.	Manager of a women's refuge in Rathmines	40s	Female	
4.	Manager of policy and research in Women's Aid	40s	Female	
5.	Community sector in Galway	40s	Female	
6.	Part-time worker in a women's refuge in Rathmines	50s	Female	Also ex-tenant
7.	Barrister in the human rights area	30s	Female	

**Table 8.21. Governing Body Composition: Example of a Small Housing Association in mid-2001 (SHA2)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise and Experience</b>
1.	<b>Chairperson</b> Unemployed, FÁS scheme participant	60s	Male	<i>"He's a shit-stirrer!"</i>
2.	<b>Treasurer</b> Housewife	40s	Female	
3.	Retired	70s	Male	Formerly station master in Galway, in charge of 300 or 400 people. Holds a Ph.D. from NUI Galway. Councillor, formerly mayor.
4.	Retired	60s	Male	Formerly accountant. Worked as financial controller for Galway Housing Association for Mentally Handicapped Children. Completed the IPA housing course.
5.	Retired	60s	Male	Formerly instructor / manager in an agricultural college.
6.	Secretarial / managerial in retail	30s	Female	<i>"Intelligent girl but another shit-stirrer!"</i>
7.	Manager in Dunnes Stores	40s	Female	
8.	General secretary, NABCo	50s	Male	

*"It was female-dominated but a lot pulled out. They're the ones that show up!"*

**Table 8.22. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA4)**

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Additional Relevant Expertise or Experience</b>
1.	<b>Chairperson</b> Nursing Officer (for the Western Health Board)	40-59	Male	Also counsellor and has his own transport business
2.	<b>Secretary</b> Housewife	40-59	Female	Also trainee on the I.T. course
3.	<b>Treasurer</b> Accountant (for Galway County Mental Health Association)	40-59	Male	<i>"He's very handy!"</i>
4.	Businessman (nursing-home owner)	60-79	Male	<i>"He likes to know what's going on but he's not a worker!"</i>
5.	Mechanic	40-59	Male	
6.	Senator and county councillor	40-59	Male	<i>"He's very useful because he's a good link to the Council"</i>

**Table. 8.23. Governing Body Composition: Example of a Small Housing Association in mid-2003 (SHA10)**

## CHAPTER 9. PROFESSIONALISATION AND VOLUNTARISM

### 9.1 INTRODUCTION

The literature review showed that virtually nothing is known about professionalisation and voluntarism in Irish housing associations. Brooke (2001) suggested that local-authority officials view housing associations as amateur, unprofessional and unskilled (see Section 2.4.5). This research supported this proposition. Although large associations were almost universally viewed as efficient, professional developers by local-authority officials, many felt that smaller associations often experience difficulties as a result of a lack of expertise and experience (see Section 5.6). The lack of monitoring of housing associations has made it impossible for the local authorities to base their opinions regarding the competence of housing associations on anything other than anecdotal evidence.

The roles of professionals and volunteers in Irish housing associations are addressed in this chapter. Data on the characteristics of housing-association workforces derived from the 'ROI Housing Associations Survey' is presented in the first section, while evidence from the in-depth interviews relating to professionalisation and voluntarism is discussed in the second section. It is important to note that it cannot be assumed that reliance on volunteers equates with incompetence or that full professionalisation equates with effectiveness and efficiency. However, clarifying the roles played by professionals and volunteers in the delivery of voluntary housing by different types of housing association is an important first step in informing this debate.

For the purpose of this chapter, the housing associations that participated in the research were differentiated according to professionalisation, in addition to housing stock size. The key issue was not the number of staff but the proportion and types of work undertaken by the paid workforce, in comparison to that undertaken by directors or other volunteers on a voluntary basis. An association was considered professionalised if there was little or no involvement of volunteers in its day-to-day operations, although volunteers may have been involved in fund-raising or the delivery of 'added-value' support services which were not considered essential. With semi-professionalised associations, work was divided between both paid and voluntary workers, while non-professionalised associations had no paid workforces. The diversity of the research results made it difficult to generalise about

professionalisation and voluntarism within housing associations, so a range of detailed examples is examined.

## **9.2 CHARACTERISTICS OF HOUSING-ASSOCIATION WORKFORCES**

### **9.2.1 Paid and Volunteer Workers**

The 'ROI Housing Associations Survey' showed that the Irish housing-association sector was characterised by a relatively low level of professionalisation of housing-related functions. Directors and other volunteers tended to carry out much of the day-to-day running of housing associations, including bringing forward new social-housing projects, delivering housing management services and providing support services for tenants with special needs. A total of 4,470 paid staff were employed by the 170 respondent organisations which provided details of their workforces, giving an average of 26 paid employees per housing association. However, the median number of paid employees was only one, showing that their distribution was very skewed with relatively few housing associations employing the vast majority of paid workers. 39% of the survey respondents relied solely on volunteers and employed no paid staff, while a further 37% had relatively small workforces, employing between one and ten paid workers (see Figure 9.1).

Housing stock size emerged as an important factor regarding housing-association professionalisation. All of the survey respondents managing in excess of fifty dwellings employed at least one part-time worker. Thus, a threshold of approximately fifty housing units seems to exist, as the maximum housing stock size that can be managed on a voluntary basis. Evidence from the in-depth interviews generally supported this finding, with one exception, an association catering for low-income families which was run on a voluntary basis despite managing 84 houses (MHA7). This suggests that the threshold may be slightly higher for associations catering for low-income families than for special-needs associations. However, this association, together with several small associations catering for low-income families with around forty housing units under management, were planning to recruit staff in the near future.

Surprisingly, many housing associations with smaller housing stocks were also professionalised, in the case of both the survey respondents and the interviewees. Some

associations had yet to complete any housing units but still employed large workforces. This reflected the fact that many Irish housing associations are not single-purpose organisations. The voluntary-housing sector is loosely defined and regulated and the DOEHLG does not require that social housing be the primary activity of an ‘approved body’. In many cases, housing is just one of a wide range of services provided by a voluntary organisation for its target client group. Organisations defined as ‘housing associations’ for the purposes of this research were often called ‘community care councils’ or ‘social service committees’ rather than housing associations. Thus, it must not be assumed that all of the people working for the survey respondents were directly involved in housing management or delivering services to its tenants.

### **9.2.2 Employment Status**

In the context of the limited professionalisation of the housing-association sector, it may reasonably be assumed that directors had a high level of involvement in the day-to-day operations of housing associations, in addition to the work associated with their governance role. Directors must have been the sole source of labour for 24% of the survey respondents, which had neither paid or volunteer workers other than those represented on the board. This additional work was carried out on a voluntary basis, as directors were generally precluded from receiving payment for services rendered to the organisation.

Heavy reliance on volunteers other than the directors was also evident. Forty-one *per cent* of the 7,568 people working for the respondent associations, excluding their directors, were working on a voluntary basis. The remainder were all paid employees. However, just 27% were employed on a full-time basis, while 18% were part-time and a further 14% were employed under FÁS or the Community Employment Scheme (CES) (see Figure 9.2 and Table 9.1).

The high level of dependence on workers who were not employed on a full-time, paid basis, particularly volunteers, was reflected in the estimated full-time staff equivalent positions. The 133 housing associations that responded to this question had 6,333 workers, including 2,545 volunteers. However, this translated into only 2,339 estimated full-time staff equivalent positions, just 37% of the number of people involved in working for these organisations. The majority (85%) of respondents reported fewer than ten estimated full-time staff equivalent positions (see Figure 9.3).

### 9.2.3 Functions

The survey also showed that remarkably few of the people working for housing associations were involved in housing-related activities, reflecting the traditional focus of the Irish voluntary-housing sector on the provision of housing and associated support services for tenants with special needs. Details of their employees' and volunteers' functions were given by 91 survey respondents, accounting for 6,713 workers, as shown in Figure 9.4. Just 1% of workers were housing managers, with a further 7% working in the delivery of a housing-related service, such as maintenance, gardening and care-taking. However, most workers (92%) were involved in the provision of 'non-housing services' or 'other functions', which included a wide range of activities such as nursing, chiropody and catering.

### 9.2.4 Qualifications

Reflecting the low proportions of workers involved in housing management and housing-related services, just 7% of housing-association employees and volunteers held housing qualifications. These qualifications included courses run by the ICSH (3%), the IPA Diploma (1%), housing studies degrees from UK universities (1%) and 'other' housing qualifications (2%), with several organisations citing courses run by Respond! Housing Association (see Figure 9.5). There appeared to be a serious lack of housing expertise among housing-association workforces in the Republic of Ireland, with 72% of the survey respondents lacking any workers with even basic housing qualifications. However, this is not to imply that these associations had unqualified workforces. The majority did have at least some workers with qualifications of various kinds but in fields other than housing.

The survey results relating to staff qualifications must be treated with some caution due to the low response rate to this question. Details of workers' qualifications were supplied by eighty of the survey respondents. However, the qualifications data account for only 21% of the 6,140 workers employed by these organisations. It is difficult to know whether this was because the remaining workers did not hold any qualifications or simply because details of qualifications were not readily available to the respondents.



## 9.3 PROFESSIONALISATION AND VOLUNTARISM

### 9.3.1 Large Housing Associations

All of the large housing associations, with 250 or more dwellings under management, were considered either semi- or fully-professionalised, with workforces ranging from a modest twelve to a more substantial 250 employees. Three different models of the division of labour between staff and volunteers in large housing associations were observed. With fully professionalised associations, volunteer input was limited to the board of directors. There were two types of semi-professionalised association. In the case of associations catering mainly for low-income families, most of the work was undertaken by paid employees but certain housing management functions were devolved to tenant-volunteers on local estate management boards. In the case of semi-professionalised associations catering for special needs groups, most of the work was undertaken by paid employees but a limited number of outside volunteers were involved in the delivery of some support services.

#### **Professionalised**

**LHA2:** Two of the large associations that participated in the research had completely professionalised workforces delivering all housing development and management functions, including any tenant support services. The only volunteer input in these two associations came from the board of directors.

One of these associations was engaged primarily in the provision of housing for low-income families and by mid-2001 had 581 units under management and a workforce of 23, none of whom was employed under FÁS or the CES (LHA2c). At this time, the association had a very centralised structure, despite operating nation-wide. National directors of finance, development and housing and community development each managed a team of officers, as shown in Table 9.2.

This association has expanded rapidly and had 1,100 housing units under management by mid-2003. In order to address the challenges of developing and managing a widely dispersed housing stock, it switched to a regional structure in 2002. Policy and finance were retained centrally but development and management functions were operationally

decentralised to four regional offices. It was also decided to cluster the housing stock in these four regions:

“We developed where we could in the initial years but there are clearly problems in terms of management if you make random developments. So we created regions: Dublin, Sligo, Waterford and Cork, where (a) we would concentrate development and (b) we would set up a regional structure. In the last year, we have had a four-regional structure. Prior to that we had a centralised structure with a Head of Development, Community Development and so on. Now there is a central CEO but four Regional Directors who are responsible for everything with a team working for them. They report to the CEO and attend board meetings. C\_ [housing association] is operationally decentralised because it’s practical, but we have centralised policy on development and management. We have development and management manuals and core targets in terms of development and management that everyone has to comply with. But on a day-to-day management basis, it is decentralised” (LHA2b).

Four regional directors were given overall responsibility for development, management and community development within their regions, each with a team of staff working for them.

Although this association provided some accommodation for special-needs groups, it tended to be in partnership with local organisations, so none of its employees were involved in the provision of additional support services for tenants with special needs. Unlike the only other large association engaged in the provision of housing for low-income families on a nation-wide basis, this association did not employ either its own design team or maintenance staff, this work being contracted out. Recruiting staff with appropriate qualifications in housing development and management was identified as a key issue for this association and the lack of a degree course in housing studies in the Republic of Ireland was emphasised. As a result, most of this association’s staff held UK qualifications, although it had recently started to recruit Irish-trained staff with auctioneering training:

“It has been a huge issue for us in terms of recruiting. We have found it extremely difficult, mainly because we don’t have specialism here in the way that we are looking for, especially in development and housing management. A lot come from the UK or Northern Ireland. There is no qualification, you can’t do housing here. The last couple of people from housing management have come from an auctioneering background. They would have done courses in the ITs and would hitherto have gone into an estate agent’s. They are now recognising that there is a role for housing management and it’s a large part of these courses. The last guy we took on in Limerick we’re highly happy with” (LHA2a).

This respondent felt that smaller associations were lacking in development expertise, earning the voluntary housing sector a poor reputation with the DOEHLG and the local authorities:

“There is an issue about smaller housing associations having the expertise to develop because it’s getting more complicated. Many of them don’t have the expertise and still develop. That is some of the reason for the bad impression that the sector gets with the local authorities and the Department, sometimes they’re slow, sometimes they don’t have the expertise” (L.H.A2a).

**LHA4:** The second completely professionalised large association catered for elderly and homeless clients, in addition to low-income households (LHA4). With 1,031 dwellings under management, this city-based association employed 45 staff. This seemed a relatively small workforce, particularly as this association catered for some tenants with high support needs. However, most of the staff employed (37) were full-time and the remaining eight part-time workers worked up to thirty hours per week. Furthermore, none of the workers was employed under FÁS or the CES. Most (38) of the employees were involved in either estate management or running the 195-bed hostel. A superintendent managed each estate, with caretakers undertaking cleaning, maintenance and rent collection. It was emphasised that each of the estates had a full-time staff presence, due to the provision of staff accommodation:

“All of our projects have local offices and an estate officer. All of the estates are 24-hour staffed because staff live on the estate...All of the estates have staff accommodation, which is similar to the tenants’ accommodation. We have no volunteers” (LHA4).

**LHA5:** Two further large housing associations were considered professionalised, despite having some volunteer involvement in activities other than governance. Both were city-based and engaged in the provision of accommodation for homeless people. Most of their work was undertaken by paid employees but a limited number of outside volunteers were involved in the provision of certain support services. However, they were considered ‘added-value’ services rather than essential to the running of these associations.

One of these associations had 259 housing units under management and employed about 250 staff, 89 of whom were engaged in housing-related activities, including a maintenance crew and full-time receptionists. Although FÁS schemes were not as heavily utilised for reception, cleaning and maintenance duties as had been the case in the past, 23 of the association’s employees were FÁS workers. The remaining 66 employees were employed on a full-time basis from the association’s own funds:

“We were very reliant on FÁS staff for reception, cleaning and maintenance but we now have more mainstream staff. In the beginning, Housing Support Workers were our only staff. Now we have a floating crew of maintenance people and full-time receptionists” (LHA5).

The management structure included a project manager with overall responsibility for each housing project, project leaders with responsibility for each client group and a FÁS supervisor where applicable:

“Each project has one project manager who has overall responsibility for the day-to-day operation of the project. Then there are project leaders who are responsible for a client group such as families and housing support staff who are involved in directly giving support. We might also have a FÁS supervisor to oversee the FÁS teams on maintenance, cleaning and reception” (LHA5).

It was argued that the provision of transitional and permanent supported housing for homeless people is considerably more labour-intensive than the provision of housing for low-income families in which some other large housing associations specialise:

“In comparison to Clúid and Respond!, we are very labour-intensive. We have a mix of long-term supported and transitional projects, which demand a seven-day presence... We have 250 employees. We are a medium-sized company with €15 million revenue expenditure. Most other providers wouldn't have that expenditure every year. Respond! probably only have a group of fifty or sixty” (LHA5).

This association's use of volunteer labour was limited to resident caretakers at four housing projects. However, this work was not undertaken entirely on a goodwill basis as accommodation was provided free-of-charge, in return for availability. This arrangement seemed a little problematic as there was some ambiguity regarding the status of these volunteers:

“...we have resident caretakers, volunteers who have free accommodation available at night. We don't employ them, there is a debate as to what's their status. If there is problem, we try to get rid of them and that's a big problem. They get free accommodation in return for availability. We advertise for them. They are often young graduates or community service volunteers and some have stayed” (LHA5).

**LHA6:** The second large homeless services provider conforming to the model of a mainly professionalised workforce with limited use of outside volunteers had 253 housing units under management and employed 150 staff:

“We employ about 150 staff. Normally there are about three or four managers in each centre, a centre manager, a deputy manager and a couple of assistants. Then there's a supervisory level, like senior care staff. It depends on the programme how many staff there are at each level” (LHA6).

All of this association's centres were staffed 24-hours a day, with all staff working shifts rather than having sleep-in staff:

“Sleep-ins I find an absolute waste of time. I'd rather have people who are alert and about. They can't stay up all night if there is an incident and then work a full day, you would have to send them home and then you'd be ringing around to get last-minute cover. I've been there and I wouldn't go back to it! The centre managers have their own homes in the community so when they're off-duty, they're off-duty. And then they have beepers or mobile phones usually so they can come in, in an emergency” (LHA6).

This association had experienced problems with staff retention. As a result, considerable effort had been invested in the improvement of staffing structures, pay and conditions in recent years:

“We just had a survey carried out by an independent consultant to look at the structures of the S\_ [housing association] and the staffing terms and conditions and salaries to see where we are in the marketplace. And as a result we made some positive changes for our staff. We had to work very hard with our funders to pay our staff salaries that will retain them. We were losing a tremendous amount of staff but we have improved enormously. We improved conditions and pay a lot. We spent a lot on training and then they were moving on to Simon or Iveagh. But we want to build up expertise within the organisation” (LHA6).

The respondent placed a high value on employing professional, qualified staff. Recent moves by the Homeless Agency to introduce a career development path for staff in the homeless services were welcomed, as it would lead to minimum qualifications, registration and greater professional accountability.

The use of volunteer workers by this association was limited. Just two or three volunteers were working in each centre, for a few hours per month. They tended to get involved in similar housing support activities to the paid staff and also in organising extra activities such as crafts, sports and computer tuition:

“A lot like to get involved in craft activities and organising extra things for the residents. For example, I recently met the Lions group who have volunteered to help out. They are going to organise a karaoke night, five-a-side football, computer tuition on a one-to-one basis even just to show them how to use the mouse and that because a lot of the residents won't have the confidence or self-esteem to sign up on a FÁS course. One-to-one tuition like that is ideal for volunteers to get involved in” (LHA6).

It was argued that organising volunteers is not an easy task. Volunteers must be supervised and most do not remain on a long-term basis:

“The majority of people come and go, say if they're applying for a social work course and they want some voluntary experience on their *c.v.* Very few people stick the course... You need to be realistic about volunteers. And volunteers need managing. You can't expect them to come in and do the jobs we don't want to do. They need a lot of supervision to get the best out of them” (LHA6).

Thus, the role of volunteers within these two large associations was limited to the delivery of 'added-value' services rather than core services. Both associations expressed concerns regarding the appropriateness of volunteers working with homeless people and placed a high value on having professional, trained workforces to deliver support services:

“In the beginning we were more reliant on volunteers. We were geared towards independent tenants but it is very individual, like you might have someone who could not do their own laundry or is more lonely. In the beginning, it was the intention to get volunteers in at Stanhope Green. As more full-time funding becomes available, there's a bit of ambivalence regarding the use of volunteers. You have respect the boundary to people's rights as adults” (LHA5).

“Volunteers are fine and have their place but for delivering our core services, I want staff who have a qualification, are accountable and I can trust. We do have volunteers for added-value in hostels but they can't be used as an extra member of staff, like they can't be left in charge” (LHA6).

One of the respondents argued that the sector should be described as the not-for-profit sector rather than the voluntary sector. It was felt that the vulnerable client group required trained professionals and that volunteers were not equipped to cope with the situations that can arise:

“The voluntary sector is a misnomer to me; it’s the not-for-profit sector...when you’re trying to provide a professional service to people who are very vulnerable and damaged, you can’t have that with untrained people because they don’t know what they’re doing. It’s not something you can do on the cheap. And I’ll stand by that point very firmly!...Some of the backgrounds of the residents are horrendous, they need psychiatrists and addiction counselling...We had a volunteer here who was working with a schizophrenic man who was convinced that he could see blue helicopters whizzing around the ceiling and he had the volunteer lying on the floor with him admiring the colours! He should have used diversion therapy but a volunteer isn’t trained to know that” (LHA6).

### **Semi-Professionalised**

**LHA1:** Finally, two large associations were considered semi-professionalised, as all of their housing development functions and some housing management functions were delivered by a professional workforce, while tenant-volunteers undertook some local estate-management functions. Both were primarily engaged in the provision of housing for low-income families (LHA1 and LHA3a). A national housing co-operative had over 800 housing units under management in Dublin alone by mid-2001 (LHA1). This association’s workforce comprised just six employees, at central level:

“...there’s a director of housing development who’s really concerned with the strategic acquisition of land and capital funding and all that kind of thing. There’s a director of housing management who is concerned with the housing management, maintenance, performance, standards, rent collection systems and so on. Then there’s two assistant directors. One is dealing with finance and accounts, he’s actually an accountant. And the other is the assistant director of central services, who really co-ordinates and manages in the first instance the central rent collection service for the Dublin area but also does a whole lot of other nuts and bolts things in terms of the organisation of housing management and housing officers. There’s...an administrator and myself [general secretary]” (LHA1).

This large association has established a network structure to facilitate the sharing of staff resources. A high value seemed to be placed on having access to professional staff. The national co-operative comprised several district co-operatives, each comprising several local co-operatives. Some of these district societies employed paid staff, with six employees working for the four Dublin district societies and one part-time employee working in Galway and another in Cork:

“...each individual society - given the size of the society and the number of dwellings - it doesn’t have the resources to go off recruiting fully professional staff structures. So, we have deliberately set up a networking structure so that staff resources could be shared and we try to do that...we already have two district officers, working on the north side of Dublin and on the

south side, and the staff are assigned to those two offices and then there are the district society boards and so on” (LHA1).

The central co-operative directly undertook housing developments in Dublin and provided information and advice to affiliated co-operatives developing in other parts of the country. However, most housing management activities were undertaken at district level. The responsibilities of the employees engaged in housing management were described as follows:

“...they have full responsibilities, if you take the ones in Dublin for example, there’s a fully qualified housing officer, there’s a buildings officer dealing with repairs and maintenance and there’s an estates officer who deals more with people on the estates, working with the committees and what you might call community development activity of one type or another” (LHA1).

This association did not have any volunteer workers at central level. It was argued that the nature of the work made it unsuitable for volunteer involvement. However, the respondent did see a role for volunteers at the level of district and local housing co-operatives:

“I don’t think it’s feasible for us to talk about volunteers in N\_ [housing co-operative] itself. Well of course our board is voluntary, needless to say and they do put in quite a number of hours work for us. But...given the nature of the work, I think it would be difficult for a volunteer - I’m using that now in the pure sense of the word - to actually function in N\_ as such. I think it’s more at the local level” (LHA1).

**LHA3:** The semi-professionalised model was most pronounced with the largest housing association in the Republic, which was established in the south-east in 1982 and had developed 2,372 units by mid-2002. This association was one of only two large-scale providers of housing for low-income families on a nation-wide basis. In common with its counterpart (see LHA2), significant restructuring had taken place in recent years. A regionalised structure was adopted around 1997, to facilitate the management of the spatially dispersed housing stock, with a head office, two regional offices and a regional sub-office. Regional managers were responsible for the association’s activities within each region, with fortnightly meetings at the head office ensuring co-ordination:

“We have a regional structure about six years now, with an office in Galway, a sub-office in Limerick, an office in Dublin and the head offices here [Waterford]. We do everything locally” (LHA3a).

Although this association was operationally decentralised, most policy-making had been retained at central level, in addition to functions like human resource management and research:

“We also have secured a sectoral management team. For example, they have established estate management programmes, estate education management, like education, childcare, family resource work, production and design. They are basically the four main thrusts. Then there are the usual human resources, stock, research and development, they’re all national... We have a

combined national management and regional management team. That works well. It always needs fine-tuning but we're happy with it. We try to adopt a team leadership approach" (LHA3a).

Although the respondent felt that this system was working well, further restructuring was planned. The introduction of a federated structure within three years was envisaged, with the complete devolution of decision-making to independent regional associations with their own budgets. It was felt that this regionalisation would enhance efficiency:

"I don't see it growing because we have decided not to grow it. It will be regionalised more than it is now. We will have five or six regions, like the midlands, the south-east, the north-east and Dublin, we call those clusters at the moment. Without enlarging the office, we would create a federation of organisations. For example, the group in the midlands would be formed as a housing association in its own right, a sister organisation federated to us. We would become a source of information and guidance. Each individual region would be self-contained. The more you put local management on things, the cheaper they are" (LHA3a).

A relatively prominent role was envisaged for the head office within this federated structure. It would provide central services, such as design, to the regional offices, in addition to retaining responsibility for its own region:

"In the south-east, we would continue to operate as managers of our own region...we will need some co-ordinated planning at national level for finance, stock, and so on. The federation would have staff available to them through the head office. They would be independent though federated and have their own budgets. For example, if they ask for designs from here, we would charge them. We will have to put a lot of thinking into it" (LHA3).

This association had been professionalised for a considerable length of time, as it started employing design and administrative staff in the late-1980s. By mid-2002, a workforce of about 230 was employed. This large paid workforce was divided into about 100 full-time professional staff and about 120 tenants employed under the CES. A wide range of housing development and management staff were employed, as follows:

"R\_ [housing association]'s full-time staff of 100 includes 10 in-house architects, 12 architectural technicians, an engineer, two accountants and assistants, one legal secretary, 3 regional managers, 3 production managers, 3 acquisition officers, 6 clerks-of-works, several estate managers, education, assessment, administrative and research and development personnel. Most of R\_'s work, apart from the distinct construction programme consists in education of adults towards estate management and community development. This is carried out by R\_'s own professional staff" (LHA3, pamphlet).

This housing association was unusual as it appeared to be the only one in the Republic of Ireland employing its own design team, comprising ten architects, twelve architectural technicians and an engineer. This enabled all design work to be undertaken in-house, rather than being contracted out to private practices. It was also unusual in overseeing its own construction projects, employing six clerks-of-works. However, some external consultants were used, for structural, mechanical and environmental engineering and quantity surveying services:



“R\_ [housing association] employs a fully professional in-house design team for its extensive construction and estate maintenance programmes. Structural engineering, M&E and quantity surveying services are provided by a panel of external consultants” (LHA3, pamphlet).

The CES was heavily utilised by this association, to employ about 120 tenants each year over the past five years. Under the direction of a national child-care director and three regional child-care directors, most of these tenants were trained as child-care workers in order to establish and run pre-school programmes in the communal facilities provided on estates for low-income families:

“R\_ [housing association] pioneered the first Communal Facilities in its Family Estates. They include facilities for a pre-school, an office for the Estate Management Board and some meeting rooms. About 120 qualified child-care workers are employed in R\_’s estates. This is part of job-creation and community development programmes” (LHA3, pamphlet).

