



Homes for Ireland

The Case for a National Sustainable
Home Building Agency

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***The views presented in this paper are those of the authors
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1. Summary

We are in the midst of the worst housing crisis this state has experienced since it was founded. The housing crisis is now jeopardising the economy, in terms of limiting business, public service and infrastructure expansion, and threatening the ability of key services to operate. Furthermore, it is resulting in a level of social trauma that is completely unacceptable in one of the wealthiest countries in the world. It is creating a lost generation of young and increasingly middle-aged people in this country who are permanently stuck in situations of housing insecurity. Meanwhile thousands of vacant buildings are lying idle in prime urban areas in villages, towns, and cities across Ireland. On top of this Ireland is failing to meet its climate emissions targets in relation to the scale of retrofitting homes. While those who cannot afford retrofitting - those in substandard and energy inefficient private rental and social housing - are being left behind as they are faced with high energy bills and living in unhealthy housing.

We need a radical change in how we deliver and manage housing. It is the biggest challenge facing our society and economy and yet there has been an utter failure to adopt or implement radical ideas, policies and interventions that would make a major difference in the provision of sustainable affordable homes. There is a lack of coordination and a lack of delivery mechanisms within the public sector. Ultimately it is dependent on the market to build homes. We need to develop a public capacity to deliver social and affordable housing on a massive scale and rapidly. We have no choice but to make a step change in how we manage our housing system – from land to property and buildings. Current policy approaches will not deliver to meet the level of housing need. A new way is needed. Rather than relying on the market, developers, investors, landlords and private financial institutions for the provision of the fundamental human need of shelter and home, the Irish state must step in and directly deliver a supply of social and affordable housing itself.

As a country we have placed our economy and society in a situation of extreme vulnerability by making the supply of housing completely dependent upon the market trends, shocks and vagaries of the private construction industry, private finance, real estate investor funds, and developers. This leaves Ireland's economy exposed to private capital flows in the area of residential real estate, in particular global financial and real estate markets. The provision of social and affordable housing is not the

primary concern of these actors – maximising their return from property as an investment is their business model.

The capacity of the state to function socially and economically is currently under threat from market failure in housing, therefore, the supply of social and affordable housing needs to be increased in order to provide the critical economic and social infrastructure that underpins the continued development of our society and economy. The market has failed to deliver homes and it is continuing to fail. A changed economic environment, including rising interest rates and materials cost inflation, along with the cost-of-living crisis, has meant that the private housing market is reducing its output, while some construction firms are actually going bankrupt. At this point of unprecedented level of housing need, the supply of housing is actually falling. Last month was the eighth consecutive month that activity in the construction sector fell, as shown by the construction index. New home commencement figures show that housing output will actually fall this year to just 27,000 units, down from 30,000 in 2022.

The time for tinkering around the edges trying to make a broken approach and dysfunctional housing market ‘work’ is over. A new approach is urgently required to guarantee the delivery of sufficient social and affordable homes in the most sustainable way. And it is the provision of social and affordable housing that this paper is focused on. **This paper proposes the Government immediately establishes a publicly owned national home-building agency to build new homes, refurbish vacant and derelict ones, and retrofit homes across the country.** It would guarantee the provision of a core supply of social and affordable housing on the scale required to seriously tackle, and ultimately solve, the housing crisis. We propose naming this national home building agency, ***‘Homes for Ireland’: the National Sustainable Home Building Agency***. The agency would be a state developer, construction and retrofit enterprise, and centre of expertise that would build, refurbish, and retrofit social and affordable homes in Ireland.

In this paper we set out ten key arguments in favour of setting up a national sustainable home building agency, which explain why it is needed, and we provide some ideas for how it might work in practice. This further develops the proposal that Dr Hearne made in his two books on the housing crisis, *Housing Shock* (Hearne, 2020) and *Gaffs* (Hearne, 2022), and also builds on work done by NERI (2017) and NESC (2014).

The first argument in favour of a national home building agency is that market failure in housing has resulted in a scale of unmet housing need that threatens the economy and is causing huge trauma in society. Average income earners cannot afford the average rent or sales price of a home. There is broad policy, political, stakeholder and public agreement that there is an emergency requirement to increase the capacity of the state to deliver homes rapidly and at a massive scale, to meet the unprecedented level of housing need built up over the lost decade of housing delivery, and provide for a growing, diverse, and ageing population. The Irish state must, therefore, intervene in an unprecedented way, and develop its own capacity to guarantee the delivery of social and affordable housing, in addition to, and independent of, the private property and real estate industry and finance. A new national sustainable home building agency is a central intervention to achieve this. Currently there is widespread market failure in housing delivery due to the inability of individual construction actors to bear risk. A state agency would be able to deliver where the market fails, as it would be a national state agency responsible for guaranteeing housing delivery and therefore carry the state guarantee to invest in all aspects required of the housing delivery process.

Secondly, the state must move to ensure that all the components required to deliver housing - land, finance, infrastructure, planning, and essential construction skills capacity - is provided within the public sector and enable the Irish state to actually deliver housing on the scale necessary to address the social and economic emergency faced by this country in housing. The scale of what is required to be done on housing - building new, refurbishing vacant and derelict, and retrofitting - is nothing short of monumental. The key to this is developing further what is working – local authorities and housing associations getting back into delivery – and then adding new dynamics that can accelerate and scale-up to achieve what is necessary – this agency would be a key new dynamic that would run in parallel to, and partner with, local authorities and housing associations. The agency could deliver skills and scale. It should be set up as a state agency with a mandate for the not-for-profit provision of housing. Within three years, *Homes for Ireland: The National Sustainable Home Building Agency* should be aiming to be directly delivering 10,000 social and affordable homes per year. This would include directly building 5,000 homes per year, refurbishing 2,000, delivering 3,000 through modular housing delivery, and retrofitting homes also. It should directly employ thousands of workers nationwide, with regional delivery centres and offices, building, refurbishing, and retrofitting excellently designed and planned public housing. Just as the public Electricity Supply Board (ESB) company rolled out electricity across

the country in the 20th century, we could deliver housing this way. A public home building agency would be a way of rapidly enhancing the public capacity to deliver homes, in a way that provides for a *permanent* national capacity to deliver homes.

Thirdly, the real levels of social and affordable housing need are substantially higher than the number of social and affordable housing units targeted for delivery in the Government's national housing policy, Housing for All. Of the 33,000 annual overall target of housing delivery in Housing for All, just 14,000 are social and affordable housing, with the remaining 19,000 being units delivered to be sold or rented in the private market. The target of 14,000 social and affordable homes is too low to meet the real level of need as we outline later. But even these targets are not being reached. Just 8,500 social and affordable homes were delivered in 2022, only 60% of the overall social and affordable housing target for 2022. And the overwhelming majority of these were delivered via the state (councils and AHBs) purchasing from private developers (e.g., 70% of the 7,433 new social housing 'build' was turnkey purchases). To meet the real level of housing need, it is estimated that Ireland should be providing 40,000 social and affordable homes each year, and an additional 20,000 market-delivered homes (in total 60,000). **The most effective and rapid solution to deliver more social and affordable housing is through a public home building agency.**

Fourthly, Homes for Ireland, would deliver a significant increase in the supply of homes, at scale and at speed, through being an organisation with the singular focus, mandate, and responsibility to deliver housing. It would do this through coordinating housing delivery, design, finance, land and directly building homes. Current methods of delivering social and affordable (public) housing in Ireland are uncoordinated and inadequate as there is no overseeing responsible public agency, there is a lack of direct construction delivery skills, and we are overly reliant on the private market. The state has the land, it has the finance, it should deliver homes itself, in-house, through a national building agency, thus guaranteeing provision. The operating model of the national home building agency would be to develop and build its own mixed-income public housing developments itself on public land and retain ownership of the land into perpetuity to retain these as permanent social and affordable housing stock. But it would also build on behalf of, and in partnership with, local authorities and Approved Housing Bodies (AHBs).

Fifth, Homes for Ireland: the National Sustainable Home Building Agency (NSHBA), would provide the actual capacity to deliver social and affordable homes on scale and rapidly. It would do this through being set up with an operating model and organisational structure to provide direct construction and delivery expertise within the public sector – the competence to build homes. It would include all the necessary technical expertise required to deliver housing from preparation, planning, architectural design, financing, and building. It would deliver at greater scale by being able to provide this capacity and expertise anywhere across the country, and therefore ensure homes are delivered consistently in both rural and urban areas, villages, towns, regional cities, and the Greater Dublin area. This would include investing in modern methods of construction such as setting up modular home building factories to deliver at scale.

Sixth, the agency would directly employ construction workers (professionals and trades). It would provide quality permanent jobs and offer decent apprenticeships. This would attract workers through permanent contracts of employment in a singular enterprise, in contrast to the wider precarity in the construction sector. It would therefore be a way to rapidly build up the skills, and therefore capacity, in a public agency to directly build homes. It would create a permanent capacity to build, refurbish and retrofit within the public sector.

The state employs 41,000 nurses and 64,000 teachers to guarantee delivery of quality public health and education. Yet housing is as fundamental to our lives as health or education. Without decent housing we have nothing, while the quality, design, and space of our home is also essential. Yet there is no such state employment to directly deliver housing. The state ensures every doctor, nurse, and teacher employed are suitably qualified and have permanent jobs and decent pay. It is logical that we need to provide the same approach to the education, training and employment of the key professions and trades required for building, refurbishing, and retrofitting decent housing for all. Young people and ex-construction workers, some of whom have emigrated, are reluctant to enter a sector with high job insecurity, bogus ‘self-employment’, and boom-bust bouts of unemployment and emigration. Young people no longer trust taking up work in the construction industry because of the insecurity and poor conditions associated with it.

Therefore, current policy based on trying to ‘nudge’ the market to solve the issue of construction expertise capacity and provide sufficient construction workers has not, and will not, deliver sufficient social and affordable homes. State-guaranteed employment, on the other hand, offers a way to attract key construction professions and trades into housing delivery. A state home building agency, providing quality permanent employment and apprenticeships, would attract workers and provide essential capacity needed to deliver social and affordable homes.

The seventh argument in favour is that setting up this state construction enterprise would help achieve our climate targets in housing and bring back into use the huge amount of vacant and derelict stock. By providing construction skills, coordination, and capacity in a targeted and efficient way it can refurbish, retrofit, and upgrade housing and buildings. The NSHBA would drive a delivery plan of refurbishment, retrofitting, and tackling dereliction and vacancy on a coordinated and widespread scale. It would take a coordinated and dedicated approach to tackling derelict buildings in our towns and cities - acquiring buildings and refurbishing them rapidly and at scale. The scale of the climate crisis is such that we need to make transformative changes rapidly to our entire building stock. The need for new building, refurbishing, and retrofitting of social and affordable housing in this country is only going to increase in the coming decades as our population grows, older stock will need refurbishing, and our housing stock has to be made energy efficient to meet climate targets. Setting up a national building and retrofit agency is, therefore, both a short-term emergency and longer-term strategic enterprise. It will be required on a permanent basis to respond to housing needs (for new homes, and upgrading of vacant, derelict, and substandard housing stock) and for energy efficiency changes to homes required to meet climate targets. It could also address substandard social housing stock.

