



Housing Strategy and Housing Need Demand Assessment
Waterford City & County Council Draft
Development Plan 2022-2028

Appendix 3

May 2021

Hugh O'Brien,
Senior Executive Planner,
Economic Development & Planning
Services Directorate,

Waterford City & County Council,
The Mall,
Waterford

21st May 2021

Preparation of Housing Strategy and Housing Needs Demand Assessment

We enclose our final Housing Strategy and Housing Needs Demand Assessment report (“the Report”). The scope of our work is limited to the terms of reference outlined in the engagement letter dated 22nd March 2021 and the formal award of contract letter dated 4th March 2021, the terms of which are solely between Deloitte Ireland LLP and Waterford City & County Council.

This report is prepared solely for the purpose(s) set out in our engagement letter, however the content of this report can be used for the purpose of inclusion within the development plan being prepared by Waterford City & County Council.

You should not refer to or use our name or the report for any other purpose, disclose them or refer to them in any prospectus or other document, or make them available or communicate them to any other party. No other party is entitled to rely on our report for any purpose whatsoever and we accept no duty of care or liability to any party who is shown or gains access to this report.

Yours sincerely,

Michael Flynn
For and on behalf of Deloitte Ireland LLP

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1.0 Introduction

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1.0 Introduction

Part V, Section 94 of the Planning and Development Act, 2000 (as amended) requires planning authorities to include in its development plan a Housing Strategy for the purpose of ensuring that the proper planning and sustainable development of the area provides for the housing of the existing and future population of the area. This Housing Strategy has been prepared on behalf of Waterford City & County Council to meet the statutory requirements set out under the Act. The Housing Strategy also addresses relevant provisions contained within the Housing (Miscellaneous Provision) Act, 2009 and the Urban Regeneration and Housing Act 2015.

The Housing Strategy is a critical component of the County Development Plan (CDP) and assists in translating national housing policies and housing supply responses to the local level. The Housing Strategy informs the policies and objectives of the CDP, and provides details in relation to housing requirements including types, sizes and tenures.

Waterford City & County Council was established following the amalgamation of Waterford City Council and Waterford County Council on the 1st June 2014. The three existing development plans within the amalgamated Council area, Waterford City Development Plan 2013 – 2019, Waterford County Development Plan 2011 – 2017, & the Dungarvan Town Development Plan 2012 – 2018, are replaced by this new City and County Development Plan.

The Housing Strategy has taken cognisance of significant recent changes in national and regional planning policy, notably the publication of the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES) for the Southern Regional Assembly area.

This Housing Strategy includes the determination of housing requirements in County Waterford over the period of the development plan 2022-2028. Demographic, economic and social inputs have been examined and utilised to estimate projected population, households and associated housing needs in County Waterford.

The NPF has introduced the requirement for a Housing Need Demand Assessment (HNDA) under National Policy Objective 37 in order *'to correlate and accurately align future housing requirements'*. The HNDA contained herein has been prepared with regard to guidance within the NPF and population and housing demand data provided in the NPF Implementation Roadmap, Ministerial Circulars and Section 28 guidelines. The NPF notes the HDNA should *'primarily inform housing policies, housing strategies and associated land use zoning policies as well as assisting in determining where new policy areas or investment programmes are to be developed'*.

Circular Letter Housing 14/2021 was issued on the 14th of April 2021 and accompanies a suite of documents providing updated guidance on Housing Need Demand Assessment.

The HDNA provides the evidence base to inform decision-making around the current and future housing supply within the county, examining trends in population, house prices and rental prices and calculating affordability for different housing tenures including private market purchase and private rental. The HDNA also arrives at a projected social housing need based on the consideration of affordability outlined above.

1.1 Methodology

The NPF indicates the purpose of the HNDA tool is to:

- *‘Assist local authorities to develop long-term strategic views of housing need across all tenures.*
- *Provide a robust evidence base to support decisions about new housing supply, wider investment and housing related services that inform an overall national housing profile.*
- *Inform policies about the proportion of social and affordable housing required, including the need for different types and sizes of provision.*
- *Provide evidence to inform policies related to the provision of specialist housing and housing related services’.*

The NPF further defines the HDNA as a database which allows local authorities to run a number of different scenarios to inform key decisions on housing need and supply, and are designed to give broad, long run estimates of what future housing need might be, rather than precision estimates.

The NPF lists the following key evidence inputs that will inform and drive the HDNA model, based around:

1. *Demographic trends, affordability trends and wider economic trends.*
2. *Housing Stock Profile Pressures, existing need and management issues*
3. *Estimate future housing need and demand.*

The HNDA is structured through a number of stages which project and determine the future housing requirements to cover the plan period. The components considered include projected demographic and household data to understand future housing need in the county over the plan period.

The next component undertakes an assessment of housing affordability, considering house price data and the ability of households to access private market ownership or private market rental. This assessment leads to the identification of social and affordable housing needs in Waterford during the plan period.

1.2 Structure

Section 1 introduces the Housing Strategy and the HNDA process, outlining the policy framework and key objectives and purposes. It also discusses the HDNA methodology used to project future housing requirements over the plan period.

Section 2 analyses the legislative and policy framework relevant to Housing Strategies and Housing Need Demand Assessment.

Section 3 provides an overview of the existing housing context utilising demographic and housing data from the CSO, Daft, the Residential Tenancies Board and the Property Price Register. It also reviews data from Waterford City and County Council on unfinished housing estates and planning permissions to further interrogate the local context in Waterford.

Section 4 analyses housing requirements in County Waterford building upon Section 3 which provided the local housing context to be considered. This section projects and determines the housing need

and supply over the 2022-2028 development plan period through a number of sequential stages outlined in greater detail in Section 4.

Section 5 summarises the overall housing requirements for the county having regard to the supply and demand analysis outputs determined in the preceding sections.

Section 6 concludes with the findings of the Housing Strategy.

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2.0 Planning Policy and Legislative Framework

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2.0 Planning Policy and Legislative Framework

A comprehensive review of all relevant national, regional and local housing and associated planning legislation, policies and plans has been carried out and discussed herein as they relate to the Housing Strategy. This includes the following:

National Legislation and Policy

- The Planning and Development Act, 2000 (as amended)
- Planning and Development (Amendment) (No. 2) Regulations 2018
- National Planning Framework (NPF) (Project Ireland 2040)
- Implementation Roadmap for the National Planning Framework (NPF)
- Housing Supply Target Methodology for Development Planning - Guidelines for Planning Authorities (2020)
- Circular Letter Housing 14/2021 - Re: Housing Need and Demand Assessment (HNDA)
- Guidance on the Preparation of a Housing Need and Demand Assessment
- National Development Plan 2018-2027 (NDP) (Project Ireland 2040)
- Rebuilding Ireland – Action Plan for Housing and Homelessness (2016)
- National Vacant Housing Reuse Strategy 2018-2021
- Social Housing Strategy 2020
- Urban Regeneration and Housing Act 2015
- National Housing Strategy for People with a Disability (2011-2016)
- Design Standards for New Apartments - Guidelines for Planning Authorities (2020)

Regional Policy

- Regional Spatial and Economic Strategy for the Southern Region

Local Policy

- Waterford County Council - Traveller Accommodation Programme 2019-2024
- Waterford Age Friendly Alliance Strategy 2017-2022

2.1 National Legislation and Policy

Planning and Development Act, 2000

Section 94 of Part V of the Planning & Development Act 2000 as amended (the Act) requires the inclusion in a development plan of a housing strategy for the purposes of ensuring that the proper planning and sustainable development of the area of the development plan provides for the housing of the existing and future population of the area.

Part V, Section 94 of the Planning and Development Act, 2000 (as amended) requires planning authorities to include in its development plan a Housing Strategy for the purpose of ensuring that the proper planning and sustainable development of the area provides for the housing of the existing and future population of the area.

Section 94 (3) states that a housing strategy shall take into account:

- a) the existing need and the likely future need for housing,
- b) the need to ensure that housing is available for persons who have different levels of income,
- c) the need to ensure that a mixture of house types and sizes is developed to reasonably match the requirements of the different categories of households, including the special requirements of elderly persons and persons with disabilities,
- d) the need to counteract undue segregation in housing between persons of different social backgrounds.

Section 94 (4) states that a housing strategy shall include an estimate of the amount of:

- Housing for the purposes of the provision of social housing support within the meaning of the Housing (Miscellaneous Provisions) Act 2009, and
- Affordable housing that will be required within the county during the period of the plan.

Section 94 (5) (a) states that when making these estimates, the planning authority shall have regard to the following:

- I. the supply of and demand for houses generally, or houses of a particular class or classes, in the whole or part of the area of the development plan;
- II. the price of houses generally, or houses of a particular class or classes, in the whole or part of the area of the development plan;
- III. the income of persons generally or of a particular class or classes of person who require houses in the area of the development plan;
- IV. the rates of interest on mortgages for house purchase;
- V. the relationship between the price of housing, incomes and rates of interest for the purpose of establishing the affordability of houses in the area of the development plan,
- VI. such other matters as the planning authority considers appropriate.

Planning and Development (Amendment) (No. 2) Regulations 2018

This amendment to the Planning and Development Regulations allows for the temporary change of use of some vacant commercial premises to residential use as exempt development (subject to conditions and limitations). Development shall not exceed the provision of more than 9 residential units in any structure. The change of use, and any related works, must occur between when the Regulations come into operation on 8 February 2018 and 31 December 2021.

In addition, the existing structure or part of the structure, which is the subject of the change of use, is required to be vacant for a period of two years immediately prior to when the development takes place. The exemption applies to existing buildings that have a current commercial use (Class 1, 2, 3, and 6 of Part 4 to Schedule 2).

Project Ireland 2040 - National Planning Framework (NPF) (2018)

The National Planning Framework (NPF) is a high-level strategy that will shape growth and development in Ireland out to the year 2040. The NPF introduces the requirement for a Housing Need Demand Assessment (HNDA), referred to under National Policy Objective 20 and 37, in order to *'ensure that the plan-making system is supported by a robust methodology to inform policies and funding initiatives around housing and associated land requirements'*. The HNDA is to be developed by each Local Authority to support the preparation of housing strategies and city and county development plans, local area plans, traveller accommodation plans etc.

National Policy Objective 20 states:

'Project the need for single housing in the countryside through the local authority's overall Housing Need Demand Assessment (HNDA) tool and county development plan core strategy processes'.

National Policy Objective 37 states:

'A 'Housing Need Demand Assessment' (HNDA) is to be undertaken for each Local Authority Area in order to correlate and accurately align future housing requirements. The HNDA is:

- to be undertaken by Local Authorities with coordination assistance to be provided by the Regional Assemblies, and at a Metropolitan scale, particularly where inter-county and inter-regional settlement interactions are to be planned for and managed;*
- to primarily inform housing policies, housing strategies and associated land use zoning policies as well as assisting in determining where new policy areas or investment programmes are to be developed; and*
- to be supported, through the establishment of a coordination and monitoring unit to assist Local Authorities and Regional Assemblies in the development of the HNDA (DHPLG, Regional Assemblies and the Local Authorities). This will involve developing and coordinating a centralised spatial database for Local Authority Housing data that supports the HNDA being undertaken by Local Authorities'*.

National Policy Objective 36 of the NPF confirms the importance of an integrated approach to population and housing in the planning system, and refers to Section 28 guidelines to be provided in this regard:

‘New statutory guidelines, supported by wider methodologies and data sources, will be put in place under Section 28 of the Planning and Development Act to improve the evidence base, effectiveness and consistency of the planning process for housing provision at regional, metropolitan and local authority levels. This will be supported by the provision of standardised requirements by regulation for the recording of planning and housing data by the local authorities in order to provide a consistent and robust evidence base for housing policy formulation’.

In relation to the demand for single housing in the countryside, the NFP notes the relationship between the core strategy of county development plans and the local authority’s overall Housing Need Demand Assessment (HNDA) and states that quantifying *‘the need for single housing on an evidence basis will assist in supporting the preparation of a comprehensive housing strategy and associated land use policies’.*

The NPF indicates the purpose of the HNDA tool is to:

- *‘Assist local authorities to develop long-term strategic views of housing need across all tenures.*
- *Provide a robust evidence base to support decisions about new housing supply, wider investment and housing related services that inform an overall national housing profile.*
- *Inform policies about the proportion of social and affordable housing required, including the need for different types and sizes of provision.*
- *Provide evidence to inform policies related to the provision of specialist housing and housing related services’.*

The NPF further defines the HDNA as a database which allows local authorities to run a number of different scenarios to inform key decisions on housing need and supply, and are designed to give broad, long run estimates of what future housing need might be, rather than precision estimates.

The NPF lists the following key evidence inputs that will inform and drive the HDNA model, based around:

‘1. Demographic trends, affordability trends and wider economic trends.

The use of economic forecasting or econometric work underpins this section. Data requirements include household composition/projections, house prices, rents, number of first time buyers (FTBs) and loan to value (LTV) mortgage rates, economic activity and employment rates etc.

2. Housing Stock Profile Pressures, existing need and management issues

Housing Stock Profile Pressures (and existing need) and management issues. Undertaking a detailed profile of local housing stock and stock pressures, including local authority housing, to identify the main pressures relating to supply and demand, ineffective stock and overall condition as well as priorities for future stock management. Information is required on dwelling size, dwelling type, dwelling condition and stock pressures (occupancy/under occupancy stock turnover etc.).

3. Estimate future housing need and demand.

This is broken down into: owner occupation, private sector, below market rent and social rent. Detailed guidance is provided on how to undertake this work, including how and on what evidence to base assumptions on wealth affordability, both in terms of home ownership and the different rental categories’.

The NPF adopts a growth scenario referred to as ‘regional parity’ and accordingly sets out a growth objective under National Policy Objective 1a that *‘the projected level of population and employment growth in the Eastern and Midland Regional Assembly area will be at least matched by that of the Northern and Western and Southern Regional Assembly areas combined’*.

In relation to the cities, the NPF notes it supports ambitious growth targets to enable the four cities of Cork, Limerick, Galway and Waterford to each grow by at least 50% to 2040 and to enhance their significant potential to become cities of scale.

In relation to Waterford the NPF states:

‘Waterford is the principal urban centre in Ireland’s south-east and is unique in having a network of large and strong regional urban centres in close proximity within each of the surrounding counties that both complement the role of Waterford and perform strong regional and local economic and developmental roles for their own areas’.

National Policy Objective 3b states: *‘Deliver at least half (50%) of all new homes that are targeted in the five Cities and suburbs of Dublin, Cork, Limerick, Galway and Waterford, within their existing built-up footprints’*.

The NPF sets out a growth strategy that has a particular focus on the five cities and regional growth centres as set out in National Policy Objective 7, which refers to strengthening Ireland’s overall urban structure.

National Policy Objective 8 sets out the Minimum Target Population for Waterford City and Suburbs by 2040 of 81,000 (population in 2016 was 54,000).

The NPF notes that Waterford City has 20,298 resident workers, with a jobs to resident workers ratio of 1.201.

Implementation Roadmap for the National Planning Framework (2018)

The Implementation Roadmap for the National Planning Framework published in July 2018 provides transitional population projections as a range for each county. The roadmap notes that *‘the transitional population projections plot a growth trajectory set approximately mid-way between what is currently being planned for in statutory Development Plans if projected forward to 2031, and the more likely evidence based and nationally coherent projected scenario to 2031 and 2040. These ‘adjusted’ transitional figures will apply to 2026 and will also inform the period to 2031’*.

The Roadmap states that *‘scope for headroom, not exceeding 25%, can be considered to 2026 in those counties where projected population growth is projected to be at or above the national average baseline’*. The Roadmap lists County Waterford as one of these counties.

County Waterford is provided with a range of 132,000 -135,000 up to 2026, and 137,000 - 144,000 to 2031.

The roadmap further refers to the role of the *‘initial Regional Strategies to set the parameters for City and County Development Plans to be approved during 2021/22, to cover the period to 2026/27’*.

South-East	2016	2026	2031
Waterford	116,000	132,000-135,000	137,000-144,000
Wexford	149,000	163,000-166,000	169,000-172,500
Kilkenny	99,000	108,000-110,000	112,000-114,500
Tipperary SR	88,500	96,000-98,000	99,500-102,000
Carlow	57,000	62,000-63,000	64,000-65,500
Subtotal	509,500	561,000-572,000	581,500-598,500

Table 2.1: Transitional Regional and County Population Projections to 2031 (Source: Implementation Roadmap for the National Planning Framework, 2018).

The NPF Implementation Roadmap also notes that the boundary of the Waterford Metropolitan Area was defined ‘using a methodology that was developed having regard to similar considerations to those for Dublin and Cork, as well as key Census data’.

The Roadmap provides a breakdown of the population for the Waterford Metropolitan Area as of 2016, indicating a total population of 59,854, and maps for each of the Metropolitan Areas.

Waterford Metropolitan Areas	Population	Area (sq.km)	Density persons/sq.km
Waterford City/County Council			
Waterford City Area	48,216	38.31	1,259
Waterford County Area	3,399	46.74	73
Waterford City and County Council	51,615	85.05	607
Kilkenny County Council Area	8,239	57.60	143
Totals/Average	59,854	143	420

Table 2.2: Metropolitan Area Population, 2016 (Source: Implementation Roadmap for the National Planning Framework, 2018).

Housing Supply Target Methodology for Development Planning - Guidelines for Planning Authorities (2020)

A Ministerial Circular and accompanying Section 28 Planning Guidelines (*Housing Supply Target Methodology for Development Planning*) were issued by Minister Darragh O’Brien in December 2020. The purpose of the circular and guidelines is to set out a consistently applicable methodology that enables National Planning Framework (NPF) population targets to be translated into household demand projections and integrated housing supply targets at both national and local levels. The projected NPF population distribution forms the basis for one of the housing demand projection scenarios modelled by the ESRI, and this remains the preferred national development scenario to 2040. The guidelines note that the projected county population ranges set out in the Implementation Roadmap for the NPF ‘continue to be the population parameters for local authority development planning processes. City or County development plans must therefore plan for the identified population growth within these estimates and use them as the basis for strategic decision-making in their development plan process, including its core strategy, settlement strategy and housing policies’.

The guidelines note that in the absence of guidance, varying approaches have been taken by different local authorities in the interpretation and application of the population projections provided, with differing assumptions and methodologies resulting in inconsistency in translating the projections into housing demand. In order to resolve this issue and ‘strengthen the relationship between national and

regional population projections and their integration into the development planning process at local authority level, the Economic and Social Research Institute (ESRI) were commissioned by the Department of Housing, Local Government and Heritage to provide a *'nationally integrated and standardised evidence base for local authorities to estimate overall housing demand'*. The ESRI identified four different scenarios for future population and housing demand.

NPF Scenario (NPF 50:50 City)

The guidelines state that the NPF 50:50 City scenario identified in the ESRI research paper¹ is broadly consistent with the National Planning Framework strategy and is therefore the *'recommended housing demand scenario to be utilised by planning authorities in their planning functions in order to plan for the provision of housing to meet projected levels of demand in their administrative area, in accordance with the NPF strategy'*.

Appendix 1 of the Ministerial Circular provides projected housing demand for each local authority area for the period 2020-2031 based on the NPF Scenario. The projected housing demand for County Waterford (as provided in Appendix 1 of the circular) is set out below in Table 2.3, and these projections have been utilised herein in the methodology for calculating housing demand for the development plan period (Section 4).

Waterford City and County Council		Annual Average	Total Households
A	ESRI NPF scenario projected new household demand 2017 to 2031	629	9,440
B	Actual new housing supply 2017-19	383	1,150
C	Homeless households, and estimated unmet demand as at Census 2016	N/A	164
D	Housing Demand 2020-31 =Total (A-B+C)/12	705	8,454

Table 2.3: Projected Housing Demand for County Waterford (Source: Table 21 of Appendix 1 - Projected Housing Demand by Local Authority Area 2020-2031, ESRI NPF Scenario Housing Supply Target').

The Section 28 guidelines provide a methodology for the application of NPF population and housing projections into local authority plan processes (in this case the Waterford City and County Development Plan 2022-2028), included below as Table 2.4.

¹ *Regional Demographics and Structural Housing Demand at a County Level*, Research Series, Number 111, Economic and Social Research Institute, December 2020.

City/County Council	Annual Average Households	Total Households	
A	ESRI NPF scenario projected new household demand 2017 to Plan end year, or quarter (pro-rata)	Total projection/ relevant time period	Total projection ^A
B	Actual new housing supply 2017 to most recent available year or quarter prior to Plan commencement	Total completions /relevant time period	Total completions ^B
C	Homeless households (latest data), and unmet demand as at most recent Census	N/A	Total existing unmet demand ^C
D	Plan Housing Demand = Total (A-B+C) (Projected ESRI NPF demand - new completions + Unmet demand)	Total Plan Demand/6 years	Total Demand for full 6-year plan period
E	Potential adjustment 1 to end 2026 portion of plan period to facilitate convergence to NPF strategy (where justified)	Mid-point between ESRI NPF and Baseline scenarios to 2026 in lieu of A above	Adjusted Total Demand
F	Potential adjustment 2 to end 2026 portion of plan period to facilitate convergence to NPF strategy, applicable where B exceeds or is close to D (where justified)	Mid-point between ESRI NPF and baseline scenarios to 2026 in lieu of A above, plus up to 25%	Adjusted Total Demand

Table 2.4: Methodology for the application of NPF population and housing projections into local authority plan processes (Source: Table 1 of Housing Supply Target Methodology for Development Planning - Guidelines for Planning Authorities (2020)).

The methodology provided in the guidelines (in addition to the worked examples set out in Appendix 1 of the guidelines) has been utilised in Section 4 to calculate the housing demand for the development plan period. The projected NPF 50:50 housing demand scenario for County Waterford has been utilised as required by the guidelines.

[Circular Letter Housing 14/2021 - Re: Housing Need and Demand Assessment \(HNDA\)](#)

Circular Letter Housing 14/2021 accompanies a suite of documents providing updated guidance on Housing Need Demand Assessment. The circular advises that each local authority may now undertake a Housing Need and Demand Assessment for its administrative area using the specific HNDA Guidance and Tool and other resources available provided by the Department.

The Circular states *'it is expected that HNDA will be integrated into the development plan review process where planning authorities give notice of review of a development plan in accordance with section 11(1) of the 2000 Act, after the date of this Circular. Planning authorities may also consider variation of a development plan where a completed HNDA significantly affects a Housing Strategy in accordance with section 95(3) of the Act'*.

The circular notes that the Guidance on the Preparation of a Housing Need and Demand Assessment outlines the process for compiling a HNDA and what it should contain.

The Circular states that *'the section 28 planning guidelines of 18th December facilitate decisions regarding new housing supply targets for the 6-year period of development plans that are being formulated currently, to be determined in advance of the full integration of new HNDA methodology into the Housing Strategy preparation process'*.

Furthermore the Circular states that Planning authorities are advised *'to ensure that the relevant Housing Supply Target determined through applying the Housing Supply Target Methodology for Development Planning is used as the basis for the development plan process'*.

Accordingly the Housing Supply Target determined through the application of the Section 28 guidelines issued in December 2020 (*Housing Supply Target Methodology for Development Planning*) is utilised as the basis for this Housing Strategy as part of the overall development plan process. The Circular notes that Department intends to issue revised Housing Strategy Guidelines under section 28 to take account of housing need and demand assessment

Guidance on the Preparation of a Housing Need and Demand Assessment

The Department of Housing, Local Government and Heritage published a guidance document accompanying the circular on the preparation of a HNDA on the 14th of April 2021. The Foreword by Minister O'Brien notes that;

'in order to ensure that the plan-making system is supported by a robust methodology to inform policies and funding initiatives around housing and associated land requirements, a Housing Need and Demand Assessment (HNDA) Framework has been developed to support the preparation of housing strategies and all related housing policy outputs'.

The guidance document has been reviewed and utilised in the preparation of the HNDA, however as prescribed in the accompanying circular, the Housing Supply Target determined through applying the *Housing Supply Target Methodology for Development Planning* is used as the basis for this Housing Strategy. This approach is supported by the guidance document which states:

'In the case of Development Plans under preparation at the time of issue of this guidance, use the methodology outlined in the December 2020 'Housing Supply Target Methodology for Development Planning' guidelines to determine annual housing demand for the 6 years of the Plan'.

The guidance document refers to the function of the HNDA stating the following:

'The HNDA is designed to be the main evidence base from which estimates of housing need and tenure breakdown are to be calculated and consequently, from which housing policy is to be determined in the Housing Strategy, as well as influencing the relevant land use zoning objectives included within the Development Plan'.

The guidance document states that a HNDA framework *'is a standardised methodology that allows local authorities to assess local housing needs, existing and future, using consistent evidence bases and within a standardised framework'*. In relation to the process, the guidance document states that a *'specific HNDA Tool (developed and made available by the Department of Housing, Local Government*

and Heritage) is available for use by the local authority to assist in calculating the projected number of homes that are likely to be required to meet the estimated need over the determined period, broken down by tenure type’.

In relation to housing demand the guidance document states:

‘The analysis of demographic and housing affordability data and the conclusions drawn from it are used to produce an estimate of total additional housing units required to meet existing and future housing need and a breakdown of tenure type’.

The guidance document includes the following table as a summation of the HNDA preparation process:

1.	Decide the time period that the HNDA will cover
2.	Compile section 1 on Housing Market Drivers
3.	Compile section 2 on Housing Stock
4.	Select the scenarios to run in the HNDA Tool
5.	Having regard to the results from the HNDA Tool, compile section 3 on estimating total additional housing units required in the local authority area over the period selected and broken down into tenure type
6.	Compile section 4 on specialist housing need (including stakeholder consultation)
7.	When complete, sign off the HNDA (Director of Service for Housing and Director of Service for Planning)
8.	Incorporate the HNDA results into housing policy within the Housing Strategy

Table 2.5: HNDA Preparation Process Summary (Source: Guidance on the Preparation of a Housing Need and Demand Assessment).