Volunteer input to this large association was substantial, with the involvement of over 500 community workers and tenant-managers. Volunteers outnumbered the professional staff by a wide margin:

“The total number of full-time staff is 100 and it has also over 130 Community Employment workers. R\_ [housing association]’s volunteer tenant managers and community workers number over 500” (LHA3, pamphlet).

Volunteer involvement in the association was primarily restricted to the local level and this large volunteer workforce was involved in housing management, through representation on tenant management boards. These boards were responsible for all aspects of housing management on their estates, with the exception of allocations:

“All of R\_ [housing association]’s family estates are managed by Tenant Management Boards (T.M.B.s). R\_ does not claim to have had total success with such boards, but taking account of the relatively short time they and R\_ have had in developing them, R\_ is content with the standards reached to date. Except for the allocations (as yet), the T.M.B.s manage and maintain all aspects of their estates, including the financial, child-care, maintenance, environmental and social aspects” (LHA3, pamphlet).

Nevertheless, the importance of having a core of professional staff, even at local level, was highlighted:

“It’s better to have professional staff...Care of the elderly always seems to engender great care in the community but families tend to be fragmented now almost by definition. People don’t want single-parents or the homeless” (LHA3a).

This association has recently formed a partnership with University College Dublin, in order to establish a four-year, part-time degree programme. The first intake of students to the Bachelor of Social Studies in Housing and Community Studies degree was in September 2003. This was the first degree programme to be run in the Republic of Ireland. Formerly, the only housing studies courses available were the modular certificate course

run by the ICSH, the Diploma course run by the IPA and the certificate course run by Respond! Housing Association.

It is important to remember that the workforces of the two large associations discussed above were among the largest and best qualified of the respondent associations. Their designation as semi-professionalised simply reflected the prominent role of volunteers within these associations in undertaking key housing management functions.

### **9.3.2 Medium-Sized Housing Associations**

The level of professionalisation of medium-sized associations varied considerably with paid workforces ranging from 106 employees in one case to none in another. Corresponding variance in the level of voluntarism was observed, which ranged from one volunteer to over 200. In some case, there was minimal involvement of directors and other volunteers in the day-to-day operations of the association, while other associations depended on volunteers to undertake key tasks.

#### **Professionalised**

No medium-sized housing association that participated in the research was completely professionalised, with no volunteer involvement other than governance. However, many cases (four), the level of voluntarism was very low and these associations were considered 'professionalised'. These professionalised medium-sized associations were all engaged in the provision of accommodation and other services for tenants with special support requirements, including the elderly and the homeless. The first was largely professionalised but some directors provided professional services free-of-charge, instead of outside consultants (MHA1). The directors of the remaining medium-sized associations that were considered professionalised did not get involved in day-to-day operations of the association but other volunteers were involved in delivering services to the tenants. However, these volunteers were generally few in number and were involved in delivering 'added-value' services rather than core services (MHA3, MHA5 and MHA4a).

**MHA1:** In one case, some of the directors of a professionalised medium-sized association provided professional services free-of-charge. This association catered for tenants with mental health difficulties in the Dublin area. Established in 1985, it was accommodating

177 tenants in 78 dwellings by mid-2001, although it had plans to expand its housing stock to 300 units over next three years. However, the vast majority of the association's work was undertaken by a paid workforce of seven. This workforce included an executive director, a housing officer, two support workers and an office administrator, who were all paid from the association's funds. The association also employed its own maintenance team, comprising a gardener and two maintenance staff, under the CES and the Jobs Initiative (see Table 9.3). Thus, this small workforce undertook all of the core services delivered by the organisation, including housing development, housing management and tenant support. However, certain functions, which may otherwise have required consultants, were undertaken on a voluntary basis by four of the association's ten directors. An architect and a retired engineer inspected properties, while the association's auditing and accounting work was undertaken by the treasurer, who was a retired bank manager, with the help of another director:

“Attendance at board meetings and sub-committee meetings. Architect and Engineer will inspect properties. Treasurer looks after the audit and spends half a day a week in the office. One other volunteer writes up books, cheque payments etc.” (MHA1: Volunteers Questionnaire).

**MHA3:** The roles of the directors of the four remaining professionalised medium-sized associations were restricted to governance. However, they each had volunteer workers delivering ‘added-value’ services. Two of these associations had just one or two volunteers while the remaining two sister-associations had considerably more. One of the associations with minimal volunteer input was established in 1893 and had completed 93 units in two sheltered housing projects for the elderly in Dublin. A respite care centre was also provided by the parent-charity but it was established as a separate company to the sheltered housing. This housing association had an almost completely professionalised workforce of 37, including a director of sheltered housing, two heads of home and an assistant head of home, seven care assistants, nine catering and cleaning staff, an administrator, an accountant and two office staff (see Table 9.4). This association also had its own maintenance team covering the two residential homes, comprising a maintenance manager, an assistant maintenance manager and a painter, which either covered reported maintenance jobs or called a contractor:

“We have our own maintenance manager, a garden / assistant maintenance guy and a painter. We have a staff force of 27 within D\_ [housing association] twenty between the two places work in sheltered housing and the three men” (MHA3).

All of these employees were paid from the association's funds, as no FÁS staff were employed and the association had been unable to access any public funding for staffing

costs. It was argued that the lack of funding reduced the range of support services that could be provided and the range of needs that could be met within the sheltered housing setting (MHA3). In this case, voluntarism did not offer a viable solution to these staffing problems. There was just one volunteer worker, who assisted with general support services one day a week:

“There are very few volunteers now. We only have the one now in Ailt an Oir, who comes in on a Thursday to help out. There’s nobody else. In Margaretholme, they’re all paid” (MHA3).

The respondent had seen the level of volunteering decline enormously over time. In the past, relatively well-to-do women with connections to the Methodist church had been prepared to undertake voluntary work within this church-based charity for a low rate of pay:

“It’s the one major change that has taken place. It was not so much volunteers but individuals who saw it as their vocation to work for the D\_ [housing association] at a reduced level. So the heads of home for a number of years were ladies who saw it as a vocation. So we were able to run it much more efficiently” (MHA3).

**MHA5:** Another association with very low volunteer input was the oldest housing association included in the study. Established in 1583 in Waterford, it managed 73 units in a residential home and sheltered housing for the elderly. Unusually, some of its consultants and employees were included on the sixteen-member board of trustees. Three were professional consultants to the association, a solicitor, a law receiver and an engineer, while a fourth was employed on a part-time basis as superintendent. However, none of the trustees who were involved in the governance of the association on a purely voluntary basis was involved in any of the association’s activities. The involvement of other volunteers was also very low, although two volunteers visited regularly to do physiotherapy and bowling with the tenants:

“We have one woman who comes in and she does a bit of physio with the residents and we have little games. And another guy comes in and does bowling with them, we have a bowling match going on” (MHA5).

This association was almost completely professionalised, with a workforce of 26, who were all paid from the association’s own funds. The workforce included a part-time superintendent, seven nursing and caring staff, four catering staff, fourteen cleaners and a live-in caretaker, as shown in Table 9.5. The respondent did not seem to view the organisation as a housing association, as its focus was on meeting the support needs of its elderly residents. The backgrounds and qualifications of the staff reflected this. None of the employees seemed to have a background in housing management and none had

attended a housing management course. Indeed, the respondent had never heard of the ICSH.

The facility was managed by three nuns who were all nurses, together with the superintendent. The respondent highlighted the association's dependence on this source of labour, pointing out that the stipend paid to the religious order was much lower than a commercial rate of pay. It was felt that this would not be a viable solution to meeting the association's staffing needs in the long-term, as the nuns were getting elderly. Serious difficulties in finding replacements to work on a similar basis were anticipated:

"The biggest problem is the Sisters, when they get old. Sr. A\_, the matron, is in her seventies and there's no new ones coming up. They don't want to do this job any more. They're all out in the community working the nine to five job, not the 24-hour job. That's going to cost a fortune... We pay the Order of St. John of God a stipend of €40,000 a year. It's minimal. It came up at the board meeting last month that we will have to increase it" (MHA5).

**MHA4a:** A higher level of volunteer involvement characterised the final medium-sized association that was considered professionalised, than was the case for those discussed above. A sister association of a small association catering for the elderly (MHA4b), this association was established in 1989, to develop and manage a seventy-unit residential home in Cork city. Although the directors did not get involved in the day-to-day running of the association, they did make use of their contacts to engage a number of outside professional consultants to advise on a voluntary basis from time-to-time:

"There are a lot of good volunteer consultants who specialise in certain areas, like health and safety. In any area, they have their own consultants for decisions. The board members would know people, supporters really, and call on them, free of charge. We'd use them rather than go to the companies because they will try and get you the best" (MHA4a).

A further 25 volunteers were also involved in undertaking a range of tasks, including fund-raising, visiting and recreational activities with the residents:

"...fund-raising with annual bazaars and church-gate collections, bingo, outings, social programme, literacy, relaxation therapies, take them out socially, come in and visit if they have no families or have broken from them, musicians" (MHA4a).

Additional volunteers came in the summer, when second-level students volunteered as part of their transition-year programme. They assisted in the provision of the normal support services and also took part in extra activities such as theatre productions:

"From June, transition year students come in and it works very well. The older and the younger generation get on well. They involve themselves in the activities, day care catering, teas, special projects like putting on musicals. It creates great awareness. They've put on two productions in the theatre, the first half was all the young people and the second half was all the old people" (MHA4a).

The respondent emphasised the benefits conferred on the association by its voluntary status. Statutory and other voluntary organisations tended to co-operate and share resources:

“It’s the ideal in one sense because you’re not bound by the legalities. We would be friends with lots of other voluntary organisations and we support each other for resources, like getting a bus for holidays to Youghal last year. We also got old beds from the health board when they were replacing them. Also, we can approach companies for sponsorship” (MHA4a).

Despite its large volunteer workforce, this association was still considered professionalised because most of the activities that the volunteers were involved in seemed to be ‘added-value’ services rather than the core housing development, housing management and support services delivered by the association. The paid workforce of thirty included two administrators, one office administrator, 24 nurses and carers, two cooks and one maintenance man (see Table 9.6):

“We have thirty staff catering for seventy residents on a 24-hour basis” (MHA4a).

Regarding housing-related qualifications, this association was a member of the ICSH and two of its employees had completed its course:

“Two would have done the ICSH course. We’re affiliated to them and we go to the regional meetings” (MHA4a).

No staff were employed under FÁS or the CES. The respondent perceived these schemes as excessively bureaucratic. The association’s parent-organisation had FÁS staff working in its day-care centre which was located in an adjoining premises. However, the rules of the scheme prohibited them from assisting occasionally at the residential home.

“O [housing association] owns the church here and Cork Alzheimer’s runs a day centre there with FÁS staff. But do you think they’re allowed step over to O\_? FÁS bureaucracy!” (MHA4a).

The danger of becoming over-reliant on these schemes was also highlighted, as funding may be withdrawn:

“I did have someone under a Job Initiative four years ago and then employed them but they didn’t run another one. It was an excellent scheme, much better than CES. You’ve got to learn to stand on your own two feet because if the funding is withdrawn you still have to survive. There’s no difficulty in capital funding but revenue funding, that’s the crunch!” (MHA4a).

### **Semi-Professionalised**

**MHA2:** Three medium-sized associations were considered semi-professionalised. One catered for low-income families and was in a relatively early stage of development, having been established in 1992. It aimed to become a large-scale provider of social housing

operating on a regional scale and eventual professionalisation was envisaged. However, its housing stock was still quite small so the association could support only one paid employee on a part-time basis at the time of the interview in mid-2003 (see Table 9.7). Just 56 units had been completed, although another 43-unit project was about to go on-site and the aim was to continue to expand by about twenty houses every year. Voluntary input to the association was limited to the board of directors. The six directors continued to undertake all of the work associated with bringing new housing projects forward in addition to its policy-making role with regard to housing management, while the part-time employee was responsible for rent collection and maintenance. Although this employee did not hold any housing-related qualifications or experience, the ICSH had been involved in his selection and he was undertaking the ICSH course:

“We have one part-timer who looks after rents and maintenance. He doesn’t really have any relevant skills or experience but he’s learning as he goes along. He’s doing the ICSH diploma and the board members have quite a lot of experience to pass on” (MHA2).

Thus, this association seemed to be making every effort to foster a professional approach to housing management.

**MHA6 and MHA8:** The two remaining semi-professionalised medium-sized associations were very different to the case discussed above. These associations are considered together as they were autonomous branches of the same national federation, operating in two different cities. They were involved in the provision of emergency, transitional and permanent accommodation for homeless people, together with a wide range of other support services for the homeless.

Established in 1969, one of these associations managed 108 units of accommodation by mid-2003. Its substantial workforce of 206 comprised 106 paid employees and 200 volunteer workers. Traditionally, this association had a very strong voluntary ethos but the increasing professionalisation of the association had eroded voluntarism in recent years:

“It was more of a group thing, bottom-up it really emerged. It remained very much a voluntary-based organisation run by an executive committee with local committees to run the projects. The only change came in the 1980s, with project leaders to run the house. But in the last five or six years, all of the projects have a core of staff supplemented by volunteers, mostly in the evening” (MHA6).

Just one service, the nightly soup run, remained entirely volunteer-run. All of the other services, including the accommodation, resettlement and training services, were jointly staffed by paid workers and volunteers. However, the number of volunteers involved was

still almost double the paid workforce. A very strong element of voluntarism was retained and the reliance on volunteers to assist in the delivery of key services made it impossible to describe this association as fully professionalised, despite its sizeable workforce.

A similar situation existed in its sister-association, where services were also jointly staffed by paid employees and volunteers. Unusually, the volunteers throughout this federation, who were recruited and placed by a volunteer co-ordinator in the national office, were full-time in many cases. They were often students on a 'gap year' or foreign nationals doing community service instead of military service. One of the respondents felt that managing volunteers could present something of a challenge when working with homeless people, a client group often described as 'chaotic':

"It's very difficult to prepare for what's going on in an emergency shelter. It can be very chaotic and you're dealing with very chaotic people, there are a lot of people with mental health issues. The volunteers would tend to be students on a year out or Germans on national service. It would be a difficulty, training is provided but you still find yourself in situations no amount of training will prepare you for" (MHA8).

However, neither respondent seemed to subscribe to the view held by a respondent from one of the large homeless service providers, that volunteers were fundamentally unsuitable to work with homeless people, as they did not have the expertise to deal appropriately with vulnerable clients (LHA6). Nevertheless, attitudes towards volunteer workers did vary between the branches of this federation of homeless service providers. One respondent was quite critical of a sister-association in another city, on the grounds of a perceived over-reliance on volunteers. It was argued that putting volunteers in charge of teams delivering the various services, complicated and slowed decision-making:

"C\_ [housing association] is obsessed with volunteers and they have to have volunteers heading everything up. But if you do that, everything is very slow because they have other time commitments" (MHA6).

### **Non-Professionalised**

**MHA7:** Just one of the medium-sized associations included in this research did not have any employees. Nor did it have any volunteer workers. At the time of the interview, all of the work of the association was being undertaken by its twelve directors. This association was engaged in the provision of housing for low-income families, which is generally less labour-intensive than catering for tenants with special needs. Quite a large housing stock, comprising 84 houses in three projects, had been developed since the establishment of the association in 1990, as the first in a network of housing associations in south-west Kildare (including SHA11). The respondent, a politician who established the association and was



still chairperson, expressed considerable pride in what had been achieved on a voluntary basis:

“I would take great pride in the fact that we have got maybe IR£10 million of investment into Kildare working on a purely voluntary basis, harnessing the strength and potential that exists in local communities without any office, any chief executive or any staff. I mean I remember looking at, there’s a group, Action South Kildare, recently charged with combating marginalisation and promoting integration and enterprise and what have you in south County Kildare. And I think they got €1.8 million...for a two-year period and they had six or seven staff that they had to pay for out of it. My view is that that leaves very little with which to do the job...I think we have succeeded and done a hell of a good job without” (MHA7).

However, he felt that the association had reached a stage in its development where professionalisation was becoming increasingly necessary:

“But we are getting to the stage where what has been developed - for it to be managed properly into the future - it can’t be done on a purely voluntary basis any more and we are investigating methodologies for improved management into the future” (MHA7).

The construction of an office and the engagement of housing management staff were envisaged in the near future, in conjunction with some of the larger network members:

“...we are at present looking at providing an office that will service the network of housing associations that has been established. One of our next projects is to develop a community centre in Kildare where we have built the largest number of houses and we view that community centre as having potential to serve the houses we have built and other local-authority housing in the immediate area. And we envisage putting an office for the housing association into that from which future staff would work” (MHA7).

### **9.3.3 Small Housing Associations**

The level of professionalisation of small housing associations varied considerably, ranging from non-professionalised associations which were totally dependent on volunteer labour to fully-professionalised associations with several employees. Corresponding variation was observed in the level of volunteer involvement, from no volunteer involvement other than the directors, to over 100 volunteer workers. Similarly, the role of the directors was restricted to governance in some cases, to undertaking all of the associations’ work in others.

#### **Professionalised**

Just three small associations could be described as completely professionalised. Two were non-community-based associations and did not have any volunteer involvement in their day-to-day operations, on the part of either the directors or other volunteers. It has been shown that these associations were distinct from community-based small associations,

which aimed to cater only for local housing needs, as they were relatively new and aimed to expand their housing stocks to well over fifty units and to operate on a regional or national scale (see Section 8.3.3).

**SHA12:** It was not surprising that a small association originating from a large fully professionalised Northern Irish housing association was professionalised. The parent association's substantial workforce was available to the new association, which was established in 1995. Access to this resource from the beginning contrasted with the situation of many other newly-established associations, which were either partly or completely dependent on volunteer labour. The parent association identified its key areas of expertise in its *Annual Report 2001 / 2002* as housing management, building and maintenance and caring and support services. It catered for a wide range of target client groups, encompassing tenants with special support needs, including elderly people, people with mental health difficulties, people with learning disabilities and homeless people, in addition to families and single people on low incomes. As a result, its workforce of 312 employees included people with expertise in a wide range of fields, as shown in Table 9.8. Office-based staff included the management team, administration, finance, housing, maintenance, and personnel and training. However, the majority of its employees (259) worked in the provision of support services to tenants with special needs, including housekeeping, catering and laundry staff. In spite of the size of the parent-association's workforce, most of its maintenance work was undertaken by contractors, although a few grounds and maintenance personnel were employed.

Although its counterpart in the Republic of Ireland had completed just 21 houses in two projects for low-income families, considerable expansion was envisaged. Eight additional housing projects, comprising 204 units for both low-income families and people with special needs, were in advanced stages of planning, while a further four sites had been purchased. In spite of the association's focus on Donegal to date, it was willing to develop anywhere in the Republic, if substantial opportunities arose. In the event of the association expanding its catchment area, the possibility of adopting a regionalised structure was being kept open. However, some doubts were expressed regarding the need for and efficiency of regional offices:

“We would look at it seriously. I'm not sure how efficient they are. To be efficient, you need in the order of 300 units. If we had stock in Dublin, we would have to look at having a regional office. It's surprising, when you build schemes and have support there you don't have to be there all that often. Stock can be near others in an area and you can visit the others in a day –

clustering. Like Monaghan isn't really a problem because we have stock in Enniskillen and beyond by the border, which is only ten miles away" (SHA12).

The CEO of this association argued that its professional expertise in the housing field exceeded that of the local authorities:

"With county councils, you're one day in planning and another in roads so you don't build up any housing management professionalism. They don't have any degree courses in the Republic and most of our staff have done the housing management degree course at Magee. It's our bread and butter, it's what we specialise in and we feel we can do it much better than the county councils. In doing that, we're taking jobs away from them" (SHA12).

He felt that this expertise would be of immense benefit to communities in Donegal, if local suspicion could be overcome. It was argued that community groups could take advantage of the association's expertise and professional approach to get their voluntary-housing projects built, without having to invest a lot of voluntary effort:

"We have already said that we will assist communities; they could identify a site but they don't have to go through the learning curve of how to go about it. We have the expertise to do anything anywhere and do it right. And we'll provide a professional management and maintenance service and the community doesn't have to worry. And yet they still feel there is something not right here. This suspicion between communities is very frustrating and makes it very difficult for us" (SHA12).

Concerns were expressed regarding the future of the social housing provided by local groups in Donegal on a purely voluntary basis. The small, community-based associations with no staff were clearly viewed as unprofessional and inefficient in terms of housing management. Furthermore, doubts were expressed regarding the long-term viability of these community-based associations, as volunteers grow older:

"Communities in Donegal prefer to provide their own housing. That's all very well when they are active and young but what about people taking over? There are issues regarding rents and long-term maintenance. Although it is done at a local level, it's not done very professionally and it's not done with a long-term view" (SHA12).

The job creation aspect of professionalised housing associations was also emphasised and cited as a further advantage of these associations over those dependent on local volunteers:

"We now employ over 350 people. It will be over 400 in another twelve months so we're creating jobs as well. Whereas piecemeal developments across the county at local level are all voluntary and it doesn't create any jobs" (SHA12).

**SHA2:** The second completely professionalised association was established in 1992 and managed a housing stock comprising 39 flats and houses in three projects. It was engaged in the provision of transitional and permanent accommodation for a very specific target client group, women who were homeless as a result of domestic violence. In contrast to the association discussed above, this association had access to a much smaller workforce. The workforce of seven comprised a director, a services manager, and a part-time accounts

administrator in the head office and four part-time women's support workers and a children's resource co-ordinator who were based in the housing projects, as shown in Table 9.9. All of the staff were funded from the association's funds, with the exception of the full-time children's resource co-ordinator, who was funded by the health board. There was a vacancy for a fifth women's support worker but difficulties in recruiting staff with appropriate skills and experience were reported:

"We get a lot of people applying but it's actually quite difficult to find suitable people. For example, we have just recently advertised. And while we were looking for somebody young to kind of balance out a team, all of the applicants were very young. Some of them were just new graduates, too young really. They wouldn't have the right experience or the general experience that you'd need...it is quite difficult get an appropriate person. We don't know whether that's because we're not offering full-time employment or what. But just people who are suitable, non-judgemental, understand what we're doing...it's quite difficult. And the money, I have to say, wouldn't be brilliant" (SHA2).

This association also emphasised the importance of recruiting professional staff with appropriate experience and qualifications. However, it was experience and skills appropriate to working with the target client group of victims of domestic violence that were emphasised, rather than housing-related skills:

"They would have an understanding or experience of the area of violence against women or community-based experience...violence against women is the key thing because all of the people we work with would have experienced violence...We're not therapists but counselling skills would be very useful or a social work qualification or a community-based qualification or...for example, some of them come from women's refuges ..." (SHA2).

In relation to the future direction of the association, it was argued that staffing levels would have to be increased, particularly for administrative tasks, in order to facilitate the expansion of the association:

"...we think it may be to get more staff. For example...we have now said look we now really need to get an administrator. At the moment we don't have anywhere to put her but we absolutely recognise that we need somebody here to run the service because we do all our own admin. And while that's not a difficulty, it's time-consuming, very time-consuming and it's more stuff to remember when you're doing other things" (SHA2).

The respondent felt that another pressing staffing need was the recruitment of a maintenance officer. All of this association's maintenance and repair work was contracted out. Serious difficulties were being experienced in finding suitable contractors at a reasonable price and organising maintenance work was occupying much of the accounts administrator's time.

**MHA4b:** In contrast to the associations discussed above, the third professionalised small association catered for the elderly and had limited volunteer involvement. Established in 1989 to develop and manage an eighteen-unit sheltered housing complex in Cork city, this

association shared a large workforce with its larger sister association (MHA4a). Although volunteers did undertake some work, they were involved in the delivery of 'added value' rather than core services, such as fund-raising, visiting and undertaking recreational activities with the residents.

### **Semi-Professionalised**

None of the other associations was completely professionalised, as directors and other volunteers were undertaking a least some of their work. However, the level of involvement of additional volunteers did vary considerably, ranging from no volunteers to about twenty.

**SHA13 and SHA4:** Two small associations catering for low-income families with no additional support requirements employed one paid worker each, to undertake certain housing management functions. Established in 2000, one of these associations was relatively new and had completed one housing project comprising fifteen units by mid-2003. This association had a part-time employee, who was responsible for liaising with the tenants, rent collection and co-ordinating maintenance work (see Table 9.10):

“...there is one guy who works part-time on the management of the local estate in Rosegreen, including looking after the rents, maintenance, liasing with tenants. His main skills are his communication skills. He has the ability to deal simply and effectively with people. I don't think he has any formal qualifications but he has a lot of practical experience on small jobs. We needed to combine these two skills in one person” (SHA13).

The second association was older and larger. It was a district housing co-operative which was established in 1988 and had completed 44 houses in two projects. This association also had one employee, a tenant-member, who had recently been made full-time (see Table 9.11). She had responsibility for liaising with the tenants and organising maintenance work, though NABCo administered the rent accounts:

“We have one employee, an administrator who has worked for us for the last eighteen months. She's full-time this year, she was only part-time last year” (SHA4).

This association seemed to have a chequered history regarding its employees. A development officer had been employed for six months but she left as a result of disagreements within the association, while an employee who was supposed to undertake maintenance work was dismissed:

“There was...one maintenance person through a Partnership Scheme. But it didn't work because he wasn't interested and he was lazy as hell. He said things were done but they weren't done, so the tenants didn't have the work done and you wouldn't know about it...We employed a development officer but she walked out because someone looked at her crooked! We only

had one applicant for the job and that was the chairman's partner. No work had been done when she walked out" (SHA4).

Neither of these small associations' current employees held housing-related qualifications. The part-time housing-association employee was a self-employed businessman who imported toys. Although he held no formal qualifications, he was described as having good communication skills and practical experience. The full-time employee was a woman with secretarial skills.

Other than the directors, no volunteer workers were involved in either of these two associations. It seemed much less common for volunteers other than the directors to be involved in the activities of housing associations catering for low-income families than was the case for special-needs associations.

**SHA1:** One of the small, semi-professionalised associations catered for a mixed target client group, comprising the elderly and low-income households. Established in 1992, this association originated from the local community council and managed a ten-unit residential home for elderly people and a ten-house estate for families. Elements of the management of both the special-needs accommodation and the family-type housing were professionalised, but in different ways. The staff working in the residential home comprised a house-parent, a handyman and five part-time FÁS staff, who were involved in cooking, laundry and care-taking (see Table 9.12).

