

# Housing: A Youth Voice in Policy

OUR PLAN TO HELP HOUSING FOR  
YOUNG PEOPLE IN IRELAND





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# Introduction

Housing is the defining issue of our generation in Ireland. How we manage and find solutions will determine people's relationship with the Government for the foreseeable future. The public will decide if it serves their needs and vote accordingly, as it affects their life on a larger scale than other issues. There is an element of the majority (existing homeowners) not truly appreciating the scale of the problem as they remain unaffected, and then surprised when it dominates news cycles.

Some of the problems are well identified and recognisable, such as young people locked out of housing and spiraling rents, others we will highlight in this document. The solutions are wide and varied in the debate, but there is one area which has not yet been added to the conversation: a youth voice in housing.

We are the ones who feel the pain the most, but the least likely to be consulted. It is our future that is being discussed while we are left outside. This policy paper from Young Fine Gael aims to change this narrative and to start housing a youth voice in our policy.

Housing is an area where it is recognised across the spectrum that change is needed. It was the biggest issue in the 2020 General Election, and is sure to dominate in the next one as well. That is why YFG wants to add a youth voice in this area, bringing out one of the most substantial youth political party policy documents in Ireland.

We've broken down our 32 policy ideas into 5 key sections of Affordability, Planning, Supply, Housing Quality, Social Housing/Homelessness and Other to cover the areas of change that are needed, building upon examples and existing papers already out there.

We look forward to engaging with fellow members within our own organisation, and wider society, on how we might adapt and expand on this paper. We hope that YFG will continue this conversation into the future, maintaining an empirical and nonpartisan approach.

## YFG Housing Committee

***Conor Mulloy, Billy Maguire, Dylan Hutchinson, Julie O'Leary, Cllr Eileen Lynch, and Garry O'Sullivan.***



# Affordability

1 Tax should be eliminated for the buyer or builder for new build apartments for first time buyers. This is an expansion of the Help to Buy Scheme and would come under the same body. Ireland's goal is to build more apartments and achieve affordability, this should tackle both. Also, it would incentivise builders to build more apartments starting in the pipeline now. This is backed up in a paper by Bill Nowlan estimating that 25% of the cost would be reduced through this method, while it would create no overall financial loss to the government. This is the most important policy of this group as it can tackle the biggest issues in the easiest way. It's also backed up by analysis and evidence. Examples of taxes removed include stamp duty, levies, and VAT.

2 Implement a thorough and complete analysis of construction costs and cost-benefit analysis of all housing regulations to get to the bottom of why Ireland has the highest construction costs in the EU (Turner and Townsend)

3 Amend mortgage lending rules to allow people to borrow a greater multiple of their mortgage for homes with higher energy ratings. This recognises the fact that people will save money on their energy bills thus freeing up money to spend on their mortgage. Example that A or B energy ratings would give 4 times your income, instead of 3.5.



# Planning

- 1 Reduce planning board restrictions for garden houses e.g. the granny flat. This should make it easier to introduce modular quick builds to back gardens to cater for new WFH arrangements, children to move out of "home" or to take advantage of the "rent a room" relief. Specific attention needs to be had to heights and sizes of what can be installed without permission, and with it being used for domestic purposes only and agreed in planning.
- 2 Expedite the digitisation of the planning system process (which is currently mostly manual) with renewed focus and resources.
- 3 Examine the higher usage of Outline Planning Permissions to facilitate definition of strategic design and planning issues at the beginning rather than at the end of an expensive and lengthy period that adds to the costs of purchasing houses.
- 4 Create a Citizen's Assembly on Planning. Clearly zoning, approvals and NIMBYism is slowing down needed development of housing. The discussion would follow previous Citizen Assemblies, allowing people to debate the issues and come up with policies, after hearing from experts on the subject. If the policies are implemented, the primary benefit is the buy-in and inherent democratic accountability inherent in the process. It de-politicizes the issues, given that most of these are difficult and not approached by any party due to public backlash.