The guidance document states that the default population projection scenario is the ‘Convergence scenario, which when combined with the default assumptions around Existing Need is consistent with the ‘Housing Supply Target Methodology for Development Planning, Guidelines for Planning Authorities’ issued under section 28 of the Planning and Development Act 2000 in December 2020’. The Convergence scenario is equivalent to the 50:50 city scenario adjusted for new housing supply since 2017, and to facilitate convergence to NPF strategy per the section 28 guidelines.

The guidance states that the Housing Strategy must include ‘measures that address the housing needs of the existing and future population of the area covered by the strategy. It should provide for more sustainable patterns of development by ensuring that as far as possible housing development is designed and located so as to make full use of public transport and to give access to education, employment, health and other services’.

Project Ireland 2040 – National Development Plan (NDP) 2018-2027

The National Development Plan will, through a planned capital investment of over €4.2 billion, support the delivery of some 40,000 new social housing homes by 2021. Direct Local Authority build, acquisitions, rejuvenation of formerly empty homes and provision by housing bodies are identified as the chief delivery mechanisms. By 2021, 12,000 social housing homes will be made available annually by Local Authorities and approved housing bodies for social housing. This level of provision is to be

maintained over the remainder of the period of the National Development Plan, resulting in 112,000 households having their housing needs met in a social housing home by 2027.

The NPF warns against the intensification of social housing properties in areas that are already dense with social housing and advocates the development of diverse neighbourhoods with a healthy balance of public and private housing.

Rebuilding Ireland – An Action Plan for Housing and Homelessness (2016)

The Action Plan published in 2016 aims to address the needs of homeless people and families in emergency accommodation, accelerate the provision of social housing, deliver more housing, utilise vacant homes and improve the rental sector. Rebuilding Ireland aims to increase residential house construction to 25,000 homes per annum and to deliver 47,000 units of social housing over the period of the Plan to 2021.

Actions to meet these objectives are organised under five pillars, each of which has a series of actions set out to address the opportunities and challenges presented by Ireland's housing sector. The five pillars are set out in the Action Plan for Housing and Homelessness as follows;

- Pillar 1 – Address Homelessness

Provide early solutions to address the unacceptable level of families in emergency accommodation; deliver inter-agency supports for people who are currently homeless, with a particular emphasis on minimising the incidence of rough sleeping, and enhance State supports to keep people in their own homes.

- Pillar 2 – Accelerate Social Housing

Increase the level and speed of delivery of social housing and other State supported housing.

- Pillar 3 – Build More Homes

Increase the output of private housing to meet demand at affordable prices.

- Pillar 4 – Improve the Rental Sector

Address the obstacles to greater private rented sector delivery, to improve the supply of units at affordable rents.

- Pillar 5 – Utilise Existing Housing

Ensure that existing housing stock is used to the maximum degree possible – focusing on measures to use vacant stock to renew urban and rural areas

The Action Plan for Housing and Homelessness pledged to support the enhanced role of existing Social Housing delivery initiatives and introduced the following new mechanisms and support schemes:

- Local Authority Construction & Acquisition (also known as the Social Housing Investment Programme (SHIP))

This programme provides funding to local authorities for the provision of social housing by means of construction and acquisition and covers expenditure under the Rapid Build Housing Programme, Part

V acquisitions, Land Aggregation Scheme and the Special Resolution Fund for unfinished housing developments.

➤ Capital Assistance Scheme (CAS)

To provide essential funding to Approved Housing Bodies (AHBs) for the provision of accommodation for persons with specific categories of housing need such as Homeless and Older Persons, People with Disabilities, Returning Emigrants and Victims of Domestic Violence.

➤ Vacant Housing Repair and Leasing Initiative:

This scheme enables local authorities, having identified appropriate vacant privately-owned properties in their functional areas, to provide upfront financial assistance to meet reasonable renovation works and to enter into long term lease arrangements with property owners. Renovation costs will be recouped from rent over an agreed period.

➤ Part V Delivery:

The Action Plan sets out a commitment to ensure adequate resources are made available to both local authorities and Approved Housing Bodies. This is to allow them to purchase or lease newly built private dwellings to the fullest extent envisaged by Part V of the Planning and Development Act 2000. In addition, where appropriate, the leasing of additional privately developed dwellings beyond the extent envisaged by Part V is supported. Furthermore, the up-front purchase of the Part V social housing requirement will be facilitated, subject to the introduction of strict controls.

National Vacant Housing Reuse Strategy 2018-2021

The National Vacant Housing Reuse Strategy was published in 2018 to support Pillar 5 of the Rebuilding Ireland: Action Plan for Housing and Homelessness. The strategy sets the objective to maximise the use of our existing housing stock focusing on measures to use vacant stock to renew urban and rural areas. The Strategy sets out a range of actions, grouped under five key objectives as follows:

- Objective 1: Establish robust, accurate, consistent and up-to-date data sets on vacancy.
- Objective 2: Bring forward measures to ensure, to the greatest degree possible, that vacant and underused privately owned properties are brought back to use.
- Objective 3: Bring forward measures to minimise vacancy arising in Social Housing Stock.
- Objective 4: Continued engagement with and provision of support to key stakeholders to ensure suitable vacant properties held by banks, financial institutions and investors are acquired for social housing use.
- Objective 5: Foster and develop cross-sector relationships, collaborating in partnership to tackle vacant housing matters.

Social Housing Strategy 2020

The Social Housing Strategy 2020 sets out the framework for the delivery of new social housing and for social housing assessment, delivery and financing. The Strategy is based on three pillars:

- Pillar 1: Provide for 35,000 new social housing units, over a six-year period, to meet the additional social housing supply requirements as determined by the Housing Agency;
- Pillar 2: Support up to 75,000 households through an enhanced private rental sector; and
- Pillar 3: Reform social housing supports to create a more flexible and responsive system.

Phase 1 sets a target of 18,000 additional housing units and 32,000 HAP/RAS units by the end of 2017. Phase 2 sets a target of 17,000 additional housing units and 43,000 HAP/RAS units by end 2020.

Urban Regeneration and Housing Act 2015

The Act provides that where a residential scheme is greater than 9 units developers are obliged to set aside 10% of the scheme for social or affordable housing for local authorities. The option of making of payment in lieu of social housing is no longer available.

Provision has been made for the transfer of residential units outside the lands which are subject to planning permission, but within the relevant Development Plan area. The social housing delivery options now permitted are the transfer of ownership of lands, transfer of completed social housing units on the land, transfer of ownership of completed social housing units on other land, not subject to the planning permission.

There is no longer a requirement for the developer to build housing units on other land to fulfil their Part V obligations. The Part V obligation can now be fulfilled by developers through long term leasing of properties and a combination of the Part V options above is also allowed.

A vacant site levy was also introduced, charged each year from 1 January 2018 and will be payable in arrears each year from 1 January 2019. It provides Local Authorities with the power to apply levies to property owners who do not take steps to develop vacant and under-utilised in areas identified for priority development under the local Development Plan.

National Housing Strategy for People with a Disability (2011-2016)

The National Housing Strategy for People with a Disability 2011 – 2016 was published in October 2011. The Strategy sets out the Government's broad framework for the delivery of housing for people with disabilities through mainstream housing options. The Strategy has also been affirmed in the Action Plan for Housing and has been extended to deliver on its aims and continue to guide and progress policy.

The strategy has nine strategic aims:

1. To promote and mainstream equality of access for people with a disability to the full range of housing options available suited to individual and household need.
2. To develop national protocols and frameworks for effective interagency cooperation which will facilitate person-centred delivery of housing and relevant support services.
3. To support people with a disability to live independently in their own homes and communities, where appropriate.
4. To address the specific housing needs of people with an intellectual and/or physical disability, moving from congregated settings in line with good practice, including through the development of frameworks to facilitate housing in the community.

5. To address the specific housing needs of people with a mental health disability, including through the development of frameworks to facilitate housing in the community, for people with low and medium support needs moving from mental health facilities, in line with good practice.
6. To consider good practice in the design, coordination and delivery of housing and related supports.
7. To facilitate people with a disability to access appropriate advice and information in respect of their housing needs.
8. To improve the collection and use of data/information regarding the nature and extent of the housing needs of people with a disability.
9. To provide a framework to support the delivery, monitoring and review of agreed actions.

Design Standards for New Apartments - Guidelines for Planning Authorities (December 2020)

The Ministerial Letter to Local Authorities accompanying the updated Section 28 Guidelines on Design Standards for New Apartments have been issued to give effect to restrictions on Co-living Development. The updated apartment guidelines now include a Specific Planning Policy Requirement (SPPR) for a presumption against granting planning permission for co-living/shared accommodation development, and replace the previous 2018 guidelines. The December 2020 changes solely relate to the 'Shared Accommodation' (Co-living) aspects of the guidance.

The Ministers Foreword within the updated guidelines states:

'I concluded that given the scale, location and potential impact of co-living development permitted to date, as well as the local authority-led Housing Need and Demand Assessment (HNDA) process that is being developed by my Department, that there are sufficient shared accommodation/co-living units either permitted or subject to consideration within the planning system, that may be built out to demonstrate and prove this concept, without impacting the housing system'.

The Apartment Guidelines contain a number of specific planning policy requirements, which take precedence over policies and objectives within Development Plans, Local Area Plans and SDZ planning schemes.

Specific Planning Policy Requirement 1 states:

'Housing developments may include up to 50% one-bedroom or studio type units (with no more than 20-25% of the total proposed development as studios) and there shall be no minimum requirement for apartments with three or more bedrooms. Statutory development plans may specify a mix for apartment and other housing developments, but only further to an evidence-based Housing Need and Demand Assessment (HNDA), that has been agreed on an area, county, city or metropolitan area basis and incorporated into the relevant development plan(s)'.

The guidelines state that into the future, a majority of households will comprise 1-2 persons and approximately half of the remainder will be three person households, and notes it is critical to accommodate the needs of increasingly more diverse household types in the context of a growing and ageing population.

2.2 Regional Policy

Regional Spatial and Economic Strategy for the Southern Region

The Regional Spatial and Economic Strategy (RSES) provides a high-level development framework for the Southern Region that supports the implementation of the National Planning Framework (NPF) and the relevant economic policies and objectives of Government. The RSES includes ‘*Regional Policy Objectives*’ which set out a suite of regional development objectives that provide a long term strategic planning and economic framework for the development of the region, and in turn set the framework for city and county development plans. The RSES also includes a Metropolitan Area Strategic Plan (MASP) for Waterford which provides a ‘*high level strategic framework for the sustainable development of the Waterford Metropolitan Area*’.

The RSES states that ‘*the Southern Region represents over 40% of Ireland’s total landmass and one third of the national population. With three of the country’s five cities - Cork, Limerick and Waterford and a network of large towns, the region has a strong urban structure*’.

The region is divided into three sub-regional areas, called Strategic Planning Areas (SPAs) with Waterford located in the South-East SPA.

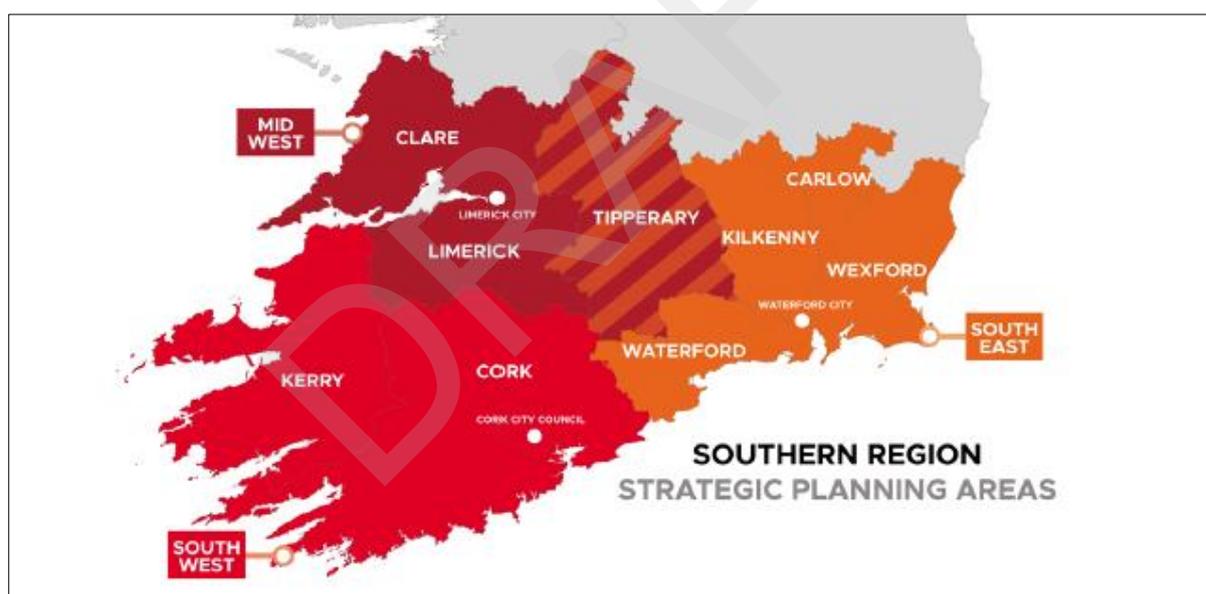


Figure 2.1: RSES Map 1.1 Southern Region & Strategic Planning Areas (SPAs)

The RSES notes that the Southern Region contains one-third of the State’s population (1.6m) and is the second most populated Regional Assembly area. The highest rates of population increase were in commuter areas near to Cork and Limerick Cities and in areas close to other larger settlements. Population decline was experienced, primarily in rural and peripheral areas, with the largest decreases recorded in areas of Clare, Kerry, Limerick and Cork. Population decline was also evident in areas within Cork, Limerick and Waterford Cities.

The policies in the RSES are structured under Regional Policy Objectives (RPOs) and Metropolitan Area Strategic Plan (MASP) Policy Objectives. Relevant RPOs and objectives within the MASP have informed the development of this Housing Strategy for Waterford City and County Council.

In relation to regional strategy, Regional Policy Objective 2 (RPO 2) states *‘the overall strategy builds on cities and their associated metropolitan areas as engines of growth and seeks, in parallel, to re-position the Region’s strong network of towns, villages and diverse rural areas in an economically resilient, imaginative and smart way to foster sustainable competitive advantage’.*



Figure 2.2: Southern Region Strategy Map

RPO 10 relates to compact growth in the metropolitan areas and seeks out to *‘prioritise housing and employment development in locations within and contiguous to existing city footprints where it can be served by public transport, walking and cycling’.*

RPO 35b states that *‘Development Plans shall set out a transitional minimum requirement to deliver at least half (50%) of all new homes that are targeted in the Region’s three Cities and suburbs of Cork, Limerick and Waterford, within their existing built up footprints in accordance with NPF National Policy Objective 3b. This will be evidence based on availability and deliverability of lands within the existing built up footprints’.*

Waterford MASP

The MASP provides a high level strategic framework for the sustainable development of the Waterford Metropolitan Area based on the ambition for the City and Metropolitan area as an innovation-centred, enterprising, University City with a diverse population, a vibrant cultural sector, a thriving economy, and a significant and substantial profile that brings European and international recognition.

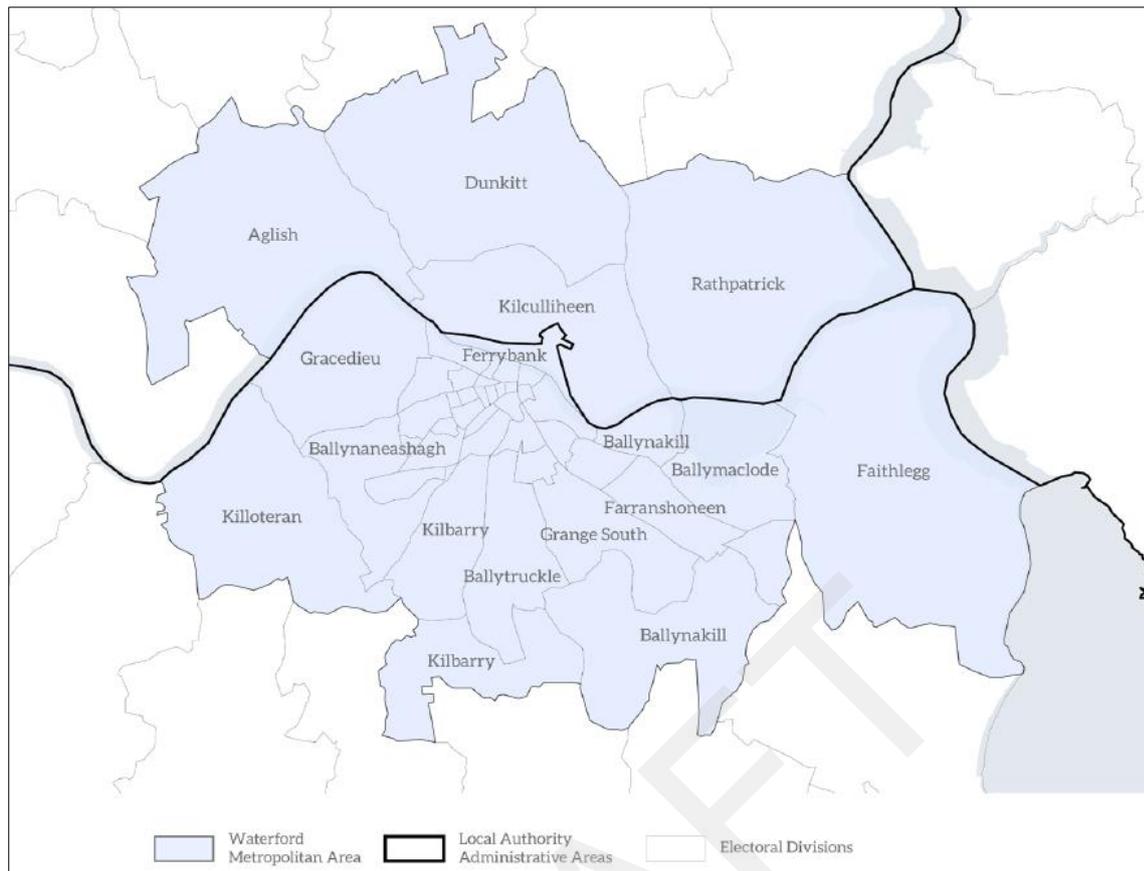


Figure 2.3: Waterford Metropolitan Area

The MASP notes that clarification has been received from the Department that the 25% Headroom identified in the NPF Implementation Roadmap can apply to the County Kilkenny area of the Waterford Metropolitan Area.

The NPF Enablers identified for the Waterford MASP include identifying infill and regeneration opportunities to intensify housing and employment development throughout city centre and inner suburban areas.

The MASP reiterates the NPF requirement that 50% of all new housing within Waterford City and Suburbs is to occur within its existing footprint, through brownfield, infill and regeneration. Outside of Waterford City and Suburbs, 30% of all new homes targeting settlements is to occur within their existing built-up footprints as per National Policy Objective 3 (c) of the NPF.

Waterford MASP Policy Objective 8 relates to Housing and Regeneration and states the following:

‘a. It is an objective to support the high-quality compact growth of Waterford City Centre and suburban areas, the assembly of brownfield sites for development and the regeneration and redevelopment of Waterford City Centre to accommodate residential use. The MASP will support initiatives which facilitate compact growth and which promote well designed high-density residential developments which protect amenities and in the city centre and suburban areas.

b. It is an objective to ensure investment and delivery of comprehensive infrastructure packages to meet growth targets that prioritises the delivery of compact growth and sustainable mobility in accordance with NPF and RSES objectives’.

2.3 Local Policy

Waterford City & County Council Traveller Accommodation Programme (TAP) 2019-2024

The Housing (Traveller Accommodation) Act 1998 amends and extends the existing Housing Acts and places a statutory obligation on WC&CC in relation to, inter alia, the following:

- 1) To prepare and adopt a Traveller Accommodation Programme (TAP), subject to periodic review, for the provision of Traveller Accommodation in the County.
- 2) To provide for a public notification and consultation process in respect of the preparation of the TAP, including an opportunity to comment on draft programmes.
- 3) To take reasonable steps to secure the implementation of the TAP in the County.
- 4) To provide for the establishment of a Local Traveller Accommodation Consultative Committee to facilitate consultation with Travellers about the preparation and implementation of Traveller Accommodation Programme.
- 5) To extend to halting sites the powers available to local authorities under the Housing (Miscellaneous Provisions) Act, 1997 relating to anti-social behaviour and estate management.

The Policy Statement in the TAP states that it *'is the policy of Waterford City and County Council to endeavour to provide accommodation appropriate to the needs of Traveller households who live in the area, who are approved applicants for accommodation by the Council and who are included in the assessment of need in the preparation of this programme. Approved housing applicants of Waterford City and County Council are all applicants who are assessed as having an accommodation need'*.

The TAP notes that the assessment of need for the Traveller Accommodation Programme 2014-2018 was carried out as two separate assessments by Waterford City Council and Waterford County Council (including the assessment of need for the Dungarvan Town Council Area).

The TAP is discussed in greater detail in Section 5 of this report.

Waterford Age Friendly Alliance City and County Strategy 2017-2022

Ireland's National Age Friendly City and Counties programme *'is part of this worldwide initiative which aim to make sure that as we age, we all can have a real say in what happens in our own lives, what happens in the areas in which we live, enjoy good health, excellent services, live in a safe environment, and participate fully in everything that is going on in our Communities'*.

The Waterford Age Friendly Strategy was developed as a result of consultation with the older people of Waterford and with the agencies and service providers involved in the delivery of services to older adults throughout the County.

The Waterford Age Friendly Strategy is structured under nine key themes that underpin the work of the Alliance during the lifetime of the strategy:

- *‘Respect and Social Inclusion*
Defined as: ‘ensuring that as people age they feel valued and respected’
- *Social Participation*
Defined as: ‘ensuring that as people age they can participate in social, economic and public life’
- *Civic Participation and Employment*
Defined as: ‘ensuring that as people age they are able to learn, develop and work’
- *Home Environment*
Defined as: ‘ensuring that as people age they can stay in their own homes and communities’
- *Health/Active Living*
Defined as: ‘ensuring that as people age they can live healthier, active lives for longer
- *Transportation*
Defined as: ‘ensuring that as people age they can get where they need to go when they need to go’
- *Built and Natural Environment*
Defined as: ‘to ensure that as people age they are enabled by the built and social environment’
- *Safer Communities*
Defined as: ‘to ensure that as people age they are safe at home and when out and about’
- *Communication and Information*
Defined as: ‘to ensure that as people age they have the information they need to live full lives’.

In relation to the theme of housing and home, a strategic action is listed which aims *‘to provide suitable housing for Older People and people with specific needs and requirements in sustainable age friendly communities’.*

The consultation process for the strategy revealed a *‘huge need for Bungalows to allow older people to downsize/move to more suitable accommodation with downstairs bathroom/level access showers’.*

3.0 Current Context

DRAFT

3.0 Current Context – Housing Market Drivers

3.1 Population

Regional Context

County Waterford is located within the Southern Regional Assembly (SRA) area, a region with approximately one third of the state’s population (1,585,906) and c. 42% of Irish state territory. The RSES for the SRA notes the region has a strong urban structure, with three of the country’s five cities and a network of large towns.

The RSES notes that all 10 local authority areas in the Southern Region have experienced growth at varying levels since 2006, and between 2006 and 2016, the highest rates of population increase were in commuter areas near to Cork and Limerick Cities and in areas close to other larger settlements.

The RSES states that in 2016, the three cities and suburbs accounted for 22% of the Region’s total population, and growth in the cities and suburbs within the region outpaced overall Regional and State level growth from 2011-2016. The Southern Region grew by 9.9% between 2006 and 2016, an additional 142,910 people. Cork County has been the primary beneficiary of population growth within the region over the period with an increase of 55,334 (15.3%).

In relation to the demographics of the region, the RSES notes that the overall age structure for the Region mirrors that of the State. Population projections anticipate large increases in the 15-24 year (+26%), 45–64 year (+14%) and 65+year (+56%) age groups between 2016 and 2031. The 0-14 year and 25-44 year age groups are projected to decrease by approximately 14%.

