

# Draft Westmeath County **Development Plan** **2021 - 2027**



# WESTMEATH HOUSING STRATEGY

## 2021-2027

February 2020

*Submitted to:*



**WESTMEATH COUNTY COUNCIL**  
Comhairle Chontae na hIarmhí

*Prepared by:*



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Planning | Research | Economics



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# 1 Introduction

## 1.1 Overview

This Housing Strategy has been prepared by Future Analytics Consulting on the behalf of Westmeath County Council to meet the statutory requirements set out under Section 94 of Planning and Development Act, 2000 (as amended). Under Part V of the Act, each planning authority must prepare a Housing Strategy which will cover the period of its development plan (i.e. 2021 – 2027). Each strategy must have regard to the proper planning and sustainable development of the area and must address the overall supply of housing within the administrative boundary of the Local Authority.

The key objectives of the Housing Strategy are:

- To identify the existing need and likely future demand for housing in the area of the County Westmeath Development Plan.
- To ensure Westmeath County Council provides for the development of sufficient housing to meet projected future demand over the lifetime of the County Development Plan.
- To ensure that sufficient zoned lands are provided to meet the needs of different households of all types and tenures.

The Housing Strategy is a critical component of the County Development Plan and plays a key role in translating national housing policies and housing supply responses to the local level. The Housing Strategy informs the policies and objectives of the Development Plan and provides details in relation to housing provision and its location and requirements for different house types, sizes and tenures and the requirements for residential zoned land. In order to ensure that the plan-making system is supported by a robust methodology to inform policies and funding initiatives around housing and associated land requirements, the NPF has introduced a new requirement for each Local Authority to develop a Housing Need Demand Assessment (HNDA).

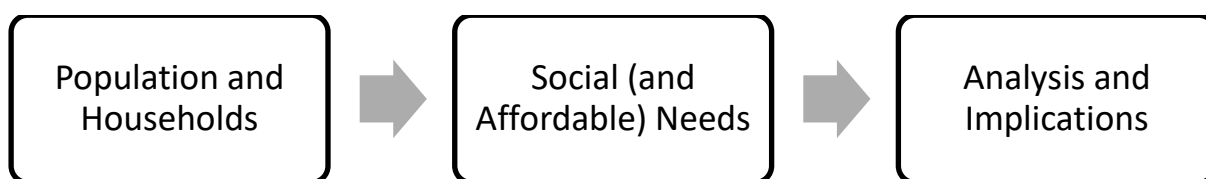
## 1.2 Methodology

Chapter 3 of this Development Plan identifies and reviews the key legislative and policy instruments relevant to the delivery of Westmeath's Housing Strategy 2021-2027. Part V of the Planning and Development Act 2000 (as amended), hereafter referred to as 'The Act', requires that all Planning Authorities prepare Housing Strategies and incorporate them into their Development Plans. Section 10(1A) of The Act requires that Development Plans include a Core Strategy which shows that the Plan is consistent with both national and regional policy objectives. This is elaborated in Chapter 2 of this Development Plan.

Since the previous Housing Strategy was prepared there have been significant changes in planning legislation and policy. In particular, this Housing Strategy must be consistent with the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES) for the Eastern and Midland region (EMRA).

In line with this, the NPF requires each Local Authority to undertake a Housing Need Demand Assessment (HNDA) which must underpin and support the preparation of housing strategies and all related housing policy outputs. The following sets out the sequential steps involved in the development and application of this HNDA model as summarised in Figure 1.

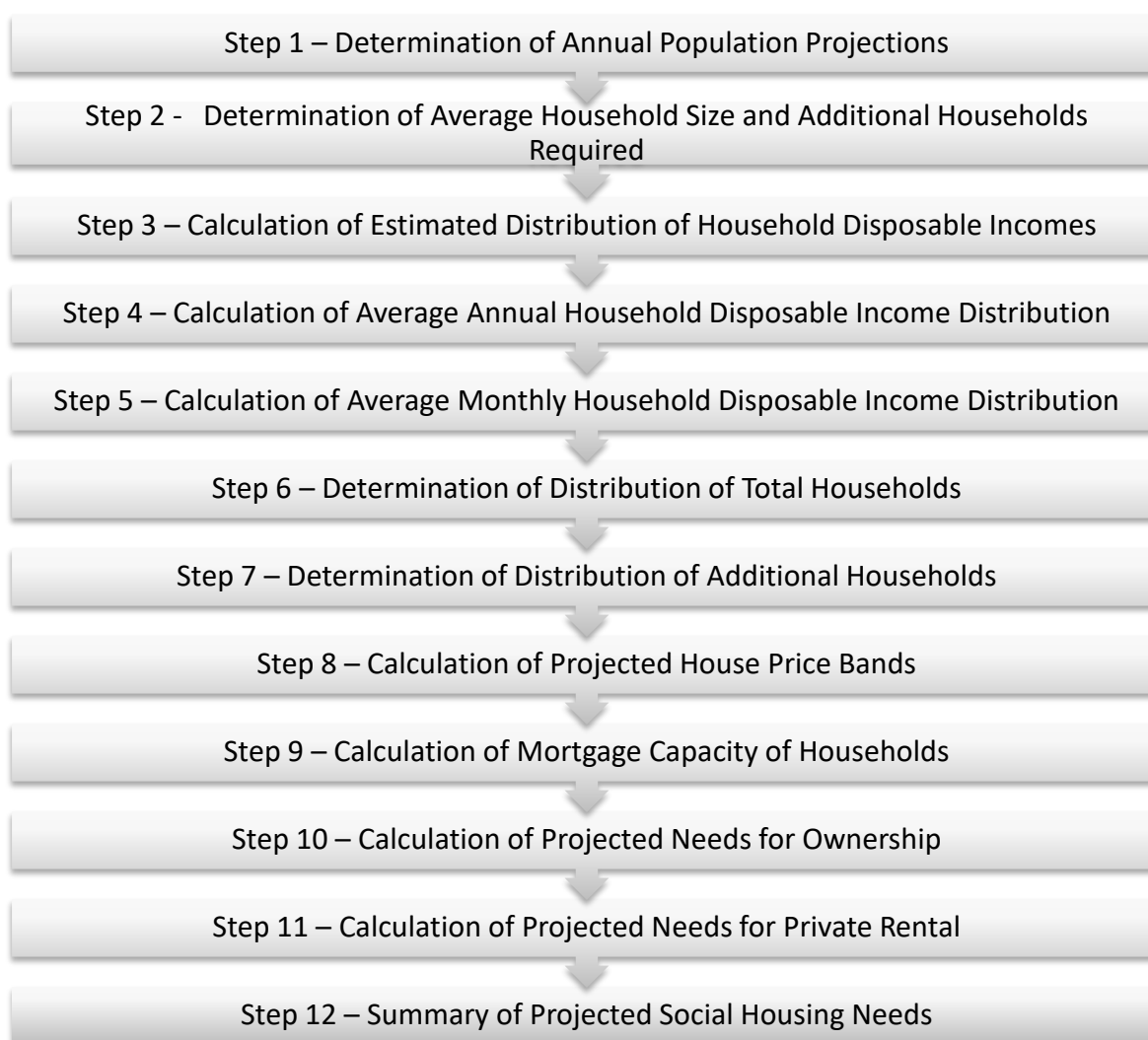




**Figure 1: Overview of the HNDA Model**

A number of population scenarios for the county have been investigated to 2031 (As outlined in Section 2.8.1 of the Core Strategy). The proportional intervention (Pi) scenario, referred to as 'Proportional Intervention Scenario C' was selected and applied to establish the population projections over the plan period.

Following this, an assessment of housing affordability has been undertaken, to support the identification of social housing needs for Westmeath County during the plan period as illustrated in Figure 2.



**Figure 2: Approach to Assessing Affordability, Supply and Social (and Affordable) Requirements**

Following this, analysis of progress towards key targets for social housing under Rebuilding Ireland has been set out in addition to specific examination of single rural dwellings within County Westmeath.

## 2 Current Context

### 2.1 Population

Census 2016 results show that Ireland's population stood at 4,761,865 in April 2016, an increase of 173,613 (3.8%) since April 2011. There were 200 urban settlements across the country, which together accommodated 63% of Ireland's population. County Westmeath is located within the Eastern and Midland Regional Assembly area, the most populous region in the state with over 2.3 million people. Recent trends show that population growth is set to continue having regard to the Region's young demographic profile and a return to net inward migration as the Country returns to economic growth after a severe economic crash in 2008.

Within Westmeath, the county saw a population increase of 3% (+2,606 persons) between 2011-2016, as the population grew to 88,770 from 86,164. Athlone and Mullingar continued to experience steady growth between 2011 and 2016, with their populations increasing by 4.5% and 4.1% respectively. Both settlements now exceed populations of 20,000 with their combined population representing a total of 47.6% of the county's population. In 2011 this figure stood at 41.6%. Population change across the various tiers of the settlement hierarchy is set out in Table 1.

**Table 1: Population Growth in Westmeath 2011-2016**

Settlements	Population 2011	Population 2016	Growth Rate (2011-2016)
Athlone	20,153	21,349	4.5%
Mullingar	20,103	20,928	4.1%
Castlepollard;	1,042	1,163	11.6%
Moate;	2,731	2,763	1.17%
Kinnegad;	2,662	2,745	3.1%
Kilbeggan;	1,199	1,288	7.4%
Rochfortbridge;	1,494	1,473	-1.4%
Kilucan /Rathwire	1,226	1,370	11.7%
Clonmellon;	634	664	4.7%
Tyrrellspass;	506	483	- 4.5%
Delvin	697	740	6.1%
Multyfarnham,	376	420	11.7%
Ballymore,	433	483	11.5%
Ballynacarrigy,	287	277	-3.4%
Milltownpass*	-	299	-
Collinstown,	336	356	5.9%
Glasson,	198	207	4.5%
Ballinalack*	-	137	-
Castletown-Geoghegan.	150	141	-6%

In line with a prevailing state-wide trend of urbanisation, the county saw an increase in the share of population residing in urban areas. According to the CSO's parameters, a total of 47,785 people (53.8%) were living in urban settlements in Westmeath in 2016. 40,985 (46.1%) were living in smaller towns and villages, as well as in the rural remainder of the county. In 2011, census results showed a distribution between the urban and rural population as 48.54% and 51.46% respectively. Thus, Westmeath is becoming more urban in nature as a whole. The population growth in Westmeath for rural and urban areas from 2006 to 2011 was 6.2% and 11.2% respectively. Between 2011 and 2016, rural areas grew by 8.1%, while urban areas (i.e. Athlone, Mullingar, Kinnegad and Moate) grew by 14.2%.

In 2016 the age profile of the EMRA region is young with nearly half a million children or 1 in 5 people (22%) in the Region that are aged under 14 years of age. In Westmeath this figure is broadly similar, standing at 21%. However, as with the state, both the EMRA region and county of Westmeath are ageing. As the RSES notes, by 2031 there will be a significant increase in the regional population aged over 65 and as such, there is a need to plan for adequate healthcare, accommodation and services to enable independent living for as long as possible, encourage active lifestyles and address isolation for older residents.