Ten volunteers other than the directors were also involved in the association. Their functions were limited to visiting the elderly tenants and undertaking fundraising activities:

"Then we have a lot of visitors coming up but just to visit, not to do things. We have people who make contributions, actually, we have one fella who goes out and who runs...quizzes in the hotels and pubs and that...We have another man who just puts his hand in his pocket at Christmas and gives me something so we can have a party for them" (SHA1).

The family-type housing had been semi-professionalised in quite a different way, through contracting some housing management tasks to another small housing association, rather than employing staff directly. The contractor ran a pre-tenancy course for the tenants before they moved into the family houses and provided a 'rent collector' service, whereby a housing officer visited the tenants monthly to liaise with them regarding maintenance issues, rent arrears and anti-social behaviour. The respondent cited several advantages in contracting out these housing management functions. It was emphasised that the contractor was independent and came from outside the community so he would be seen as neutral. It

was argued that it would be inappropriate for the housing-association directors to liaise directly with the tenants regarding contentious issues in a small rural village. The employment of a local person on a part-time basis to manage the houses was also seen as potentially problematic:

“...what often happens is, you’ll get a local fella will take it. First of all, he’s trying to ensure that we’re all happy. Second of all, he’s pure narrow-minded because it’s his. Like, if somebody comes and makes a suggestion to him, he’s inclined to be...of the feeling that... ‘he cast an aspersion on me by saying that’...people are very - protect their half acre!” (SHA1).

There was a definite view that it was advantageous, in terms of expertise and experience, to hire a professional contractor to manage the houses. For example, the contractor had already developed standard procedures for dealing with sensitive issues like rent arrears and anti-social behaviour. While the service might seem expensive, it was argued that it was still cheaper than employing somebody local on a part-time basis. Furthermore, the cost was unlikely to increase too much on the completion of the association’s second project:

“...he knows what he’s talking about, he’s the fella who’s got the know-how, do you know what I mean?...although it is costing us about IR£150 quid a week for him to service those ten houses. This is big money. But, we wouldn’t get anybody for 150 quid a week. And probably when we get the other forty, then we’ll only pay him 250. So, it’s like everything else, we’re a great believer in specialised jobs... put the specialised fella there” (SHA1).

**SHA10:** Another small, semi-professionalised association also aimed to cater for a mixed target client group, comprising low-income families and the elderly. However, it was still very small, managing just one house that had been purchased under the CAS for accommodating people with mental health difficulties. This association was established by an integrated resource development company (IRD) in 1996. It had one part-time worker, the IRD administrator, who kept a record of how many hours she spent on housing association activities each month and, once the association had a rental income, it was billed accordingly (see Table 9.13):

“I do the housing association work from Portumna. The housing association pays South East Galway IRD for my hours on housing. The IRD carried the housing association because the housing association had no money but now it has a rental income and the debts have been paid” (SHA10).

This very small association was unusual as its close links with the parent organisation had enabled limited professionalisation before it even had any rental income. This was fortunate as paid staff were viewed as essential to the functioning of the housing association. The directors did not generally undertake any voluntary work for the housing

association outside of board meetings, with the exception of a health-board nursing officer who liaised with the health board:

“To have paid staff is very important to the board because there’s no way they’d do it on their own. Each director is involved in their own parish groups and the IRD board so it’s just decision-making and support that they’re there for, except for the nursing officer, who liaises with the health board. Neither the IRD nor the housing association would be there without paid staff, that’s how the board would see it. The voluntary effort wouldn’t be there without the paid staff support” (SHA10).

This association was classified as semi-professionalised because there were two aspects to its work. It was undertaking voluntary-housing projects directly, such as the planned conversion of an old workhouse to sheltered housing for the elderly, and this work was undertaken by the IRD administrator. The association was also acting as a resource for local groups from the nine parishes it was established to serve. Much of the work associated with the housing projects brought forward by these groups was undertaken by their members on a voluntary basis:

“The local projects are volunteer-driven. The volunteers are represented on the board and they do all the work!” (SHA10).

**SHA5a and SHA5b:** The remaining semi-professionalised small housing associations were all engaged in the provision of accommodation for the elderly. Two sister associations had professionalised rent collection, a very limited aspect of their housing management operations, while the third association had professionalised some of its support services.

The two sister associations were established in neighbouring Connemara villages in 1994 and 2000. They developed one housing project for the elderly each, comprising twelve and twenty units respectively. Their only employee was a part-time rent collector, who visited the tenants every week in order to collect their rent but also to check that they were well (see Table 9.14). Thus, the rent collector’s duties were narrowly defined, in comparison to the range of housing management functions undertaken by even the part-time employees of the other semi-professionalised associations discussed above.

The majority of the work of these two associations was undertaken by the directors on a voluntary basis, from the office of the parent-organisation, Forbairt Pobail Teoranta, a local community development organisation. This organisation also met the association’s administration costs, enabling all of its rental income to be spent on repairs or invested in contingency reserves.



No employees were required to deliver additional support services as none were provided, other than visits from the rent collector and some of the directors. The parent-organisation was constructing a new day-care centre locally which will be available to the tenants, so the housing associations aimed to provide group housing schemes for independent living:

“We don’t need an on-site warden because the board members are all local and the tenants also look out for each other, so we don’t see the need. We aim for independent living and most of them would rather have their independence” (SHA5a, SHA5b).

There was no volunteer involvement in the work of the association, with the exception of the directors. The respondent argued that volunteering was dying out, apart from one-off events:

“The board are all volunteers and the others are paid. The voluntary thing is gone in the world. You just don’t get those types of people any more. Not for a long-term period, only for short-term events like the Special Olympics” (SHA5a, SHA5b).

**SHA6:** The final semi-professional housing association included in the research was established in 1973 and also catered for elderly people in a rural area. It was very small, with only four housing units under management. However, housing was just one facet of this association’s activities as it was a community care council which also provided a range of other services, including day care three days per week. All of the housing-related work was undertaken on a voluntary basis by the directors but the day-care service was semi-professionalised. This day care service was managed by the sub-committee members on a voluntary basis and, in spite of initial difficulties in securing funding, it was staffed by two part-time employees:

“On the 24<sup>th</sup> June 1993, I took a chance and brought in old people for a day care service. We hired two ladies to run it. We had three applicants. We had agreed to hire a manageress but she had to step out due to a bad back. Of the next two applicants, one was good at book work but she couldn’t cook. Then the third we had a problem because she was my wife and she was insistent that she wanted the job. She’s a very good cook but she doesn’t write anything. So, we decided to hire the two of them at a lower rate of pay. We took a chance and hired them with no funding, we paid for it from our own funding. We had rent from the houses, fund-raising, church-gate collections, sales of work, raffles” (SHA6).

The health board did eventually agree to cover most of the cost of providing this service, as it proved cheaper to run than public day-care centres. This association had planned to expand its services by employing staff through a FÁS scheme, to include meals-on-wheels, laundry, maintenance and refuse disposal. Although funding was approved for a supervisor and six workers, it was retracted immediately prior to the interviews being held. This illustrates the vulnerability of voluntary groups dependent on employment schemes to abrupt changes in public policy and withdrawal of funding:

“We applied for funding, in place of FÁS. We were approved to employ a supervisor and four workers, leading up to six. On the day before interviewing the applicants - we had the interview board set up and everything - the day before the plug was pulled and we were told not to go ahead with the interviews. So we lost heart with that. There was to be an administrator, a supervisor, two to do meals-on-wheels and two to do maintenance and dealing with refuse. That would have brought a truck or a van with it. We also wanted to have a full-time laundry service” (SHA6).

A further twenty people were involved in the community care council’s activities on a voluntary basis, in addition to the committee members and two day-care staff. Their main task was visiting elderly people living alone in the area, including the association’s four tenants:

“We have up to twenty volunteers doing bits and pieces but not all at the same time. One year, we had 22...There’s visiting elderly people, they all have a visitor, somebody who is nominated to keep an eye on them, as well as the home-help. We keep a list of elderly people living alone. It is reviewed every year and we have people keeping an eye on them. It might be a neighbour or someone with land close by” (SHA6).

### **Non-Professionalised**

Five of the small housing associations that participated in the research employed no paid workers. The directors of these associations constituted their workforces, with the exception of one association which had additional volunteers.

**SHA11 and SHA8:** Two of these associations were based in towns in Kildare and catered primarily for low-income families with no additional support requirements. They had completed one project each. The first had a housing stock of twenty dwellings and was part of the network of small- and medium-sized associations in south-west Kildare, while the second had 32 houses and was based in north-east Kildare. Both associations had plans underway to increase their housing stocks by forty dwellings. In both cases, it was felt that the board had reached the limit of what it could accomplish on a voluntary basis. A need for paid staff and an office once the second projects came on-stream was foreseen:

“...we would need them [staff] if it got bigger. We have looked at a group of housing associations having a paid staff office, like Kildare, ours and Rathangan. We could have a person, an administrator, who was able to make decisions. We have another scheme that we’re trying to get going of forty houses and definitely there will be a need then. At the moment they have to come to me or one of the others to do anything” (SHA11).

“We would have to start thinking of having an office and at least one full-time staff person. At one stage I was on 34 different committees, it’s exceptionally difficult holding onto a full-time job as well” (SHA8).

This finding supported the survey results, which implied that there is a threshold of approximately fifty dwellings that can be managed on a purely voluntary basis.

**SHA7, SHA9a and SHA9b:** The three remaining associations that were entirely dependent on volunteer effort were slightly different. Although two catered for tenants with special needs, some of whom required support services, neither provided any additional services. Instead, they had made arrangements with other organisations to provide the services required. One of these associations catered for the elderly and had completed one project comprising ten houses. This was a small, community-based association, which had originated from the local Roman Catholic parish council. While the housing-association directors were responsible for the provision and management of the accommodation, the parish welfare committee provided any additional services needed by the tenants, such as meals-on-wheels:

“...the Parish Welfare Committee do all that. We have it handy, we only have to look after the housing and the allocation of the units” (SHA7).

This arrangement seemed to work well and was administratively simple. Co-ordination was achieved through the joint membership of three people on both committees, including the parish priest:

“We don’t have to liaise because three of the directors are common to both, including the chairperson...so it’s automatic” (SHA7).

In the case of the final examples, the same committee had established four companies in a small rural community. Two of these companies were housing associations, one catering for the elderly, which had completed 35 units in four housing projects, and the other catering for low-income families, which had completed over twenty houses in two projects. The other two companies had been established to provide support services for elderly people in the area. These services comprised a day-care centre, which was constructed with the Lottery-funded communal facilities grant, and a respite-care centre. The association’s elderly tenants were encouraged to use the day care centre, although take-up was relatively low at about 25%:

“The day care centre is open three days a week. Some say they are too young to use it. In rural Ireland, you wouldn’t want the neighbours to think you’re dependent on facilities like that. And they might have ideas like you’d get nits on your head or something!...We try to encourage them to come to the day care centre. If they are housebound we would provide services, but we prefer them to come out for the company” (SHA9a).

Interestingly, both the day care centre and the respite care centre were staffed by Roman Catholic nuns. The day care centre also had some FÁS staff. Thus, efforts seemed to have been made to find the most economic sources of labour:

“The day care centre and the respite care centre are both run by nuns. The day care centre is run by the Sisters of the Infant Jesus who came from Dublin and the respite care centre is run by the Sisters of St. Joseph who came from Australia” (SHA9a).

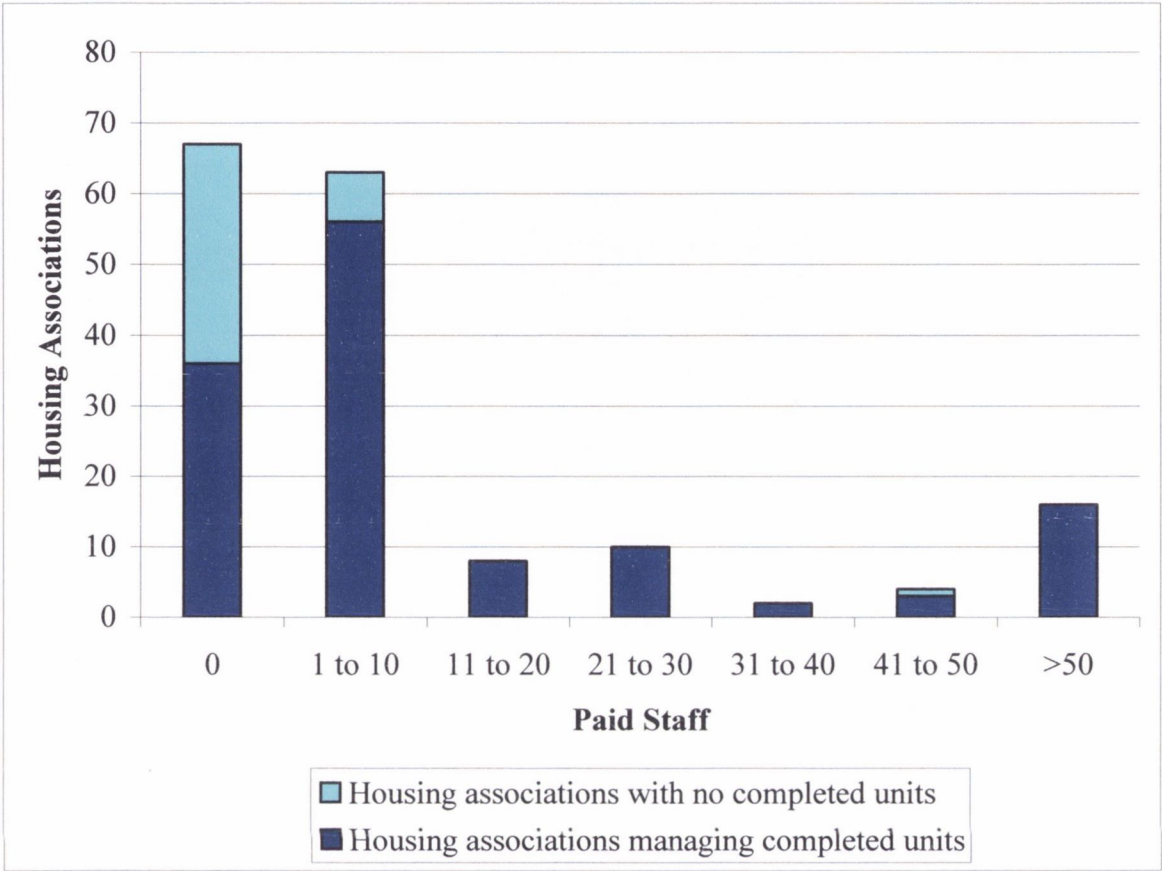
Although support services were delivered by professionals to the elderly tenants through the day-care centre, the housing association did not directly employ any staff. All of the housing-related work was undertaken by the committee members and it was not necessary for them to provide additional support services specifically for the tenants as they could take advantage of the services provided by the two other companies. This association was slightly different from those discussed above, as over 100 volunteers were involved, in addition to the committee members. However, the volunteers’ activities were limited to visiting the elderly tenants and fundraising.

## **9.4 DISCUSSION**

Clear differences emerged between housing associations of different sizes, with regard to the extent of professionalisation and the role played by volunteers. Not surprisingly, professionalisation was most pronounced in large associations, which were characterised by the clearly defined roles and responsibilities of the governing body, the paid executive and any additional volunteers. Large associations generally emphasised the importance of employing specialist staff with appropriate qualifications and tended to have much larger and more highly qualified workforces than smaller ones. Volunteer labour was not important to the viability of any large association. Volunteers were generally few in number and were involved in delivering ‘added value’ rather than core services. Two semi-professionalised large associations were exceptional in this regard. Despite employing full complements of staff, large numbers of tenants were involved in estate management in a voluntary capacity, as part of their tenant participation strategies.

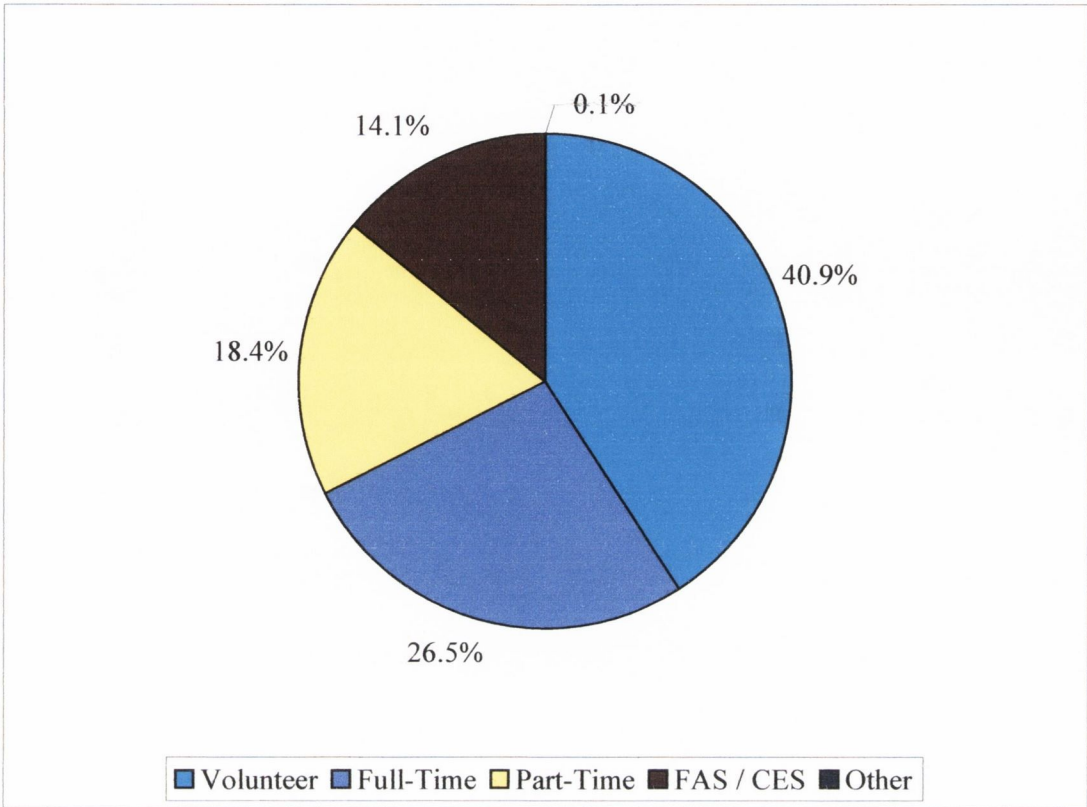
In contrast, medium-sized and small housing associations were more diverse, comprising a mix of fully-, semi- and non-professionalised organisations. Characterised by a greater blurring of the boundaries between the roles of directors, staff and other volunteers, most smaller associations relied upon volunteer labour on the part of directors and other volunteers to a far greater degree than large associations. A threshold of approximately fifty dwellings was identified as the maximum housing stock size that could be managed on a voluntary basis. However, a somewhat higher threshold seemed to apply to associations catering for low-income families.

The target client group proved equally important with regard to professionalisation and voluntarism. Not surprisingly, supported and sheltered accommodation with the provision of on-site support services were most labour-intensive and required much higher staffing levels than either group housing for independent living or housing for low-income families. These types of special-needs associations accounted for most volunteer workers and they also underwent earlier and more extensive professionalisation. In contrast, associations catering for low-income families rarely benefited from any volunteer labour other than that undertaken by their directors and, occasionally, tenants.



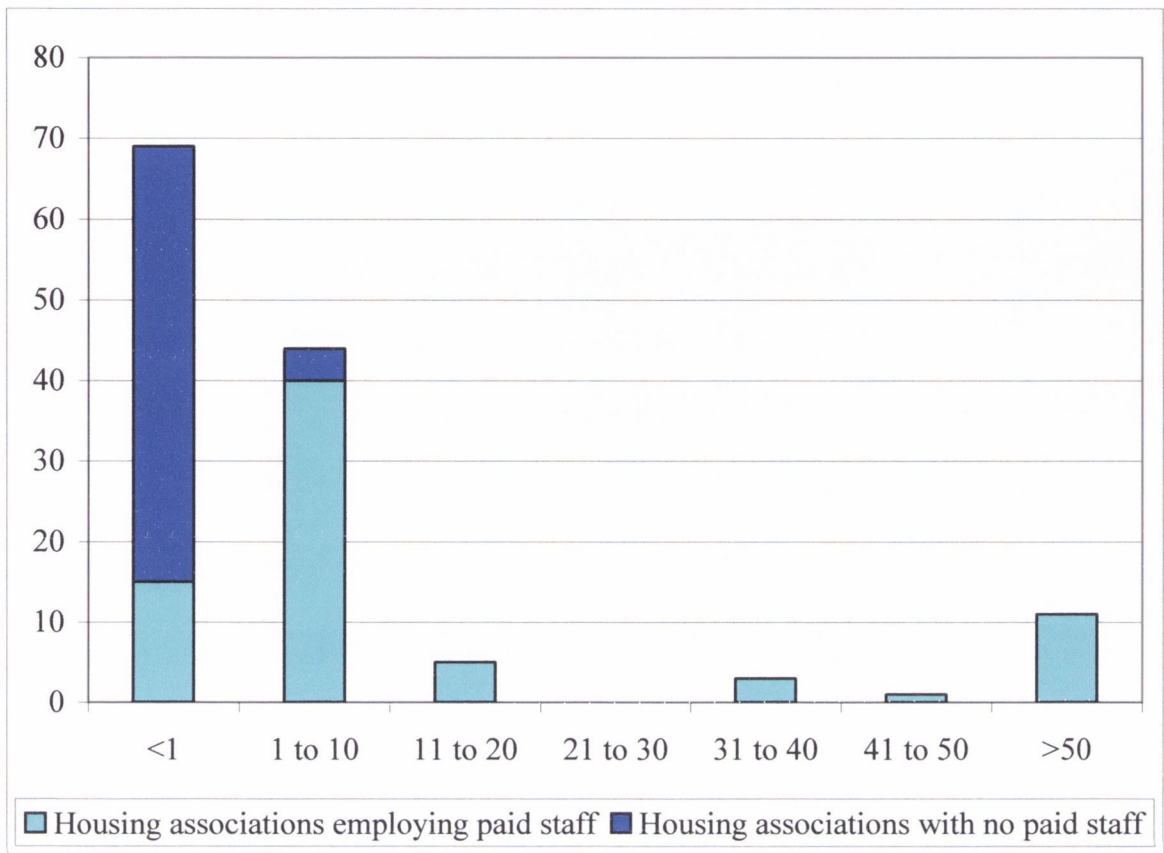
**Figure 9.1. Housing Associations Employing Paid Staff\***

\* Survey response: 170 of the 185 survey respondents, employing 4,470 paid staff, gave details of staff employment status, allowing the calculation of the numbers of paid staff employed (source: 'ROI Housing Associations Survey', 2001).



**Figure 9.2. Housing Association Staff by Employment Status\***

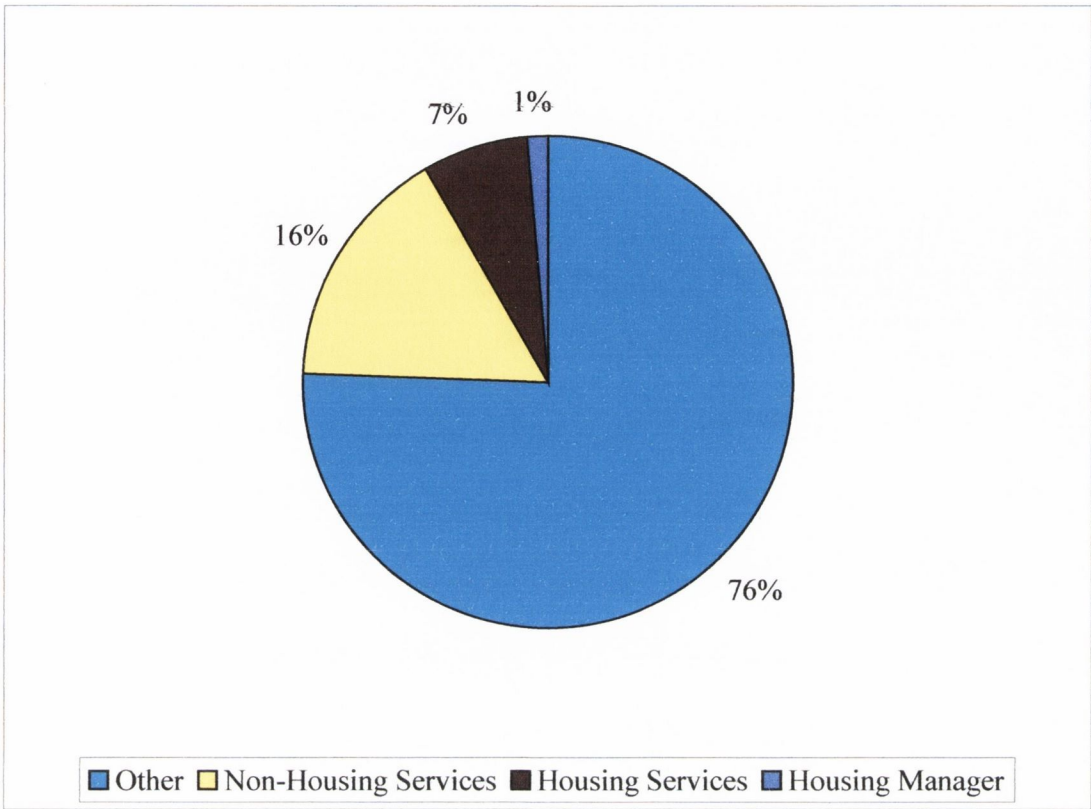
\* Survey response: 129 of the 185 survey respondents, employing 7,568 staff including 3,098 volunteers, gave details of staff employment status (source: 'ROI Housing Associations Survey', 2001).



