



# APPENDIX II

## GALWAY COUNTY HOUSING STRATEGY



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## EXECUTIVE SUMMARY

Future Analytics Consulting (FAC) was appointed by Galway County Council to prepare a Housing Strategy to inform the ongoing process of preparing a new County Development Plan for the period 2015-2021.

The overarching purpose of this Housing Strategy is to ensure that the proper planning and sustainable development of Galway County provides for the housing needs of existing and future populations in an appropriate manner.

This strategy is framed in the context of the Government's current stated position with respect to Part V of the Planning and Development Act 2000 (as amended) and takes account of the population forecasts for County Galway as set out in the Regional Planning Guidelines for the West Region 2010-2022. The strategy has been prepared against the backdrop of significant challenges in the current housing market and accordingly, it draws on relevant national and local market expertise to inform both the approach taken and subsequent findings.

## MAIN FINDINGS AND RECOMMENDATIONS

+13,160  
PERSONS

In line with the Regional Planning Guidelines for the West Region, the population of Galway County is expected to increase to approximately 198,500 people over the period to 2022. The calculated population increase over the Development Plan period 2015-2021 is 13,160.

Translating projected population growth into future housing requirements, it is envisaged that a total of 5,128 units will need to be provided over the plan period. When this figure is adjusted for vacancy, there is a requirement to deliver 4,133 units between 2015-2021, or the equivalent of a per annum average of 689 units.

+ 4,133  
UNITS



The average household size in 2011 was 2.8 and this is projected to fall to 2.6 by 2016. This will invariably have implications on the annual target for housing production over the life of the housing strategy which will fluctuate accordingly. The reduced household size will also result in pressure for more units to accommodate the envisaged population growth.

This strategy identifies a need to provide approximately 4,133 units over the plan period 2015-2021. There is a surplus of 357 hectares of residentially zoned lands in the County to meet identified requirements.



The anticipated social housing need for Galway County between 2015-2021 is 513 units. On average there is likely to be a 12% shortfall in the delivery of social housing over this period and this strategy proposes that Galway County Council set a requirement of a minimum of 12% of units on all land zoned for residential uses for the purpose of social/ specialised housing.

There is a significant number of constraining factors restricting the delivery of social housing in the current climate and it is envisaged that future requirements will be addressed via a combination of options including the Rental Accommodation Scheme (RAS) and partnership working with Voluntary Bodies and Housing Co-Operatives.



An assessment of the changing demographic profile of the County indicates there will be a need to provide a greater mix of housing types and sizes in the future, including the need to cater for specialist needs such as the elderly and those with disabilities.

The Housing Strategy is being drafted during a period of great uncertainty in the housing market and the Irish economy, and should therefore be kept under review, as necessary, in line with the provisions of the Planning and Development Act 2000 (as amended) to take account of any significant changes in housing market or in national planning policy.



## 1. Introduction

This Housing Strategy has been prepared by Future Analytics Consulting on behalf of Galway County Council to meet statutory requirements set out under the Planning and Development Act 2000 (as amended), and in particular Part V of said Act. It also addresses relevant provisions contained within the Housing (Miscellaneous Provision) Act, 2009.

Under Part V of the Act, each planning authority must prepare a Housing Strategy which will cover the period of its Development Plan. 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. Within this, the Planning Authority has a statutory obligation to address needs for social and affordable housing and to ensure that sufficient land is zoned for housing over the period of its plan.

### 1.1 Methodology

The previous County Housing Strategy (2009-2015) was prepared during a period of unprecedented growth in the national property market. The fundamental changes that have taken place in the economy, and in particular, the housing market in intervening years means that many assumptions underpinning the previous strategy have changed considerably. High levels of market uncertainty and the changing nature of housing demand, including mitigating factors such as income, demographics and credit conditions are key aspects which underline the current housing market and the applied methodology considers these aspects in detail, providing a robust and credible basis for the assessment of future housing need in Galway.

This Housing Strategy has been prepared in accordance with national legislation and relevant guidance, with the stated aim of addressing the following:

- To ensure that the overall future supply of housing in Galway County is sufficient to address planned population growth;
- To ensure that adequate housing is made available for people on different income levels in the County;
- To ensure that a mixture of house types and sizes is developed to reasonably match the requirements of different households in the County;
- To address the need for social housing in County Galway.

In line with statutory requirements contained within the Department of Environment, Communities and Local Government guidance *Development Plans - Guidelines for Planning Authorities*, Galway County Council has an obligation to provide for the equivalent of three years demand beyond the date on which the new plan ceases to have effect and this strategy meets this requirement by including an additional 50% zoning in the housing land requirement.

A key intention was to produce a succinct and readable strategy document. To avoid duplication with content in the Galway County Development Plan 2015-2021, this document does not include a chapter setting out the background policy context.

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## **1.2 Review of Part V**

In June 2011, the Government published a 'Housing Policy Statement' which will function as a framework to address short to medium term issues in the housing market. While reaffirming the Government's commitment to addressing social housing needs, this statement outlined their intention to stand down all existing affordable housing programmes to reflect current affordability conditions. These will be wound up as part of the ongoing review<sup>1</sup> of Part V of the Act. The Government has outlined that a decision is not being taken to end Part V fully, rather that it may be recast to incorporate relevant changes as necessary. This strategy is framed in the context of the Government's current stated position with respect to Part V. Further consideration is given to available social housing delivery mechanisms in Section 4.

## **1.3 The Regional Planning Guidelines for the West Region**

The population projections in this strategy are derived from those set out in the Regional Planning Guidelines (RPGs) for the West Region. It should be noted that the RPGs distinguish between population growth in Tuam, as a designated Hub in the National Spatial Strategy 2002-2020, and the remainder of County Galway. In doing so, it identifies a different household formation size of 2.4 for the town up to 2016, comparable with 2.6 for the rest of the County. This strategy rolls forward these rates and differentiates between them, as necessary.

## **1.4 The Local Government Reform Act 2014**

Since the preparation of the last Joint Housing Strategy for Galway County Council and Ballinasloe Town Council, a number of significant changes to local government structures have been announced. The Local Government Reform Act 2014, which became law on 27<sup>th</sup> January 2014, introduced a new system of municipal districts, replacing all second-tier town councils effective from 1<sup>st</sup> June 2014. Having regard to this and the related transfer of town council functions back to county councils, this report has been prepared as a housing strategy for Galway County.


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<sup>1</sup> On 29th February 2012, the DoECLG issued a circular which stated that pending the outcome of the review in negotiating agreements under section 96, Part V obligations should be discharged through mechanisms that place no additional funding pressures on authorities.



## 2. Housing in Galway: A Demographic and Market Assessment

**DEMOGRAPHIC  
AND MARKET  
ASSESSMENT**



- The population of County Galway increased by 33% between 1996-2011.
- At 9.96%, recorded population growth in Galway between 2006-2011 outstripped the national growth rate of 8.2%.
- Between 2006-2011 there was a 36.6% increase in the population of Oranmore, a 23% increase in Athenry, while Tuam and Loughrea both recorded growth rates of 11.7%.
- The average household size in County Galway fell from 3.39 in 1996 to 2.89 in 2011.
- There were 9,366 housing completions in County Galway over the period 2007-2012.
- The current average house price in County Galway is €131,219.

### 2.1 Introduction

A strong understanding of recent activity in the wider housing market as well as that in County Galway is an important starting point in the preparation of a Housing Strategy for the County. Population and housing are intrinsically interlinked, as an increase in population influences housing by creating housing demand. Conversely, the availability of housing influences house prices and the resulting number of people and households who can potentially migrate into an area, affecting total population. These connections between housing and population vary over time and between places, and because of this, where possible, local circumstances as well as prevailing economic and market conditions should be considered when producing a Housing Strategy. This section provides an overview of national, regional and local housing activity in Galway County over the last ten years, and draws on local auctioneer and property market expertise to provide commentary on the current and future outlook for the market.

### 2.2 Population and Housing Growth 2002-2011

Between 2002-2011 the population of the State increased from 3,917,203 to 4,581,269 people, a growth rate of almost 17%. Population growth over 2002-2006 was typified by trends of strong net-inward migration, which has been tempered considerably in more recent years, by significant net outward migration. The West Region's share of national population has remained relatively stable over this period accounting for approximately 9.6% in 2006 and 9.7% in 2011, however within this, there were notable variations in population change within the region. As Table 2.1 below illustrates, at 9.96%, population growth in Galway County over the period 2006-2011 outstripped recorded levels of national growth over the same period and was more than double the 4.30% rate exhibited by Galway City over the same timeframe.

| Year | State     | % Change | Galway City | % Change | Galway County | % Change |
|------|-----------|----------|-------------|----------|---------------|----------|
| 2006 | 4,239,848 | -        | 72,414      | -        | 159,256       | -        |
| 2011 | 4,588,252 | 8.22%    | 75,529      | 4.30%    | 175,124       | 9.96%    |