Eighth, the Irish state has a proud history of delivering public housing, and now it must do so again. But it has to be done in a modern and appropriate form for today’s Ireland. Over the past four decades since the 1980s, successive Governments have turned their back on this huge success and proceeded to make the same mistake over and over, by reducing the state’s role in delivering housing and instead relying solely on the market. Setting up a national sustainable home building agency is a way of ensuring we never make this mistake again. It is also accepted there is a need to provide public housing for a broad range of income and household types - not just those on low incomes. A new expanded form of mixed-income public housing (available for low- and middle-income earners) is required. A

national state building agency can develop this new mixed-income public housing on a major scale and play a central role in delivering this new vision and approach to public housing.

Ninth, the NSHBA would give the country a guaranteed cost-effective delivery mechanism for providing social and affordable homes in comparison to current methods of social and affordable housing delivery which are costly forms of purchasing, leasing, or renting from the private market.

Lastly, and most importantly, the billions in budget surplus offer a unique opportunity to solve the housing crisis. Using the budget surplus to set up a National Sustainable Home Building Agency would be the most strategic and effective use of the funds. Some of the key blockages cited to the development of housing is the shortage of skilled construction workers in the area of housing, the lack of finance, and a lack of serviced land. The state can provide all three of these and ensure a rapid increase in the delivery of housing, if it takes this historic opportunity provided by the huge budget surplus and sets up a national home building agency. €8bn should be taken from the budget surplus/rainy-day fund and put into delivering public housing (social and affordable housing) through setting up the National Sustainable Home Building Agency, alongside resourcing local authorities and housing associations to source land, seed fund development, and provide new streams of social and affordable housing delivery.

The state must become a direct developer and builder of homes in order to solve the housing crisis and guarantee the future of our society and economy. This involves changing the role of the state in housing from facilitator of the market to one of directly delivering housing as an essential public service like health and education. A key method of achieving this is by setting up a National Sustainable Home Building Agency (NSHBA), alongside continuing to expand the role of local authorities and housing associations. This would involve then a twin-track approach, setting up the NSHBA as playing a national and regional coordinating and direct delivery role, alongside local authorities at a local area level.

We are submitting this as a proposal to the Minister for Housing, Local Government, and Heritage, and to the Oireachtas Committee on Housing, Local Government and Heritage. We welcome and invite responses to this proposal, and look forward to engaging with the public, trade unions, academics, policy makers, local authorities, Government and opposition, and other stakeholders in solving our housing crisis.

We have seen the Irish state respond in an emergency way - swiftly and with unlimited resources - to other crises and emergencies such as bailing out the banks and developers in 2008, setting up NAMA, and taking unprecedented measures to respond to the COVID-19 pandemic. It nationalised the banks in 2008 and it nationalised private hospitals on a temporary basis during COVID-19. We need to see a similar emergency and unlimited response put into solutions to the housing and homelessness crisis. Setting up *Homes for Ireland: The National Sustainable Home Building Agency* would be a key part of a comprehensive emergency response.

In a system this broken, you can only achieve major change at a systemic level. We need a system-wide approach and response like this proposal. This is possible if the political will is there to make it happen. This approach is based on the public sector directly delivering homes as a public service, a public good, a human right, and an economic necessity. Just as the public Electricity Supply Board (ESB) company rolled out electricity across the country in the 20th century, *Homes for Ireland: The National Sustainable Home Building Agency* would guarantee affordable sustainable homes for all by building, refurbishing, and retrofitting homes and communities across Ireland.

2. Ten arguments in favour of creating ‘Homes for Ireland’: a National Sustainable Home Building Agency

1. The housing crisis and level of unmet housing need is at such a scale that it is affecting the economy, threatening the continued functioning of essential public services, and causing widespread human trauma and social costs. Average income earners cannot afford the average rent or sales price of a home. The market is failing to meet housing needs, and therefore, the Irish state must intervene in an unprecedented and emergency manner in order to guarantee the delivery of social and affordable housing. Setting up a state-owned National Sustainable Home Building Agency that would directly build homes is key to achieving this. A state agency would deliver where the market fails.
2. Housing is essential for people and the economy, it is a basic human right, and therefore, needs to be guaranteed in delivery through a public housing agency tasked with directly building, refurbishing and retrofitting homes. Housing should be available as a universal public service like health and education, available for a broad range of income and household types - not just those on low incomes. The state employs 41,000 nurses and 64,000 teachers to guarantee delivery of quality public health and education. Yet housing is as fundamental to our lives as health or education. However, there is no such state employment to directly deliver housing.
3. The actual levels of social and affordable housing need are substantially higher than current Government targets in Housing for All. The real level of need is close to 40,000 additional social and affordable units per annum. The most effective and rapid solution to deliver more social and affordable housing is through a National Home Building Agency.
4. Current methods of delivering social and affordable (public) housing in Ireland are uncoordinated, lack direct construction skills, and are overly reliant on the private market. Forming a new national home building agency would deliver at scale and speed as it would be a public enterprise solely focused on delivering and building housing. The state has the land, it has the finance - it should deliver homes itself, in-house, through a National Building Agency, thus guaranteeing provision.
5. A National Sustainable Home Building Agency would provide the actual capacity to deliver social and affordable homes on scale and rapidly by providing all the necessary technical expertise required to deliver housing from preparation, planning, architectural design, financing, and

building. It would deliver on a greater scale by being able to provide this capacity and expertise anywhere across the country. There are major opportunities to deliver homes using new methods of factory-based construction, but the private sector is slow to adopt and implement these methods as it is considered too 'risky'. A state building agency would deliver innovation and provision at scale and speed by guaranteeing investment in innovation, such as modern methods of construction and factory building of homes.

6. A National Sustainable Home Building Agency would directly employ construction workers (professions and trades). It would provide quality permanent jobs and offer decent apprenticeships. This would attract workers through permanent contracts of employment in a singular enterprise, in contrast to the wider precarity in the construction sector. It would rapidly build up the skills, and therefore capacity, in a public agency to directly build homes. It would create a permanent capacity to build, refurbish and retrofit within the public sector.
7. Setting up a National Sustainable Home Building Agency would help achieve our climate targets in housing and bring back into use the huge amount of vacant and derelict stock. By providing construction skills, coordination, and capacity in a targeted and efficient way, it can refurbish, retrofit, and upgrade housing and buildings. The NSHBA would drive a delivery plan of refurbishment, retrofitting, and tackling dereliction and vacancy on a coordinated and widespread scale, including refurbishing substandard social and affordable housing.
8. The Irish state has a proud history of delivering public housing, and now it must do so again. But it has to be done in a modern and appropriate form for today's Ireland. Over the past four decades since the 1980s, successive Governments have made the same mistake over and over by reducing the state's role in delivering housing and instead relying solely on the market. Setting up a National Sustainable Home Building Agency is a way of ensuring we never make this mistake again.
9. Setting up a state agency to directly deliver social and affordable housing is a more cost-effective way of delivering social and affordable housing than the current approach of purchasing, leasing, or renting off the private market. It would deliver better cost efficiency and value for money for state investment in housing. It would bring down the cost of housing through economies of scale and efficient use of resources, reinvesting any surplus back into additional public housing delivery.

10. The billions in budget surplus offer a unique opportunity to solve the housing crisis. Using the budget surplus to expand public housing delivery through setting up a National Sustainable Home Building Agency, alongside support for local authorities and housing associations, would be the most strategic and effective use of the funds.

3. Rationale

3.1 Real levels of social and affordable housing need are substantially higher than Housing for All targets

The housing crisis is a social and economic emergency, a human catastrophe and it is getting worse. In April 2023, Ireland reached a shameful milestone of having the highest ever number of people homeless, with 12,259 individuals living in homeless emergency accommodation. This includes 3,594 children, homeless with their families, an increase of 28% since March 2022. In the 12 months from March 2022 to March 2023, 2,734 families were made homeless, including 5,700 children. These people are all experiencing trauma – the trauma of losing your home and being made homeless. There is a deep scarring and trauma being caused to people affected by the housing crisis. It is causing a mental health crisis of its own.

The real levels of housing need are significantly higher than what is acknowledged and planned for in current housing policy, such the Government’s national housing plan, Housing for All. Unpublished research by the Housing Commission says Ireland may need up to 62,000 homes built per year until 2050 to meet demand – almost double the annual target in the Government’s Housing for All plan for this decade (Irish Times, 2023). While, as explained later in this paper, there is an accumulated deficit of 63,000 housing units over the last 7 years. In respect of social housing need, the actual real level of need is over double the official housing waiting lists upon which housing delivery plans have been developed. The national social housing assessment of need identifies just under 60,000 households in need of social housing. Yet, Housing Assistance Payment (HAP) households are living in insecure and unaffordable housing and are in need of permanent social housing but are not included on these waiting lists. Including HAP households increases the number of households in urgent need of social housing to over 120,000 households.

Young adults stuck living at home are not accurately captured in terms of housing needs. Of those aged between 25 and 34 years, 44% are still living at home (that is almost doubled in a decade - up from 19% in 2013), 29% are renting, and just 27% own their home. So almost three-quarters of this generation are in some form of ‘being stuck’ - locked out of having their own home. Census 2022 shows that the level of home ownership in Ireland has fallen to the lowest level in over 60 years. Home ownership has

fallen from a high of 80% in 2004, to 66% in 2022. In Dublin, less than a half (just 47%) of households own their home. While just 27% of 25-34 years olds own their home, compared to 60% in 2004. The ESRI (2022a) has highlighted a potential social crisis of old-age poverty in future years, resulting from the fall in home ownership rates. They estimate that just 65% of those currently aged 35-44 are likely to become homeowners by retirement, and just 50% of those aged 25 to 34 are likely to become homeowners, compared to 90% of those currently aged 65, raising the proportion of older people (aged 65+) living in income poverty, on an after-housing cost basis, from 14% at present, to as high as 31%.

Furthermore, the rising unaffordability of rental accommodation means that there are many private renters in need of social and affordable housing. Combined with the general increase in population, the housing needs of refugees, and other groups in 'hidden homelessness' - such as those in domestic violence refuges, disabled people, care leavers, members of the Travelling community, and other excluded groups - the real level of housing need is substantially higher than the current housing needs assessments of local authorities, upon which the targets of Housing for All are set. Combining these households would suggest a housing need in the region of 500,000 social and affordable households. To address that need, over a decade for example, would require delivering 50,000 social and affordable homes each year. That is the scale of the actual real level of housing need.

The rise in interest rates and cost of living crisis is also making it even harder to save and buy a home. Hospitals and schools in key areas are facing difficulties recruiting and retaining staff because teachers and nurses cannot afford to live in our cities. This is a social and economic emergency. We therefore need to escalate the delivery of social and affordable homes significantly beyond what is currently being delivered and planned for.

3.2 Relying on the market has not worked to provide sufficient levels of social and affordable housing

We have reached a decade of consistent annual shortfalls in supply of housing from the market. There is a structural market failure with inadequate housing, and the wrong type of supply being produced year-on-year. Rebuilding Ireland, the Government's housing plan running from 2016 to 2020, aimed to build 25,000 homes per year. Yet Figure 1 shows that Rebuilding Ireland failed to meet its annual target

every year since it was implemented, and was 41,000 units below its overall target at the end of 2020, leaving a deficit of 41,000 units accumulated over these years.

