



Draft Meath County Housing Strategy 2020-2026

Prepared for Meath County Council
as part of the
Draft Meath County Development Plan 2020-2026

November 2019



MACCABE DURNEY BARNES

PLANNING | ENVIRONMENT | ECONOMICS

20 FITZWILLIAM PLACE, DUBLIN 2, D02YV58
T: +353 1 6762594 F: +353 1 6762310 W: WWW.MDB.IE

This report has been prepared by MacCabe Durney Barnes using due skill, care and diligence and is sufficient as a mean of estimating future requirements under Part V of the Planning and Development Act 2000, as amended. The data and conclusion reached should not be used for other purposes.

TABLE OF CONTENTS

1	INTRODUCTION	1
1.1	Background.....	1
1.2	Structure of the Report	2
2	STATUTORY AND POLICY BACKGROUND	3
2.1	Introduction	3
2.2	Statutory Background	3
2.3	Policy Background	4
3	SUPPLY AND INFRASTRUCTURE.....	10
3.1	Introduction	10
3.2	Infrastructure	10
3.3	Development Capacity	12
3.4	Social and Affordable Housing Supply in County Meath.....	14
3.5	Social Housing Support.....	16
4	ANALYSIS OF HOUSING DEMAND.....	18
4.1	Introduction	18
4.2	Demographic Profile.....	18
4.3	Population Targets	21
4.4	Household Size and Numbers	21
4.5	National Economic Growth	22
4.6	Economic and Demographic Growth in Meath.....	23
5	HOUSING AFFORDABILITY.....	24
5.1	Introduction	24
5.2	Housing Market.....	24
5.3	House Prices	26
5.4	Incomes	31
5.5	Interest Rates and Mortgages.....	32
5.6	Affordability.....	33
6	SOCIAL HOUSING NEEDS ASSESSMENT.....	36
6.1	Introduction	36
6.2	The Assessment of Housing Needs	36
6.3	Specialised Housing Requirements	38
7	CONCLUSION.....	42

Acronyms

AHB(s)	Approved Housing Body(ies)
CSO	Central Statistics Office
DHPLG	Department of Housing, Planning and Local Government
DoECLG	Department of Environment, Community and Local Government
DPC	Damp-Proof Course
ED(s)	Electoral Division(s)
EMRA	Eastern Midland Regional Assembly
ESRI	Economic and Social Research Institute
EU	European Union
GDA	Greater Dublin Area
GDP	Gross Domestic Product
HAP	Housing Assistance Payment
LAP	Local Area Plan
LEA	Local Electoral Area
LIHAF	Local Infrastructure Housing Activation Fund
MD(s)	Municipal Districts
NPF	National Planning Framework
NPO	National Policy Objective
NTMA	National Treasury Management Agency
PSRA	Property Services Regulatory Authority
RAS	Rental Accommodation Scheme
RPGs	Regional Planning Guidelines
RPO	Regional Policy Objective
RPPI	Residential Property Price Index
RPPR	Residential Property Price Register
RSO	Regional Strategic Outcomes
RPZ	Rent Pressure Zone
RSES(s)	Regional Spatial and Economic Strategy(ies)
RTB	Residential Tenancies Board
SHLEP	Social Housing Leasing Expenditure Programme

1 Introduction

1.1 Background

The Housing Strategy has been prepared by MacCabe Durney Barnes on behalf of Meath County Council in accordance with Part V of the Planning and Development Act 2000 ('the Act'), as amended, and with the Urban Regeneration and Housing Act 2015. It covers the functional area of Meath County Council for the period 2020-2026. The Housing Strategy (also referred to as 'the Strategy') will form part of the Meath County Development Plan 2020-2026.

Following receipt of the submissions from interested bodies and/or persons, the Strategy will be considered by Meath County Council for adoption as part of the County Development Plan. Once adopted, it will replace the previous strategy. Until the strategy is adopted, it will be considered a Draft.

The vision of the strategy is:

to facilitate and promote a robust and sustainable Housing Strategy that plans and provides for the housing needs of all citizens, thereby promoting equality, social inclusion and ensuring the delivery of quality outcomes for the resources invested.

The Strategy has been prepared as the national housing market is recovering. Parts of the country already experience housing shortages, especially in the Greater Dublin Area (GDA), as evidenced by the double-digit growth in house prices. In a bid to stimulate the construction and, importantly, delivery of housing, whether publicly or privately, legislative changes and government initiatives were introduced between 2015 and 2019, details of which are provided in Section 2. During the preparation of this Strategy, the results of the 2016 census were published and showed that County Meath almost achieved its population target for 2016 as per the then Regional Planning Guidelines (RPGs).

The principal changes since the adoption of the previous Strategy in 2013 are detailed hereunder.

- The *Urban Regeneration and Housing Act 2015* was enacted. It amended Part V of the Planning and Development Act 2000, as amended. The principal amendment was to reduce the maximum Part V requirement from 20% to 10%. The option for developers to fulfil Part V obligations by making a financial contribution or making land available outside the development site was also removed. A Vacant Site Levy was also introduced.
- *Rebuilding Ireland - Action Plan for Housing and Homelessness 2016* proposing legislative changes was published, paving the way for fast-track planning approval of large scale residential developments (strategic housing developments) and streamlining procedures for the Part 8 process and recommending that the development of housing by Approved Housing Bodies (AHBs) avail of the process.
- Between April and July 2017, the Central Statistical Office (CSO) published the results of the 2016 census of population.

- After a sharp decrease nationally in house prices between 2008 and 2012, recovery in the market gained momentum since 2014. However, it was not paralleled by the delivery of housing units, leading to rapidly increasing prices in the buyer and rental markets. Double-digit year-on-year price increases have been noted in parts of the country, and particularly in the Metropolitan Area and County Meath. House price inflation has now stabilised.
- The *Strategy for the Rental Sector* was published in late 2016 introducing Rent Pressure Zones (RPZs). Three Municipal Districts in Meath were designated in January 2017 as RPZs: Ashbourne; Laytown - Bettystown and Ratoath. The remaining two Municipal Districts in the County were designated in 2019 (Navan in March followed by Kells and Trim in July).
- In 2015 the Government launched the *Social Housing Strategy 2020* aimed at stimulating the delivery of social housing by the public sector and AHBs.
- The National Planning Framework was adopted in February 2018.
- The Eastern and Midland Regional Spatial and Economic Strategy 2019-2031 was adopted in May 2019.

The 2016 census showed a population growth of 5.9% in the County over the preceding five years, the second highest in the country. This Strategy has regard to the relevant policies and objectives of the Government and seeks to identify ways to deliver housing to meet the current and future needs of the population in Meath.

1.2 Structure of the Report

The report is structured in the following manner:

- **Section 1** is the introduction to the Strategy.
- **Section 2** sets out the legislative and policy context for the development of the Strategy.
- **Section 3** analyses housing supply and the infrastructure in the County
- **Section 4** reviews housing demand and considers population trends and housing targets.
- **Section 5** applies the affordability model which gathers information on house prices, incomes, interest rates, and establishes the affordability threshold for the period of the Strategy.
- **Section 6** details the social housing provision by the Council and AHBs and considers the findings of the latest housing needs assessments.

All data used comes from published statistics and information provided by Meath County Council. This Strategy has been prepared in accordance with *A Model Housing Strategy and Step-by-Step Guide* (DELG, 2000).

2 Statutory and Policy Background

2.1 Introduction

A number of legislative and policy changes have occurred over the 2015-2019 period. Changes can be broadly split into two categories; those affecting forward planning (i.e. housing strategies) and those relating to development management. Of relevance to this Strategy, are changes relating to amendments / additions / omissions to the legislation and policy regarding forward planning.

2.2 Statutory Background

2.2.1 *Planning and Development Act 2000*

Part V of the Act requires that all planning authorities prepare housing strategies as part of their development plans. In accordance with Section 10(1A) of the Act, they should also prepare a core strategy which is consistent with both *Project Ireland 2040 - National Planning Framework* (NPF) and the relevant regional spatial and economic strategy (RSES). Planning authorities are required to demonstrate that the housing strategy is aligned with the population projections contained in the *Implementation Roadmap for the NPF*, the RSES and the core strategy.