**Figure 9.3. Housing-Association Staff by FTEs (Full-Time Staff Equivalents)\***

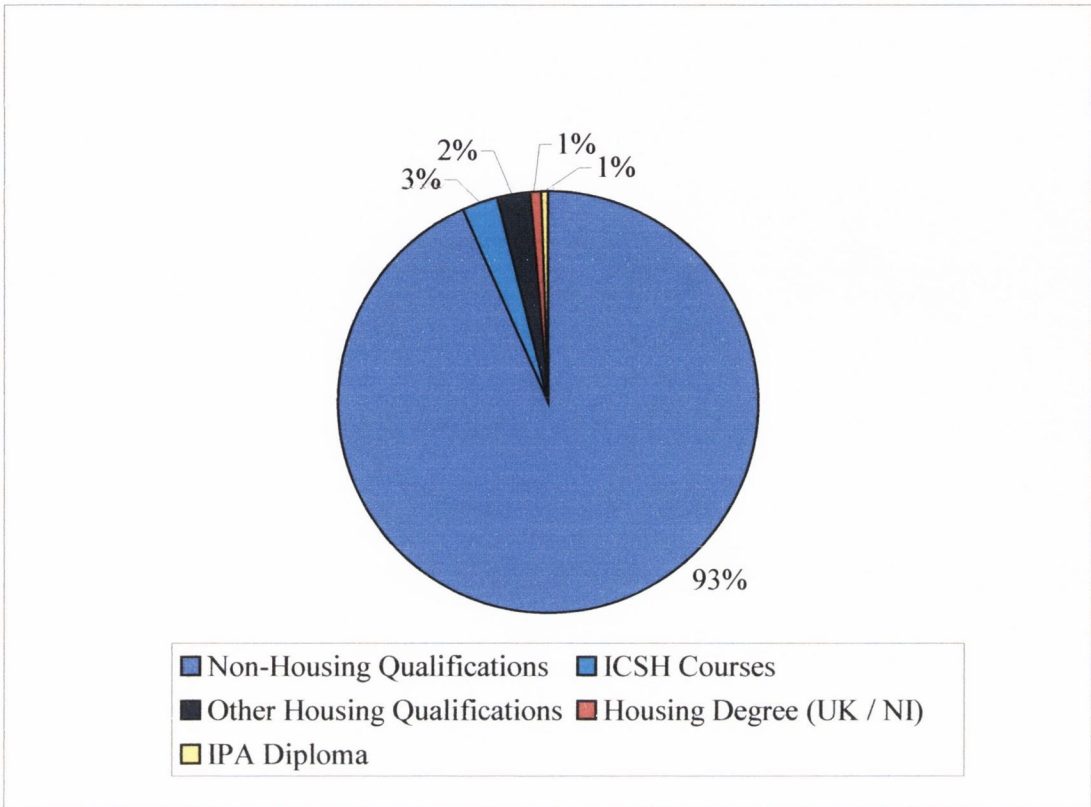
\* Survey response: 133 of the 185 survey respondents, employing 6,333 staff including 2,545 volunteers, estimated full-time staff equivalent positions (source: 'ROI Housing Associations Survey', 2001).





**Figure 9.4. Housing Association Staff by Function\***

\* Survey response: 91 of the 185 survey respondents, employing 6,713 staff including 2,805 volunteers, gave details of staff functions (source: 'ROI Housing Associations Survey', 2001).



**Figure 9.5. Housing Association Staff by Qualifications\***

\* Survey Response: 80 of the 185 survey respondents, employing 6,140 staff including 2,625 volunteers, gave details of staff qualifications for 1,292 members of staff (source: 'ROI Housing Associations Survey' (2001).

Housing Association	Full-Time	Part-Time	FÁS / C.E.S.	Total Paid Staff	Volunteer	Total Staff	Employment Status
LHA1	12	0	0	12	0	12	Semi-Professionalised
LHA2	23		0	23	0	23	Professionalised
LHA3	100	0	120	220	<i>ca.</i> 500	720	Semi-Professionalised
LHA4	37	8	0	45	0	45	Professionalised
LHA5	<i>ca.</i> 250			<i>ca.</i> 250	Yes	<i>ca.</i> 250	Professionalised
LHA6	150		0	150	<i>ca.</i> 10	160	Professionalised
MHA1	2	3	3 (1 p-t)	8	0	8	Professionalised
MHA2	0	1	0	1	0	1	Semi-Professionalised
MHA3	25	2	0	27	1	28	Professionalised
MHA4 (two sister-associations)	30	0	0	30	25	55	Professionalised
MHA5	24	2	0	26	2	28	Professionalised
MHA6	106		0	106	200	206	Semi-Professionalised
MHA7	0	0	0	0	0	0	Non-Professionalised
MHA8							Semi-Professionalised
SHA1	2	0	5 (5 p-t)	7	<i>ca.</i> 10	<i>ca.</i> 17	Semi-Professionalised
SHA2	3	5	0	8	0	8	Professionalised
SHA3							Non-Professionalised
SHA4	1	0	0	1	0	1	Semi-Professionalised
SHA5 (two sister-associations)	0	1	0	1	0	1	Semi-Professionalised
SHA6	0	2	0	2	20	22	Semi-Professionalised
SHA7	0	0	0	0	0	0	Non-Professionalised
SHA8	0	0	0	0	0	0	Non-Professionalised
SHA9 (two sister-associations)	0	0	0	0	<i>ca.</i> 100	<i>ca.</i> 100	Non-Professionalised
SHA10	0	1	0	1	0	1	Semi-Professionalised
SHA11	0	0	0	0	0	0	Non-Professionalised
SHA12	236	76	0	312	0	312	Professionalised
SHA13	0	1	0	1	0	1	Semi-Professionalised

**Table 9.1. Staff of the Participant Associations by Employment Status\***

\* Note: interviewees were unable to provide the employment status breakdown of the workforce in two cases (source: in-depth interviews, mid-2001 to mid-2003).

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1	CEO	BA housing (University of Ulster)
1	Finance director	Accountant
1	Development director	BA development (UK)
1	Housing and community development director	MA community development
1	Finance officer	
5	Development officers	All have experience in UK housing associations
4	Housing officers	Three have experience as UK housing officers
3	Community development officers	Community development experience but new to housing
6	Administration	

Qualifications: *"All have primary degrees and experience in a related field"*.

**Table 9.2. Paid Workforce Composition: Example of a Large Housing Association in mid-2001 (LHA2c)**

<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FÁS / CES:	2	1	3
Health Boards:	0	1	1
Housing Organisation's own funds:	1	2	3
Other (please specify): S.10 payments	1	0	1

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1	Executive director	Housing management qualifications; ten years with this association
1	Housing officer	Administration qualifications; eight years housing experience
2	Support worker	Counselling / facilitation qualifications; both five years with this association
1	Administration support	Administration qualifications; one year with this association
1	Gardener (CES)	No formal qualifications; five years with this association
2	Maintenance (Jobs Initiative)	No formal qualifications; eight years experience; just started with this association

**Table 9.3. Paid Workforce Composition: Example of a Medium-Sized Housing Association in mid-2001 (MHA1)**

<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	25	2	27
Other (please specify):	0	0	0

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1	Director of sheltered housing	Social work qualifications
2	Head of home	
1	Assistant head of home	
5	Full-time care assistants	
2	Part-time care assistants	
3	Full-time cooks	
4	Cleaners / kitchen assistants	
1	House person	
1	Dining room person	
1	Maintenance manager	
1	Assistant maintenance manager	
1	Painter	
1	Administrator	
1	Accountant	FCA
2	Office staff	

**Table 9.4. Paid Workforce Composition: Example of a Medium-Sized Housing Association in mid-2003 (MHA3)**

Source of Funding	Full-Time	Part-Time	Total
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	24	2	26
Other (please specify):	0	0	0

Employees	Responsibilities	Relevant Qualifications or Experience
7 (5 full-time and 2 part-time)	<b>Nursing and Caring:</b> 4 nurses (3 full-time, the 3 sisters, and 1 part-time); 1 state enrolled nurse (full-time); 1 auxiliary nurse (part-time, 18-20 hours); 1 carer (full-time).	
4 (all full-time)	<b>Catering:</b> 2 cooks (all full-time); 2 kitchen helpers (all full-time).	
14 (all full-time)	<b>Cleaning:</b> 14 cleaners (all full-time).	
1 (full-time, live-in)	<b>Caretaking:</b> 1 live-in caretaker (full-time)	

**Table 9.5. Paid Workforce Composition: Example of a Medium-Sized Housing Association in mid-2003 (MHA5)**

Source of Funding	Full-Time	Part-Time	Total
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	30	0	0
Other (please specify):	0	0	0

Employees	Responsibilities	Relevant Qualifications or Experience
24	<b>Nursing and caring</b> 5 nurses 17 care assistants 2 relief carers	
2	<b>Catering</b> 2 cooks	
1	<b>Maintenance</b> 1 general maintenance	
1	<b>Office Administration</b> 1 office administrator	
2	<b>Management / Administration</b> 2 administrators	

(25 of the staff based in the medium-sized association and 5 in its small sister-association)

**Table 9.6. Paid Workforce Composition: Example of two Sister-Housing Associations, One Medium-Sized and One Small, in mid-2003 (MHA4a, MHA4b)**



<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	0	1	1
Other (please specify):	0	0	0

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1	Housing officer (responsibilities include administration, organising maintenance, rents)	Experience: teacher, counsellor, video producer. He made a four-part series on housing associations in Ireland for R.T.E., called Home Alone. He has a lot of knowledge on housing. He's doing the I.C.S.H. diploma.

**Table 9.7. Paid Workforce Composition: Example of a Medium-Sized Housing Association in mid-2003 (MHA2)**

Source of Funding	Full-Time	Part-Time	Total
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	236	76	312
Other (please specify):	0	0	0

Employees	Responsibilities	Relevant Qualifications or Experience*
<b>Office Staff (53)</b>		
6	Senior managers	
2	Administration department	
6	Finance department	
15	Housing department	
14	Maintenance department	
8	Personnel and training department	
2	Chief executive's office	
<b>Sheltered Housing Staff (36)</b>		
9	Scheme managers	
10	Housekeepers	
5	Domiciliary carers	
12	Catering staff	
<b>Special Needs Staff (223)</b>		
14	Officers-in-charge	
29	Residential officer	
45	Senior residential officers / house supervisors	
107	Residential workers / general housekeepers	
10	Cooks	
18	Housekeepers / kitchen assistants / laundry attendants	

**Table 9.8. Paid Workforce Composition: Example of a Small Housing Association in mid-2003 (SHA12)**

\* Information not available regarding qualifications and experience

Source of Funding	Full-Time	Part-Time	Total
FÁS / CES:	0	0	0
Health Boards:	1	0	1
Housing Organisation's own funds:	2	5	7
Other (please specify):	0	0	0

Employees (by location)	Responsibilities	Relevant Qualifications or Experience
<b>Central Office:</b>		
1 (full-time)	Director	
1 (full-time)	Services manager	
1 (part-time)	Accounts administrator	Was service-user.
<b>Killester:</b>		
2 (part-time, 30 hours and 25 hours)	Women's support workers	<i>"They both work with the women. Obviously, they work with the children in a family context as well. But the women are their primary responsibility"</i>
1 (full-time, funded by the health board)	Children's resource co-ordinator	
<b>Kilcronan:</b>		
1 (part-time, 30 hours)	Women's support workers	<i>"We're recruiting a second staff member there at the moment and they will both work with the women and both work four days a week, thirty hours"</i>
<b>Ranelagh:</b>		
1 (part-time, 25 hours)	Women's support worker	

**Table 9.9. Paid Workforce Composition: Example of a Small Housing Association in mid-2001 (SHA2)**

<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FAS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	0	1	1
Other (please specify):	0	0	0

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1 (part-time)	Management of Rosegreen estate, including rent, maintenance, liaising with tenants.	No formal qualifications. Good communication skills and a lot of practical experience on small jobs.

**Table 9.10. Paid Workforce Composition: Example of a Small Housing Association in mid-2003 (SHA13)**

<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	1	0	1
Other (please specify):	0	0	0

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1 (full-time)	Administrator	Secretarial skills. Also tenant-member.

**Table 9.11. Paid Workforce Composition: Example of a Small Housing Association in mid-2003 (SHA4)**

<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FÁS / CES:	0	5	5
Health Boards:	0	0	0
Housing Organisation's own funds:	2	0	2
Other (please specify):	0	0	0

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1 (full-time)	House parent	
1 (full-time)	Handyman	
5 (part-time, CES)	Laundry, cleaning and grounds at the residential Home	

*"Foscadh Housing Association looks after rent collection"*

**Table 9.12. Paid Workforce Composition: Example of a Small Housing Association in mid-2001 (SHA1)**

<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	0	1	1
Other (please specify):	0	0	0

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1	Everything, including rents	IRD administrator. No housing qualifications or previous experience. Masters in Rural Development and Diploma in Environmental Studies.

**Table 9.13. Paid Workforce Composition: Example of a Small Housing Association in mid-2003 (SHA10)**

<b>Source of Funding</b>	<b>Full-Time</b>	<b>Part-Time</b>	<b>Total</b>
FÁS / CES:	0	0	0
Health Boards:	0	0	0
Housing Organisation's own funds:	0	1	1
Other (please specify):	0	0	0

<b>Employees</b>	<b>Responsibilities</b>	<b>Relevant Qualifications or Experience</b>
1	Rent collection and support	Housewife

**Table 9.14. Paid Workforce Composition: Example of a Small Housing Association in mid-2003 (SHA5b)**



## **CHAPTER 10. CONCLUSIONS**

### **10.1 INTRODUCTION**

The overall aim of this research was to examine the role of the voluntary-housing sector in the housing system of the Republic of Ireland. Within this broad aim, a number of specific objectives were addressed: to determine the extent of housing-association activity in Ireland; to investigate the different types of housing association that are active in Ireland; to investigate public-sector attitudes towards the voluntary-housing sector; to examine how different types of housing associations operate in the role of housing development; to determine whether any barriers to development exist which may prevent the achievement of the targets set by the Government in the *National Development Plan, 2000-2006*; to examine how different types of housing associations operate in the role of housing management; to investigate the governance of housing associations and to investigate professionalisation and voluntarism within housing associations. This chapter outlines the conclusions and policy implications arising from the detailed discussions of these issues.

### **10.2 CHARACTERISTICS OF THE VOLUNTARY HOUSING SECTOR IN IRELAND**

The dearth of information on the voluntary-housing sector in the Republic of Ireland necessitated the generation of a range of basic quantitative information, in order to gain an understanding of the characteristics of the sector and its constituent housing associations. It is estimated that there were approximately 313 active housing associations in existence in 2000, with dwellings under management or plans to develop in the future. This large number of associations belies the limited size of the voluntary-housing stock, which comprised about 15,296 dwellings by the end of 2003, just over 1% of the national housing stock and 16% of the social-rented stock.

Irish housing associations are overwhelmingly local in character, with 70% striving to meet the needs of the local community and very few (4%) operating on a nation-wide scale. Most are very small, managing just one or two housing projects, to meet local needs. Small associations, with fewer than fifty dwellings under management, were by far the

most numerous, comprising an estimated 93% of active associations. Medium-sized associations, managing between 51 and 250 dwellings, were fewer in number, accounting for an estimated 5% of associations. Similarly, only seven large associations, managing in excess of 250 dwellings, were identified, accounting for just 2% of associations.

Most housing associations catered for at least some tenants with special support needs, particularly the elderly (62%), people with disabilities (32%) and the homeless (22%). A diverse range of other target client groups that may fall through the net of public provision were also accommodated, including people who are HIV positive, refugees and victims of domestic violence. However, the travelling community was largely excluded from voluntary-sector provision. Reflecting its focus on meeting the needs of tenants with special needs, the widespread provision of a range of additional support services is a key characteristic of the voluntary-housing sector. At least one service was provided at most (82%) housing-association projects; the most commonly provided services being day centres (43% of housing projects), dining facilities (38%) and laundry facilities (35%).

Although housing associations have increasingly been encouraged to provide mainstream social-rented housing for low-income families since the early 1990s, only 17% of housing associations actually accommodated tenants requiring no additional services or supports. However, the distribution of the voluntary-housing stock is very skewed. The seven large associations, several of which catered primarily for low-income families, accounted for almost half of the total voluntary-housing stock. The largest association alone managed about 15% of the total stock.

Substantial growth in the voluntary-housing stock was planned for the coming years, which bodes well for the achievement of the government's ambitious target output for the sector, of 4,000 completions per year by 2006. However, small, community-based associations seemed unlikely to rise to the government's challenge to increase their output. Fewer than half (45%) of the survey respondents definitely intended to develop in the medium-term. 20% were certain that they would not develop any further dwellings and 35% remained undecided. It is clear that much of the planned expansion and diversification of the voluntary-housing stock will be delivered by a minority of large associations with substantial development programmes.

### 10.3 LOCAL AUTHORITY PERCEPTIONS OF THE VOLUNTARY HOUSING SECTOR

It was clear from the literature review that the attitudes of local-authority officials towards housing associations are of crucial importance in achieving the expanded role for the voluntary-housing sector envisaged by the government. The success of a proposal under the funding schemes largely depends on sympathetic treatment by the relevant local-authority official. However, enormous variation existed in local-authority officials' attitudes towards the voluntary-housing sector. Considerable evidence was found in support of suggestions arising from previous research, that the local authorities tend to view housing associations as a threat to their traditional remit as the primary providers of social housing (O'Sullivan, 1998b) and as unprofessional and unskilled (Brooke, 2001).

Local-authority officials generally felt that housing associations failed to recognise their strategic and technical role in the planning of voluntary-housing projects, and did not engage in adequate consultation during the site acquisition or design processes. Relatively few concerns regarding their housing management performance seemed to exist, although the local authorities' knowledge may have been limited by virtue of the limited interaction with housing associations that seemed to take place following the completion of a housing project and the initial allocations process. Virtually no systematic monitoring of housing-association operations is undertaken at either central or local level. Nevertheless, there was widespread resentment among local-authority officials of the advantages that housing associations were perceived to enjoy, including 'cherry-picking' tenants, relative ease of eviction and access to funding for the provision of communal facilities. There was a strong perception that housing management poses less of a challenge to housing associations than it does to the local authorities. However, these views were by no means universal and a variety of viewpoints was articulated.

A minority of associations with large housing stocks and nation-wide development programmes was perceived in quite a different light to the more numerous small, community-based associations. Large associations were widely viewed as more efficient, professional housing developers, although doubts were expressed regarding the efficiency and effectiveness of the housing management operations of those with widely dispersed housing stocks. However, opinion was mixed regarding the development capabilities of smaller associations. In general, there were not any concerns regarding small associations'

housing management performance but apprehension was expressed in some quarters regarding the long-term viability of those relying solely on volunteers. Despite this, large associations with substantial development programmes were generally viewed in a very negative light, while opposition to small, community-based associations was rare. A strong bias towards local housing associations with small-scale operations existed. This could reasonably be attributed to the fact that the most rapidly expanding section of the voluntary-housing sector comprises a handful of large associations, which specialise in housing low-income families and have substantial building programmes. Thus, any threat to the local authorities' traditional remit is derived from these 'landlords of tomorrow'.

In the context of the serious reservations about housing associations expressed by many local-authority officials, it seems probable that the expansion of the voluntary-housing sector envisaged by central government has been hindered to some extent by negative local-authority perceptions. Most local authorities have not embraced the enabling role expected of them. Just a few authorities have accepted the view of central government that housing associations complement local-authority provision, providing an opportunity to increase and diversify the social-rented housing stock.

#### **10.4 APPROACHES TO HOUSING DEVELOPMENT**

Several factors influenced a housing association's decision to develop a housing project for a particular target client group in a specific area, prior to acquiring a site. Housing associations did not normally undertake any research on housing needs, which does not bode well for the sustainability of the sector. Just two larger homeless service providers emphasised the importance of research on the type of accommodation and support services required by the target client group. The limited research undertaken by a few small associations was to satisfy funders' requirements and did not seem to have been taken very seriously. The preferences of prospective tenants with regard to location were rarely taken into account by associations of any size, as tenants were not usually selected until dwellings were nearing completion. Tenants' preferences only played a role in the locational decisions made by a few smaller associations with a strong self-help ethos.

Local knowledge provided a good substitute for research, as the most important factor in the location decisions taken by both small, community-based associations and larger, city-

based associations with defined target client groups and limited catchment areas. Interestingly, several small associations did not seem particularly concerned about the manner in which an identified local housing need was met and a preference for local-authority or health-board provision was often expressed.

The local authorities seemed to have great influence over the locational decisions taken by large associations catering for low-income families. This stood in marked contrast to the perceptions of local-authority officials, who criticised these associations for failing to acknowledge their strategic role. Reflecting their flexibility regarding location, the emergence of suitable development opportunities was the single most important factor determining the location of new housing projects developed by these large associations and smaller associations aspiring to emulate them. This approach was perhaps justified in the context of the very high demand for social housing in many areas, ensuring that new tenancies will be filled. However, the logistics of managing a dispersed housing stock had recently emerged as an important consideration for the two large associations catering for low-income families on a nation-wide basis, which had both restructured and were trying to concentrate development around regional clusters. The very fact that these associations were allowed to develop such dispersed housing stocks raises questions, regarding the depth of local-authority and DOEHLG scrutiny of proposals under the voluntary-housing funding schemes. None of the associations included in the research was experiencing difficulties in letting its properties, so their approaches to ascertaining housing need seemed effective. It remains to be seen whether housing associations' lack of research on housing needs and consequent reliance on either drawing on local knowledge or opportunistically seizing development opportunities is sustainable in the long-term, once the current housing affordability crisis has abated. Increasing public investment in voluntary-housing projects, particularly at the expense of the local authorities, seems unwise without ensuring that housing-association developments are directed towards meeting the greatest needs.

Substantiating Brooke's (2001) analysis, several barriers to development were identified, which have limited housing associations' ability to respond to the government's challenge of major expansion. No provision was made for the timely payment of the costs incurred in planning and designing a housing project, including site acquisition, design, conveyance and other professional fees. If a proposal was successful, these costs could be recouped under the voluntary-housing funding schemes once construction had commenced.

However, housing associations were expected to secure substantial finance and carry considerable risks in purchasing land and commissioning design work, without any guarantee that their funding applications would be successful. Although the DOEHLG provided grants as seed funding to new associations, they were very limited in number and tend to be targeted at associations aiming to become large-scale developers of mainstream social housing. While these problems affected associations of all sizes, they represented a particular barrier to smaller associations without a substantial rental income. As a consequence, housing associations tended to resort to special arrangements for acquiring land, commissioning design work and engaging contractors, which were often unsatisfactory. The terms and conditions of the voluntary-housing funding schemes and the way in which they were administered by the local authorities also acted as barriers to development.

Difficulties in acquiring sites emerged as the most important barrier to development. Very few associations were in a position to secure the necessary finance and take the risk of purchasing land in the private market. Consequently, there was a high level of reliance on the local authorities for access to land among associations of all sizes, although it was most pronounced among small, community-based associations. While the Subsidised Sites Scheme seemed to have operated quite well in the past, most local authorities were no longer able to cope with the sector's increased demand for land in recent years, while retaining sufficient land to sustain their own building programmes. Many associations of all sizes reported serious difficulties in accessing land through the local authorities, particularly non-community-based associations. Thus, unintended competition for land seemed to have arisen between housing associations and the local authorities. Associations which had successfully acquired land through the local authorities reported other problems, such as only being offered sites which were more difficult and expensive to develop and experiencing unnecessary bureaucracy and delays in the legal transfer of land, leading to increased costs.

In some cases, local authorities and housing associations had entered into mutually beneficial arrangements with regard to site acquisition. When a local authority had provided a site, the housing association was sometimes required to develop the whole site as an integrated housing project, comprising voluntary, local-authority and affordable housing, retaining ownership of only the voluntary-housing element. There were also examples of 'problem' local-authority estates being transferred to large housing

associations catering for low-income families for refurbishment under the voluntary-housing funding schemes. This arrangement was more attractive to housing associations when tenants did not remain *in situ*. It was felt that re-letting the dwellings encouraged the 'culture' of an estate to change, with regard to the non-payment of rent or anti-social behaviour. However, it was felt that further transfers of vacant dwellings were unlikely. Conversely, there were several examples of local authorities constructing dwellings and subsequently transferring ownership to a housing association or, in the case of accommodation for homeless people, retaining ownership and contracting a housing association to manage the facility. Perhaps these local authorities wished to be seen to maintain high output levels for the purpose of official statistics. Concerns were raised regarding a lack of housing-association input to the design of these projects, together with a poor standard of supervision and construction.

In the context of the difficulties of site acquisition, some associations, particularly smaller ones, had tried to avoid the necessity of acquiring land by using the funding schemes to purchase completed dwellings from developers, intensifying land-use on their existing properties or forging partnerships with larger associations. Public agencies, especially the health boards, were occasionally important in providing sites for special-needs associations. Contrary to government expectations, religious institutions only seemed to have been a significant source of land in a small minority of cases. However, private property developers were playing an increasingly important role in facilitating the expansion of the voluntary-housing stock. It was common for large associations with substantial development programmes to forge partnerships with property developers, on 'design-and-build' or 'turnkey' developments. These arrangements enabled housing associations to expand their stocks while avoiding the difficulties associated with acquiring land on the private market or through the local authorities. The drawback was that developers tended not to approach housing associations until after planning permission had been obtained, so associations tended to have little input to the design process. It was argued that the design-and-build approach is not as well-established in the Republic of Ireland as it is in the UK, where developers tend to design with housing associations' requirements in mind.

Although the research took place in the early days of the operation of the *Planning and Development Act, 2000*, many associations, particularly larger providers of housing for low-income families, were exploring the potential of Part V. Developers seemed to be

proactive and were approaching housing associations with a view to fulfilling their obligations under Part V, although any proposals were subject to local-authority agreement. From the housing-association perspective, there were three problems with the operation of Part V. The ‘image’ of the target client group among owner-occupiers was an important factor in determining associations’ access to the Part V component of a private residential development. Control was ceded over the standard of design and construction, with important implications for maintenance. Finally, housing associations were being forced to reject apartments, due to prohibitively expensive service contracts.

The lack of funding for design costs represented another significant barrier to development for associations of all sizes. It was common for housing associations to negotiate favourable terms when commissioning design work, on the basis of their non-profit status and limited funding. These favourable terms included reduced rates, delayed payment until the first funding instalment may be drawn down on the commencement of construction work and ‘no foal, no fee’ agreements, whereby design fees are waived in the event of planning permission or funding approval being refused. However, several problems were associated with these arrangements. Many architectural practices would not agree to work on such terms, particularly at busy times, reducing housing associations’ choice of design teams. Furthermore, projects not undertaken on a normal commercial basis were often assigned low priority, resulting in delays and poor quality designs. Savings due to reduced rates were probably negated by delayed payment and ‘no foal, no fee’ agreements. These arrangements often represented poor value for money, reflecting the fact that architectural practices either have to carry substantial fees for several years or risk forgoing payment in the event of a proposal being unsuccessful. Only the largest association in the Republic of Ireland managed to avoid these difficulties by assigning all of its design work to a large, in-house design team, comprising architects, architectural technicians and engineers.