**Table 2: Age Dependency Ratios (2016)**

	0-14 years	15-64 years	Over 65 years	Young Age Ratio (%)	Old Age Ratio (%)	Total Dependency Ratio (%)
	19,775	57,625	11,370	22.2	12.8	35

## 2.2 Existing Housing

### 2.2.1 Housing Stock and Supply

#### *Stock and Composition*

Census 2016 results record a total housing stock of 36,890 in Westmeath, an increase of just 231 on 2011 levels. In that time, the rate of vacant housing has fallen from 13.4% to 10.9%. This indicates the existing vacant stock is absorbing much of the growing need for housing in the county. Census 2016 data shows that there were 3,728 vacant units (this figure excludes vacant holiday homes) in the county in 2016. Vacancy rates in existing residential properties across the county are set out in Table 3. This distinguishes between vacant residential properties and holiday homes. The percentage vacancy rate provided is based on the 'Other Vacancy' category as a percentage of total housing stock and excludes vacant holiday homes. A summary of the information on the existing housing stock is provided in Table 3.

**Table 3: Existing Housing Stock (2016)**

County	Housing stock	Holiday homes	Other vacant	Temporarily Absent	Total vacancy	% Vacancy <sup>1</sup>
Westmeath	36,890	281	3728	1,023	3728	10.9%

Household size cohort represents the number of people per households. More than half of households in Westmeath in 2016 had just one or two persons living in that household as illustrated Table 4, however this generally compares to the national figures on household size cohorts.

**Table 4: Existing Household Size Cohorts (2016)**

No. People per Household	Households	Persons	Households %	Persons %
1-person household	7,482	7,482	23.5%	8.5%
2-person household	8,904	17,808	28.0%	20.3%
3-person household	5,703	17,109	17.9%	19.5%
4-person household	5,291	21,164	16.6%	24.1%

<sup>1</sup> The percentage vacancy rate provided is based on 'Other Vacancy' category as a percentage of total housing stock and excludes vacant holiday homes and those temporarily absent.

## APPENDIX 1

5+ person household	4,433	24,324	13.9%	27.7%
Total	31,813	87,887	100.0%	100.0%

Compositionally, there were 31,813 households and an average household size of 2.76, which is marginally higher than the national rate of 2.75. 89.9% of households comprised of a house or bungalow while 8.5% were apartments in 2016. At a national level, 12% of all occupied households in Ireland were apartments. The NPF notes that while the overall proportion of households living in apartments is growing, we remain considerably behind European averages in terms of the numbers and proportion of households living in apartments, especially in our cities and larger towns. As such, the NPF states that apartments will need to become a more prevalent form of housing, particularly in Ireland's cities in order to more effectively address the challenge of meeting the housing needs of a growing population in our key urban areas.

### *Housing Tenure*

Home ownership remains the dominant tenure in Westmeath with 69.2% of households within this category in 2016. 47% of households pay a mortgage. 18.7% of households were in the private rental market; an increase of 151%, or 3,565 households since 2006. 8.0% (2,545) of households in the county were social housing.

**Table 5: Housing Tenure (2016)**

	Households	Persons	Households %	Persons %
Social Housing	2,545	7,231	8.0%	8.3%
Rented (Privately)	5,928	15,625	18.7%	17.8%
Owner Occupied (All)	21,915	61,727	69.2%	70.5%

**Table 6: Household Occupancy in County Westmeath (2016)**

County Westmeath	Owner occupied with mortgage	Owner occupied no mortgage	Rented from private landlord	Rented from Local Authority	Rented from voluntary body	Occupied free of rent	Not stated	Total
(No. households)	10,325	11,590	5,928	2,404	141	498	799	31,685

## 2.2.2 Unfinished Housing Developments

The 2017 National Housing Development Survey which tracks progress on unfinished housing developments since 2010 indicated that there are no unfinished developments in Westmeath. The report notes that in 2017 Westmeath resolved all 'unfinished' issues on estates.

## 2.2.3 Housing Permissions

Table 7 illustrates the number of granted planning applications in County Westmeath between 2006 and Q2 2019. 85% of these relate to houses and apartments while 15% relate to single one-off dwellings.



#### 2.2.4 Social Housing Stock

In accordance with Section 9 of the Housing Act 1988, housing authorities are required to undertake an assessment of housing need in their administrative area. The social housing stock of Westmeath County Council as of December 2019 is as follows:

- 2,100 directly owned,
- 873 on RAS or Leasing program,
- 907 active HAP tenancies,
- AHBs own 79 properties which have a total of 141 separate units of accommodation.

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**Table 7: Granted Planning Applications in County Westmeath during 2006 and Quarter 2 2019**

Granted Applications	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	Q2 2019
Houses and Apartments	3110	2001	3022	578	175	308	363	97	65	354	293	322	350	138
One Off Houses	424	437	311	161	87	95	79	56	61	53	50	61	66	78
Houses and Apartments % of Total	88%	82%	91%	78%	67%	76%	82%	63%	52%	87%	85%	84%	84%	64%
One Off Houses % of Total	12%	18%	9%	22%	33%	24%	18%	37%	48%	13%	15%	16%	16%	36%
Total Number	3534	2438	3333	739	262	403	442	153	126	407	343	383	416	216

### 3 Housing Needs in Westmeath

#### 3.1 Determination of Annual Population Projections

**Purpose:** This is the determination of annual population projection scenario over the plan period.

A number of population scenarios for the county have been investigated to 2031 (As outlined in Section 2.8.1 of the Core Strategy). The proportional intervention (Pi) scenario, referred to as 'Proportional Intervention Scenario C' was selected and applied to establish the population projections over the plan period<sup>2</sup>.

The projected population growth over the plan period is outlined in Table 8.

**Table 8: Projected Population Growth**

Year	Population - Total	Percentage Increase	Annual Population Increase During Year	Total Population Increase 2021-2027	Total Population Increase 2016-2027
2006	79,346	-	-	-	-
2011	86,164	8.6%	-	-	-
2016	88,770	3.0%	-	-	-
2017	90,735	2.2%	1,965	-	-
2018	92,232	1.6%	1,497	-	-
2019	93,730	1.6%	1,498	-	-
2020	95,227	1.6%	1,497	-	-
2021	96,725	1.6%	1,498	-	-
2022	98,223	1.5%	1,498	-	-
2023	99,720	1.5%	1,497	-	-
2024	101,218	1.5%	1,498	-	-
2025	102,715	1.5%	1,497	-	-
2026	104,213	1.5%	1,498	-	-
2027	105,710	1.4%	1,497	10,483	16,940
2028	107,208	1.4%	1,498		
2029	108,705	1.4%	1,497		
2030	110,203	1.4%	1,498		
2031	111,044	0.8%	841	-	-

<sup>2</sup> A series of population scenarios were explored ranging from a purely demographic outlook ('Non Intervention') to various intervention scenarios, more closely aligned with NPF policy-based targets. For comparison, under the 'Non-Intervention' scenario, the population is projected to increase by a slightly higher amount; 10,717 during the plan period.

### 3.2 Determination of Average Household Size and Additional Households Required

**Purpose:** This is the determination of annual household increase based on the application of an average household size for the projected population.

The Census 2016 results indicate that Westmeath has a population to household ratio of 2.76, marginally higher than the state average of 2.75. However, the NPF states that this is expected to decline to around 2.5 by 2040, while also acknowledging that household sizes in urban areas tend to be smaller than in the suburbs or rural parts of the country. In line with this projected trend, a graduated average household size is utilised within this plan to 2040. As shown in Table 9, the average household size is thus projected to be 2.64 at the end of the plan period.

By applying the relevant household size to projected population increases, it is possible to forecast required household numbers to the end of the plan period (i.e. 2027). As summarised in Table 9, the number of households in County Westmeath is expected to increase from 31,813 in 2016. This will increase by 4,983 houses during the plan period, equating to a total of 40,008 in 2027, or the equivalent of a per annum average of 712 units.

**Table 9: Projected Housing Requirements**

Year	Population - Total	Number of Households (Private)	Average Household Size	No. Anticipated Houses Per Annum	Total Anticipated Houses between 2021-2027	Average Anticipated Houses Per Annum between 2021-2027
2006	79,346	-	-	-	-	-
2011	86,164	-	-	-	-	-
2016	88,770	31,813	2.76	-	-	-
2017	90,735	32,975	2.751671	1,162	-	-
2018	92,232	33,652	2.74	678	-	-
2019	93,730	34,336	2.73	684	-	-
2020	95,227	35,025	2.72	689	-	-
2021	96,725	35,720	2.71	695	-	-
2022	98,223	36,420	2.70	700	-	-
2023	99,720	37,126	2.69	706	-	-
2024	101,218	37,837	2.68	712	-	-
2025	102,715	38,555	2.66	717	-	-
2026	104,213	39,278	2.65	724	-	-
2027	105,710	40,008	2.64	729	4,983	712
2028	107,208	40,743	2.63	736	-	-
2029	108,705	41,485	2.62	741	-	-
2030	110,203	42,233	2.61	748	-	-
2031	111,044	42,734	2.60	501	-	-



### 3.3 Calculation of Estimated Distribution of Household Disposable Incomes

**Purpose:** This is the calculation of estimated distribution of household disposable incomes for each of the 10 household deciles in 2016.

Disposable income is the amount of income, after tax is deducted, that is available for spending and saving. It functions as an important measure of housing affordability<sup>3</sup> in an area i.e. the ability of a household to purchase their own home. This calculation has been based on the weekly and annualised disposable incomes at national level from the CSO's Household Budget Survey (from 2015-2016) and the adjusted to county level based on application of "inflater/deflator" rate. A deflator<sup>4</sup> of 0.893 has been therefore been applied to County Westmeath based on CSO report on County Incomes and Regional GDP from 2016 (i.e. the time of the survey).

Table 10 illustrates the outputs of this exercise, with findings disaggregated into ten income segments or 'deciles' and applied to the proportion of households in Westmeath within each decile. It indicates that in 2017 after taxes, about one third<sup>5</sup> of the households in Westmeath have an average annual disposable income of €21,980, or the equivalent of €422.70 per week.

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<sup>3</sup> Section 93 of the Planning and Development Act 2000, defines 'affordability' as "a person who is in need of accommodation and whose income would not be adequate to meet the payments of a mortgage for the purchase of a house to meet his or her accommodation needs because the payments calculated over the course of a year would exceed 35% of that person's annual income net of income tax and pay related social insurance..."

<sup>4</sup> The measure of price inflation/deflation in an area, relative to the national measure at that time.