**Table 2.1 State and Galway Population Growth 2006-2011**

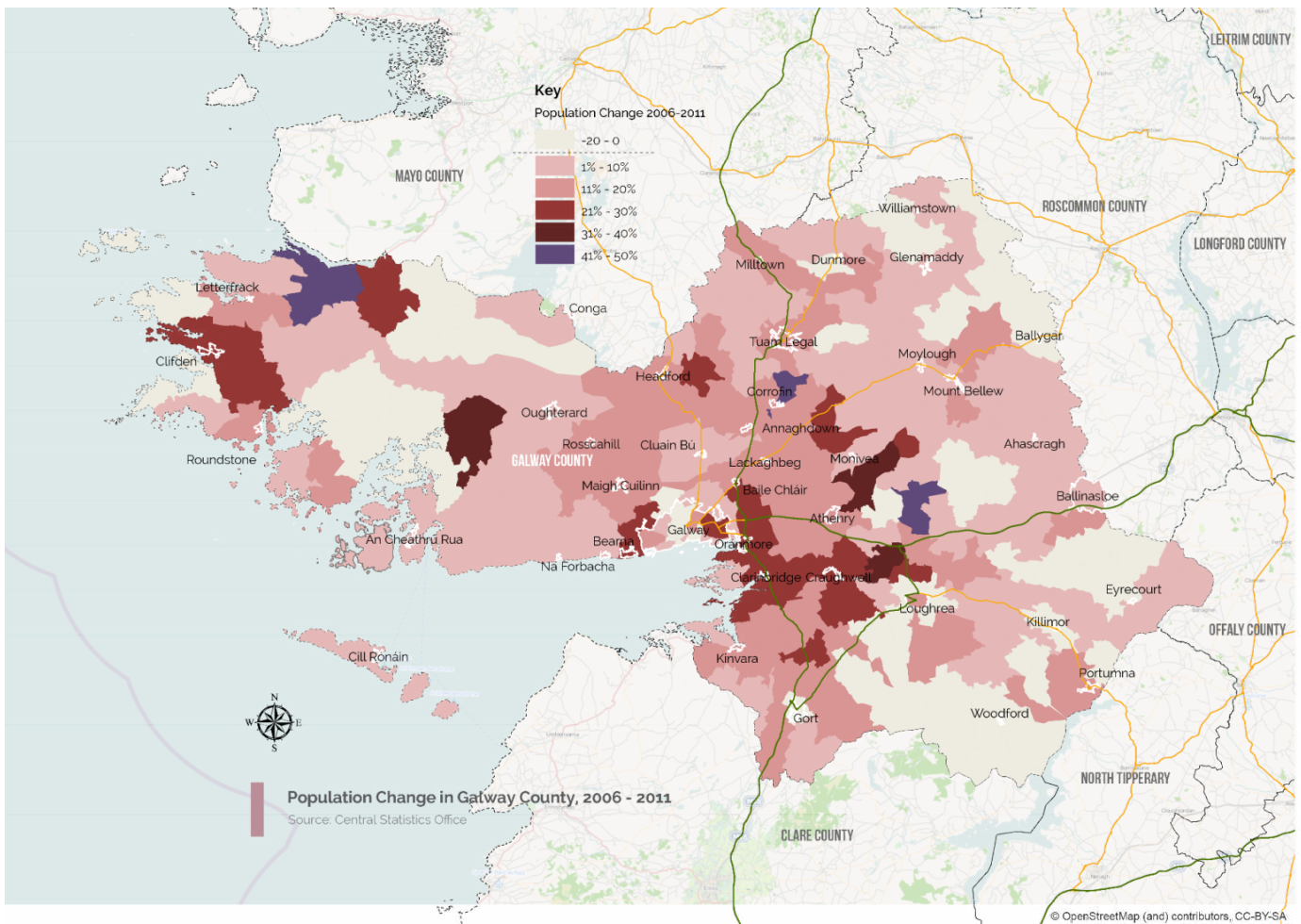
Table 2.2 examines population growth in the County relative to all other areas in the West Region between 1996 to 2011. It highlights that Galway County demonstrated the highest rate of growth over this period in both real and percentage terms.

| Area/Region |               | Population 1996 | Population 2002 | Population 2006 | Population 2011 | % Change 1996-2002 | % Change 2002-2006 | % Change 2006-2011 | Overall % Change 1996-2011 |
|-------------|---------------|-----------------|-----------------|-----------------|-----------------|--------------------|--------------------|--------------------|----------------------------|
| West Region | Galway City   | 57,241          | 65,832          | 72,414          | 75,529          | 15%                | 10%                | 4.30%              | 32%                        |
|             | Galway County | 131,613         | 143,245         | 159,256         | 175,124         | 8.84%              | 11.20%             | 9.70%              | 33.10%                     |
|             | Mayo          | 111,524         | 117,446         | 123,839         | 130,638         | 5.30%              | 5.40%              | 5.50%              | 17.10%                     |
|             | Roscommon     | 51,975          | 53,774          | 58,768          | 64,065          | 3.50%              | 9.30%              | 9%                 | 23.30%                     |
|             | Total         | 352,353         | 380,297         | 414,277         | 445,356         | 7.90%              | 8.90%              | 7.50%              | 26.40%                     |

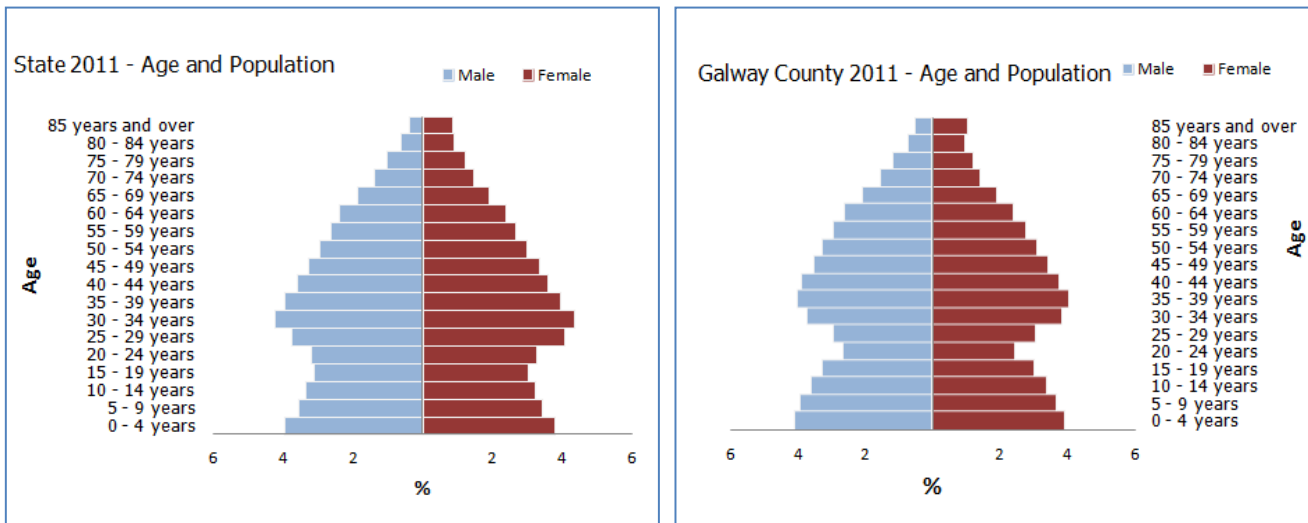
**Table 2.2 Population Growth in the West Region 1996-2011**



The major settlements in Galway County, namely those identified within the settlement hierarchy of the RPGs and the Galway County Development Plan Core Strategy, experienced varying levels of population growth between 2006-2011. Urban, employment-led demand for housing, as well as improved transport infrastructure, played a significant role in the spatial distribution of population growth, which was most pronounced in areas proximate to Galway City, such as Oranmore (growth of 36.6%) and Athenry (growth of 23.2%). The population in the Hub town of Tuam and Loughrea increased by 11.7% , while there were comparatively subtle increases and decreases recorded elsewhere, with the County Town of Ballinasloe experiencing a growth rate of just 0.7%, while Gort experienced modest population decline of -3.3%. The distribution of population change in Galway County between 2006-2011 is outlined in Figure 2.1 below.



**Figure 2.1 Population Change in Galway County 2006-2011**



**Figure 2.2 State and Galway County Population Structure by Gender and Age Cohort, 2011**

The component parts of population growth is a significant indicator of both current and future housing requirements in the County as illustrated in Figure 2.2 above. Notably, when compared with the State, Galway County has a higher percentage of people in all population cohorts aged 45 and over, and significantly less people in the 20-29 years age groups. High birth rates were a key national trend of the last of census and this was also evident in County Galway, with a recorded increase of 26% in the 0-4 age category.

The 2011 Census also provides important information on the nature of existing housing stock in the County. It highlights that Galway County has a very high proportion of detached houses (76.6%) compared with Galway City (21%) and the State (42.3%). Within this, the County has a very small proportion of flats and apartments (2.5%) in comparison to the national average (9.1%).

| Type of Houses  | Galway County |        | Galway City |        | State     |        |
|---|---------------|--------|-------------|--------|-----------|--------|
|   | Units         | %      | Units       | %      | Units     | %      |
| All Households  | 60,952        |        | 27,726      |        | 1,654,208 |        |
| Detached House  | 46,700        | 76.60% | 5,824       | 21.00% | 699,869   | 42.30% |
| Semi-detached House                                       | 8,394         | 13.80% | 10,321      | 37.20% | 456,651   | 27.60% |
| Terraced House  | 2,612         | 4.30%  | 4,916       | 17.70% | 281,825   | 17.00% |
| Flat/Apt in Block   | 1,519         | 2.50%  | 5,188       | 18.70% | 149,921   | 9.10%  |
| Flat or Apartment in converted house/ commercial building | 640           | 1.10%  | 830         | 3.00%  | 27,666    | 1.70%  |
| Bed-Sit   | 52            | 0.10%  | 92          | 0.30%  | 5,695     | 0.30%  |
| Caravan, Mobile or Temporary Structure                    | 308           | 0.50%  | 29          | 0.10%  | 4,800     | 0.30%  |
| Not Stated  | 727           | 1.20%  | 526         | 1.90%  | 27,781    | 1.70%  |

**Table 2.3 Private Households by Type of Private Accommodation, 2011**

An assessment of the composition of households in the County highlights that while the traditional house composition structure of husband and wife with children still predominates at 37%, there is a significant amount of one person households in the county (23.1%), as well as lone parents with children (9.3%).

| Nature of Household Composition                  | % Share |
|--|---------|
| Husband and Wife with Children                   | 37.10%  |
| One Persons                                      | 23.10%  |
| Husband and Wife                                 | 15.40%  |
| Lone Mother with Children                        | 7.80%   |
| Cohabiting Couple                                | 3.70%   |
| Cohabiting Couple with Children                  | 2.90%   |
| Non-Family Containing Related Persons            | 2.40%   |
| Husband and Wife with Children and Other Persons | 1.70%   |
| Households with Unrelated Persons Only           | 1.60%   |
| Lone Father with Children                        | 1.50%   |
| Other  | 2.80%   |

**Table 2.4 Composition of Households in Galway County, 2011**

Housing delivery is often considered to be a more immediate reflection of prevailing market conditions within an area – an indicator of how the market operates and fluctuates in ‘real time’, and this has been particularly evident in the peaks and troughs displayed by the Irish housing market over the last ten years. Overall, from the late 1990s until the economic collapse in 2007, Ireland experienced strong housing demand influenced by population growth, a reduction in household sizes, increased age groups with higher household formation rates, together with net immigration. Additional factors also included an increase in divorce rates, higher incomes and a significant investment in the buy-to-let property market. This is evidenced locally in Galway by the fall in average household size in the County from 3.39 in 1996, to 2.89 in 2011. The average household size is projected to fall further to 2.6 in 2016.

A total of 9,366 housing units were built between 2007 and 2012, with a high proportion of these units having been constructed in the period 2007-2008, fuelling the recorded population growth in the County over this period. Further analysis on housing supply is explored in Section 4.