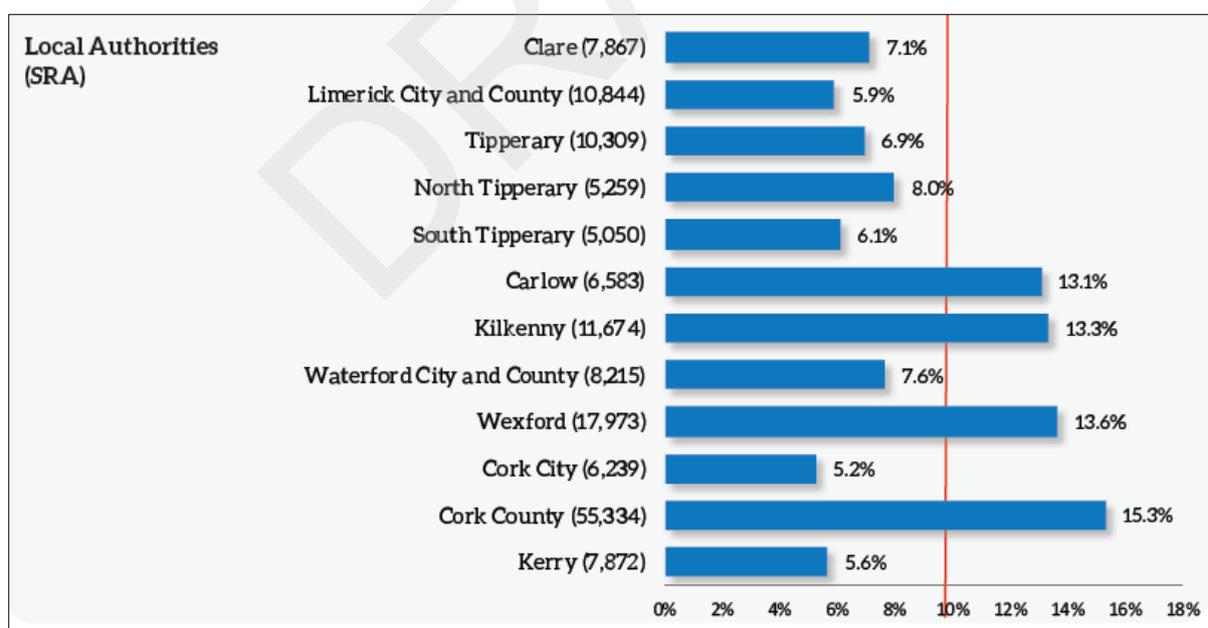


Table 3.1: County population change 2006 – 2016 (SRA Region) (Source: Table 1.3 Regional Spatial and Economic Strategy for the Southern Region (RSES))

Waterford

A socio-demographic indicator profile of Waterford City and County compiled by AIRO (All-Island Research Observatory) in 2020 notes that Waterford's population of 116,176 represents 2.4% of the State's population and that Waterford is the 19th most populated local authority in Ireland and is the 3rd most populous county in the South-East with both Tipperary (N+S 159,553) and Wexford (149,722) with higher populations.

The profile by AIRO notes that Waterford's population has grown consistently and steadily since 1996, with an increase of 22.7% (21,496) observed over twenty years (1996-2016). This increase is lower than the State average of 31.3%. Growth rates in Waterford over previous decades have been much lower at 8.5% between 1979 and 1996, and 12.9% between 1971 and 1979.

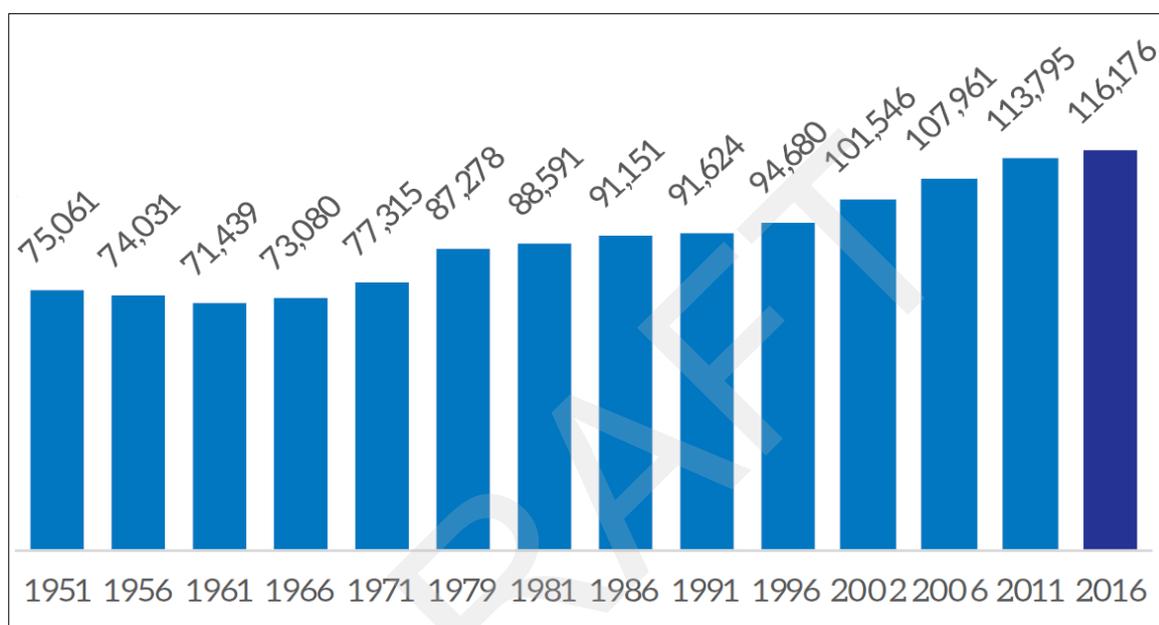


Figure 3.1: Total Population 1951 to 2016 (Source: Figure 1.2: A socio-demographic indicator profile of Waterford City and County, AIRO, 2020)

Analysis of census data reveals the population of County Waterford grew by 5.4% (5,834) from 2006 to 2011, with a marked slowdown in growth to 2.1% (2,381) in the following intercensal period (2011-2016) corresponding with a period of national economic contraction experienced post 2008. The rate of population increase in Waterford is lower than the Southern Regional Assembly average (+26.3) with Wexford (+43.5%), Carlow (+36.8%) and Kilkenny (+31.7%) all recording higher levels of growth.

Census 2016 reveals that the national population increased by 3.8% (173,613) from 2011 to 2016, revealing that County Waterford's growth was below the national growth figure. Of the 173,613 national increase, 138,899 was in urban areas, or 80 per cent². The historical growth figures provide some context for the determination of future population projections.

² <https://www.cso.ie/en/releasesandpublications/ep/p-cp2tc/cp2pdm/pd/>

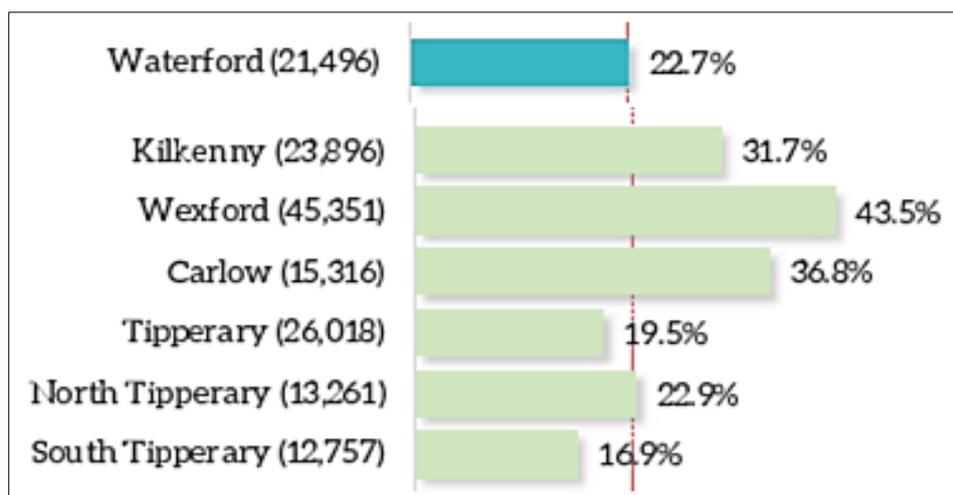


Figure 3.2: Population Change, 1996 to 2016 (Source: AIRO & CSO)

The AIRO profile provides detailed population analysis for County Waterford sourced from the CSO. It notes that the Waterford City Municipal District (MD) is the largest in terms of population with a total population of 67,835 accounting for 58.4% of the population in the county. The Comeragh MD is the smallest and accounts for 14.7% of the county population.

The Waterford MASP area has a total population of 59,854. Of this number, 51,615 (86.2%) are located in Waterford and account for 44.4% of the total population in the county. The remaining 8,239 (13.8%) of the MASP total reside in County Kilkenny.

The Key Town of Dungarvan has a population of 10,388, with Tramore at 10,381.

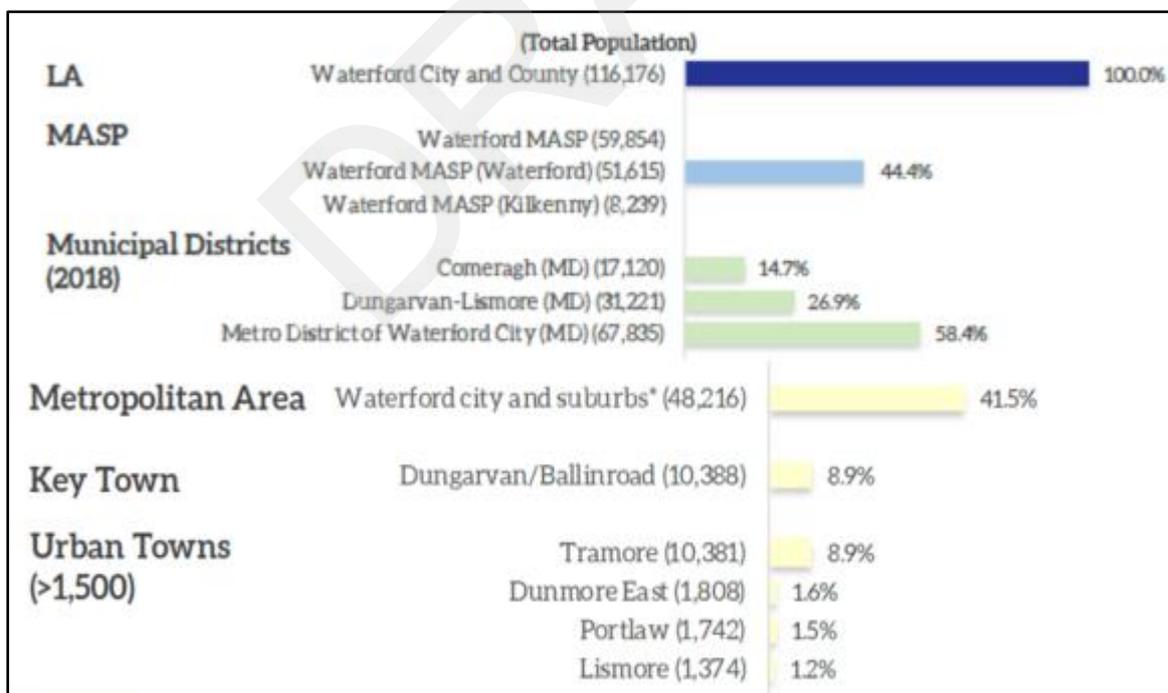


Table 3.2: Total Population, 2016 (Source: CSO) (Source: AIRO/CSO)

Demographics

The breakdown of population in County Waterford as of Census 2016 is 58,525 females and 57,651 males, with 29,347 children recorded.

The total dependency ratio in County Waterford (proportion of the population aged 0 to 14 and over 65 as a percentage of the total population) is 36.1%. The dependency rate in County Waterford has increased by 4.1% (1,657) from 2011 to 2016 and is the 17th highest rate in the state.

	0-14 Years	15-64 Years	Over 65 Years	Young Age Ratio (%)	Old Age Ratio (%)	Total Dependency Ratio (%)
Age Dependency	24,545	74,260	17,371	21.1%	15.0%	36.1%

Table 3.3: Age Dependency Ratio 2016

The AIRO profile notes there are six settlements which have a dependent population greater than 500: Waterford City and Suburbs (16,510 or 52.1%), Dungarvan/Ballinroad (3,794 or 57.5%), Tramore (3,868 or 59.4%), Dunmore East (638 or 54.5%), Portlawn (655 or 60.3%) and Lismore (534 or 60.3%). The highest dependency rate is Villierstown at 72.5%.

In 2016, the top two counties with the highest old dependency ratios were Mayo (28.3) and Leitrim (27.4). The counties with the lowest old dependency ratios were Fingal (13.8) and Kildare (15). Old dependency is increasing nationally, with the figure rising from 17.4% in 2011. This trend has implications for housing and service provision.

3.2 Existing Housing Stock and Supply

A socio-demographic indicator profile of Waterford City and County was compiled by AIRO (All-Island Research Observatory) in 2020. The objectives of the study was to provide Waterford City and County Council with a wide range of socio-economic and spatial datasets, providing an evidence baseline that can support a number of spatial planning initiatives such as the review of the Development Plan for Waterford City and County. Chapter 2 of the study provides a Housing Profile which has been utilised extensively in the preparation of this Housing Strategy.

Existing Housing Stock and Composition

Census 2016 records a total housing stock of 43,549 units in County Waterford. The number of vacant units in 2016 stood at 5,194 (excluding holiday homes and those dwellings deemed to be temporarily absent). The housing vacancy rate of 9.9% of the total stock within the county is higher than the state average of 9.1%, and is the 3rd highest in the State.

The AIRO profile notes a wide variation in vacancy rates across the settlements within County Waterford with recorded rates ranging from 4% (Dunmore East) to 22.7% (Cappoquin). Three settlements have more than 20% of housing units classed as vacant (less holiday homes): Cappoquin (22.7%), Kill (21.6%) and Kilmeaden (20.3%). Within the Urban Towns, Lismore has a rate of 16.2% which is more than double the rate of other settlements.

Census 2016 was the first census where data on the type of vacant dwelling was captured³. There were 2,142 holiday homes recorded.

Status	Total
Occupied	43,719
Temporarily Absent	1,436
Unoccupied Holiday Homes	2,142
Other Vacant Dwellings	5,194
Total	52,491

Table 3.4: Occupancy Status of permanent dwellings (Census 2016)

Housing Tenure

The total number of households was c43,455 and the proportional breakdown of housing tenures, privately owned, privately rented and publicly rented accommodation in County Waterford is set out in Table 3.5 and Table 3.6 (as sourced from Census 2016). As can be seen home ownership in the county stood at 66.8% in 2016.

County Waterford	Owner occupied with mortgage	Owner occupied with no mortgage	Rented from a Landlord (including voluntary/co-op body)	Rented from Local Authority	Occupied free of rent	Not Stated	Total
No. of Households	12,917	16,134	7,254	5,087	696	1,367	43,455
% Households	29.7%	37.1%	16.7%	11.7%	1.6%	3.1%	

Table 3.5: Household Occupancy 2016

Home ownership remains the dominant tenure in County Waterford as evident from the Census data in Table 3.4 and 3.5. Of this cohort 29.7% of households pay a mortgage, with 37.1% mortgage free.

Occupancy Tenure	Households	Household %
Owner Occupied	29,051	67%
Rented (Privately)	7,254	17%
Social Housing	5,087	12%
Occupied free of rent or not stated	2,063	5%
Total	43,455	

Table 3.6: Household Tenure 2016

³ <https://www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/vac/>

Household Size

Household size cohort represents the number of people per households. 55.7% of households are 1 and 2 person households, as illustrated below in Table 3.7.

No. People per Household	Households	Persons	Households %	Persons %
1-person household	11,355	11,355	26.1%	9.9%
2-person household	12,890	25,780	29.6%	22.5%
3-person household	7,342	22,026	16.9%	19.3%
4-person household	6,766	27,064	15.5%	23.7%
5+ person household	5,196	28,177	11.9%	24.6%
Total	43,549	114,402		

Table 3.7: Household Size 2016

Compositionally, there were 43,549 households and an average household size of 2.67, which is marginally lower than the national rate of 2.75.

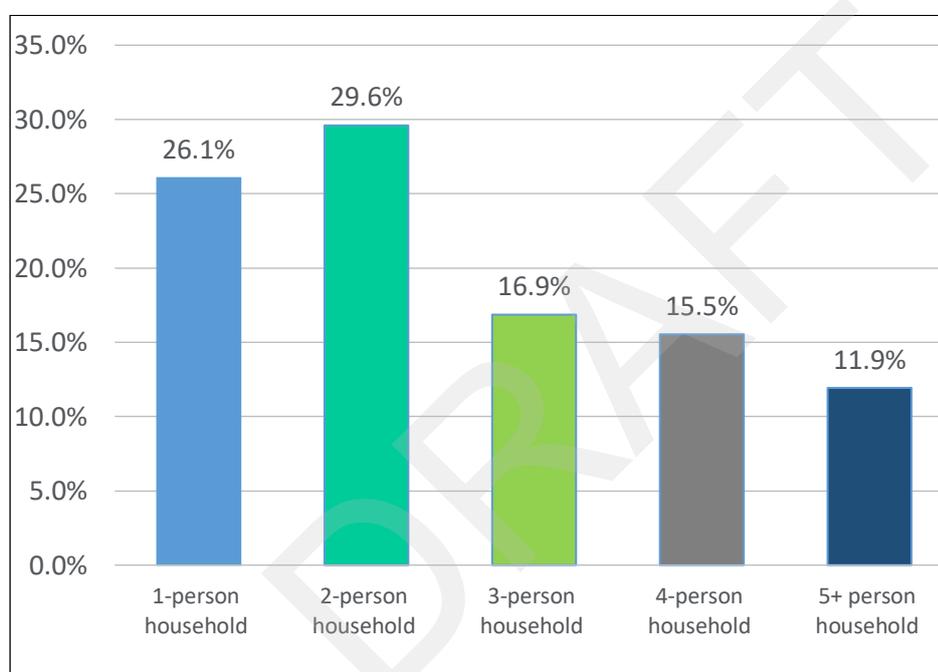


Figure 3.3: Household Size 2016

3.3 Unfinished Housing Development

The 2017 National Housing Development Survey which tracks progress on unfinished housing developments since 2010 indicates that there were 8 unfinished housing developments in County Waterford in 2017. Construction activity was ongoing on 2 of the sites at the time of the survey. According to the survey there were 7 vacant units spread across the developments.

Following the inspection of the 8 unfinished housing development sites in 2017, the number of unfinished housing developments was reduced to 5, a reduction of c.62% from 2016 to 2017. This information was published in the 2017 Annual Progress Report on Actions to Address Unfinished Housing Developments.

3.4 Housing Permissions

A detailed analysis of trends in planning permissions is included in Section 5.2 herein. In relation to trends in planning permissions for residential units, the proportion of one off housing as a percentage of overall housing granted had been in decline since 2015, standing at 13.3% in 2019. An increase in percentage terms is noted in 2020, which may relate to the impacts of Covid-19 on completions of larger schemes. The quantum of one off houses permitted annually (and indeed overall residential permissions) can be observed to trend to some degree with economic performance, with lower numbers observed during the economic recovery phase in the early to middle part of the last decade.

Figure 3.4 below details units granted planning permission by type, illustrating that multi—unit housing developments have been the most prominent type in recent years. Apartments/private flats have started to become a more substantial proportion of overall permissions in recent years.

This data is sourced from the Central Statistics Office (CSO).

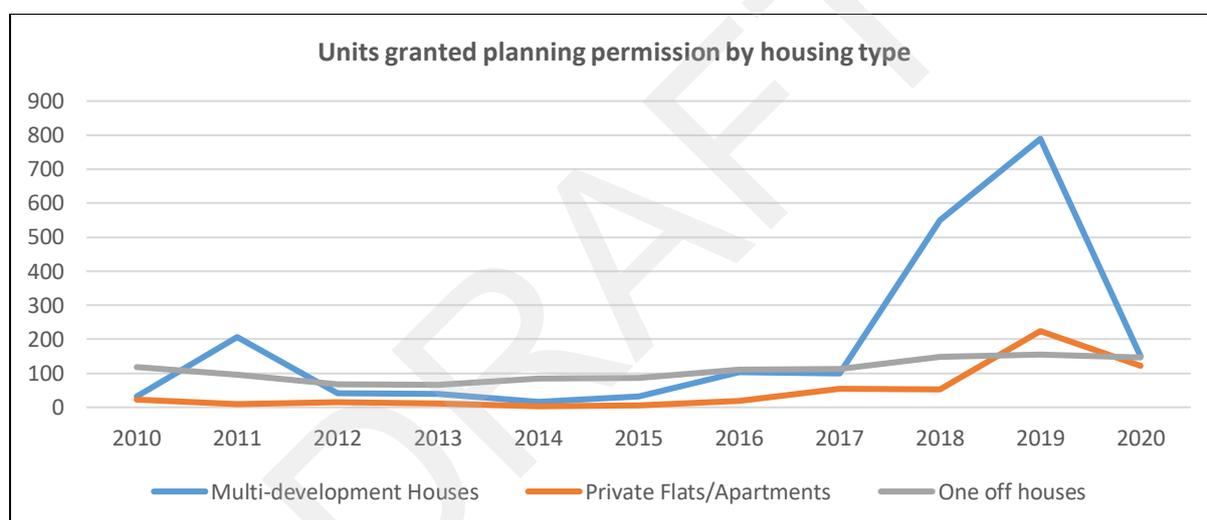


Figure 3.4: Household Size 2016

3.5 Social Housing

The Summary of Social Housing Assessments 2020 brings together information provided by local authorities on households in their functional area that are qualified for social housing support but whose social housing need is not currently being met. It is a point-in-time assessment of the identified need for social housing support across the country.

The summary document notes an increase of 15.8% in the number of households qualifying for social housing support was recorded in Waterford City and County from 2019 to 2020, an increase of 173. This is noted as the largest increase in the country over the period.

The largest cohort of applicants is within the 30-39 age bracket (main applicant) at 365. There were 37 applicants aged 70 +, and 194 applicants aged less than 25.

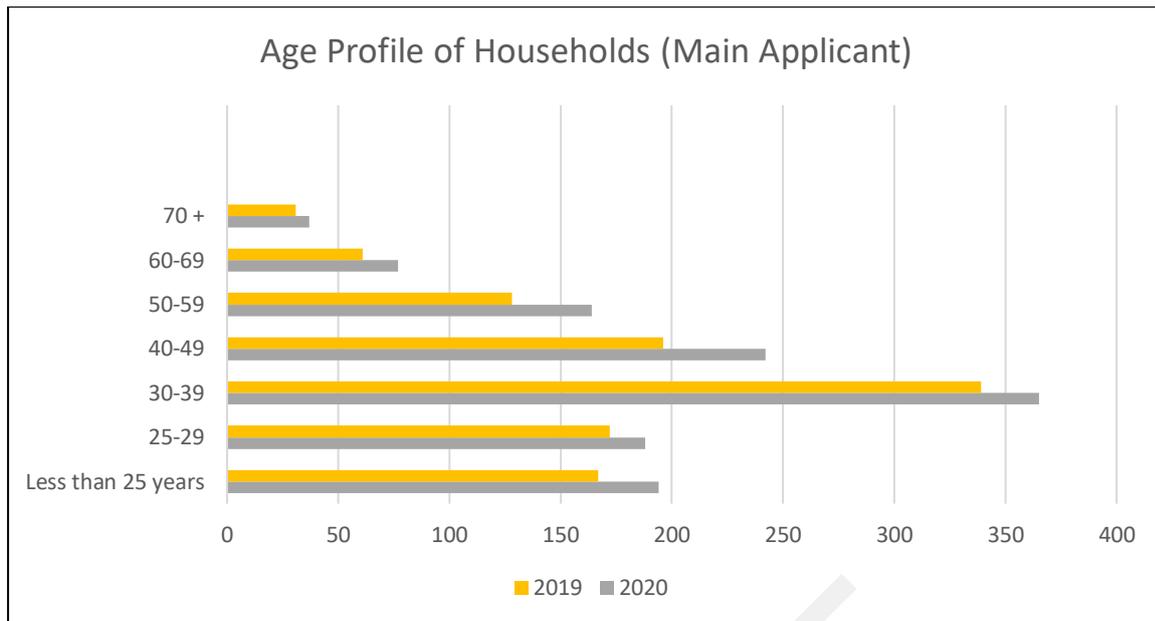


Figure 3.5: Age Profile of Households (Main Applicant)

3.6 Employment Rates

Waterford is located within the South-East NUTS III region which has the highest level of unemployment across Ireland’s eight NUTS III regions. The figures for Q3 2020 show a State unemployment level of 7.1% and a level of 7.7% in the South-East Region.

Analysis of Census 2016 reveals that the total number of the Labour Force classed as Unemployed in Waterford is 8,323 and accounts for 15.4% of the labour force within the county. This rate is higher than the State average of 12.9%. This accounts for 2.8% of those unemployed in the State (297,396) and 8.6% of those unemployed in the Southern Regional Area (97,103).

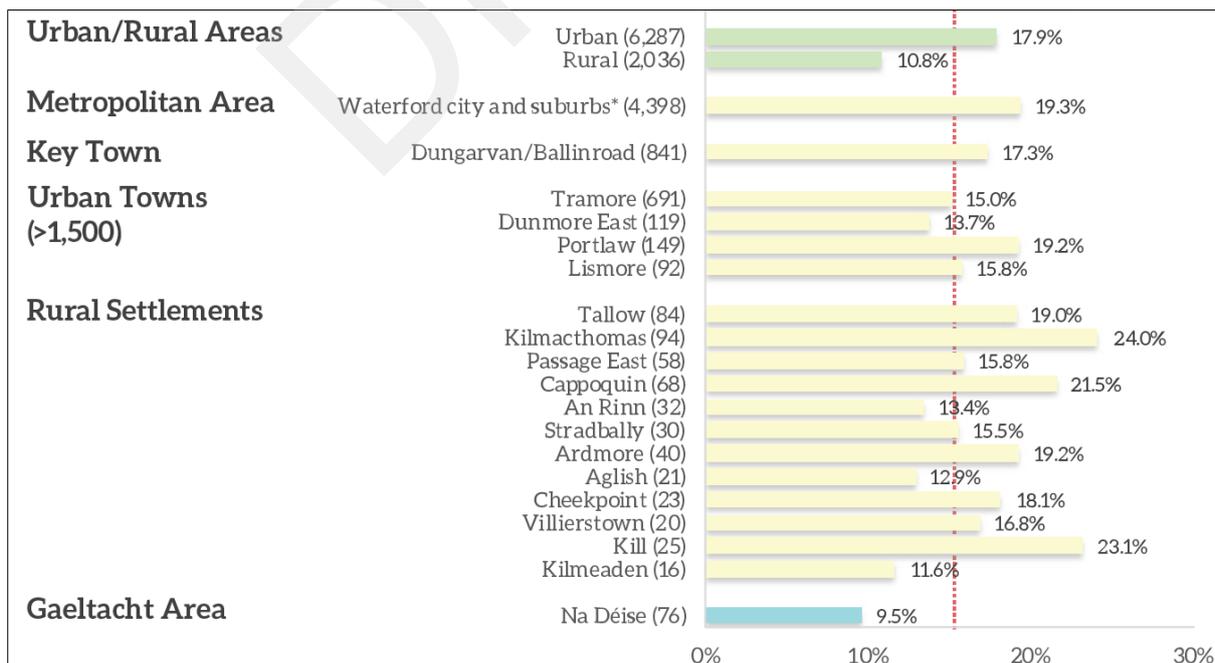


Figure 3.6: Labour Force Unemployed (PES), 2016 (Source: AIRO/CSO)

A socio-demographic indicator profile of Waterford City and County compiled by AIRO (All-Island Research Observatory) in 2020 provides further analysis of the employment situation in the county, noting that the Labour Force Unemployment Rate in Waterford at 15.4% is significantly lower than the Waterford MASP rate of 18%. Figure 3.6, sourced from the AIRO report, compares the labour force unemployment rate across the various tiers of the settlement hierarchy within County Waterford.