<sup>5</sup> 1st, 2nd and 3rd Deciles

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Table 10: Calculation of Distribution of Weekly and Annual Household Disposable Incomes

Income Range	Average Weekly Disposable Income (State) (€) (2009-2010)	Average Weekly Disposable Income (State) (€) (2015-2016)	Percentage Change from 2009-2010 to 2015-2016	Assumed Annual Percentage Increase from 2010 to 2016	Adjusted Average Weekly Disposable Income (State) (€) (2017)	Percentage of Households in Each Category (State)	Average Annual Disposable Income (State) (€) (2017)	Westmeath County Deflator	Westmeath Average Annual Disposable Income (€) (2017)	Number of Households in Westmeath (2016)
1st Decile	188.91	197.40	4.5%	0.90%	199.17	9.83%	10,357.06	0.893	9,248.99	3,126
2nd Decile	300.98	324.40	7.8%	1.56%	329.45	10.57%	17,131.32	0.893	15,298.49	3,363
3rd Decile	431.28	465.86	8.0%	1.60%	473.33	10.47%	24,613.19	0.893	21,979.89	3,331
4th Decile	549.20	593.56	8.1%	1.62%	603.15	10.44%	31,363.73	0.893	28,008.21	3,321
5th Decile	669.46	725.85	8.4%	1.68%	738.08	10.25%	38,380.05	0.893	34,273.88	3,261
6th Decile	802.56	865.88	7.9%	1.58%	879.54	9.94%	45,736.24	0.893	40,843.06	3,163
7th Decile	972.03	1,026.46	5.6%	1.12%	1,037.96	9.62%	53,973.69	0.893	48,199.20	3,061
8th Decile	1,183.82	1,215.55	2.7%	0.54%	1,222.07	9.65%	63,547.44	0.893	56,748.68	3,070
9th Decile	1,472.66	1,473.25	0.0%	0.01%	1,473.37	9.61%	76,615.14	0.893	68,418.31	3,056
10th Decile	2,289.38	2,229.05	-2.6%	-0.53%	2,217.30	9.62%	115,299.70	0.893	102,964.12	3,061
<b>Total</b>			<b>5.0%</b>	<b>1.0%</b>		<b>100.00%</b>				<b>31,813</b>

### 3.4 Calculation of Average Annual Household Disposable Income Distribution

**Purpose:** This is the calculation of estimated distribution of annual household disposable incomes for each of the 10 household deciles throughout the plan period.

To inform the forward projection of future affordability in Westmeath, the baseline figures are then inflated annually using forecasted growth rates in relation to Gross Domestic Product (GDP). This has been based on the estimated distribution of household disposable incomes for 2016 from the CSO's Household Budget Survey and historic and forecasted GDP growth rates during the plan period (from the Central Bank<sup>6</sup>, ESRI<sup>7</sup> and European Union<sup>8</sup>).

Based on the current economic outlook, GDP growth of 8.1%, 8.2% and 4.1% was considered during 2017, 2018 and 2019 respectively whilst 3.1% is expected during 2020 and 2021. As there are no forecasts on GDP growth available during the plan period, 2.9% GDP growth has been conservatively applied thereafter. The key outputs of this are shown in Table 11 which highlights a notable difference in average disposable incomes across the County for the 10 decile income ranges for each of the years during the plan period.

**Table 11: Calculation of Average Annual Household Disposable Income Distribution (€)**

Year	2021	2022	2023	2024	2025	2026	2027
% Growth	3.1%	2.9%	2.9%	2.9%	2.9%	2.9%	2.9%
1st Decile	11,074	11,395	11,725	12,065	12,415	12,775	13,146
2nd Decile	18,317	18,848	19,394	19,957	20,536	21,131	21,744
3rd Decile	26,316	27,079	27,865	28,673	29,504	30,360	31,240
4th Decile	33,534	34,506	35,507	36,536	37,596	38,686	39,808
5th Decile	41,035	42,225	43,450	44,710	46,007	47,341	48,714
6th Decile	48,901	50,319	51,778	53,279	54,825	56,414	58,050
7th Decile	57,708	59,381	61,103	62,875	64,699	66,575	68,506
8th Decile	67,944	69,914	71,942	74,028	76,175	78,384	80,657
9th Decile	81,916	84,291	86,736	89,251	91,839	94,503	97,243
10th Decile	123,277	126,852	130,530	134,316	138,211	142,219	146,344

<sup>6</sup> Central Bank of Ireland (2019) Quarterly Bulletin: QB4 – October 2019

<sup>7</sup> Economic & Social Research Institute (2019) Quarterly Economic Commentary: Autumn 2019

<sup>8</sup> European Commission (2019) Winter 2019 Economic Forecast: Ireland's GDP forecast to grow by 4.1% in 2019. Available from: [https://ec.europa.eu/ireland/news/winter-2019-economic-forecast-ireland-s-gdp-forecast-to-grow-by-4.1-per-cent-in-2019\\_en](https://ec.europa.eu/ireland/news/winter-2019-economic-forecast-ireland-s-gdp-forecast-to-grow-by-4.1-per-cent-in-2019_en)

### 3.5 Calculation of Average Monthly Household Disposable Income Distribution

**Purpose:** This is the calculation of estimated distribution of household units for each of the 10 household deciles throughout the plan period.

This has been based on the same information Step 4 (Calculation of Average Annual Household Disposable Income Distribution) and scaled to provide the monthly (rather than annual) estimates of disposable income per household in each decile as described in Table 12.

**Table 12: Calculation of Average Monthly Household Disposable Income Distribution (€)**

Range	% Households	2021	2022	2023	2024	2025	2026	2027
1st Decile	9.83%	923	950	977	1,005	1,035	1,065	1,095
2nd Decile	10.57%	1,526	1,571	1,616	1,663	1,711	1,761	1,812
3rd Decile	10.47%	2,193	2,257	2,322	2,389	2,459	2,530	2,603
4th Decile	10.44%	2,794	2,876	2,959	3,045	3,133	3,224	3,317
5th Decile	10.25%	3,420	3,519	3,621	3,726	3,834	3,945	4,059
6th Decile	9.94%	4,075	4,193	4,315	4,440	4,569	4,701	4,838
7th Decile	9.62%	4,809	4,948	5,092	5,240	5,392	5,548	5,709
8th Decile	9.65%	5,662	5,826	5,995	6,169	6,348	6,532	6,721
9th Decile	9.61%	6,826	7,024	7,228	7,438	7,653	7,875	8,104
10th Decile	9.62%	10,273	10,571	10,878	11,193	11,518	11,852	12,195

### 3.6 Determination of Distribution of Total Households

**Purpose:** This is the calculation of estimated distribution of total household units for each of the 10 household deciles throughout the plan period.

This has been based on the outputs of Step 2 (Determination of Average Household Size and Additional Households Required) in relation to number of private households per year during the plan period as well as the distribution of housing units in the State from the Household Budget Survey<sup>9</sup>. Table 13 identifies the distribution of total households across each of the ten deciles during the plan period.

**Table 13: Determination of Distribution of Total Households per decile**

Range	% Households	2021	2022	2023	2024	2025	2026	2027
1st Decile	9.83%	3,510	3,579	3,648	3,718	3,788	3,859	3,931
2nd Decile	10.57%	3,776	3,850	3,925	4,000	4,076	4,152	4,229
3rd Decile	10.47%	3,740	3,813	3,887	3,961	4,036	4,112	4,189
4th Decile	10.44%	3,729	3,802	3,876	3,950	4,025	4,101	4,177
5th Decile	10.25%	3,661	3,733	3,805	3,878	3,952	4,026	4,101
6th Decile	9.94%	3,552	3,621	3,691	3,762	3,833	3,905	3,978
7th Decile	9.62%	3,437	3,504	3,572	3,640	3,709	3,779	3,849
8th Decile	9.65%	3,447	3,515	3,583	3,652	3,721	3,791	3,861
9th Decile	9.61%	3,431	3,499	3,567	3,635	3,704	3,773	3,843
10th Decile	9.62%	3,437	3,504	3,572	3,640	3,709	3,779	3,849
<b>Total</b>	<b>100.00%</b>	<b>35,720</b>	<b>36,420</b>	<b>37,126</b>	<b>37,837</b>	<b>38,555</b>	<b>39,278</b>	<b>40,008</b>

<sup>9</sup> CSO (2017) Household Budget Survey 2015-2016 - Table HS029: Households in sample by deciles and year.



### 3.7 Determination of Distribution of Additional Households

**Purpose:** This is the calculation of estimated distribution of additional anticipated household units for each of the 10 household deciles throughout the plan period.

This has been based on the outputs of Step 2 (Determination of Average Household Size and Additional Households Required) in relation to number of anticipated households per year during the plan period as well as the distribution of housing units in the State from the Household Budget Survey<sup>9</sup>. Table 14 identifies the distribution of additional households across each of the ten deciles that are anticipated during the plan period.

**Table 14: Determination of Distribution of Additional Households per decile**

Range	% Households	2021	2022	2023	2024	2025	2026	2027
1st Decile	9.83%	68	69	69	70	70	71	72
2nd Decile	10.57%	73	74	75	75	76	76	77
3rd Decile	10.47%	73	73	74	75	75	76	76
4th Decile	10.44%	73	73	74	74	75	76	76
5th Decile	10.25%	71	72	72	73	74	74	75
6th Decile	9.94%	69	70	70	71	71	72	73
7th Decile	9.62%	67	67	68	68	69	70	70
8th Decile	9.65%	67	68	68	69	69	70	70
9th Decile	9.61%	67	67	68	68	69	70	70
10th Decile	9.62%	67	67	68	68	69	70	70
<b>Total</b>	<b>100.00%</b>	<b>695</b>	<b>700</b>	<b>706</b>	<b>712</b>	<b>717</b>	<b>724</b>	<b>729</b>

### 3.8 Calculation of Projected House Price Bands

**Purpose:** This is the calculation of projected house price bands based on the percentage split of the 8 price bands.

This section sets out background information on house price trends in the current market. To ensure the most up to date market context, 2019 has been selected as the baseline year and property transactions during the year have been considered representative to understand house prices and the distribution of housing units per price band. As demonstrated in Table 15, 871 transactions occurred in County Westmeath across the eight price bands during 2019.

**Table 15: House sales during 2019<sup>10</sup>**

Value Distribution (2019)	Number of Transactions	% of total
0-100,000	104	11.9%
100,000-150,000	283	32.5%
150,000-200,000	224	25.7%
200,000-250,000	138	15.8%
250,000-300,000	64	7.3%
300,000-350,000	21	2.4%
350,000-400,000	17	2.0%
400000+	20	2.3%

<sup>10</sup> Residential Property Price Register (2019) Transactional data for 2019 (to 2 December 2019).

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As part of the price assessment and projection for Westmeath, it is important to determine, generally, current house price sales and how they may fluctuate over the plan period. For this reason, historic house prices have been investigated through analysis of the Residential Property Price Register<sup>11</sup>, CSO<sup>12</sup> and Daft data<sup>13</sup> in order to contextualise general trends and how they can influence the market. As illustrated in Table 16, the recession and subsequent period of economic growth has resulted in large variances in house prices and in year-on-year growth metrics.

**Table 16: Historic year-on-year change in house price metrics in County Westmeath**

Year	Annual change in average house sales price 11	Annual change in average house sales price12	Annual change in median house sales price12	Annual change in average house sales price13
2011	-15.6%	-15.5%	-27.91%	-15.5%
2012	-17.3%	-17.4%	-21.04%	-6.2%
2013	-3.9%	12.3%	2.26%	-6.6%
2014	0.3%	6.5%	9.78%	6.5%
2015	22.2%	4.6%	4.11%	6.0%
2016	0.3%	15.5%	12.68%	11.3%
2017	22.0%	12.9%	15.00%	12.9%
2018	9.9%	15.1%	31.74%	9.4%

Given the context of improving economic conditions and its associated influence on house prices, it is anticipated that the distribution per price band will continue to change during the plan period as demonstrated in Table 17. The distribution of the price of units in the housing market during 2013 – 2018 in County Westmeath has been reviewed. It is assumed that a gradual shift towards the composition more commonly seen during 2006-2008 will arise (i.e. incremental year on year change from the lower price bands towards the higher price bands).