Further barriers to development related to the terms and conditions of the voluntary-housing funding schemes and the manner in which they were administered by the local authorities. The regulations laid down by the DOEHLG were crucial to the feasibility of developing a proposed housing project. In previous years, there had been problems with the funding limits applicable under each scheme not being increased in line with construction costs. While the LSS had the advantage of 100% capital funding, there was usually a considerable shortfall under the CAS. Several large associations with substantial rental income found it difficult to make the 5% or 10% contribution required under the



CAS at the time of the interviews, as they lacked sufficient financial or land resources and could not afford to service private borrowing.

Another problem that occasionally arose at the funding approval stage related to difficulties in accessing funding to develop mixed-use projects. Funding is available for the provision of specific types of communal facility as part of a voluntary-housing project, including communal kitchen and dining areas, sitting, recreation or activity rooms and treatment or therapy rooms. However, alternative sources of funding must be found for other types of facilities such as crèches which are funded by the Department of Justice, enterprise units which are funded by the Department of Enterprise Trade and Employment and health centres which are funded by the health boards. Proposals were prone to failure when multiple funding agencies were involved, each with separate requirements and procedures.

Housing associations of all sizes had very mixed experiences of dealing with the local authorities in connection with the voluntary-housing funding schemes. There was substantial variability in the manner in which the local authorities discharged their responsibilities, both over time and between authorities. Some associations had not experienced any major problems or delays during the funding approval process and had found the local authorities generally supportive, co-operative and helpful. However, a substantial number of housing associations expressed grave dissatisfaction with the quality of service received. The local authorities were subject to stringent criticism, regarding their perceived failure to foster voluntary housing and engage in strategic planning for housing provision. Local-authority obstruction of applications for funding approval seemed widespread, leading to delays and increased costs. This obstruction often seemed unintentional, arising from high levels of staff turnover, a lack of familiarity with the funding schemes, inefficiency, bureaucracy or incompetence. However, a minority of associations accused the local authorities of being deliberately obstructive, as a result of fundamental opposition to the expansion of the sector. It was argued that housing officials wish to circumvent the erosion of the traditional remit of the local authorities, while elected representatives wish to retain their influence over the allocation of social-rented housing.

Several factors pointed to a failure on the part of some local authorities to fulfil an enabling, facilitative role. Several respondents highlighted the importance of gaining the

support of a key official within the local authority, in order to ease the way of a funding proposal. Others felt that the involvement of an elected representative was advantageous in achieving a successful outcome. These perceptions implied that the local authorities are failing to administer the funding schemes in a transparent, accessible manner. Furthermore, a large provider of homeless services and a medium-sized provider of sheltered housing for the elderly found it necessary to hire consultants to guide them through the funding approval process, suggesting that even larger, fully-staffed associations found the process difficult to negotiate.

Some cause for concern emerged from this research relating to the efficiency and effectiveness of housing associations' approaches to development. With regard to drawing-down funding, one small association experienced particular difficulties when purchasing its first dwelling under the CAS. The housing association was not told when the next instalment of funding would be available. Rather than reminding the local authority, it borrowed bridging finance and €10,000 interest had accrued before the local authority rectified the situation. However, most examples of ineffectiveness related to the design process. Smaller associations sometimes seemed to suffer from a lack of experience in formulating detailed design briefs, together with a lack of staff with the time and expertise to scrutinise the detailed designs and specifications. One medium-sized and five small associations had problematic relations with their architects and were dissatisfied with the designs produced. If steps are not taken to address the barriers to development discussed above, they will hinder the planned expansion and diversification of the voluntary-housing sector.

## **10.5 APPROACHES TO HOUSING MANAGEMENT**

A widespread perception among local-authority officials that housing management presents less of a challenge to housing associations has generated considerable resentment towards the voluntary-housing sector. Some evidence was found in support of their allegations of 'cherry-picking' tenants, in the narrowest sense of the term. It was rare for a housing association of any size to accept an applicant without an interview. Prospective tenants' ability to 'get on' with neighbours and refrain from anti-social behaviour was a central concern for associations catering for low-income families and, to this end, background checks with the Gardaí or the local authority were occasionally requested.

Special-needs associations were more concerned with the applicants' ability to live independently or semi-independently within the association's model of service provision and often required medical or psychiatric reports. Only a small minority of associations did not always accept the applicant deemed to be in the greatest housing need, due to the explicit aim of building 'sustainable communities' through their allocation policies. These associations avoided concentrating households with multiple disadvantages by accepting applicants with a range of backgrounds, household structures and support needs, though all were usually eligible for social housing. Thus, most associations were somewhat selective in their allocations processes, albeit to varying degrees. However, this could be interpreted as responsible housing management. Some degree of selectivity could reasonably be justified by the argument that housing associations have a responsibility to safeguard considerable public expenditure by ensuring that their developments do not become 'problem estates'. In any case, housing associations seemed to be simply exercising the same level of discretion as the local authorities in this regard.

Surprisingly, in the context of their criticisms, the local authorities often failed to seek to influence the allocations process, despite their rights to consultation under both funding schemes. Local-authority input to allocations decisions seemed very limited, with regard to both associations catering for tenants with special needs and smaller associations. It was unusual for the local authorities to exercise their right to directly nominate 25% of the tenants of special-needs housing projects developed under the CAS. Some small associations did not even realise that the local authorities had any rights to consultation.

The local authorities exerted the greatest influence over the allocation of dwellings for low-income families developed under the LSS, which was most heavily utilised by a few large associations. The local authorities were the most important referring agency and housing associations of all sizes generally relied on them to provide a list of prospective tenants from the waiting list. Although few associations accepted direct nominations according to priority points on the local-authority waiting list, final decisions were generally made through a process of negotiation. Local authority influence was further enhanced by the fact that most associations opted to draw all of their tenants from the waiting list, waiving their right to allocate 25% of the dwellings developed under either scheme to households not eligible for local-authority housing.

The local authorities seeking input to the allocations process seemed to have developed good working relationships with the housing associations operating in their areas and they were generally described as co-operative and helpful. Although some large associations catering for low-income families reported problems in the past with the local authorities trying to 'off-load' problematic households, this problem seemed to have receded in recent years.

In the context of the local authorities' *laissez-faire* approach, it is difficult to accept their allegations of cherry-picking tenants. With many associations catering exclusively for tenants with high support needs, such as homeless people, refugees and victims of domestic violence, it might reasonably be assumed that the voluntary-housing sector accommodates a disproportionate number of very disadvantaged households. However, further research is necessary to inform this debate, including the generation of detailed comparative data on the characteristics of housing-association and local-authority tenants.

Contrary to local-authority perceptions, there was little evidence of housing associations evicting 'problem' tenants to an excessive degree. Eviction was widely viewed as a last resort, once all other options, such as warnings, mediation and so on, had been exhausted. Most associations claimed to have evicted no or very few tenants, usually for anti-social behaviour or non-payment of rent, and only as a last resort after lengthy negotiations. It was impossible to verify this, due to the lack of monitoring of housing-association management practices. However, no evidence to the contrary emerged, apart from the perceptions of local-authority officials.

Housing associations utilised two methods of setting rents, generally determined by the funding scheme utilised. All households occupying dwellings constructed under the LSS, usually low-income families, were charged income-related rents, according to the strict terms and conditions laid down by the DOEHLG. Several problems with this system were common to associations of all sizes. Assessing household income, particularly the non-disclosure of co-habiting partners, was an intractable problem. Large associations did not have any satisfactory solution to this problem, while smaller associations tended to rely on pressure from neighbours, with varying success. Variability in rental yields made financial planning difficult, although the lack of a cap on rents meant that rental income was usually slightly higher than under the CAS, ameliorating this problem to some extent. Finally, it was argued that income-related rents created a poverty trap for low-income households.

Without any cap on rents, any increase in household income was penalised by a proportionate increase in the rent payable. In contrast, associations utilising the CAS, or managing dwellings not subject to the terms and conditions of the voluntary-housing funding schemes, had considerable flexibility in choosing an appropriate system of setting rents and greater control over rental income. A minority opted for income-related rental systems along similar lines to the LSS, using the higher rents charged to better-off tenants to cross-subsidise the costs of housing less affluent tenants. However, most associations utilising the CAS charged all of their tenants standard rents, with any variation in cost relating to the size, location or quality of the dwelling rather than household income. The drawback of this system was the risk of standard rents being unaffordable to the least well-off tenants and the lack of a mechanism to deal with changes in tenants' circumstances.

Although occasional rent arrears were normal for most housing associations of all sizes, non-payment of rent was not generally considered to be a serious problem. Arrears were usually temporary and more serious problems were generally isolated cases. It was relatively common for tenants to get into temporary arrears at expensive times of year, such as Christmas, and catch-up later. A minority of non-community based associations catering for low-income families felt that the non-payment of rent posed a more serious threat to effective housing management and had to invest greater effort in keeping arrears under control. However, associations of all sizes generally felt that their procedures for preventing and dealing with rent arrears, which often included the deduction of rent at source for repeat offenders, were effective and usually led to the successful resolution of the problem. Again, official statistics on housing management practices would be very useful in quantifying the extent of rent arrears and verifying these claims.

Despite the apparent lack of significant problems with rent arrears, many housing associations' funding situations seemed precarious. The management and maintenance allowance was only available under the LSS, which was more heavily utilised by associations catering for low-income families. These associations had access to little supplementary funding, with a minority of associations benefiting from scarce DOEHLG grants-in-aid, subsidisation by parent organisations such as UK housing associations and fees for providing housing management services to other housing providers, such as tenant participation courses for the local authorities.

Associations catering for tenants with special needs experienced more serious difficulties in securing revenue funding, as no management and maintenance allowance is available under the CAS. The rental income generated by these associations was rarely sufficient to cover the cost of managing and maintaining their housing stocks and providing any support services. Providers of homeless services were the only associations with access to a defined revenue funding scheme, through payments from the Homeless Agency or the relevant local authority. Many special-needs associations accessed supplementary funding from a variety of sources. There was quite a high level of reliance on fund-raising among associations of all sizes, representing a considerable saving to the State. Some large and medium-sized associations, particularly those catering for the homeless, had developed high profiles through campaigning and attracted significant charitable funds. One small association had established a community enterprise, an open farm and visitors' centre, to raise funds. More typically, church gate collections, flag days and sales were held. Health-board grants were quite widespread, particularly among medium-sized associations.

The lack of a defined funding scheme for the provision of accommodation and support services for tenants with special needs was highlighted by many associations of all sizes. Supporting Brooke's (2001) analysis, health-board funding was criticised on the grounds of being difficult to secure, unfairly distributed and insufficient to cover costs. Furthermore, health boards tended not to commit to multi-annual funding programmes, making medium- to long-term financial planning for staffing and service provision very difficult. Providers of homeless services were the only associations to report a significant improvement in statutory funding in recent years, which was attributed to political pressure to solve the problem of homelessness. However, the same issues of inadequacy and uncertainty still arose.

Keeping their housing stocks in a good state of repair did not generally seem to pose significant problems to most housing associations of any size. Annual maintenance costs varied enormously, reflecting differences in housing stock size and age. Average expenditure did not vary as widely, with 72% of associations spending less than IR£1,000 per dwelling in 2000 and just 8% spending IR£5,000 or more. Although maintenance expenditure did not seem unreasonably high, it must be remembered that most of the voluntary-housing stock is relatively new, having been constructed in the last fifteen years. It remains to be seen whether the management and maintenance allowance is sufficient to

enable housing associations to avoid the problems experienced by the local authorities with regard to poor maintenance and expensive refurbishment programmes.

Most housing associations of all sizes seemed to have given careful consideration to the issue of future maintenance needs. They generally seemed to be building up reserves and most respondents were confident that they would be sufficient to cover future repairs and cyclical maintenance requirements. Worryingly, some large associations had only recently been able to start to make provision for future maintenance needs, although all felt that their reserves were now adequate. Housing associations of all sizes generally seemed to operate cyclical maintenance programmes. Although many were managing relatively modern housing stocks with low short-term maintenance requirements, there was an awareness of the need to plan for future maintenance. However, verification of these findings was impossible, in the context of the lack of monitoring of housing-association finances or housing management performance.

Worryingly, one medium-sized association was planning a total refurbishment of its emergency shelter for the homeless, while another was planning the demolition and redevelopment of its sheltered housing complex for the elderly. Both of these projects were developed under the CAS in the late 1980s, raising serious questions regarding the sustainability of voluntary-housing projects in the longer term, in the context of public under-investment in management and maintenance. It also raises questions about the quality of housing management delivered by associations specialising in the delivery of services to tenants with special needs rather than 'bricks and mortar'.

Many housing associations of all sizes had encountered incidents relating to anti-social behaviour but their frequency and seriousness varied considerably. In most cases, these incidents were not considered serious and the resolution of disputes was relatively straightforward. The use of formal tenancy agreements was widespread among associations of every size, protecting both tenants' and associations' interests. These agreements generally included a list of unacceptable types of behaviour and detailed the procedure for dealing with breaches of the agreement, although most respondents expressed a preference for initially trying to settle disputes informally.

Anti-social behaviour proved a thornier issue for a minority of associations. Larger associations and those catering for low-income families or homeless people seemed more

prone to problems. Large associations, operating on a regional or nation-wide basis with a more 'remote' style of housing management, seemed to experience the greatest problems with anti-social behaviour, although perhaps just by virtue of managing the largest stocks. This provided some evidence in support of the local authorities' claims that these associations' housing management operations were less effective and efficient than those of smaller, locally-based associations. However, these associations argued that they had invested considerable effort and resources in developing and implementing effective strategies for dealing with anti-social behaviour and that they consequently did not experience the same magnitude of problems as the local authorities.

Tenant participation in housing-association activities seemed unusual. The participation of tenants in the design of their homes was rare, primarily due to the long gestation period of most housing projects. Tenancies were not normally allocated until the dwellings were nearing completion, prohibiting tenant input into their design. A minority of smaller community-based associations catering for low-income families did facilitate participation in the design process, enabled by the early identification of the future tenants who met regularly throughout the planning, design and construction of the housing projects. Even in these cases, tenant input was quite restricted. The architects did not consult prior to producing fully worked-up designs, although the tenants' views on alternative floor plans were sought and limited choices were given regarding external finishes and internal fixtures and fittings.

Pre-tenancy training was the most widely used tenant participation strategy. A minority of associations of all sizes, most of which catered for low-income families, held courses which their tenants were required to attend. These pre-tenancy courses varied in formality and structure, ranging from an evening information session to a twenty-hour course spread over ten weeks. They usually covered the tenancy agreement, in varying degrees of detail. Sometimes, representatives of the local authority, the Gardaí, the health board or a solicitor were invited to explain the implications of various aspects of the agreement. In addition to clarifying the responsibilities of both the landlord and the tenants, these courses were seen as beneficial in terms of 'community-building', giving the future tenants an opportunity to meet each other prior to moving-in.

Levels of tenant participation in other activities varied enormously. The tenants of most large associations had established residents' associations or committees, providing a



formal channel of communication between tenants and landlord. However, they were not widespread among smaller associations, where informal contact between directors, staff and tenants played a much greater role. The roles of tenants' organisations varied considerably. Most fulfilled a consultative role, facilitating the exchange of information between the association and its tenants. They often organised social activities such as barbecues, adult education and children's activities as well, usually with subsidisation from the association. Some semi- or non-professionalised associations delegated responsibility for aspects of estate management to the residents' association, particularly maintaining and improving green spaces. Devolved decision-making to estate-level, through management committees, was rare and restricted to large associations catering for low-income families. These associations employed a full complement of housing management staff, so the management committees identified issues requiring attention and monitored implementation, rather than directly undertaking the necessary work.

The most widespread barrier to implementing strategies to promote tenant participation in estate management, among associations of all sizes, seemed to be a lack of demand and difficulties generating enough interest among the tenants. It was noted that committee members often need to develop appropriate skills and experience over about two years in order to function effectively, requiring a considerable investment of time and effort on the part of both the housing association and the participants. Variation in the level of participation over time also created problems for some associations, as the responsibilities accepted by the tenants' groups remain unchanged. For this reason, a large association, which had always availed of the funding to construct communal facilities, had recently decided to reverse this policy. Communal facilities were only built if they could be transferred to a partner organisation, relieving the housing association of responsibility for their upkeep, as it was felt that tenants' groups were failing to manage these facilities properly.

## **10.6 GOVERNANCE**

Although the governing bodies of Irish housing associations varied considerably in size, they were generally quite large. Comprising ten directors or trustees on average, they represented a considerable pool of expertise to draw upon. This was particularly important for smaller associations without a full complement of professional staff. The accumulation

of experience and expertise in the housing field on the governing bodies of housing associations was facilitated by the low turnover of directors. Considerable variation in the composition of housing-association boards was also apparent. Although they were quite well balanced in terms of gender, they were very skewed with regard to the directors' ages and occupational-sectors. Older age groups and workers employed in the religious, voluntary and public sectors were over-represented, in comparison to the general population. The evidence suggests that Irish housing associations cannot be described as representative of the communities which they purport to serve, although data on directors' socio-economic status would be useful in this regard.

A sizeable minority of housing associations found the recruitment and retention of directors somewhat difficult. The time commitment and legal responsibilities entailed tended to discourage potential directors. Once the enthusiasm associated with developing a new housing project had worn off, some associations found it difficult to retain directors to take responsibility for the more mundane but equally important issues associated with the long-term management of their housing stocks.

The method of recruiting new directors largely depended on the origins, structure and ethos of the association. Self-appointed boards, whereby directors re-appoint themselves and select any new directors without reference to other stakeholders, were most common for housing associations of all sizes. Only a minority of boards could be described as being representative in some way of a wider constituency than the existing directors, such as the tenants or the members of a charity. In any case, it was often debatable whether the groups represented on these representative boards were necessarily those with the greatest stake in the organisation. Not surprisingly, housing co-operatives were usually exceptional in this regard, as they had at least partly representative boards, comprising a majority of tenants. Thus, with a few notable exceptions, Irish housing associations were characterised by a democratic deficit. They had failed to achieve the democratic input that the elected representatives bring to the local authorities. Consequently, they lacked accountability to the wider communities that they purported to serve. The term 'self-perpetuating oligarchies', coined to describe housing associations in the UK (Kearns, 1997), applied equally well to the governing bodies of housing associations in the Republic of Ireland.

The representation of politicians on the governing bodies of many housing associations could not be interpreted as enhancing their local accountability. In contrast to a significant

sub-set of registered social landlords in England, which were established for the purpose of the large-scale voluntary transfer of local-authority housing stocks (Pawson and Fancy, 2002), the associations that participated in the research never offered the relevant local authorities an opportunity to nominate formal representatives to their governing bodies. Any politicians involved in housing-association governance in the Republic of Ireland were participating purely as private citizens. The representation of politicians varied considerably between housing associations of different sizes. Local politicians were strongly represented on the boards of small associations. Most had one director who was a local politician but rarely more than one. Three of the associations that were included in the research, two small and one medium-sized, were established by politicians. A few respondents believed that the involvement of politicians in the voluntary-housing movement was inappropriate and that housing associations were being used as platforms to gain political advantage. However, a widely-held belief among small, community-based associations was that political representation on the board was advantageous from the point of view of maintaining good relations with the local authority and achieving a successful outcome in any negotiations. It was also seen as beneficial in terms of gaining a director with a good working knowledge of the structure and operation of the local authorities. The perceived need for 'insider' assistance raises important questions regarding the success of the local authorities in adapting to their new facilitative, enabling role since 1991 (DOE, 1991). Larger associations did not seem to need this expertise, as just two medium-sized and none of the large associations had political representation on their boards.

Housing associations also lacked formal accountability to their tenants, who stood out as the stakeholders most affected by board decisions. Tenants were largely excluded from the governance of associations of all sizes, with just five of the thirty associations included in the research including tenants' representatives on their boards. Two further associations had invited a tenant or ex-tenant onto the board, in order to give a tenant's perspective rather than acting as a formal representative. Several reasons for the low levels of tenant participation in governance emerged. Sometimes there was no demand, particularly in the absence of any serious problems with regard to estate management. In other cases, tenant representation was seen as inappropriate, as the interests of the housing association and its tenants may not always correspond. It was thought that directors with nothing to gain from an association's activities would promote rational, objective, unbiased decision-making. Finally, all of the associations with tenant representation on their boards catered for low-income families, suggesting that a somewhat paternalistic attitude towards tenants with

special needs might prevail. Facilitating the participation of elderly, disabled or homeless tenants in governance seemed to be viewed as impractical by the boards of special-needs associations.

A key difference between housing associations of different sizes, with regard to their governance, was the value placed on recruiting directors with professional expertise or experience in a relevant field. In general, large associations seemed to have a greater awareness of governance issues and were clear about the board composition desired. Large associations placed much greater emphasis on the importance of directors having relevant professional expertise. This was also true of some medium-sized and small associations, which aimed to grow to become large-scale housing providers, and were emulating their governance arrangements. In some cases, the professionalisation of an association, normally accompanied by the separation and clarification of the roles of the directors, paid employees and volunteer workers, seemed to have been a factor in moving towards this model of governance. Medium-sized and small associations, which were often characterised by blurred, overlapping boundaries between the roles of directors, staff and volunteers, generally placed much less emphasis on the recruitment of directors with specific types of professional expertise. Personal contacts, the representation of parent-organisations and the representation of people who were active in the local community played a greater role in the recruitment of the directors of smaller associations. Nevertheless, relevant expertise did appear to play some role, although it was not always alluded to by the respondents. Directors with relevant expertise were certainly included on the boards of many smaller associations. This was particularly true of directors employed in delivering services to the target client group, such as public health nurses and home helps in the case of associations catering for the elderly.

Kearns (1997) has shown that the recruitment of professionals with relevant skills to the governing bodies of English housing associations has tended to take precedence over the creation of governing bodies which broadly reflect the composition of the communities they serve. This increasing 'professionalisation' has resulted in the over-representation of well-educated, older males from non-manual economic groups. There is ample evidence that the professionalisation of housing-association governing bodies is also taking place in the Irish context. However, this phenomenon has largely been limited to the minority of associations that manage large housing stocks to date.

Although this research focused on the composition and recruitment of housing-association governing bodies, without specifically addressing their effectiveness and control, little cause for concern emerged. However, one serious example of incompetence was revealed. Following the withdrawal of health board funding, a medium-sized provider of sheltered housing for the elderly was threatened with dissolution by the Revenue Commissioners due to the non-payment of PAYE and PRSI for three years. This fraudulent deduction of taxes from employees' salaries over several years highlights the potential for irregularities to remain undetected by either the local authorities or the DOEHLG. Although it must be remembered that this was an isolated case, it does not bode well for the future of the voluntary-housing sector. The lack of monitoring or regulation of housing associations' activities, beyond compliance with company law, means that no mechanisms are in place to detect or address any irregularities, which may multiply as the sector grows.

### **10.7 PROFESSIONALISATION AND VOLUNTARISM**

The central role of voluntarism has clearly been retained in the voluntary-housing sector in the Republic of Ireland, as limited professionalisation and a consequent reliance on volunteer labour emerged as key characteristics of housing associations. The 'ROI Housing Associations Survey' suggested that the paid workforces employed by housing associations were sizeable, with an average of 26 employees per association. However, the distribution of employees was very skewed, with a few associations employing the vast majority of paid staff. As a result, 39% of associations relied solely on volunteer labour, while a further 37% employed relatively small paid workforces, comprising between one and ten staff.

Target client group and housing stock size emerged as the two most important factors in determining the degree to which housing-association activities were professionalised. Certain forms of housing provision proved more labour-intensive than others. Not surprisingly, supported and sheltered accommodation with the provision of on-site support services required much higher staffing levels than either group housing for independent living or housing for low-income families. These special-needs associations accounted for most volunteer workers and they also underwent earlier and more extensive professionalisation. In contrast, associations catering for low-income families rarely

benefited from any volunteer labour other than that undertaken by their directors and, occasionally, tenants.

With regard to housing stock size, the 'ROI Housing Associations Survey' showed that a threshold of approximately fifty dwellings existed, as the maximum housing stock size that could be managed on a voluntary basis. Limited evidence from the interviews suggested a somewhat higher threshold in the case of associations catering for low-income families. Not surprisingly, professionalisation was most pronounced in the large associations that participated in the interviews, four of which were fully-professionalised and two semi-professionalised. They were characterised by the clearly defined roles and responsibilities of the governing body, the paid executive and any additional volunteer workers. Large associations tended to have much bigger and more highly qualified workforces than smaller ones. The importance of employing specialist staff with appropriate qualifications and experience, in the fields of housing development, housing management or support services, was highlighted by most large associations. As specialist housing providers, several argued that they were better equipped as housing developers and managers than the local authorities. Volunteer labour was not important to the viability of any large association. Volunteers were generally few in number and involved in delivering 'added value' rather than core services. Two semi-professionalised large associations were exceptional in this regard. Despite employing full complements of staff, large numbers of tenants were involved in estate management in a voluntary capacity, as part of their tenant participation strategies.

In contrast, smaller associations were more diverse, comprising a mix of fully-, semi- and non-professionalised organisations. Surprisingly, several associations managing small housing stocks, including some without any rental income whatsoever, had managed to partly or fully professionalise their operations. This partly reflected the loosely defined and regulated nature of the voluntary-housing sector in the Republic of Ireland. In contrast to the UK, 'approved bodies' were not required to be single-purpose organisations and housing was a subsidiary activity for several. In these cases, paid workers' areas of expertise generally related to support services for the target client group, rather than housing. In other cases, early professionalisation was assisted by 'parent organisations' of new associations, which included UK housing associations and an IRD, making available financial or human resources. Small housing associations established by larger 'parent' associations were distinctive, usually mirroring their professionalised approach as far as

possible. However, most smaller associations relied upon volunteer labour on the part of directors and other volunteers to a far greater degree than larger associations and were characterised by a greater blurring of the boundaries between the roles of directors, staff and other volunteers.

The costs associated with professionalising the delivery of housing management and additional support services were clearly problematic for many associations, particularly smaller ones with limited rental income. Many associations catering for tenants with special needs highlighted the lack of revenue funding to cover staffing costs, which limited the range of support services that they were able to provide and restricted the range of needs that they were able to meet. Partly as a consequence of this lack of revenue funding, large associations catering for low-income families were unwilling to move into the special-needs field, providing accommodation for tenants with special needs only in partnership with local, specialist organisations. Several medium-sized and small associations catering specifically for tenants with special needs had adopted a similar partnership approach. Arrangements were made with existing local voluntary organisations or new partner organisations were established, in order to deliver any support services required, ranging from meals-on-wheels to day care. Transferring the responsibility for providing support services to a legally separate organisation reduced the financial risks incurred by the housing association. However, the same difficulties in securing and retaining revenue funding remained for the partner organisation to contend with.