Figure 1: Rebuilding Ireland Deficit in New Home Building



Source: Parliamentary Budget Office (2021)

Housing For All has an annual target delivery of 33,000 new housing units per year. In its first year (2021), 20,553 new homes were delivered, in its second year (2022), 29,822 new homes were delivered, but just 27,000 are estimated to be delivered in 2023. That means a combined deficit of close to 22,000 homes in the first three years of Housing for All. Adding that deficit to the deficits under Rebuilding Ireland brings an accumulated deficit of 63,000 homes, not accounted for in current housing targets. Adding that to existing targets over five years would require current targets to be increased to over 45,000 homes per year. Yet despite the historic housing shortage, the number of new construction starts of housing by private developers has fallen over the last year in many places across the country.

All dwellings constructed are required to submit a Commencement Notice. Commencement notices are early indicators of activity in the housing market and the ratio of commencements to completions would average close to 100% in a normally functioning housing market (Housing Agency, 2023). Commencement data shows that in 2020 21,686 units were commenced, and in 2021, 20,533 units were built. While in 2021 30,724 units were commenced, and 29,822 units were built. In 2022, 26,957

units were commenced, and 29,851 units were built, which means that just under 27,000 new homes are expected to be completed in 2023. That is a drop of 10% on 2022, and 6,000 units (almost 20%) short of the 2023 Housing for All targets.

Rather than trying to 'make the market work', we need to recognise that the market will never deliver sufficient affordable housing. The market does not 'plan' housing delivery according to need - it is a series of individual private actors (from developers, landowners to private finance), all seeking their own particular profit-maximising approach, all deciding whether to invest or deliver, in whichever aspect of the housing delivery chain they are in, and each subject to particular profit estimations, 'risks', costs and restrictions. Currently there is widespread market failure in housing delivery due to the inability of individual construction actors to bear risk. The risks include lending and financing, risk of being able to sell final product at sufficient profit for developers, risk for builders, subcontractors and workers of being paid by developers, and risk for suppliers of being paid by developers and builders. A state agency, through being responsible for housing delivery with a state mandate, overcomes that issue of risk, by investing in delivery regardless of potential sales or profits costs, because it is delivering to meet housing needs, not market requirements, and it is underwritten by the state, accessing state finance, and therefore guaranteeing delivery.

Market provision is a very disorganised and ineffective process of delivering what is a basic human requirement and critical economic infrastructure – homes and housing. Ultimately, it is not in the interest of many private actors within the housing system to have a major increase in housing supply as it would lead to falling prices and rents, and therefore profits. A permanent shortage of housing supply is the property market's ideal scenario. But that means a permanent housing crisis for those in need of a home in this country, and this has major negative economic implications.

The current approach to housing delivery is also not delivering the right type of supply, being overly dependent on expensive build-to-rent investor fund developments. Of the 29,822 new homes built in 2022, just 8,590 (under a third, 28.7%), were available for purchase (came to the market for sale), 7,433 (25%) were new-build social housing, 5,522 (18.5%) were 'one-off' houses, while 8,277 (27.8%) were build-to-rent, investor fund/corporate landlord units (CSO, 2023, SIRR, 2023).

Changing factors means uncertainty, which in turn may impact potential profitability via materials inflation, and rising interest rates. This means that private developers, investors, and financiers are deeming it unviable to finance and build new dwellings. This shows the inherent instability and unreliability of the market to provide housing. There are now between 80,000 and 90,000 homes with full planning permission that remain uncommenced. There are 43,000 units in Dublin with full planning and are uncommenced (Irish Examiner, 2023). The Government is using public money to waive the levies for developers and investor funds who own such planning permissions – it is a bail-out blank cheque with no affordability requirements. This is a waste of public money that should be put to directly delivering public housing on public land through a national home building agency.

Housing delivery is more complex than is often considered - it takes time and requires the assembly and coordination of multiple input factors including land, finance, labour, planning permission, infrastructure, design, procurement etc. As explained already, in the private sector model, many of these are owned by different private sector individuals or organisations each seeking maximum profit from its role in the process, and in many instances, treating the input in a speculative way. Speculation means adopting an approach that makes decisions on the use of the input – e.g. land or buildings – on the basis of what maximises the asset value and return, and over different time horizons. This often goes against the logic of what is required to achieve the production of housing. Rather than planning, cooperating and coordination of the various inputs required to deliver housing, the housing development process in the private market is uncoordinated, and often in interspecific competition, and is therefore not an effective or efficient way to guarantee housing delivery. If you leave the delivery of the fundamental need of housing solely up to the market, sometimes you will have delivery and sometimes you will not, depending on whether or not it is profitable for each of the private sector actors involved.

The problem with this market approach is that it only looks at what is called ‘housing demand’. That means if you have the money to pay for what is on offer in the market or what is being built – and the market builds on the projection of the basis that people will be able to afford to buy at €400,000 or pay €3,000 per month in rent. If you don’t have the income to provide that demand - if you cannot afford the 400k home or €3,000 rent – you are not considered in terms of housing demand and the market does not build housing for you. So the market does not actually meet housing need, just financial

demand. Therefore, we cannot depend on the private sector to provide affordable housing and social housing because this does not align with the business interests of 'for-profit' private housing developers.

3.2.1. Private construction industry crisis

There are significant problems in the private construction industry. The boom-bust nature of the business cycle of real estate, in office and residential development, combined with on-going legacies of the 2008 crash, and the recent COVID-19 shutdowns, rise in interest rates, inflation and cost of materials has meant there are real viability issues for construction companies. This is not just in Ireland but also internationally. It shows how the private construction industry faces major challenges and cannot be relied upon to guarantee the provision of homes. For example, in November 2022 in Ireland, the High Court appointed an interim examiner to a construction company contracted to build over 360 social housing units at five different sites. Blacklough Construction Ltd. sought the protection of the courts from its creditors as it was insolvent on a cash-flow basis and unable to pay its debts. Blacklough was working on developments for the Respond Housing Association. The significant rise in the cost of raw material for the construction sector had resulted in the company sustaining losses. It was estimated that the rise in costs, due to factors including Covid-19, Brexit and the war in Ukraine, meant the company has this year sustained approximate losses of €1.7m, counsel said.

In December 2022 the High Court appointed joint provisional liquidators to a construction firm, Architectural Aluminium Ltd., of Oak Road, Western Business Park, Dublin, as insolvent with losses of some €988,000 recorded. It employs 133 people. Then in May 2023 a Judge ordered the winding up of three companies in the SIAC construction group. They were trading companies, SIAC Construction Ltd., which has a net liability of €12.3 million, and SIAC Roofing and Cladding Ltd., which had been profit making for several years, but is predicted to have losses of around €500,000 this year (2023). The difficulties cited included the negative impact of Covid-19 on the construction sector, significant increases in costs in labour and materials, insurance, and bonding difficulties, as well as onerous conditions placed on those performing civil engineering projects for public bodies in the State. The loss of senior key personnel in recent months also had a negative impact on the companies, the court heard. The companies accepted staff could not be paid. The group has assets worth some €11.2 million (Irish Independent, 2022).

3.2.2 Private developer model

If we take two examples of private developers - Glenveagh and CAIRN - we can see they each directly employ approximately 300 people, but with subcontractors and other professionals, the total number delivering homes in one of Ireland's largest private construction and building companies would be in the region of 3,000 workers. That would deliver approximately 1,500 homes using traditional methods of construction. Glenveagh employs over 300 people directly and built 1,300 homes in 2022. It had a revenue of €644 million, a cost of delivery of €534 million, and gross profit of €108million. In 2021, CAIRN homes directly employed 270 staff and built 1,100 homes. It had a market capitalisation value of €780 million. Its delivery of homes was done mainly through subcontractors and other sector professionals – in the region of 2,000 people. CAIRN had a revenue of €424 million, and an operating profit of €58.4 million in 2021. It provided shareholder returns of €115 million. Turnover for 2022 is expected to exceed €600 million from 1,500 closed new homes sales.

3.3 Current methods of delivering social housing are expensive, ineffective and inefficient as they are overly reliant on the private market

Currently housing is administered at a policy level by the Department of Housing, with local authorities tasked with the delivery of housing. The current approach is extremely bureaucratic, beset with delays, issues over procurement and a lack of expertise, and overly reliant on the private sector and market, and there is an absence of direct expertise to actually build and refurbish homes within the public sector. It is uncoordinated and no agency is responsible for ensuring housing delivery. The current approach is not working. The Department of Expenditure and Reform figures show an underspend of almost €1 billion of the capital allocation for housing in 2022.

The Government claims that 7,500 social homes were built this year, and this is the highest number of social housing units since the 1970s. But most of these were actually bought from the private market as 'turnkey' homes. The current model of social and affordable housing delivery is completely dependent on the private sector. Most new social and affordable housing is not actually being delivered by local authorities or housing associations but is instead procured from the private market through these 'turnkey' developments. This is where private developers build the homes and sell them to the local authority or housing association. A large proportion of new social housing is being forward purchased from the market in this way (Sirr and Reynolds, 2023).

Of the 7,433 new-build social homes delivered in 2022, the majority (73%) came from the private sector. 4,026 units (54%) were delivered by private developers through turnkey projects where the local authority or housing body enters a forward-purchasing arrangement with a private developer. While a further 19% or 1,408 units were purchased from private developers under Part V of the Planning and Development Act, where 10% of a private scheme is acquired for social housing. The final 27% or 1,976 units were delivered directly by local authorities and Approved Housing Bodies (AHBs).

If you add in new Housing Assistance Payment (HAP) tenancies (8,634), the Rental Accommodation Scheme (1,041), the 960 units bought from the market, and the 1,870 new social units leased from the market, we can see that of the total social housing output in 2022 (19,938), 90% was sourced from the market. Despite policy stating it was ceasing the expensive model of social housing delivered through leasing off investor funds and developers, more units were leased off the private market (1,870 units), in 2022, than local authority delivered social homes (1,689 units). Four local authorities: Dún Laoghaire-Rathdown, Kildare, Longford and Galway City delivered no new local authority builds in 2022. There is also a major issue of a lack of affordable student accommodation being built, which needs to be addressed also, but is not currently being given a focus.

Furthermore, the provision of social housing via turnkey, Part V, and leasing units are reliant on private developer and investors, and therefore, are dependent on the private developers and investors successfully accessing finance, land, and builders, and then delivering the housing. These are all more expensive when done through the private market as the cost of private finance, and purchasing land is much more expensive than public finance and public land. Furthermore, the supply of housing is not guaranteed and is dependent on the developers being able to acquire finance and land. It is also extremely expensive and can essentially take supply away from potential homebuyers. In a not dissimilar process to investor funds buying up homes and locking out potential home buyers, sourcing social and affordable housing through this approach also locks out potential home buyers, and there has been considerable public concern over this. Rather than taking housing supply away from the limited market supply, the state should be delivering its own additional supply of social and affordable housing. In the current approach the Irish state is adding pressure and demand into the market, raising overall costs and prices, rather than adding its own supply that could reduce costs and prices.

Furthermore, in regard to the claim the Government is building more social housing now than since the 1970s, it is not an accurate comparison as the population was just 3.8 million then, it is now over 5 million. In order to be building an equivalent level of social housing per head of population as in 1975, the Government would need to build 14,000 social housing homes per year. The current approach to delivering affordable housing is not based on providing housing that is necessarily affordable, but rather based on subsidising the market price and profit levels. It is a market-driven approach to 'affordable' housing delivery that is sometimes not delivering genuinely affordable housing related to median income levels, particularly for single households.