## Issues to be examined by the Citizens Assembly:

- a. Review the full planning process from start to finish, including the role of An Bord Pleanála, objections, public input, role of councils, and the Housing Department. With special attention on speed of process, exceptions and final decision making.
- b. Examine housing repossessions law to shorten the process for the mortgage holders who "won't pay" rather than "can't pay". PIP deals with the "can't pay" option but precious court time and expense is done by the banks on evicting mortgage holders who can't pay. Overall, this is bad for the market as it discourages new entrants to the market and unfairly penalises the vast majority of the market with extra fees.

- c. 50km objecters declined: Objectors have too much power in objecting to developments in their local area, but especially people that don't live within the area it used for. I would say that you have to live at a registered address within 50km of a development to object to it. Also that you have a max of 4 development objections per year per citizens/organisations (also that you can still object multiple times to the same objection). Exemptions for government organisations and utilities.
- d. Review results of Part V and examine for reform.
- e. On land zoned for residential use, automatically grant planning permission for developments of up to 25 units and up to 6 stories.
- f. Examine the Japanese planning system with a view to adopting a similar approach to planning in Ireland. Despite having slower population growth, Tokyo builds about twice as many houses per capita annually as Ireland does. And has much more affordable rents than peer cities such as London, New York or Paris.
- g. The further regulation of mortgages for 3+ people in a contract, including the provision for ending the agreement between the parties. This is targeted for adults in their 20s to share a mortgage between friends. Bringing down the cost of rent and changing the money to an investment rather than expense.
- h. Examination of the inclusion of housing rights within the constitution, whether a referendum should be held and if so, the exact wording of the changes.







# Supply

- 1 A Government first purchase option scheme: Within designated areas and provisions, the Government would get the first option to purchase a dwelling at a price set independently. (This independent price would be the same level set from a compulsory purchase order). For example, all single storey buildings between the two canals in Dublin would be given first preference to the Government. This will allow the Government to build up stock to rent out as social housing and then convert to apartments. A more specific example, the cottages of Ringsend could be bought up by the Government over time, once a certain number can be grouped together, they are then demolished and rezoned for future planning of offices and apartments. Specific attention is needed on the contracts given to social housing over the notice period to social housing for the redevelopment of the land. Homeowners also can choose to sell to the Government at any time. This policy is long term in effect with an emphasis on people volunteering to sell their property through incentives.
- 2 The establishment of a land price register. This is similar to a property price register for people to compare the price of land. This would come under the same body as the property price registry with the same collection and regulations. This service is ideal to show the comparison on the price of land transparently for all stakeholders.
- 3 Implement a land-value capture policy. Where Government actions cause large increases in land-value, they can Compulsory Purchase Order (CPO) land beforehand and then release land back onto the market. Examples would include when industrial land or farmland is rezoned for residential or the large increase in land values near stops on new Luas tracks or Metrolink.
- 4 Financial supports for Approved Housing Bodies (AHBs) should be increased. With AHBs receiving per unit subsidies for meeting broader housing goals such as high energy ratings, good social mix, increased density, and delivering housing types which there are a shortage of. These subsidies should replace the practice of providing free land to AHBs, thus encouraging more efficient use of land and greater supply.
- 5 Continue the policy of cost rental on a trial basis, also to expand the trial outside of Cork and Dublin to other urban areas, e.g. Galway, Limerick, Waterford so they can also see the benefit. Once the first projects are completed, a deep analysis and review of the projects should be carried out, if successful then roll out to new locations.
- 6 Increased resources to impose the vacant site levy. This would mean additional human resources, longer term planning for investigations and process optimisation using technology. The revenue generated from the vacant site levy would change to council rather than state. This will incentivise collection.