**Table 17: Projected distribution of houses by house price bands**

Projected Distribution by Price Bands														
Price Band	Annual % Change	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
0 -100,000	-0.80%	11.9%	11.1%	10.3%	9.6%	8.8%	8.0%	7.2%	6.4%	5.6%	4.8%	4.0%	3.2%	2.4%
100,000-150,000	-2.17%	32.5%	30.3%	28.2%	26.0%	23.8%	21.7%	19.5%	17.3%	15.2%	13.0%	10.8%	8.7%	6.5%
150,000-200,000	0.86%	25.7%	26.6%	27.4%	28.3%	29.1%	30.0%	30.9%	31.7%	32.6%	33.4%	34.3%	35.1%	36.0%
200,000-250,000	0.53%	15.8%	16.4%	16.9%	17.4%	18.0%	18.5%	19.0%	19.5%	20.1%	20.6%	21.1%	21.7%	22.2%
250,000-300,000	0.24%	7.3%	7.6%	7.8%	8.1%	8.3%	8.6%	8.8%	9.1%	9.3%	9.6%	9.8%	10.0%	10.3%
300,000-350,000	0.44%	2.4%	2.9%	3.3%	3.7%	4.2%	4.6%	5.1%	5.5%	6.0%	6.4%	6.9%	7.3%	7.7%
350,000-400,000	0.44%	2.0%	2.4%	2.8%	3.3%	3.7%	4.2%	4.6%	5.1%	5.5%	5.9%	6.4%	6.8%	7.3%
400,000+	0.44%	2.3%	2.7%	3.2%	3.6%	4.1%	4.5%	5.0%	5.4%	5.8%	6.3%	6.7%	7.2%	7.6%

This information has supported the calculation of projected house price bands based on the percentage split of the 8 price bands as outlined in Table 18. This reflects market changes to the end of the plan period including:

- Changing distribution of housing units per price band (as outlined in Table 17); and
- Annual increase in average house prices of between 7% (in 2020) to 5% (from 2022 onwards). This forecast assumes a slight reduction on existing levels of house price inflation (2014-Q3 2019).

<sup>11</sup> Residential Property Price Register (2019) Data for the period 2010 – 2019 was downloaded on 2 December 2019.

<sup>12</sup> CSO (2019) Residential Property Transactions Data – Table HPM02 and HPA02 data for the period 2010 – 2018 was reviewed.

<sup>13</sup> Daft Quarterly Reports were downloaded for Q4 during the period 2011 – 2018 whilst Q3 report for 2019 was reviewed

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Table 18: Calculation of Projected House Price Bands

Year	Average Price Increase	1st Band (Below X1)	2nd Band (X1 – X2)		3rd Band (X2 – X3)		4th Band (X3 – X4)		5th Band (X4 – X5)		6th Band (X5 – X6)		7th Band (X6 – X7)		8th Band (Above X7)
2019	8.0%	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	7.0%	107,000	107,001	160,500	160,501	214,000	214,001	267,500	267,501	321,000	321,001	374,500	374,501	428,000	428,001
<b>2021</b>	6.0%	113,420	113,421	170,130	170,131	226,840	226,841	283,550	283,551	340,260	340,261	396,970	396,971	453,680	453,681
<b>2022</b>	5.0%	119,091	119,092	178,637	178,638	238,182	238,183	297,728	297,729	357,273	357,274	416,819	416,820	476,364	476,365
<b>2023</b>	5.0%	125,046	125,047	187,568	187,570	250,091	250,092	312,614	312,615	375,137	375,138	437,659	437,661	500,182	500,183
<b>2024</b>	5.0%	131,298	131,299	196,947	196,948	262,596	262,597	328,245	328,246	393,893	393,895	459,542	459,544	525,191	525,193
<b>2025</b>	5.0%	137,863	137,864	206,794	206,795	275,725	275,727	344,657	344,658	413,588	413,590	482,520	482,521	551,451	551,452
<b>2026</b>	5.0%	144,756	144,757	217,134	217,135	289,512	289,513	361,890	361,891	434,268	434,269	506,645	506,647	579,023	579,025
<b>2027</b>	5.0%	151,994	151,995	227,990	227,992	303,987	303,989	379,984	379,986	455,981	455,982	531,978	531,979	607,975	607,976

### 3.9 Calculation of Mortgage Capacity of Households

**Purpose:** This is the determination as to whether households in each decile can qualify for a mortgage (under the current Central Bank rules) that enables them to purchase a house in the lowest price band.

The Central Bank have measures in place that set limits on size of mortgages that consumers can borrow through the use of loan-to-value (LTV)<sup>14</sup> and loan-to-income (LTI)<sup>15</sup> limits. This approach therefore establishes whether households could qualify for a mortgage that would enable them to purchase a house in the lowest price band under these rules.

The key variables used to determine whether households in a decile can qualify for a mortgage are therefore a LTV ratio of 0.90, a maximum LTI ratio of 3.5 and the upper value of the first house price band for that year. As outlined in Table 19, it has determined that during the plan period, the first three deciles do not have sufficient income to meet the Central Bank rules to as 3.5 times their gross income is less than 90% of the value of purchase a house in the lowest projected price band and hence they do not qualify for a mortgage and progress to private rental (See Step 11). Those households that can qualify for a mortgage progress to the needs assessment for ownership (See Step 10).

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<sup>14</sup> The LTV limit requires you to have a minimum deposit before you can get a mortgage. First-time buyers are allowed up to 90% LTV, meaning they're required to provide a minimum deposit of 10% upfront for any property.

<sup>15</sup> The LTI limit restricts the amount of money you can borrow to a maximum of 3.5 times your gross income.



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Table 19: Determination of Mortgage Qualification for Households

Year	Range	Additional Anticipated Households	Upper Value of Cheapest House Price Band	Minimum LTV (90% of Cheapest House Price)	Maximum LTI (3.5 LTI)	Mortgage Qualification	Additional Anticipated Households That Qualify for a Mortgage	Additional Anticipated Households That Do Not Qualify for a Mortgage
2021	1st Decile	68	113,420	102,078	37,441	FAIL	0	68
	2nd Decile	73			62,635	FAIL	0	73
	3rd Decile	73			90,861	FAIL	0	73
	4th Decile	73			118,898	PASS	73	0
	5th Decile	71			151,128	PASS	71	0
	6th Decile	69			186,849	PASS	69	0
	7th Decile	67			228,257	PASS	67	0
	8th Decile	67			278,344	PASS	67	0
	9th Decile	67			355,007	PASS	67	0
	10th Decile	67			581,715	PASS	67	0
		695					480	214
2022	1st Decile	69	119,091	107,182	38,526	FAIL	0	69
	2nd Decile	74			64,451	FAIL	0	74
	3rd Decile	73			93,496	FAIL	0	73
	4th Decile	73			122,346	PASS	73	0
	5th Decile	72			155,511	PASS	72	0
	6th Decile	70			192,268	PASS	70	0
	7th Decile	67			234,877	PASS	67	0
	8th Decile	68			286,416	PASS	68	0
	9th Decile	67			365,303	PASS	67	0

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	10th Decile	67			598,585	PASS	67	0
		700					<b>484</b>	<b>216</b>
<b>2023</b>	1st Decile	69	125,046	112,541	39,644	FAIL	0	69
	2nd Decile	75			66,320	FAIL	0	75
	3rd Decile	74			96,207	FAIL	0	74
	4th Decile	74			125,895	PASS	74	0
	5th Decile	72			160,020	PASS	72	0
	6th Decile	70			197,844	PASS	70	0
	7th Decile	68			241,688	PASS	68	0
	8th Decile	68			294,722	PASS	68	0
	9th Decile	68			375,896	PASS	68	0
	10th Decile	68			615,944	PASS	68	0
		<b>706</b>					<b>488</b>	<b>218</b>
<b>2024</b>	1st Decile	70	131,298	118,168	40,793	FAIL	0	70
	2nd Decile	75			68,244	FAIL	0	75
	3rd Decile	75			98,997	FAIL	0	75
	4th Decile	74			129,545	PASS	74	0
	5th Decile	73			164,661	PASS	73	0
	6th Decile	71			203,581	PASS	71	0
	7th Decile	68			248,697	PASS	68	0
	8th Decile	69			303,269	PASS	69	0
	9th Decile	68			386,797	PASS	68	0
	10th Decile	68			633,806	PASS	68	0
		<b>712</b>					<b>492</b>	<b>220</b>
<b>2025</b>	1st Decile	70	137,863	124,076	41,976	FAIL	0	70
	2nd Decile	76			70,223	FAIL	0	76

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	3rd Decile	75			101,868	FAIL	0	75
	4th Decile	75			133,302	PASS	75	0
	5th Decile	74			169,436	PASS	74	0
	6th Decile	71			209,485	PASS	71	0
	7th Decile	69			255,910	PASS	69	0
	8th Decile	69			312,064	PASS	69	0
	9th Decile	69			398,014	PASS	69	0
	10th Decile	69			652,187	PASS	69	0
		<b>717</b>					<b>496</b>	<b>221</b>
<b>2026</b>	1st Decile	71	144,756	130,280	43,194	FAIL	0	71
	2nd Decile	76			72,259	FAIL	0	76
	3rd Decile	76			104,822	FAIL	0	76
	4th Decile	76			137,168	PASS	76	0
	5th Decile	74			174,350	PASS	74	0
	6th Decile	72			215,560	PASS	72	0
	7th Decile	70			263,331	PASS	70	0
	8th Decile	70			321,114	PASS	70	0
	9th Decile	70			409,557	PASS	70	0
	10th Decile	70			671,100	PASS	70	0
		<b>724</b>					<b>500</b>	<b>223</b>
<b>2027</b>	1st Decile	72	151,994	136,794	44,446	FAIL	0	72
	2nd Decile	77			74,355	FAIL	0	77
	3rd Decile	76			107,862	FAIL	0	76
	4th Decile	76			141,146	PASS	76	0
	5th Decile	75			179,406	PASS	75	0
	6th Decile	73			221,811	PASS	73	0

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	7th Decile	70			270,968	PASS	70	0
	8th Decile	70			330,426	PASS	70	0
	9th Decile	70			421,434	PASS	70	0
	10th Decile	70			690,562	PASS	70	0
		<b>729</b>					<b>504</b>	<b>225</b>

### 3.10 Calculation of Projected Needs for Ownership

#### 3.10.1 Application and Variables of the Annuity Formula

**Purpose:** This is the calculation of the approximate affordable house price for each of the ten deciles per year during the plan period based on the application of the annuity formula.

The projections for household income during the plan period are applied to the DoECLG Model Housing Strategy annuity formula. This formula determines the maximum affordable house price for each of the ten income deciles based on a number of evidence-based variables that have been established through analysis of historic mortgage data from the Central Bank<sup>16</sup>. The key variables used in the annuity formula include an affordability threshold of a maximum of 35% expenditure of household income on mortgage costs, a loan to value ratio of 0.90, an annual interest rate (APR) of 3%, and a loan term of 29 years.

It should be noted, that whilst some of the lower deciles have a maximum affordable house price that is higher than the lowest price band for that year, as outlined in the preceding step, these households would not qualify for a mortgage due to the current Central Bank rules.