In accordance with section 94 of the Act, the strategy should include an analysis of housing supply and demand to ensure that the likely future need is provided for, and this should include consideration of different types of tenures, house types and sizes. Importantly, housing strategies should seek to counteract undue segregation of housing between persons of different social backgrounds. The Act was amended by the *Urban Regeneration and Housing Act 2015* so that housing strategies should now have regard to the social housing needs assessment prepared under the *Housing (Miscellaneous Provisions) Act 2009*. Their preparation should include consultation with AHBs. They must have regard to current Government policies and objectives.

The most significant amendment to the Act relates to the capping at 10% of the social housing requirement applied on all housing lands zoned solely for residential use or for a mixture of residential and other uses required under Part V.

The Act also makes provisions for the insertion of specific objectives in the development plan for the development, redevelopment and reuse of vacant urban sites in specific urban locations and of objectives addressing a shortage of habitable houses or land suitable for residential use or mixed use to include residential. Finally, it amended Section 96(3) of the Act which relates to the options for complying with Part V. Six options are now possible:

- Transfer of ownership of a part or parts of the land subject to the planning application;
- Build and transfer of ownership of a number of housing units on the site subject to the planning application;

- Transfer of ownership of housing units on any other land in the functional area of the local authority;
- Grant a lease of housing units to the local authority, either on the application site or on any other land within the functional area;
- A combination of transfer of land ownership and one or more of the above; or
- A combination of two or more of the above but not including transfer of land ownership.

2.2.2 *Planning and Development (Amendment) Act 2018*

The Planning and Development (Amendment) Act 2018 was passed in 2018 but to date is only partly commenced. It amends both the parent act and the Residential Tenancies Act of 2016. It includes, inter alia, provision for the vacant site levy.

2.2.3 *Other Relevant Housing Legislation*

The *Housing (Miscellaneous Provisions) Act 2009* introduced changes in the assessment of social housing needs and widened the scope of choices available for those seeking social housing, by providing a more developed legislative basis for the Rental Accommodation Scheme (RAS). Further legislation, the *Housing (Miscellaneous Provisions) Act 2014*, introduced a new scheme of Housing Assistance Payments (HAP) in relation to the rent payable by households qualifying for social housing support for private rented accommodation.

The *Residential Tenancies Amendment Act 2015* allowed the extension of the duration between rent reviews from 12 to 24 months.

The *Planning and Development (Housing) and Residential Tenancies Act 2016* amended section 24 of the Residential Tenancies Act of 2004, in relation to rent reviews. It makes provisions for the designation of RPZs, where rent may only rise by 4% annually. To be designated as a RPZ, an area must meet certain criteria on rent inflation. It also includes provision for Strategic Housing Developments (SHD).

The *Affordable Housing (Part 5) Regulations 2019 S.I No. 81 of 2019* revived the concept of affordable housing and requires that Housing Authorities prepare a Scheme of Priority by June 2019, setting out the manner in which they will provide for affordable dwellings; the order of priority for eligible households and how households qualify as eligible.

2.3 **Policy Background**

2.3.1 *National Planning Policy*

Project Ireland 2040 - National Planning Framework (NPF) was adopted in February 2018 and sets out the vision for Ireland up to 2040. This vision is based around ten strategic goals that are expressed as National Strategic Outcomes. These strategic goals include strengthening regional growth and connectivity, securing more compact forms of urban development, strengthening the rural economy, counteracting the decline of small towns, and transitioning towards a low-carbon and climate resilient economy.

The NPF is implemented at a regional level through Regional Spatial and Economic Strategies (RSES). A targeted pattern of growth for each region is set out in the NPF. This includes a target

that the combined level of growth in the Northern and Western and Southern Regions will at least match that projected in the Eastern and Midland Region.

The targeted pattern of development in the Eastern and Midland Region is detailed in Table 1.1 below.

Table 1.1: National Policy Objectives

	Growing Our Region	Building Accessible Centres of Scale	Compact Smart Growth
Eastern and Midland 2040	+ 490,000 – 540,000 people (2.85m total) + 320,000 jobs (1.34m total)	Growth of other towns to be determined by RSEs within a strategic development framework for the region.	30% new housing within existing urban footprint.

Source: National Planning Framework

It was followed by the *Implementation Roadmap for the NPF* in July 2018. The roadmap supports a clearer alignment between the NPF, the RSEs and any subsequent County Development Plans and Local Area Plans. Importantly, it sets out transitional regional and county projections to 2031, with a halfway target in 2026. These projections include headroom and are shown below. It restates the NPF objectives which seek to direct 30% of growth within the footprint of urban settlements.

Table 1.2: Transitional Regional and County Population Projections to 2031

	2016	2026	2031
County Meath	195,000	216,000 – 221,000	225,000 – 231,500

Source: *Implementation Roadmap for the National Planning Framework*

A *National Investment Plan* was published alongside the NPF, to ensure that the implementation of the NPF will be aligned with the Government's capital investment programme. Urban regeneration and rural rejuvenation will be supported in the National Development Plan through a €3 billion Regeneration and Development Fund and the establishment of a National Regeneration and Development Agency. Several projects have been successful in Meath, including inter alia the Navan Land Activation Scheme and Flower Hill regeneration.

2.3.2 Section 28 Ministerial Guidelines

On foot of the adoption of the NPF, two sets of Guidelines, aimed at enhancing and increasing housing delivery, have been published. These are the *Sustainable Urban Housing: Design Standards for New Apartments* and *Urban Development and Building Heights*, both of which were published in 2018. These contain policies seeking to achieve higher densities and increased building height where appropriate.

2.3.3 Regional Planning Policy

The Eastern and Midland Regional Spatial and Economic Strategy (RSE) 2019-2031 translates the principles of the NPF 2040 at regional level. Its vision is

'to create a sustainable and competitive region that supports the health and wellbeing of our people and places, from urban to rural, with access to quality housing, travel and employment opportunities for all.'

The RSES provides the spatial strategy for the Eastern and Midland Region. The delivery of the vision is supported by Regional Strategic Outcomes (RSO) which reflects the National Strategic Outcomes of the NPF. Of particular relevance to this Housing Strategy are RSO 1 on Sustainable Settlement Patterns, RSO 2 on Compact Growth and Regeneration and RSO 3 on Rural Communities.

Section 9.3 of the RSES focuses on housing. It notes significant changes in tenure since 2011, with a shift from mortgaged households to an increase in those living in privately rented accommodation. It also recognises that there is a need to incentivise mobility in the housing market and to offer more choices with increased supply for all stages of life. Regional Policy Objective (RPO) RPO 9.5 requires that Local Authorities perform a Housing Needs Demand Assessment to inform policy catering for diverse housing needs and RPO 9.6 on the need to address homelessness.

In relation to housing targets, it refers to the projections set out in the NPF Roadmap. It considers that up to 30% of new-builds should be accommodated within or close to the existing built-up footprint. In areas which have known rapid commuter driven growth, the focus should be on consolidation and targeted 'catch-up' investment. Finally, it promotes the revitalisation and rejuvenation of small towns and villages. Specific targets are allocated for Tier 2 and 3 towns, such as Drogheda, with a target of 50,000 by 2031. RPO 4.22 which is applicable to Navan, states that '*Local Authorities should achieve a minimum of 30% of housing in key towns by way of compact growth through the identification of key sites for regeneration*'.

In relation to the settlement hierarchy, Navan is designated as a 'Key Town' (Tier 3). Drogheda, of which the Southern Environs form part, is a Regional Growth Centre (Tier 2). Dunboyne is the only Meath settlement located in the Metropolitan Area.¹ The remainder of the County lies within the 'Core Region' Policy Area of the Eastern and Midland Region. The RSES recognises the importance of achieving a balance between population growth and employment. In general, the Core Strategy is to both define the settlement hierarchy for lower tiers towns and village and associated targets.

2.3.4 Housing Policy

Other relevant housing policies are set out hereunder.