The development of new cost rental housing in Ireland is a positive policy development. The current model for delivering cost rental housing has limitations. The overall targets are inadequate. Set currently at just 2,000 per year (and the Government only delivered 684 units in 2022), we actually need to deliver 10,000 cost rental homes per year to have a real impact on the market. Just 75 cost-rental homes will be built in Dublin City by Dublin City Council, the Land Development Agency (LDA) LDA and Approved Housing Bodies (AHBs) between now and the end of 2024 (Dublin Inquirer, 2023). Genuinely affordable cost rental housing is a key solution, but it has to be delivered on a major scale to have an impact on housing needs, and on the market rents. Therefore, it should be further expanded, with the rents being set at an affordable rate, such as 25% of income rather than being related to market rents, as is the case currently.

The current cost rental model is also financially unsustainable as it is not based on the actual cost of delivering this housing, but instead based on what is being charged by the private market for delivering the housing. Therefore, it is construction cost, plus profits extracted from the private market delivery model – the profits of developers, investor funds, landowners, speculators, private finance etc. This requires higher rents and higher state subsidies - beyond what is actually affordable housing. Developing genuinely affordable cost rental housing (providing rents related to income, not rents related to the market), and at a massive scale, requires a step change in the current approach to delivering cost rental. It requires a new model of financing, with affordable long-term finance. It requires greater state subsidies and input through land and funding of community and social facilities, and it requires a state home building agency that can build cost rental on a major scale.

The current approach to delivering cost rental and affordable purchase is also largely reliant, similar to the 'turnkey' approach in social housing, on private developers and investors to build the homes, and sell them to the state or AHBs. It is dependent on market supply factors and does not guarantee its delivery. Just over 1,000 affordable homes were provided in 2022 (684 cost rental and 323 Local Authority Affordable Purchase). While it is a start, it is a drop in the ocean compared to what is needed. There are huge aspects of the current delivery process of housing that is out of control of the state, and therefore, the current approach is an unreliable method to deliver social and affordable housing. There is also an issue with the type of housing delivered which does not necessarily meet housing needs e.g., developers building 3-bed houses, when 1 and 2-bedroom apartments and duplexes are required to meet social and affordable housing need; they may not be wheelchair accessible; they do not provide sufficient housing for single people, step-down accommodation for elderly people etc. They are not necessarily in the right locations either.

3.4 The challenge of construction sector capacity - workers, bogus self-employment, and the critical skills shortage

In 2007 there was 237,000 construction workers employed in Ireland - that year 93,000 homes were built, suggesting that over two-thirds of construction workers were building homes. In 2019 there was 124,300 people employed in the construction industry (see Table 1), but just 21,000 homes were built, which indicates around a quarter of construction workers in Ireland are actually building homes. Of these 124,300 Irish construction workers, just 38% (n=47,754), were actually employed in the residential sector, of which only 24% (n=29,969) were involved in the construction of new houses. 14% (n=17,785) of construction workers were involved in general repair, maintenance and improvements, and the Government's retrofitting scheme. In 2019, 33% (n=41,300) of construction workers in the residential sector were employed in construction-related craft and operative occupations. It is estimated that 5% (n=6,454) of the total construction workers in Ireland in 2019 were employed in construction-related managerial, professional, and technical occupations in the residential sector (Department of Higher Education and Skills, 2022).

Table 1: Employment of construction skills in total building (2019-2022), residential development, and new housing (2019)

Occupation groups	Working in building (annual average)	Of which residential development (estimate)	Of which employed in new housing (estimate)
Production managers, directors	[6,500]	1,228	1,128
Civil and structural engineers	8,300	830	515
Architects, planners, surveyors etc...	13,450	3,766	2,335
Conservation, environmental managers, professionals	2,250	630	391
Total in management, professionals etc.	30,500	6,454	4,369
Electricians, electrical fitters	13,400	3,900	2,400
Steel erectors; roofers; glazers; trade supervisors;	16,200	7,500	4,600
Bricklayers and masons	[5,500]	2,500	1,600
Plumbers, heating, and ventilation engineers	9,900	4,600	2,800
Carpenters and joiners	18,300	9,200	5,700
Plasterers and wall tilers	9,200	4,300	2,700
Painting and decorators	9,000	4,200	2,600
Operatives	12,300	5,100	3,200
Total in craft and operative occupations	93,800	41,300	25,600
Total employed in 2019	124,300	47,754	29,969

Source: Department of Further and Higher Education (2022)

During this national housing crisis, a significant number of construction workers are involved in non-residential building projects such as hotels and office blocks. There is a need to attract construction workers into residential construction. In a housing emergency it seems illogical to have our skilled workers building luxury hotels when there are not enough workers to build or retrofit homes. In 2022, 30,000 homes were built, but this year (2023), the number of new homes built will fall to 27,000, suggesting that some construction workers will be laid off, even temporarily. Building an additional 20,000 homes would require an additional 40,000 workers, from architects to construction operatives. Although this figure is smaller if providing homes through modular construction methods, this approach consequently requires additional factory operatives. In total, the Department of Higher Education and Skills (2022) estimates that an additional 50,000 skilled workers and professionals are required in the residential construction sector between now and 2030 (see Tables 2 and 3). This includes an additional 24,185 skilled workers (3,184 architects and construction managers; 4,950 carpenters; and 1,391 bricklayers) that are required to deliver an annual average of 33,000 house completions between 2023 and 2030. These figures seem low in terms of what is needed. And that is

because they are based on delivering just the current targets of 33,000 homes per year, not any more. To increase supply to where we need to be delivering, we clearly need greater numbers of construction workers.

Table 2 New entries required by occupation, year, and qualification levels for housing (2023-2030)

Year	2023	2024	2025	2026	2027	2028	2029	2030
No. of houses completed	30,000	33,000	34,500	34,500	34,500	34,500	34,500	34,500
Waste disposal managers	25	26	17	7	7	7	7	7
Construction managers	217	222	145	65	65	65	65	65
Project managers	97	99	65	29	29	29	29	29
Civil, structural engineers	92	93	58	21	21	21	21	21
Architects	125	127	78	29	29	29	29	29
Surveyors	60	62	38	14	14	14	14	14
Planners	28	28	17	6	6	6	6	6
Architectural technologist	19	19	12	4	4	4	4	4
Conservation professions	20	21	13	5	5	5	5	5
Environment professions	50	50	31	11	11	11	11	11
Architectural technicians	73	68	46	18	18	18	18	18
Total professional etc.	805	815	519	209	209	209	209	209
Electricians	452	462	296	126	126	126	126	126
Pipefitters	20	21	14	7	7	7	7	7
Bricklayers	320	328	218	105	105	105	105	105
Plumbers	559	574	382	183	183	183	183	183
Carpenters	1,138	1,169	778	373	373	373	373	373
Plasterers/wall tilers	540	554	368	176	176	176	176	176
Painters	519	533	355	170	170	170	170	170
Total craft	3,548	3,641	2,411	1,140	1,140	1,140	1,140	1,140
Glazers	104	106	64	22	22	22	22	22
Roofers	104	106	64	22	22	22	22	22
Other trades	470	477	289	97	97	97	97	97
Supervisors	120	123	82	39	39	39	39	39
Non-designated craft	798	812	499	180	180	180	180	180
Road builders	39	40	27	12	12	12	12	12
Other operatives	504	517	341	159	159	159	159	159
Crane drivers	8	8	5	2	2	2	2	2
Mobile drivers	79	81	53	25	25	25	25	25
Total operatives	630	646	426	198	198	198	198	198
Grand Total	5,781	5,914	3,855	1,727	1,727	1,727	1,727	1,727

Source: Department of Further and Higher Education (2022)

Table 3: New entries required by occupation, year, qualification levels for retrofitting (2023-2030)

Year	2023	2024	2025	2026	2027	2028	2029	2030
Number of retrofits	21,050	23,850	26,400	75,000	75,000	75,000	75,000	75,000
Engineering support	237	112	106	1,666	62	62	62	62
Total professional	237	112	106	1,666	62	62	62	62
Electricians	417	203	193	2,859	89	89	89	89
Plumbers	382	191	184	2,632	153	153	153	153
Carpenters	90	45	43	619	36	36	36	36
Plasterers/wall tilers	157	79	76	1,084	63	63	63	63
Painters	157	79	76	1,084	63	63	63	63
Total craft	1,203	597	572	8,278	404	404	404	404
Glazers	112	56	53	772	43	43	43	43
Roofers	89	44	43	617	34	34	34	34
Insulation	447	222	213	3,087	171	171	171	171
Air tightness	134	67	64	926	51	51	51	51
Other trades	782	389	373	5,402	299	299	299	299
Grand Total	2,222	1,098	1,051	15,346	765	765	765	765

Source: Department of Further and Higher Education (2022)

The importance of construction craft workers to delivering the targets on house building is high, accounting for over 60% of the total recruitment requirement in each year. Furthermore, 22,777 additional workers are required for retrofitting, and 3,866 for general repair and maintenance.

Construction is notoriously precarious since the industry is susceptible to boom and bust business cycles and is characterised by subcontracting and bogus self-employment. The nature of the private construction sector has fundamentally changed since the 2008 financial crisis with the embedding of the longer-term shift to forced self-employment and sub-contracting by private construction companies. It means that the private sector is unwilling to do what is necessary (i.e., provide permanent secure contract employment) to increase the capacity and attract construction workers. The private market is also not investing sufficiently in modern methods of construction (e.g., modular) and or in efficiencies and upskilling.

The construction sector underwent a fundamental restructuring after the 2008 crash with an almost complete shift from direct employment to subcontracting and self-employment, particularly in the wet trades — bricklaying, floor and wall tiling, painting, and plastering. The construction industry has, therefore, fundamentally changed in Ireland over the last decade. Construction workers have become

part of the precarious ‘gig’ economy with a shift from direct employment to subcontracting. The plasterer’s trade union, Operative Plasterers and Allied Trades Society of Ireland (OPATSI), highlight that in ‘bogus self-employment’ contractors hire tradespeople not as direct employees with protections, paying Pay Related Social Insurance (PRSI) etc., but instead designate them as self-employed (at a lower cost to the contractor), often paid lower than sectoral rates of pay, without sick pay, and since the contractor does not pay the PRSI, these ‘self-employed’ workers do not get pension contributions either. Bogus self-employment occurs when workers who should be classified as employees are marked as self-employed, which can lead to benefits for employers who would otherwise have to pay PRSI and sick pay. Probes by the Revenue Commissioners have identified this, and subcontractors have been reclassified as employees.

Wet trades (bricklaying, floor and wall tiling, painting and decorating, and plastering) are critical to construction - particularly the structure, thermal efficiency, aesthetic, and fire safety of our built environment. But these wet trades are the worst affected by this practice of bogus self-employment. Research commissioned by the Construction Industry Federation (CIF) in 2019, *Trades and Apprenticeship Survey 2020*, by Dr Roisin Murphy, found that in the case of floor and wall tiling, no new apprentices have registered since 2012. The research found a “structural shift from direct employment to subcontracting”, to such an extent that many construction companies are akin to management contractors. Sub-contracting is the predominant mechanism by which wet trades are employed. However, the sub-contractor survey respondents confirmed they are not engaging apprentices in large numbers and they too sub-contract wet trades. The study found that sub-subcontracting of labour in this manner shifts the risk from the main contractor on to subcontractors, but also had a knock-on effect on reducing engagement with apprenticeship training.