**Table 20: Calculation of Housing Affordability**

Range	% Households	2021	2022	2023	2024	2025	2026	2027
1st Decile	9.83%	83,342	85,759	88,246	90,806	93,439	96,149	98,937
2nd Decile	10.57%	137,854	141,852	145,966	150,199	154,555	159,037	163,649
3rd Decile	10.47%	198,060	203,804	209,714	215,796	222,054	228,494	235,120
4th Decile	10.44%	252,381	259,700	267,232	274,981	282,956	291,161	299,605
5th Decile	10.25%	308,841	317,797	327,014	336,497	346,255	356,297	366,629
6th Decile	9.94%	368,036	378,709	389,691	400,992	412,621	424,587	436,900
7th Decile	9.62%	434,322	446,917	459,878	473,214	486,937	501,058	515,589
8th Decile	9.65%	511,361	526,190	541,450	557,152	573,309	589,935	607,043
9th Decile	9.61%	616,515	634,394	652,792	671,723	691,203	711,248	731,874
10th Decile	9.62%	927,807	954,713	982,400	1,010,890	1,040,205	1,070,371	1,101,412

#### 3.10.2 Calculation of Projected Needs for Home Ownership

**Purpose:** This is the calculation of the households surplus and/or deficit per price band with respect to the number of households that can qualify for a mortgage.

Based on the determination of additional households required (i.e. outputs from Step 7 – Refer to Table 9 and Table 17), the projected house price bands (i.e. outputs from Step 8 – Refer to Table 18), the determination of households that can qualify for a mortgage (Refer to Table 19) and the calculation of housing affordability (i.e. outputs from Step 9 – Refer to Table 20), the housing surplus/deficit per price band has been determined as set out in Table 21.

A surplus in a given price band has been identified where the number of housing units anticipated is greater than the number of households that qualify for a mortgage and have the ability to purchase a home at the upper value of that house price band. A deficit has been identified in a given price band where there is a fewer

households anticipated compared to the number of households that qualify for a mortgage and have the ability to purchase a home at the upper value of that house price band.

Throughout the plan period, there is generally a housing surplus in the lower price bands and housing deficit in the higher price bands as identified in Table 21. However, a sufficient number of houses is anticipated overall as households in the upper price bands can purchase a house in a lower price band. Additionally, the bottom three deciles will not qualify for a mortgage, therefore there will be sufficient number of houses to those households that qualify for a mortgage and have the ability to purchase a home at the upper value of that house price band.

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Table 21: Calculation of Surplus/Deficit in Housing Available to Additional Households That Qualify For a Mortgage

Year	Range	Additional Anticipated Households That Qualify for a Mortgage	Running Total	Affordability Threshold	Household Price Band(s)	Upper Value of Price Band	Households That Qualify for a Mortgage Able to Purchase at Upper Value	% of Housing Units Anticipated per Price Band	Housing Units Anticipated per Price Band	Housing Surplus (+) or Deficit (-) per Price Band
2021	1st Decile	0	0	83,342	1st Band	113,420	0	10.3%	50	50
	2nd Decile	0	0	137,854	2nd Band	170,130	0	28.2%	135	135
	3rd Decile	0	0	198,060	3rd Band	226,840	65	27.4%	132	67
	4th Decile	73	73	252,381	4th Band	283,550	67	16.9%	81	14
	5th Decile	71	144	308,841	5th Band	340,260	65	7.8%	38	-27
	6th Decile	69	213	368,036	6th Band	396,970	59	3.3%	16	-43
	7th Decile	67	280	434,322	7th Band	453,680	52	2.8%	14	-38
	8th Decile	67	347	511,361	8th Band	None	-	3.2%	15	-
	9th Decile	67	413	616,515						
	10th Decile	67	480	927,807						
		<b>480</b>					<b>308</b>	<b>100.00%</b>	<b>480</b>	<b>157</b>
2022	1st Decile	0	0	85,759	1st Band	119,091	0	9.6%	46	46
	2nd Decile	0	0	141,852	2nd Band	178,637	0	26.0%	126	126
	3rd Decile	0	0	203,804	3rd Band	238,182	67	28.3%	137	70
	4th Decile	73	73	259,700	4th Band	297,728	69	17.4%	84	16
	5th Decile	72	145	317,797	5th Band	357,273	67	8.1%	39	-28
	6th Decile	70	215	378,709	6th Band	416,819	61	3.7%	18	-42
	7th Decile	67	282	446,917	7th Band	476,364	53	3.3%	16	-38
	8th Decile	68	350	526,190	8th Band	None	-	3.6%	18	-
	9th Decile	67	417	634,394						

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	10th Decile	67	484	954,713						
		<b>484</b>					<b>316</b>	<b>100.00%</b>	<b>484</b>	<b>150</b>
2023	1st Decile	0	0	88,246	1st Band	125,046	0	8.8%	43	43
	2nd Decile	0	0	145,966	2nd Band	187,568	0	23.8%	116	116
	3rd Decile	0	0	209,714	3rd Band	250,091	69	29.1%	142	73
	4th Decile	74	74	267,232	4th Band	312,614	71	18.0%	88	17
	5th Decile	72	146	327,014	5th Band	375,137	69	8.3%	41	-28
	6th Decile	70	216	389,691	6th Band	437,659	62	4.2%	20	-42
	7th Decile	68	284	459,878	7th Band	500,182	55	3.7%	18	-37
	8th Decile	68	352	541,450	8th Band	None	-	4.1%	20	-
	9th Decile	68	420	652,792						
	10th Decile	68	488	982,400						
		<b>488</b>					<b>325</b>	<b>100.00%</b>	<b>488</b>	<b>143</b>
2024	1st Decile	0	0	90,806	1st Band	131,298	0	8.0%	39	39
	2nd Decile	0	0	150,199	2nd Band	196,947	0	21.7%	107	107
	3rd Decile	0	0	215,796	3rd Band	262,596	71	30.0%	148	77
	4th Decile	74	74	274,981	4th Band	328,245	73	18.5%	91	18
	5th Decile	73	147	336,497	5th Band	393,893	71	8.6%	42	-28
	6th Decile	71	218	400,992	6th Band	459,542	64	4.6%	23	-41
	7th Decile	68	287	473,214	7th Band	525,191	57	4.2%	21	-36
	8th Decile	69	355	557,152	8th Band	None	-	4.5%	22	-
	9th Decile	68	424	671,723						
	10th Decile	68	492	1,010,890						
		<b>492</b>					<b>335</b>	<b>100.00%</b>	<b>492</b>	<b>135</b>



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2025	1st Decile	0	0	93,439	1st Band	137,863	0	7.2%	36	36
	2nd Decile	0	0	154,555	2nd Band	206,794	0	19.5%	97	97
	3rd Decile	0	0	222,054	3rd Band	275,725	73	30.9%	153	80
	4th Decile	75	75	282,956	4th Band	344,657	75	19.0%	94	20
	5th Decile	74	148	346,255	5th Band	413,588	98	8.8%	44	-54
	6th Decile	71	220	412,621						
	7th Decile	69	289	486,937	6th & 7th Band	551,451	99	9.7%	48	-51
	8th Decile	69	358	573,309	8th Band	None	-	5.0%	25	-
	9th Decile	69	427	691,203						
	10th Decile	69	496	1,040,205						
		496					344	100.00%	496	127
2026	1st Decile	0	0	96,149	1st Band	144,756	0	6.4%	32	32
	2nd Decile	0	0	159,037	2nd Band	217,134	0	17.3%	87	87
	3rd Decile	0	0	228,494	3rd Band	289,512	75	31.7%	159	84
	4th Decile	76	76	291,161	4th Band	361,890	114	19.5%	98	-16
	5th Decile	74	150	356,297						
	6th Decile	72	222	424,587	5th Band	434,268	64	9.1%	45	-18
	7th Decile	70	291	501,058	6th Band	506,645	58	5.5%	28	-30
	8th Decile	70	361	589,935	7th Band	579,023	40	5.1%	25	-15
	9th Decile	70	431	711,248	8th Band	None	-	5.4%	27	-
	10th Decile	70	500	1,070,371						
		500					351	100.00%	500	123
2027	1st Decile	0	0	98,937	1st Band	151,994	0	5.6%	28	28
	2nd Decile	0	0	163,649	2nd Band	227,990	0	15.2%	76	76

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	3rd Decile	0	0	235,120	3rd Band	303,987	125	32.6%	164	39
	4th Decile	76	76	299,605						
	5th Decile	75	151	366,629	4th Band	379,984	69	20.1%	101	32
	6th Decile	73	223	436,900	5th Band	455,981	65	9.3%	47	-18
	7th Decile	70	294	515,589	6th Band	531,978	59	6.0%	30	-29
	8th Decile	70	364	607,043	7th Band	607,975	42	5.5%	28	-14
	9th Decile	70	434	731,874	8th Band	None	-	5.8%	29	-
	10th Decile	70	504	1,101,412						
		<b>504</b>					<b>361</b>	<b>100.00%</b>	<b>504</b>	<b>114</b>

### 3.11 Calculation of Projected Needs for Private Rental

Purpose: This is the calculation of the households not meeting the affordability criteria to privately rent a home with respect to the number of households that cannot qualify for a mortgage.

To ensure a robust approach to understand the rental market, data from the Rental Tenancies Board for County Westmeath<sup>17</sup> has been analysed to understand the average rent prices for specific units (Refer to Table 22).

**Table 22: Historic rental prices by unit type**

	One bed	Two bed	Three bed	Four plus bed	All bedrooms
2018	568.52	718.4	731.65	850.56	731.31
2017	506.64	653.1	695.39	791.52	678.07
2016	475.14	614.79	643.62	726.58	630.44
2015	448.97	658.87	600.21	679.06	620.08
<b>Average</b>	<b>499.8175</b>	<b>661.29</b>	<b>667.7175</b>	<b>761.93</b>	<b>664.975</b>

To ensure the most up to date market context, the demand per unit type has been established from the Rental Tenancies Board<sup>17</sup> and a 6% annual growth rate in average rent price has been applied to understand the projected price of rent per unit type in County Westmeath (Refer to Table 23).

**Table 23: Projected rental prices by unit type**

Year	Specific Area	County	One bed	Two bed	Three bed	Four bed
2021	Westmeath	Westmeath	677	856	871	1013
2022	Westmeath	Westmeath	718	907	924	1074
2023	Westmeath	Westmeath	761	961	979	1138
2024	Westmeath	Westmeath	806	1019	1038	1207
2025	Westmeath	Westmeath	855	1080	1100	1279
2026	Westmeath	Westmeath	906	1145	1166	1356
2027	Westmeath	Westmeath	961	1214	1236	1437

It is generally accepted that if housing costs exceed 35 per cent of a household's disposable income, the housing is unaffordable and housing costs consume a disproportionately high amount of household income. Based on this information, we have calculated the number of households not meeting the "Affordability Criteria" for private rental during the plan period as outlined in Table 24.