Housing Refugees: Good Practice in Housing Management: Guidelines for Planning Authorities (2003) provide guidance on the implementation of all aspects of the refugee housing policy.

Sustainable Rural Housing: Guidelines for Planning Authorities (2005) consider the issues in relation to rural housing and how planning authorities should consider them when preparing development plans. The guidelines highlight the role of the housing strategy in harnessing a more analytical and plan-led approach to identifying the level of future housing requirement in both urban and rural areas. The guidelines are currently being reviewed.

¹ The Environs of Kilcock and Maynooth, both of which are Metropolitan Settlements, are located in Meath

Guidelines for Planning Authorities on Sustainable Residential Development in Urban Areas (2009) and the associated *Urban Design Manual* which set out key planning principles which should be reflected in development plans and local area plans. Both documents promote the provision of community facilities in tandem with new housing to create sustainable communities.

The *Housing Policy Statement* (June 2011) marked a shift in policy relating to social and affordable housing in Ireland at the height of the economic crisis. The statement suspended all affordable housing schemes.

Managing and Resolving Unfinished Housing Development, Guidance Manual (2011) provides guidance on managing and resolving unfinished housing developments. The *2016 Annual Progress Report* notes that there are very low levels of unfinished housing development in high demand areas.

Construction 2020 – A Strategy for a Renewed Construction Sector (2014) sets out the Government’s approach to the construction industry over a six-year period. It highlights the mismatch between housing supply and demand. The strategy sets out an action plan which allocates tasks to different bodies and government departments to accelerate and streamline the delivery of housing in a planned and consistent manner.

The Social Housing Strategy 2020 – Support, Supply and Reform (2014) outlines the government’s objectives for the provision of social housing up to the year 2020. It seeks to provide 35,000 social housing units over the six-year period; support up to 75,000 households through an enhanced private rental sector; and, reform social housing supports to create a more flexible and responsive system.

Building on Recovery: Infrastructure and Capital Investment Plan 2016-2021 presents the Government’s framework for infrastructure investment up to 2021. Under the plan, the Exchequer intends to provide €3 billion of funding to support the Social Housing Strategy 2020. The plan notes that the delivery of units will be done through a combination of new builds, acquisitions and refurbishment of vacant dwellings by local authorities, AHBs and other public private partnership investments.

Rebuilding Ireland – Action Plan for Housing and Homelessness (2016) is organised around 5 pillars seeking to address homelessness, accelerate social housing delivery, build more homes, improve the rental sector and utilise existing housing. It places emphasis on ensuring the viability of housing development through streamlining the planning system, reducing construction costs and removing infrastructural blockages to deliver 25,000 units per annum over the next four years. Specific proposals for social housing include:

- The National Treasury Management Agency (NTMA) will work with the private sector to establish a funding vehicle capable of facilitating off- balance sheet investment in delivering social and private housing, through: acquiring properties for onward long-term leasing to Local Authorities and AHBs, and; activating new residential construction for the broader build-to-rent sector;

- The introduction of an affordable rental scheme;
- Local Infrastructure Housing Activation Fund (LIHAF);
- The establishment of a new Housing Delivery Office and Housing Procurement Unit;
- Streamlined approval processes; and
- Mixed tenure developments on State lands and other lands.

The *National Statement of Housing Supply and Demand 2016*, published by the Housing Agency in 2017, provides a commentary on ongoing housing supply issues and importantly highlights concern areas in relation to the number of households qualifying for housing support, the high level of homeless people, the affordability issue rising and the 50,000 mortgages in long-term arrears.

Circular APH2-2016 and PL8-2016 – Identifying Planning Measures to Enhance Housing Supply highlights the key role of AHBs in providing social housing. It recommends that as AHBs are undertaking the role in partnership with or on behalf of local authorities, then the Part 8 process is the default process for the delivery of social housing by these bodies.

The *Strategy for the Rental Sector (2016)* seeks to address the challenges in the rental sector by creating regulatory and economic conditions which will stimulate additional supply that is affordable. This strategy seeks to:

- Encourage additional supply, including local authority and AHB-led supply of rental accommodation for middle income households;
- Limit rental price increases in high pressure areas; and
- Ensure the quality of accommodation.

The strategy resulted in the designation of RPZs. It also intends to stimulate supply by using publicly owned land to leverage land value for the delivery of the maximum number of rental units targeting middle income households. It states that development plans should ensure that appropriate levels, types and locations of rental accommodation are planned for and promoted for the specific needs of the different parts of each local authority area.

The *Realising our Rural Potential – Action Plan for Rural Development (2017)* sets out over 270 actions under five pillars to support the economic and social development of rural Ireland. The plan is to function in partnership with Rebuilding Ireland in responding to the housing needs of communities. It seeks the delivery of small housing schemes in towns and villages as an alternative to one-off housing and to facilitate the reuse of the existing housing stock.

Part V Guidelines for Planning Authorities (2017) relates principally to pre-application meetings, planning application documentation and agreements under the Act.

National Vacant Housing Strategy 2018-2021 supports the strategic objective of *Rebuilding Ireland* in ensuring the existing housing stock is being reused.

Housing Options for our Ageing Population – Policy Statement, 2019 sets out the six principles for housing an ageing population. These include ageing in place, supporting urban renewal, using assistive technology, staying socially connected and working together.

3 Supply and Infrastructure

3.1 Introduction

This section of the Strategy addresses the factors that influence housing supply including market pressures, infrastructure and land development capacity.

In drafting this Strategy, principles of good planning and sustainable development were applied, insofar as:

- Encouraging development in proximity of transport nodes within existing town and village boundaries;
- Seeking mixed use developments;
- Developing brownfield sites and vacant sites in urban areas;
- Limiting ribbon development and one-off housing, while promoting the reuse of the existing rural stock;
- Ensuring that sufficient social and community infrastructure is available; and
- Promoting environmental protection and safeguarding ecosystems.

3.2 Infrastructure

3.2.1 Roads

Meath is well served by the national road network. It is bounded to the south by the M4, which broadly follows the County southern boundary and links Dublin to Sligo. It is traversed in a south-east / north west direction by the M3 motorway, which links Dublin to Cavan. The M3 is aligned south of Dunshaughlin, Navan and Kells. Ashbourne is bounded to the west by the M2/N2, linking Dublin to the border of Northern Ireland. Finally, the M1 linking Dublin to Newry via Dundalk and Drogheda passes through the eastern part of the County. Three tolls are located in Meath: one north of the M3 Parkway on the M3; one east of Enfield on the M4 and one at Julianstown on the M1.

In March 2017, Meath County Council was allocated funding under the LIHAF for the construction of phases 1 and 1A of the proposed access road LDR6 at Farganstown, a planned extension of Navan. This will allow for the release of residential and employment lands for development. The construction of this road would allow for the delivery of 400 units initially and up to 1,600 units in the longer term.

LIHAF funding was also allocated for the delivery of a section of an Outer Relief Road in Ratoath. The completion of the initial section of the link road will support the delivery of 300 residential units, with potential to deliver an additional 400 units from the wider lands.

3.2.2 Rail

A Railway Order was granted by An Bord Pleanála for the construction of a rail-line linking Dublin to Navan. In 2010, the first phase of the railway link opened, with stations in Dunbooyne and the M3 Parkway, north of Dunbooyne. The Exchequer Capital Investment Programme was reduced and effectively deferred the completion of the line to Navan, as initially planned. When constructed, it will include stations at Dunshaughlin, Kilmessan, Navan town centre and one at the northern edge of Navan. A re-appraisal of this project is to be carried out as part of the Mid-term review of the NTA Transport Strategy for the Greater Dublin Area 2016-2035.

3.2.3 Bus Network

The County is very well connected by the bus network to Dublin, Galway, Mullingar and Dundalk. Bus Éireann operates a number of high frequency routes between Meath, Dublin City and Dublin Airport and Dublin Bus operates two routes to Dunbooyne.

A rural bus network, Locallink serving Louth, Meath and Fingal, is in a place and provides daily services to communities in rural areas.

3.2.4 Sanitary Facilities

The availability of water and wastewater capacity is critical in terms of facilitating the planned development and growth of settlements in the County. There is a close alignment between investment in essential Water Services Infrastructure and settlements identified for growth in the Core Strategy.