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### 2.3 Current and Future Outlook

A number of significant challenges remain in the national housing market. Latest research from Daft.ie<sup>2</sup> indicates that house prices outside of Dublin are continuing to fall, although the rate of decline is moderating. Positively, there are signs of a general pick-up in activity, if not prices, in the market. Mortgage availability remains a constraining influence. The cost of borrowing, coupled with stringent lending practices such as the requirement for higher 'up front' deposits is inhibiting some first time buyers, but cash sales are predominating in some areas. It is estimated that there are approximately 33,000 properties for sale around the country, down from a much higher rate of 43,000 in March 2013. There is a strong tradition of home ownership in Galway County with 81.4% of households owning their own property<sup>3</sup> and it remains to be seen if this trend will sustain into future. The County has a vacancy rate of approximately 19.4%<sup>4</sup> and invariably this will have an impact on local market activity. At €131,319, the average house price in Galway County broadly compares with that of Westmeath, Wexford, Clare, Limerick and Tipperary. Year on year house prices in Galway are down -4.3%, but average asking prices, in real terms, remain above that of adjoining counties Mayo (€119,641), Roscommon (€91,838) and Sligo (€116,634). In line with national trends, the price of apartments has fallen considerably more than larger houses in the County. The current average asking price for a 1 bed apartment is approximately €46,000 and a 4 bed bungalow approximately €176,000.

Local auctioneers in Galway testify to some improvements in the residential sales market in recent months, with uplift in demand for family homes in the County, particularly near Galway City. Credit considerations and in some cases, receivership processes are continuing to inhibit the market, but it is expected to gather pace over the next couple of years as part of the envisaged recovery scenario for the economy. In the longer term, the demographic factors identified above such as the rise in the cumulative birth rate and lower occupancy rates may require a revised approach to housing provision in the County, including a wider assessment of housing mix typologies with respect to dwelling type, size and affordability levels.

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<sup>2</sup> All referenced figures have been taken from the daft.ie House Price Report Q1 2014.

<sup>3</sup> 13.7% rent their property, with social rent accounting for 4.9%.

<sup>4</sup> CSO Census 2011

## Summary

# HOUSING DEMAND



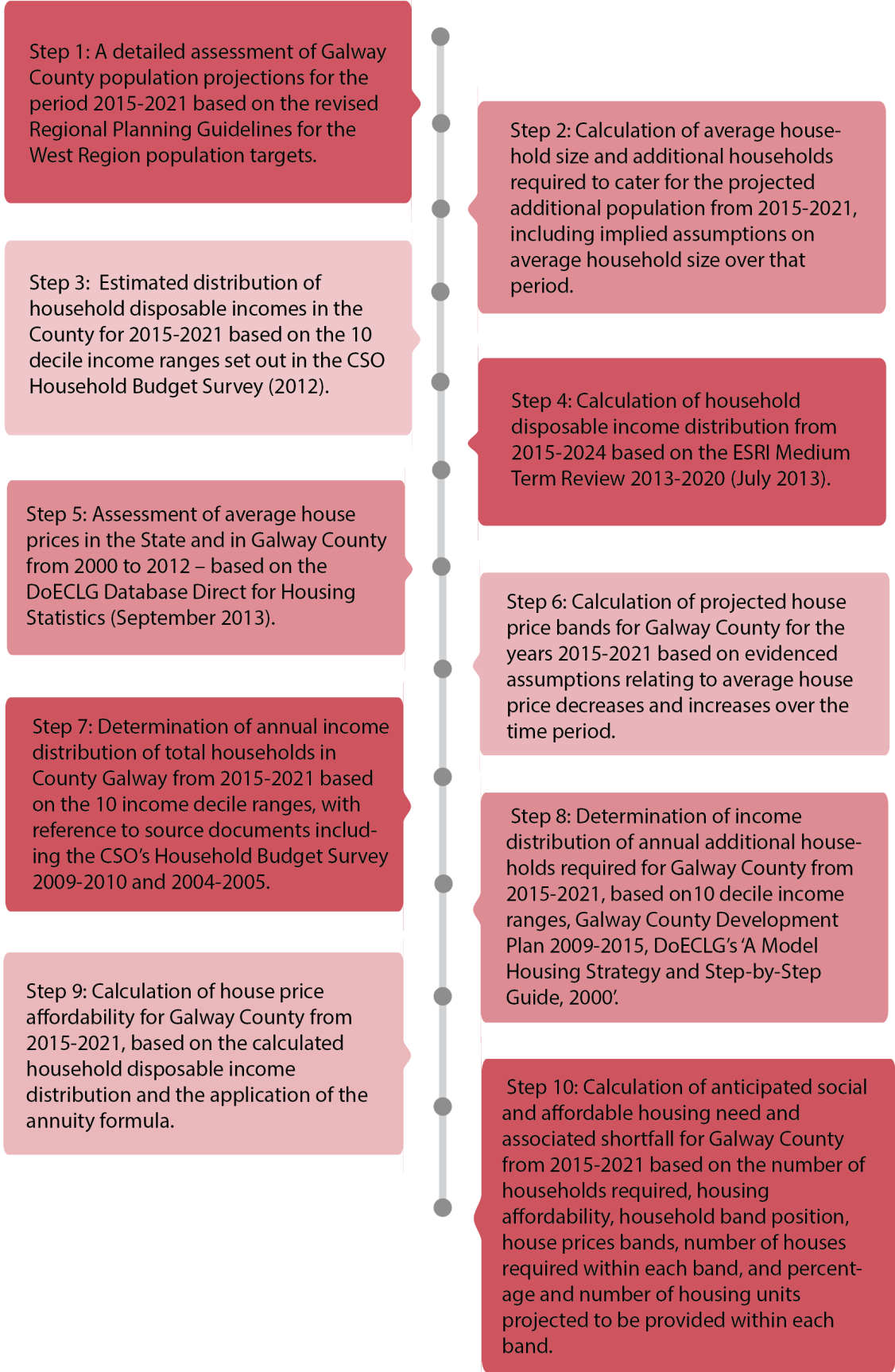
- The population of Galway County is expected to increase by 13,160 persons between 2015- 2021.
- It is envisaged that a total of 4,133 units will need to be provided over the plan period, the equivalent of a per annum average of 689 units.
- Approximately one third of the households in Galway have an average disposable income of €15,567 (about €299.37 per week).
- Affordability modelling suggests that approximately 513 social housing units will have to be delivered over the period 2015-2021.
- On average, there is likely to be a 12.4% shortfall in the delivery of social housing over the plan period.

### 3.1 Introduction

The determination of housing demand over the operational period of the Development Plan is a fundamental cornerstone of the overall Housing Strategy. It is essential that all relevant and available data is considered and applied where appropriate. The demand side model draws on key research information from the Department of the Environment, Communities and Local Government (DoECLG), the Central Statistics Office (CSO) and the Economic and Social Research Institute (ESRI) to reflect the latest position with respect to the housing market and the document outputs are the product of considered scenario testing.

### 3.2 Housing Demand Methodology

The following key steps have been taken to determine the housing demand for County Galway up to and including the plan period of 2015 to 2021, and beyond.





### 3.3 Population and Household Projections

The starting point in any assessment of demand for housing over the Development Plan period 2015-2021 is projected population growth for this period. In accordance with the RPG population forecasts, the population of the County is projected to increase by 13,160 people between 2015-2021<sup>5</sup>. It should be noted that the RPGs distinguish between population growth in Tuam, as an identified Hub in the National Spatial Strategy 2002-2020, and the remainder of the County. The population of Tuam is forecast to increase by 2,080 persons over the same timeframe.

The 2011 Census results indicate that Galway has a population to household ratio of 2.8. In line with national trends, household size in the County has declined in recent decades and it is envisaged that this trend will continue in the foreseeable future. The RPGs project an occupancy rate of 2.4 for Tuam and 2.6 for the remainder of the County over the period to 2016, and in compliance with this, the Housing Strategy rolls these ratios forward over the subsequent period to 2021. Through this process, the strategy is consistent with the Regional Planning Guidelines.

By applying the relevant household size to projected population increases, it is possible to forecast required household numbers to 2021. As summarised in Table 3.1 below, the application of an occupancy rate of 2.4 for Tuam and 2.6 for the remainder of the County, results in a cumulative identified requirement of 5,128 units for Galway County. Within this, it is estimated that the number of households in Tuam will increase.

| Area                  | Projected Population | Occupancy Rate | Identified Units |
|-----------------------|----------------------|----------------|------------------|
| Tuam                  | 2,080                | 2.4            | 867              |
| Rest of Galway County | 11,080               | 2.6            | 4,261            |
| County Total          | 13,160               | -              | 5,128            |

**Table 3.1 Identified Housing Requirement, County Galway 2015-2021**

As outlined in Section 2, Galway County has a recorded residential vacancy rate of 19.4% and it is considered reasonable that this will absorb some level of future demand. When an applicable settlement-based adjustment is applied, the vacancy amended requirement for the period is reduced to 4,133 units, or the equivalent of 689 units per annum.

### 3.4 Disposable Income Projections

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>6</sup> in an area i.e. the ability of a household to purchase their own home. Current estimates of household disposal income are derived from the CSO Household Budget Survey (2012). This resource provides a snapshot of national

<sup>5</sup> Comprising of 2,627 persons from the 2010-2016 RPG allocation and 10,533 persons from the 2016-2022 RPG allocation.

<sup>6</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..."

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household budgets, which have to be adjusted for county-level analysis. A deflator<sup>7</sup> of 0.936 has been extracted from the CSO report on County Incomes and Regional GDP 2011<sup>8</sup> and applied for such purposes.

Table 3.2 below illustrates the outputs of this exercise, with findings disaggregated into ten income segments or 'deciles' and applied to the proportion of households in the County within each decile. It indicates that after taxes, about one third<sup>9</sup> of households in the County have an average annual disposable income of €15,567, or the equivalent of €299.37 per week.

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<sup>7</sup> The measure of price inflation/deflation in an area, relative to the national measure at that time.