Unemployment rates range from 11.6% in Kilmeaden to 24% in Kilmacthomas. Urban areas in Waterford recorded a higher rate of 18.3% (6,287) when compared with rural areas which had a rate of 10.8% (2,036).

Within the MASP area the highest rates of labour force unemployment are in central areas of Waterford City in areas such as Larchville, Kingsmeadow and Poleberry.

DRAFT

4.0 Housing Need Demand Assessment

DRAFT

4.0 Housing Need Demand Assessment

This section of the Housing Strategy includes the determination of housing requirements in Waterford over the lifetime of the development plan. Demographic, economic and social inputs have been examined and utilised to estimate projected population, households and associated housing needs in County Waterford between the 2022 and 2028 lifetime of the plan. The time period that the HNDA covers in this instance aligns with the plan period.

This section builds on the analysis of the current housing context in Section 3 which considered the existing housing stock and composition, housing tenure, planning permissions for housing and the existing social housing stock. Section 4 seeks to project and determine the future housing requirements to cover the plan period. This section is structured according to the stages outlined below in Table 4.1.

Stage	
1.	Determination of Annual Population Projections
2.	Determination of Average Household Size and Additional Households Required
3.	Calculation of Estimated Distribution of Household Disposable Incomes
4.	Calculation of Average Annual Household Disposable Income Distribution
5.	Calculation of Average Monthly Household Disposable Income Distribution
6.	Determination of Distribution of Total Anticipated Households
7.	Determination of Distribution of Additional Households
8.	Calculation of Projected House Price Bands
9.	Calculation of Mortgage Capacity of Households
10.	Calculation of Projected Needs for Ownership
11.	Calculation of Ability to Access Private Rental
12.	Summary of Projected Social Housing Needs

Application of NPF population and housing projections into the development plan

Recently published Ministerial Guidance issued under Section 28 of the Planning and Development Act (*Housing Supply Target Methodology for Development Planning - Guidelines for Planning Authorities (2020)*) provide a methodology for the application of NPF population and housing projections into local authority plan processes (Table 1 of the guidelines).

The guidelines state that the identified NPF 50:50 City scenario is the recommended housing demand scenario to be used by planning authorities in their planning functions, and this approach is illustrated in Table 1 within the guidelines and through a number of worked examples.

The Waterford County Development Plan period will run from Q3 2022 – Q2 2028, and the methodology provided in the Section 28 guidelines have been applied to this six-year local authority development plan period. The methodology provided in the guidelines (in addition to the worked examples set out in Appendix 1 of the guidelines) has been utilised in Table 4.2 below to calculate the housing demand for the development plan period.

The projected NPF 50:50 housing demand scenario for County Waterford has been utilised as required by the guidelines. The actual new housing supply from 2017 to Q1 2021 is sourced from the CSO completions data, and an assumption/estimation has been made on housing completions up to Q2 2022 in the county as required by the methodology (estimated based on analysis as discussed further below). The convergence adjustments applied to the methodology (as provided for in Section 28 guidelines) are based on the following:

- ESRI NPF scenario for Waterford is higher than ESRI Baseline scenario,
- Waterford is listed in the NPF Implementation Roadmap as a county where 25% headroom can be considered.

Table 4.2 below calculates the housing demand for the 6 year development plan period, providing a figure of 5,568. The source of the figures utilised is indicated (where applicable). Data from the CSO (including Census 2016), the Department of Housing, Local Government and Heritage (DHLGH), and the Economic and Social Research Institute (ESRI) was utilised as prescribed in the guidelines.

Waterford City & County Council		Annual Average Households	Total Households	
A	ESRI NPF scenario projected new household demand 2017 to Plan end year, or quarter (pro rata) - Q2 2028	Total Projection/relevant time period 608 (6,991/11.5)	Total Projection 6,991 ^A	From ESRI Research
B	Actual new housing supply 2017 - Q2 2022, most recent available year or quarter prior to Plan commencement (estimated future delivery projected based on analysis)	Total completions/relevant time period 393 (2,163/5.5)	Total Completions 2,163 ^B	From CSO Completions data
C	Homeless households (latest data), and unmet demand as at most recent Census	N/A	Total existing unmet demand 164 ^C	From DHLGH and Census
D	Plan Housing Demand = Total (A-B+C) (Projected ESRI NPF demand - new completions + Unmet demand)	Plan total demand/6 years 782 (4692/6)	4,692	
E	Potential adjustment 1 to end 2026 portion of plan period to facilitate convergence to NPF strategy (where justified)	Mid-point between ESRI NPF and baseline scenarios to 2026 in lieu of A above	Adjusted Total Demand	
E1	ESRI Baseline scenario projected new household demand 2017, to Q4 2026	576 (5,757/10)	5,757	From ESRI Research
E2	ESRI NPF scenario projected new household demand 2027	645	645	From ESRI Research
E3	Mid-point between A-E1 (ESRI NPF and Baseline scenarios to Q4 2026)	588 (5,879/10)	$(6,991^A - 645^{E2} + 5,757^{E1} / 2) = 6,052$	
E4	Adjusted Total Plan Demand calculation based on E2 + E3 in lieu of A above	781 (4,690/6)	$645^{E2} + 6,052^{E3} - 2,163^B + 164^C = 4,698$	
F	Potential adjustment 2 to end 2026 portion of plan period to facilitate convergence to NPF strategy, applicable where B exceeds or is close to D (where justified)	Mid-point between ESRI NPF and baseline scenarios to 2026 in lieu of A above, plus up to 25%	Adjusted Total Demand	
F1	E3 + 25%	757 (7,567/10)	7,567	
F2	Adjusted Total Plan Demand calculation based on E2 in lieu of A above and F1	928 (5,568/6)	$(7,567^{F1} - 2,163^B) + 164^C = 5,568$	

Table 4.2: Methodology for the application of NPF population and housing projections into Waterford City & County Development Plan 2022-2028

As noted above, the adjustments allowed for in the S.28 guidelines ‘Housing Supply Target Methodology for Development Planning’ have been applied to facilitate convergence to the NPF strategy (i.e. Adjustment 1 and Adjustment 2). The additional household demand provided through the convergence adjustments is consistent with the NPF and the RSES for the Southern Region (i.e. Waterford is listed in the NPF Implementation Roadmap as a county where 25% headroom can be considered).

Housing supply data was available to Q1 2021 from the CSO and a projection was undertaken to Q2 2022 to calculate the actual new supply figure (Row B) from 2017 to Q2 2022. Projections for future housing delivery are based upon analysis of available completion data in the county, the restart of construction following Covid 19, analysis of commencement notices in the county and forecasts provided by the ESRI in their Spring 2021 Quarterly Economic Commentary⁴. The ESRI forecast a total of 15,000 new dwelling completions will be recorded nationally in 2021, and 16,000 in 2022. They also note there were 5,000 fewer commencements in 2020 compared to 2019. CSO completions data (available at the time of writing) provides the total for the county from 2017 to Q1 2021 as 1,704. Projections from this point out to Q2 2022 provide an additional 533 units (348 in 2021 and 185 by Q2 2022), providing a total new housing supply of 2,163 from 2017 - Q2 2022. The development plan housing demand figure has informed this Housing Strategy and further calculations outlined herein.

4.1 Determination of Annual Population Projections

As noted herein, the Implementation Roadmap for the National Planning Framework published in July 2018 provides transitional population projections as a range for each county. It plots a growth trajectory set approximately mid-way between what is currently being planned for constituent statutory County / City Development Plans if projected forward to 2031, and the more likely evidence based and nationally coherent projected scenario to 2031 and 2040. These ‘adjusted’ transitional figures apply to 2026 and will also inform the period to 2031. Section 28 Planning Guidelines (*Housing Supply Target Methodology for Development Planning*) released in December 2020 note that the ‘established NPF Roadmap population projections for each county continue to be the population parameters for local authority development planning processes. City or County development plans must therefore plan for the identified population growth within these estimates and use them as the basis for strategic decision-making in their development plan process, including its core strategy, settlement strategy and housing policies’.

In the case of County Waterford, the roadmap provides a population projection of 132,000-135,000 for 2026, and 137,000-144,000 for 2031. These transitional population projections have been rounded to the nearest 500 persons, and expressed as a range with 20% variation.

South-East	2016	2026	2031
Waterford	116,000	132,000-135,000	137,000-144,000
Wexford	149,000	163,000-166,000	169,000-172,500
Kilkenny	99,000	108,000-110,000	112,000-114,500
Tipperary SR	88,500	96,000-98,000	99,500-102,000
Carlow	57,000	62,000-63,000	64,000-65,500
Subtotal	509,500	561,000-572,000	581,500-598,500

Table 4.3: Transitional Regional and County Population Projections to 2031 (Source: Implementation Roadmap for the National Planning Framework, 2018).

⁴ K. McQuinn, K., O’Toole, C., Kostarakos, I., and Coffey, C. (2021). Quarterly Economic Commentary - Spring 2021. Economic and Social Research Institute (ESRI).

The Regional Spatial and Economic Strategy notes that between 1996 and 2016, Ireland's growth rate was approximately 7.5%. A socio-demographic indicator profile of Waterford City and County compiled by AIRO (All-Island Research Observatory) in 2020 notes that Waterford's population has grown consistently and steadily since 1996, with an increase of 22.7% (21,496) observed over twenty years (1996-2016). Growth rates over previous decades have been much lower at 8.5% between 1979 and 1996, and 12.9% between 1971 and 1979. Analysis of census data reveals the population of County Waterford grew by 5.4% (5,834) from 2006 to 2011, with a marked slowdown in growth to 2.1% (2,381) in the following intercensal period (2011-2016) corresponding with a period of national economic contraction experienced post 2008. The historical growth figures provide some context for the determination of future population projections.

The ESRI research paper titled '*Regional Demographics and Structural Housing Demand at a County Level, December 2020*', funded by the Irish Department of Housing, Local Government and Heritage (under the collaborative research programme between the Department and the ESRI) provides detailed county level population projections to 2040, and is referred to in Circular Letter Housing 14/2021 issued on the 14th of April 2021, and accompanying document 'Guidance on the Preparation of a Housing Need and Demand Assessment'. The guidelines issued in April 2021 state that in the case of Development Plans under preparation at the time of issue of the guidance, the methodology outlined in the December 2020 'Housing Supply Target Methodology for Development Planning' guidelines should be utilised to determine annual housing demand for the 6 years of the Plan.

This methodology requires the utilisation of the NPF 50:50 City scenario which is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF 'Roadmap' document and the population parameters specified therein. Section 28 guidelines (*Housing Supply Target Methodology for Development Planning - Guidelines for Planning Authorities (2020)*) state that the '*established NPF Roadmap population projections for each county continue to be the population parameters for local authority development planning processes. City or County development plans must therefore plan for the identified population growth within these estimates and use them as the basis for strategic decision-making in their development plan process, including its core strategy, settlement strategy and housing policies*'.

Therefore, the identified population growth targets for County Waterford outlined in the NPF Implementation Roadmap have been utilised in this Housing Strategy and HNDA. Utilising population growth scenarios that align with NPF targets, the future population of County Waterford was estimated annually out to 2026 and 2031. The NPF population projections were availed of to develop an interpolation of the required increase per annum for County Waterford from the baseline year 2016 (Census) to NPF target years 2026 and 2031. This allowed for the determination of annual population projections for the development plan period.

The projected population growth in County Waterford throughout the plan period and beyond is outlined in Table 4.4 below. The high end of the NPF population projections have been utilised for 2026 and 2031.

Year	Population Total	Source	Percentage Increase	Annual Population Increase	Total Population Increase 2022 – 2028
2006	107,961	Census	-		
2011	113,795	Census	5.40%		
2016	116,176	Census	2.09%		
2017	118,058		1.62%	1882	
2018	119,940		1.59%	1882	
2019	121,822		1.57%	1882	
2020	123,704		1.54%	1882	
2021	125,586		1.52%	1882	
2022	127,491		1.52%	1905	
2023	129,401		1.50%	1910	
2024	131,306		1.47%	1905	
2025	133,151		1.41%	1845	
2026	135,000	* NPF 'High' Projected	1.39%	1849	
2027	136,826		1.35%	1826	
2028	138,628		1.32%	1802	13,042
2029	140,420		1.29%	1792	
2030	142,195		1.26%	1775	
2031	144,000	* NPF 'High' Projected	1.27%	1805	

Table 4.4: Projected population growth in County Waterford

4.2 Determination of Average Household Size and Additional Households Required

This stage determines the additional increase in households per annum over the Development Plan period based on the application of an average household size for the projected population established in Stage 4.1 above.

The Census 2016 results indicate that County Waterford has a population to household ratio of 2.67, compared to state average of 2.75. However, the NPF states that this is expected to decline to around 2.5 by 2040, while also acknowledging that household sizes in urban areas tend to be smaller than in the suburbs or rural parts of the country. In line with this projected trend, a graduated average household size is utilised within this plan.

The projected housing demand for the 6 year development plan period as calculated in Table 4.2 above is 5,568, providing an annual average housing demand for County Waterford of 928 units (as shown in Table 4.5). This average has been utilised in projecting the annual household numbers, albeit a higher number of units is anticipated in the post-Covid 19 recovery phase in 2022-2024.

Housing supply data was available for 2017 to 2020 from the CSO, and this data was used to populate the table below (No. Anticipated Houses Per Annum). Census 2016 reveals that the number of households in County Waterford is 43,549. As noted above, projections of future housing delivery are based upon analysis of available completion data in the county, the restart of construction following Covid 19, analysis of commencement notices in the county and forecasts provided by the ESRI.

The Waterford County Development Plan period will run from Q3 2022 – Q2 2028. Table 4.5 has been structured to correspond with this plan period. The ESRI forecast a total of 15,000 new dwelling completions will be recorded nationally in 2021, and 16,000 in 2022. Based on these expected trends in housing delivery and a ramping period post Covid-19, housing delivery in County Waterford is expected to be highest in 2023 and 2024 with a marginally decrease in subsequent years.

Year	Population Total	No. of Households (Private)	Average Household Size	No. Anticipated Houses Per Annum	Total Anticipated Houses between Q3 2022 - Q2 2028	Average Anticipated Houses Per Annum Between Q3 2022 - Q2 2028
2006	107,961					
2011	113,795					
2016	116,176	43,549	2.67			
2017	118,058	43,829	2.69	280		
2018	119,940	44,255	2.71	426		
2019	121,822	44,699	2.73	444		
2020	123,704	45,179	2.74	480		
2021	125,586	45,527	2.76	348		
2022 (H1)	126,539	45,364	2.79	185		
2022 (H2)	127,491	45,991	2.77	464		
2023	129,401	46,926	2.76	935		
2024	131,306	47,862	2.74	936		
2025	133,151	48,790	2.73	928		
2026	135,000	49,714	2.72	924		
2027	136,826	50,631	2.70	917		
2028 (H1)	137,727	51,095	2.69	464	5,568	928
2028 (H2)	138,628	51,695	2.68	464		
2029	140,420	52,023	2.70	928		
2030	142,195	52,951	2.69	928		
2031	144,000	53,879	2.67	928		

Table 4.5: Projected households over the plan period

As shown in Table 4.5, the average household size is thus projected to be 2.69 at the end of the plan period (2028). The number of households in County Waterford is expected to increase to 51,095 by Q3 2028.

4.3 Calculation of Estimated Distribution of Household Disposable Incomes

This stage calculates the estimated distribution of household disposable incomes for each of the 10 household deciles in 2016. Disposable income is the amount of income, after tax is deducted, that is available for spending and saving. It provides an important measure of housing affordability in an area i.e. the ability of a household to purchase their own home.

The CSO’s Household Budget Survey (2015-2016) provides weekly and annual disposable incomes at national level, and this has been adjusted to county level based on application of “inflater/deflator” rate.

A deflator of 0.974 has been applied to County Waterford based on CSO report on County Incomes and Regional GDP from 2016.

The data is divided into ten income deciles to represent the proportion of households in County Waterford within each decile during the survey.

Table 4.6 indicates that in 2017 after tax, about one third of the households in County Waterford (i.e. the first three deciles) have an average annual disposable income of up to €23,972.

Household Disposable Income per person 2016
State average = 100



Income Range	Average Weekly Disposable Income (State) (€) (2009-2010)	Average Weekly Disposable Income (State) (€) (2015-2016)	% Change from 2009-2010 to 2015-2016	Assumed Annual % Increase from 2010 to 2016	Adjusted Average Weekly Disposable Income (State) (€) (2017)	% of Households in Each Category (State)	Average Annual Disposable Income (State) (€) (2017)	Waterford County Deflator	Waterford Average Annual Disposable Income (€) (2017)	No. of Households in Waterford (2016)
1st Decile	188.91	197.40	4.49%	0.90%	199.18	9.83%	10,357.18	0.974	10,087.90	4,281
2nd Decile	300.98	324.40	7.78%	1.56%	329.46	10.57%	17,131.95	0.974	16,686.52	4,603
3rd Decile	431.28	465.86	8.02%	1.60%	473.31	10.47%	24,612.32	0.974	23,972.40	4,560
4th Decile	549.20	593.56	8.08%	1.62%	603.18	10.44%	31,365.13	0.974	30,549.64	4,547
5th Decile	669.46	725.85	8.42%	1.68%	738.04	10.25%	38,378.30	0.974	37,380.47	4,464
6th Decile	802.56	865.88	7.89%	1.58%	879.56	9.94%	45,737.17	0.974	44,548.00	4,329
7th Decile	972.03	1026.46	5.60%	1.12%	1037.96	9.62%	53,973.73	0.974	52,570.41	4,189
8th Decile	1,183.82	1215.55	2.68%	0.54%	1222.11	9.65%	63,549.93	0.974	61,897.63	4,202
9th Decile	1,472.66	1473.25	0.04%	0.01%	1473.40	9.61%	76,616.66	0.974	74,624.63	4,185
10th Decile	2,289.38	2229.05	-2.64%	-0.53%	2217.24	9.62%	115,296.27	0.974	112,298.57	4,189
Total						100.00%				43,549

Table 4.6: Calculation of the distribution of disposable household incomes (annual and weekly) during the baseline year

4.4 Calculation of Average Annual Household Disposable Income Distribution

This stage provides the estimated distribution of annual household disposable incomes for each of the 10 household deciles throughout the plan period. To inform the forward projection of affordability in County Waterford during the plan period, the baseline income has been inflated annually using forecasted growth rates in relation to Gross Domestic Product (GDP). Table 4.7 above provides the Average Annual Disposable Income for 2017, calculated by applying the Waterford County deflator of 0.97.

The forecasted GDP rates have regard to the ongoing Covid-19 pandemic and the risk highlighted by the ESRI that further economic impacts might occur once income supports are withdrawn⁵. The CBI note that the 'Covid-19 pandemic will remain the main determinant of the economic outlook this year and in 2022⁶ in their Quarterly Bulletin (QB2) published in April 2021.

Based on the current economic outlook (including impacts of Covid-19 and Brexit) and the latest forecasted GDP growth rates (from the Department of Finance, Central Bank and the ESRI), GDP growth of 1.7% is applied for 2021 and a conservative forecasted GDP growth rate of 2.9% has been applied from 2022 onwards. The key outputs of this are shown are the forecasted annual average disposable household income for each decile shown in Table 4.7 below.

	2020	2021	2022	2023	2024	2025	2026	2027	2028
% Growth	0.8%	1.7%	2.9%						
1st Decile	11454	11648	11986	12334	12691	13059	13438	13828	14229
2nd Decile	18945	19267	19826	20401	20993	21602	22228	22873	23536
3rd Decile	27218	27680	28483	29309	30159	31034	31934	32860	33813
4th Decile	34685	35275	36298	37350	38434	39548	40695	41875	43090
5th Decile	42441	43162	44414	45702	47027	48391	49794	51239	52724
6th Decile	50579	51438	52930	54465	56045	57670	59342	61063	62834
7th Decile	59687	60702	62462	64273	66137	68055	70029	72060	74150
8th Decile	70277	71472	73544	75677	77872	80130	82454	84845	87305
9th Decile	84727	86167	88666	91237	93883	96606	99407	102290	105257
10th Decile	127501	129668	133429	137298	141280	145377	149593	153931	158395

Table 4.7: Calculation of Average Annual Household Disposable Income Distribution (€) in County Waterford

⁵ https://www.esri.ie/system/files/publications/QEC2020WIN_0.pdf

⁶ <https://www.centralbank.ie/docs/default-source/publications/quarterly-bulletins/qb-archive/2021/quarterly-bulletin-q2-2021.pdf?sfvrsn=6>

4.5 Calculation of Average Monthly Household Disposable Income Distribution

This stage provides the estimated distribution of monthly household disposable incomes for each of the 10 household deciles throughout the plan period. This has been based on the same information as Stage 4.4 (i.e. Calculation of Average Annual Household Disposable Income Distribution) and scaled to provide the monthly (rather than annual) estimates of disposable income per household in each decile.

	% Households	2020	2021	2022	2023	2024	2025	2026	2027	2028
% Growth		0.8%	1.7%	2.9%						
1st Decile	9.83%	954	971	999	1028	1058	1088	1120	1152	1186
2nd Decile	10.57%	1579	1606	1652	1700	1749	1800	1852	1906	1961
3rd Decile	10.47%	2268	2307	2374	2442	2513	2586	2661	2738	2818
4th Decile	10.44%	2890	2940	3025	3113	3203	3296	3391	3490	3591
5th Decile	10.25%	3537	3597	3701	3808	3919	4033	4150	4270	4394
6th Decile	9.94%	4215	4287	4411	4539	4670	4806	4945	5089	5236
7th Decile	9.62%	4974	5058	5205	5356	5511	5671	5836	6005	6179
8th Decile	9.65%	5856	5956	6129	6306	6489	6677	6871	7070	7275
9th Decile	9.61%	7061	7181	7389	7603	7824	8050	8284	8524	8771
10th Decile	9.62%	10625	10806	11119	11442	11773	12115	12466	12828	13200

Table 4.8: Calculation of Average Monthly Household Disposable Income Distribution (€) in County Waterford

4.6 Determination of Distribution of Total Anticipated Households

This stage provides the estimated distribution of total household units for each of the 10 household deciles throughout the plan period. The number and distribution of total households per decile throughout the plan period has been estimated from the distribution of housing units in the State from the Household Budget Survey⁷. This has been reflected upon in order to determine the projected number of private households per decile per year during the plan period.

Specifically, this has been based on the outputs of Stage 4.2 (i.e. Determination of Average Household Size and Additional Households Required) in relation to number of private households per year during the plan period as well as the distribution of housing units in the State from the Household Budget Survey.

Table 4.9 identifies the distribution of total households across each of the ten deciles during the plan period.

⁷ CSO (2017) Household Budget Survey 2015-2016 - Table HS029: Households in sample by deciles and year.

	% Households	2021	2022	2023	2024	2025	2026	2027	2028
1st Decile	9.83%	4475	4539	4631	4723	4814	4905	4995	5086
2nd Decile	10.57%	4812	4881	4980	5079	5177	5274	5371	5469
3rd Decile	10.47%	4767	4835	4933	5031	5128	5224	5320	5418
4th Decile	10.44%	4753	4821	4918	5016	5113	5209	5305	5402
5th Decile	10.25%	4667	4733	4829	4925	5020	5115	5209	5304
6th Decile	9.94%	4525	4590	4683	4776	4868	4960	5051	5143
7th Decile	9.62%	4380	4442	4532	4622	4711	4800	4888	4978
8th Decile	9.65%	4393	4456	4546	4637	4726	4815	4904	4993
9th Decile	9.61%	4375	4438	4527	4617	4706	4795	4883	4973
10th Decile	9.62%	4380	4442	4532	4622	4711	4800	4888	4978
Total	100.00%	45527	46176	47111	48047	48975	49899	50816	51744

Table 4.9: Distribution of total households per decile (No. Households) in County Waterford

4.7 Determination of Distribution of Additional Households

This stage provides the estimated distribution of additional anticipated household units for each of the 10 household deciles throughout the plan period. The number of additional anticipated households per decile has been estimated throughout the plan period. Table 4.10 identifies the distribution of additional anticipated households across each of the ten deciles during the plan period.