There has been very substantial investment in water and waste water infrastructure in Meath over the past 15 years which has been central in facilitating the extensive residential and economic development and growth experienced during that period. As a result of this substantial investment there is capacity available in most centres throughout the county to facilitate the continued, planned development and growth of the County. Where capacity constraints do exist, the Council will continue to work closely with Irish Water to endeavour to address , where possible.

In addition to aligning with housing and population targets contained in the core strategy, the environmental appropriateness of further development, having regard to any constraints in water services infrastructure, will be assessed by the Council in conjunction with Irish Water, in the assessment of planning proposals.

3.2.5 Social and Economic

Education

There are over 100 primary schools in the County. Post-primary education is generally located in larger settlements such as Navan, Trim and Dunshauglin. Although no third level institutions are located in Meath, the County is within a 45-minute drive from the following institutions and universities:

- Institute of Technology Blanchardstown
- National University of Ireland Maynooth
- Dundalk Institute of Technology
- Trinity College Dublin
- Dublin Institute of Technology / Technological University Dublin

Health

There is one hospital in Meath, Our Lady's Hospital in Navan. In addition, there are 17 health centres throughout the County, five of which are primary care centres.

Retail

A retail strategy has been prepared to form part of the reviewed County Development Plan and it addresses in more detail the location, quantity and quality of retail in the County.

3.3 Development Capacity

3.3.1 Residential Planning Permissions in the County

Planning approval data indicates that planning permission was granted for 9,091 housing units between 2013 and 2019 and that 3,814 units were constructed during this period. The data indicates that a total of 5,277 units are permitted but remain unbuilt. Table 3.1 below sets out the location of the extant permissions and units constructed in the County .

Table 3.1: Extant Residential Permissions in County Meath (July 2019)

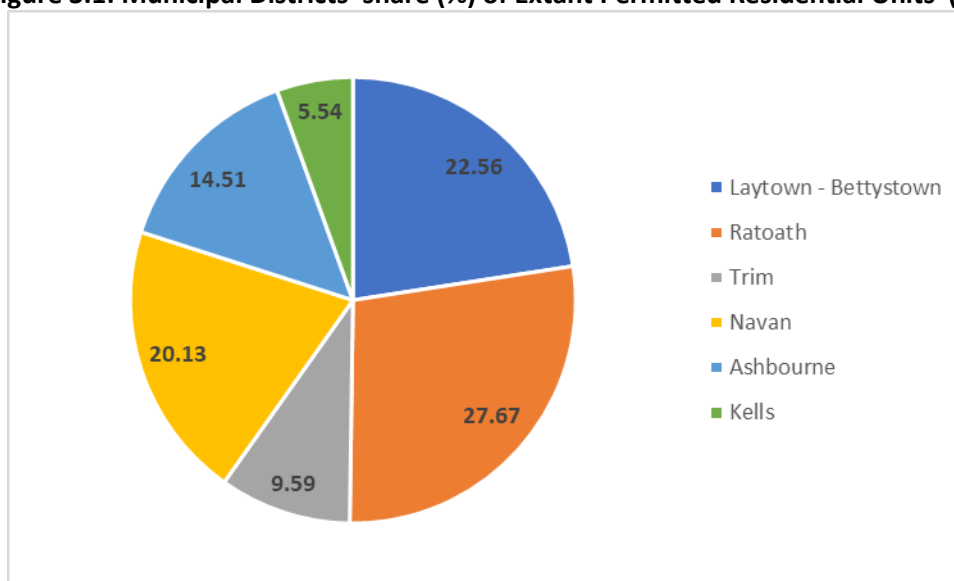
Settlement hierarchy	Settlement	Total extant units	Approximate number of units built 2013-2016	Approximate number of units built 2016-19	Remaining unbuilt units
Key Town	Navan	1,762	57	781	924
Regional Growth Centre	Drogheda Environs	685	42	113	530
Self-Sustaining Growth Town	Dunboyne	167	0	48	119
	Maynooth	0	0	0	0
	Ashbourne	841	148	632	61
	Trim	468	0	31	437
	Kells	439	0	48	391
	Dunshaughlin	1,699	73	470	1,156
Self-Sustaining Town	Kilcock	280	0	100	180
	Bettystown/Laytown/Mornington/Donacarne	882	89	450	343
	Ratoath	247	0	175	72
	Enfield	180	0	45	135
	Duleek	121	0	36	85
	Stamullen	216	0	1	215
Small Town	Athboy	161	0	34	127
	Oldcastle	16	0	16	0
Other County		927	43	433	451
Total		9,091	452	3,413	5,226

Source: Meath County Council

The table above does not include rural dwellings. Of the 9,091 extant permissions for residential units in the County, around 50% were located in the Municipal Districts (MD) of Ratoath and Laytown-Bettystown, Ratoath accounting for almost a third of the County total. Figure 3.1 shows the location of extant permissions per MD using data from Table 3.1. The numbers in the table above and the graph below include three Strategic Housing Development (SHD) applications which were pending or recently granted at the time of the drafting this Strategy. These were included so to give an indication of development pressure in the County. These are ‘The Willows’ SHD at the Dublin Road, Dunshaughlin (913 units), the Bryanstown SHD in Drogheda Southern Environs (250 units) and the Royal Oaks Phase 2 SHD (133 units) in Enfield.

The overall number of units with extant permission has increased by 25% since 2017. Although the number of apartment units with planning permission has doubled, it currently only accounts for c. 13% of the total permitted units (duplexes included).

Figure 3.1: Municipal Districts’ share (%) of Extant Permitted Residential Units (July 2019)



Source: Meath County Council

3.3.2 Housing Commencements and Completions in the County

Data obtained from the DHPLG shows that the number of commencement notices has strongly increased since 2014. The year 2016 indicates a very strong upswing of construction activity in the County, with 1,028 notices submitted in 2016, compared to 381 in 2015. The number of notices continues to increase with 1,898 submitted in 2018.

Table 3.2 – Commencements Notices

	March – Dec 2014	2015	2016	2017	2018
No. Notices Submitted (multi-unit developments)	133	381	1,028	1,575	1,898

3.3.3 Census 2016 Vacancy Rate

The 2016 census recorded a vacancy rate of 6.9% for the County, which is substantially lower than that of the State at 12.3%. Vacancies in the County have decreased by 22.5% between 2011 and 2016. The breakdown per type of dwellings and by location is presented in table 3.2.

Table 3.3 - Vacancy per Dwelling Type and Location

	2011		2016		Change 2011-2016
Whole County					
Vacant House	4,311	6.2%	3,495	4.9%	-18.9%
Vacant Flat	1,565	2.2%	1,145	1.6%	-26.8%
Vacant Holiday Home	297	0.4%	235	0.3%	-20.9%
Vacancy Rate		8.9%		6.9%	-22.5%
Aggregate Town Area					
Vacant House	2,083	5.2%	1,553	3.8%	-25.4%
Vacant Flat	1,146	2.9%	684	1.7%	-40.3%
Vacant Holiday Home	138	0.3%	71	0.2%	-48.6%
Vacancy Rate		8.4%		5.7%	-32.1%
Aggregate Rural Area					
Vacant House	2,228	7.5%	1,942	6.5%	-12.8%
Vacant Flat	419	1.4%	461	1.5%	10.0%
Vacant Holiday Home	159	0.5%	164	0.5%	3.1%
Vacancy Rate		9.4%		8.5%	-9.6%

Source: CSO

Table 3.3 shows that houses in a rural area were the largest category of vacant units in the County, which is generally in line with that of the State as a whole.

3.3.4 Unfinished Housing Estate Survey

Meath County Council has made significant progress in managing and co-ordinating the completion of Unfinished Housing Developments in the County, with all developments that were registered as unfinished in the 2016 Survey removed from the database as these developments have either been completed or works have re-commenced on site.