<sup>8</sup> Published April 2014

<sup>9</sup> 1st, 2nd and 3rd Deciles

| Income Range | Average Weekly Disposable Income (State) (€) (1999-2000) | Average Weekly Disposable Income (State) (€) (2004-2005) | Average Weekly Disposable Income (State) (€) (2009-2010) | Percentage Change from 2004-2005 to 2009-2010 | Assumed Annual Percentage Increase from 2005 to 2010 | Adjusted Average Weekly Disposable Income (State) (€) (2011) | Percentage of Households in Each Category (State) | Average Annual Disposable Income (State) (€) (2011) | Galway County Deflator | Average Annual Disposable Income (Galway) (€) (2011) | Number of Households in Galway (2011) |
|--------------|--|--|--|---|--|--|---|---|------------------------|--|---------------------------------------|
| 1st Decile   | 106.23   | 158.99   | 188.91   | 18.8%   | 3.76%  | 196.02   | 11.57%  | 10,193.05   | 0.936                  | 9,540.97   | 7,017                                 |
| 2nd Decile   | 174.42   | 244.65   | 300.98   | 23.0%   | 4.60%  | 314.84   | 10.54%  | 16,371.68   | 0.936                  | 15,324.34  | 6,392                                 |
| 3rd Decile   | 249.38   | 359.12   | 431.28   | 20.1%   | 4.02%  | 448.61   | 9.48%   | 23,327.82   | 0.936                  | 21,835.48  | 5,749                                 |
| 4th Decile   | 331.71   | 488.30   | 549.20   | 12.5%   | 2.49%  | 562.90   | 9.60%   | 29,270.75   | 0.936                  | 27,398.22  | 5,822                                 |
| 5th Decile   | 423.00   | 628.31   | 669.46   | 6.5%  | 1.31%  | 678.23   | 9.74%   | 35,267.91   | 0.936                  | 33,011.72  | 5,907                                 |
| 6th Decile   | 515.73   | 779.53   | 802.56   | 3.0%  | 0.59%  | 807.30   | 9.56%   | 41,979.71   | 0.936                  | 39,294.15  | 5,798                                 |
| 7th Decile   | 617.61   | 950.84   | 972.03   | 2.2%  | 0.45%  | 976.36   | 9.81%   | 50,770.85   | 0.936                  | 47,522.90  | 5,949                                 |
| 8th Decile   | 743.44   | 1,167.54   | 1,183.82   | 1.4%  | 0.28%  | 1,187.12   | 9.58%   | 61,730.31   | 0.936                  | 57,781.26  | 5,810                                 |
| 9th Decile   | 925.52   | 1,420.76   | 1,472.66   | 3.7%  | 0.73%  | 1,483.42   | 9.78%   | 77,137.80   | 0.936                  | 72,203.08  | 5,931                                 |
| 10th Decile  | 1,428.71   | 2,232.01   | 2,289.38   | 2.6%  | 0.51%  | 2,301.15   | 10.34%  | 119,659.74  | 0.936                  | 112,004.79   | 6,271                                 |
| Total        |  |  |  |   |  |  | 100.00%   |   |                        |  | 60,644                                |

**Table 3.2 Estimated Distributions of Household Disposable Incomes for County Galway, 2011**

To inform the forward projection of future affordability in Galway, the baseline figures are then inflated annually using forecasted average disposable household income growth rates from the Economic and Social and Research Institute (ESRI). The latest projections from the Medium Term Review 2010-2020<sup>10</sup> set out a scenario-based approach to future growth. Based on the current economic outlook, a recovery-based scenario average of 3.6% per annum has been applied over the plan period, which for reference, compares with an average growth rate figure of 6% contained within the previous Housing Strategy. The key outputs of this are shown in Table 3.3 and Table 3.4 below, which highlights a notable difference in average disposable incomes across the County for the 10 decile income ranges for each of the projected years.

<sup>10</sup> Published July 2013.

|             |   | Average Annual Disposable Income - Galway County - 2012-2024 (€) |         |         |         |         |         |         |         |         |         |         |         |         |
|-------------|---|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Range       | Percentage of Households in Each Category | 2012   | 2013    | 2014    | 2015    | 2016    | 2017    | 2018    | 2019    | 2020    | 2021    | 2022    | 2023    | 2024    |
| 1st Decile  | 11.57%                                    | 9,884  | 10,240  | 10,609  | 10,991  | 11,387  | 11,796  | 12,221  | 12,661  | 13,117  | 13,589  | 14,078  | 14,585  | 15,110  |
| 2nd Decile  | 10.54%                                    | 15,876   | 16,448  | 17,040  | 17,653  | 18,289  | 18,947  | 19,629  | 20,336  | 21,068  | 21,826  | 22,612  | 23,426  | 24,269  |
| 3rd Decile  | 9.48%                                     | 22,622   | 23,436  | 24,280  | 25,154  | 26,059  | 26,997  | 27,969  | 28,976  | 30,019  | 31,100  | 32,220  | 33,379  | 34,581  |
| 4th Decile  | 9.60%                                     | 28,385   | 29,406  | 30,465  | 31,562  | 32,698  | 33,875  | 35,095  | 36,358  | 37,667  | 39,023  | 40,428  | 41,883  | 43,391  |
| 5th Decile  | 9.74%                                     | 34,200   | 35,431  | 36,707  | 38,028  | 39,397  | 40,816  | 42,285  | 43,807  | 45,384  | 47,018  | 48,711  | 50,464  | 52,281  |
| 6th Decile  | 9.56%                                     | 40,709   | 42,174  | 43,693  | 45,265  | 46,895  | 48,583  | 50,332  | 52,144  | 54,021  | 55,966  | 57,981  | 60,068  | 62,231  |
| 7th Decile  | 9.81%                                     | 49,234   | 51,006  | 52,842  | 54,745  | 56,715  | 58,757  | 60,873  | 63,064  | 65,334  | 67,686  | 70,123  | 72,647  | 75,263  |
| 8th Decile  | 9.58%                                     | 59,861   | 62,016  | 64,249  | 66,562  | 68,958  | 71,441  | 74,013  | 76,677  | 79,437  | 82,297  | 85,260  | 88,329  | 91,509  |
| 9th Decile  | 9.78%                                     | 74,802   | 77,495  | 80,285  | 83,175  | 86,170  | 89,272  | 92,486  | 95,815  | 99,264  | 102,838 | 106,540 | 110,376 | 114,349 |
| 10th Decile | 10.34%                                    | 116,037  | 120,214 | 124,542 | 129,026 | 133,670 | 138,483 | 143,468 | 148,633 | 153,984 | 159,527 | 165,270 | 171,220 | 177,384 |
|             | 100.00%                                   |  |         |         |         |         |         |         |         |         |         |         |         |         |

**Table 3.3 Average Annual Disposable Income for County Galway, 2012-2024**

|             |   | Average Monthly Disposable Income - Galway County - 2012-2024 (€) |        |        |        |        |        |        |        |        |        |        |        |        |
|-------------|---|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Range       | Percentage of Households in Each Category | 2012  | 2013   | 2014   | 2015   | 2016   | 2017   | 2018   | 2019   | 2020   | 2021   | 2022   | 2023   | 2024   |
| 1st Decile  | 11.57%                                    | 824   | 853    | 884    | 916    | 949    | 983    | 1,018  | 1,055  | 1,093  | 1,132  | 1,173  | 1,215  | 1,259  |
| 2nd Decile  | 10.54%                                    | 1,323   | 1,371  | 1,420  | 1,471  | 1,524  | 1,579  | 1,636  | 1,695  | 1,756  | 1,819  | 1,884  | 1,952  | 2,022  |
| 3rd Decile  | 9.48%                                     | 1,885   | 1,953  | 2,023  | 2,096  | 2,172  | 2,250  | 2,331  | 2,415  | 2,502  | 2,592  | 2,685  | 2,782  | 2,882  |
| 4th Decile  | 9.60%                                     | 2,365   | 2,451  | 2,539  | 2,630  | 2,725  | 2,823  | 2,925  | 3,030  | 3,139  | 3,252  | 3,369  | 3,490  | 3,616  |
| 5th Decile  | 9.74%                                     | 2,850   | 2,953  | 3,059  | 3,169  | 3,283  | 3,401  | 3,524  | 3,651  | 3,782  | 3,918  | 4,059  | 4,205  | 4,357  |
| 6th Decile  | 9.56%                                     | 3,392   | 3,515  | 3,641  | 3,772  | 3,908  | 4,049  | 4,194  | 4,345  | 4,502  | 4,664  | 4,832  | 5,006  | 5,186  |
| 7th Decile  | 9.81%                                     | 4,103   | 4,251  | 4,404  | 4,562  | 4,726  | 4,896  | 5,073  | 5,255  | 5,445  | 5,641  | 5,844  | 6,054  | 6,272  |
| 8th Decile  | 9.58%                                     | 4,988   | 5,168  | 5,354  | 5,547  | 5,747  | 5,953  | 6,168  | 6,390  | 6,620  | 6,858  | 7,105  | 7,361  | 7,626  |
| 9th Decile  | 9.78%                                     | 6,234   | 6,458  | 6,690  | 6,931  | 7,181  | 7,439  | 7,707  | 7,985  | 8,272  | 8,570  | 8,878  | 9,198  | 9,529  |
| 10th Decile | 10.34%                                    | 9,670   | 10,018 | 10,379 | 10,752 | 11,139 | 11,540 | 11,956 | 12,386 | 12,832 | 13,294 | 13,772 | 14,268 | 14,782 |
|             | 100.00%                                   |   |        |        |        |        |        |        |        |        |        |        |        |        |

**Table 3.4 Average Monthly Disposable Income in County Galway, 2012-2024**

### 3.5 House Price Assessment and Projection

Section 2 of this strategy sets out in detail background information on house price trends in the current market. As part of the price assessment and projection for County Galway, it is important to determine, generally, current house price sales and how they may fluctuate over the plan period. Table 3.5 below outlines the projected calculated house prices bands for County Galway from 2008-2024. This table has been calculated using the CSO Residential Property Price Index (July 2013) and reflects a nominal 1% increase in house prices in 2015 and 2016 rising to a 4% increase between 2021-2024.