A range of strategies to eliminate or subsidise staffing costs were adopted, several of which took advantage of housing associations' voluntary, non-profit status. As the sole source of labour for 24% of the survey respondents, governing bodies represented a particularly important pool of volunteer labour for semi- and non-professionalised housing associations. In addition to their governance-related workloads, the directors of these associations played a vital role in the delivery of housing development, housing management and support services. A high degree of reliance on additional volunteer workers with no role in governance was also apparent, with such volunteers accounting for 41% of the workforces of the associations surveyed. Thus, voluntarism, on the part of both directors and additional volunteer workers, was crucial to the viability of many medium-sized and small associations, enabling them to run their operations more efficiently.

Other strategies to minimise staffing costs included the employment of staff on a part-time basis and the utilisation of state employment schemes such as FÁS and the CES, accounting for 18% and 14% of the survey respondents' workforces respectively. Only 27% of their workers were employed on a full-time basis, excluding those participating in state employment schemes. Finally, a small minority of the associations interviewed were heavily reliant on religious orders to provide essential support services. This proved an economic staffing option for residential homes and day care centres, as the payment of an annual stipend to a religious order was considerably cheaper than commercial rates of pay.

These solutions to the perennial problem of revenue funding were not without difficulties. There was evidence to suggest that voluntarism may not offer a sustainable long-term solution to housing associations' staffing difficulties. Although volunteer labour was heavily utilised by many associations, several reported increasing difficulties in recruiting volunteers, arguing that the demands of modern living made it difficult for people to commit their time. In any case, there were mixed views regarding the wisdom of relying on volunteers. Some large associations catering for low-income families, with full complements of appropriately qualified employees, argued that volunteers were not qualified to make useful contributions to their operations. Reservations were expressed concerning the effectiveness of smaller, semi- and non-professionalised associations, arguing that they were earning the voluntary-housing sector a bad reputation with the local authorities. Similarly, a large homeless services provider felt that untrained volunteers were fundamentally unsuitable to work with its vulnerable clients, such as people with addictions and mental illnesses. Concerns were also expressed regarding volunteers' reliability and whether the effort expended in their supervision was worthwhile.

Reliance on state employment schemes was clearly risky. One large association used the CES extensively, as part of innovative job creation and community development programmes, to provide training and employment for its tenants as child-care workers in crèches in the communal facilities provided on its estates. However, most associations utilising these schemes were relying on the additional workers to provide essential services, such as reception, maintenance, catering and laundry. These associations were particularly vulnerable to abrupt changes in public policy and government cut-backs, as funding under state employment schemes was uncertain and liable to be withdrawn at short notice. Reliance on religious orders to deliver support services at a low cost seemed a similarly unsustainable approach in the long-term, in the context of their ageing



populations. Thus, the survival of some medium-sized and small associations seemed somewhat precarious.

Reflecting the voluntary-housing sector's traditional focus on accommodating people with special needs, often with associated support services, very few volunteer or paid workers were involved in the delivery of housing-related services. The survey showed that housing managers comprised just 1% of the total workforce, while 7% delivered housing-related services, such as maintenance, gardening or caretaking. The majority of the workforce was engaged in the delivery of a wide range of non-housing services for tenants, such as nursing, chiropody and catering.

The survey suggested that a serious lack of expertise in housing-related fields characterised housing associations in the Republic of Ireland. Most associations (72%) did not have any paid or volunteer workers holding even basic qualifications in housing development, housing management or related fields. Many medium-sized and small special-needs associations viewed themselves as holistic service providers for their target client group rather than housing associations and this was reflected in their workers' qualifications. However, there were some notable exceptions to the lack of expertise in housing-related fields characterising most housing associations' workforces. These associations primarily catered for low-income families managing or aspiring to manage large housing stocks, which generally placed a high value on employing qualified, professional workforces.

The overall shortage of workers holding relevant qualifications was not surprising in the context of the low proportions of housing-association workers involved in housing management, the absence of university courses in housing studies, the lack of a professional institute and the lack of qualified housing professionals working in local-authority housing departments. Large, fully-professionalised associations reported difficulties in recruiting and retaining suitably qualified and trained staff in the Republic of Ireland. These associations have tended to employ graduates with housing studies qualifications from UK universities and, in more recent years, graduates of auctioneering courses from Irish institutions. However, the introduction of the new Bachelor of Social Studies in Housing and Community Development course by University College Dublin promises to ameliorate this problem. A large homeless services provider highlighted the importance of offering competitive rates of pay and favourable working conditions, in order to retain employees and avoid wasting expensive in-house training. The introduction

of a careers development path by the Homeless Agency was welcomed by this respondent as an important step towards the professionalisation of the homeless services field.

It could be argued that specialised housing officers were often unnecessary, in the context of most associations' small housing stocks and limited development programmes. However, the shortage of employees engaged in the delivery of housing-related services, together with the lack of qualified workers, did not bode well for the capacity of most housing associations to rise to the government's challenge of significant expansion, despite these recent developments.

The importance of voluntarism, on the part of directors and other volunteer workers, in the Republic of Ireland stands in marked contrast to the situation in the UK, where housing associations have been described as 'agents of the state'. Firmly under the control of the Housing Corporation, voluntary directors have been reduced to a largely symbolic role, while associations are run by salaried staff (Malpass, 2000). However, the character of the voluntary-housing sector in the Republic of Ireland is changing. A few large associations, characterised by their professionalised approach and limited volunteer involvement, will account for much of the planned increase in housing-association output under the *National Development Plan, 2000-2006* (Government of Ireland, 1999). Thus, the Irish voluntary-housing sector is increasingly dominated by associations which have limited the role of voluntarism to their governing bodies. These associations increasingly resemble UK 'agents of the state' rather than smaller Irish associations, raising important questions about clarifying the future role of volunteers in the provision of social housing.

## 10.8 POLICY IMPLICATIONS

This research has highlighted several serious concerns regarding the long-term sustainability of the voluntary-housing sector, which threaten the achievement of the government's goal of expanding and diversifying the sector.

### **Capital Funding and Barriers to Development**

The availability of capital funding under the voluntary-housing funding schemes seemed adequate at the time of the interviews. However, the failure of the DOEHLG to increase the funding limits in line with increasing construction costs had previously depressed

housing-association output. Continued monitoring of the adequacy of capital funding is necessary in order to ensure the continued growth of the sector.

In the context of the current housing affordability crisis and the spiralling cost of land, site acquisition has emerged as one of the most important barriers to development. The lack of funding for the timely payment of design and other professional fees also caused problems, as funding could not be drawn-down prior to the commencement of construction work. These issues require urgent intervention by the DOEHLG. In particular, smaller associations must be enabled to overcome financial barriers to bringing forward new projects, if the domination of the future provision of housing for low-income families by less than ten large housing associations is to be avoided. The scope of the DOEHLG grants-in-aid, provided as 'seed-funding' to new associations with plans for rapid expansion, could be expanded. One city council's approach to the issue of design fees also merits attention. Its policy of lending housing associations sufficient money to cover design fees, to be recouped at a later date, could be replicated elsewhere. Perhaps when direct access to the Housing Finance Agency is introduced, some larger associations will be able to borrow money for site acquisition.

The unwieldy nature of the funding regime acted as a barrier to development. Confusion seemed to reign within many local authorities, with regard to the terms and conditions pertaining to the voluntary-housing funding schemes, leading to expensive delays. The existence of two entirely different sets of regulations must serve only to further confuse matters in housing departments already hampered by high levels of staff turnover and overstretched resources.

The 5% contribution required under the CAS also acted as a barrier to development for some associations. These associations were restricted to developing under the LSS, as they had neither the land nor the financial resources to cover this substantial additional cost. Several respondents highlighted the inequity of providing 100% funding for social housing constructed by the local authorities and associations catering for low-income families but not for those utilising the CAS, which primarily catered for tenants with special needs.

The voluntary-housing funding schemes have evolved piecemeal since the 1980s. The rationale is unclear for retaining two separate funding schemes, each with its own set of rules, with one providing 100% capital funding and the other providing 95%. Brooke

(2001) called for a more streamlined system of capital funding, suggesting the abolition of the CAS and the provision of an additional 'special needs housing management grant' for associations catering for tenants with special needs. Revisiting these proposals, with a view to rationalising the funding regime, seems timely.

Finally, many local authorities have failed to embrace the enabling, facilitative role expected of them and considerable variation in the extent to which they support housing associations was observed. A possible solution to this problem would be to modify the institutional framework within which housing associations operate by taking the local authorities out of the equation, with the establishment of a centralised agency, along similar lines to the Housing Corporation in England, with responsibility for promoting the sector, administering the funding schemes and monitoring. If the expansion of the voluntary-housing sector within the current institutional framework is to be successful, local-authority officials' concerns, some of which may be well-founded, must be addressed. The systematic collection and analysis of data on the characteristics and performance of housing associations would allay some local-authority concerns and highlight areas requiring remedial measures.

A simple measure to encourage the local authorities to adopt a more enabling role towards the voluntary sector is to modify the way in which the DOEHLG sets output targets and collates statistics for social housing. The separate treatment of voluntary and local-authority output by the DOEHLG fails to acknowledge the role played by the local authorities in enabling housing associations. Fear of attracting criticism for failing to meet their own output targets has discouraged the local authorities from providing sites for housing associations. Rather than enabling the voluntary-housing sector, for which they would get no credit, the local authorities have tended to retain suitable sites and maximise their own output.

### **Revenue Funding**

Housing associations' sources of revenue funding were often precarious, with serious implications for the long-term sustainability of the sector. Revenue funding represented an intractable problem for special-needs associations, which primarily utilised the CAS. The full cost of managing and maintaining their properties and providing any additional support services must be met from within rental income and any additional funding secured from other sources. Reliance on supplementary sources of income to provide essential support

services, such as S65 grants from the health boards or fund-raising, was deeply problematic. Funding was inadequate and uncertain, making financial planning very difficult. A clear need for a defined revenue-funding scheme exists, if housing associations are to be put on a secure financial footing.

Most associations catering for low-income families were not experiencing problems with regard to revenue funding to the same extent, due to the availability of the management and maintenance allowance under the LSS. However, most of the properties managed by these associations were quite new. The DOEHLG must monitor the situation closely, in order to ensure that the management and maintenance allowance remains adequate, as the voluntary-housing stocks ages. The effect of under-investment in social housing is clear from the experience of the decline of some local-authority estates into 'problem' or 'hard-to-let' estates.

### **Tenure Neutrality**

The inequitable treatment of housing-association tenants *vis-à-vis* local-authority tenants has become an increasingly politicised issue in recent years. A group of housing-association tenants in County Kildare has been formed to lobby for the same rights as local-authority tenants with comparable means, regarding the capping of rents and the right-to-buy. In order to prevent the voluntary-housing sector from becoming even more residualised than the local-authority sector, it is important to move towards a more tenure-neutral housing system.

The abolition of income-related rents would represent a step towards a more tenure-neutral housing system. If both the local authorities and housing associations charged economic rents, sufficient to cover the costs of managing and maintaining their housing stocks, tenants on low incomes could be subsidised by a housing allowance through the social welfare system along similar lines to private-renters. Charging economic rents would yield several advantages from a housing management perspective. Housing associations would no longer be responsible for the sensitive task of gathering detailed information on their tenants' incomes and there would be less variability in rental yield, facilitating financial planning. Housing associations would also be put on a better financial footing, making them less dependent on the DOEHLG to provide an adequate allowance for management and maintenance.

### **Monitoring and Regulation:**

Housing associations are not properly monitored by either central or local government. Policy-making is taking place within a virtual information vacuum. The DOEHLG and the local authorities make decisions with respect to large sums of public money largely on the basis of preconceptions and anecdotal evidence. A new system of monitoring under the auspices of the DOEHLG is being introduced, in order to safeguard public expenditure. However, it will be limited to financial performance, taking the form of spot checks of accounts.

Comprehensive monitoring of a range of additional issues, such as housing management performance, governance arrangements, tenants' characteristics and staffing, would serve to inform policy-making and draw attention to causes for concern. Any problems could be addressed by guidelines or regulations, taking care to avoid the imposition of an excessive regulatory burden on associations characterised by a high level of voluntarism. The issue of the monitoring and / or regulation of housing associations will clearly become more topical over the coming years, as the voluntary-housing stock grows and ages.

### **Rationale**

The early 1990s marked a shift in government policy away from reliance on direct local-authority provision towards enabling a range of alternative housing options. The voluntary-housing sector has risen to the government's challenge of increasing its output and diversifying its activities, in order to play a greater role in the provision of mainstream social housing for low-income families. Consequently, the character of the sector has undergone a transformation. A plethora of smaller associations continue to specialise in the sector's traditional niche of catering for tenants with special needs, often on a very localised scale, co-existing with less than ten larger associations with substantial development programmes and large catchment areas. Although few in number, this new generation of 'general needs' associations accounts for much of the sector's increased output. The limited input of their boards of directors is often their only claim to the term 'voluntary'. Differing enormously in terms of aims, professionalisation and resources, small-special needs associations and large 'general needs' associations have little in common.

Housing policy in the Republic of Ireland is now at a crossroads. The housing affordability crisis of the 1990s and increasing dissatisfaction with the standard of housing management

achieved by the local authorities were key factors prompting the promotion of housing associations as providers of mainstream social housing. However, the lack of monitoring of the voluntary-housing sector makes the effectiveness and efficiency of housing associations impossible to evaluate and compare with local-authority performance.

The rationale underpinning the government policy of promoting the expansion and diversification of the voluntary-housing sector should be revisited and subjected to greater public scrutiny and debate. Whether the role of housing associations should be complementary to that of the local authorities or supplant them is largely a question of political perspective. However, public investment is vital to the successful achievement of a greater role for housing associations in the delivery of social housing. It must not be treated as a cheap replacement for local-authority housing.

## BIBLIOGRAPHY

- Aalen, F. (1985) 'The Working Class Housing Movement in Dublin, 1850-1920', Bannon, M. (ed.) *The Emergence of Irish Planning 1890-1920*, Turoe Press (Dublin)
- Aalen, F. (1986) 'The Rehousing of Rural Labourers under the Labourers (Ireland) Acts, 1883-1919', *Journal of Historical Geography*, vol.12, no.3, 287-306
- Aalen, F. (1987) 'Public Housing in Ireland, 1880-1921', *Planning Perspectives*, vol.2, no.2, 175-193
- Aalen, F. (1988) 'Homes for Irish Heroes: Housing under the Irish Land (Provision for Soldiers and Sailors) Act 1919 and the Irish Sailors' and Soldiers' Land Trust', *Town Planning Review*, vol.59, no.3, 305-323
- Aalen, F. (1990) *The Iveagh Trust: The First Hundred Years, 1890-1990*, Iveagh Trust (Dublin)
- Aalen, F. (1992a) 'Ireland', Pooley, C. (ed.) *Housing Strategies in Europe, 1880-1930*, Leicester University Press (Leicester)
- Aalen, F. (1992b) 'Health and Housing in Dublin c.1850-1921', Aalen, F. and Whelan, K. (eds.) *Dublin City and County: from Prehistory to Present*, Geography Publications (Dublin)
- Ashby, J. (1997) 'The Inquiry into Housing Association Governance: An Inside View', Malpass, P. (ed.) *Ownership, Control and Accountability: The New Governance of Housing*, Chartered Institute of Housing (Coventry)
- Bacon, P. (1998) *An Economic Assessment of Recent House Price Developments: Report Submitted to the Minister for Housing and Urban Renewal*, Stationery Office (Dublin)
- Bacon, P. (1999) *The Housing Market: An Economic Review and Assessment: Report Submitted to the Minister for Housing and Urban Renewal*, Stationery Office (Dublin)
- Bacon, P. (2000) *The Housing Market in Ireland: An Economic Evaluation of Trends and Prospects: Report Submitted to the Department of the Environment and Local Government*, Stationery Office (Dublin)
- Baker, T. and O'Brien, L. (1979) *The Irish Housing System: A Critical Overview*, The Economic and Social Research Institute (Dublin)
- Ball, M. (1983) *Housing Policy and Economic Power: The Political Economy of Owner Occupation*, Methuen (London)
- Billis, D. and Glennerster, H. (1998) *Human Services and the Voluntary Sector: Towards a Theory of Comparative Advantage*, *Journal of Social Policy*, vol.27, no.1, 79-98
- Blackwell, J. (1988) *A Review of Housing Policy*, National Economic and Social Council (Dublin)



- Blackwell, J. and Kennedy, S. (eds.) (1988) *Focus on Homelessness: A New Look at Housing Policy*, Columba Press (Dublin)
- Booth, L. (1993) *Dublin Central Mission 1893-1993*, Dublin Central Mission (Dublin)
- Boyle, R. (1993) 'Managing by Contract in the Public Sector', *Administration*, vol.40, no.4, 333-346
- Boyle, R. (1995) *Towards A New Public Service*, Institute of Public Administration (Dublin)
- Boyle, R. (2002) *Maintaining Voluntary Sector Autonomy While Promoting Public Accountability: Managing Government Funding of Voluntary Organisations*, Royal Irish Academy (Dublin)
- Brooke, S. (2001) *Social Housing for the Future: Can Housing Associations Meet the Challenge?*, The Policy Institute, Trinity College (Dublin)
- Brooke, S. and Clayton, V. (in press, 2005) 'The Changing Nature of the Housing Association Sector', Norris, M. and Redmond, D. (eds.) *Housing Contemporary Ireland: Society, Economy, Space and Shelter*, I.P.A. (Dublin)
- Casey, J. (2001) 'Housing Strategies and the Delivery of Social Housing in Ireland', paper presented at I.C.S.H. conference on *Managing Change in Social Housing*, Westport, September 2001
- Central Statistics Office (1946, 1961, 1971, 1981, 1991 and 2002) *Census of Population of Ireland*, Stationery Office (Dublin)
- Central Statistics Office (2003) *Public Sector Employment and Earnings*, Stationery Office (Dublin)
- Chubb, B. (1992) *The Government and Politics of Ireland*, Longman (London)
- Clayton, V. (2003) 'Local Authority Perceptions of Housing Associations', *Journal of Irish Urban Studies*, vol.2, no.2, 53-72
- Clayton, V. (2002) 'Housing Policy Reform and Changing Modes of Voluntary Housing Provision in Ireland', *Housing Cultures: Convergence and Diversity*, proceedings of E.N.H.R. Conference 2002, Vienna, July 2002
- Cole, I. and Furbey, R. (1994) *The Eclipse of Council Housing*, Routledge (London)
- Coleman, U. (1990) *It's Simon: The Story of the Dublin Simon Community*, The Glendale Press (Dublin)
- Companies Registration Office (2001a) *Form A1*, unpublished pamphlet
- Companies Registration Office (2001b) *Form B1: Annual Return*, unpublished pamphlet
- Companies Registration Office (2001c) *Current Position at the Companies Registration Office at 15<sup>th</sup> March 2001*, www.cro.ie, accessed 25/05/01

Construction Industry Federation (1999a) *Housebuilders Reject Planning Bill's Provisions*, Press Release, 4/11/99, www.cif.ie, accessed 23/01/02

Construction Industry Federation (1999b) *IHBA Response to Planning & Development Bill 1999*, Press Release, 17/11/99, www.cif.ie, accessed 23/01/02

Construction Industry Federation (2000) *Supreme Court Ruling on the Planning & Development Bill 1999 will not effect increase Housing Supply - IHBA*, Press Release, 28/08/00, www.cif.ie, accessed 23/01/02

Costello, A. (1985) *In God's Hands: The Story of Sister Mary Consilio and Cuan Mhuire*, Veritas (Dublin)

Cox, G. and Jaffro, G. (1999) *The Voluntary Sector in the Republic of Ireland: Into the Twenty-First Century*, Centre for Voluntary Action Studies, U.U. (Coleraine)

Cox, R. (1998) *The Consequences of Welfare Reform: How Conceptions of Social Rights are Changing*, Journal of Social Policy, vol.27, no.1, 1-16

Craig, M. (1997) *The Architecture of Ireland: From the Earliest Times to 1880*, Lambay Books (Dublin)

Crook, T. (1985) *Strengthening Committees: Whom do Housing Associations Want to Sit on their Committees of Management?* National Federation of Housing Associations (London)

Daly, M. (1985) 'Housing Conditions and the Genesis of Housing Reform in Dublin, 1880-1920', Bannon, M. (ed.) *The Emergence of Irish Planning 1880-1920*, Turoe Press (Dublin)

Department of Enterprise, Trade and Employment (1999) *Companies Report 1999*, Stationery Office (Dublin)

Department of the Environment (1984) *H17/84: Co-operative Housing*, unpublished circular letter to the local authorities issued 12/84

Department of the Environment (1985) *BC9/85: Scheme for the Provision by Non-Profit and Voluntary Organisations of Housing Accommodations for Elderly and Other Disadvantaged Persons*, unpublished circular letter to the local authorities issued 19/12/85

Department of the Environment (1990) *BC3/90: Voluntary Housing Scheme*, unpublished circular letter to the local authorities issued 24/04/90

Department of the Environment (1991a) *HGS1/91: Voluntary Housing Scheme*, unpublished circular letter to the local authorities

Department of the Environment (1991b) *A Plan for Social Housing*, Stationery Office (Dublin)

Department of the Environment (1992) *HGS6/92: Assistance Towards Housing Accommodation and Associated Communal Facilities Provided by Approved Bodies*, unpublished memorandum to the local authorities

Department of the Environment (1993) *Memorandum on the Preparation of a Statement of Policy on Housing Management*, Stationery Office (Dublin)

Department of the Environment (1995a) *Social Housing - the Way Ahead*, Stationery Office (Dublin)

Department of the Environment (1995b) *HRT9/95: Rental Subsidy Scheme*, unpublished circular letter to the local authorities issued 05/07/95

Department of the Environment (1996a) *Better Local Government: A Programme for Change*, Stationery Office (Dublin)

Department of the Environment (1996b) *Differential Rent: Value for Money Study No.8*, Stationery Office (Dublin)

Department of the Environment (1997a) *Housing Maintenance: Value for Money Study No. 13*, Stationery Office (Dublin)

Department of the Environment (1997b) *H10/97: Revised Limits etc. for Social Housing Options*, unpublished circular letter to the local authorities issued 13/11/97

Department of the Environment, Heritage and Local Government (1977-2003) *Annual Housing Statistics Bulletins*, Stationery Office (Dublin)

Department of the Environment and Local Government (1999) *Action on the Housing Market*, Stationery Office (Dublin)

Department of the Environment and Local Government (2000a) *Action on Housing*, Stationery Office (Dublin)

Department of the Environment and Local Government (2000b) *Part V of the Planning and Development Act, 2000: Housing Supply, Guidelines for Planning Authorities*, Stationery Office (Dublin)

Department of the Environment and Local Government (2000c) *Part V of the Planning and Development Act, 2000: Housing Supply, A Model Housing Strategy and Step-by-Step Guide*, Stationery Office (Dublin)

Department of the Environment and Local Government (2000d) *Homelessness - An Integrated Strategy*, Stationery Office (Dublin)

Department of the Environment and Local Government (2000e) *VH1/00: Capital Assistance Scheme and Rental Subsidy Scheme*, unpublished circular letter to the local authorities issued 25/05/00

Department of the Environment and Local Government (2000f) *H05/00: Revised Limits etc. for Social Housing Options*, unpublished circular letter to the local authorities issued 15/06/00

Department of the Environment and Local Government (2001a) *VHU2/01: Capital Assistance Scheme and Rental Subsidy Scheme*, unpublished circular letter to the local authorities issued 19/07/01

Department of the Environment and Local Government (2001b) *VHU6/01: Euro - Changeover: Capital Assistance Scheme and Rental Subsidy Scheme*, unpublished circular letter to the local authorities issued 11/12/01

Department of the Environment and Local Government (2002) *VHU2/02: Capital Funding Schemes for the Provision of Rental Accommodation by Approved Housing Bodies (Voluntary & Co-operative Housing)*, unpublished memorandum to the local authorities issued 05/02

Department of Finance, 1994, *Public Procurement Guidelines*, Stationery Office, Dublin

Department of Industry and Commerce (1926) *Census of Population 1926*, Stationery Office (Dublin)

Department of Local Government (1961) *Report 1960-61*, Stationery Office (Dublin)

Department of Local Government (1963) *Report 1962-63*, Stationery Office (Dublin)

Department of Local Government (1964) *Report 1963-64*, Stationery Office (Dublin)

Department of Local Government (1969-1976) *Quarterly Bulletin of Housing Statistics*, Stationery Office (Dublin)

Department of Local Government (1969) *Housing in the Seventies*, Stationery Office (Dublin)

Department of Local Government (1971) *Report 1967/68, 1970/71*, Stationery Office (Dublin)

Department of Local Government (1974) *Report 1972/73, 1973/74, 1974*, Stationery Office (Dublin)

Department of Social, Community and Family Affairs (2000) *Supporting Voluntary Activity*, Stationery Office (Dublin)

Directorate General for Research (2002) *Housing Policy in the EU Member States*, Working Document: Social Affairs Series, [www.europarl.eu.int](http://www.europarl.eu.int), accessed 16/01/02

Doherty, V. (1982) *Closing Down the County Homes*, Simon Community (Dublin)

Donoghue, F., Anheier, H. and Salamon, L. (1999) *Uncovering the Non-Profit Sector in Ireland: its Economic Value and Significance*, National College of Ireland (Dublin).