**Table 24: Number of Additional Anticipated Households That Do Not Qualify for a Mortgage and Cannot Afford Private Rental**

	2021	2022	2023	2024	2025	2026	2027
1 Bed	17	17	17	26	26	26	27

<sup>17</sup> Rental Tenancies Board (2019) Table RIA02 - Average Monthly Rent Report by Year, Location, Property Type and Number of Bedrooms. Available from:

[https://statbank.cso.ie/px/pxeirestat/Database/eirestat/Residential%20Tenancies%20Board%20\(RTB\)/Residential%20Tenancies%20Board%20\(RTB\)\\_statbank.asp?SP=Residential%20Tenancies%20Board%20\(RTB\)&Planguage=0&ProductID=DB\\_RI](https://statbank.cso.ie/px/pxeirestat/Database/eirestat/Residential%20Tenancies%20Board%20(RTB)/Residential%20Tenancies%20Board%20(RTB)_statbank.asp?SP=Residential%20Tenancies%20Board%20(RTB)&Planguage=0&ProductID=DB_RI)

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2 Bed	78	79	79	80	81	81	82
3 Bed	71	72	72	73	73	74	74
4+ Bed	40	40	41	41	41	42	42
<b>Total</b>	<b>206</b>	<b>208</b>	<b>209</b>	<b>220</b>	<b>221</b>	<b>223</b>	<b>225</b>

Those that cannot afford private rental are therefore considered to require social (and affordable) housing. It should be noted that during 2021 – 2023, nine households can therefore afford private rental for a one-bedroom unit, despite not qualifying for a mortgage, however all other unit types are determined to be too expensive every year when compared to the affordability criteria. Further, one bedroom units are not considered to be affordable during 2024 – 2027 and therefore every household that cannot qualify for a mortgage will require social (and affordable) housing.

### 3.12 Summary of Projected Social Housing Needs

**Purpose:** This is the calculation of the households who can be classified as having an affordability problem during the period 2021-2027 so as to adequately inform the necessary provision units in County Westmeath.

This section therefore summarises the anticipated social housing need for Westmeath County Council as set out in the preceding steps and reflects assessments for both mortgage qualification and private rental affordability.

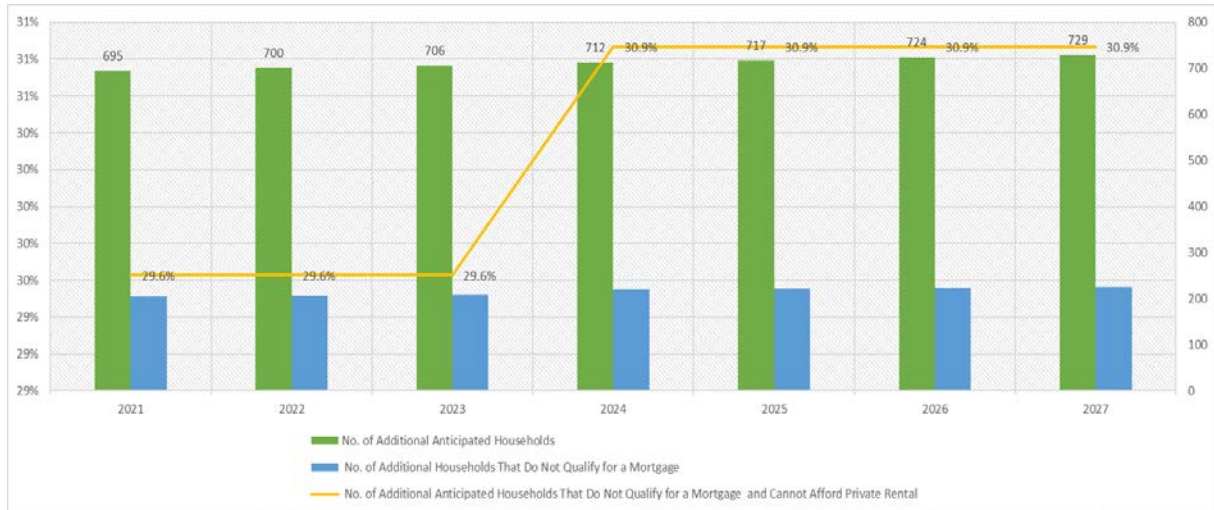
The number of additional households anticipated over the plan period, the number of those households that do not qualify for a mortgage and number of those households that do not qualify for a mortgage and cannot afford private rental have been set out in Table 25 and illustrated in Figure 3.

**Table 25: Identified Housing Shortfall Over Plan Period**

	2021	2022	2023	2024	2025	2026	2027
No. of Additional Anticipated Households	695	700	706	712	717	724	729
No. of Additional Households That Do Not Qualify for a Mortgage	214	216	218	220	221	223	225
No. of Additional Anticipated Households That Do Not Qualify for a Mortgage and Cannot Afford Private Rental	206	208	209	220	221	223	225
Social Requirement as a % of Total Additional Anticipated Households	29.6%	29.6%	29.6%	30.9%	30.9%	30.9%	30.9%

It has been determined that 1,538 of the 4,983 additional anticipated households will not qualify for a mortgage during the plan period and that 1,512 of these households do not meet the affordability criteria for private rental. With regards to private rental affordability, households which are identified as not being able to meet the 'Affordability Criteria' over the plan period are therefore considered to require social (and affordable) housing which equates to between 29.6% and 30.9% of the additional anticipated households.

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**Figure 3: Identified Social Requirement Over Plan Period**

## 4 Analysis of Housing Requirements in Westmeath

### 4.1 Overview

This section succinctly summarises the overall housing requirements for the county having regard to the supply and demand analysis outputs discussed in previous sections.

Between 2021 and 2027, this Strategy forecasts a population increase of 10,483 in County Westmeath. This in turn indicates a total population of 105,710 in 2027. The population targets for this Plan period (2021-2027), as set out in the Core Strategy, establishes a total housing target for Westmeath of 4,983 units over the plan period 2021-2027, the equivalent of 712 units per annum.

It has been determined that 1,538 of the 4,983 additional anticipated households will not qualify for a mortgage during the plan period and that 1,512 of these households do not meet the affordability criteria for private rental. With regards to private rental affordability, households which are identified as not being able to meet the 'Affordability Criteria' over the plan period are therefore considered to require social (and affordable) housing which equates to between 29.6% and 30.9% of the additional anticipated households.

Section 93 of the Planning and Development Act 2000, defines 'affordability' as "a person who is in need of accommodation and whose income would not be adequate to meet the payments of a mortgage for the purchase of a house to meet his or her accommodation needs because the payments calculated over the course of a year would exceed 35% of that person's annual income net of income tax and pay related social insurance..." This has been applied within this analysis and informs the determination of the social requirement for the plan period.

It should be noted that while some of these households could afford to sustainably repay a loan of a certain size, their inability to qualify for a mortgage precludes them and effectively results in them being considered as having either a social or affordable need (after their assessment under private rental conditions). Most of the households who do not qualify for a loan also face difficulties affording private rental, keeping the effective social and affordable needs requirement in the 30% range across the period.

Based on this analysis, the identified social requirement for the 6-year plan period is 1,512 units, approximately 30% of total additional households.

The following sections set out specific analysis around three core components. This analysis serves to further understanding around specific dynamics of future housing demand in Westmeath over the plan period. These are as following:

- Demand for single rural dwellings during the plan period
- Household Size Cohort
- Household Tenure

Following this, section 4.5 provides an overview of how social housing support is administered by Westmeath County Council, with existing delivery methods and targets set out in section 4.5.2.

## 4.2 Single Rural Dwellings

As set out in Chapter 3, the NPF requires that Development Plans quantify the demand for single rural dwellings. The total population increase for the rural remainder<sup>18</sup> during the plan period is anticipated to be 4,476 additional persons or 2,103 additional households as outlined in Table 26 and Table 27 respectively.

**Table 26: Projected population growth for the rural remainder**

Year	Population - Total	Percentage Increase	Annual Population Increase During Year	Total Population Increase 2021-2027	Total Population Increase 2016-2027
2016	36,221		-	-	-
2017	36,560	0.9%	339	-	-
2018	37,128	1.6%	568	-	-
2019	37,722	1.6%	593	-	-
2020	38,319	1.6%	597	-	-
2021	38,915	1.6%	597	-	-
2022	39,526	1.6%	611	-	-
2023	40,151	1.6%	625	-	-
2024	40,788	1.6%	637	-	-
2025	41,441	1.6%	654	-	-
2026	42,108	1.6%	667	-	-
2027	42,795	1.6%	687	4,476	6,574

**Table 27: Projected Housing Requirements for the rural remainder**

Year	Population - Total	Number of Households (Private)	Average Household Size	No. of Anticipated Houses Per Annum	Total Anticipated Houses - 2021-2027	Average Anticipated Houses Per Annum between 2021-2027
2016	36,221	-	-	-	-	-
2017	36,560	13,287	2.75	-	-	-
2018	37,128	13,547	2.74	260	-	-
2019	37,722	13,819	2.73	272	-	-
2020	38,319	14,094	2.72	275	-	-
2021	38,915	14,371	2.71	277	-	-
2022	39,526	14,656	2.70	285	-	-
2023	40,151	14,948	2.69	292	-	-
2024	40,788	15,247	2.68	299	-	-
2025	41,441	15,555	2.66	308	-	-
2026	42,108	15,871	2.65	316	-	-
2027	42,795	16,196	2.64	326	2,103	300
2028	43,507	16,534	2.63	338	-	-
2029	44,236	16,881	2.62	347	-	-
2030	44,983	17,239	2.61	357	-	-
2031	45,741	17,603	2.60	365	-	-

<sup>18</sup> As informed by the selected population projection scenario; 'Proportional Intervention Scenario C'.

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The additional households identified for the rural remainder have been distributed according to their income decile in Table 28.

**Table 28: Additional Anticipated Households per decile for the rural remainder**

Year	2021	2022	2023	2024	2025	2026	2027
1st Decile	27	28	29	29	30	31	32
2nd Decile	29	30	31	32	33	33	34
3rd Decile	29	30	31	31	32	33	34
4th Decile	29	30	31	31	32	33	34
5th Decile	28	29	30	31	32	32	33
6th Decile	28	28	29	30	31	31	32
7th Decile	27	27	28	29	30	30	31
8th Decile	27	27	28	29	30	30	31
9th Decile	27	27	28	29	30	30	31
10th Decile	27	27	28	29	30	30	31
<b>Total</b>	<b>277</b>	<b>285</b>	<b>292</b>	<b>299</b>	<b>308</b>	<b>316</b>	<b>326</b>

The annuity formula has been used to determine the maximum affordable house price for a single rural dwelling for each of the ten income deciles as outlined in Table 29.

**Table 29: Calculation of Approximate Affordable Price for a Single Rural Dwelling**

Range	% Households	2021	2022	2023	2024	2025	2026	2027
1st Decile	9.83%	83,342	85,759	88,246	90,806	93,439	96,149	98,937
2nd Decile	10.57%	137,854	141,852	145,966	150,199	154,555	159,037	163,649
3rd Decile	10.47%	198,060	203,804	209,714	215,796	222,054	228,494	235,120
4th Decile	10.44%	252,381	259,700	267,232	274,981	282,956	291,161	299,605
5th Decile	10.25%	308,841	317,797	327,014	336,497	346,255	356,297	366,629
6th Decile	9.94%	368,036	378,709	389,691	400,992	412,621	424,587	436,900
7th Decile	9.62%	434,322	446,917	459,878	473,214	486,937	501,058	515,589
8th Decile	9.65%	511,361	526,190	541,450	557,152	573,309	589,935	607,043
9th Decile	9.61%	616,515	634,394	652,792	671,723	691,203	711,248	731,874
10th Decile	9.62%	927,807	954,713	982,400	1,010,890	1,040,205	1,070,371	1,101,412

The cost of constructing a single rural dwelling in 2019 has been estimated for a larger and smaller single rural dwelling based on floor space estimates from the CSO and SCSi respectively. A cost range of between €1,550/m<sup>2</sup> - €1,750/m<sup>2</sup> in 2019 has been used<sup>19</sup> and the estimated cost over time has considered the projected GDP growth rates as described in Section 3.4.