	% Households	2021	2022	2023	2024	2025	2026	2027	2028
1st Decile	9.83%	34	64	92	92	91	91	90	91
2nd Decile	10.57%	37	69	99	99	98	98	97	98
3rd Decile	10.47%	36	68	98	98	97	97	96	97
4th Decile	10.44%	36	68	98	98	97	96	96	97
5th Decile	10.25%	36	67	96	96	95	95	94	95
6th Decile	9.94%	35	65	93	93	92	92	91	92
7th Decile	9.62%	33	62	90	90	89	89	88	89
8th Decile	9.65%	34	63	90	90	90	89	88	90
9th Decile	9.61%	33	62	90	90	89	89	88	89
10th Decile	9.62%	33	62	90	90	89	89	88	89
Total	100.00%	348	649	935	936	928	924	917	928

Table 4.10: Distribution of additional households per decile (No. Households) in County Waterford

4.8 Determination of Projected House Price Bands

Property price transaction data in County Waterford for 2020 has been analysed as part of the exercise to project house price bands. 2020 has been chosen to reflect the current market context and to understand latest house pricing and distribution of residential units per price band. The analysis carried out (based on the Property Price Register) reveals there were 1,272 transactions in County Waterford in 2020 across the eight price bands. For the purpose of this exercise, any properties that were sold for below market price have been omitted. In 2020, there were a total of 111 residential properties that sold for below market price in Co. Waterford. The following analysis of house price trends and historic transactional housing market data allows for a calculation of projected house price bands and projected annual price increase or decrease based on the percentage split of the eight price bands.

Price Bands / Value Distribution (2020)	Number of Transactions	% Total
0 – 100,000	219	17%
100,001 – 150,000	247	19%
150,001 – 200,000	244	19%
200,001 – 250,000	252	20%
250,001 – 300,000	133	10%
300,001 – 350,000	59	5%
350,001 – 400,000	49	4%
400,001+	69	5%
Total	1,272	100%

Table 4.11: Property Price Transaction Data for 2020 in County Waterford⁸

It is noted that c.55% of the property transactions in 2020 were in the sub €200,000 price range, with c.9% of properties selling for more than €350,000. Having considered the most recent house price activity in the County (i.e. 2020), it is important to review historical trends in property price fluctuation to provide greater insight into potential house price change over the development plan period. This analysis of historic house prices included the following information sources:

- Table HPA02 2011 – 2020 - (CSO Residential Property Transactions Data)⁹,
- Table HPM02 2011 – Q1 2021 - (CSO Residential Property Transactions Data)¹⁰,
- Residential Property Price Register 2011 - Q1 2021¹¹, and
- Daft Quarterly Reports 2011 - Q1 2021.

⁸ Residential Property Price Register (2020) Transactional data for 2020, <https://www.propertypriceregister.ie/website/npsra/pprweb.nsf/PPR?OpenForm>.

⁹ CSO (2020) Residential Property Transactions Data – Table HPA02 (2011–2019), <https://data.cso.ie/table/HPA02>.

¹⁰ CSO (2020) Residential Property Transactions Data – Table HPM02 2011 –2020, <https://data.cso.ie/table/HPM02>.

¹¹ Residential Property Price Register (2011-2020), <https://www.propertypriceregister.ie/website/npsra/pprweb.nsf/PPR?OpenForm>.

The post 2008 recession and subsequent economic contraction resulted in average price decreases of c.16.7% and 3.6% in County Waterford in 2011 and 2012. The subsequent period of economic growth has resulted in large variances in house prices but in the main a trend of sustained increase is noted from 2014 onwards. Given the large variations observed post-recession and during the subsequent recovery and periods of growth, the average house price change over the period requires context and input from other recent economic data in order to provide a reliable basis for predicting future changes in average house prices from 2022 onwards. In addition, the impact of the COVID-19 pandemic (discussed further below) is now evident with the availability of data for 2020 and Q1 2021 and must be factored into the prediction of future house price trends.

The historic house price data for County Waterford allows for understanding of the local market context and how broader economic shifts and macroeconomic trends transfer locally. Data from the Residential Property Price Register, the CSO and Daft has been analysed and year on year trends (mean percentage change) have been presented below in Table 4.12.

Year	RPPR	CSO HPA02	CSO HPM02	Daft	Average
2011 (Base Year)	-	-	-		
2012	-15.4%	-17.2%	-18.4%	-15.8%	-16.7%
2013	-6.6%	0.4%	0.0%	-8.2%	-3.6%
2014	2.5%	11.5%	11.3%	5.7%	7.8%
2015	5.5%	5.2%	4.9%	15.1%	7.7%
2016	7.3%	11.8%	12.6%	8.5%	10.0%
2017	12.5%	9.1%	9.3%	6.9%	9.4%
2018	13.6%	13.0%	12.2%	7.4%	11.6%
2019	9.1%	7.2%	7.3%	2.4%	6.5%
2020	4.3%	6.1%	6.1%	5.1%	5.3%
2021 (Q1)	0.9%	-	2.0%	8.7%	3.9%

Table 4.12: Historic house price trends (Mean % Change) in County Waterford (Source: RPPR, CSO, Daft)

In terms of the data presented in Table 4.12, residential property transactions data available from the CSO (CSO Table HPA02) provided a mean sale price for each year of the 2012-2020 period, with 2011 used as the Base Year. Data from 3 sources was available for Q1 2021 at the time of writing. Analysis of the Residential Property Price Register reveals a 0.9% increase in Q1 2021 on the mean figure from 2020.

CSO Table HPM02 indicates a 6.1% increase in 2020 on the 2019 average, and a 2% increase in Q1 2021 on the 2020 average. Data from Daft indicates a 5.1% increase in 2020 on the 2019 average. The Daft.ie House Price Report for Q1 2021 includes the following data for Waterford:

Waterford County	Waterford City
Quarter-on-Quarter change: 2.3%	Quarter-on-Quarter change: 3.0%
Year-on-Year change: 6.1%	Year-on-Year change: 11.4%

The average year on year change is 8.7% as of Q1 2021 in Waterford based on the Daft House Price Report. The average increase based on the 3 sources for Q1 2021 is 3.9%.

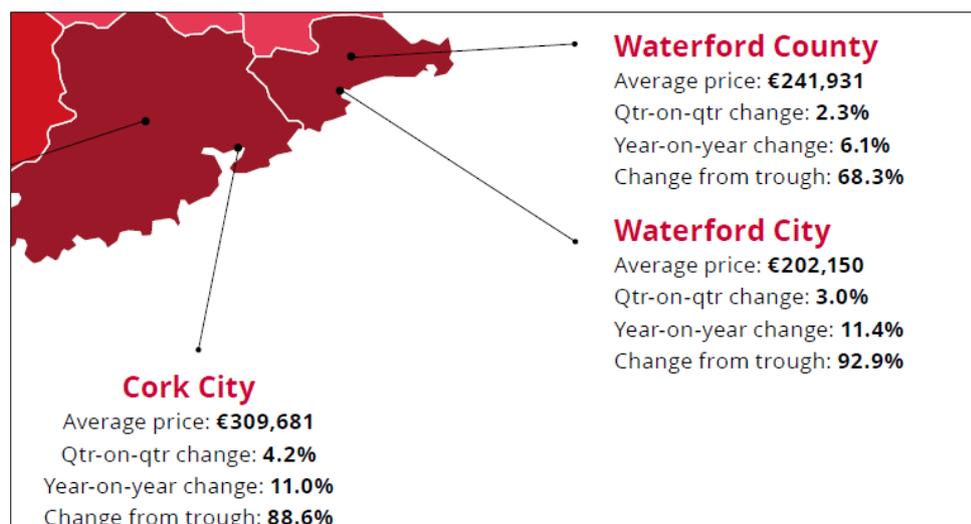


Figure 4.1: Daft House Price Report - Q1 2021 – House Price Data Waterford

On balance, the data points to the potential that COVID-19 had a moderate deflating effect on house price increases in County Waterford in 2020 and 2021, having regard to the higher growth trends observed in previous years. House prices have increased nonetheless and reports indicate a strong supply side constraint. Anecdotal evidence indicates that an increase in remote working/more flexible working arrangements during the pandemic is leading to strong demand for housing outside of the larger cities and towards more rural areas.

The Daft.ie House Price Report notes that supply shortages have led to rising house values stating that *‘the net result of strong demand and very weak supply can be seen in availability, the stock of homes on the market at any point in time. There were fewer than 12,000 homes available to buy on March 1 this year, down 40% on the already very low level seen a year ago. There is no precedent for availability this tight in the post-Celtic Tiger housing market’*. The report notes just over 3,600 properties on the market in Munster on March 1, down from 6,066 on the same date a year ago.

In terms of considering the future impact of Covid 19 on the housing market and house price trends, research by the ESRI¹² published in May 2020 considers different economic scenarios and their corresponding potential impact on house prices. Their baseline scenario sees house prices increasing by just over 3 per cent in 2021. The report concludes by noting supply shortages may put additional upward pressure on house prices when the domestic economy recovers.

Further research by the ESRI¹³ on the Irish property market published on the 30th September 2020 states:

‘COVID-19 has already had an unprecedented impact on the Irish economy and this has extended to the housing and rental markets. While government support schemes are likely to keep incomes stable

¹² Allen-Coghlan M. and K. McQuinn (2020). ‘Property prices and COVID-19 related administrative closures: What are the implications?’ Working Paper No. 661, Economic and Social Research Institute (ESRI). Available online at: <https://www.esri.ie/publications/property-prices-and-covid-19-related-administrative-closures-what-are-the-implications>.

¹³ Allen-Coghlan, M., C. O’Toole and K. McQuinn (2020). ‘Assessing the impacts of COVID-19 on the Irish property market: An overview of the issues’, Special Article, *Quarterly Economic Commentary*, Economic and Social Research Institute (ESRI). Available online at: <https://www.esri.ie/publications/assessing-the-impacts-of-covid-19-on-the-irish-property-market-an-overview-of-the>.

in the near term, as these measures are unwound and the labour market struggles to recover, incomes are likely to fall, putting downward pressure on housing demand’.

The report by the ESRI notes also that the COVID-19 support measures introduced have insulated the housing market to some extent, however the decline in the number of housing completions will lead to some supply side constraints. Some demand side impact is also pointed to by the ESRI¹⁴ in 2021 with the phasing out of the Pandemic Unemployment Payment (PUP) and the Temporary COVID-19 Wage Subsidy Scheme (TWSS).

A further complication is noted in the medium-long term with the potential increase in remote working impacting the structural demand for housing at both a national and regional level, with the potential that a broader distribution of population occurs leading to house price increases in rural areas, with potential impacts for County Waterford.

The Society of Chartered Surveyors Ireland (SCSI) published their Annual Residential Property Review & Outlook for 2021¹⁵ on the 18th of January which forecasts price increases ranging from 3% in Dublin to 5% in Munster. The SCSI note price expectations are underpinned by lack of supply and economic performance. In further support of potential price increases in counties such as Waterford, the report notes the increase in home working is driving higher interest and prices in the regions.

To further inform potential house price change over the development plan period, projected inflation rates have been examined and used to predict average annual price increases. Data from Statista notes the inflation rate in Ireland in 2019 amounted to 0.88, turning negative in 2020 at – 0.2%¹⁶. Ireland’s inflation rate is forecast to stabilize over the coming years at around two percent.

In relation to the distribution of house price bands, transaction data from 2020 has been utilised to inform the distribution reflected in Table 4.13. 55% of the property transactions in 2020 were in the sub €200,000 price range, with c.9% of properties selling for more than €350,000. This information has supported the calculation of projected house price bands.

Table 4.12 indicates an average price increase of 5.3% in 2020 and 3.9% in Q1 2021 in County Waterford. With the relaxation of Covid-19 restrictions, price increases are expected to increase further in 2021 and a 5% increase has been selected for the purposes of modelling projected house price bands. In Table 4.13 below, market changes to the end of the plan period have been factored in, including a projected annual increase in average house prices of 4% (in 2022) and 4% thereafter (from 2022 onwards) outlined below. The projected increases are based on analysis of the data outlined above including reports from the ESRI, SCSI and the CSO, and HNDA Guidance from the Department of Housing, Local Government and Heritage which includes a ‘Modest Growth’ House price scenario of 4% growth.

¹⁴ Ibid., p.5.

¹⁵ Available online at: <https://scsi.ie/residential-property-review-and-outlook-2021/>

¹⁶ <https://www.statista.com/statistics/375229/inflation-rate-in-ireland/>

Year	Average Price Increase	1st Band	2nd Band		3rd Band		4th Band		5th Band		6th Band		7th Band		8th Band & Above
2020	5.3%	100000	100001	150000	150001	200000	200001	250000	250001	300000	300001	350000	350001	400000	400001
2021	5.0%	105000	105001	157500	157501	210000	210001	262500	262501	315000	315001	367500	367501	420000	420001
2022	4.0%	109200	109201	163800	163801	218400	218401	273000	273001	327600	327601	382200	382201	436800	436801
2023	4.0%	113568	113569	170352	170353	227136	227137	283920	283921	340704	340705	397488	397489	454272	454273
2024	4.0%	118111	118112	177166	177167	236221	236223	295277	295278	354332	354333	413388	413389	472443	472444
2025	4.0%	122835	122836	184253	184254	245670	245672	307088	307089	368505	368507	429923	429924	491341	491342
2026	4.0%	127749	127750	191623	191624	255497	255498	319371	319373	383246	383247	447120	447121	510994	510995
2027	4.0%	132858	132860	199288	199289	265717	265718	332146	332148	398575	398577	465005	465006	531434	531435
2028	4.0%	138173	138174	207259	207261	276346	276347	345432	345433	414519	414520	483605	483606	552691	552693

Table 4.13: Calculation of Projected House Price Bands

4.9 Calculation of Mortgage Capacity of Households

The following analysis considers housing affordability and determines whether households in each decile can qualify for a mortgage that enables them to purchase a house in the lowest price band, based on the current Central Bank of Ireland (CBI) rules on mortgage lending. These CBI rules include the 90% LTV limit which requires a minimum deposit of 10% before you can get a mortgage and the LTI limit which restricts the amount of money one can borrow to a maximum of 3.5 times gross income.

The model set out below in Table 4.14 establishes, based on these CBI macro-prudential rules outlined above, whether households in County Waterford could qualify for a mortgage that would enable them to purchase a house in the lowest price band under these rules.

If household gross income multiplied by 3.5 is less than 90% of the house value in the lowest projected price band, the household do not qualify for a mortgage that would enable them to purchase a home, and therefore progress to the private rental assessment (Step 11). Those households that can qualify for a mortgage progress to the needs assessment for ownership (Step 10). If households do not qualify for a mortgage and cannot afford private rental they then progress to social and affordable housing.

Table 4.14 outlines that during the plan period the first and second deciles do not have sufficient gross household income to meet the requirements of the CBI rules (i.e. 3.5 times their gross income is less than 90% of the house value in the lowest projected price band). In 2027 and 2028 the third decile does not have sufficient income. Therefore these deciles do not qualify for a mortgage and progress to the private rental calculation (and from there to social housing if they don't cannot afford private rental). Those households that can qualify for a mortgage progress to the needs assessment for ownership.

Year	Range	Additional Anticipated HH	Upper Value of Cheapest Price Band	Min LTV (90% of Cheapest House Price)	Maximum LTI (3.5 LTI)	Mortgage Qualification	Additional Anticipated HH That Qualify for a Mortgage	Additional Anticipated HH That Do Not Qualify for a Mortgage
2021	1st Decile	34	105000	94500	41935	No	0	34
	2nd Decile	37			69411	No	0	37
	3rd Decile	36			99872	Yes	36	0
	4th Decile	36			129543	Yes	36	0
	5th Decile	36			163477	Yes	36	0
	6th Decile	35			203481	Yes	35	0
	7th Decile	33			248219	Yes	33	0
	8th Decile	34			303457	Yes	34	0
	9th Decile	33			389089	Yes	33	0
	10th Decile	33			614542	Yes	33	0
	Total	348						
2022	1st Decile	64	109200	98280	43151	No	0	64
	2nd Decile	69			71424	No	0	69
	3rd Decile	68			102768	Yes	68	0
	4th Decile	68			133300	Yes	68	0
	5th Decile	67			168218	Yes	67	0
	6th Decile	65			209382	Yes	65	0
	7th Decile	62			255417	Yes	62	0
	8th Decile	63			312257	Yes	63	0
	9th Decile	62			400373	Yes	62	0
	10th Decile	62			632363	Yes	62	0
	Total	649						

2023	1st Decile	92	113568	102211	44402	No	0	92
	2nd Decile	99			73495	No	0	99
	3rd Decile	98			105748	Yes	98	0
	4th Decile	98			137165	Yes	98	0
	5th Decile	96			173097	Yes	96	0
	6th Decile	93			215454	Yes	93	0
	7th Decile	90			262824	Yes	90	0
	8th Decile	90			321313	Yes	90	0
	9th Decile	90			411984	Yes	90	0
	10th Decile	90			650702	Yes	90	0
	Total	935					744	191
2024	1st Decile	92	118111	106300	45690	No	0	92
	2nd Decile	99			75627	No	0	99
	3rd Decile	98			108815	Yes	98	0
	4th Decile	98			141143	Yes	98	0
	5th Decile	96			178116	Yes	96	0
	6th Decile	93			221702	Yes	93	0
	7th Decile	90			270446	Yes	90	0
	8th Decile	90			330631	Yes	90	0
	9th Decile	90			423931	Yes	90	0
	10th Decile	90			669572	Yes	90	0
	Total	936					745	191
2025	1st Decile	91	122835	110552	47015	No	0	91
	2nd Decile	98			77820	No	0	98
	3rd Decile	97			111970	Yes	97	0
	4th Decile	97			145236	Yes	97	0
	5th Decile	95			183282	Yes	95	0
	6th Decile	92			228131	Yes	92	0

	7th Decile	89			278289	Yes	89	0
	8th Decile	90			340219	Yes	90	0
	9th Decile	89			436225	Yes	89	0
	10th Decile	89			688990	Yes	89	0
	Total	928					739	189
2026	1st Decile	91	127749	114974	48378	No	0	91
	2nd Decile	98			80077	No	0	98
	3rd Decile	97			115218	Yes	97	0
	4th Decile	96			149448	Yes	96	0
	5th Decile	95			188597	Yes	95	0
	6th Decile	92			234747	Yes	92	0
	7th Decile	89			286360	Yes	89	0
	8th Decile	89			350085	Yes	89	0
	9th Decile	89			448876	Yes	89	0
	10th Decile	89			708970	Yes	89	0
	Total	924					736	188
2027	1st Decile	90	132858	119573	49781	No	0	90
	2nd Decile	97			82399	No	0	97
	3rd Decile	96			118559	No	0	96
	4th Decile	96			153782	Yes	96	0
	5th Decile	94			194066	Yes	94	0
	6th Decile	91			241555	Yes	91	0
	7th Decile	88			294664	Yes	88	0
	8th Decile	88			360238	Yes	88	0
	9th Decile	88			461893	Yes	88	0
	10th Decile	88			729531	Yes	88	0
	Total	917					634	283

2028	1st Decile	91	138173	124356	51225	No	0	91
	2nd Decile	98			84788	No	0	98
	3rd Decile	97			121997	No	0	97
	4th Decile	97			158242	Yes	97	0
	5th Decile	95			199694	Yes	95	0
	6th Decile	92			248560	Yes	92	0
	7th Decile	89			303209	Yes	89	0
	8th Decile	90			370685	Yes	90	0
	9th Decile	89			475288	Yes	89	0
	10th Decile	89			750687	Yes	89	0
	Total	928						642

Table 4.14: Determination of Mortgage Qualification for Household

4.10 Calculation of Projected Needs for Ownership

This section sets out the calculation of the approximate affordable house price for each of the ten deciles per year during the plan period based on the application of the annuity formula. Housing Affordability is associated with disposable income available to a household. An assumed preference for home ownership over rental has been applied as part of this modelling and assessment of needs.

The annuity formula utilised herein is set out in the Model Housing Strategy¹⁷ document published by the Department of the Environment and Local Government (as it was called at the time of publication). This formula determines the maximum affordable house price for each of the income deciles based on a number of variables discussed below. The Annuity Formula is based on the determination of an 'Affordability Threshold', a 'Loan to Value Ratio', an 'Annual Percentage Rate (APR) – Interest Rate', the determination of a 'Monthly Percentage Rate (MPR) - Interest Rate', and the determination of a 'Loan Term (Years/Months)'.

Following this, the calculation of the household surplus and/or deficit per price band has been undertaken with respect to the number of households that can qualify for a mortgage.

Section 93(1) of the Planning and Development Act, 2000, provides an appropriate definition of affordability by setting criteria for an eligible person as a:

'person who is in need of accommodation and whose income would not be adequate to meet the payments on 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 per cent of that person's annual income net of income tax and pay related social insurance'.

Therefore, if housing costs exceed 35% of a household's disposable income (HDI), the housing is deemed to be unaffordable as housing costs consume a disproportionately high percentage of the Household Disposable Income. In addition to a maximum affordability threshold of 35% of HDI, the following key variables have been used for calculation purposes:

- LTV ratio of 0.90,
- Annual interest rate (APR) of 3%,
- Loan term of 25 years.

25 years has been chosen as the loan term given the relative affordability of house prices in Waterford.

This formula therefore determines the maximum affordable house price for each of the ten income deciles as detailed in Table 4.15. Based on this information, the number of households not meeting the affordability criteria can be calculated.

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

¹⁷ DoE&LG "Part V of the Planning and Development Act, 2000, Housing Supply: A Model Housing Strategy and Step-by-Step Guide" (December, 2000).

	% Households	2021	2022	2023	2024	2025	2026	2027
1st Decile	9.83%	67900	69869	71895	73980	76126	78333	80605
2nd Decile	10.57%	112314	115571	118923	122372	125921	129572	133330
3rd Decile	10.47%	161354	166034	170849	175803	180902	186148	191546
4th Decile	10.44%	205625	211588	217724	224038	230535	237221	244100
5th Decile	10.25%	251602	258898	266407	274132	282082	290263	298680
6th Decile	9.94%	299846	308541	317489	326696	336170	345919	355951
7th Decile	9.62%	353843	364105	374664	385529	396709	408214	420052
8th Decile	9.65%	416623	428705	441138	453931	467095	480640	494579
9th Decile	9.61%	502287	516853	531842	547265	563136	579467	596271
10th Decile	9.62%	755864	777784	800340	823550	847432	872008	897296

Table 4.15: Approximate affordable house price (€) in County Waterford per decile

The following calculation continues the examination of affordability by assessing housing surplus and/or deficit per price band with regard to the number of households that can qualify for a mortgage. This calculation is based on additional households required, the projected house price bands, the determination of households that can qualify for a mortgage and the calculation of housing affordability. Table 4.16 therefore sets out the housing surplus/deficit per price band.

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

Throughout the plan period, there is generally a housing surplus in the lower price bands and housing deficit in the higher price bands as identified in Table 4.16. However, a sufficient number of houses is anticipated overall as households in the upper price bands can purchase a house in a lower price band.

Additionally, the bottom two deciles (bottom three in 2027 and 2028) will not qualify for a mortgage (due to the current Central Bank rules), therefore there will be a sufficient number of houses within County Waterford for those households that qualify for a mortgage and have the ability to purchase a home at the upper value of the lowest house price.