3.4 Social and Affordable Housing Supply in County Meath

3.4.1 General

Social housing in County Meath is provided by the Meath County Council's Housing Department in partnership with AHBs. Local authorities provide various forms of housing support, including:

- Construction and acquisition of units;
- Support to AHBs in buying and/or building;
- Through the private rental market whereby they provide financial support toward rent payments either through Rental Accommodation Scheme (RAS), Housing Assistance Payment (HAP), Social Housing Leasing Expenditure Programme (SHLEP);
- Housing Adaptation Grants;
- Improvement in lieu of re-housing; and
- Traveller accommodation.

AHBs have played an essential role since 2010. There are 33 AHBs recorded as having units in County Meath. Around a third of them are currently active in Meath. In accordance with Part V, AHBs which are active in the County were consulted during the preparation of this Strategy. A range of housing programmes is currently in place to stimulate the delivery of social housing and meet social housing needs. Overall, the supply of social housing under Part V agreement has improved in 2018 owing to a reprisal of construction activity in the County with 95 units provided in 2018. Tables 3.4 and 3.5 below present an overview of the units delivered over the period 2015-2021. In accordance with the 2011 Housing Policy Statement, no affordable housing has been provided.

The DHPLG set out targets for the delivery of social housing in a mix of build (67%), acquisitions (13%) and leasing (20%) over the period 2018-2021. Meath County Council is expected to deliver 1,190 units (949 in 2019).

Table 3.4 – Units Delivered

	Local Authority				AHB	
	MCC Construction and Turnkey units	Acquisitions	Part V	Vacant Units	Approved Housing Body	Total Units Delivered
2015	5	27	0	54	2	88
2016	0	53	0	77	14	144
2017	16	58	15	59	176	324
2018	76	62	95	16	163	412
2019 (projected)	114	60	126	7	114	421
2020-2021	253*					

Source: Meath County Council

Note: * currently at either construction or design stage

** to the 15th February 2019

3.4.2 Consultation with AHBs and Provision of Housing Units

In accordance with Section 94(2) of the Act, as amended, the Council has consulted with AHBs with an interest in the planning and development of housing in County Meath. Their views on how to best address the current housing demand and future needs of the County were sought and data on existing and planned stock was collected. Eleven bodies were consulted and three responded.

Over the 2013-2019 period, some 454 units have been approved and are to be provided by AHBs. Around 46% are to be located in the Navan MD. A further 182 are expected to be delivered in 2019. Some of these have been or will be provided through Part V agreements.

3.4.3 Part V Provision

Table 3.3 above shows that over the period 2015 – 2017, there were limited numbers of units delivered under Part V agreements, with 15 units delivered through Part V for the period. The upturn in residential construction has led to greater number of Part V units being approved. There are currently 97 extant Part V housing units in the County.

3.4.4 Social Housing Stock and Provision

The current social housing stock in the County is as shown in Table 3.6 below.

Table 3.5 – Existing Social Housing Stock per Municipal District (April 2019)

	Ashbourne	Kells	Laytown - Bettystown	Navan	Ratoath	Trim	Total
Number of Units (%)	185	688	438	918	340	601	3,170
	5.8%	21.7%	13.8%	29%	10.7%	19%	100%

Source: Meath County Council

3.4.5 Special Needs and Older People Housing

Meath County Council carries out adaptation works to its housing stock and provides adapted housing units. In 2018 works were completed to 52 units. In relation to adaptation works, typical works would include ground floor bedrooms and bathroom extensions, door ramps, hand rails, accessible shower rooms and stair lifts.

In 2017, 32 social housing allocations were made to applicants with a disability and 36 availed of Housing Assistance Payment. The number of applicants whose needs were met rose to 45 in 2018. Of the units provided under the Capital Programme discussed in s.3.4.1 of this Strategy, c. 20% are provided for physical disability and/or the elderly. 42 of the units presented in Table 3.5 above will accommodate physical disability or elderly applicants.

A total of 12 units have been acquired or constructed by the Council under the Capital Assistance Scheme between 2013 and 2017. During the consultation phase for this Strategy, AHBs have indicated that they managed 13 apartments, which had been specifically fitted out for older persons.

The Council also provides grants for housing adaptation for older people and people with a disability. In excess of 300 applications have been approved each year in recent times.

3.5 Social Housing Support

Meath County Council also provides social housing support using a number of different means, as outlined in the following subsections. Some of the supports, particularly the Rental Accommodation Scheme and the Housing Assistance Payment, are accompanied by maximum rent supplement limit, meaning that the local authority will support up to a certain amount depending on personal circumstances. The limits vary amongst counties and are revised periodically. Table 3.6 presents the limits which are effective in April 2019 for County Meath. These limits have been revised quite considerably since July 2016 with limits increasing by a

range of 13% (for couples sharing) to 46% (for adults with three children), suggesting rising rent prices.

Table 3.6: Housing Assistance Payment Limits for County Meath (July 2016)

Single Shared	Couple Shared	Single	Couple	Couple/One Parent Family – 1 Qualified Child	Couple/One Parent Family – 2 Qualified Children	Couple/One Parent Family – 3 Qualified Children
€310	€350	€575	€700	€975	€1,050	€1,100

Source: Department of Employment Affairs and Social Protection

3.5.1 Rental Accommodation Scheme (RAS)

The Rental Accommodation Scheme allows the local authority to source housing through the private and voluntary sectors for those who have a long-term housing need (in receipt of rent supplement for over 18 months). Maintenance is undertaken by the landlord. County Meath has 409 RAS tenancies. Currently, 72% of RAS tenancies are organised through the private sector.

3.5.2 Housing Assistance Payment (HAP)

Housing Assistance Payment is intended to replace the Rental Accommodation Scheme. In this scheme, tenants can source the accommodation themselves and rent is paid directly by the local authority to the landlord. Maintenance is undertaken by the landlord. County Meath has 1,802 active HAP tenancies.

3.5.3 Social Housing Leasing Initiative

The Social Housing Leasing Initiative allows the local authority to lease properties directly from private owners. Properties are generally leased out for a period of 10 to 20 years. Maintenance is undertaken by the local authority. County Meath had 24 units in 2016.

3.5.4 Emergency Accommodation Placements

In general, reasons for emergency accommodation placements, include (in order of frequency):

- Notice to quit and unable to find property to rent;
- Family breakdown;
- Addiction;
- Mental health;
- Young person leaving the care of Tusla.

In 2018 there were 183 households placed in emergency accommodation. Between January-August 2019 this figure was 143 households.

3.5.5 Casual Vacancies

At any one time of the year, there are approximately 30 vacant units subjected to works. In 2018 179 units were allocated through casual vacancies (inclusive of acquisitions).

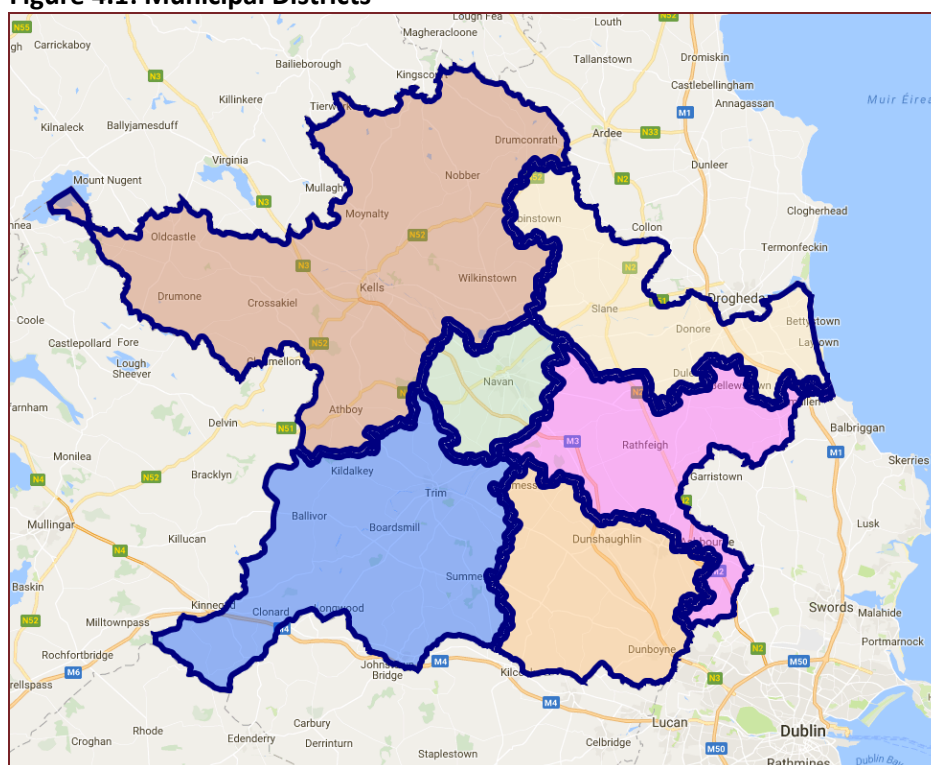
4 Analysis of Housing Demand

4.1 Introduction

This section of the Strategy details the demographic and socio-economic assumptions with respect to future population and housing projections.