The cost for the larger unit has assumed a floor area of 254m<sup>2</sup> which is the average floor area for a 'one off' house<sup>20</sup> between 2006 and the second quarter (Q2) of 2019 as defined by the CSO. This equates to a cost of between €393,700 and €444,500 in 2019 as outlined in Table 30.

<sup>19</sup> Data directly received from O' Reilly Hyland Tierney & Associates on 13 December 2019. It should be noted that this includes footpath and services for the dwelling, as well as VAT.

<sup>20</sup> Please note that the CSO uses the term 'one off house' and this has been applied for the purpose of this estimation and thus used interchangeably herein.



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**Table 30: Estimated Cost to Construct a Larger Single Rural Dwelling**

Year	Forecast GDP Growth Applying to Labour / Materials	Average Cost (€) per m <sup>2</sup> Min	Average Cost (€) per m <sup>2</sup> Max	Average Floor Size of One Off Unit	Average Cost (€) Min	Average Cost (€) Max
2019	-	1550.00	1750.00	254	393,700	444,500
2020	3.1%	1598.05	1804.25	254	405,905	458,280
2021	3.1%	1647.59	1860.18	254	418,488	472,486
2022	2.9%	1695.37	1914.13	254	430,624	486,188
2023	2.9%	1744.54	1969.64	254	443,112	500,288
2024	2.9%	1795.13	2026.76	254	455,962	514,796
2025	2.9%	1847.19	2085.53	254	469,185	529,725
2026	2.9%	1900.75	2146.01	254	482,792	545,087
2027	2.9%	1955.88	2208.25	254	496,792	560,895
2028	2.9%	2012.60	2272.29	254	511,199	577,161
2029	2.9%	2070.96	2338.18	254	526,024	593,898
2030	2.9%	2131.02	2405.99	254	541,279	611,121
2031	2.9%	2192.82	2475.76	254	556,976	628,844

The cost for the smaller unit has assumed a floor area of 146m<sup>2</sup> which is the average floor area for a detached bungalow in their housing rebuilding calculator as defined by the SCSi. This equates to a cost of between €226,300 and €255,500 in 2019 as outlined in Table 31.

**Table 31: Estimated Cost to Construct a Smaller Single Rural Dwelling**

Year	Forecast GDP Growth Applying to Labour / Materials	Average Cost (€) per m <sup>2</sup> Min	Average Cost (€) per m <sup>2</sup> Max	Average Floor Size of One Off Unit	Average Cost (€) Min	Average Cost (€) Max
2019	-	1550.00	1750.00	146	226,300	255,500
2020	3.1%	1598.05	1804.25	146	233,315	263,421
2021	3.1%	1647.59	1860.18	146	240,548	271,587
2022	2.9%	1695.37	1914.13	146	247,524	279,463
2023	2.9%	1744.54	1969.64	146	254,702	287,567
2024	2.9%	1795.13	2026.76	146	262,089	295,906
2025	2.9%	1847.19	2085.53	146	269,689	304,488
2026	2.9%	1900.75	2146.01	146	277,510	313,318
2027	2.9%	1955.88	2208.25	146	285,558	322,404
2028	2.9%	2012.60	2272.29	146	293,839	331,754
2029	2.9%	2070.96	2338.18	146	302,360	341,375
2030	2.9%	2131.02	2405.99	146	311,129	351,274
2031	2.9%	2192.82	2475.76	146	320,152	361,461

This average cost for smaller and larger units has then been assessed against a household's projected affordability threshold. The anticipated number of households who would meet this criteria in each projected year have then been identified from the total number of anticipated households projected to join the rural remainder tier of the settlement hierarchy (as set out in the Core Strategy), and can be seen in Table 32.

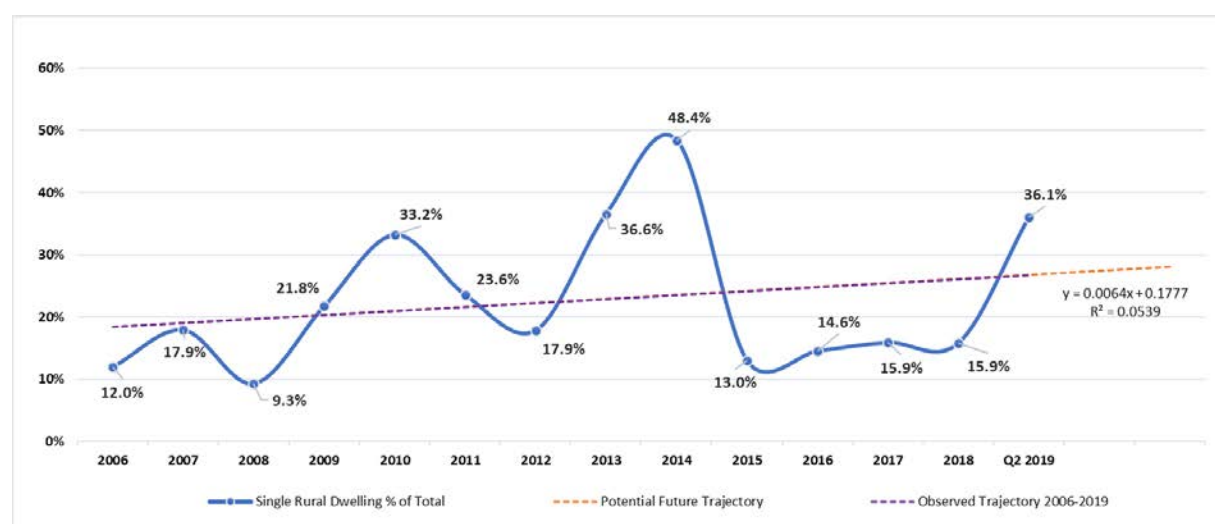
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Only those households in the seventh to tenth deciles can afford to construct a larger single rural dwelling throughout the plan period. In comparison, given the lower estimated construction cost households in the fourth to tenth deciles can afford to construct a smaller single rural dwelling throughout the plan period.

**Table 32: Number of Additional Households who can Afford to Construct a Single Rural Dwelling**

	2021	2022	2023	2024	2025	2026	2027
Households that can afford to construct a larger Single Rural Dwelling	107	110	113	115	119	122	125
Households that can afford to construct a smaller Single Rural Dwelling	192	197	202	207	213	218	192

A linear extrapolation of the number of granted planning applications for single rural dwellings between 2006 - Q2 2019 has been undertaken (Refer to Figure 4 and Table 7). This identifies that approximately 22.1% of all granted residential applications within any given year have been for single rural dwellings.



**Figure 4: Percentage of Granted Applications for Single Rural Dwellings of Total Granted Applications for Residential during 2006 – Q2 2019**

Specific analysis of the most recent full-year data (2011-2018) indicates that 23.2% of residential planning applications have been granted for single rural dwellings, and that this equates to approximately 65 units per annum during that period.

Applying a rate of 22.1% (i.e. the 2006-Q2 2019 average) for single rural dwelling types provides the indicative number of potential applications for the plan period, assuming that current trends continue. This is disaggregated further by the size of the rural dwelling to be constructed (which impacts the affordability thresholds) and is illustrated in table 33.

**Table 33: Indicative Number of Potential Applications for Single Rural Dwelling**

Year	2021	2022	2023	2024	2025	2026	2027
Indicative number of	24	24	25	25	26	27	28

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potential applications for larger home							
Indicative number of potential applications for smaller home	42	44	45	46	47	48	50

### 4.3 Household Size Cohort

As set out in Section 6.6 of the NPF, information on household composition and projections are informative evidence inputs that can assist with understanding stock profile pressures. Analysis of the historic household sizes (specifically the household size cohort per household) has therefore been undertaken to help discern and forecast how the composition of households may change during the plan period.

Analysis of the average intercensal change from 2002 – 2016 has been considered and annualised to assist with forecasting future change in the number of people per household. This is generally progressing towards fewer people per household during the plan period as illustrated in Figure 5 and described below:

- 0.170% annual growth forecasted for the proportion of households with one person
- 0.160% annual growth forecasted for the proportion of households with two people
- 0.001% annual growth forecasted for the proportion of households with three people
- 0.053% annual decline forecasted for the proportion of households with four people
- 0.0278% annual decline forecasted for the proportion of households with five or more people

In turn, this analysis shows that 1 and 2 person households will form the largest overall cohort over the plan period, amounting to a combined total of 55.1% of all households by 2027. The number of households comprising of 4 people or more will continue to decline between 2021-2027. Households with four or more people will amount to approximately 27% of total households by 2027.

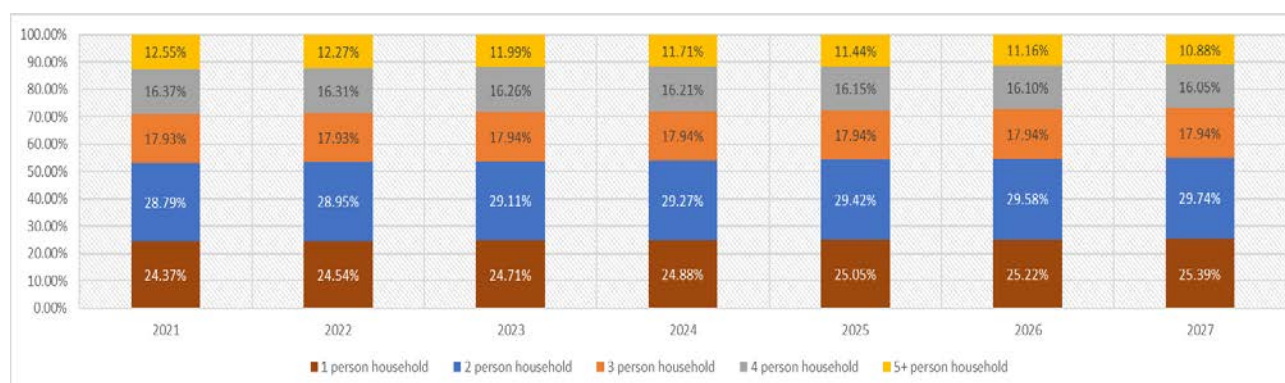


Figure 5: Forecasted household size cohorts during the plan period

## 4.4 Household Tenure

Tenure is an important consideration for the delivery of housing and Section 6.6 of the NPF identifies the need to estimate the demand for different tenure types. Analysis of the historic tenure split has therefore been undertaken to help discern and forecast how the household tenure may change during the plan period.

Analysis of the average intercensal change from 2002 – 2016 has been considered and annualised to assist with forecasting future change in the proportion of owner occupiers, private rental and other rental (which includes rental from local authorities, housing bodies and those in occupation free of rent). The historic data suggests that year on year private rental and other rental is growing (0.54% and 0.23% respectively) whilst owner occupation is declining (by 0.76%) as illustrated in Figure 6.

By 2027, almost 63% of all households will live in owner occupied dwellings in Westmeath. This is a considerable overall decrease from the 2016 figure of 69.2%. The plan period will also see considerable growth in the rental sector, with approximately 25% of households in private rental and 12% in 'other rental' by 2027.