The lack of private company engagement with apprentices has serious implications for the future supply of qualified workers. Almost one-quarter of construction workers are self-employed, much higher than the wider economy, where the rate of self-employment stands at just 3.9% in industry in general (NERI, 2019). Employment quality matters, particularly in construction given the physical demands and the subsequent impact on health – quality employment, health insurance and pensions are vital. These self-employed construction workers have little protection if they get sick or injured, a real issue in the sector.

The lack of direct employment also impacts on the apprenticeship crisis, with neither contractors nor subcontractors hiring apprentices. The report in the United Kingdom titled *Direct Employment - a Study of Economic Business and Social Outcomes* highlights that a lack of direct employment is disastrous for apprentice training (which is the industry's lifeblood), stunts career progression, and stymies the industry's capacity to adopt new technologies and techniques. While construction employment has grown by 50,000 since the nadir of 2013, apprenticeship numbers in some trades have failed to record significant improvements and declined in some important subsectors, such as the wet-trades – bricklaying, plastering, painting and decorating, and tiling. For many companies, particularly the small and medium-sized enterprise (SME) cohort (about 99% of the industry), taking on an apprentice is beyond their financial capacity. In other words, a gap has emerged between what the industry is doing and the number of required apprenticeships in trades that are critical to the delivery of the housing and infrastructure which our society and economy requires. “For some companies, the threat of entering into another recession in the future may act as a deterrent to staff recruitment, most notably apprentices,” the report states. In Ireland, 10,000 new apprenticeship registrations are needed each year but only 3,000 registered in 2021. Wet trades and the time spent completing apprenticeships are undervalued, with tradespeople rarely being required to show their qualifications, resulting in non-qualified personnel undertaking building work. This in turn impacts skills development and the overall quality of construction output. Skilled workers are central to quality building.

4. A new model of public housing – putting the state and not-for-profit sector central to delivering high quality, sustainable homes for all incomes

4.1 A new model of public housing

We should learn from the approach to housing delivery used in countries with long-standing successful housing systems like Sweden, Denmark, and Austria that provide public housing on a huge scale and make it available across income groups to provide well designed, desirable public housing, where residents are proud of and want to live there. Public housing is available to all incomes, and affordability is set related to income, not market costs. Vienna’s public housing sector is open to low- and higher-income earners and the middle class. More than half the population lives in either one of the 220,000 municipal homes or the 200,000 limited-profit housing association homes operating on an affordable cost-rental basis. They have large apartments and balconies, with community spaces and swimming pools inside the apartment blocks. Everyone wants to live in their beautifully designed public housing. In Denmark, public housing accommodates one million people in more than 8,500 estates owned by 550 different not-for-profit housing associations. It is financed by borrowing from the Danish Housing Investment Bank (funded by Danish pension funds). There is no income test – everybody is entitled to social housing. In Finland, the Helsinki council owns 60,000 social housing units, runs its own construction company and builds 7,000 new homes per year (Hearne, 2020). The Housing Finance and Development Centre of Finland (ARA) plays a key role in funding social housing by offering grants and guarantees on long-term loans financing the provision of affordable rental housing. In addition, ARA monitors costs and quality standards, and promotes innovation and excellence.

In Amsterdam 42% of the total housing stock is social housing – available to workers and those on low incomes; in Vienna, 50% of its housing is public housing and it is available to people on all incomes; in Copenhagen that figure is 28%. In Denmark as a whole, 31% of housing stock is outside the market – not-for-profit social housing or cooperative housing. In Sweden 18% is social housing and 23% is cooperative- or tenant-owned - that means that 41% of its housing is outside the market. In Ireland, the social housing stock comprises 183,072 units (153,192 owned by local authorities and 29,880 by Approved Housing Bodies) – which means just 10% of our total housing stock is social housing (Hearne, 2022).

To actually start to address the level of housing need (not just market demand), a state-guaranteed delivery of a sufficient supply of lifetime secure, affordable, decent-quality, green homes for all is required. A good target for Ireland, if we are to solve the housing crisis permanently, is to bring the stock of 'public' (non-market) housing up to the levels in countries such as Austria and Sweden that meet their citizens' housing needs much better than Ireland. That means increasing the level of public housing to a third of total housing stock. That would mean increasing the stock of public housing by 366,000 homes to approximately 550,000 homes. To achieve that in a decade would mean adding in the region of 36,000 to 45,000 homes to the public housing stock per year. This is in line with the estimated housing need outlined above of approximately 50,000 social and affordable homes required per year. The real social and affordable housing need, therefore, is in the region of an additional 40,000 social and affordable homes per year (new and using vacant/derelict buildings). This is separate from market provision. So this suggests that, including the Housing for All estimates of market housing need, a requirement of a total housing provision of 60,000 homes per year. This figure aligns with the recommendations from the Housing Commission. In contrast, Housing for All targets to deliver just 14,000 social and affordable homes each year.

Therefore, we need a new public housing plan, that is based on delivering a public housing programme of 40,000 social and affordable homes per year. A good social and income mix within this 40,000 would be 15,000 affordable home ownership homes (retained within a new affordable housing market), 10,000 affordable (cost) rental homes and 15,000 social homes. Hearne (2020) made the case for this state-funded Green New Deal for Housing that would deliver 400,000 affordable, sustainable homes over a decade. The 400,000 new public, affordable, sustainable homes would be available for working-class and middle-income people, and for Generation Renters and Generation Stuck at Home. This public housing programme would provide homes for all income groups in society but ensuring specific provision for excluded groups from the market, such as individuals (single people), people who are homeless, women and their families in domestic violence refuges, those in direct provision, and Travellers in housing need. In a decade we would have a stock of 100,000 affordable cost-rental homes, with guaranteed, affordable income-related rents and lifetime leases, providing secure, high-quality rental homes, 150,000 affordable purchase homes, and 150,000 additional social homes. The affordable housing should be delivered at genuinely affordable rents and house prices. There should be three core pillars to this new approach to the state delivering public housing for all; a new National

Sustainable Home Building Agency, enhanced local authorities, and supported 'not-for-profit' Approved Housing Bodies and community housing.

5. The proposal for ‘Homes for Ireland: The National Sustainable Home Building Agency’

5.1 Creating a national home building agency

Homes for Ireland: The National Sustainable Home Building Agency, should be formed as a national housing coordination agency and a construction company which would directly build and deliver homes. It would be like a public developer, incorporating a building company. Homes for Ireland would be set up as a semi-state public company with the sole function of delivering social and affordable housing. It could be done as many state enterprises have been developed in Ireland’s modern history, such as the Electricity Supply Board (ESB) or the Irish Public transport company Córas Iompair Éireann (CIÉ). This new national home building agency would be under the remit of the Department of Housing, Local Government and Heritage. It would be an agency, a state company, responsible for coordinating the delivering public social and affordable housing in Ireland. It would be responsible for delivering and coordinating financing, land management, design, construction, planning, and housing research. It should have regional structures and offices such as a South-East Region, South-West Region, West Region, and Dublin/East Region and a Midlands Region.

The agency would have key areas to deliver including:

- New home building (including modern methods of delivery)
- Refurbishment – Dereliction/Vacancy & Social Housing
- Retrofitting
- Affordable homes
- Finance
- Land management
- Research

It would be a centre of technical expertise, of procurement expertise, enabling the public sector to directly build homes. It would include construction expertise and equipment to enable it deliver homes on a major scale. This agency would directly employ all the key skills, trades and professions required to design, plan, develop, finance, build, retrofit and refurbish homes - architects, planners, engineers,

surveyors, block layers, scaffolders, carpenters, plumbers, electricians, window fitters, social and affordable housing experts, project managers, and financial experts. It would be a single point of capacity and public expertise in land preparation, home design and delivery, converting vacant land for developments, and renovating and repurposing derelict buildings. The National Sustainable Home Building Agency would directly deliver housing units on land provided at low cost from state agencies. The board of the agency should include representatives from trade unions, local authorities, social housing experts, construction sector experts, finance, community, and employee representatives.

Within three years, Homes for Ireland, should be directly delivering 10,000 social and affordable homes per year. This would include directly building 5,000 homes per year, refurbishing (bring back into use) 2,000, and delivering 3,000 through modular housing delivery. It takes approximately 2,000 workers to build 1,000 homes through traditional methods. The public enterprise would set up four regional factories which would produce 2,000 homes a year (additional modular homes could be purchased from/through private factories). It would have regional delivery centres and offices. Through these regional offices it would build homes across the country.

The agency would co-ordinate internal and external financing and construction expertise. It would play a coordinating role with local authorities and housing associations, drawing together the best methods and practice of delivering homes. It would also offer a 'one stop shop' for local authorities, housing associations, and community cooperatives, to build, refurbish and retrofit homes. It could be contracted by local authorities, non-profit housing associations, and community and cooperative housing organisations to build on their behalf. Its tenders for construction work would be based on high quality delivery, not lowest cost bid models. It should include local community employment clauses and community benefit clauses in its development and contracts. The National Home Building Agency would also be tasked with helping design and deliver self-build affordable housing and community cooperative housing.

5.2 Guaranteeing capacity for delivery through quality permanent employment to construction professions and trades

Homes for Ireland, as a state-run construction company, would guarantee the construction capacity for building, refurbishing, and retrofitting social and affordable homes by attracting labour through

secure, quality, well-paid employment. It would also ensure construction labour is prioritised to providing homes. Up to 70,000 construction workers who lost their job during the 2008 crisis emigrated. Some would return with their families if there was clear guaranteed employment in a national building agency. Furthermore, as the office building boom is ending, and investors are less interested in funding hotel and build-to-rent developments, construction workers will be laid off and forced to emigrate. Unless we provide alternative construction employment through a public construction company.

The *Industry Skills Plans UK* Construction Leadership Council (CLC) (2022) stated that in order to improve apprentice numbers, and to increase skills training and diversity in the industry, it is essential to: “increase the levels of direct employment.” It further states that the industry needs to: “increase the levels of direct employment, to improve the attractiveness of the sector and as a fundamental enabler of apprenticeships, career progression, upskilling, reskilling, compliance and innovation”.

The Irish government has failed to act on the warnings and ignored its own expert group’s report. The 2020 Expert Group on Future Skills Needs projected the number of new entrants needed each year in the construction industry to meet the country’s needs.

The housing crisis cannot be resolved until we resolve the skills shortage. And the skills shortage cannot be resolved until we create job security within the construction sector. A state construction company which offered quality permanent employment, properly paid apprenticeships, improved wages and employee benefits (e.g. improved pension provisions, early retirement schemes, sickness pay, and death-in-service compensation), better regulation, and improved safety and quality standards. Competition from a state-owned construction company would also pressure the private sector to match or improve upon their terms and conditions, safety standards and benefits or else lose the best of the workforce to the best jobs.

Another disincentive for apprenticeships is that construction workers engaged in housing are building homes that neither they nor their children will ever be able to afford. A state building agency would follow all the health and safety regulations properly and be a leader in developing safe and quality work standards and practices in the construction industry.