The market can be reviewed on a Municipal District (MD) basis. Dublin has a greater impact upon the markets in the eastern part of the County. The MDs are: Navan, Kells, Trim, Ratoath, Ashbourne and Laytown - Bettystown. Figure 4.1 identifies the MDs.

Figure 4.1: Municipal Districts



Source: Meath County Council

4.2 Demographic Profile

4.2.1 County Population Trends

At the last census of population in 2016, 195,044 people were resident in County Meath, constituting 4% of the State's population. This represents an increase of 5.9% since the 2011 census and of 39% since the 2006 census. The population of Meath is one of the fastest growing in the country behind Fingal. The 2016 census indicated that 65% of the population resident in the County stated that they were born to parents living outside of Meath and 33% were born to parents living in Dublin, highlighting the County's attractiveness to set up a home for those originating from outside the County, particularly for those coming from Dublin.

Some 58.6% of the population was recorded as living in an urban area in 2016. The urban / rural split of the population is broadly in line with that of the State whereby some 62.7% of the population lives in an urban area (63% at State level). Meath has a higher rural share than the other Dublin commuter belt counties of Kildare and Wicklow. Its urban population grew significantly faster than the rural one, with an urban growth of 8.9% between 2011 and 2016 compared with 2% growth rate in rural areas.

Such growth rate is due to the large delivery of housing in the County, particularly towards the end of the Celtic Tiger period. The following sections present population data at MD and settlement levels between 2006 and 2016.

4.2.2 Municipal District Level

Table 4.1 below presents the population change in each of the six MDs in the County.

Table 4.1 – Population Distribution and Change between 2006 and 2016

	2006	2011	2016	% change 2006-2011	% change 2011-2016	% change 2006-2016
Ashbourne	21,126	27,164	29,178	28.6	7.4	38.1
Kells	24,674	31,534	32,398	27.8	2.7	31.3
Laytown-Bettystown	23,388	31,557	33,752	34.9	7.0	44.3
Navan	24,754	32,934	34,931	33.0	6.1	41.1
Ratoath	24,136	31,894	33,590	32.1	5.3	39.2
Trim	22,097	29,052	31,195	31.5	7.4	41.2
County	140,175	184,135	195,044	31.4	5.9	39.1

Source: CSO

Each of the six districts accommodates 15% to 17% of the county population. However, it must be noted that Kells is more rural and MDs such as Ashbourne and Ratoath are more urban with a higher population density. In general, all districts show the same patterns of growth between 2006 and 2016, with very high growth rates over the 2006-2011 period and much slower rates between 2011-2016. Laytown-Bettystown is the district which grew the most between 2006 and 2016.

4.2.3 Settlement Level

Navan, the County Town, is the largest urban settlement in the County. Ashbourne and the agglomeration of Laytown – Bettystown – Mornington – Donacarney are the second and third largest settlements in the County. The strongest growth in the County between 2006-16 was in Enfield, which recorded a 49.9% increase, followed by Ashbourne with 48.7%. In comparison Navan recorded a 21.4% population increase during the same period.

Most settlements in Meath grew by some 20% or more during the 2006-2011 period and by more modest rates in the subsequent period. Smaller settlements, notably villages, have grown by over 10% in the 2011-2016 period. Population statistics are shown in Table 4.2. The following observations are made:

- Population growth was more widespread around the County between 2006 and 2011. Between 2011 and 2016, it is principally concentrated in towns and villages to the south and east of the County.

- The settlements with the highest growth between 2011 and 2016 are generally located along a motorway corridor (M1, M2, M3 or M4).
- The settlements close to Kildare and Fingal have experienced the highest growth rates between 2011 and 2016.
- Ashbourne and Trim are the only higher-order settlements which had double-digit growth between 2011 and 2016. Other higher-order towns, Navan, Dunbooyne, Dunshaughlin and Kells grew between 3.3 and 5.6% over the same period.
- Level 5 – Villages, Kilmessan, Longwood, Rathmolyon and Julianstown have experienced the strongest growth between 2011 and 2016 with rates ranging from 10.5 to 14%.

Table 4.2 – Population Growth and Change between 2006 and 2016

Settlement name	2006	2011	2016	% Change 2006-2011	% Change 2011-2016	% Change 2006-2016
An Uaimh (Navan)	24,851	28,559	30,173	14.90%	5.70%	21.40%
Drogheda Environs	4,787	5,983	1,196	25.0%	0.09%	36.40%
Dunbooyne	5,713	6,959	7,272	21.80%	4.50%	27.30%
Ashbourne	8,528	11,355	12,679	33.10%	11.70%	48.70%
Ceanannas Mór (Kells)	5,248	5,888	6,135	12.20%	4.20%	16.90%
Trim	6,870	8,268	9,194	20.30%	11.20%	33.80%
Dunshaughlin	3,384	3,903	4,035	15.30%	3.40%	19.30%
Athboy	2,213	2,397	2,445	8.30%	2.00%	10.50%
Laytown-Bettystown-Mornington-Donacarney	8,978	10,889	11,872	21.30%	9.00%	32.20%
Duleek	3,236	3,988	4,219	23.20%	5.80%	30.40%
Enfield	2,161	2,929	3,239	35.50%	10.60%	49.90%
Oldcastle	1,316	1,384	1,383	5.20%	-0.10%	5.10%
Ratoath	7,249	9,043	9,533	24.70%	5.40%	31.50%
Stamullen	2,487	3,130	3,361	25.80%	7.40%	35.10%
Ballivor	1,212	1,727	1,809	42.50%	4.70%	49.30%
Carlanstown	348	631	664	81.30	5.23%	n/a
Carnacross	n/a	n/a	n/a	n/a	n/a	n/a
Clonard	347	339	347	-2.30%	2.40%	0.00%
Clonee Village	1,000	631	826	-36.90%	30.90%	-17.40%
Crossakiel	n/a	180	181	n/a	0.56%	n/a
Donore	728	692	760	-4.90%	9.83%	n/a
Drumconrath	405	370	345	-8.60%	-6.76%	-14.81%
Baile Ghib	n/a	n/a	n/a	n/a	n/a	n/a
Gormanstown	355	500	375	40.80%	-25.0%	5.60%

Settlement name	2006	2011	2016	% Change 2006-2011	% Change 2011-2016	% Change 2006-2016
Julianstown	615	616	681	0.20%	10.60%	10.70%
Kentstown	912	1,099	1,179	20.5%	7.30%	29.30%
Kilbride	n/a	n/a	n/a	n/a	n/a	n/a
Kilcock Environs	n/a	n/a	n/a	n/a	n/a	n/a
Kildalkey	518	663	708	28.0%	6.80%	36.70%
Kilmainhanwood	330	312	316	-5.50%	1.28%	-4.20%
Kilmessan	341	586	654	71.80%	11.60%	91.80%
Longwood	877	1,378	1,581	57.10%	14.70%	80.30%
Maynooth Environs	n/a	n/a	n/a	n/a	n/a	n/a
Moynalty	n/a	n/a	n/a	n/a	n/a	n/a
Nobber	233	357	344	53.20%	-3.60%	47.60%
Rathcairn	n/a	n/a	n/a	n/a	n/a	n/a
Rathmolyon	168	298	334	77.40%	12.10%	98.80%
Slane	1,099	1,349	1,369	22.70%	1.50%	24.60%
Summerhill	799	832	878	4.10%	5.50%	9.90%

Source: CSO

Note: n/a means that no census data was available.