|   | Average Price Increase/Decrease | 1st Band - not exceeding 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 - exceeding X7 |
|---|---------------------------------|-----------------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------|
| 2008  | -                               | 150,000                     | 200,000          | 250,000          | 300,000          | 350,000          | 400,000          | 400,001          | 500,000                 |
| 2009  | -16.20%                         | 125,700                     | 167,600          | 209,500          | 251,400          | 293,300          | 335,200          | 335,201          | 419,000                 |
| 2010  | -11.40%                         | 111,370                     | 148,494          | 185,617          | 222,740          | 259,864          | 296,987          | 296,988          | 371,234                 |
| 2011  | -13.00%                         | 96,892                      | 129,189          | 161,487          | 193,784          | 226,082          | 258,379          | 258,380          | 322,974                 |
| 2012  | -11.40%                         | 85,846                      | 114,462          | 143,077          | 171,693          | 200,308          | 228,924          | 228,924          | 286,155                 |
| 2013  | 0.00%                           | 85,846                      | 114,462          | 143,077          | 171,693          | 200,308          | 228,924          | 228,924          | 286,155                 |
| 2014  | 0.00%                           | 85,846                      | 114,462          | 143,077          | 171,693          | 200,308          | 228,924          | 228,924          | 286,155                 |
| 2015  | 1.00%                           | 86,705                      | 115,606          | 144,508          | 173,410          | 202,311          | 231,213          | 231,213          | 289,016                 |
| 2016  | 1.00%                           | 87,572                      | 116,763          | 145,953          | 175,144          | 204,334          | 233,525          | 233,525          | 291,906                 |
| 2017  | 2.00%                           | 89,323                      | 119,098          | 148,872          | 178,647          | 208,421          | 238,196          | 238,196          | 297,744                 |
| 2018  | 2.50%                           | 91,556                      | 122,075          | 152,594          | 183,113          | 213,632          | 244,150          | 244,151          | 305,188                 |
| 2019  | 3.00%                           | 94,304                      | 125,737          | 157,172          | 188,606          | 220,041          | 251,476          | 251,476          | 314,344                 |
| 2020  | 3.50%                           | 97,604                      | 130,138          | 162,673          | 195,207          | 227,742          | 260,277          | 260,277          | 325,346                 |
| 2021  | 4.00%                           | 101,509                     | 135,344          | 169,180          | 203,016          | 236,852          | 270,688          | 270,688          | 338,360                 |
| 2022  | 4.00%                           | 105,568                     | 140,758          | 175,947          | 211,136          | 246,326          | 281,515          | 281,516          | 351,894                 |
| 2023  | 4.00%                           | 109,791                     | 146,388          | 182,985          | 219,582          | 256,179          | 292,776          | 292,776          | 365,970                 |
| 2024  | 4.00%                           | 114,183                     | 152,243          | 190,304          | 228,365          | 266,426          | 304,487          | 304,488          | 380,608                 |
| % of Galway Housing Units within each Band based on Whole Country |                                 | 2.50%                       | 13.50%           | 15.50%           | 17.50%           | 14.50%           | 10.50%           | 11.50%           | 14.50%                  |

**Table 3.5 Affordability Analysis and Associated Affordable Housing Demand 2008-2024**

The projections for household income to 2021 are applied to the DoECLG Model Housing Strategy annuity formula to determine the maximum affordable house price for each of the ten disposable income decile ranges. 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 0.80, an annual interest rate (APR) of 3.95%, and a loan term of 25 years.

Table 3.6 summarises the outputs from the annuity calculation, detailing the approximate affordable house prices in County Galway to 2024.

| Range       | Percentage of Households in Each Category | Approximate Affordable House Price - Galway County - 2012-2024 |         |         |         |         |         |         |           |           |           |           |           |           |
|-------------|---|--|---------|---------|---------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-----------|
|             |   | 2012   | 2013    | 2014    | 2015    | 2016    | 2017    | 2018    | 2019      | 2020      | 2021      | 2022      | 2023      | 2024      |
| 1st Decile  | 11.57%                                    | 68,632   | 71,102  | 73,662  | 76,314  | 79,061  | 81,907  | 84,856  | 87,911    | 91,076    | 94,354    | 97,751    | 101,270   | 104,916   |
| 2nd Decile  | 10.54%                                    | 110,233  | 114,202 | 118,313 | 122,572 | 126,985 | 131,556 | 136,292 | 141,199   | 146,282   | 151,548   | 157,004   | 162,656   | 168,512   |
| 3rd Decile  | 9.48%                                     | 157,070  | 162,725 | 168,583 | 174,652 | 180,939 | 187,453 | 194,201 | 201,193   | 208,436   | 215,939   | 223,713   | 231,767   | 240,110   |
| 4th Decile  | 9.60%                                     | 197,085  | 204,180 | 211,531 | 219,146 | 227,035 | 235,208 | 243,676 | 252,448   | 261,536   | 270,951   | 280,706   | 290,811   | 301,280   |
| 5th Decile  | 9.74%                                     | 237,465  | 246,014 | 254,870 | 264,045 | 273,551 | 283,399 | 293,601 | 304,171   | 315,121   | 326,465   | 338,218   | 350,394   | 363,008   |
| 6th Decile  | 9.56%                                     | 282,657  | 292,832 | 303,374 | 314,296 | 325,610 | 337,332 | 349,476 | 362,057   | 375,091   | 388,595   | 402,584   | 417,077   | 432,092   |
| 7th Decile  | 9.81%                                     | 341,849  | 354,155 | 366,905 | 380,113 | 393,798 | 407,974 | 422,661 | 437,877   | 453,641   | 469,972   | 486,891   | 504,419   | 522,578   |
| 8th Decile  | 9.58%                                     | 415,641  | 430,604 | 446,106 | 462,165 | 478,803 | 496,040 | 513,898 | 532,398   | 551,564   | 571,421   | 591,992   | 613,303   | 635,382   |
| 9th Decile  | 9.78%                                     | 519,382  | 538,080 | 557,451 | 577,519 | 598,309 | 619,849 | 642,163 | 665,281   | 689,231   | 714,043   | 739,749   | 766,380   | 793,970   |
| 10th Decile | 10.34%                                    | 805,689  | 834,694 | 864,743 | 895,874 | 928,125 | 961,538 | 996,153 | 1,032,015 | 1,069,167 | 1,107,657 | 1,147,533 | 1,188,844 | 1,231,643 |
|             | 100.00%                                   |  |         |         |         |         |         |         |           |           |           |           |           |           |

Table 3.6 Approximate Affordable Housing Prices in County Galway, 2012-2024



Table 3.7 below provides a breakdown of the total additional housing units required over the period of 2015-2021 based on the ten decile range. This analysis is based on the RPG targets for County Galway up to year 2022.

| Income Range | Percentage of House holds in Each Category | Total Additional Houses - Galway County - 2012-2024 |      |      |      |      |      |      |      |
|--------------|--|---|------|------|------|------|------|------|------|
|              |  | 2015/2016   | 2017 | 2018 | 2019 | 2020 | 2021 | 2021 | 2021 |
| 1st Decile   | 11.57%                                     | 80  | 80   | 80   | 80   | 80   | 80   | 80   | 80   |
| 2nd Decile   | 10.54%                                     | 73  | 73   | 73   | 73   | 73   | 73   | 73   | 73   |
| 3rd Decile   | 9.48%                                      | 65  | 65   | 65   | 65   | 65   | 65   | 65   | 65   |
| 4th Decile   | 9.60%                                      | 66  | 66   | 66   | 66   | 66   | 66   | 66   | 66   |
| 5th Decile   | 9.74%                                      | 67  | 67   | 67   | 67   | 67   | 67   | 67   | 67   |
| 6th Decile   | 9.56%                                      | 66  | 66   | 66   | 66   | 66   | 66   | 66   | 66   |
| 7th Decile   | 9.81%                                      | 67  | 68   | 68   | 68   | 68   | 68   | 68   | 68   |
| 8th Decile   | 9.58%                                      | 66  | 66   | 66   | 66   | 66   | 66   | 66   | 66   |
| 9th Decile   | 9.78%                                      | 67  | 67   | 67   | 67   | 67   | 67   | 67   | 67   |
| 10th Decile  | 10.34%                                     | 71  | 71   | 71   | 71   | 71   | 71   | 71   | 71   |
|              | 100.00%                                    | 688   | 689  | 689  | 689  | 689  | 689  | 689  | 689  |

**Table 3.7 Required Additional Households in County Galway, 2015-2021**

### 3.6 Household Affordability

An essential requirement of this Housing Strategy is to identify as accurately as possible the number of households who can be classified as having an affordability problem over the period 2015-2021, so as to adequately inform the necessary provision of these units. Table 3.8 below sets out in detail the determination of the anticipated social housing need and associated shortfall for Galway County Council. This determination is based on the number of households required, housing affordability by each decile, household band position, house prices bands (upper value), number of houses required within each band, and the percentage and number of housing units projected to be provided within each band.

Taking 2021 as an illustrative year, there are 689 households required, 102 of which are required within the 1st decile that has an upper price value of €101,508 and based on DoECLG House Price Statistics System, it is expected that only 17 housing units will be provided within this band. Therefore, there will be a housing shortage in this band of 85 units and this equates to 12.31% of the overall total household requirement.

**Table 3.8 Calculation of Anticipated Social and Affordable Housing Need, County Galway 2015-2021**

| Year       | Range       | No. of Households Required | Running Total | Affordability by each Decile | Household Band Position | House Prices Bands - Upper Value | No. of Houses Required within each Band | % of Housing Units Projected to be Provided within each Band | No. Housing Units Projected to be Provided within each Band | Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria | Housing Shortfall as a % of Total Households Required |   |
|------------|-------------|----------------------------|---------------|------------------------------|-------------------------|----------------------------------|---|--|---|---|---|---|
| 2015/ 2016 | 1st Decile  | 80                         | 80            | 79,061                       | 1st Band                | 87,572                           | 105                                     | 2.50%  | 17  | 88  | 12.75%  |   |
|            | 2nd Decile  | 73                         | 152           | 126,985                      | 2nd & 3rd Bands         | 145,953                          | 70                                      | 29.00%   | 200   | -129  | -   |   |
|            | 3rd Decile  | 65                         | 217           | 180,939                      | 4th & 5th Bands         | 204,334                          | 80                                      | 32.00%   | 220   | -140  | -   |   |
|            | 4th Decile  | 66                         | 283           | 227,035                      | 6th Band                | 233,525                          | 44                                      | 10.50%   | 72  | -28   | -   |   |
|            | 5th Decile  | 67                         | 350           | 273,551                      | 7th Band                | 291,906                          | 74                                      | 11.50%   | 79  | -5  | -   |   |
|            | 6th Decile  | 66                         | 416           | 325,610                      | 8th Band                | None                             | -                                       | -  | 14.50%  | 100   | -   | - |
|            | 7th Decile  | 67                         | 484           | 393,798                      |                         |                                  |   |  |   |   |   |   |
|            | 8th Decile  | 66                         | 550           | 478,803                      |                         |                                  |   |  |   |   |   |   |
|            | 9th Decile  | 67                         | 617           | 598,309                      |                         |                                  |   |  |   |   |   |   |
|            | 10th Decile | 71                         | 688           | 928,125                      |                         |                                  |   |  | 100.00%   | 688   |   |   |
|            |             | 688                        |               |                              |                         |                                  |   |  |   |   |   |   |