Downey, D. (1998) *New Realities in Irish Housing: A Study on Housing Affordability and the Economy*, Consultancy and Research Unit for the Built Environment, Dublin Institute of Technology (Dublin)

- Dublin City Council (2003) *Discussion Report on Possible Transfer of Ownership of City Council Rented Stock*, unpublished discussion document
- Fahey, T. and Watson, D. (1995) *An Analysis of Social Housing Need*, Economic and Social Research Institute (Dublin)
- Fahey, T. (ed.) (1999) *Social Housing in Ireland: A Study of Success, Failure and Lessons Learned*, Oak Tree Press (Dublin)
- Fahey, T. (1999) 'The International Context', Fahey, T. (ed.) *Social Housing in Ireland: A Study of Success, Failure and Lessons Learned*, Oak Tree Press (Dublin)
- Faughnan, P. and Kelleher, P. (1993) *The Voluntary Sector and the State: A Study of Organisations in One Region*, Community Action Network and The Conference of Major Religious Superiors (Dublin)
- Focus Ireland, Simon Communities of Ireland, Society of St. Vincent de Paul and Threshold (2002) *Housing Access for All? An Analysis of Housing Strategies and Homeless Action Plans*, Focus Ireland, Simon Communities of Ireland, Society of St. Vincent de Paul and Threshold (Dublin)
- Fraser, M. (1996) *John Bull's Other Homes: State Housing and British Policy in Ireland, 1883-1922*, Liverpool University Press (Liverpool)
- Gardiner, K., Hills, J. and Kleinman, M. (1991) *Putting a Price on Council Housing: Valuing Voluntary Transfers*, London School of Economics (London)
- Geoghegan, P. (1983) *Voluntary Housing in Ireland*, The Housing Centre (Dublin)
- Goodlad, R. (1997) 'Local Authorities and the New Governance of Housing', Malpass, P. (ed.) *Ownership, Control and Accountability: The New Governance of Housing*, Chartered Institute of Housing (Coventry)
- Gough, M. (1987) 'Religious-Owned Lands in Dublin', *Studies: Social Care or Private Gain?* vol.76, no.304
- Government of Ireland (1997) *National Anti-Poverty Strategy*, Stationery Office (Dublin)
- Government of Ireland (1999) *National Development Plan, 2000-2006*, Stationery Office (Dublin)
- Great Britain (1987) *Housing: The Government's Proposals*, H.M.S.O. (London)
- Hart, I. (1978) *Dublin Simon Community 1971-1976*, The Economic and Social Research Institute (Dublin)
- Higgins, M. (1998) 'Housing, Homelessness and the Local Development Agenda', *Local Development in Ireland: Policy Implications for the Future*, Community Workers Co-operative (Galway)
- Hills, J. (1987) *The Voluntary Sector in Housing: The Role of British Housing Associations*, L.S.E. (London)

Hood, M. (1997) 'The Governance Revolution from the Tenants' Perspective', Malpass, P. (ed.) *Ownership, Control and Accountability: The New Governance of Housing*, Chartered Institute of Housing (Coventry)

Housing Commission (1999) *Housing: A New Approach: Report of the Housing Commission*, Labour Party (Dublin)

Housing Corporation (2001) *Registered Social Landlords in England: Key Facts 2000*, Housing Corporation (London)

Housing Management Group (1996) *First Report*, Stationery Office (Dublin)

Housing Management Group (1998) *Second Report*, Stationery Office (Dublin)

Hunt, T. (2000) *Portlaw, County Waterford, 1825-1876: Portrait of an Industrial Village and its Cotton Industry*, Irish Academic Press (Dublin)

Inter-Departmental Committee on the Care of the Aged (1968) *Report*, Stationery Office (Dublin)

Inquiry into Housing Association Governance (1995) *Competence and Accountability: The Report of the Inquiry into Housing Association Governance*, National Federation of Housing Associations (London)

Inquiry into the Housing Conditions of the Working Classes in Dublin (1914) *Report of the Inquiry into the Housing Conditions of the Working Classes in Dublin*, Stationery Office (Dublin)

Inquiry into the Housing of the Working Classes of the City of Dublin (1943) *Report of the Inquiry into the Housing of the Working Classes of the City of Dublin*, Stationery Office (Dublin)

Irish Council for Social Housing (1988a) 'NESC Report on Community Care Services', *Social Housing*, No.19

Irish Council for Social Housing (1988b) 'Better Recognition of the Role of the Voluntary Sector Needed', *Social Housing*, No.22

Irish Council for Social Housing (1992) *Role of Voluntary and Co-operative Housing Sector*, paper presented at Dublin Corporation conference on *Housing in Dublin*, Dublin, October 1992

Irish Council for Social Housing (1999a) *Introducing the Irish Council for Social Housing: Functions, Membership, Services*, unpublished pamphlet

Irish Council for Social Housing (1999b) *Achieving a More Mainstream Role for Housing Associations: Building Output to 4,000 Dwellings a Year*, unpublished submission to Mr. Robert Molloy, T.D., Minister for Housing and Urban Renewal

Irish Council for Social Housing (2000a) *Irish Council for Social Housing Membership Affiliation Application Form 2000 (Voting)*, unpublished pamphlet

- Irish Council for Social Housing (2000b) *Irish Council for Social Housing Membership Affiliation 2000 Information Leaflet*, unpublished pamphlet
- Irish Council for Social Housing (2001) *ICSH Membership Affiliation Application Form 2001 (Voting): Non-Profit and other Social Housing Organisations*, unpublished pamphlet
- Irish Council for Social Housing (1983-2004) *Social Housing: Newsletter of the Irish Council for Social Housing*, nos.1-60
- Irish Home Builders Association (2001) *Budget Submission, 2001*, www.cif.ie, accessed 23/01/02
- Kane, G. (2001) *The Role of Voluntary and Co-operative Housing Agencies in Irish Social Housing*, unpublished MRUP thesis, Department of Regional and Urban Planning, University College Dublin (Dublin)
- Kearns, A. (1991) *Active Citizenship and Accountability: The Case of British Housing Associations*, Housing Associations Research Unit (Glasgow)
- Kearns, A. (1994) *On Considering the Governance of Social Housing: Putting the Horse Before the Cart*, Centre for Housing Research and Urban Studies (Glasgow)
- Kearns, A. (1997) 'Housing Association Management: Dilemmas of Composition', Malpass, P. (ed.) *Ownership, Control and Accountability: The New Governance of Housing*, Chartered Institute of Housing (Coventry)
- Keegan, O. (1993) 'Social Housing: The Role of Housing Authorities - The View of the Lord Mayor's Commission on Housing', *Administration*, vol.41, no.3, 276-289
- Kenna, P. (2000) 'Which Way for Voluntary Housing Associations in Ireland?', *Administration*, vol.48, no.3, 21-41
- Kenna, P. (2001) 'The Role of Housing Strategies for Special Needs Housing', paper presented at I.C.S.H. conference on *Managing Change in Social Housing*, Westport, September 2001
- Kennedy, F. (1972) 'Public Expenditure in Ireland on Housing in the Post-War Period', *Economic and Social Review*, vol.3, no.3, 373-401
- Kennedy, S. (1981) *Who Should Care? The Development of Kilkenny Social Services 1963-1980*, Turoe Press (Dublin)
- Langstaff, M. (1992) 'Housing Associations: A Move to Centre Stage', Birchall, J. (ed.) *Housing Policy in the 1990s*, Routledge (London)
- Leahy, A. and Dempsey, A. (1995) *Not Just a Bed for the Night: The Story of TRUST*, Marino (Dublin)
- LeGrand, J. and Bartlett, W. (1993a) 'Introduction', LeGrand, J. and Bartlett, W. (eds.) *Quasi-Markets and Social Policy*, MacMillan Press (Hampshire)

- LeGrand, J. and Bartlett, W. (1993b) 'The Theory of Quasi-Markets', LeGrand, J. and Bartlett, W. (eds.) *Quasi-Markets and Social Policy*, MacMillan Press (Hampshire)
- Limerick County Council (2002) *A Guide to the Provision of Voluntary Housing in County Limerick*, Limerick County Council (Limerick)
- Mackay, C. and Williamson, A. (2001) 'Housing Associations in Ireland, North and South', Paris, C. (ed.) *Housing in Northern Ireland - and Comparisons with the Republic of Ireland*, Chartered Institute of Housing (Coventry)
- MacLaran, A. (1993) *Dublin: The Shaping of a Capital*, Belhaven Press (London)
- Mair, P. (1987) *The Changing Irish Party System: Organisation, Ideology and Electoral Competition*, Frances Pinter (London)
- Mair, P. (1999) 'Party Competition and the Changing Party System', Coakley, J. and Gallagher, M. (eds.), *Politics in the Republic of Ireland*, Routledge (London)
- Mallon, G. (2001) 'Developing Strategies to Meet Local Housing Needs', paper presented at I.C.S.H. conference on *Managing Change in Social Housing*, Westport, September 2001
- Malpass, P. (1992) 'Housing Policy and the Disabling of the Local Authorities', Birchall, J. (ed.) *Housing Policy in the 1990s*, Routledge (London)
- Malpass, P. (1997) 'The Local Governance of Housing', Malpass (ed.) *Ownership, Control and Accountability: The New Governance of Housing*, Chartered Institute of Housing (Coventry)
- Malpass, P. (2000) *Housing Associations and Housing Policy: A Historical Perspective*, Macmillan Press (London)
- McCashin, A. and Morrissey, M. (1985) Housing Policy: North and South, *Administration*, vol.33, no.3, 291-325
- McDonagh, M. (1993) 'The Plan for Social Housing and the 1992 Housing Act: New Thinking on Social Housing?', *Administration*, vol.41, no.3, 235-248
- McManus, R. (1996) 'Public Utility Societies, Dublin Corporation and the Development of Dublin, 1920-1940', *Irish Geography*, vol.29, no.1, 27-37
- McManus, R. (1998) 'The Dundalk Premier Utility Society', *Irish Geography*, vol.31, no.2, 75-87
- McManus, R. (1999) 'The "Building Parson" - The Role of Reverend David Hall in the Solution of Ireland's Early Twentieth-Century Housing Problems', *Irish Geography*, vol.32, no.2, 87-98
- McManus, R. (2002) *Dublin, 1910-1940: Shaping the City and Suburbs*, Four Courts Press (Dublin)



- McManus, R. (2004) 'The Role of Public Utility Societies in Ireland, 1919-40', Clarke, H., Prunty, J. and Hennessy, M. (eds.) *Surveying Ireland's Past: Multidisciplinary Essays in Honour of Anngret Simms*, Geography Publications (Dublin)
- Merrett, S. (1979) *State Housing in Britain*, Routledge and Keegan Paul (London)
- Mullins, D., Rhodes, M. and Williamson, A. (2000) *The Changing Role of Third Sector Housing Organisations in Ireland: A Study of Voluntary Action in Contrasting Policy Settings*, unpublished research proposal
- Mullins, D., Rhodes, M. and Williamson, A. (2003) *Non-Profit Housing Organisations in Ireland, North and South: Changing Forms and Challenging Futures*, Northern Ireland Housing Executive (Belfast)
- Mullins, D. and Riseborough, M. (2000) *What are Housing Associations Becoming? Final Report of Changing with the Times Project*, Centre for Urban and Regional Studies, University of Birmingham (Birmingham)
- Murie, A. (2001) 'Housing Policy and Administration in Northern Ireland: 1945-90', Paris, C. (ed.) *Housing in Northern Ireland - and Comparisons with the Republic of Ireland*, Chartered Institute of Housing (Coventry)
- National Association of Building Co-operatives, (1999) *Co-operative Housing Movement: Building Better Communities: Rental Housing Co-operatives*, unpublished pamphlet
- National Council on Ageing and Older People (1997) *Review of the Implementation of the Recommendations of The Years Ahead - A Policy for the Elderly and Implications for Future Policy on Older People in the Republic of Ireland*, National Council on Ageing and Older People (Dublin)
- National Council for the Elderly (1993) *Voluntary-Statutory Partnership in Community Care of the Elderly*, National Council for the Elderly (Dublin)
- National Federation of Housing Associations (1985) *Housing Associations and Voluntary Agencies: Partners or Agents? An Independent Report*, National Federation of Housing Associations (London)
- Nolan, B., Whelan, C. and Williams, J. (1999) 'Spatial Aspects of Poverty and Deprivation in Ireland', Pringle, D., Walsh, J. and Hennessy, M. (eds.) *Poor People, Poor Places: A Geography of Poverty and Deprivation in Ireland*, Oak Tree Press (Dublin)
- Nolan, B. and Whelan, C. (1999) *Loading the Dice? A Study of Cumulative Disadvantage*, Oak Tree Press (Dublin)
- O'Coirlain, C. (1986) *The Shee Almshouse: The Story of a Restoration*, O'Coirlain, C. (Kilkenny)
- O'Connell, C. (1998) 'Housing Policy Review', *Administration*, vol.47, no.2, 212-231
- O'Connell, C. and Fahey, T. (1999) 'Local Authority Housing in Ireland', Fahey, T. (ed.), *Social Housing in Ireland: A Study of Success, Failure and Lessons Learned*, Oak Tree Press (Dublin)

- O'Connell, C. (1999) 'Local Authorities as Landlords', Fahey, T. (ed.), *Social Housing in Ireland: A Study of Success, Failure and Lessons Learned*, Oak Tree Press (Dublin)
- O'Connor, J., Ruddle, H. and O'Gallagher, M. (1989) *Sheltered Housing in Ireland: Its Role and Contribution in the Care of the Elderly*, National Council for the Aged (Dublin)
- O'Sullivan, E. (1998a) *The State, Voluntary Agencies, Housing and Homeless Services in the Republic of Ireland, 1997 / 1998*, Annual Report from the Republic of Ireland to the European Observatory on Homelessness
- O'Sullivan, E. (1998b) 'The Other Housing Crisis: The Contribution of Social and Voluntary Housing', paper presented at the Foundation for Fiscal Studies' Conference on Housing, Dublin, October 1998
- O'Sullivan, E. (1998c) 'Active Citizenship in Ireland?', paper presented at the National Social Service Board Conference on *Voluntary / Community Agencies and Social Policy*, Dublin, November 1998
- O'Sullivan, E. (2000) 'Voluntary Agencies in Ireland - What Future Role?', *Administration*, vol.47, no.4, 54-69
- O'Sullivan, E. (2004) 'How Much Housing Need? How Long is a Piece of String?', *Cornerstone*, no.19, 17-19.
- O'Sullivan, T. (1994) 'The Voluntary - Statutory Relationship in the Health Services', *Administration*, vol.42, no.1, 3-24
- Pawson, H. and Fancy, C. (2002) 'The Development of Organisational Culture and Governance in Recently-Established Social Landlord Bodies', paper presented at ENHR conference on *Housing Cultures: Convergence and Diversity*, Vienna, July 2002
- Peillon, M. (1995) 'Support for Welfare in Ireland: Legitimacy and Interest', in *Administration*, vol.43, no.3, 3-21
- Pfretzschner, P. (1965) *The Dynamics of Irish Housing*, Institute of Public Administration (Dublin)
- Platt, S., Powell, J., Piepe, R., Paterson, B. and Smyth, J. (1985) *Control or Charade? Case Studies of the Voluntary Committees of Housing Associations*, HART (Portsmouth)
- Power, A. (1993) *Hovels to High Rise: State Housing in Europe Since 1850*, Routledge (London)
- Power, A. (1999) *Estates on the Edge: The Social Consequences of Mass Housing in Northern Europe*, Macmillan (London)
- Prunty, J. (1998) *Dublin Slums 1800-1925: A Study in Urban Geography*, Irish Academic Press (Dublin)
- Punch, M. (2000) *Uneven Development and the Third Space in the Urban System: Evidence from Dublin*, unpublished Ph.D. thesis, T.C.D. (Dublin)

- Quinn, R. (1987) 'Response to Michael Gough's Article', *Studies: Social Care or Private Gain?* vol.76, no.304
- Redmond, D. and Walker, R. (1995) 'Housing Management in Ireland: Transition and Change', *Regional Studies*, vol.29, no.3, 312-316
- Redmond, D. (2001) 'Can Local Authorities Meet their Targets?', *Cornerstone*, no.9, 9-11
- Redmond, D. (2001) 'Social Housing in Ireland: Under New Management?', *European Journal of Housing Policy*, vol.1, no.2, 291-306
- Registrar of Friendly Societies (2000) *Report of the Registrar of Friendly Societies, 1999*, Stationery Office (Dublin)
- Reid, B. (1997) 'Interorganisational Relationships and Social Housing Services', Malpass, P. (ed.) *Ownership, Control and Accountability: The New Governance of Housing*, Chartered Institute of Housing (Coventry)
- Ruddle, H. and O'Connor, J. (1993) *Reaching Out: Charitable Giving and Volunteering in the Republic of Ireland*, Policy Research Centre (Dublin)
- Ruddle, H. and Donoghue, F. (1995) *The Organisation of Volunteering: A Study of Irish Voluntary Organisations in the Social Welfare Area*, Policy Research Centre (Dublin)
- Ruddle, H., Donoghue, F., Mulvihill, R. (1997) *The Years Ahead Report - A Review of the Implementation of its Recommendations*, National Council on Ageing and Older People (Dublin)
- Silke, D. (1994) *The Altadore Research Project: Older People's Attitudes to their Accommodation: What We Want*, TCD and Dublin Central Mission (Dublin)
- Spencer, K., Mullins, D. and Walker, B. (1995) *Voluntary Housing Today and Tomorrow*, University of Birmingham (Birmingham)
- Sunday Independent (2000) 'All for the Good of Mr. 20 Per Cent', *Sunday Independent*, 03/09/00
- Tansey, P. (1989) 'Housing Subsidies: The Case for Reform', Blackwell, J. (ed.) *Towards an Efficient and Equitable Housing Policy*, Institute of Public Administration of Ireland (Dublin)
- Tarn, J. (1971) *Working-Class Housing in 19<sup>th</sup>-Century Britain*, Lund Humphries (London)
- Tarn, J. (1973) *Five Per Cent Philanthropy: An Account of Housing In Urban Areas Between 1840 and 1914*, University of Cambridge (London)
- Tenants First (2004) *Briefing Document and List of Questions*, unpublished briefing document
- The Housing Unit (1999) *The Housing Unit*, unpublished pamphlet

- The Housing Unit (2000) *Repair and Maintenance of Dwellings*, The Housing Unit (Dublin)
- The Housing Unit (2001a) *Managing Voids: Co-ordinating the Monitoring, Repair and Allocation of Vacant Dwellings*, The Housing Unit (Dublin)
- The Housing Unit (2001b) *Rent Assessment, Collection, Accounting and Arrears Control*, The Housing Unit (Dublin)
- The Housing Unit (2001c) *Managing in Partnership: Enabling Tenant Participation in Housing Estate Management*, The Housing Unit (Dublin)
- The Housing Unit (2003a) *Housing Refugees*, The Housing Unit (Dublin)
- The Housing Unit (2003b) *Preventing and Combating Anti-Social Behaviour*, The Housing Unit (Dublin)
- The Irish Times (2000) 'Unaffordable Housing', *The Irish Times*, 23/03/00
- The Irish Times (2001) 'Housing Group Brings Fresh Hope to Troubled Estate', *The Irish Times*, 21/08/01
- Thompson, B. (1988) 'Social Housing', Blackwell, J. and Kennedy, S. (eds.), *Focus On Homelessness: A New Look at Housing Policy*, Columba Press (Dublin)
- Thompson, B. (1989) 'The Role of Housing Associations', Blackwell, J. (ed.) *Towards and Efficient and Equitable Housing Policy*, I.P.A. (Dublin)
- Threshold (1987) *Policy Consequences: A Study of the £5,000 Surrender Grant in the Dublin Housing Area*, Threshold (Dublin)
- Tucker, V. (ed.) (1982) *Co-operative Housing in Ireland*, Bank of Ireland Centre for Co-operative Studies, U.C.C. (Cork)
- Valiulis, M. (1997) 'Toward the Moral and Material Improvement of the Working Classes: The Founding of the Alexandra Guild Tenement Company, Dublin, 1898', *Journal of Urban History*, vol.23, no.3, 295-315
- Voluntary and Co-operative Housing Unit (2000) unpublished letter dated 11/08/00 to all organisations with approved status under the Housing Acts
- Wilcox, S. (1997) 'Local Housing Companies', Malpass, P. (ed.) *Ownership, Control and Accountability: The New Governance of Housing*, Chartered Institute of Housing (Coventry)
- Williamson, A. (2000) 'Housing Associations in the Republic of Ireland: Can They Respond to the Government's Challenge for Expansion?', *Housing Studies*, vol.15, no.4, 639-650
- Working Party on Services for the Elderly (1988) *The Years Ahead - A Policy for the Elderly: Report of the Working Party on Services for the Elderly*, Stationery Office (Dublin)

# **APPENDIX I. SOURCES OF UNPUBLISHED QUANTITATIVE INFORMATION**

The relevant pieces of information available from the main agencies dealing with non-profit housing organisations are listed below.

## **1. Department of the Environment, Heritage and Local Government (DOEHLG)**

### **Approved Bodies List:**

- Name of the approved body;
- Contact address and occasionally contact name;
- Date approved status was granted.

### **RSS Draws and RSS Proven Lists:**

- Name of the approved body;
- Name / location of the housing project;
- Number of housing units;
- Completion year;
- Relevant local authority;
- Total RSS loan amount;
- Date and amount of each funding draw-down;
- Cost per housing unit.

### **Department of the Environment and Local Government Survey:**

The information sought for each approved body includes:

- Name and address of the company secretary;
- Up-to-date contact details for the organisation.

The information sought for each completed and planned housing project includes:

- Name / location of the housing project;
- Funding scheme (CAS / RSS);
- Number of units;
- Completion year (plus start year in the case of planned housing projects).

In the case of an organisation with no completed housing projects or firm plans to develop, the information sought comprises:

- Indication of whether or not the organisation intends to undertake any voluntary housing projects in the future (Voluntary and Co-operative Housing Unit, 2000).

## **2. Irish Council for Social Housing (ICSH)**

### **ICSH Membership Affiliation Application Form 2000:**

- Name of affiliated organisation;
- Name of contact person;
- Addresses of registered office and administrative office and mailing address;
- Telephone and fax numbers;
- Legal status: limited company, limited society, incorporated trust *etc.*;
- Number of dwellings managed by the organisation broken down by category of housing need: elderly over sixty, people with disability under sixty, homeless single persons, one-parent families and two-parent families;
- Names and addresses of chairperson and directors / trustees, as per annual return;
- Names and contact details of two officers representing the organisation at ICSH meetings (ICSH, 2000).

### **ICSH Membership Affiliation Application Form 2001:**

The following additional information was requested in 2001:

- Other services provided by organisation: alarm system, warden / security guard, day centre / communal area, on-site group meals, meals on wheels, communal activities, leisure facilities, laundry, shop on site, outreach / visiting support worker (*e.g.* budgeting), vocational training on-site / organised, social skills, nursing service, visiting doctor, other);
- Number of staff broken down by category: voluntary (unpaid) staff, full time, part time, community employment;
- Tenancies details: turnover of tenants, average number of vacancies (ICSH, 2001).

## **ICSH Training & Education Programme in Housing Management Records:**

- Names of course participants / housing organisations;
- Modules and certificates completed.

### **3. Companies Registration Office (CRO) / IRION Database**

#### **Application for incorporation of a company (Form A1):**

- Company name;
- Company number;
- Addresses of registered office;
- Name and address of company secretary;
- Name, address, occupation, date of birth and nationality of each member of the board of directors, along with a list of other directorships;
- Classification / description of the general nature of the activity which the company was formed carry out (CRO, 2001a).

#### **Memorandum and Articles of Association:**

- Company name;
- Company type (private company limited by shares, private company limited by guarantee having a share capital, unlimited company - public / private, public limited company, public company limited by guarantee and not having a share capital, undertakings for collective investment in transferable securities, European economic interest groupings);
- Description of the general nature of the activity which the company was formed carry out.

#### **Annual Return (Form B1):**

- Updated address of registered office and address of administration office;
- Updated details of company secretary and the board of directors;
- Indebtedness of the company (CRO, 2001b).

#### **Annual Accounts:**

- Amount and sources of income;
- Amount and items of expenditure;
- Annual surplus / deficit;

- Annual turnover.

**IRION Database:**

- Company name;
- Previous name;
- Company number;
- Company type (private company limited by shares, private company limited by guarantee having a share capital, unlimited company – public / private, public limited company, public company limited by guarantee and not having a share capital, undertakings for collective investment in transferable securities, European economic interest groupings);
- Company status (normal, strike-off listed, dissolved or reinstated);
- Registered address and trading address;
- Date incorporated;
- Date last Annual Return was filed;
- Names of company secretary and directors;
- Mortgage details;
- Document history (latest fifteen documents filed at the C.R.O.).



## APPENDIX II. DOELG 'APPROVED BODIES SURVEY'

11 August, 2000.

VH 03/00.

A Chara,

It is noted from our records that your organisation was granted approved status as an approved body under the Housing Acts. This Unit is currently in the process of updating our records in relation to approved bodies. In this connection, I would appreciate if you would furnish me with the following information:

- (a) particulars in relation to projects undertaken by your organisation under the Capital Assistance Scheme and/or the Rental Subsidy Scheme, including the total number of units of accommodation provided in each project (please use form A);
- (b) in the case of a body which has not completed any project to date, details of projects in planning or under construction (please use form B);
- (c) in the case of a body which has not undertaken, is not undertaking or has no firm plans to undertake any project under either of the voluntary housing schemes, please indicate whether you intend to do so in the future and furnish any details in this regard;
- (d) the current address of the registered office and the name and address of the secretary of the body.

Please furnish the details referred to above by **6th October** next.

If your organisation has not undertaken any voluntary housing project and does not intend to do so in the future, please indicate whether you wish to retain approved status. In the event of a reply to this letter not being received by 6th October next, it will be taken as an indication that the body concerned does not want to retain its approved status.

I enclose, for your information, details of the current maximum levels of assistance available under both voluntary housing schemes.

Enquiries in regard to this letter may be made to the undersigned or Celia White at Ph. (01)8882040.

Mise, le meas,

---

Frank Donohoe  
Voluntary and Co-operative Housing Unit,  
Ph. (01)8882328.

To: each approved voluntary housing body

## **APPENDIX III. 'ROI HOUSING ASSOCIATIONS SURVEY'**

**THE CHANGING ROLE OF HOUSING ORGANISATIONS IN IRELAND:  
Survey of Voluntary and Co-operative Housing in the Republic of Ireland**

**General Instructions:**

Please complete each section of the survey. The completed survey should be returned in the FREEPOST envelope provided. If you have any questions or concerns, please contact Mary Lee Rhodes, School of Business Studies, Trinity College Dublin (01-608-1583).