Making construction a more attractive industry sector would also encourage more young people to pursue a career in construction. 13.4% of young people in Ireland (aged 15 to 29) are 'NEETS' - neither in education, employment or training, higher than the EU average. There's a real opportunity to provide hope for these younger generations, through a career in a new state building company, offering a future with quality employment, building the affordable and climate sustainable homes they need. Through a public construction company, we can provide quality jobs for communities who are marginalised, excluded and left behind. We still lose young people every day to emigration, among them construction workers. A sad irony is that they are leaving because of a lack of affordable homes. 54,000 people emigrated from Ireland last year, most in their 20s and 30s. There is also potential to increase capacity through attracting more women into construction. Job security and conditions are important, particularly around issues like adequate maternity leave and family-friendly work practices.

Despite the structural barriers to expansion of apprenticeships and employment in the construction industry, the Government's Housing for All plan is completely dependent on the industry to increase apprenticeships and attract new workers. All of the initiatives in Housing for All and Government policy to address the supply of skills are predicated on the private sector -private employers and the construction industry. But as we have identified the private construction sector is simply not set up any more to provide apprenticeships on the scale required and is not attractive for workers, so the policy is not going to work. We do not leave it up to the private for-profit health and education sectors to hire staff and deliver public hospital A & Es, or teachers in our public schools. We ensure doctors, nurses and teachers employed are qualified, and have permanent jobs. So why are we leaving the training and employment of trades critical for housing delivery up to the private sector?

5.3 Financing and cost benefit analysis

Homes for Ireland: The National Sustainable Home Building Agency would be financed initially through a €2 billion equity drawn from the Government's rainy-day fund, as part of a an overall €8bn allocation to public housing from the budget surplus. There are many economic arguments in favour of this. Firstly, the economic cost of not delivering social and affordable homes on the scale required will far outweigh the public investment put into setting up a national home building agency. This includes the social and human capital costs of the current crisis, which is the massive mental health trauma being inflicted on young people, children, families, and individuals that will have costs for many decades to

come. It also includes the economic impact of reducing housing costs for those paying rent and high house prices, which means less poverty, less financial stress, people being able to invest and spend in their own personal development and lives, and more income to circulate in the wider economy.

Secondly, investing in providing permanent public housing is much more cost-effective than spending on subsidies that go to private landlords and developers to provide social housing through the Housing Assistance Payment (HAP) or leasing schemes. The state is currently paying substantial public money to the private sector for short-term housing solutions which provide no new permanent social housing. Almost €1 billion each year is being given to the private sector through various housing schemes including the Housing Assistance Payment scheme (HAP) [€515.2 million in 2022], the Rental Accommodation Scheme (RAS) [€113.9 million in 2022], the long-term leasing of social housing [€91.1 million in 2022], and private emergency accommodation for homeless persons [€260.3 million in 2022]. This figure is expected to rise due to the worsening homelessness crisis and the rising cost of private rentals and heavy reliance on leasing.

Increasing the stock of housing by getting the state to directly build social and affordable homes would reduce the reliance on the for-profit private sector to meet the housing shortfall. Over the next ten years, around €10 billion will go to the private sector for these various short-term housing schemes. That €10 billion would build 50,000 permanent social and affordable homes. It is financially illogical to deliver public housing through HAP and leasing - we need to use public money to deliver permanent public housing. The number of households relying on the Housing Assistance Payment scheme (HAP) has been increasing each year despite policy commitments to shift away from it. HAP is also insecure as a form of housing – it is a ‘lost investment. Instead of paying high rents to the private sector for social housing and HAP, it would make financial sense if this property belonged to the local authorities and not-for-profit Housing Associations outright.

Furthermore, instead of selling off public land to private developers, as seen with the O’Devaney Gardens scandal, it would be considerably more cost effective and efficient for the State itself to directly build public housing on its public land banks. Subcontracting and outsourcing makes everything more expensive. Additionally, as the stock of affordable and social housing increases, spending on HAP, private emergency homeless accommodation, and leasing social housing is expected to decrease

significantly, and the €1 billion we are currently spending on this each year could be redirected to delivering more public housing.

The Irish Government Economic and Evaluation Service (2020) indicates that local authorities can directly develop social housing units at significantly below the price charged by private developers via Part V and 'turnkey' developments. Analysis of 2019 data from six local authority areas - Cork County, Dublin City Council, Fingal, Galway City, Kildare, and Mayo – found that the average cost of a local authority direct build unit¹ was approximately €233,000, compared with an average cost of approx. €270,000 for a local authority turnkey unit purchased from a private developer. In 2022, almost three-quarters (73%, n=5,434) of social housing units were delivered by private developers, with only 27% (n=1,976) built directly by local authorities and Approved Housing Bodies (AHBs).

Thirdly, the economic case is that directly delivering public housing has a circular funding mechanism: the rent and sales prices and any surplus is reinvested in providing more homes, not extracted in profit as it is through private sector delivery. It maintains the funding within the public housing system. While the sale of affordable housing (retaining the land), and the rent received from cost rental homes, would provide a constant income stream for the National Sustainable Home Building Agency. This would enable on-going reinvestment in new home building and refurbishment of derelict and vacant homes. Building homes gives a return, which allows constant redevelopment. In the private market model, a lot of this income return is not reinvested in new home building but is instead extracted out as profit. In this public construction model, over time, there would be a self-sustaining, self-financing, circularity of sale/rent – investment in new/refurbishing developments – further sales/rent – further investment in more stock and retrofitting/refurbishment. A public construction company would also achieve economies of scale.

There is a reason housing development is hugely attractive to finance capital and wealthy investors – there is a guaranteed return – and that return, rather than going to the already wealthy, should be used to provide more affordable housing on a major scale, and on a permanent basis.

¹ Direct building by Local Authorities means putting the final design out to the market and subsequently deciding to select the Most Economically Advantageous Tender (MEAT).

5.3.1 Developing it through acquisition of private construction companies in Ireland and abroad

To develop, the company could purchase private construction companies and modular factories within Ireland, or from abroad, or parts of them. There are recent examples of private construction companies going into receivership because of cost inflation, and reduced contracts from investor funds. Such companies could be bought by the state and brought into public operation as part of the new state-owned National Home Building Agency.

5.4 Developing mixed-income beautiful public housing

The agency would develop, beautiful, well-designed, social and affordable housing, as sustainable mid-rise homes. It would build communities, not just housing. The new agency could excel in the design of beautiful and sustainable housing developments and urban regeneration. Community building would be central and essential too – ensuring mixed income, mixed need housing communities, and sufficient funding to deliver community and social facilities as part of a new approach to public housing delivery.

A public home building agency would ensure the best standard in design of community-oriented housing developments. The agency would be driven by the expertise and knowledge of designing and delivering housing as homes and communities – by architects, planners, engineers, social policy experts, tenants, and residents. It would be driven by the knowledge of how social and affordable housing works in practice - the spatial design, community, and sustainability orientation - creating mixed communities, liveable sustainable spaces, and all driven by meeting housing need and the human right to housing.

It would deliver social housing and affordable housing schemes of cost rental, and a new affordable home ownership scheme with, for example, developments including a third being social housing, a third being affordable cost rental homes and a third being homes for affordable purchase. These would be mixed-income public housing developments – for all incomes, and it would retain ownership of cost rental housing and the land upon which affordable purchase housing was built.

Public housing built by the agency would be built to the highest standards of architectural design and planning, creating beautiful and environmentally sustainable communities based on the carbon-neutral development model required to tackle climate change, such as developing onsite renewable energy. They would be spacious, high-quality developments, providing attractive places to live. They would

include prime public spaces, libraries, retail and work units, community buildings, neighbourhood parks and play facilities.

A state construction company would help ensure the buildings it delivers through social and affordable housing are built to a high standard and could also play a role in regulating the wider building industry standards. A major issue in the Irish residential sector. Currently, the industry operates on self-regulation and is market delivered and lead where cutting corners and standards is a major issue. We should learn from the Mica scandal and Grenfell disaster and provide a public stream of delivery of guaranteed high-quality homes.

The new national housing agency would deliver three key forms of affordable housing - cost rental, affordable purchase, and community cooperative housing. It would have a particular remit in building homes for key workers such as health workers and nurses, (especially close to their place of work), guards, transport drivers, teachers, retail workers etc It would also build affordable student accommodation.

The cost rental housing delivered by the National Home Building Agency will be affordable rental based on income (not market rents). It will create a new form of affordable home ownership in Ireland as a way to actually increase home ownership levels. The land title would be held by the National Home Building Agency as an affordable community land trust, and the homes could only be sold to other individual home buyers entitled to affordable housing. It would be a new public affordable housing that people could buy and own their own home for life. They could sell it, but only back to the housing agency or back to a housing body, thus creating a ring-fenced affordable housing market. Within a decade we would have a potential affordable housing market of 150,000 homes being kept affordable on a permanent basis.

This new form of public housing would be built so that people aspire to live in it. This is a radical reimagination and reconceptualisation of the provision of social and affordable housing in Irish housing policy. Public housing should not just be about catching those at the very bottom in society, a 'safety net' for the most vulnerable, but instead become a service for a broad section of the population. This would transform social housing from being treated as a stigmatised form of accommodation restricted to very low-income households to becoming a model of desirable housing available and attractive to a

much broader range of low- and middle-income households. This new ‘affordable, sustainable homes’ tenure would provide affordable cities and urban areas for working- and middle-class communities, artists, and professionals, and give people a real option to exercise their right to live in the city and be part of flourishing communities. These will be homes and communities that Homes for Ireland: The National Sustainable Home Building Agency, residents, housing associations, local authorities, the Government, and the country will be proud of and committed to protecting and expanding.

Within this proposed model, there should also be opportunities for tenants to buy their home under shared ownership schemes, equity partnerships and co-ownership, ‘rent and save’ options. Lower rents would provide greater spending in the economy and help tenants save for deposits or take part in equity partnerships and co-ownership schemes. Moreover, such units should only be sold back to Homes for Ireland, or local authority/AHBs. Otherwise, there is a risk of repeating the mistake of the ‘right to buy’ schemes whereby a huge portion of the social housing stock was sold off to tenants, thus privatising and losing substantial numbers of affordable homes, and limiting the ability of the state over the long-term to provide for those in housing need. This approach would also reduce nimbyism and opposition to housing developments, as locals would see the opportunities for their children of getting a home in one of these new, sustainable, mixed communities.

5.5 Delivering community cooperative housing

A core mandatory responsibility of the new housing agency would be to create a new cooperative community-led housing sector. This would be done by actively supporting and facilitating the development of not-for-profit housing associations, housing cooperatives, and community and tenant-owner involvement. Examples requiring support include those identified by the Self Organised Architecture, supporting community-led housing in Ireland (Self Organised Architecture, 2021). The cooperative housing approach, in particular, has significant benefits as a form of affordable housing provision that can provide strong community development. Some 3,000 homes were built in the 1970s and 1980s by housing cooperatives in various parts of Ireland. A key principle of cooperatives is that the ‘not-for-profit’ or ‘limited profit’ enterprise, such as a housing development or group of houses, is owned or managed by the members of the cooperative. Cooperatives build social networks and strengthen social cohesion, which are essential elements of strong, healthy communities, by connecting residents in a sense of collective ownership over their homes and communities. This should

be done in ways to support individuals and communities in the self-building of affordable, green homes. Legislation, land, and finance would be required for cooperative community and self-building of green homes. Young people want to create and live in sustainable communities. They should be supported as part of creating a new cooperative sustainable economy that will be resilient in terms of future economic and climatic shocks.