| Year | Range       | No. of Households Required | Running Total | Affordability by each Decile | Household Band Position | House Prices Bands - Upper Value | No. of Houses Required within each Band | % of Housing Units Projected to be Provided within each Band | No. Housing Units Projected to be Provided within each Band | Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria | Housing Shortfall as a % of Total Households Required |   |
|------|-------------|----------------------------|---------------|------------------------------|-------------------------|----------------------------------|---|--|---|---|---|---|
| 2017 | 1st Decile  | 80                         | 80            | 81,907                       | 1st Band                | 89,323                           | 103                                     | 2.50%  | 17  | 86  | 12.51%  |   |
|      | 2nd Decile  | 73                         | 152           | 131,556                      | 2nd & 3rd Bands         | 148,872                          | 69                                      | 29.00%   | 200   | -130  | -   |   |
|      | 3rd Decile  | 65                         | 218           | 187,453                      | 4th & 5th Bands         | 208,421                          | 79                                      | 32.00%   | 220   | -142  | -   |   |
|      | 4th Decile  | 66                         | 284           | 235,208                      | 6th Band                | 238,196                          | 43                                      | 10.50%   | 72  | -29   | -   |   |
|      | 5th Decile  | 67                         | 351           | 283,399                      | 7th Band                | 297,744                          | 73                                      | 11.50%   | 79  | -6  | -   |   |
|      | 6th Decile  | 66                         | 417           | 337,332                      | 8th Band                | None                             | -                                       | 14.50%   | 100   | -   | -   | - |
|      | 7th Decile  | 68                         | 484           | 407,974                      |                         |                                  |   |  |   |   |   |   |
|      | 8th Decile  | 66                         | 550           | 496,040                      |                         |                                  |   |  |   |   |   |   |
|      | 9th Decile  | 67                         | 618           | 619,849                      |                         |                                  |   |  |   |   |   |   |
|      | 10th Decile | 71                         | 689           | 961,538                      |                         |                                  |   | 100.00%  | 689   |   |   |   |
| 2018 | 1st Decile  | 80                         | 80            | 84,856                       | 1st Band                | 91,556                           | 102                                     | 2.50%  | 17  | 85  | 12.35%  |   |
|      | 2nd Decile  | 73                         | 152           | 136,292                      | 2nd & 3rd Bands         | 152,594                          | 69                                      | 29.00%   | 200   | -131  | -   |   |
|      | 3rd Decile  | 65                         | 218           | 194,201                      | 4th & 5th Bands         | 213,632                          | 78                                      | 32.00%   | 220   | -143  | -   |   |
|      | 4th Decile  | 66                         | 284           | 243,676                      | 6th Band                | 244,150                          | 43                                      | 10.50%   | 72  | -29   | -   |   |
|      | 5th Decile  | 67                         | 351           | 293,601                      | 7th Band                | 305,188                          | 72                                      | 11.50%   | 79  | -7  | -   |   |
|      | 6th Decile  | 66                         | 417           | 349,476                      | 8th Band                | None                             | -                                       | 14.50%   | 100   | -   | -   | - |
|      | 7th Decile  | 68                         | 484           | 422,661                      |                         |                                  |   |  |   |   |   |   |
|      | 8th Decile  | 66                         | 550           | 513,898                      |                         |                                  |   |  |   |   |   |   |
|      | 9th Decile  | 67                         | 618           | 642,163                      |                         |                                  |   |  |   |   |   |   |
|      | 10th Decile | 71                         | 689           | 996,153                      |                         |                                  |   | 100.00%  | 689   |   |   |   |

| Year | Range       | No. of Households Required | Running Total | Affordability by each Decile | Household Band Position | House Prices Bands - Upper Value | No. of Houses Required within each Band | % of Housing Units Projected to be Provided within each Band | No. Housing Units Projected to be Provided within each Band | Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria | Housing Shortfall as a % of Total Households Required |
|------|-------------|----------------------------|---------------|------------------------------|-------------------------|----------------------------------|---|--|---|---|---|
| 2019 | 1st Decile  | 80                         | 80            | 87,911                       | 1st Band                | 94,303                           | 102                                     | 2.50%  | 17  | 85  | 12.27%  |
|      | 2nd Decile  | 73                         | 152           | 141,199                      | 2nd & 3rd Bands         | 157,172                          | 68                                      | 29.00%   | 200   | -132  | -   |
|      | 3rd Decile  | 65                         | 218           | 201,193                      | 4th & 5th Bands         | 220,041                          | 77                                      | 32.00%   | 220   | -143  | -   |
|      | 4th Decile  | 66                         | 284           | 252,448                      | 6th & 7th Bands         | 314,344                          | 115                                     | 22.00%   | 152   | -36   | -   |
|      | 5th Decile  | 67                         | 351           | 304,171                      |                         |                                  |   |  |   |   |   |
|      | 6th Decile  | 66                         | 417           | 362,057                      | 8th Band                | None                             | -                                       | 14.50%   | 100   | -   | -   |
|      | 7th Decile  | 68                         | 484           | 437,877                      |                         |                                  |   |  |   |   |   |
|      | 8th Decile  | 66                         | 550           | 532,398                      |                         |                                  |   |  |   |   |   |
|      | 9th Decile  | 67                         | 618           | 665,281                      |                         |                                  |   |  |   |   |   |
|      | 10th Decile | 71                         | 689           | 1,032,015                    |                         |                                  |   | 100.00%  | 689   |   |   |
| 2020 | 1st Decile  | 80                         | 80            | 91,076                       | 1st Band                | 97,604                           | 102                                     | 2.50%  | 17  | 84  | 12.25%  |
|      | 2nd Decile  | 73                         | 152           | 146,282                      | 2nd & 3rd Bands         | 162,673                          | 68                                      | 29.00%   | 200   | -132  | -   |
|      | 3rd Decile  | 65                         | 218           | 208,436                      | 4th & 5th Bands         | 227,742                          | 77                                      | 32.00%   | 220   | -143  | -   |
|      | 4th Decile  | 66                         | 284           | 261,536                      | 6th & 7th Bands         | 325,346                          | 114                                     | 22.00%   | 152   | -37   | -   |
|      | 5th Decile  | 67                         | 351           | 315,121                      |                         |                                  |   |  |   |   |   |
|      | 6th Decile  | 66                         | 417           | 375,091                      | 8th Band                | None                             | -                                       | 14.50%   | 100   | -   | -   |
|      | 7th Decile  | 68                         | 484           | 453,641                      |                         |                                  |   |  |   |   |   |
|      | 8th Decile  | 66                         | 550           | 551,564                      |                         |                                  |   |  |   |   |   |
|      | 9th Decile  | 67                         | 618           | 689,231                      |                         |                                  |   |  |   |   |   |
|      | 10th Decile | 71                         | 689           | 1,069,167                    |                         |                                  |   | 100.00%  | 689   |   |   |

| Year | Range       | No. of Households Required | Running Total | Affordability by each Decile | Household Band Position | House Prices Bands - Upper Value | No. of Houses Required within each Band | % of Housing Units Projected to be Provided within each Band | No. Housing Units Projected to be Provided within each Band | Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria | Housing Shortfall as a % of Total Households Required |
|------|-------------|----------------------------|---------------|------------------------------|-------------------------|----------------------------------|---|--|---|---|---|
| 2021 | 1st Decile  | 80                         | 80            | 94,354                       | 1st Band                | 101,508                          | 102                                     | 2.50%  | 17  | 85  | 12.31%  |
|      | 2nd Decile  | 73                         | 152           | 151,548                      | 2nd & 3rd Bands         | 169,180                          | 68                                      | 29.00%   | 200   | -131  | -   |
|      | 3rd Decile  | 65                         | 218           | 215,939                      | 4th & 5th Bands         | 236,852                          | 78                                      | 32.00%   | 220   | -143  | -   |
|      | 4th Decile  | 66                         | 284           | 270,951                      | 6th & 7th Bands         | 338,360                          | 115                                     | 22.00%   | 152   | -37   | -   |
|      | 5th Decile  | 67                         | 351           | 326,465                      |                         |                                  |   |  |   |   |   |
|      | 6th Decile  | 66                         | 417           | 388,595                      |                         |                                  |   |  |   |   |   |
|      | 7th Decile  | 68                         | 484           | 469,972                      |                         |                                  |   |  |   |   |   |
|      | 8th Decile  | 66                         | 550           | 571,421                      | 8th Band                | None                             | -                                       | 14.50%   | 100   | -   | -   |
|      | 9th Decile  | 67                         | 618           | 714,043                      |                         |                                  |   |  |   |   |   |
|      | 10th Decile | 71                         | 689           | 1,107,657                    |                         |                                  |   | 100.00%  | 689   |   |   |

A summary of total social need for County Galway is set out in Table 3.9 below, which evidences that there is an anticipated per annum social housing shortfall, or requirement, of between 12.25% and 12.75% over the period the plan period. There is a requirement to deliver 513 social housing units between 2015 and 2021, which equates to an anticipated average shortfall of 12.41%.

|  | 2015/<br>2016 | 2017   | 2018   | 2019   | 2020   | 2021   | Total<br>2015/<br>2016 to<br>2021 |
|--|---------------|--------|--------|--------|--------|--------|-----------------------------------|
| <b>New Household Formations</b>                              | 688           | 689    | 689    | 689    | 689    | 689    | 4,133                             |
| <b>Social and Affordable Housing Requirement</b>             | 88            | 86     | 85     | 85     | 84     | 85     | 513                               |
| <b>Housing Shortfall as a % of Total Households Required</b> | 12.75%        | 12.51% | 12.35% | 12.27% | 12.25% | 12.31% | 12.41%                            |


**Table 3.9 Summary of Anticipated Social and Affordable Housing Need in County Galway, 2015-2021**



## 4 Housing Supply

### HOUSING SUPPLY

- The calculated housing target for the Galway County Development Plan period of 2015-2021 is 4,133 units.
- The total housing land requirement for the plan period, including 50% headroom, is 295 hectares.
- Based on the RPG population-based housing target for the County and a calculation of existing supply relative to demand, there is a residual surplus of zoned land in the County of approximately 276 hectares.
- It is anticipated that Galway County Council will meet identified social housing provision over the Development Plan period, via a combination of options including the Rental Accommodation Scheme (RAS) and partnership working with Voluntary Bodies and Housing Cooperatives.



This section of the strategy examines past and projected future housing supply, by providing analysis on recent house completions and the types of units developed, the identified housing target for the development plan period and the amount of zoned land available for residential development.