Year	Range	Additional Anticipated HH That Qualify for a Mortgage	Running Total	Affordability Threshold	Household Price Band(s)	Upper Value of Price Band	HH that Qualify for a Mortgage Able to Purchase at Upper Value	% of Housing Units Anticipated per Price Band	Housing Units Anticipated per Price Band	Housing Surplus (+) of Deficit (-) per Price Band
2021	1st Decile	0	0	79604	1st Band	105000	0	17%	48	48
	2nd Decile	0	0	131673	2nd Band	157500	30	19%	54	23
	3rd Decile	36	36	189166	3rd Band	210000	33	19%	53	20
	4th Decile	36	73	241067	4th Band	262500	33	20%	55	22
	5th Decile	36	108	294969	5th Band	315000	32	10%	29	-3
	6th Decile	35	143	351528	6th Band	367500	28	5%	13	-15
	7th Decile	33	177	414833	7th Band	420000	24	4%	11	-14
	8th Decile	34	210	488434	8th Band	None	N/A	5%	15	-
	9th Decile	33	244	588863						
	10th Decile	33	277	886148						
	Total	277						100%	277	81
2022	1st Decile	0	0	81912	1st Band	109200	0	17%	89	89
	2nd Decile	0	0	135492	2nd Band	163800	57	19%	100	43
	3rd Decile	68	68	194652	3rd Band	218400	62	19%	99	37
	4th Decile	68	136	248058	4th Band	273000	62	20%	102	40
	5th Decile	67	202	303523	5th Band	327600	60	10%	54	-6
	6th Decile	65	267	361722	6th Band	382200	53	5%	24	-29
	7th Decile	62	329	426863	7th Band	436800	46	4%	20	-26
	8th Decile	63	392	502599	8th Band	None	N/A	5%	28	-
	9th Decile	62	454	605940						
	10th Decile	62	517	911846						
		Total	517						100%	517

2023	1st Decile	0	0	84288	1st Band	113568	0	17%	128	128
	2nd Decile	0	0	139421	2nd Band	170352	83	19%	145	61
	3rd Decile	98	98	200297	3rd Band	227136	91	19%	143	52
	4th Decile	98	196	255252	4th Band	283920	91	20%	147	57
	5th Decile	96	291	312325	5th Band	340704	87	10%	78	-9
	6th Decile	93	384	372212	6th Band	397488	77	5%	35	-43
	7th Decile	90	474	439242	7th Band	454272	67	4%	29	-38
	8th Decile	90	564	517174	8th Band	None	N/A	5%	40	-
	9th Decile	90	654	623512						
	10th Decile	90	744	938289						
Total	744						100%	744	208	
2024	1st Decile	0	0	86732	1st Band	118111	0	17%	128	128
	2nd Decile	0	0	143464	2nd Band	177166	84	19%	145	60
	3rd Decile	98	98	206105	3rd Band	236221	92	19%	143	51
	4th Decile	98	196	262654	4th Band	295277	92	20%	148	56
	5th Decile	96	292	321383	5th Band	354332	88	10%	78	-10
	6th Decile	93	385	383007	6th Band	413388	78	5%	35	-44
	7th Decile	90	475	451980	7th Band	472443	67	4%	29	-39
	8th Decile	90	565	532172	8th Band	None	N/A	5%	40	-
	9th Decile	90	655	641594						
	10th Decile	90	745	965500						
Total	745						100%	745	203	
2025	1st Decile	0	0	89247	1st Band	122835	0	17%	127	127
	2nd Decile	0	0	147625	2nd Band	184253	84	19%	143	59
	3rd Decile	97	97	212082	3rd Band	245670	92	19%	142	50
	4th Decile	97	194	270271	4th Band	307088	92	20%	146	54
	5th Decile	95	289	330703	5th Band	368505	88	10%	77	-11
	6th Decile	92	381	394114	6th Band	429923	78	5%	34	-44
	7th Decile	89	471	465088	7th Band	491341	68	4%	28	-39
	8th Decile	90	560	547605	8th Band	None	N/A	5%	40	-

	9th Decile	89	649	660200						
	10th Decile	89	739	993499						
	Total	739						100%	739	196
2026	1st Decile	0	0	91835	1st Band	127749	0	17%	127	127
	2nd Decile	0	0	151906	2nd Band	191623	85	19%	143	58
	3rd Decile	97	97	218233	3rd Band	255497	93	19%	141	49
	4th Decile	96	193	278109	4th Band	319371	93	20%	146	53
	5th Decile	95	288	340293	5th Band	383246	89	10%	77	-12
	6th Decile	92	380	405543	6th Band	447120	79	5%	34	-45
	7th Decile	89	469	478575	7th Band	510994	68	4%	28	-40
	8th Decile	89	558	563485	8th Band	None	N/A	5%	40	-
	9th Decile	89	647	679346						
	10th Decile	89	736	1022311						
		Total	736						100%	736
2027	1st Decile	0	0	94498	1st Band	132858	0	17%	109	109
	2nd Decile	0	0	156311	2nd Band	199288	0	19%	123	123
	3rd Decile	0	0	224562	3rd Band	265717	89	19%	122	33
	4th Decile	96	96	286174	4th Band	332146	91	20%	126	35
	5th Decile	94	190	350162	5th Band	398575	88	10%	66	-22
	6th Decile	91	281	417304	6th Band	465005	80	5%	29	-51
	7th Decile	88	369	492454	7th Band	531434	71	4%	24	-46
	8th Decile	88	458	579827	8th Band	None	N/A	5%	34	-
	9th Decile	88	546	699047						
	10th Decile	88	634	1051958						
	Total	634						100%	634	180
2028	1st Decile	0	0	97239	1st Band	138173	0	17%	110	110
	2nd Decile	0	0	160844	2nd Band	207259	0	19%	125	125
	3rd Decile	0	0	231074	3rd Band	276346	91	19%	123	32
	4th Decile	97	97	294473	4th Band	345432	93	20%	127	34
	5th Decile	95	192	360317	5th Band	414519	90	10%	67	-23

	6th Decile	92	284	429406	6th Band	483605	82	5%	30	-52
	7th Decile	89	374	506735	7th Band	552691	72	4%	25	-48
	8th Decile	90	463	596642	8th Band	None	N/A	5%	35	-
	9th Decile	89	552	719319						
	10th Decile	89	642	1082465						
	Total	642						100%	642	178

Table 4.16: Calculation of Surplus/Deficit in Housing Available to Additional Households That Qualify For a Mortgage

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4.11 Calculation of Ability to Access Private Rental

This section considers the households that cannot afford to access housing through the private rental market (i.e. those households that will not meet the affordability criteria to privately rent a home during the Development Plan period). It considers background information on rental price and demand by unit type within the current rental market in County Waterford.

Data from the Residential Tenancies Board (RTB) has been analysed to understand rental market trends and average rent prices by unit type. This facilitates a projection of estimated rental cost by unit type during the plan period. Based on this and the household income, a calculation of the number of households who don't meet the affordability criteria to privately rent a home has been undertaken.

The key inputs to this calculation therefore include disposable income per decile (established in Section 4.3), historical trends in rental prices, and the projected market rents per unit type (set out below). The demand for a particular unit type has been factored to estimate what type of unit the additional anticipated households are more likely to prefer to rent. If a household does not have sufficient income to meet the private rental rates for a unit in a given year (i.e. 35% of their disposable income is less than average market rent), they cannot afford the rent by themselves. Given that those households who do not qualify for a mortgage also cannot afford private rent, these households require social housing supports.

Year	One bed	Two bed	Three bed	Four plus bed	All bedrooms	YOY Change
2020	579	747	773	1056	804	1%
2019	604	766	823	1018	798	9%
2018	538	704	757	948	732	9%
2017	469	657	692	893	670	8%
2016	480	601	628	844	620	7%
2015	449	545	611	739	580	N/A
Average	520	670	714	916	701	

Table 4.17: Historic rental prices by unit type in County Waterford

Trends in rental price change can be observed year on year from the data in Table 4.17 and these trends have been utilised in conjunction with other economic data considered in Section 4.8 to project annual growth rates in average rental prices of different unit types in the county. The projected rental price by unit type during the plan period is outlined in Table 4.18. Based on historic trends and analysis of the current rental market, a 4% growth figure per annum was adopted for the projections. This aligns with HNDA Guidance which includes a 4% 'Modest Growth' scenario for rental prices.

Year	One bed	Two bed	Three bed	Four plus bed
2021	602	777	804	1098
2022	626	808	836	1142
2023	651	840	870	1188
2024	677	874	904	1235
2025	704	909	940	1285
2026	733	945	978	1336
2027	762	983	1017	1390
2028	792	1022	1058	1445

Table 4.18: Projected rental prices by unit type in County Waterford

The number of households not meeting the affordability criteria (housing costs below 35 per cent of a household's disposable income) for private rental during the plan period are quantified below in Table 4.19. This calculation therefore takes into account rental prices, disposable incomes and the demand for a particular unit type, which has been considered in order to estimate what type of unit the additional anticipated households are most likely to prefer to rent. This preference has been informed by current data on the size of unit types in the county. The households quantified below that cannot do not qualify for a mortgage and cannot afford private rental are therefore considered to require social and affordable housing.

	2021	2022	2023	2024	2025	2026	2027	2028
1 bed	9	16	23	23	23	23	22	22
2 bed	21	40	57	57	57	57	82	83
3 bed	27	50	72	72	71	71	102	103
4 + bed	14	27	39	39	38	38	55	55
Total	71	132	191	191	189	188	271	274

Table 4.19: Number of Additional Anticipated Households That Do Not Qualify for a Mortgage and Cannot Afford Private Rental

A calculation has also been undertaken to determine the number of households that can afford private rental during the plan period despite not qualifying for a mortgage (Table 4.20). Of those households that do not qualify for a mortgage, 96 households in 2027 and 97 households in 2028 can afford a 1 bedroom unit. However, based on analysis of household size in County Waterford, a 1 bedroom unit would only be suitable for c.11% of these households, providing a total of 12 households in 2027 and 2028.

All other units in the private rental market are not considered to be affordable/adequately sized during the plan period and therefore every other household that cannot qualify for a mortgage and cannot afford private rental will require social housing.

	2021	2022	2023	2024	2025	2026	2027	2028
1 bed	0	0	0	0	0	0	12	12
2 bed	0	0	0	0	0	0	0	0
3 bed	0	0	0	0	0	0	0	0
4 + bed	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	12	12

Table 4.20: Number of Additional Anticipated Households That Do Not Qualify for a Mortgage and Can Afford Private Rental

4.12 Summary of Projected Social Housing Needs

Section 94 (4) of the Planning and Development Act 2000 (as amended) states that a housing strategy shall include an estimate of the amount of social and affordable housing that will be required within the county during the period of the plan. Section 94 (5) (a) states that when making these estimates, the planning authority shall have regard to the supply of and demand for houses generally, the price of houses generally, the income of persons generally, the rates of interest on mortgages for house purchase and the relationship between the price of housing, incomes and rates of interest for the purpose of establishing the affordability of houses in the area of the development plan.

Section 4 of this report complies with the requirements of Section 94, and the estimates of social and affordable housing requirements have had regard to the factors outlined above, as detailed in the stages of Section 4.

This section summarises the anticipated social and affordable housing need in County Waterford informed by the analysis undertaken and outcomes of the previous sections which considered affordability and the ability of households to access mortgages or the private rental market. The anticipated social and affordable housing need for County Waterford during the plan period is summarised below in Table 4.21, and is based on the assessments of affordability and mortgage qualification detailed in the preceding sections of this report. The number of households that do not qualify for a mortgage and cannot afford private rental provides the anticipated social and affordable housing figure. It should be noted that affordability is based on whether rental costs are less than 35% of disposable income. Some households may be availing of private rental accommodation currently and paying more than 35% of disposable income, and this is not captured by this assessment of social housing need.

The identified social and affordable housing requirement ranges from 132 to 274 units annually during the plan period, equivalent to 20-30% of the total of additional anticipated households in County Waterford. As noted in the preceding sections, in the case of County Waterford, 12 households that do not qualify for a mortgage can afford private rental in 2027 and 2028.

	2021	2022	2023	2024	2025	2026	2027	2028	2022-2028
No. of Additional Anticipated Households	348	649	935	936	928	924	917	928	6217
No. of Additional Households That Do Not Qualify for a Mortgage	71	132	191	191	189	188	283	286	1532
No. of Additional Anticipated Households that Do Not Qualify for a Mortgage and Cannot Afford Private Rental	71	132	191	191	189	188	271	274	1508
Social Requirement as a % of Total Additional Anticipated Households	20%	20%	20%	20%	20%	20%	30%	30%	24%

Table 4.21: Identified Housing shortfall over the plan period

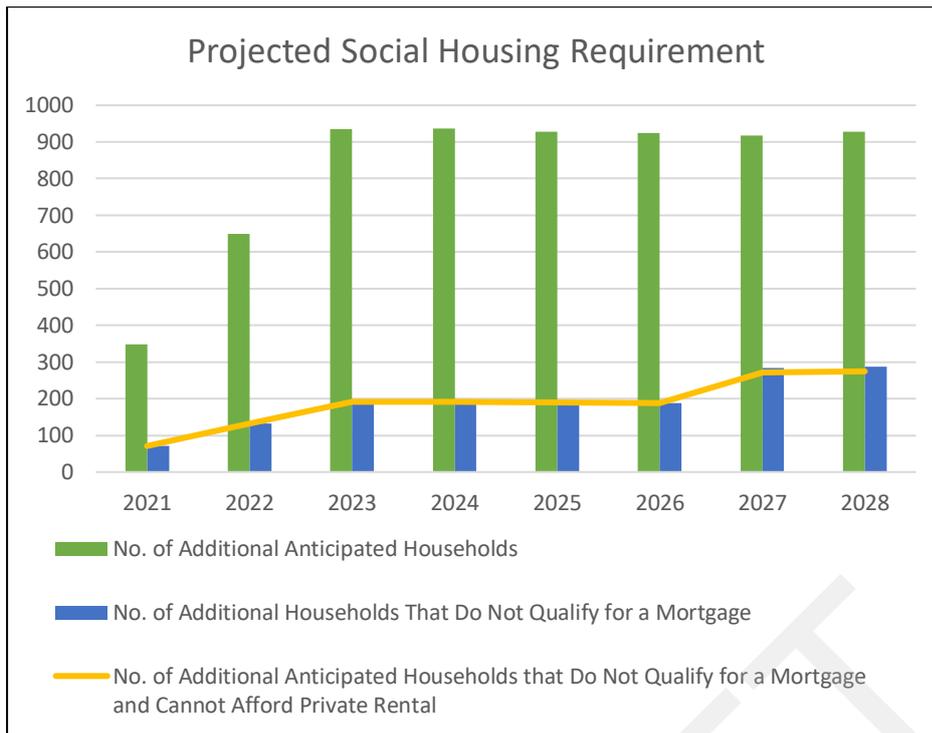


Figure 4.2: Summary of projected housing requirements over the plan period

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5.0 Analysis of Housing Requirements in Waterford

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5.0 Analysis of Housing Requirements in Waterford

5.1 Introduction

The following section considers specific elements of future housing demand in Waterford including the demand for single one-off dwellings in the countryside during the plan period, household size cohort, household tenure and social housing supply and demand. The NPF roadmap provides a population projection for County Waterford of 132,000 - 135,000 for 2026, and 137,000-144,000 for 2031. The projected housing demand for each local authority (as per the ESRI NPF Scenario Housing Supply Target) was outlined in Appendix 1 of the Ministerial Circular issued in December 2020 (Re. Structural Housing Demand in Ireland and Housing Supply Targets).

The projected housing demand for the 6 year development plan period as calculated in Table 4.2 (Section 4) is 5,568, providing an annual average housing demand for County Waterford of 928 units (as shown in Table 4.5). Between 2021 and 2028 it has been determined that 1,532 households of the additional anticipated households will not qualify for a mortgage during this period. As noted in Section 4.12, in the case of County Waterford, 12 households that do not qualify for a mortgage can afford private rental in 2027 and 2028.

5.2 Single Housing in the Countryside

National Policy Objective 20 of the NPF states: *‘Project the need for single housing in the countryside through the local authority’s overall Housing Need Demand Assessment (HNDA) tool and county development plan core strategy processes’*. Analysis of planning permission data from 2010 to 2020 (including total units permitted (Figure 5.1) and permissions granted for one off housing in Waterford (Table 5.1)) has been undertaken to assist in projecting the need for single housing in the countryside during the plan period. The data helps to understand typical quantum’s per annum of one off houses being permitted in the county and the proportion of overall residential permissions they comprise. In Table 5.1, *‘All Dwellings’* refers to multi-unit housing developments, one off houses/single houses in the countryside, private flats and apartments. Figure 5.1 reveals that the total number of permitted units in Waterford has trended upwards since 2015, peaking at 1168 units permitted in 2019, corresponding with positive economic growth following a lag period post 2011.

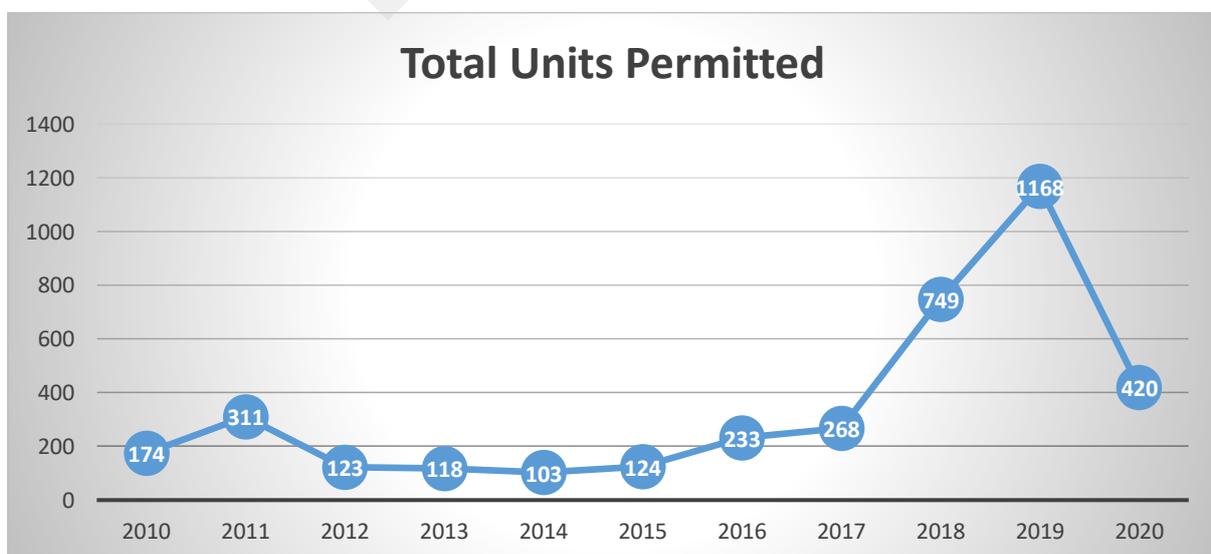


Figure 5.1: Total Units permitted in County Waterford (2010-2020)

Table 5.1 below illustrates the permissions for one-off dwellings as a percentage of total permissions for residential units during 2010 – 2020. This data identifies that on average approximately 31.5% of all granted residential units within any given year have been for single one-off dwellings. Data up to Q4 2020 is available from the CSO at the time of writing.

Year	Dwelling Type	Total		Dwelling Type	Total	One off Houses as a % of Total
2010	One off houses	119		All Dwellings	174	68.4%
2011	One off houses	96		All Dwellings	311	30.9%
2012	One off houses	67		All Dwellings	123	54.5%
2013	One off houses	66		All Dwellings	118	55.9%
2014	One off houses	84		All Dwellings	103	81.6%
2015	One off houses	87		All Dwellings	124	70.2%
2016	One off houses	111		All Dwellings	233	47.6%
2017	One off houses	113		All Dwellings	268	42.2%
2018	One off houses	148		All Dwellings	749	19.8%
2019	One off houses	155		All Dwellings	1168	13.3%
2020	One off houses	147		All Dwellings	420	35%
	Total	1193		Total	3791	
				Average (2010-2020)		31.5%

Table 5.1: Analysis of Permitted Applications for Single Houses in the Countryside in County Waterford (2010-2020)

In relation to trends in planning permissions for residential units, the proportion of one off housing as a percentage of overall housing granted had been in decline since 2015, standing at 13.3% in 2019. An increase in percentage terms is noted in 2020, which may relate to the impacts of Covid-19 on completions of larger schemes. The quantum of one off houses permitted annually (and indeed overall residential permissions) can be observed to trend to some degree with economic performance, with lower numbers observed during the economic recovery phase in the early to middle part of the last decade.

Given the overall number of units permitted per year averages at c. 340, the percentage of the total which are one off houses can be skewed in a given year by for instance a large housing development for multiple units being permitted. Therefore the percentage is less important than the quantum of one offs permitted per year. This quantum provides an indication of the potential projection for single housing permissions over the development plan period.

Figure 5.2 below details units granted planning permission by type, illustrating that multi—unit housing developments have been the most prominent type in recent years. Apartments/private flats have started to become a more substantial proportion of overall permissions in recent years.

A large spike in units granted is observed in 2019, where a Strategic Housing Development (SHD) was permitted by An Bord Pleanála, contributing to the large increase in multi-development houses and apartments permitted.

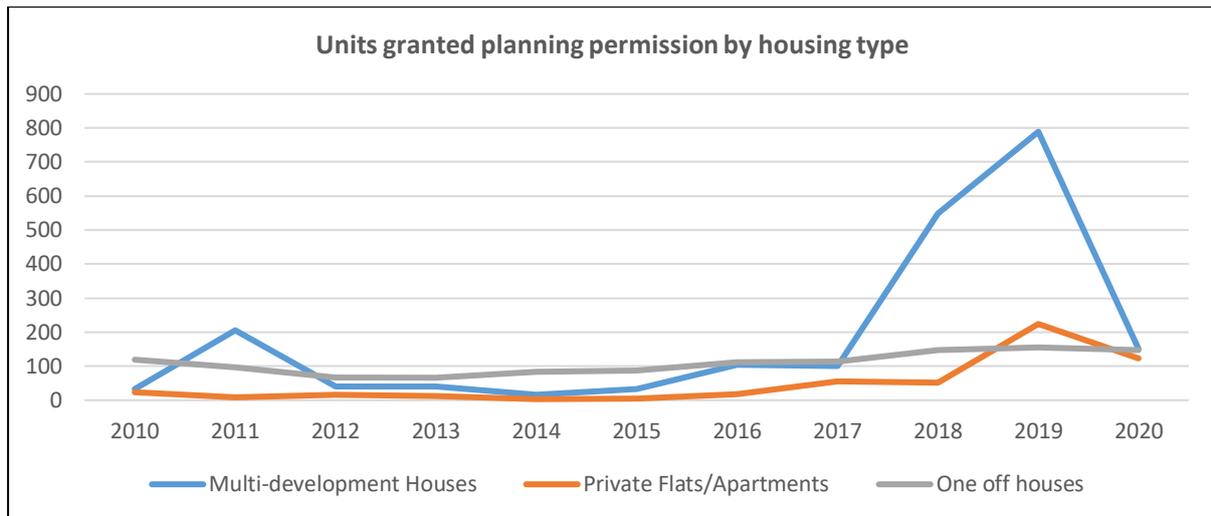


Figure 5.2: Units permitted by housing type in County Waterford (2010-2020)

To assist further in complying with the NPF requirement to project the need for single housing in the countryside, forecasts have been undertaken based on historical data with confidence intervals utilised (Figure 5.3). The intervals (or confidence bounds) illustrate the outer limits within which the single housing values from 2021 - 2028 are likely to fall within.

The probability limits utilised in this calculation are 95% confidence level. In Figure 5.3, the trend line for one off houses is illustrated in a solid bold orange line, forecasting figures from 162 to 218 annually out to 2028.

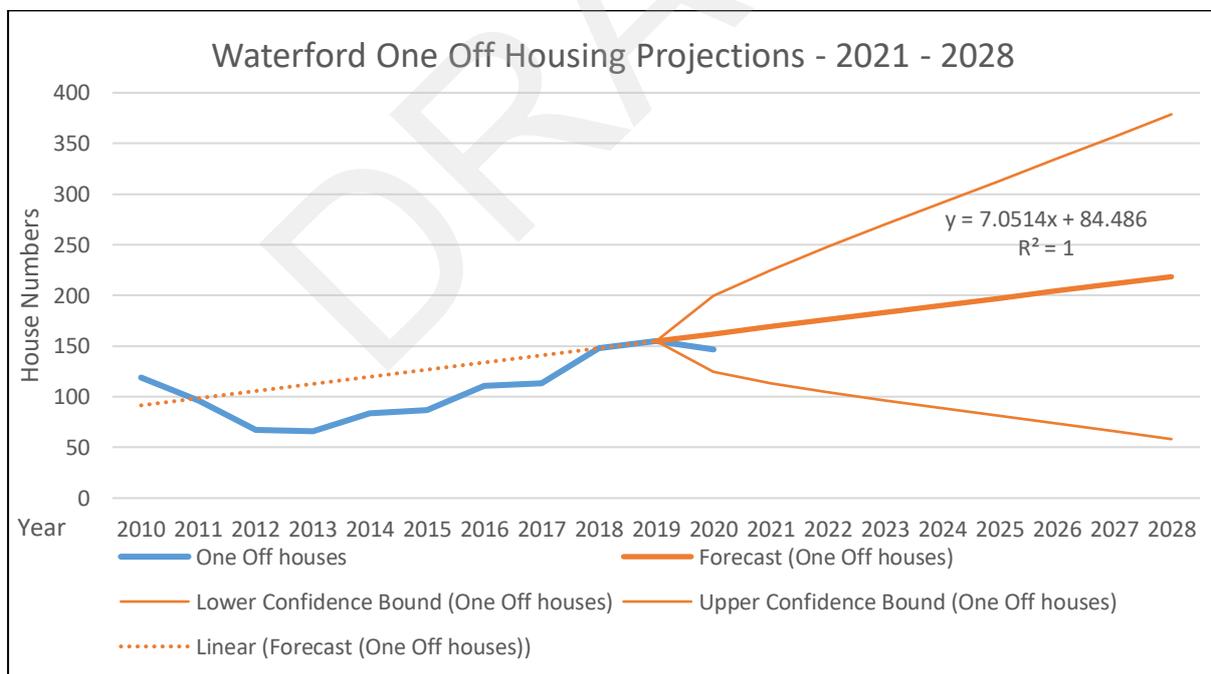


Figure 5.3: County Waterford One-off Housing Projections (2021-2028)

Projections based on data from 2010 - 2019 indicated a 95% confidence interval of 124-200 for the number of one off houses in 2020. Based on 2020 data, the actual one off house figure of 147 is within this confidence interval but trends closer to the lower limit. The analysis is presented numerically in Table 5.2 illustrating the forecasted one off house numbers per year to 2028, and the upper and lower confidence bounds (intervals).

Data for Q1 2021 is not available at the time of writing, and a number of socio-economic factors are currently at play which may influence the demand for one-off housing including Covid-19, the impact of an increase in remote working, and the transposal of NPF policies on rural housing (National Policy Objective 19 in particular) into county development plans. In relation to policy impacts, the Office of the Planning Regulator (OPR) is tasked with evaluating local authority forward planning including development plans, local area plans etc., and providing statutory observations to ensure consistency with relevant regional or national policies. Analysis of OPR submissions thus far indicates the transposal of NPF policies on rural housing into county development plans will most likely lead to a more restrictive approach to one-off housing, particularly in rural areas under urban influence. This has a potential to lead to a spike in one-off housing applications prior to a new development plan coming into force, as applicants anticipate the introduction of a more restrictive regime or policy implementation, and aim to apply prior to this.

Having regard to the above, and based on current economic conditions arising from Covid-19, it is likely the years 2021 and 2022 will be between the lower confidence bound and the forecast figure.