5.6 Guarantee accelerated provision housing using modular and modern construction methods

The state construction company would drive innovation and sustainable development in the construction sector. There is a very low level of innovation and adoption of modern methods of construction by the construction industry. Such innovation requires upfront investment that the private sector considers a 'risk'. Furthermore, modern methods challenge the fundamental way of working of the existing 'developers' - offering potentially cheaper and greener housing through rapid build and factory-build homes. More sustainable houses can be built quickly and affordably, applying modern industrial techniques, and using low- and zero-carbon materials, including renewable and recycled materials. For example, prefabricated modular homes can be built in a factory in a week and assembled on site in four days. Factories in Ireland are manufacturing homes for less than €200,000, and doing this at scale would reduce these costs further. Factory-built homes can be timber-framed or use light-gauge steel frames, made from recycled material. Whereas a normal building site will generate multiple heavy transport movements with associated inefficiencies and a huge carbon footprint, the delivery of frames from a centralised manufacturing plant can be reduced. These have already been delivered in new green social housing across Ireland. Unfortunately, these examples are too few and far between. A National Sustainable Home Building Agency could build them on a massive scale.

In the United Kingdom, the experience of relying on the private sector for modular housing is, that modular factories are facing closure, not because of the lack of need, but the lack of guaranteed contracts from the private market. The modular homes factory in Leeds, one of the biggest in the UK, manufactures homes in prefabricated modules that are put together on-site, but has been closed due to 'lack of demand'. A public modular homes factory should be part of the state construction company.

5.7 Achieve Climate Action Plan targets through retrofitting

A national home building agency would enable Ireland to meet our climate and energy efficiency targets. Currently we are significantly behind retrofitting targets and an estimated 40,000 workers are needed to meet the target of 500,000 retrofits by 2030. The Government has committed to retrofit 36,500 local authority homes by 2030. That is just a quarter of the total local authority homes. As explained earlier, there are major issues of substandard, poor energy efficient, social housing across the country. Retrofitting social housing is a critical measure to ensure decarbonisation of the housing stock and achieve a just transition through warmer homes and lower energy bills for social housing tenants. In 2022, the Government did not meet its retrofitting targets for social housing. The Climate Change Advisory Council in its Annual Report 2022 stated that *“support for retrofit and zero carbon heating systems needs to be prioritised towards households in receipt of the fuel allowance and towards the worst performing buildings.”* It recommended that *“the target for the Local Authority Retrofit Programme should be doubled to deliver approximately 70,000 retrofits by 2030.”* This, they note, would underpin climate justice by ensuring that support for retrofit goes to social housing, the most vulnerable and energy poor households in both urban and rural communities. It would have significant health benefits through improved living environments in homes and improved air quality.

A state-run construction company would overcome a potential ‘trade-off’ between deciding to retrofit existing housing stock or build new housing stock by adding additional capacity to the construction sector and ensuring we can do both. Furthermore, many households cannot afford the cost of retrofitting. A state construction company would focus on retrofitting the social housing stock (including properties being bought under the tenant-in situ scheme), freeing up retrofitting capacity for other parts of the housing market. Ireland's housing stock has been identified as being amongst the least energy efficient in Northern Europe. Consequently, Ireland needs to address the issue of heat loss from older housing on a mass scale.

5.8 Bringing into use derelict and vacant buildings - the most sustainable form of new housing

A national sustainable home building agency would tackle our unacceptable levels of vacancy and dereliction, in a coordinated effective way. It would directly tackle the thousands of vacant and derelict properties through a major state intervention in towns, cities and villages through area regeneration

programmes, compulsory purchase and refurbishing of derelict properties. The National Home Building Agency should purchase/CPO derelict buildings and refurbish them and retain as cost rental or affordable purchase housing or transfer to housing associations and local authorities. According to 2022 census figures, there are 166,752 vacant properties, and thousands more derelict dwellings and vacant commercial units (offices and shops), located across Ireland which could be restored and repurposed within a relatively short period since the outer structure has already been built. 48,387 dwelling which were vacant in census 2022 were also recorded as vacant in census 2016. Restoring and renovating derelict and vacant properties located in urban areas (cities, towns, villages) would result in better outcomes for the environment and create more sustainable communities. The most sustainable form of providing an additional housing supply is using existing buildings in urban places where water, sewerage, electricity, and most importantly public transport infrastructure already exists. It reduces the level of embodied carbon used in new building supply.

It is expensive and complex to address vacancy and dereliction and this cost is beyond what most individuals can afford, and this form of housing delivery provides insufficient profit to entice private developers or investors. Therefore, the choice is either the state steps in or we, as a country, accept this massive level of dereliction. Addressing derelict buildings is of little interest to investors and developers as they are focused on higher profitable 'green-field' estate delivery. Their interests have driven housing policy which has meant little attention has been paid to the complex issue of vacancy and dereliction. That must change now from a social and environmental necessity. There is a very significant potential supply of homes from derelict and long-term vacant homes. That is unacceptable environmentally and socially, therefore the state, through a new home building agency must engage in a widescale purchase of vacant and derelict property and undertake massive redevelopment and refurbishment to provide a mix of social and affordable housing.

Instead of expanding commuter belt areas which have limited public transportation (and so people have no choice but to own their own cars and make long commutes to and from their places of work and other amenities) efforts should be made to increase the affordable housing stock in urban areas and make urban living a viable option for more individuals and families. The greenest building is the one already made. Increased urban living would reduce people's need to own cars, would encourage

more cycling and walking, and so would reduce emissions from cars and other transport in the long run.

5.9 Undertake regeneration and major refurbishment of public housing stock

The agency would also undertake large-scale maintenance and regeneration works for social housing providers. This is a key service that has become contracted out and takes significant time to complete. Undertaking these essential maintenance and regeneration works would reduce vacant social housing stock and help reduce social housing lists by bringing these dwellings back into use. It has been estimated, for example, that to complete the regeneration of one large social housing estate in Dublin, Dolphin House, within current approaches, will take 20 years to bring all the substandard housing in it up to high quality homes. There are many more social housing estates in similar substandard condition needing regeneration across the country affected by mould, damp and poor sewerage etc. A 2017 report by Dublin City Council found that 10,000 Dublin social housing flats, almost three-quarters of the city's stock, are in need of significant regeneration, and should be demolished, as many are more than 50 years old. But the City Council said it would take many decades to refurbish them (Irish Times, 2017). Bringing these existing public housing stock up to a decent standard is an urgent requirement for social, health, and environmental reasons This would dovetail with the retrofitting process outlined above and should be coordinated and delivered in tandem.

5.10 Key function of a NSHBA: ensuring sufficient land is serviced and available for housing provision

Land is the one of the most important elements in the provision of affordable housing. The Irish state owns massive land banks, and therefore has the capacity to build affordable housing on a major scale. Local authorities and the National Asset Management Agency (NAMA) alone have enough land to build 114,000 dwellings. Ireland's inward investment promotion agency, the Industrial Development Authority (IDA), Office of Public Works, CIÉ (public transport provider), Health Service Executive and other state agencies also own significant tracts of land, as do religious organisations.

Land is an essential component of the delivery of homes. Despite the huge public land banks, some local authorities have identified that they have a lack of appropriate public development land in the coming years. There is a need, therefore, for a strong focus on identifying, aggregating, purchasing, and

developing private and public land to make it available to the state to develop social and affordable housing. The National Sustainable Home Building Agency should be supported to identify and purchase land using their Compulsory Purchase Order (CPO) powers. This land should then be used for public housing. This needs to be done on a strategic and coordinated basis.

It is important to note the Land Development Agency (LDA) is neither a housing delivery agency nor a public construction company. It was set up with an asset management approach to housing, and is following the failed model of the National Asset Management Agency (NAMA) – using public assets such as land as levers for private sector activity, rather than being dedicated to promoting and delivering public and affordable housing. Its model is financial optimisation and commercial return on sites. The activity and functions of the LDA should be brought in under the new National Sustainable Home Building Agency. Public land should be used to build 100% affordable, ‘non-market’ housing developments. Some land could be transferred under leasehold arrangements or agreements to the new National Home Building Agency, not-for-profit cooperatives, housing associations and community land trust ownership schemes. It should work in close cooperation and coordination with local authorities to ensure land is available and serviced.

5.11 Values and approach: equality, human rights, and cooperative values

The overall values and approach of the company would be that housing is a human right, and the entire process and inputs into housing are viewed and treated as components to deliver that basic human right and need for people in this country. It would adopt an equality and human rights framework as its core operational values and promote the cooperative approach to working and organisation. This means that throughout the organisation it adopts a participative approach - ensuring the voices of those living in public housing, future tenants, and the workers delivering the housing, are central to all decision-making processes, the design of homes, and management and delivery. It would have an equality remit that ensures it is supporting the delivery of housing for specific equality groups (e.g. disabled people, Travellers, one parent families). It would deliver a homes and community-driven approach – not a real estate asset and developer-driven approach to delivery. It would be developed on cooperative principles, prioritising community and place-making, including local communities, tenants and owners, in the design, delivery, management and maintenance of housing.

5.12 A revamped role for local authorities

The National Sustainable Home Building Agency should support the further development of local authorities' role within housing. It should be developed as part of the aforementioned new model of public housing that will massively increase our overall public housing stock, at the heart of which should be local authorities. Local authorities have multiple essential functions in housing and they need to be resourced to deliver these effectively. This is complementary and additional to the process of enhancing local authorities. Many local authorities currently operate at different levels of capacity.

Local authorities are key managers of a growing public housing stock, and need to ensure effective estate management, needs and housing allocation. This is about supporting effective local authorities. Local authorities are the key responsible bodies for planning, identifying, and meeting housing needs, allocating housing, management of housing stock, and development of local housing plans. Local authorities, however, do not have direct building capacity and housing delivery is outsourced from the private sector. The NSHBA would be a one-stop shop of delivery expertise available to support local authorities. Rather than being stuck with only option of partnering with private developers and relying on developers – local authorities would partner with this agency. The agency, therefore, would provide additional capacity to local authorities, while also delivering its own public housing projects on behalf of the state nationally.

Local authorities need to be supported to develop housing divisions staffed with professions and permanent staff dedicated to housing. In treating housing as a public service like health and education - local authorities will become central as core managers of housing as a public service. Their core roles would be maintained, and they would focus on assessing and allocating housing needs, working to ensure housing needs are met, tackling vacancy, dereliction, management and maintenance of public housing, regulating and enforcing rules such as housing standards, controlling Airbnb, and playing a key role in partnering with the NHBA developments. Local authorities should also be funded and tasked to develop regional housing development sections whereby housing delivery and management skills can be developed and retained on a long-term basis to deliver and manage the housing efficiently.

5.13 Supporting housing associations to continue to play an important role in public housing.

Not-for-profit housing associations, or Approved Housing Bodies (AHBs), should also be supported to continue to expand their delivery of public housing (social and affordable). Housing associations have demonstrated their ability to deliver high-quality social housing and manage estates excellently. Housing associations play an important role in delivering public housing in Vienna, the most successful housing model in Europe. AHBs should be supported with land and finance to expand their delivery. The NHBA would play an active role in supporting and building for AHBs.

5.14 A national building agency is possible within EU rules

The European Union (EU) internal market and fiscal rules are not barriers to the development of a National Sustainable Home Building Agency and the proposals set out here. In relation to fiscal rules, the government has flexibility on the budgetary fiscal space, which can be increased to allow more investment in areas such as housing if taxation revenue is raised to cover that increase in investment expenditure. Furthermore, our budgetary surpluses make that argument redundant. The state can also borrow to invest in public infrastructure such as social and affordable housing.