### 4.1 Housing Permitted and Completed

Between 2006 and 2012 there were a total of 13,878 housing units completed in County Galway. Table 4.1 below compares predicted demand arising from the County's previous Housing Strategies with actual completion figures, obtained from the DoECLG. While there was a significant level of over performance in terms of housing delivery in the period 2002-2008, the data also illustrates a significant fall in housing completion rates in more recent years, which fell from a peak of 4,512 units in 2006 to 467 units in 2012. The outstripping of predicted demand by actual supply between 2002 and 2008 reflects the national trend of accelerated housing output during this period.

|      | Predicted Housing Demand | Actual Units Completed | % Over/Under Delivery |
|------|--------------------------|------------------------|-----------------------|
| 2002 | 1,353                    | 2,265                  | 67%                   |
| 2003 | 1,353                    | 3,170                  | 234%                  |
| 2004 | 1,353                    | 3,392                  | 250%                  |
| 2005 | 1,353                    | 3,537                  | 261%                  |
| 2006 | 1,353                    | 4,512                  | 333.50%               |
| 2007 | 1,353                    | 3,849                  | 284.50%               |
| 2008 | 1,353                    | 2,332                  | 172%                  |
| 2009 | 2,254                    | 1,273                  | -43.50%               |
| 2010 | 2,254                    | 825                    | -63.40%               |
| 2011 | 2,245                    | 620                    | -72.50%               |
| 2012 | 2,254                    | 467                    | -79.30%               |

**Table 4.1 Housing Demand and Actual Supply, 2002-2012**

Table 4.2 below provides a breakdown of completed units by type over the period 2005-2012. 37.55% of total completions over that 8 year time period were on planned larger schemes, 54.9%

were individual houses, while approximately 7.55% were apartments. The table also highlights the drop-off in apartment development relative to total completions in recent years.

|                            | 2005  | 2006  | 2007  | 2008  | 2009  | 2010 | 2011 | 2012 |
|----------------------------|-------|-------|-------|-------|-------|------|------|------|
| <b>Individual House[1]</b> | 1,761 | 2,111 | 1,658 | 1,392 | 1,015 | 673  | 554  | 397  |
| <b>Scheme House[2]</b>     | 1,474 | 2,068 | 1,837 | 801   | 204   | 65   | 41   | 50   |
| <b>Apartment</b>           | 302   | 333   | 354   | 139   | 54    | 87   | 25   | 20   |
| <b>Total</b>               | 3,537 | 4,512 | 3,849 | 2,332 | 1,273 | 825  | 620  | 467  |

**Table 4.2 Housing Completions by Type 2005-2012**

The above activity is also underlined through the examination of housing units granted planning permission over the period 2007-2012, where the total number of units permitted dropped significantly. Table 4.3 further evidences the shift in trends away from speculative development, and in particular, flat/apartment housing schemes, since 2007/2008.

| Status                                      | 2007       |           | 2008       |           | 2009       |           | 2010       |           | 2011       |           | 2012       |           |
|---|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|------------|-----------|
|   | Granted PP | No. Units | Granted PP | No. Units | Granted PP | No. Units | Granted PP | No. Units | Granted PP | No. Units | Granted PP | No. Units |
| Houses (Incl. Multi-Development & One-offs) | 1,778      | 3,602     | 1,146      | 1,957     | 676        | 1,182     | 513        | 725       | 359        | 430       | 217        | 267       |
| Flats/Apts.                                 | 63         | 378       | 39         | 195       | 30         | 91        | 10         | 70        | 4          | 5         | 8          | 9         |
| <b>Total</b>                                | 1,841      | 3,980     | 1,185      | 2,152     | 706        | 1,273     | 523        | 795       | 363        | 435       | 225        | 276       |
| Annual % Increase/Decrease                  | -          | -         | -35.60%    | -         | -59.60%    | -         | -25.90%    | -         | -30.60%    | -         | -38%       | -         |
| Cumulative Amount %                         | -          | -         | -35.60%    | -         | -95.20%    | -         | -121.10%   | -         | -151.70%   | -         | -189.70%   | -         |

**Table 4.3 Annual Planning Permissions Granted in County Galway, 2007-2012**

## 4.2 Housing Targets

The adjusted RPG population targets establish a housing target for County Galway of approximately 4,133 units between 2015 and 2021. Galway County Council has an obligation to ensure that sufficient zoned residential land is available throughout the lifetime of the Development Plan and beyond to meet anticipated needs and allow for an element of choice in the market. DoECLG guidance *Development Plans – Guidelines for Planning Authorities* formalises this requirement, by stipulating that enough land should be made available to meet residential needs for a 9 year period<sup>11</sup>.

It is envisaged that the majority of new residential development will take place in existing towns and village settlements in Galway County and as such, the relevant housing land requirements should be

<sup>11</sup> 6 year plan period plus an additional 50%.

guided by this principle. It is estimated that approximately 3,189 units will be delivered in the main settlements of Galway County over the plan period, with the remaining 949 units dispersed throughout rural settlements. The RPGs set out a scenario based approach to development density figures across the County over the period to 2016. For the purposes of calculating the future land requirement to deliver on planned targets in town and village settlements, a variable approach consisting of a range of between 9 and 20 units per hectare has been applied to mirror localised circumstances. This reflects historical rates of delivery in different areas, with towns such as Tuam and Ballinasloe, Loughrea, Oranmore, Athenry and Gort naturally exhibiting higher densities than village settlements such as Clifden Kinvara and Spiddal.

On this basis it is estimated that approximately 196 hectares of zoned land for residential use will be required over the period 2015-2021. Table 4.4 below summarises this, including the statutory additional 50% requirement to 2024.

| Category   | Galway County |
|--|---------------|
| Applicable Densities per Hectare                               | 9 - 20        |
| Housing Units Required 2015-2021                               | 4,133         |
| Housing Land Requirement 2015-2021 (ha)                        | 196           |
| Housing Land Requirement 2015-2024 (ha) (Based on 150% Zoning) | 295           |

**Table 4.4 Summary of Housing Land Requirements 2015-2021**

### 4.3 Land Supply

There is currently approximately 571 hectares of undeveloped land zoned purely for residential development in County Galway. This spatial distribution of this land follows the County's settlement hierarchy, the broad allocation of which is set out in Table 4.5 below.

| Settlement                                    | Zoned Land (Ha) |
|---|-----------------|
| Hub Town - Tuam                               | 52.00           |
| County Town – Ballinasloe                     | 35.81           |
| Key Towns (Population >1500)                  | 214.55          |
| Lower Tier Towns/ Villages (Population <1500) | 268.24          |
| <b>Total</b>                                  | <b>570.60</b>   |

**Table 4.5 Distribution of Residentially Zoned Land in County Galway<sup>12</sup>**

<sup>12</sup> Excludes mixed use zonings.

Having regard to the identified housing land requirement, and excluding rural settlements and the countryside, there is a residual surplus of zoned lands in the County of approximately 276 hectares.

#### 4.4 National Housing Development Survey 2013

The National Housing Development Survey, tracking the extent and condition of unfinished housing developments since 2010, was published in 2013 by the DoECLG and the Housing Agency. The study indicated that the combined Cork and Dublin authorities have the largest numerical levels of vacant housing. At 4.8 units, Galway County ranked among the lowest counties nationally for vacant units per 1000 households.

The units of most relevance to this strategy are those which are fully developed but vacant, as these units can reasonably be expected to contribute to overall housing supply in the County. Of those estates surveyed and confirmed as complete, a total of 295 units were identified as vacant. Each unfinished residential development has distinct characteristics, context and mitigating issues, and responses must therefore be tailored to these circumstances. Galway County Council is positively engaging with all relevant parties to address related matters and while it is difficult to estimate the future outcomes of ongoing work at this early stage, it is foreseen that solutions may contribute positively to future housing supply in the County in the medium to long term.

#### 4.5 Social and Affordable Housing Provision

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 assessment itself includes a broad range of categories including the homeless, travellers, those in overcrowded or involuntary accommodation, and people with disabilities. An assessment carried out by Galway County Council in May 2013 identified a net housing need of 2,259 units. Within this, the largest category was those dependent upon Rent Supplement (63%), followed by those with particular household circumstances (18%).

Table 4.6 below draws together a summary of social and affordable housing provided in Galway County from 2007-2012, based on the DoECLG's Database for Direct Housing Statistics, 2013. A per annum average of 235 units were delivered over this period.

|      | (1) Completions and Acquisitions | (2) Voluntary and Co-operative Housing | (3) Rental Accommodation Scheme (RAS) | (4) Houses Available for Rent from Existing Stock | (5) Total Social Rented Accommodation | (6) Affordable Housing | Total Social and Affordable Housing Provision (i.e. 5+6) |
|------|----------------------------------|--|---------------------------------------|---|---------------------------------------|------------------------|--|
| 2007 | 234                              | 7                                      | 43                                    | 58  | 342                                   | 23                     | 365  |
| 2008 | 91                               | 5                                      | 76                                    | 65  | 237                                   | 30                     | 267  |
| 2009 | 114                              | 25                                     | 137                                   | 56  | 332                                   | 96                     | 428  |
| 2010 | 4                                | 0                                      | 79                                    | 103   | 186                                   | 26                     | 26   |
| 2011 | 15                               | 0                                      | 53                                    | 80  | 148                                   | 0                      | 148  |
| 2012 | 10                               | 0                                      | 63                                    | 101   | 174                                   | 0                      | 174  |

**Table 4.6 Social and Affordable Housing Provision in Galway County 2007-2012**

## **4.6 Meeting Social and Affordable Housing Demand**

As set out in Section 3 of this strategy, there is an identified need for approximately 513 social housing units over the plan period 2015-2021.

Social and affordable housing requirements have traditionally been addressed through a number of different means in Galway County. At present, Galway County Council maintains a total of 1,937 social housing units, while latest figures outline there were 2,035 persons on the County Council waiting list in May 2013.

In light of the intended change to housing support mechanisms, deriving from the Government's Housing Policy Statement of 2011, it is considered necessary to assess options which may influence delivery over the Development Plan period. There are a number of options open to Local Authorities to address the identified requirement for, and delivery of, social housing units. These options are briefly outlined as follows:

### **4.6.1 Provision of Social Housing under Part V**

The provision of social housing under the traditional Part V mechanism will be seriously constrained in the short to medium term, not least given the marked decline in the volume of private house construction in recent years. Galway County Council acknowledges the ongoing review of Part V of the Planning and Development Act, 2000 which was announced in June 2011, but recognises the continued rationale for capturing planning gain for residential development through resourcing of social housing supports.

### **4.6.2 Rental Accommodation Scheme, Leasing Initiatives and Housing Assistance Payment**

The Rental Accommodation Scheme (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. It involves Galway County Council paying the rent to the accommodation providers on behalf of the tenant (which is a maximum of 92% of the market rent). The Council makes use of the private and voluntary sector, engaging in a contractual arrangement to secure medium-long term rented accommodation. The accommodation must meet certain standards and the landlord must be tax compliant and registered with the Private Residential Tenancies Board (PRTB). The RAS initiative seeks to eliminate 'poverty traps' by providing the footing on which to access employment or up-skilling opportunities which may support broader accommodation options in the future. Unlike rent supplementation, tenants can remain in the scheme upon taking on full time employment, with a higher contribution towards the rent being sought as income increases.