4.3 Population Targets

The Planning and Development Act 2000, as amended, requires that planning authorities adopt a core strategy that is consistent with the RSES targets and settlement hierarchy. The *Implementation Roadmap for the NPF* published in July 2018 sets the population target for Meath. The targets and projections are outlined in Table 4.3. These are compared with the CSO projections for 2011 to 2031.

Table 4.3: Meath NPF Population Target/CSO Population Forecast

	2016	2026	2031
NPF Target	195,000	216,000 – 221,000	225,000 – 231,500
CSO Projection	195,044	222,368	235,938

Source: NPF Roadmap /CSO

4.4 Household Size and Numbers

The core strategy uses housing stock to population ratios to establish household size, which forms the basis of the housing targets. Vacancy levels are inclusive within these assumptions. Average household size based upon this method of calculation decreased from 2006 to 2011, but increased slightly during the recession. The core strategy assumes a household size of **2.5** for the purposes of establishing housing targets for the Plan period.

Table 4.4: Household Size for Meath

	2006	2011	2016	2026
Housing Stock to Population Ratio	2.66	2.64	2.76	2.5

Source: CSO, CDP Core Strategy

The Core Strategy of the Development Plan is consistent with the projections and target population allocation for County Meath as outlined in Table 4.3. It projects household requirements for the period up to 2026 and includes an additional 25% headroom as provided for by the NPF Roadmap. The projections are based upon the above assumed household sizes and CSO population forecast outlined in Table 4.5.

Table 4.5: Proposed Housing Target 2016-2026

Housing Stock Census 2016	Total Projected Output 2016 - 2019	New Unit Target 2020-2026	Meath CDP Target 2026	Total New Unit Target 2016-2026
70,649	3,682	16,669	90,000	20,351

Source: CDP Core Strategy

The targets outlined in Table 4.5 indicate an average of **2,31** housing units per annum over the period from 2020 to 2026 inclusive, which reflects the Core Strategy assumptions. This would result in a total of 20,351 housing units to be provided for period of 2016 to 2026.

4.5 National Economic Growth

The most recent Central Bank *Quarterly Bulletin Q3 2019* provides up-to-date information on 2017 and 2018 and forecasts for 2019 and 2020 in relation to macro-economic factors. The economy has experienced robust growth in the last number of years, and this is reflected in the percentage growth rates and reduction in unemployment with the economy now reaching nearly full employment. The short-term forecasts for 2019 and 2020 indicate a slow down associated with uncertainties over Brexit and poorer international trading conditions. Table 4.6 below outlines growth rates between 2017 and 2020.

Table 4.6: Growth and Forecasts 2017 to 2020

	2017	2018	2019f	2020f
Gross Domestic Product %	8.1%	8.2%	4.9%	4.1%
Gross National Product %	5.1%	6.5%	2.7%	2.6%
Unemployment rate	6.7%	5.6%	4.7%	4.5%

Source: Central Bank (f – forecast)

European and national institutions have forecast that unemployment is set to decrease up to 2020. However, the Irish economy is exposed to the fallout of the British withdrawal from the European Union. On the one hand, Ireland may benefit from foreign direct investment diversions, but other sectors may be at risk, particularly the agri-food industry.

Post 2020, the Department of Finance in its *Budget 2019 – Economic and Fiscal Outlook* provides forecasts up to 2023. The Department forecasts a

continued slow down over this period. It should be noted that these forecasts have been undertaken during a period of considerable uncertainty, particularly in relation to the impact of Brexit. Table 4.7 below provides forecasts for the period 2021-2023.

Table 4.7: Growth Forecast between 2021-2023

	2021	2022	2023
Gross Domestic Product %	4.4%	4.4%	4.5%
Gross National Product %	2.3%	2.4%	2.5%
Unemployment rate	5.0%	5.0%	5.0%

Source: Department of Finance

This Strategy makes assumptions beyond 2023 based on the Department of Finance forecasts as highlighted in Table 4.7

4.6 Economic and Demographic Growth in Meath

There are local factors which will impact upon the economic growth and development in Meath over the Plan period. These may not be within the control of the Council and may be either of regional or national origin. These may include:

- Continued increase in rental and house prices in Dublin;
- Further foreign direct investments; and
- Potential for further job creations in County Meath.

Economic conditions remain positive both at national and County level over the Plan period. The *Economic Development Strategy for County Meath 2014-2022* has adopted an eight-point plan. It seeks to promote towns and strategic sites across the county as economic drivers for the county economy. It also considers the role of the rural economy. The strategy is organised around priority actions which include twenty actions seeking to examine pilot strategic sites in Navan, Ashbourne, Drogheda, Kells and Dunboyne. The Economy and Employment Strategy of the Draft Plan has identified 7 additional strategic employment sites in Kells, Ratoath, Dunshaughlin, Laytown, Maynooth, and Enfield.

The County has seen a general improvement following the recession with unemployment decreasing from 18% in 2011 to 5.3% in January 2019. There are several large employment generating developments recently completed or under construction (e.g. a data centre and a bio-pharma manufacturing facility in the Dunboyne area). However, it is noted that outbound commuting for employment remains an issue. The underlying objective of the Economic Development Strategy is to reduce the volume of commuting and improve the jobs ratio in the County.

5 Housing Affordability

5.1 Introduction

This section establishes the affordability threshold for the Strategy. The methodology adopts the principles set out by the Step-by-Step Guide. It takes into account the assumptions made in relation to household size and the number of additional households to be accommodated over the period of the Strategy. It involves the analysis of:

- housing market trends;
- incomes distribution; and
- interest rates and mortgages.

The most recent house price data was gathered from the Property Services Regulatory Authority (PSRA) and the Residential Tenancy Board (RTB).

The Strategy seeks to estimate the number of people who will not be able to afford their own accommodation using their own resources. The issue of affordability is considered as the “*measure of net income required to service a particular mortgage*” (Housing Policy Statement, 2011).

Open markets are unrestricted with free access and competition between users and sellers. The housing market is an open market, which means that prices are fixed when the supply and demand meet. Since the collapse of the housing market, the market has been largely characterised by mismatches between supply and demand in two phases:

- A first phase where supply was larger than demand, thus leading to house price deflation.
- A second phase, more recent, where demand is growing faster than the supply, thus leading to house price inflation.

Each phase triggered its own issues of affordability, whereby the first phase was accompanied by all-round severe financial and economic difficulties at national level with high unemployment levels and difficult access to credit, and; the second phase with a rapid rise in house prices, excluding certain categories of the population from the housing market. Although capped at 10%, the model can provide the local authority with a means to estimate the number of households who will struggle to meet their own housing needs over the Plan period.

5.2 Housing Market

5.2.1 Market Trends

There is evidence that the housing market has recovered and particularly in Dublin and the Dublin Region (the four Dublin authorities). Dublin has recovered faster due to a lack of supply

leading to significant pressures in both the purchase and rental markets. The Residential Tenancies Board collects and collates data from both the private rental market and AHBs. In its latest Rent Index Report Q4 – 2018, it demonstrates that rents grew nationally at 6.9% annually. A number of factors must be taken into account when assessing affordability, including:

- Access to credit;
- Economic prospects;
- Attraction of Meath to those originating from Dublin; and
- The current low supply of housing units as indicated in the 2016 census.

There have been similar increases in rents and purchase prices since 2014. However, designations in January 2017 and subsequent designations of electoral divisions as RPZs seem to have slowed the rate of price increases in the rental market. This is discussed in section 5.2.2 hereafter.

An extract of the Consumer Price Index Report February 2019 is reproduced in Table 5.1. It shows recent trends in mortgages and rents in the housing markets.