# Housing Quality

- 1 Creating tax incentives for individuals to implement Retro-fitting in their housing, as different from a Government grant, as individuals will see the most benefit in their heating bills. Examples include: (1) all retrofitting services will have a VAT rate of 10% and can be claimed back against tax; and (2) higher local property taxes on energy inefficient buildings e.g. a sliding scale down from C to F energy ratings as well. To illustrate, an extra tax of 50e per year on D ratings, collected by the local council. Energy ratings would be given by an independent assessor and similar to an NCT, this would need to be updated on a regular basis. The exact charges, how they would be captured and when gathered would need independent study conducted before bringing to the public. This policy would come into force by 2027 at a graduated rate, and properties below a certain value would not be included (e.g. property value of 150k) so as to not target low income households who can't afford the upgrades.
- 2 Create regulations that every new apartment block is required to have its own bike storage space (1 per apartment), and abolish the requirement that there must be a parking space for every apartment.
- 3 Create regulations to make it mandatory to have a shared car service option e.g., Gocar at all new build apartments. There is a minimum number of apartments needed to make this financially viable, and this would be agreed between stakeholders in the car sharing industry, construction industry and government officials (representing Irish citizens). There would be provision for smaller apartment blocks where this is not possible. With objection given, can be removed if already covered in the area by share car provider.
- 4 Require all new build apartments to have electricity charging stations for electric vehicles.
- 5 Increase the amount of roof gardens in Ireland. The benefits of green space for health are well known but in a densifying urban setting, it is harder to manage and create. Currently rooftops of buildings are under-utilised, especially anything over 4 storeys which would fit well. A solution is to remove planning permission to include a roof garden in any design or building upgrade, similar to the recent law change on solar panels.
- 6 Cease privatising communal spaces in new developments. Once a development is complete, all communal spaces must be signed over to the local council.
- 7 Reduce the minimum space standard for studio apartments to 25sqm. This would bring living space per person in line with larger apartments and help boost the supply of housing suitable for single adults.
- 8 Establish a standalone Housing Regulatory Authority, which would be tasked with preventing building defects in both residential dwellings and retail outlets. Following inspections of any potential defects, this Authority would be equipped with enforcement powers to ensure the safety and adequacy of these buildings.

# Social Housing and Homelessness

- 1 On homelessness specifically: (1) expand the "Housing First" programme to include families with children; (2) review the eligibility criteria on emergency accommodation for each local authority, and issue updated, consolidated guidelines from the Department of Housing via circular; (3) introduce a review of HAP rates annually with the future opportunity of linking it to the CPI.
- 2 Remove "sale" as a reason for terminating a Part 4 tenancy. Commercial property is already sold with tenants in situ.
- 3 Support the further rollout of CBL (choice based letting) for social housing across more council areas. Also, increase the digitisation of the process to ensure standardisation, reduction of costs and time.
- 4 Launch a publicity campaign on mechanics of social housing priority systems and ensure that the process is written in "plain English". This is to change the perception of inequality in the system and perceived clientelism needed to secure social housing.



# Other

- 1 Establish a Student Accommodation Regulation Board (SARB), which would set down minimum standards for student housing in university owned and private accommodation. Each property would be subject to inspections by SARB per annum and all student accommodation companies would be regulated through the SARB. The governing board would include representatives from USI and all student housing issues/ complaints would flow up through this body.
- 2 Include skilled construction workers in the critical skills permit for Ireland. We will have a shortage of workers in certain areas of construction, and this policy will allow our market to import more workers outside the EU to keep costs down. The areas classified as skilled or needed would be decided by an industry body for construction and reviewed yearly.
- 3 After the rural broadband rollout scheme, every dwelling built after this date has to legally have access to this network. This is to ensure no one is left behind or builders/developers leave consumers without the correct connection.
- 4 Establish a deposit protection scheme for renters with the legal definition of a deposit to be one month's rent. Currently a deposit in Ireland is at the landlord's discretion, which in some cases can be 3 months and a lot of money for the average citizen. This will bring standardisation and security to protect renters.
- 5 Continued support for the further entry into the Irish market of fintech companies for banking, example of fully digital mortgages and personalised lending (car loans). In particular, a simplified regulatory system accounting for the risks of more complex financial products in this area, from the perspective of consumers and companies, should be introduced to protect consumers.
- 6 Introduce a task force to investigate the delay in Irish Water and ESB work on sites, which is delaying progress from starting builds. If extra resources are needed for these public bodies then it will be found. This is to speed up building in our housing crisis.
- 7 Establish an independent National Traveller Housing Authority, which would help to oversee with the delivery of appropriate accommodation for the Traveller community. This Authority would also include members of the Traveller community on the overview board.



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