There are currently 321 RAS properties in Galway County. Leasing initiatives involve Local Authorities entering into lease arrangements with private property owners for periods of between 10-20 years. The properties will be tenanted, managed and maintained by the Local Authority, and rent will be guaranteed for the whole lease period. These properties will be used to accommodate households from Local Authority waiting lists.

#### 4.6.3 Provision of Social Housing in Partnership with Voluntary Bodies and Housing Cooperatives

Approved non-profit housing bodies or voluntary housing associations also 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 older persons, 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. Examples in the County include Cluid, Respond, Peter Triest and Tuath Housing Associations, as well as Tearmann Eanna Teo.

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. There will inevitably be some constraints on delivery of social housing units through this process given ongoing capital financial restrictions.

Galway County Council will continue to work in partnership with voluntary bodies and cooperatives, to optimise resources in acquiring and managing social housing. A summary of output in this area between 2006-2012 is set out in Table 4.7 below.

|      | Voluntary and Cooperative Housing Output |             |           |                                 |             |           |
|------|--|-------------|-----------|---------------------------------|-------------|-----------|
|      | Capital Assistance Scheme                |             |           | Capital Loan and Subsidy Scheme |             |           |
|      | Completed or Acquired                    | In Progress | Commenced | Completed or Acquired           | In Progress | Commenced |
| 2012 | 0  | 7           | 0         | 0                               | 8           | 8         |
| 2011 | 0  | 7           | 7         | 5                               | 0           | 5         |
| 2010 | 0  | 0           | 0         | 0                               | 0           | 0         |
| 2009 | 20                                       | 0           | 20        | 5                               | 0           | 0         |
| 2008 | 0  | 0           | 0         | 5                               | 5           | 0         |
| 2007 | 0  | 0           | 0         | 7                               | 10          | 12        |
| 2006 | 0  | 0           | 0         | 37                              | 5           | 0         |

**Table 4.7 Voluntary and Cooperative Housing Output for Galway County 2006-2012**

#### 4.6.4 Casual Vacancies

A small number of Galway County Council's housing stock will become available as new lettings annually through casual vacancies. It is expected that the number of casual vacancies will drop over the period of the Development Plan due to the Housing Authority not being in a position to construct new dwellings due to the current economic climate.

#### 4.6.5 Purchase of New and Second Hand Dwellings

The purchase of new and second hand dwellings will be limited by capital financial restrictions. In line with the dynamics of the wider housing market, sales executed under the Galway County Council Tenant Purchase Scheme have slowed in recent years, with this social housing delivery mechanism envisaged to yield a total of 70 units (averaging the annual sales completed in the period 2009-2012 and applying this to 2015-2021) over the Development Plan period 2015-2021. For illustration purposes, Tenant Purchase Sales completed between 2009-2012 are outlined in Table 4.8 below.

|              | Tenant Purchase Applications Received | Local Authority House Sales Completed |
|--------------|---------------------------------------|---------------------------------------|
| 2009         | 88                                    | 10                                    |
| 2010         | 74                                    | 12                                    |
| 2011         | 246                                   | 8                                     |
| 2012         | 77                                    | 10                                    |
| <b>Total</b> | <b>485</b>                            | <b>40</b>                             |

**Table 4.8 Tenant Purchase Sales 2009-2013**

It is anticipated that Galway County Council will meet their identified social housing provision via a combination of all of the above options, having regard to any national guidance which may emerge over the lifetime of the strategy. In the potential absence of new build opportunities in the short term, all sources of supply from vacant and unfinished estates, unsold affordable units and the turnaround of casual vacancies will all have to be explored.



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#### **4.7 Groups Requiring Special Attention**

In accordance with the Galway County Council Assessment of Housing Need carried out in May 2013, the housing needs of the following categories of persons require special attention:

##### **The Travelling Community**

Under the Housing Acts 1966-1997, Local Authorities are responsible for the provision of accommodation, including serviced caravan sites and temporary/transient sites for Travellers. Galway County has one of the largest concentrations of Travelling persons in the country. The 2011 Census results identified a total population of 2,476 travellers, the equivalent of 14.1 travellers per 1000 persons resident in the County. This is more than twice the national average of 6.4 travellers per 1000. 87% of travellers in the County reside in permanent private accommodation, with a further 10% living in temporary accommodation.

Each year Galway County Council carries out a survey of the travelling community resident within its functional area to identify their needs. The Galway County Council Traveller Accommodation Programme 2014-2018 sets out a strategy for provision of traveller accommodation and support services over a five year period in accordance with the Housing Traveller Accommodation Act 1998. This programme will inform provision over the development plan period.

##### **Older Persons and Persons with Disabilities**

The most recent Galway County Needs Assessment identified 160 disabled persons in need of social housing support from the Local Authority. 54% of these persons were affected by a physical disability and 43% with a mental health difficulty. As outlined in Section 2, the 2011 Census figures highlighted a number of notable increases in the age cohorts of 65 and over in the County<sup>13</sup>. Looking forward, it is envisaged that greater levels of independent, semi-independent and supervised housing will be required. Galway County Council will endeavour to work in partnership with relevant community and voluntary organisations, such as Sonas Senior Citizens and the Milltown Day Care Centre, to provide for the needs of older persons and to carry out specialist construction work and alterations to social housing stock as required to better accommodate identified needs. Galway County Council will give particular guidance to the needs of persons of intellectual and physical disabilities in allocating social housing units given the difficulties experienced in accessing rent supplement and the requirement for such houses to be registered with the Health Information and Quality Authority (HIQA).

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<sup>13</sup> In the period 2006-2011, the population of the 65-69 age cohort increased by 23%, the population of the 70-74 age group by 8.1%, the population of the 75-79 age group by 10.4%, the population of the 80-84 age cohort by 4.9% and the 85 years and over age group by 17%.

## 5 Housing Strategy Objectives

This section has evolved from the analysis of the housing issues that have emerged during the preparation of the strategy. Firstly, it outlines a number of broad principles that inform the overall approach to the strategy. Secondly, it formalises these aspects through a number of recommended housing objectives. The preparation of this section has necessitated a review of existing housing policy contained in the previous development plan and the recommendations set out below are designed to build upon and complement that reviewed.

### 5.1 Key Principles of the Housing Strategy

- To work to deliver the population targets and population distributions set out in the Regional Planning Guidelines for the West Region, having regard to the County's established settlement hierarchy as set out in the Galway County Development Plan;
- To counteract undue housing segregation by promoting socially balanced and inclusive communities in all housing areas across County Galway;
- To provide for varying identified needs in the County with respect to housing typology, size and mix;
- To monitor the housing strategy, allowing for adequate consultation with those who are central to the implementation of the policies in the strategy.

### 5.2 Development Plan Housing Objectives

The Planning and Development Act 2000 (as amended) sets out clear requirements for the monitoring and review of local authority housing strategies. Section 95 subsection (1)(b) requires that a planning authority's development plan should include objectives to ensure that the housing strategy is implemented. These objectives should relate to:

- **The existing and likely future need for social housing;**
- **The need to ensure the availability of housing for persons who have different levels of income;**
- **The need to provide different types and sizes of housing, to match, in so far as possible, the different types of households to be provided for;**
- **The special needs of older persons and those with disabilities must be provided for; and**
- **The need to counteract social segregation in the provision of housing.**

Having regard to the above, this Housing Strategy sets out the following housing objectives, which are incorporated into the respective plans of the Galway County Development Plan:

#### 5.2.1 Housing Objectives

- To secure the implementation of the Housing Strategy 2015-2021 including the implementation of its policies and objectives including the requirement to reserve a minimum of 12% of residential development for social and specialist housing;
- To Implement Part V provisions as per the Planning and Development Act 2000 (as amended) and any subsequent amendments to the Part V provision to reflect Government policy;

- 
- Facilitate the provision of suitable accommodation for those with special needs through existing and new local authority and voluntary housing as well as the upgrade of existing residences;
  - Facilitate the provision of suitable accommodation for the homeless and for those in need of emergency accommodation;
  - Support and implement the Traveller Accommodation Programme 2014-2018 for County Galway (or any updated/superseding document);
  - Promote and support the development of housing for older people and those with physical and intellectual disabilities, including the concept of independent living and the development of “Life cycle housing” i.e. housing that is adaptable for people’s needs as they change over their lifetime;
  - Ensure that new developments are responsive to their site context and in keeping with the character, amenity, heritage, environment and landscape of the area. New development proposals will be required to complement the existing character of the town centre/area in terms of scale, height, massing, building line, housing mix, urban grain and definition and through high quality design and layout proposals for buildings and structures;
  - Promote the use of sustainable urban design principles and approaches that will help to create high quality built and natural environments appropriate to the context and landscape setting of the specific area, having regard to the guidance contained in the *Sustainable Residential Development in Urban Areas Guidelines 2009* and the accompanying *Urban Design Manual 2009* (or any updated version) as well as those principles established in the *Design Manual for Urban Roads and Streets 2013* (or any updated version);
  - Promoters of significant residential developments in urban areas where there is large numbers of vacant or unfinished houses will be required to substantiate the requirement for same, based on the individual circumstances of the area;
  - Endeavour to promote the orderly and phased development of residential development in accordance with the principles of the sequential approach and as set out in the *Sustainable Residential Development in Urban Areas (Cities, Towns & Villages) Guidelines 2009* (or as updated). This shall include a positive presumption in favour of the sequential development of suitably serviced Residential (Phase 1) lands in zoned towns and villages. In un-zoned towns and villages, the presumption will be in favour of sequential development emanating from the town/village core outwards, subject to compliance with the principles of proper planning and sustainable development and the County Development Plan. Single house build should be considered separate to this objective. Furthermore, development on Residential (Phase 2) lands should normally be considered where 50% of the lands in Residential (Phase 1) are committed to development;
  - Ensure that the density of any new development proposal is appropriate to the particular land use zone and/or site context, is in keeping with the existing development pattern of the area, does not unduly impact on the amenities of the area and results in a positive relationship between existing development and any adjoining public spaces;
  - Ensure that future housing in rural areas complies with the *Sustainable Rural Housing Guidelines for Planning Authorities 2005*.

### **5.3 Strategy Implementation**

To ensure the successful implementation of this Housing Strategy, it is necessary to keep it under review. Therefore, not more than two years after the making of the Development Plan, the County Manager will give a report to members on the progress achieved in implementing the Housing Strategy and the Development Plan objectives. Where the report indicates that new or revised housing needs have been identified, the Chief Executive may recommend that the Housing Strategy be amended and the Development Plan varied accordingly.