Figure 6: Forecasted tenure composition during the plan period

## 4.5 Social Housing Supply and Demand

### 4.5.1 Meeting Social Housing Demand

Social Housing support in Westmeath is administered by the Housing Department of Westmeath County Council in the following ways:

1. **A social rented tenancy in property owned and managed by the local authority and a tenancy in a property the local authority is managing or has leased from a private property owner.** These can include:
  - Westmeath County Council Construction Projects.
  - Provision of Social Housing under Part V of the Planning and Development Acts 2000-2015: While the provision of social housing via traditional Part V mechanism will continue to play a role in the delivery of social housing in Co. Westmeath, other delivery channels for social housing are likely to be more significant in terms of their potential to contribute to the social housing targets set out. The statutory context for the provision of social and affordable housing has changed under the Urban Regeneration and Housing Act 2015. The amendments include that there will be a requirement for up to 10% social housing in developments in excess of 9 units. The use of cash payments in lieu of social housing provision is no longer allowed. Provision is made for the transfer of completed units on other land not subject to the planning permission to be provided. Provision is also made for the Part V obligation to be fulfilled by developers through long term leasing of properties and rental accommodation availability agreements.

- Portfolio Acquisitions: Suitable portfolios of vacant properties can be acquired from financial institutions and investors.
  - Acquisitions: This is the purchase by Westmeath County Council of a second-hand house on the open market.
  - Buy and Renew: Under this scheme Westmeath County Council can buy sub-standard properties, which have been vacant for over a year, refurbish them and bring them back into use through the Council's housing stock. The purchase cost plus the cost of refurbishment can't exceed what a comparable property would attain on the private market. This initiative, which complements the Repair & Leasing Scheme, is designed to assist local authorities and AHBs (Approved Housing Bodies) to harness the accommodation potential that exists in certain vacant properties for social housing use.
  - Turnkeys: Westmeath County Council buy a new house/houses from a developer, ready for a tenant to move into.
  - Tenant Purchase Scheme: In January 2016, a new scheme for the purchase of existing local authority houses came into effect – The Tenant (Incremental) Purchase Scheme 2016.
2. **A social rented tenancy in property owned and managed by an approved housing body (AHB).** AHB's provide social housing and are formed for the purpose of relieving housing need and the provision and management of housing. They are established by a voluntary management board to benefit the community in which they are based and are approved and funded by the Department of the Environment, Community and Local Government. Housing cooperatives can provide both social rented housing and housing to purchase. Housing cooperatives are self-help and jointly owned member/user housing associations or societies. Projects undertaken may be in response to the needs of the elderly, people with disabilities, homeless persons or families and single people on low incomes. Some housing associations may be formed to specialise in meeting a particular housing need, others develop with broader aims. The specific housing services offered will depend on the aims or concerns of the members, the needs of tenants as well as the financial and other resources available for both capital costs and ongoing management running costs. As of December 2019, AHB's in Westmeath provide 79 properties which have a total of 141 separate units of accommodation. By 2021 Tuath Housing intend to provide an additional 120 units in the county.
3. **Westmeath County Council also provides accommodation specifically for Travellers and for people with specific housing needs such as people with disabilities and the homeless.** Delivery programmes responding to specific needs include the following:
- Refugee Resettlement Programme: Under the Refugee Resettlement Programme, 120 people have been allocated social housing in Westmeath. The families are part of approximately 4,000 people which the government has committed to receiving through the Irish Refugee Protection Programme. County Council will continue to work with Central Government and relevant State Agencies Office in responding to its requirements to support refugees as they undergo their resettlement process in Co. Westmeath.
  - Traveller Accommodation Plan: Under the provisions of the Housing Traveller Accommodation Act 1998, Local Authorities are required to prepare, adopt and implement a Traveller Accommodation Programme (TAP) to meet the accommodation needs of the county's indigenous Traveller community. The current Traveller Accommodation Programme sets out the strategy for provision of Traveller accommodation and support services over a five-year period from 2019-2024. A housing needs assessment was carried out of identified Traveller families in November 2018. A total of 429 families were identified as living in County Westmeath. The current traveller specific accommodation in Westmeath is as described in table 34.

## APPENDIX 1

**Table 34: Current Traveller Accommodation Provision**

Type of Accommodation	Number of families
Permanent Halting Site Bay	26 (of 30 Bays available)
Group Housing	5 (of 6 houses available)
Transient	16
Standard Local Authority Housing	150
Private Rented	93
House Acquired by Travellers without Local Authority assistance	95
Tenant Purchase	28
Side of Road	0
HAP	2
Shared in standard Local Authority lettings	8
Shared private accommodation	2
Shared private rented accommodation	2
Caravans in rear gardens 2	2

- The Plan also includes annual targets for Traveller Accommodation Programme 2019-2024 by accommodation type as outlined in Table 35.

**Table 35: Targets for Traveller Accommodation by Accommodation Type**

Type	Year					Total by Type
	2019/20	2020/21	2021/22	2022/23	2023/24	
Standard Local Authority Housing	6	6	9	9	9	39
Traveller Group Housing	0	0	0	0	0	0
Halting Site Bays	1	1	1	1	1	5
Transient Bays	0	0	0	0	0	0
Halting Site Refurbishments	0	0	0	0	0	0
Group Housing Refurbishments	0	0	0	0	0	0
Rental Accommodation Scheme	2	2	1	1	1	7
Part V	2	2	2	2	2	10
HAP	7	7	7	7	6	34
Total by Year	18	18	20	20	19	95

**4. A tenancy where the local authority arranges short or long-term leases with private landlords for particular properties. (People in receipt of rent supplement for 18 months or longer are eligible to apply for this type of accommodation).**

- The HAP Scheme: The Housing Assistance Payment (HAP) is a scheme under the Housing Miscellaneous Provisions Act 2014 for people who have a long-term housing need and who qualify for social housing support. It is administered by housing authorities and will eventually replace long-term rent supplement. The HAP scheme aims to allow all social housing supports to be accessed through the local authorities and to enable people to take up full-time employment and keep their housing support. Under the scheme the housing applicant finds appropriate private rented accommodation (within specific caps). The Local Authority then pays the landlord directly and the tenant pays a rent to the local authority based on the differential rent scheme.

- RAS (Rental Accommodation Scheme): The RAS is an initiative to cater for the accommodation needs of certain persons in receipt of rent supplement, normally for more than 18 months and who are assessed as having a long-term housing need. Westmeath County Council pays rent directly to the accommodation providers on behalf of the tenant (which is a maximum of 92% of the market rent). The County Council makes use of the private and voluntary sector and engage in a contractual arrangement to secure medium-long term rented accommodation.
- Repair and Lease: The Rebuilding Ireland Action Plan for Housing and Homelessness introduced a new scheme, the Vacant Housing Repair and Leasing Initiative. This scheme specifically targets the delivery of social housing and seeks to ensure that existing housing stock is used to the maximum degree possible. The basis of the scheme is that repair and improvement works to suitable vacant properties are funded to bring them up to the standard for rented accommodation and the cost of the works is then deducted from lease payments over an agreed lease term

#### 4.5.2 Delivery Methods and Targets

It is anticipated that Westmeath County Council will continue to meet their identified social housing provision via a combination of these existing delivery schemes (as set out in Section 4.4.1) and through the introduction or greater emphasis of other either existing or recently established schemes and mechanisms. This section assesses different Social Housing delivery channels available in County Westmeath and their progress to date in achieving the targets set out in the Rebuilding Ireland: Action Plan for Housing and Homelessness which was published in July 2016.

The Action Plan recognises issues around supply and affordability in Ireland's housing sector and provides a multi-stranded approach to achieve key housing objectives up to 2021. The Action Plan sets a commitment to deliver 138,000 additional social housing units nationally over the period 2016-2021. This will include 83,760 HAP homes, 3,800 RAS homes and over 50,000 new homes, broken down as follows: Build: 33,617; Acquisition: 6,830; Leasing: 10,036.

The target for 2019 is over 6,200 homes nationally. In Westmeath, the county target for 2019 is 626 additional units across all social housing delivery streams.

**Table 36: Westmeath Social Housing Targets under Rebuilding Ireland**

Targets 2018-2021		Targets 2019					
Build, Acquisition and Leasing		Building, Acquisition, Leasing	Build	Acquisition	Leasing	HAP & RAS	All SH delivery streams
Westmeath	801	211	130	21	60	415	626

Progress on the delivery of social housing units is documented as part of quarterly updates by the Department of Housing, Planning and Local Government<sup>21</sup>. The most recently available progress update relates to Q3 2019. This shows that the total output up to Q3 was 429 units. This means that 69% of the overall 2019 target had been achieved to that point which is an encouraging indicator for future progress.

801 units in total are targeted for the county within the 'building, acquisition and leasing' category specifically between 2018-2021. This is described in 36. To date (Q3 2019), 315 units have been delivered through these

<sup>21</sup> <https://www.housing.gov.ie/housing/social-housing/social-and-affordable/overall-social-housing-provision>



mechanisms (between 2018-2019). Thus, over the course of 2020-2021 (and also Q4 2019), approximately 486 additional units are to be delivered.

As of December 2019, 1255 households are on the social housing waiting list in Westmeath. Between 2018 and 2019, the social housing waiting list in Westmeath reduced by approximately 20%<sup>22</sup>.

**Table 37: Progress on Rebuilding Ireland Social Housing Targets 2019**

Build (To Third Quarter in 2019)						
Westmeath County Council	LA New Build <sup>[1]</sup>	AHB New Build <sup>[2]</sup>	Part V -New Build <sup>[3]</sup>	Total New Build	LA Voids <sup>[8]</sup>	All Build Total
	19	0	3	22	4	26
Acquisition (To Second Quarter in 2019)						
	LA Acquisition		AHB Acquisition		Acquisition Total	
	29		7		36	
Other (To Second Quarter in 2019)						
	Leasing <sup>[4]</sup>		RAS <sup>[5]</sup>		HAP <sup>[6]</sup>	
	42		33		292	

1. LA New Build includes units delivered through Rapid, Traditional, Turnkey and Regeneration (detail available on the Construction Status Report <sup>[7]</sup>)

2. AHB New Build includes CAS and CALF New Build (detail available on the Construction Status Report <sup>[7]</sup>)

3. Part V New Build includes Part V's delivered under LA Build and AHB Build

4. New leasing units operational are defined as the number of new leasing units delivered under this scheme in the given period. This program was previously known as long term leasing until 2014.

5. RAS - New transfers is defined as the number of households which have moved from Rent Supplement to RAS in that specific year. It includes households who remained in their existing accommodation and those for whom the LA had to source new properties.

6. HAP - New Households Supported refers to the number of qualified households with an established housing need who are being accommodated under the HAP scheme for that year.

7. The most recently published Construction Status Report is available on [www.rebuildingireland.ie](http://www.rebuildingireland.ie)

8. LA Voids includes 132 voids beyond the void target set under Rebuilding Ireland for Q3 2019

<sup>22</sup> <https://www.housingagency.ie/sites/default/files/SHA-Summary-2019-DEC-2019-WEB.pdf>





**WESTMEATH COUNTY COUNCIL**  
Comhairle Chontae na hIarmhí

[www.westmeathcoco.ie](http://www.westmeathcoco.ie)  
A Westmeath County Council Publication

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