Importantly, there are also opt-out clauses from European fiscal and market rules that are available to national governments in times of ‘economic emergency’, as we saw during the COVID-19 public health emergency. The European Commission recently granted the Irish Government permission to allocate €450 million to the Croí Cónaithe (Towns) Fund Scheme, a direct subsidy to private developers, on the basis of being in line with EU State aid rules. It was ruled to be in line, under Article 107(3)(c) of the Treaty on the Functioning of the European Union, which enables Member States to support the development of certain economic activities under certain conditions. The Commission found that the measure is necessary and appropriate to ensure housing supply for sale to owner-occupiers in the targeted urban areas in line with the Irish objectives of compact growth and social cohesion. Clearly if such direct aid to private developers is permissible, then investing in the public capacity to deliver homes would also be allowable.

Under Article 107 of the Treaty on the Functioning of the European Union, state aid is considered to be compatible with the internal market when it is *(b) ..to remedy a serious disturbance in the economy of*

a Member State and (c) aid to facilitate the development of certain economic activities or of certain economic areas. Clearly the Irish housing crisis is a “serious disturbance in the economy”, and therefore setting up a national sustainable home building agency that would be providing solely social and affordable housing, and as a minority player within the Irish housing market, would be permitted under state aid and competition rules.

Ultimately, housing is a competency of each member state and the EU’s primary concern is financial stability in housing markets - this development would add greater stability to the Irish housing market. Kenna (2019) has outlined that once the criteria of eligibility for social housing are clear and justified, investing in an expanded form of social housing such as cost rental is permissible under EU rules. Kenna (2021) has set out the categories of the population that are excluded from the housing market in Ireland, which comprise 70% of households. While the bottom four deciles of the population are eligible for current social housing, there is very little social housing available to them because the state has not built any for over a decade. Furthermore, those in the middle deciles are not eligible for social housing in Ireland, and they cannot access the mortgage or house purchase market, or private rental market, on an affordable basis (that is, their housing costs are higher than 30% of net income). These households, in the fifth, sixth and seventh percentiles, are the ‘squeezed middle’. Under EU rules, the state could finance a large-scale, affordable cost-rental and affordable purchase house building programme, delivered in part, by a public agency, for these households.

5.15 Ireland has a long history of state-delivered housing

Ireland has a long history of directly building public homes for workers and those on lower incomes. In the 1950s and 1960s, the Irish state – through local authorities and the National Building Agency, directly delivered public housing on a huge scale. It designed the homes, provided the finance, directly employed workers, and hired private builders, and built homes. Up until the 1990s local councils used to directly build houses in each local authority area. Between the 1950s and 1970s local authorities and the National Building Agency built hugely successful housing estates across the country that provided good-quality and, importantly, life-time secure homes. People did not have to worry about the landlord evicting them. In most towns and village across Ireland, from Tramore to Tralee, from Clonmel to Carrick-on-Suir, from Ballina to Longford, council houses were built and families had a place to call home. Places like Mahon in Cork, Moyross in Limerick, and Ballymun, Ballyfermot, Tallaght and

Clondalkin in Dublin were built. Communities were created and thrived. In the 1970s the Irish Government built 61,953 social homes. In the 1990s just 20,184 social homes were built. In 1975, local authorities were providing one-third of total new housing being built in the country. But at the height of the Celtic Tiger, just 6% of new housing built in the country was social housing. The original National Building Agency (NBA) made a significant contribution to housing in Ireland since the early 1960's until the terrible decision to close it in 2012.

The NBA completed a large volume of consistent high-quality work across the country, delivering quality social housing and other community developments, including institutional and leisure facilities. The Agency received many awards for its work and was at the forefront of urban planning and regeneration. It was common knowledge that the house designs and the construction details of the NBA were often plagiarised and copied by private sector design firms. The regeneration of Clanbrassil Street in Dublin was initiated by the NBA, and developments at St. Peter's Port, Athlone and Sligo were seen as the catalyst for significant improvement in these towns. Amongst the many successful housing schemes completed were award winning developments in Wyattville for Dun Laoghaire Co. Council, and Sliabh Rua in Galway. The NBA design and project management for a block of apartments in Gardiner Street in the 1990's was instrumental in altering the profile of what had been a particularly run-down thoroughfare. The NBA delivered Traveller accommodation for a number of local authorities on difficult sites.

While the main expertise of the NBA was in the area of housing, the NBA built council offices for Louth County Council, completed libraries and fire stations, and handed over swimming pools in Dundalk and Wexford. The expertise of the NBA design team included conservation architects who worked on the refurbishment of houses in Carlow (Governey Square and Palatine) and also worked on the landmark Spanish Arch in Galway. The NBA project team delivered the 1798 Centre in Enniscorthy, Co. Wexford. In relation to the understanding of the need for sustainable development, the NBA was at the forefront of renewable energy technology with its design and project management of the first community district biomass heating project in the country with its 1MW development at Mitchels/Boherbee for Tralee. The number of repeat commissions received from local authorities over many years is testament to the excellence of the service provided. The above are just a short sample of the many successful projects delivered by the NBA.

The NBA included architects, civil and structural engineers, planners, quantity surveyors, building services engineers and a team of experienced clerks of works who delivered quality housing on time and within budget for more than 50 years. The houses and apartments built by the NBA were better built than many of the homes built by others and have stood the test of time. An examination of the annual reports and the financial statement and accounts over that time will show that the NBA made money for the state and a dividend was regularly paid. The closing down of the NBA and its replacement by the Housing Agency was a major mistake and we continue to pay for that decision by the Department. The NBA made some mistakes, but houses were actually built and delivered. The homes delivered were robust and built to tested design and specification and construction was properly overseen on site.

5.16 A state home building agency is not about replacing the private market – but guaranteeing delivery of homes

A new public home building agency would not replace the private housing market but provide additional capacity and supply and provide a guaranteed supply of social and affordable housing additional to market provision. The whole point is to provide an additional capacity on top of the market. The public housing agency would focus specifically and solely on building social and affordable housing. The market will continue to provide housing for those who can afford market prices. A public agency would actually add additional capacity on top of existing development and building capacity. By attracting in more workers to residential construction it will provide a greater pool of construction workers for the private sector also. An increased role of the state in providing land and finance and enhancing the role of local authorities and housing associations in delivering housing will also require a role for private small and medium-sized enterprise builders), in addition to the National Sustainable Home Building Agency. As the state plays a greater role in housing delivery it will need to contract SME builders and construction professionals to enhance capacity of delivery and advise and work with the state to develop public capacity. The agency will have to work with the private sector and hire some expertise as it is developing, but this will be reduced over time as it develops its own capacity. There also will remain an on-going need for local authorities and housing associations to contract SME builders and other trades and professions as delivery capacity ramps up.

6. Conclusion: A National Sustainable Home Building Agency is essential and urgent

In the coming years, we need to build a massive number of social and affordable homes, retrofit our existing housing stock to meet climate targets, and refurbish vacant and derelict buildings. There will be no point in the future where we do not need retrofitted, refurbished, or newly built homes. Guaranteeing the most fundamental need, a home, is a key responsibility of our state and Government. Developing a new housing plan, based on developing a historic levels of public housing programme, putting the state and not for profit sector as a key direct delivery of homes through local authorities and housing associations, and importantly creating *Homes for Ireland, The National Sustainable Home Building Agency*, would play a central role in ensuring we can deliver for our people and economy. This is a key permanent solution. If we build the capacity and skills in our country, we will never again be completely dependent on US investor funds or big developers to provide the fundamental need of homes to our people. There is also, alongside this, a need to invest in key infrastructure – transport in particular, but also water and electricity infrastructure to enable housing delivery across the country.

A national home building agency is essential because housing is essential. Shelter is a fundamental human requirement; therefore, a dedicated state-run development and construction company is an essential service on a par with public healthcare, the Gardaí, and public education. Every person requires a suitable, affordable and secure place they can call home in order to enjoy a decent standard of living. Establishing a permanent state-run building agency would guarantee essential home building on an ongoing basis, vital to overcoming the construction industry's boom and bust business cycles. It would also guarantee meeting climate action targets for retrofitting existing homes and enable repurposing and bringing vacant and derelict stock back into use. The nature of the economy and society is facing an unprecedented social, economic and environmental crisis, the old way of doing things is not working. The state must take visionary action. It will take time to build up this capacity and expertise, but the sooner we start the sooner we can develop this capacity. A referendum on a right to housing would be hugely beneficial to underpin the development of this agency, and support its set up, and expansion.

The budget surplus offers a unique opportunity to once and for all solve the housing crisis. There is no future if we can't provide homes for our nurses, doctors, teachers, childcare workers, artists, cleaners,

and bus drivers. It is immoral while children are being scarred and traumatized losing their homes growing up in damaging emergency accommodation and it is economically illogical when we cannot get workers due to the lack of housing, to refuse to invest billions we have available in housing. An immediate €8bn of that should be put into housing including setting up of a national sustainable home building agency to deliver social and affordable homes, retrofit, and refurbish vacant and derelict ones. The national building agency would help overcome the capacity constraints by offering quality employment conditions to workers in an industry rife with insecurity and poor working standards. This is about providing a mechanism by which we can rapidly expand the delivery of public housing, alongside supporting local authorities and housing associations.

Given the scale of the housing crisis and need for new homes, and to meet climate targets on retrofit, a major state intervention is required. The most effective and rapid solution would be to create a public home build, refurbishment, and retrofit agency that would provide good quality conditions and, over time, aim to employ the workers that would give the state the capacity to deliver housing, refurbish and retrofit homes. The public are clearly in support of treating housing as a home, as a human right and for the state to get back into delivering social and affordable housing on a major scale. Setting up a national home building agency is a central response to deliver on this. We need big, bold, brave ideas and measures that will have a real impact on massively increasing the supply of affordable housing – not tinkering about trying to make the private market ‘work’ when it will never work to deliver a sufficient supply of affordable housing. We need a new road map, a new approach for housing.

This is about developing a state-led building programme with a 50-year horizon to guarantee housing delivery and sustainable development now and into future – based on meeting our housing needs and environment/climate needs. We need to ensure we have the permanent capacity to deliver homes into the future, to refurbish and upgrade homes and to retrofit them. There will never be a point at which this is not required. Therefore, setting up a permanent public capacity is essential for now and for the future and into the future. In the coming years, we need to build a massive number of social and affordable homes, retrofit our housing stock to meet climate targets, and refurbish vacant and derelict buildings. Guaranteeing the most fundamental need, a home, is a key responsibility of our state and Government. The public agency will ensure we can guarantee sustainable, affordable homes for people into the future in this country and meet our climate targets.

It is a question of whether policy will shift to treat housing as an essential part of society and the economy with the state taking responsibility for guaranteeing its delivery through building directly, or we accept housing is left as a commodity, its provision fluctuating according to the vagaries of the market, and Generations left with deepening housing inequality and a perpetual housing crisis. Setting up *Homes for Ireland: The National Sustainable Home Building Agency* as a national home building agency is essential and urgent in order to guarantee the building of a sufficient scale of affordable sustainable homes to meet housing needs, and thus guarantee Ireland's economy, its society and ultimately, our future.

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