Year	One Off House Permissions	Forecast (One Off houses)	Lower Confidence Bound (One Off houses)	Upper Confidence Bound (One Off houses)
2010	119			
2011	96			
2012	67			
2013	66			
2014	84			
2015	87			
2016	111			
2017	113			
2018	148			
2019	155			
2020	147	162	124	200
2021		169	113	225
2022		176	104	248
2023		183	96	270
2024		190	89	292
2025		197	81	313
2026		204	74	335
2027		211	66	357
2028		218	58	379

Table 5.2: County Waterford One-off Housing Projections (2022-2028)

Regression analysis has been undertaken to understand the relationship between one off housing and potential correlating factors, namely projected population growth and employment rates. Figure 5.4 provides regression analysis for the relationship between one off housing and unemployment rates from 2011 to 2020 (based on regional unemployment data from the CSO Labour Force Survey (LFS) and the CSO Quarterly National Household Survey (QNHS))¹⁸.

¹⁸ <https://www.cso.ie/en/statistics/labourmarket/>

The Labour Force Survey¹⁹ and the Quarterly National Household Survey available from the CSO provides unemployment data at a national level and regional level via the NUTS classifications. Unemployment data for the South-East Region which includes Waterford has been analysed and used to populate regional unemployment figures from 2011-2020 (utilised in Figure 5.4 and Table 5.3).

The R² value of 0.83 arising from the regression analysis indicates a strong negative affect of the unemployment rate on one off housing permissions - i.e. higher unemployment has a negative impact on the number of one off house permissions.

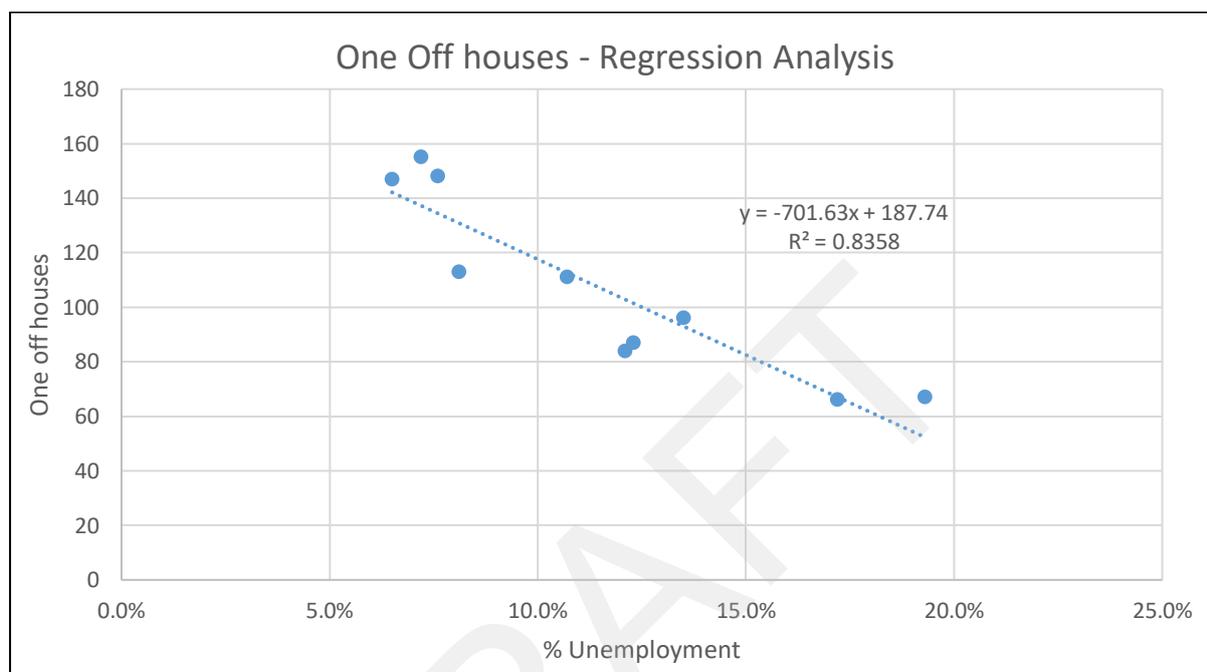


Figure 5.4: One off houses and unemployment – Regression Analysis

Table 5.3 below provides the numerical projections based on the link between one off housing permissions and the unemployment rate. Unemployment data from the CSO²⁰ reveals that COVID-19 has continued to have a significant impact on the labour market in Ireland in April 2021.

The standard measure of Monthly Unemployment was 5.8% nationally in April 2021 (Seasonally Adjusted Figure), however the COVID-19 Adjusted Measure of Unemployment could indicate a rate as high as 22.4% if Pandemic Unemployment Payment (PUP) recipients are classified as unemployed. This alternative measure is down from 23.8% in March 2021 and from 30.5% in April 2020, illustrating the impact of the lifting of Government restrictions.

Table 5.3 below provides regional unemployment for the South-East from 2011-2019 sourced from the CSO Labour Force Survey (LFS) and in particular data classified by NUTS3 regions and ILO (International Labour Organisation) Economic Status. The LFS is the official source of labour market statistics for Ireland including the official rates of employment and unemployment.

The employment level for 2020 is based on the COVID-adjusted level of employment published by the CSO. The average monthly unemployment rate for 2020 was approximately 18.7 per cent according to the ESRI.

¹⁹ <https://www.cso.ie/en/releasesandpublications/er/lfs/labourforcesurveylfsquarter32020/>

²⁰ <https://www.cso.ie/en/releasesandpublications/er/mue/monthlyunemploymentdecember2020/>

Projected unemployment is available at a national level from sources such as the ESRI and the Central Bank. This information is not available at a regional level and therefore the national figure has been utilised to project a regional unemployment figure.

The ESRI in their Spring 2021 Quarterly Economic Commentary state:

'The average monthly unemployment rate for 2020 was 18.7 per cent. We estimate that the unemployment rate in Q4 of 2021 will be approximately 10 per cent with the average unemployment rate for 2021 overall being 16.7 per cent. We believe it is unlikely that the unemployment rate will approach its pre-COVID low of 4.7 per cent until 2023 at the earliest. We forecast that unemployment will average 7.3 per cent for 2022 as we expect growth in consumption, exports and investment to drive an improvement in the labour market'.

The Quarterly Bulletin (QB2) published by the Central Bank of Ireland in April 2021 forecasts the unemployment rate to be 8.1 per cent in 2022. A mid-point between these two estimates has therefore been adopted in this report for 2022. Finally, as noted above, based on the relationship between national and regional unemployment figures for the South-East observed in recent years (i.e. the South-East tends to have an unemployment figure 1.4% higher than the state average), a regional unemployment figure has been projected for the years 2021-2028 by adding 1.4 to the national unemployment projection.

Year	One Off House Permissions	Unemployment Rate (Regional)	
2011	96	13.5%	
2012	67	19.3%	
2013	66	17.2%	
2014	84	12.1%	
2015	87	12.3% ²¹	
2016	111	10.7%	
2017	113	8.1%	
2018	148	7.6%	
2019	155	7.2%	
2020	147	20.1%	Covid-Adjusted
2021	61	18.1% ²²	Covid-Adjusted
2022	123	9.2%	
2023	139	7.0%	
2024	145	6.1%	
2025	145	6.1%	
2026	145	6.1%	
2027	145	6.1%	
2028	145	6.1%	

Table 5.3: One-off Housing Projections (2022-2028) based on regression analysis

As noted above, historical trends indicate a strong negative affect of the unemployment rate on one off housing numbers - i.e. higher unemployment has a negative impact on the number of one off house permissions. The regression analysis summarised in Table 5.3 provides a projection of one off housing permissions based on the regional unemployment rate, indicating an average of 141 from 2022-2028.

²¹ <https://www.cso.ie/en/releasesandpublications/er/gnhs/quarterlynationalhouseholdsurveyquarter42015/>

²² <https://www.esri.ie/publications/quarterly-economic-commentary-spring-2021>

Anomalies can be observed in the analysis related to Covid-19 for 2020, as the high rate of unemployment (COVID-19 Adjusted Measure of Unemployment) did not dampen one-off housing permissions. Covid-19 has had many and varied impacts on the housing sector, including an increase in remote working, migration of people away from cities and an increase in demand for rural housing; which may explain in part the anomaly observed in 2020. Similarly the projection of 61 for 2021 is likely to understate the actual total, given the Covid impacted unemployment rate.

Regression analysis was also undertaken to understand the relationship between one off housing and projected population growth. In this case, the R² value of 0.84 shows strong positive correlation between population and one of house numbers – i.e. as population increases it will have a strong upward effect on one off housing (all things being equal). The regression analysis examines two factors for projection purposes; in reality many factors will impact one off housing permissions, particularly rural housing policy.

Year	Population Total	One off houses
2011	113,795	96
2016	116,176	111
2017	118,058	113
2018	119,940	148
2019	121,822	155
2020	123,704	147
2021	125,586	172
2022	127,491	184
2023	129,401	196
2024	131,306	208
2025	133,151	219
2026	135,000	231
2027	136,826	242
2028	138,628	253

Table 5.4: One-off Housing Projections (2022-2028) (Relationship with population growth)

Other variables may impact the demand for single housing in the countryside during the plan period, such as the impact of remote working and Covid-19 on settlement and employment patterns, however the analysis provided herein is considered to provide data-led projections based on observable trends and analysis.

5.3 Household Size Cohort

Analysis of the historic household sizes has been undertaken to help predict household composition over the plan period. Analysis of the average intercensal change from 2006 – 2016 has been considered and annualised to assist with forecasting future change in the number of people per household.

Trends in County Waterford broadly reflect a national trend of fewer people per household, and this trend is forecasted to continue over the plan period. 1 and 2 person households will form the largest overall cohort over the plan period, amounting to a combined total of 57.9% of all households by 2028. The number of households comprising of 4 people or more will continue to decline between 2022 and 2028.

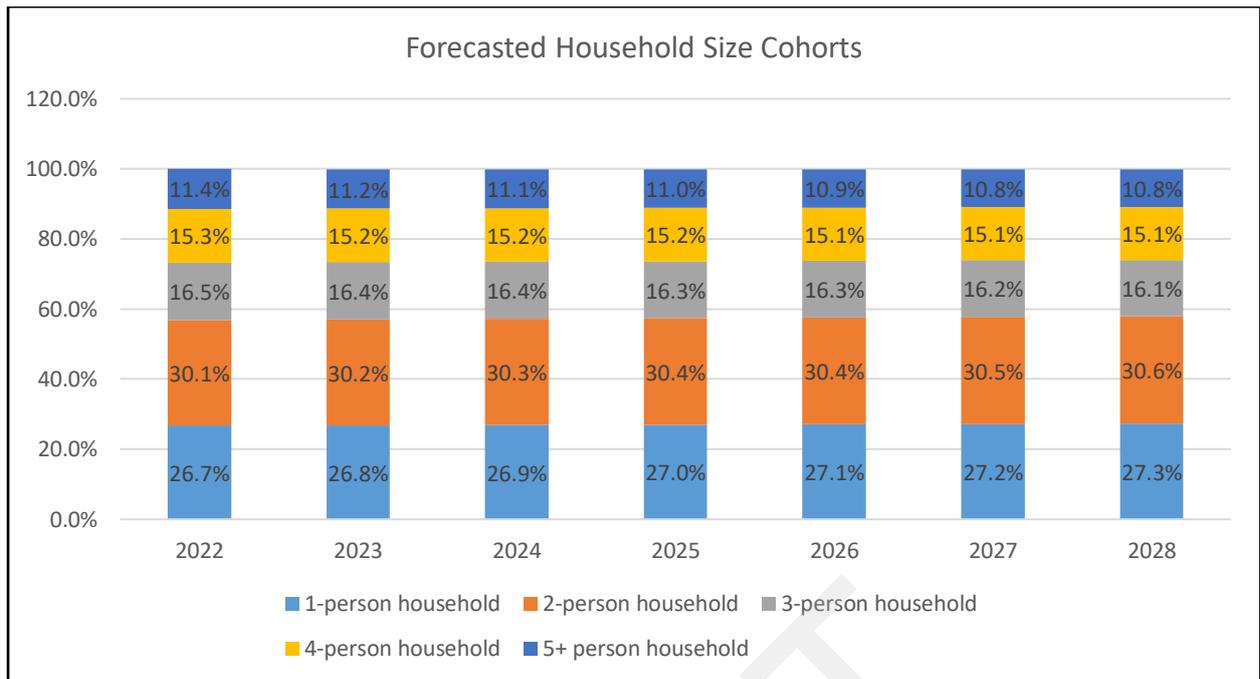


Figure 5.5: Forecasted household size cohorts during the plan period

5.4 Household Tenure

The NPF identifies the need to estimate the demand for different tenure types during the development plan period. This estimation has been informed by the historic tenure split observed in County Waterford during the intercensal change from 2006 – 2016 which has been considered and annualised to assist with forecasting future change in tenure split. Rented in Figure 5.6 below includes rental from a voluntary body.

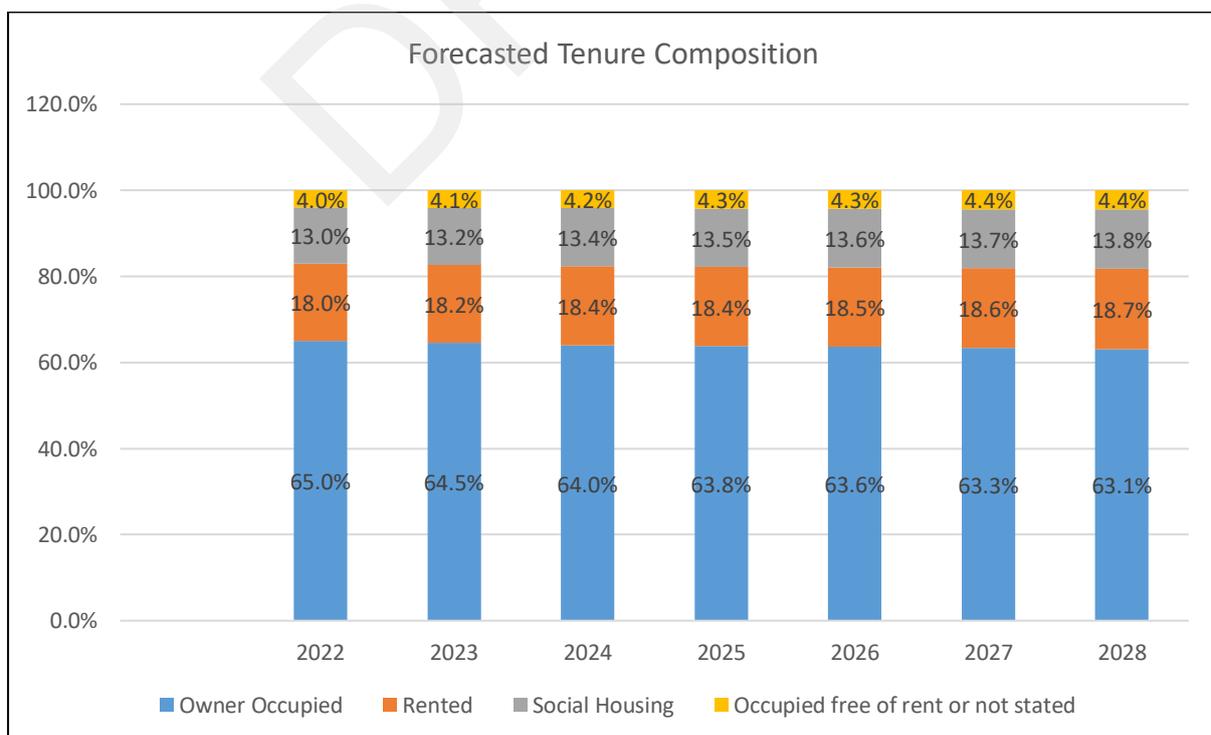


Figure 5.6: Forecasted household tenure during the plan period

By 2028, it is forecasted that 63.1% of all households will be owner occupied in County Waterford, a decline of c4% on the 2016 figure of 67%. The private rental figure will increase to 18.7% in 2028, an increase of c2% on the 2016 figure.

5.5 Social Housing Supply and Demand

Existing Social Housing Needs

The Existing Social Housing Need is discussed in Section 3.5. In summary, the social housing waiting list for County Waterford currently stands at 1,267. This is an increase of 15.8% (173 households) in the number of households qualifying for social housing support recorded in Waterford City and County from 2019 to 2020. The largest cohort of applicants is within the 30-39 age bracket (main applicant) at 365. There were 37 applicants aged 70 +, and 194 applicants aged less than 25.

The location preference and preference in terms of accommodation size has been compiled by Waterford City and County Council for different parts of the county. In Waterford City, the data illustrates that Ferrybank and the North West Suburbs are the most preferred locations (Table 5.5). The data in the following tables includes HAP, RAS and Voluntary Bodies.

The majority of applicants have a stated preference for a 1 bed unit (789), equating to more than half of all applicants.

FIRST AREA OF CHOICE	1 bed	2 bed	3 bed	4 bed	Total
Ballybeg/Kilbarry	26	11	6	3	46
Central/Inner City	142	46	10	0	198
Dunmore Road	105	67	36	2	210
Farran Park	1	0	0	0	1
Ferrybank	214	89	31	3	337
Larchville/Lisduggan	81	49	11	1	142
North West Suburbs	142	77	33	5	257
Sacred Heart	78	49	23	1	151
Total City	789	388	150	15	1342

Table 5.5: Waterford City - First Choice Location Preference and Unit Size Preference

In Dungarvan the most preferred location is Abbeyside and the total number of applicants is 203. In Tramore the total number is 138.

Abbeyside	51	26	7	1	85
Ballinroad	14	8	2	0	24
Dungarvan	45	35	13	1	94
Total Dungarvan	110	69	22	2	203
Tramore	68	55	10	5	138

Table 5.6: Dungarvan and Tramore - First Choice Location Preference and Unit Size Preference

In the remained of the county, Dunmore East and Kilmacthomas are listed as the most preferred location.

Sheltered Housing	36	0	0	0	36
Dunmore East	14	11	3	1	29
Kilmacthomas	9	12	4	0	25
Kilmeaden	15	4	2	0	21
Crooke	10	8	1	0	19
Lismore	6	3	4	1	14
Portlaw	7	5	2	0	14
Kill	9	1	1	0	11
Cappoquin	7	2	1	0	10
Tallow	3	5	2	0	10

Table 5.7: Waterford County - First Choice Location Preference and Unit Size Preference

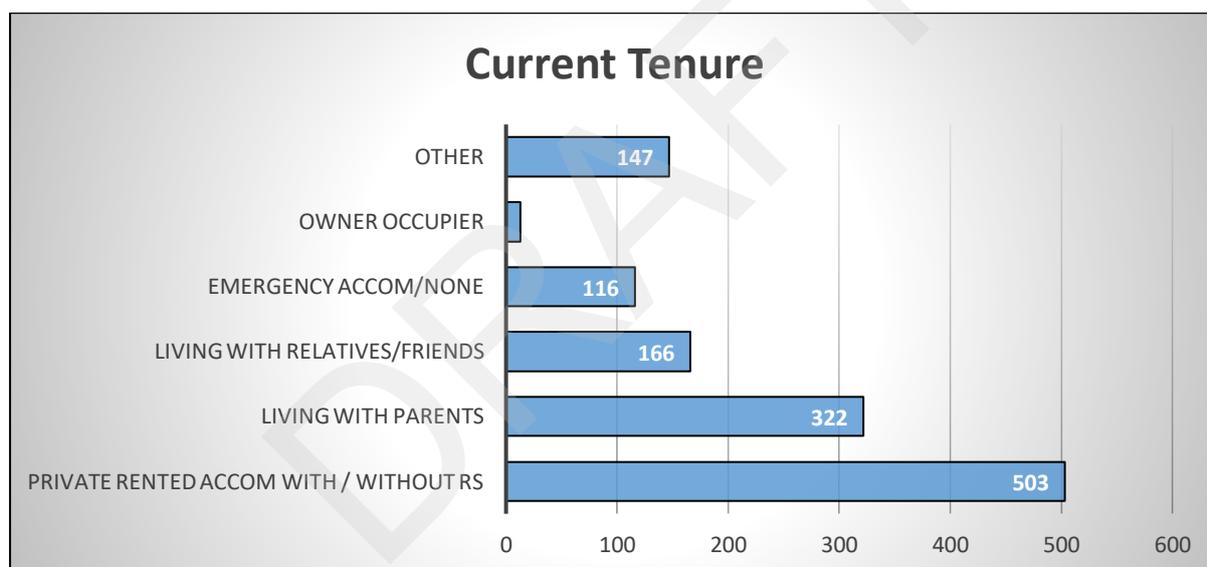


Figure 5.7: Social housing need – current tenure

In relation to the duration of time applicants have been on the social housing waiting list in County Waterford, the largest cohort is noted within the 1-2 years bracket, however a sizeable number of applicants are on the waiting list for 7 years or greater.

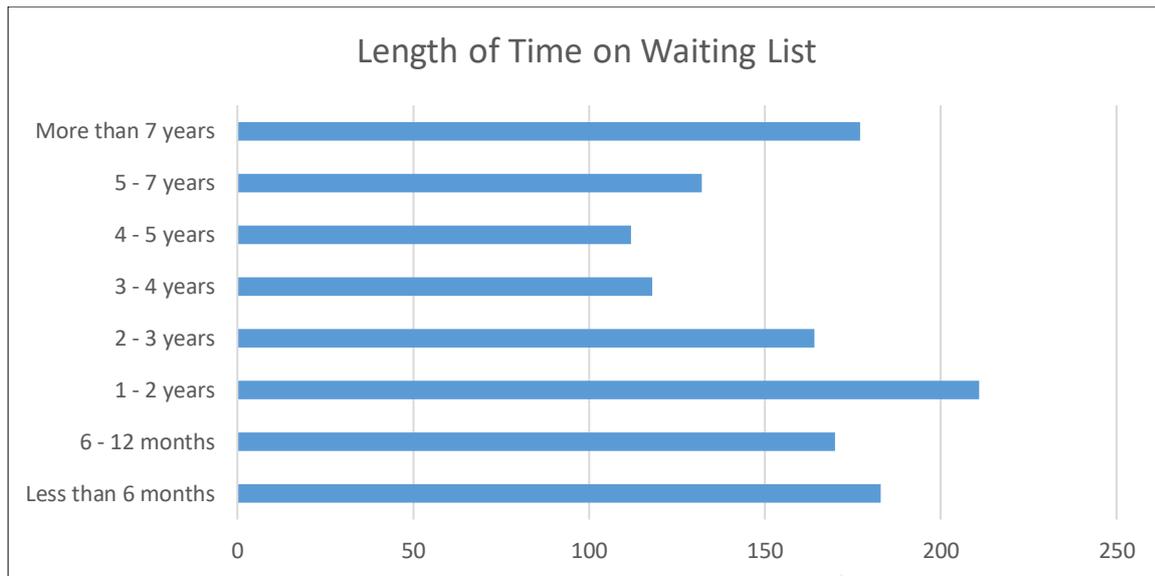


Figure 5.8: Length of Time on Record of Qualified Households (Waiting List)

Homelessness & Emergency Accommodation

The number of households who have presented to Waterford Council Homeless Services has increased substantially year on year with 1,267 households presenting during 2020. Of those, 756 received a formal homeless assessment with 146 single persons and 25 families accommodated in Temporary Emergency Accommodation (TEA) during 2020. Of the 756 households which received an assessment, 76% were single and 24% were families.

As of the 30th April 2021 there were 55 single persons and 7 families in TEA in Waterford.

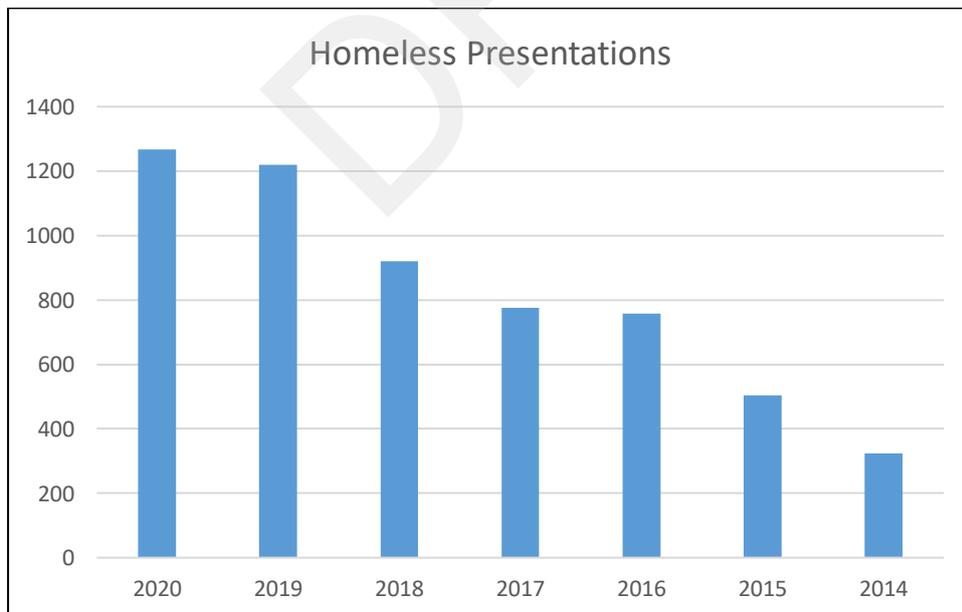


Figure 5.9: Homeless Presentations 2014-2020 (County Waterford)

In relation to capacity, there are 20 “Own Front Door” (OFD) units provided in Waterford City and 2 units in Dungarvan. The number of Section 10 (S10) Temporary Emergency Accommodation (TEA) beds/units varies as there is flexibility to meet demand as it arises. Temporary Emergency

Accommodation can be utilised for long term or transitional accommodation as the need arises, however, the number of S10 TEA beds based on the service level agreements in place is 69 based in Waterford City.