**Part One: About Your Organisation**

1) Name of organisation: \_\_\_\_\_

2a) Address of registered office: \_\_\_\_\_  
\_\_\_\_\_

2b) Address of head office (if different from above) \_\_\_\_\_  
\_\_\_\_\_

3) Legal Status:  Limited Company  Limited Society  Incorporated Trust  
 Industrial & Provident Society  Other

4) Year of establishment \_\_\_\_\_

5) Was the organisation originally established as a result of action by any of the following?  
(please tick all that apply)

- |   |  |
|---|--|
| <input type="checkbox"/> Tenants  | <input type="checkbox"/> Councillors / politicians       |
| <input type="checkbox"/> Local Authority                                | <input type="checkbox"/> Health Board                    |
| <input type="checkbox"/> Community organisation                         | <input type="checkbox"/> Church / religious organisation |
| <input type="checkbox"/> Regional development organisation              | <input type="checkbox"/> EC programme                    |
| <input type="checkbox"/> Irish Council for Social Housing               | <input type="checkbox"/> NABCO                           |
| <input type="checkbox"/> Other voluntary body (please describe) _____   |  |
| <input type="checkbox"/> Other organisation/individual (identify) _____ |  |

6) What are the main aims/objectives of the organisation today? (please state briefly)

7a) Contact name, telephone, e-mail (if appropriate):

7b) Contact person's role in organisation: \_\_\_\_\_

**THE CHANGING ROLE OF HOUSING ORGANISATIONS IN IRELAND:  
Survey of Voluntary and Co-operative Housing in the Republic of Ireland**

Part Two: About Your Board Members and Staff

8) Board member profile (enter the number of board members in **each** category):

category 1 (gender)	no.	category 2 (age)	no.	category 3 (occupation)	no.
Male		< 30 years old		Public sector	
Female		30-60 years old		Private sector	
		> 60 years old		Religious	
				Voluntary	
				Other	
<b>Total</b>					

9a) Average length of service of current Board members: \_\_\_\_\_ (in years)

9b) Length of service of longest serving Board member: \_\_\_\_\_ (in years)

10) Staff profile (please enter the number of staff in **each** category):

category 1 (type)	no.	category 2 (function)	no.	category 3 (qualification)	no.
Full-time		Housing manager		IPA diploma	
FAS/CES		Housing services		Housing degree (UK/NI)	
Part-time (non-FAS/CES)		Non-housing services (e.g. meals)		ICSH courses	
Volunteer		Other		Other housing qual.	
Other				Non-housing qual.	
<b>Total</b>					

11) Estimated number of full-time equivalent (FTE) staff positions: \_\_\_\_\_

Part Three: About your Housing Stock and Services

12) Number of homes managed (please enter the number of homes of each size by location):

Location	Houses				BED -SIT	Flats		Other	
	1BR	2BR	3BR	>3BR		1BR	>1BR	Hostel Bed- spaces	Halting Sites
A)									
B)									
C)									
D)									
E)									

(Note: if more rows are required, please copy this page before filling it out and use blank copies for additional locations)

**THE CHANGING ROLE OF HOUSING ORGANISATIONS IN IRELAND:  
Survey of Voluntary and Co-operative Housing in the Republic of Ireland**

Part Three: About your Housing Stock and Services (continued)

13) Number of new homes planned for 2001/2002 (with approved funding):

Location	Houses				Flats			Other	
	1BR	2BR	3BR	>3BR	BED -SIT	1BR	>1BR	Hostel Bed- spaces	Halting Sites
A)									
B)									
C)									

14) Are you planning to develop more homes in years 2002-2005? :  Yes  No  Undecided

15) Additional services provided (Please indicate location(s) in which service is provided)

- Park / garden / leisure area \_\_\_\_\_
- Day centre / community area \_\_\_\_\_
- Creche \_\_\_\_\_
- Laundry \_\_\_\_\_
- Dining facilities / service \_\_\_\_\_
- Health care services \_\_\_\_\_
- Counselling / welfare advice \_\_\_\_\_
- Vocational training / advice \_\_\_\_\_
- Other (please describe) \_\_\_\_\_

16) Please estimate the percentage of **repairs/caretaking** done by each of the following:

Landlord       Tenants       Outside contractors       Other

17) Total annual estimated cost of **repairs/caretaking** in 2000 (£) \_\_\_\_\_

Part Four: About your Tenants and Letting Process

18a) % of homes currently vacant/empty \_\_\_\_\_

18b) Average % vacant (last 3 years) \_\_\_\_\_

19) Total number of lettings<sup>1</sup> in 2000 \_\_\_\_\_

<sup>1</sup> Including re-lettings and new lettings

**THE CHANGING ROLE OF HOUSING ORGANISATIONS IN IRELAND:  
Survey of Voluntary and Co-operative Housing in the Republic of Ireland**

Part Four: About your Tenants and Letting Process (continued)

20a) Tenant demographics (please enter percentages of tenants in **each** category)

category 1 (family)	%	category 2 (support)	%	category 3 (economic)	%
2-parent families		Homeless		Unemployed	
1-parent families		Elderly		Part-time employment	
Couple / no kids		People w/disabilities		FAS/CES employment	
Single men		Victims of violence		Full-time employment	
Single women		Other support req'd		Retired	
Other		No support req'd		Other	
	100		100		100

20b) What percentage of your tenants are travellers? (0-100%) \_\_\_\_\_

21a) Referral route for most tenants:  Local Authority  own list  tenants  other

21b) Average time on waiting list (if applicable) \_\_\_\_\_ (in months)

22) Letting policy (please describe): \_\_\_\_\_

(attach documentation if available) \_\_\_\_\_

Part Five: Financial indicators<sup>2</sup> (please indicate accounting date) - as of: \_\_\_\_\_

23a) Annual (gross) rental income<sup>3</sup> (£) \_\_\_\_\_

23b) Estimated % of rent collected in YR2000 \_\_\_\_\_

23c) Total accumulated amount of rent arrears (£) \_\_\_\_\_

24) Annual *non-rental* income (£) \_\_\_\_\_ Source? \_\_\_\_\_

25) Total salary expense in YR2000 (£) \_\_\_\_\_

26) Annual contribution to reserves/sinking fund (£) \_\_\_\_\_

27) Total annual surplus(deficit)<sup>4</sup> (£) \_\_\_\_\_

28a) Estimated gross value of housing stock (£) \_\_\_\_\_

28b) Accumulated depreciation on housing stock (£) \_\_\_\_\_

29) Total value of reserves/sinking fund (£1000s) \_\_\_\_\_

30) Total amount of private borrowings, if any (£1000s) \_\_\_\_\_

<sup>2</sup> Note – if final figures are not available, please estimate amounts

<sup>3</sup> Annual (gross) rental income is the total rent that tenants are charged over the year

<sup>4</sup> Calculated as total income minus total expense

## APPENDIX IV. LETTER TO THE HOUSING ASSOCIATIONS UTILISING THE LSS

2<sup>nd</sup> January 2001

Dear [Chairperson],

I am undertaking doctoral research on voluntary housing associations in Ireland in the Department of Geography, Trinity College Dublin. This research examines how housing associations and co-operatives go about developing and managing social housing, especially focusing on their relationship with local authorities.

I am hoping to include [housing association] in my study. This would involve an interview with a staff or board member, lasting about one hour, at a time and location that is most convenient for them. All information will be strictly confidential and it will not be possible to identify any individual or organisation from the research findings. Interview participants will receive a report detailing research findings and recommendations. I would be very grateful if you could let me know whether or not you are willing to participate in this research, by filling in the enclosed form and returning it in the SAE provided. If you have any queries, please do not hesitate to contact me.

Hopefully, the results of this research will help planners in formulating effective social housing policy for the future. Thank you very much for your kind co-operation.

Yours sincerely,

Vanda Clayton

Phone: 01-6082357

Mobile: 086-8534251

E-mail:claytonv@tcd.ie

## Voluntary Housing in Ireland Research

**Name:** \_\_\_\_\_

**Organisation:** \_\_\_\_\_

**Address:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**I am / am not\* willing to take part in the ‘Voluntary Housing in Ireland’ research**

*\*please delete as appropriate*

**I would prefer to be contacted by:**

**E-mail**  E-mail Address: \_\_\_\_\_

**Telephone**  Telephone Number: \_\_\_\_\_

Preferred Contact Times: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Thank you very much for your help!**



## APPENDIX V. CHARACTERISTICS OF THE ORGANISATIONS INTERVIEWED

### Interviews with Large Housing Associations Managing >250 Housing Units

Interview Code	Org. Code	Interviewee's Role	Interview Date	Interview Duration	Local Authority	Planning Region	Head Office Location	Year Established	Housing Stock Size (mid-2003)	Target Client Group
LHA1	307	Senior manager (general secretary)	2.30, 07/08/01	2 hours, 50 minutes	Dublin City Council	Dublin Region	City	1973	800	General needs
LHA2a	420	Senior manager (CEO)	9.30, 28/05/03	1 hour, 30 minutes	Dublin City Council	Dublin Region	City	1994	1,100	General needs
LHA2b	420	Director	1.30, 15/05/03	1 hour, 30 minutes						
LHA2c	420	Senior manager (community development director)	10.00, 17/08/01	1 hour, 15 minutes						
LHA3a	342	Senior manager (CEO)	2.00, 18/06/03	1 hour, 10 minutes	Waterford City Council	South-East Region	City	1982	2,372	General needs
LHA3b	342	Senior manager (manager, Dublin office)	2.30, 31/10/01	45 minutes						

**Interviews with Large Housing Associations Managing >250 Housing Units (continued)**

<b>Interview Code</b>	<b>Organisation Code</b>	<b>Interviewee's Role</b>	<b>Interview Date</b>	<b>Interview Duration</b>	<b>Local Authority</b>	<b>Planning Region</b>	<b>Head Office Location</b>	<b>Year Established</b>	<b>Housing Stock Size (mid-2003)</b>	<b>Target Client Group</b>
LHA4	224	Senior manager (general manager)	9.00, 07/05/03	1 hour, 5 minutes	Dublin City Council	Dublin Region	City	1890	1,031	Mixed general needs and special needs (elderly and homeless)
LHA5	174	Senior manager (head of housing division)	11.00, 07/05/03	2 hours	Dublin City Council	Dublin Region	City	1988	291	Special needs (homeless)
LHA6	353	Senior manager (director of social work)	2.00, 07/07/03	2 hours	Dublin City Council	Dublin Region	City	1878	253	Special needs (homeless)

**Interviews with Medium Housing Associations Managing 51-250 Housing Units**

<b>Interview Code</b>	<b>Organisation Code</b>	<b>Interviewee's Role</b>	<b>Interview Date</b>	<b>Interview Duration</b>	<b>Local Authority</b>	<b>Planning Region</b>	<b>Head Office Location</b>	<b>Year Established</b>	<b>Housing Stock Size (mid-2003)</b>	<b>Target Client Group</b>
MHA1	215	Senior manager (executive director)	11.00, 09/08/01	40 minutes	Dublin City Council	Dublin Region	City	1985	78	Special needs (mentally ill)
MHA2	314	Director (secretary)	4.00, 30/04/03	1 hour, 45 minutes	Dublin City Council	Dublin Region	City	1992	56	General needs
MHA3	156	Senior managers (administration and financial manager and director of sheltered housing)	11.00, 26/05/03	2 hours, 30 minutes	Dublin City Council	Dublin Region	City	1893	93	Special needs (elderly)

**Interviews with Medium Housing Associations Managing 51-250 Housing Units (continued)**

<b>Interview Code</b>	<b>Organisation Code</b>	<b>Interviewee's Role</b>	<b>Interview Date</b>	<b>Interview Duration</b>	<b>Local Authority</b>	<b>Planning Region</b>	<b>Head Office Location</b>	<b>Year Established</b>	<b>Housing Stock Size (mid-2003)</b>	<b>Target Client Group</b>
MHA4	322 and 321	Senior manager (administrator)	3.15, 09/06/03	2 hours	Both Cork City Council	Both South-West Region	Both City	Org. 322: 1989 Org. 321: 1985	Org. 322: 70 Org. 321: 18	Both special needs (elderly)
MHA5	207	Superintendent	11.00, 12/06/03	1 hour, 15 minutes	Waterford City Council	South-East Region	City	1583	73	Special needs (elderly)
MHA6	362	Senior manager (director of services)	9.30, 19/06/03	1 hour, 45 minutes	Dublin City Council	Dublin Region	City	1969	108	Special needs (homeless)
MHA7	92	Director (chairperson)	4.15, 25/06/03	1 hour, 45 minutes	Kildare County Council	Mid-East Region	Town	1990	84 (June 2003)	Mixed general needs and special needs (learning disability and elderly)
MHA8	361	Support services (resettlement worker)	2.45, 26/06/03	1 hour, 15 minutes	Cork City Council	South-West Region	City	1971	84 (June 2003)	Special needs (homeless)

### Interviews with Small Housing Associations Managing 0-50 Housing Units

Interview Code	Organisation Code	Interviewee's Role	Interview Date	Interview Duration	Local Authority	Planning Region	Head Office Location	Year Established	Housing Stock Size (mid-2003)	Target Client Group
SHA1	433	Directors (chairperson and joint treasurer)	2.00, 21/08/01	1 hour, 45 minutes	Wexford County Council	South-East Region	Rural	1992	20	Mixed general needs and special needs (elderly)
SHA2	388	Senior manager (services manager)	3.00, 12/09/01	1 hour, 15 minutes	Dublin City Council	Dublin Region	City	1992	39	Special needs (victims of domestic violence)
SHA3	65	Director (treasurer)	2.30, 21/09/01	1 hour, 30 minutes	Carlow County Council	South-East Region	Town	1994	31	Mixed general needs and special needs (elderly and learning disability)
SHA4	184	Director	11.00, 25/04/03	2 hours, 30 minutes	Galway City Council	West Region	City	1988	44	General needs
SHA5	265 and 438	Director (secretary)	4.30, 25/04/03	1 hour, 30 minutes	Both Galway County Council	Both West Region	Both Rural	Org. 265: 1994 Org. 438: 2000	Org. 265: 12 Org. 438: 20	Both special needs (elderly)
SHA6	74	Former director (chairperson)	2.15, 06/05/03	2 hours	Leitrim County Council	Border Region	Rural	1973	4	Special needs (elderly)

**Interviews with Small Housing Associations Managing 0-50 Housing Units (continued)**

<b>Interview Code</b>	<b>Organisation Code</b>	<b>Interviewee's Role</b>	<b>Interview Date</b>	<b>Interview Duration</b>	<b>Local Authority</b>	<b>Planning Region</b>	<b>Head Office Location</b>	<b>Year Established</b>	<b>Housing Stock Size (mid-2003)</b>	<b>Target Client Group</b>
SHA7	337	Director (secretary)	11.00, 12/05/03	1 hour, 30 minutes	Kildare County Council	Mid-East Region	Rural	1995	10	Special needs (elderly)
SHA8	259	Director (chairperson)	1.15, 21/05/03	1 hour, 15 minutes	Kildare County Council	Mid-East Region	Town	1996	32	General needs
SHA9	151 and 152	Director (chairperson) and director	1.30, 22/05/03	1 hour	Both Limerick County Council	Both Mid-West Region	Both Rural	Both 1989	Org. 151: 35 Org. 152: 20	Org. 151: special needs (elderly) Org. 152: general needs
SHA10	396	Senior manager (administrator)	10.00, 23/05/03	2 hours	Galway County Council	West Region	Town	2000	1	Mixed special needs (mentally ill and elderly) and general needs
SHA11	294	Director (chairperson)	3.30, 29/05/03	1 hour, 30 minutes	Kildare County Council	Mid-East Region	Town	1990	20	Mixed general needs and special needs (elderly, learning disabilities)

**Interviews with Small Housing Associations Managing 0-50 Housing Units (continued)**

<b>Interview Code</b>	<b>Organisation Code</b>	<b>Interviewee's Role</b>	<b>Interview Date</b>	<b>Interview Duration</b>	<b>Local Authority</b>	<b>Planning Region</b>	<b>Head Office Location</b>	<b>Year Established</b>	<b>Housing Stock Size (mid-2003)</b>	<b>Target Client Group</b>
SHA12	318	Director (secretary) and Senior manager (CEO) of large Northern Irish housing association	2.15, 04/06/03	1 hour, 45 minutes	Donegal County Council	Border Region	Town	1995	21	Mixed general needs and special needs (elderly, mentally ill, learning disabilities)
SHA13	177	Former director (chairperson) and paid housing consultant	3.00, 27/06/03	1 hour, 30 minutes	Clare County Council	Mid-West Region	Rural	2000	15	General needs

### Interviews with Other Agencies

Interview Code	Agency	Interviewee's Position	Date of Interview	Duration of Interview
NGO1	Threshold	Research Officer	11.30, 01/12/99	1 hour
NGO2	Combat Poverty Agency	Research Officer	1.00, 07/12/99	1 hour
DOELG1	Housing Policy and Finance Section and Voluntary and Co-operative Housing Unit, DOELG	Assistant Principal Officer and Assistant Principal Officer	3.00, 31/07/00	1 hour
DOELG2 (with M.L. Rhodes)	Voluntary and Co-operative Housing Unit, DOELG	Principal Officer and Assistant Principal Officer	10.00, 07/11/00	1 hour
DOELG3	Voluntary and Co-operative Housing Unit, DOELG	Assistant Principal Officer	11.30, 08/05/03	1 hour, 30 minutes
ICSH1	Irish Council for Social Housing	Executive Director and Management Services Officer	10.00, 02/08/00	1 hour
ICSH2 (with M.L. Rhodes)	Irish Council for Social Housing	Executive Director and Management Services Officer	9.30, 02/11/00	1 hour
ICSH3	Irish Council for Social Housing	Director (Treasurer)	2.15, 29/04/03	45 minutes
ICSH4	Irish Council for Social Housing	Executive Director	11.00, 16/06/03	2 hours, 15 minutes
LA1	City Council	Administrative Officer	11.00, 14/05/03	1 hour, 30 minutes
LA2	County Council	Grade 5	9.30, 30/05/03	50 minutes



**Discussion Groups with Networks of Housing Practitioners**

<b>Interview Code</b>	<b>Agency</b>	<b>Interviewee's Position</b>	<b>Date of Interview</b>	<b>Duration of Interview</b>
NHP1	Network of Housing Practitioners	12 participants	11.50, 5/06/03	20 minutes
NHP2	Network of Housing Practitioners	13 participants	11.00, 20/06/03	45 minutes

**APPENDIX VI. LETTER TO THE LOCAL AUTHORITY  
NETWORKS OF HOUSING PRACTITIONERS**

28<sup>th</sup> April 2003

Dear [Secretary],

I am undertaking doctoral research on the housing association sector in the Republic of Ireland in the Department of Geography, Trinity College, Dublin. This research, which will be completed in October 2003, aims to examine how voluntary housing associations go about developing and managing social housing, including the interaction of these organisations with local authorities.

I am very keen to gain an insight into the perspectives of policy-makers at local level towards the voluntary sector and to hear about local authorities' experiences of dealing with voluntary organisations. Dr. Michelle Norris of The Housing Unit suggested that I contact you regarding the possibility of attending the next meeting of the [Network of Housing Practitioners]. I would really appreciate the opportunity to hold a short focus group on voluntary housing at the end of the meeting, lasting around 30 minutes. The proposed focus group would of course be completely confidential and no names would be included in my thesis. I would be very grateful if you could let me know whether the network members would be agreeable to participating in a focus group. Thank you very much for your kind co-operation.

Yours sincerely,

Vanda Clayton

E-mail: [claytonv@tcd.ie](mailto:claytonv@tcd.ie)

Phone: 01-6082357

Mobile: 086-8534251

# APPENDIX VII. INTERVIEW SCHEDULE FOR HOUSING ASSOCIATIONS

## 1. ORIGINS, GOVERNANCE AND STRUCTURE

### **Origins and Aims:**

- When was the housing association established and what were the reasons for it?
- Were any key people or welfare organisations involved in setting it up?
- What are the housing association's aims and target client-group?

### **Board of Directors :**

#### *Fill-in Questionnaire:*

- What are the occupations, age group and gender of each member of the board of directors? Do any of the directors have any relevant expertise, experience or qualifications in the provision of housing or other welfare services?
- What is the role of the board members?

### **Volunteers:**

#### *Fill-in Questionnaire:*

- Do any volunteers work for the housing associations and what types of activities do they undertake?

### **Employees:**

#### *Fill-in Questionnaire:*

- Are any staff employed by the housing association?

#### *If yes:*

- What are the responsibilities, qualifications and experience of each employee?

### **Office:**

- Does the housing association have an office and where is it located?

#### *If no:*

- Where is the administrative work of the housing association carried out and by whom?

**Strategic Planning:**

- How are the organisation's aims and strategies determined?

**2. HOUSING STOCK, COMMUNAL FACILITIES AND SERVICES****Housing Stock:**

- How many housing units and housing projects do you manage and where are they located?
- Is the accommodation provided self-contained or non-self contained?
- What is the length of stay, emergency, transitional or permanent?

**Communal Facilities:**

- Are any communal facilities provided at you housing projects?

*If yes:*

- Are these communal facilities shared with non-residents from the area?

*If sheltered housing:*

- Is accommodation provided for an on-site warden or caretaker?

**Services:**

Are any services provided for the residents, such as meals-on-wheels, and who provides them?

### 3. APPROACH TO HOUSING DEVELOPMENT<sup>1</sup>

#### **Housing Need:**

- How was a decision reached regarding whether to undertake a housing project?
- How was a decision reached regarding where the proposed housing project should be located?

#### **Finance:**

- Were either of the voluntary housing funding schemes used?

*If Capital Assistance Scheme:*

- How was additional funding raised to meet the shortfall?

#### **Sites:**

- How were suitable sites identified and acquired?
- Was the local authority involved in site acquisition? Did they provide sites under the Subsidised Sites Scheme?

#### **Design Team:**

- How did you select your design team – your architect and quantity surveyor?
- Were any technical services provided by the local authorities or the N.B.A.?
- Were you happy with the final designs?

#### **Building Contractors:**

- How did you select your building contractors?
- Were you happy with the building contractors' work?

#### **Interaction with Local Authorities:**

- Did you find the local authority encouraging and co-operative?
- Did you experience serious delays at any stage, such as gaining funding approval, obtaining planning permission or the payment of the grant instalments?

---

<sup>1</sup> Respondents were asked to answer these questions in relation to each of their housing projects. However, in the case of some of the large- and medium-sized housing associations this was not possible, so they were asked to generalise and give examples.

**Advice Networks:**

- How much contact have you had with other housing associations to share experience and advice?

**Unforeseen Problems:**

- Did any unforeseen problems arise during the development process?
- With the benefit of hindsight, would you do anything differently?

## 4. APPROACH TO HOUSING MANAGEMENT

**Allocation of Tenancies:**

- How are potential tenants identified, for new housing projects and casual vacancies? Is there a waiting list?
- How are the tenants selected? Is there an interview or vetting process?
- How much local authority input is there to the allocations process?
- Do existing tenants have any involvement in the allocations process?
- Is there any mechanism for finding out whether a prospective tenant has a history of anti-social behaviour or other problems such as rent defaulting, such as checks with the local authority or the Gardai?
- Do your tenants have security of tenure?

**Tenant Participation:**

- Did you run a pre-tenancy course?
- Were prospective tenants involved in the planning and design of your housing projects?
- Have you introduced any measures to promote tenant participation? Is there a tenants' or residents' association? Are the tenants involved in the management of the estate?
- Is there a local estate management office?
- How do you consult with the tenants and disseminate information? Do you circulate newsletters, hold meetings or meet tenants informally? How much contact do tenants have with the directors and staff on a day-to-day basis?

**Rent:**

- How is the level of rent set? Does the local authority have any input? Are rents related to ability to pay?
- How is the rent collected? Are tenants offered any choice of payment methods?
- Are rent arrears a problem? What is the procedure for dealing with tenants in arrears?

**Maintenance:**

- What are the arrangements for dealing with reported maintenance jobs and the maintenance of shared spaces and outdoor areas? Is maintenance work undertaken by volunteers, employees or contractors?
- Do you plan for cyclical maintenance, such as repainting and replacing windows, or do you just deal with maintenance needs as they arise?
- How much maintenance work are tenants expected to undertake themselves?
- Are inspections of the housing association's properties ever undertaken?

**Anti-Social Behaviour:**

- Is anti-social behaviour ever reported and what types are most common?
- What is the procedure for dealing with anti-social behaviour?
- Has the housing organisation ever evicted a tenant and for what reasons?

**Revenue Funding:**

- How are the running costs of the housing association met, such as administration, office and staff costs? Does the housing association have any other sources of income, in addition to rent?
- Does the housing association have any contingency reserves / sinking funds?

## 5. FUTURE DIRECTIONS

- Does the housing association have any plans to expand its housing stock and by how many units?
- Will the target client group and the catchment area remain the same?
- Do you foresee any constraints on expansion?

## BOARD OF DIRECTORS

**Total Number of Board Members:** \_\_\_\_\_

	<b>Occupation</b>	<b>Age Group</b>	<b>Sex</b>	<b>Qualifications / Experience</b>
1.	_____ Chairperson	_____	_____	_____
2.	_____ Secretary	_____	_____	_____
3.	_____ Treasurer	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____
7.	_____	_____	_____	_____
8.	_____	_____	_____	_____
9.	_____	_____	_____	_____
10.	_____	_____	_____	_____
11.	_____	_____	_____	_____
12.	_____	_____	_____	_____
13.	_____	_____	_____	_____
14.	_____	_____	_____	_____
15.	_____	_____	_____	_____
16.	_____	_____	_____	_____
17.	_____	_____	_____	_____
18.	_____	_____	_____	_____
19.	_____	_____	_____	_____
20.	_____	_____	_____	_____



**VOLUNTEERS**

**Total Number of Volunteers:** \_\_\_\_\_

**Type of Voluntary Activity**

**Number of Volunteers**

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

## EMPLOYEES

**Total Number of Paid Staff:** \_\_\_\_\_

Source of Funding	Full-Time	Part-Time	Total
FAS / CES:			
Health Boards:			
Housing Organisation's own funds:			
Other (please specify):			

	Responsibilities	Qualifications	Experience
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____
7.	_____	_____	_____
8.	_____	_____	_____
9.	_____	_____	_____
11.	_____	_____	_____
12.	_____	_____	_____
13.	_____	_____	_____
14.	_____	_____	_____
15.	_____	_____	_____
16.	_____	_____	_____
17.	_____	_____	_____
18.	_____	_____	_____
19.	_____	_____	_____
20.	_____	_____	_____

## **APPENDIX VIII. SCHEDULE FOR GROUP DISCUSSIONS WITH LOCAL AUTHORITY NETWORKS OF HOUSING PRACTITIONERS**

### **Focus Group on Voluntary Housing Associations**

The aim of the focus group is to generate discussion on the experiences of local authorities in relation to the following topics:

- The degree to which housing associations are proactive in liaising with the local authorities when planning new voluntary housing projects, specifically regarding the identification of areas of housing need.
- The capacity of housing associations to develop new social housing units effectively and efficiently.
- The capacity of housing associations to manage their housing stocks properly.
- The likelihood of housing associations delivering government targets for the sector.

**Many thanks for your participation!**

Vanda Clayton

Department of Geography, Trinity College, Dublin 2.

Phone: 01-6082357 / 086-8534251

E-mail: claytonv@tcd.ie