Waterford City & County Council have prioritized homeless preventions, supported exits and sustained tenancies in 2020 through partnership and collaborative working with the Health Service Executive (HSE) and the various Homeless Service Providers in Waterford; and by utilising various projects in Waterford Integrated Homeless Services centre including

- Homeless Prevention & Support Service,
- Advice & Information Service,
- Tenancy Support & Sustainment Service,
- Homeless HAP Place Finder Service and;
- Housing First Service.

In relation to the spatial distribution of social housing need, the core strategy prioritises growth in the settlement hierarchy to Waterford City, Dungarvan and Tramore, in line with national and regional policy contained in the NPF and the RSES.

The location preference data for social housing discussed above also notes that Waterford City, Dungarvan and Tramore are the most preferred locations for housing applicants.

The policy framework under the NPF and RSES for concentrating growth to urban and built up areas, urban in-fill and regeneration will impact the spatial distribution of housing, with development plans required to comply with this policy direction. Therefore it is reasonable to conclude that social housing need will increase in the higher tier settlements of Waterford where population and growth is being focused and directed to.

Deprivation

A review of the Pobal Deprivation Index and Geoprofiling Reports reveals the Pobal HP Index score for County Waterford in 2016 was -2.35 which is considered marginally below average. The AIRO report summarises the key findings for Waterford in relation to the deprivation index and notes that relative to the State, the South-East Region has a higher level of deprivation. As the graph illustrates, the relative affluence and deprivation score for the State is 0.6, while the corresponding value for the South-East Region is -3.2. Both Waterford City and County are more deprived than Ireland as a whole, with Waterford City recording a rate of -4.8 (similar to Wexford) and Waterford County recording a rate of -0.6.

The Waterford City South LEA has by far the lowest level of deprivation with a score of -9.7. While still classed as marginally below average (-10 to 0) this LEA is very close to being classed as 'Disadvantaged'. With the exception of Waterford City East (3.5), all other LEAs are also classed as marginally below average.

Figure 5.11 sourced from Pobal classifies each of the 504 Small Areas (SAs) in Waterford on the basis of their scores on the HP Pobal Affluence and Deprivation Index. As the map shows, most of Waterford, and in particular rural Waterford, is classified on the Pobal HP Index as being 'marginally above average' or 'marginally below average'.

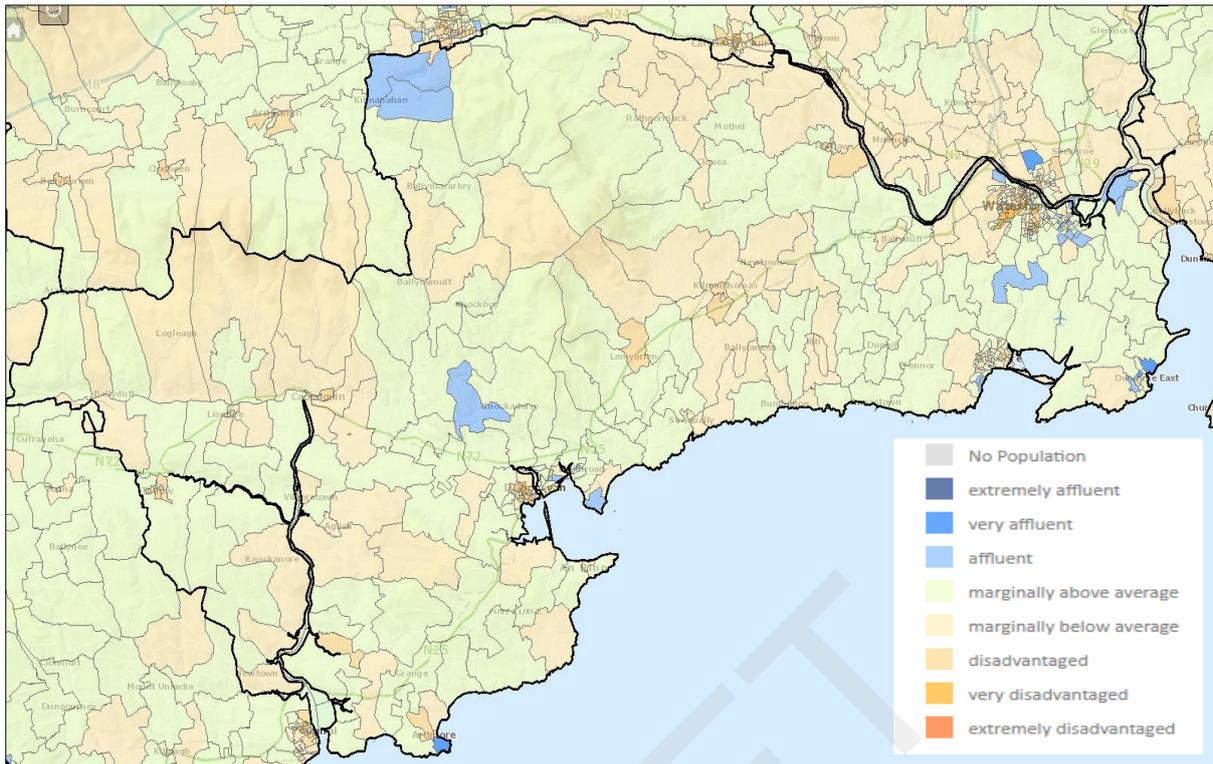


Figure 5.11: Pobal Deprivation Map 2016 (County Waterford)

The northern half of the county has almost equal numbers of SAs that are classified as ‘marginally below average’ and ‘marginally above average’. Below-average and disadvantaged values pertain in much of Waterford’s MASP area and in towns such as Dungarvan and Tramore.

The highest levels of disadvantage are located within the MASP area in areas such as Larchville, Lisduggan and Morrison’s Road. Across Waterford City and County (including Kilkenny MASP area) a total of 110 SAs are classed as Disadvantaged or Very Disadvantaged. This accounts of a total population of 24,821 or 20% of the total population.

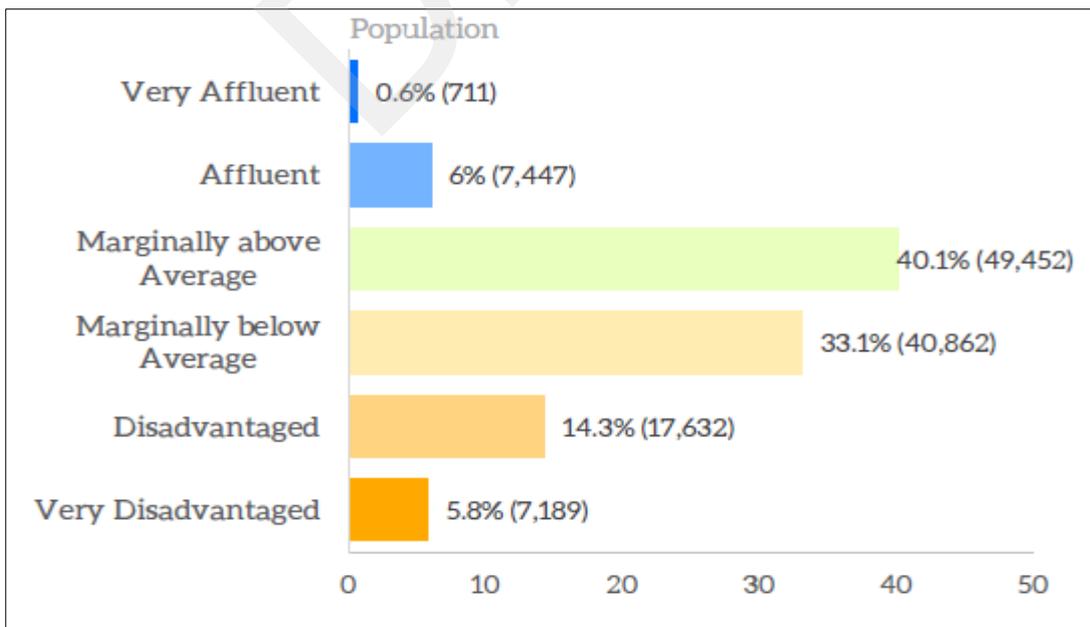


Figure 5.12: Waterford - Pobal HP Deprivation Index, Relative Score 2016 - by Population (Source: Pobal/AIRO)

Based on analysis of the Pobal Geoprofiling Reports (insert included as Table 5.8 below) and the Pobal Deprivation Map for County Waterford, and having regard to the settlement strategy and planning policy in regards to population distribution, it is considered there is likely to be a social housing need in Waterford City, Dungarvan, Tramore and Dunmore East.

ED Name	Total Population 2016	Deprivation Score 2016	Age Dependency Ratio 2016	Lone Parents Ratio 2016	Proportion with Primary Education Only 2016	Proportion with third level education 2016	Unemployment rate-Male 2016	Unemployment rate-Female 2016
Annestown	822	2.95	40.19	12.50	13.00	36.87	7.77	8.80
Ardmore	206	0.06	41.26	4.00	12.00	45.45	19.61	4.76
Ardmore	739	-0.85	35.82	24.60	11.00	36.98	17.27	10.33
Ballybeg North	2757	-16.75	37.12	49.00	22.33	14.67	32.79	27.99
Ballybeg South/Ballynaneashagh	309	-4.01	45.31	6.00	12.00	38.31	18.03	20.00
Ballybricken	145	-9.71	42.76	45.00	19.00	24.76	29.41	16.67
Ballyduff	306	1.47	35.62	18.00	18.00	30.20	6.67	10.00
Ballydurn	186	1.80	33.87	5.00	14.00	31.62	14.04	5.41
Ballyhane	474	-2.11	42.96	16.00	9.50	27.28	10.76	12.97
Ballyheeny	590	-5.18	40.16	15.50	11.00	26.37	19.13	16.61
Ballyin	508	0.64	39.05	4.50	15.50	30.18	10.84	5.26
Ballylaneen	263	-1.22	38.78	10.00	16.00	32.18	12.00	7.69
Ballymacarbry	511	3.19	39.87	16.00	10.50	36.55	11.31	6.29
Ballymacart	362	1.00	38.17	15.50	17.50	33.01	6.83	11.93
Ballymacloide	1247	7.18	37.92	6.00	7.25	50.23	7.57	5.75
Ballynakill	2125	2.28	35.99	12.67	9.33	47.34	11.32	10.69
Ballynakill (Pt.)	420	2.33	49.76	9.00	10.00	34.21	8.42	1.54
Ballynamult	169	3.43	32.54	6.00	10.00	31.25	6.52	4.88
Ballysaggartmore	337	-0.80	36.50	12.00	21.00	24.02	8.33	5.88
Ballytruckle	5938	-5.54	30.80	34.90	11.14	23.59	23.23	19.73
Bilberry	802	-1.57	26.59	20.00	14.50	34.72	22.62	23.17
Bohadoon	301	2.98	45.51	10.00	10.00	33.70	6.76	5.26
Cappagh	361	3.90	33.72	11.50	9.00	32.75	6.91	4.94
Cappoquin	1253	-7.42	38.09	23.83	20.17	22.04	16.11	17.20
Carrickbeg Rural	450	-1.95	38.65	21.00	13.00	26.12	11.90	7.54
Carrigcastle	269	-6.74	31.97	26.00	18.00	27.84	19.48	28.57
Carriglea	533	2.93	37.22	12.50	17.00	38.01	8.78	5.08
Castlerichard	492	0.88	39.56	12.00	17.00	29.90	6.47	7.00
Centre A	791	-2.49	30.42	45.60	13.80	29.17	31.52	25.89
Centre B	236	-10.28	27.12	32.00	14.00	30.08	38.36	33.33
Clashmore	404	2.42	35.43	10.00	13.50	28.78	6.19	7.68
Cleaboy	2556	-3.73	30.04	26.67	10.89	23.47	13.87	13.29
Clonea	430	-1.25	33.30	29.50	15.00	23.15	8.39	14.72
Clonea	2280	5.33	35.11	19.00	9.89	40.69	9.71	9.88
Colligan	703	5.61	40.69	7.67	7.00	36.13	6.30	6.71
Comeragh	435	-7.85	37.36	30.50	17.50	28.36	21.97	12.08
Coumaraglin	247	2.82	36.03	8.00	15.00	28.82	8.00	8.51

Custom House A	353	-4.98	32.50	29.33	13.00	27.01	30.06	24.73
Custom House B	269	-5.20	21.21	43.00	16.00	30.44	46.84	27.84
Dromana	790	-1.28	39.65	18.00	16.33	29.03	12.62	11.96
Dromore	241	-2.69	37.76	10.00	16.00	30.67	16.39	6.12
Drumcannon	372	2.51	38.71	16.00	10.00	37.76	7.69	8.96
Drumroe	273	2.34	32.60	25.00	8.00	37.10	11.69	6.38
Dungarvan No. 1 Urban	4787	-11.08	34.38	33.58	20.11	22.34	27.67	19.13
Dungarvan No. 2 Urban	3440	1.83	37.92	22.67	8.25	40.56	14.04	10.57
Dungarvan Rural	1902	1.05	38.73	18.17	12.17	32.43	13.18	9.46
Dunhill	247	2.85	38.06	7.00	10.00	40.88	11.11	7.55
Faithlegg (Pt.)	2152	3.25	37.43	13.50	10.25	37.65	10.21	9.26
Farranshoneen	5607	7.90	32.09	16.05	4.57	51.30	10.29	8.33
Fenoagh	214	-2.56	39.72	15.00	8.00	31.20	13.73	10.26
Ferrybank	858	-10.98	42.64	21.25	18.25	22.10	21.40	14.58
Fews	347	-1.60	35.73	10.00	15.00	32.51	16.67	9.52
Fox'S Castle	457	3.86	34.80	4.50	15.50	30.10	8.36	2.38
Gardenmorris	426	-1.78	39.91	23.50	13.50	27.15	13.61	7.53
Georgestown	206	4.84	40.78	14.00	12.00	30.83	7.55	2.22
Glen	423	-3.02	37.05	14.50	12.00	23.24	12.61	11.80
Glenwilliam	164	0.13	37.80	9.00	22.00	28.30	10.87	0.00
Gortnapeaky	203	-0.66	44.33	17.00	21.00	22.40	4.00	14.29
Gracedieu	1662	-3.26	35.18	27.75	8.00	32.73	24.57	21.15
Graignagower	521	0.09	34.72	23.50	16.00	27.61	9.43	9.98
Grallagh	235	3.65	35.32	10.00	11.00	34.04	6.06	7.69
Grange	356	1.91	42.42	15.00	13.00	26.26	6.02	6.15
Grange North	883	-14.99	44.45	37.50	19.25	16.03	24.24	20.17
Grange South	2722	-2.80	37.23	28.40	12.90	31.72	20.68	14.37
Grange Upper	2412	3.45	37.14	15.50	6.50	48.96	13.15	12.56
Gurteen	354	0.41	40.11	11.00	14.00	33.78	7.69	9.23
Islandikane	2337	4.66	38.72	13.71	7.43	43.00	11.32	7.90
Keereen	227	-3.51	32.60	30.00	12.00	20.26	10.00	10.87
Kilbarry	1137	2.25	30.36	20.75	5.75	34.53	17.66	15.38
Kilbarry (Pt.)	253	11.37	39.13	12.00	3.00	61.31	4.76	6.38
Kilbarrymeaden	391	-7.09	39.39	20.00	17.50	22.42	13.76	19.27
Kilcockan	214	-3.11	40.65	17.00	24.00	23.94	9.43	10.26
Killea	1571	5.84	36.37	20.00	10.25	40.41	12.41	10.26
Killoteran	574	-0.96	35.47	16.00	13.50	32.55	12.73	10.38
Kilmacleague	398	0.24	34.17	5.00	10.00	29.92	13.16	6.49
Kilmacomma	465	2.20	39.90	19.50	15.00	33.27	13.52	10.12
Kilmacthomas	1367	-9.28	34.99	32.40	21.20	18.08	22.12	18.01
Kilmeadan	746	-4.87	36.06	26.00	12.00	23.86	19.48	14.39
Kilmeadan	757	0.32	36.07	13.67	12.67	32.39	14.44	5.94
Kilronan	214	10.49	35.98	11.00	6.00	47.06	1.89	6.38
Kilwatermoy East	122	2.23	42.62	7.00	20.00	32.93	9.09	4.00
Kilwatermoy West	203	4.23	39.41	8.00	13.00	35.54	7.27	4.76
Kingsmeadow	1093	-15.55	35.19	36.00	27.00	15.67	31.68	22.77
Kinsalebeg	574	-1.59	39.33	3.33	14.67	30.83	14.00	10.92
Knockaunbrandaun	210	-4.52	35.71	18.00	24.00	26.47	10.91	20.93
Knockmahon	396	-2.22	41.13	17.00	15.00	31.11	16.71	10.67
Larchville	944	-25.72	40.71	68.75	35.50	4.82	40.55	35.38
Lisduggan	993	-23.83	44.07	48.80	38.20	7.13	39.60	25.04
Lismore Rural	1237	-0.72	40.14	19.80	13.00	32.25	8.87	9.56
Lismore Urban	666	-5.39	34.57	26.00	14.75	26.28	15.64	17.15

Military Road	763	-13.83	36.45	45.75	28.75	16.32	30.28	12.30
Mocollop	244	0.57	36.07	5.00	19.00	28.14	9.72	9.80
Modelligo	328	1.46	40.55	10.00	18.00	31.22	6.59	10.00
Modelligo	294	4.26	38.10	9.00	11.00	26.06	3.61	3.77
Morrisson's Avenue East	510	-10.22	34.60	35.00	24.00	23.26	22.06	13.55
Morrisson's Avenue West	300	-18.07	40.00	45.00	25.00	10.19	26.09	31.48
Morrisson's Road	490	-20.32	38.60	51.33	38.67	11.46	33.15	34.05
Mothel	462	-0.69	31.93	13.50	12.00	27.75	13.93	7.07
Mount Sion	849	-8.39	25.47	41.60	20.00	26.81	29.65	28.14
Mountkenedy	433	5.32	35.31	9.50	14.50	30.92	2.31	8.19
Mountstuart	89	-5.74	49.44	33.00	7.00	29.27	16.67	11.11
Newcastle	487	2.23	39.21	9.00	11.50	34.41	9.51	7.23
Newport'S Square	543	-18.57	34.74	54.00	28.00	10.81	34.54	30.88
Newtown	1064	-0.62	41.32	34.00	12.75	40.76	10.36	8.47
Newtown	471	-2.87	38.21	13.50	19.50	24.89	10.70	11.80
Park	1520	0.33	22.65	40.22	12.44	37.97	26.20	23.15
Pembrokestown	500	3.48	36.02	12.50	11.50	41.22	12.15	7.04
Poleberry	1357	-2.47	26.25	43.29	15.14	30.34	22.71	21.54
Portlaw	1629	-5.87	38.32	22.33	18.50	22.76	17.73	14.05
Rathgormuck	236	5.35	45.34	6.00	16.00	28.37	5.36	5.71
Rathmoylan	1149	1.33	32.91	16.80	8.00	36.22	16.01	13.02
Reisk	1144	3.66	35.46	12.00	11.50	37.67	10.14	7.61
Ringville	1365	2.63	38.09	11.40	10.20	39.80	11.35	7.94
Roanmore	812	-14.75	35.12	57.67	25.00	17.02	31.89	30.03
Ross	279	3.07	36.56	9.00	14.00	32.95	7.35	6.90
Seskinan	414	-3.00	35.75	16.00	17.50	20.99	11.51	4.41
Shortcourse	301	-14.32	23.40	50.00	24.50	15.02	45.62	26.36
Slievekeale	593	-12.24	37.20	45.00	21.67	15.26	21.13	15.70
St. Mary'S	685	0.73	39.64	6.67	11.00	37.96	11.02	8.86
Stradbally	808	-0.85	38.03	15.75	13.75	34.52	14.92	13.18
Tallow	1262	-7.78	37.65	16.20	18.00	18.31	19.29	14.38
Templemichael	414	-0.97	35.29	8.00	10.50	28.41	14.51	5.67
The Glen	742	-4.61	25.87	42.00	10.60	24.40	32.48	29.91
Ticor North	2152	-7.71	37.34	23.86	19.29	18.23	15.93	14.15
Ticor South	381	-12.22	41.41	49.00	23.00	16.68	17.02	18.20
Tinnasaggart	86	4.25	34.88	0.00	4.00	25.49	8.70	0.00
Tramore	9293	-1.33	37.12	28.75	9.61	34.77	18.48	13.59
Whitechurch	205	4.92	33.17	14.00	13.00	27.56	3.77	2.63
Woodstown	600	4.85	39.96	9.00	7.33	44.41	10.08	4.96

Table 5.8: Pobal Geoprofiling Report County Waterford (EDs)

Traveller Accommodation

The Waterford City & County Council Traveller Accommodation Programme (TAP) 2019-2024 notes that a midterm review of the 2014-2018 TAP was conducted in 2016 and an updated assessment of need for the City and County was carried out. The need as identified is outlined in the following table.

Accommodation Type	Existing Need	Projected Need	Total
Standard Housing	20	7	27
Group Housing	5	-	5
Halting Site	5	9	14
Transitional Housing	3	-	3
Rental Accommodation Scheme	9	-	9
Private Rented/HAP Scheme	-	3	3
Total	42	19	61

Table 5.9: Summary of Proposed Accommodation need by Type Following the Mid Term Review

The highest demand in existing need is for Standard Housing and RAS. In terms of projected need the highest demand is for accommodation on Halting Sites. Standard Housing includes houses provided directly by Waterford City & County Council and by Approved Housing Bodies.

The accommodation provided during the 2014-2018 period included:

- Standard Housing units - 31
- Group Housing – 4
- Halting Site - 2

The TAP notes that In November 2018 there were 224 Traveller families resident in Waterford City and County. These families were living in a range of accommodation types including Standard Housing, Serviced Halting Site bays, Approved Housing Bodies and Private rented/RAS.

Of the 224 families and individuals identified in the Annual Estimate of Traveller families 2018, 148 had been satisfactorily accommodated leaving a total of 76 families and individuals whose accommodation needs have not been met.

The TAP includes the following breakdown of the accommodation type needed which was determined following an assessment of the accommodation needs of the 76 families and individuals without long term accommodation:

Accommodation Type	Number of Units required
Standard Housing	36
Group Housing	16
Halting Site	21
Long Term Supported Accommodation	3
Total	76

Figure 5.13: Existing Need for Traveller accommodation in County Waterford

The TAP also includes projected need for the period 2019-2024 included below in a summary table of existing and new household need.

Accommodation Type	Existing Need	New Household Need	Total Need
Standard Housing	36	15	51
Private Rented Accommodation	-	5	5
Halting Site	21	5	26
Transitional Housing	3	-	3
Group Housing	16	-	16
Total	76	25	101

Figure 5.14: Existing and Projected Need for Traveller accommodation in County Waterford

DRAFT

6.0 Conclusion

DRAFT

6.0 Conclusion

The Housing Strategy has been prepared in accordance with the requirements of the Planning and Development Act 2000 (as amended) taking into account the following:

- the existing need and the likely future need for housing in County Waterford,
- the need to ensure that housing is available for persons who have different levels of income,
- the need to ensure that a mixture of house types and sizes is developed to reasonably match the requirements of the different categories of households, including the special requirements of elderly persons and persons with disabilities,
- the need to counteract undue segregation in housing between persons of different social backgrounds.

This Housing Strategy includes the determination of housing requirements in County Waterford over the period of the development plan 2022-2028. Demographic, economic and social inputs have been examined and utilised to estimate projected population, household formation and associated housing needs in County Waterford. These inputs have been sourced from the CSO, ESRI, CBI, Daft, RPPR and from Waterford City and County Council amongst other sources. The information sourced is correct at the time of writing, however it is acknowledged that projected economic data, population and planning permission data may be impacted by the ongoing COVID-19 pandemic.

The Housing Strategy complies with the NPF requirement to undertake a Housing Need Demand Assessment (HDNA) to correlate and accurately align future housing requirements. The HDNA undertaken for County Waterford and documented herein provides a robust evidence base to support decisions about new housing supply, the proportion of social and affordable housing required, and the provision of specialist housing and housing related services. The HDNA undertaken can perform as a database to allow scenario testing to inform key decisions on housing need and supply, in line with NPF requirements. The HNDA contained herein also complies with National Policy Objective 20 of the NPF which requires a projection of the need for single housing in the countryside during the plan period.

The Housing Strategy includes an estimate of the amount of social and affordable housing that will be required within the county during the period of the plan in order to comply with Section 94 (4) of the Planning and Development Act, 2000 (as amended).

As noted herein, the Housing Strategy has taken cognisance of the significant changes in planning legislation and policy, notably the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES) for the Southern Region.

The report considers the potential increase in remote working impacting the structural demand for housing at both a national and regional level, with potential implications for distribution of population. In this regard, the Housing Strategy has had regard to the evolving situation regarding COVID-19 and assumptions made throughout the report are based on the best available evidence at the time of writing.

The projected housing demand for the 6 year development plan period as calculated using the methodology outlined in Section 28 guidelines (Housing Supply Target Methodology for Development Planning - Guidelines for Planning Authorities (2020)) is 5,568, providing an annual average housing demand for County Waterford of 928 units. This average has been utilised in projecting the annual

household numbers, albeit a higher number of units is anticipated in the post-Covid 19 recovery phase in 2023-2024.

The Housing Strategy identifies the anticipated social and affordable housing need for County Waterford ranges from 132 to 274 units annually during the plan period, equivalent to 20-30% of the total of additional anticipated households in County Waterford. 12 households that do not qualify for a mortgage can afford private rental in 2027 and 2028.

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