Table 5.1: Consumer Price Index February 2019 (extract)

Description	Index Dec. 2016 = 100	% Change	
		1 month	12 months
Actual rents for housing & mortgage interest	109.5	0.2%	4.5%
Actual rents paid by tenants (rents)	113.3	0.3%	5.7%
- Private rents	113.6	0.3%	5.7%
- Local Authority rents	110.9	0.0%	5.1%
Mortgage Interest	101.2	0.0%	1.9%

Source: CSO

5.2.2 Meath Private Rented Market

In 2019, the average rent for all property types and all number of bedrooms was €1,134 (RTB, 2019), representing an increase of 26.6% since 2013. Between 2013 and 2019, the largest increases are inputted to two and three-bed apartments where prices have increased by almost 60% between 2013 and 2016.

In January 2017, the MDs of Ratoath, Ashbourne and Laytown-Bettystown were designated as RPZs by the Minister. In 2019, Navan, Trim and Kells were designated, resulting in all Municipal Districts in the County being designated as Rent Pressure Zones.

In order to be designated, a number of criteria must be met. As part of the assessment, a national standardised rent in Q3 of 2016 was set at €973 (excluding Dublin). Data obtained

from the Residential Tenancies Board (RTB) show the Rent Index for Q1 of 2019. To be designated as an RPZ, a Local Electoral Area² (LEA) must present inflation of more than 7% in four of the last six quarters. It is noted that between the designations made in 2017 and those made in 2019, the methodology changed, whereby, Meath was previously assessed against a rate which included Dublin, to be assessed against a rate now excluding Dublin, which explains the designation of lower priced Kells as a Rent Pressure Zone.

Table 5.2: Q1 2019 RTB Index

	Year on Year Change 2019 Q1	Quarters >7%	Standardised Average Rent Level - LEA model Q1 2019	Rent / Reference average
			2019q1	2019q1
National	8.33%	4	1,169.12	100.00
Non GDA	9.60%	3	841.49	100.00
Non Dublin	8.83%	2	879.25	100.00
Kells LEA	17.46%	5	887.78	100.97
Laytown-Bettystown LEA-7	4.39%	2	1,233.55	140.30
Ashbourne LEA-6	10.08%	3	1,241.01	141.14
Ratoath LEA-7	5.87%	2	1,267.37	144.14
Trim LEA-6	7.90%	4	1,109.50	126.19
Navan LEA-7	17.82%	6	1,158.20	131.73

Source: Residential Tenancies Board

The changes in standardised rents for the EDs designated since 2017 shows the measure's limited success in some parts of Meath. Ashbourne appears to be the only designated RPZ where rent is stabilising. The designation of Kells and Navan, which are further from Dublin, suggest that while the RPZ may stabilise rents in a given area, it may put pressure on other areas. Data was extracted from the RTB on the 25th April 2019 and included 8,247 registered tenancies. This number represents an increase of 5% between June 2017 and April 2019.

5.3 House Prices

5.3.1 Market Overview

The CSO's Residential Property Price Index (RPPI) for January 2019 indicates a year-on-year increase by 5.2% to January 2019. The RPPI is showing signs of slowing down, with a recorded increase of 4.3% in February 2019. Although it remains high, the index has started slowing down in October 2018, when it last peaked. Since then, the RPPI has decreased nationally by 0.8% over a three-month period. Although price fluctuation was largely led by Dublin for a number of years, the national market (i.e. excluding Dublin) is now presenting the strongest increase, with an increase of 9.5% between January 2018 and January 2019. The most significant increase is attributed to the national apartment market which has increased by 18.9% over the same period. The smallest increase in property prices was located in the Mid-

² The boundary of LEAs in Meath overlaps with the Municipal Districts.

East, where Meath is located, with an increase of 2.9%. The CSO indicates that since early 2013, prices nationally have increased by 82.1%. The Index has grown by 11.7% in the region over the same period. The CSO notes that the RPPI is 18.8% below that of the peak in February 2007 (for the whole country, including Dublin). The housing market has recovered significantly since the last housing strategy was prepared and is now showing signs of stabilisation.

In January 2019, nationally, the mean price for a dwelling was €293,869. This price is calculated by the CSO using transactions filed with the Revenue. Dún Laoghaire-Rathdown is the most expensive market in the country, with an average price of €624,194, well ahead of Dublin City where the average price is €450,149. The Mid-East is the second most expensive region behind the Dublin Region. Its mean price is €292,587 which is broadly in line with the national average. The average price in County Meath of €266,581 in April 2019 was slightly below the Mid-East price. This represents an increase of 19% of County and of 8% for the Mid-East Region since June 2017.

The Residential Property Price Register (RPPR) gathers data on all housing transactions completed since 2013. It is exclusive of the Value Added Tax which is applicable to new homes and includes transactions which are made by local authorities and other bodies such as AHBs. While it is clear that the number of transactions has increased since the last strategy was prepared, it shows a decrease of 3.1% in the number of transactions between February 2018 and February 2019. It also shows a decrease of 19% between January and February 2019 and of 30% between December 2018 and February 2019. It is also possible to define a profile of the types of buyers and of the units purchased. Existing dwellings accounted for 82.8% of all transactions. First-time buyers constitute c. 30% of all buyers, the prime market being former-owner occupiers (51.9%).

5.3.2 Meath House Prices

A breakdown on house prices for the MDs in Meath has been obtained from an analysis of the Property Price Register for the period 2013 to April 2019. The Register includes new and second-hand properties. If a property is new, then the price registered is shown exclusive of Value Added Tax at 13.5%. Table 5.3 and Figure 5.1 illustrate the average house prices for the five years up to April 2019 (or the end of the first quarter).

Table 5.3: Average House Prices per Municipal Districts between 2013 and Q1 of 2019 (€)

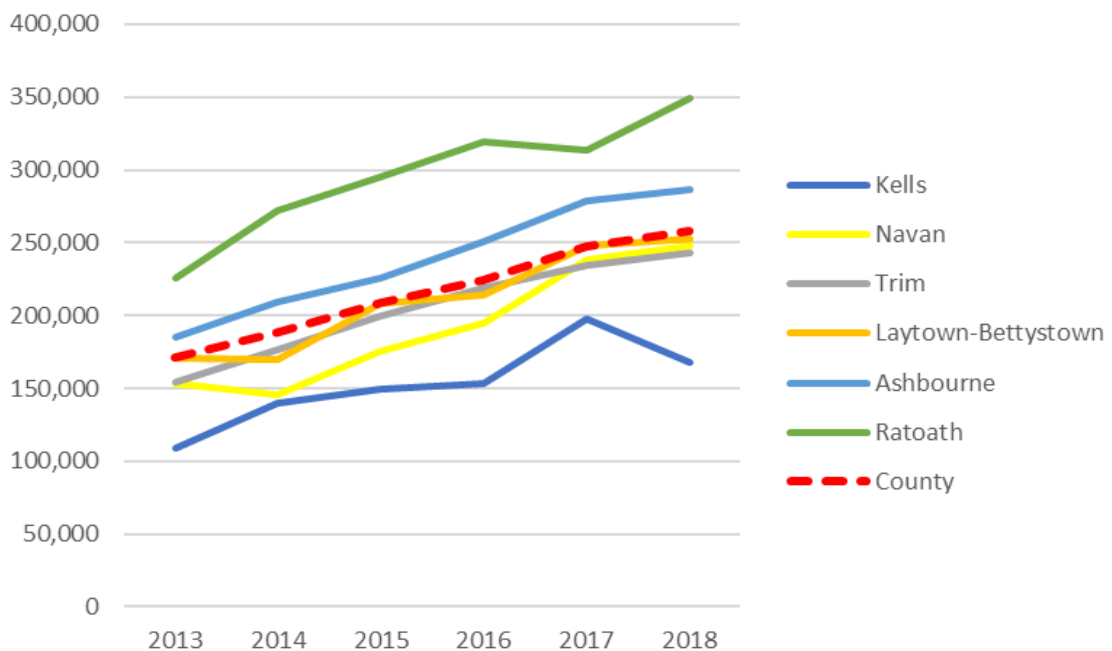
	2013	2014	2015	2016	2017	2018	2019	% Change 2013-18
Kells	108,948	139,963	149,049	153,510	197,877	168,156	€206,727	54.3%
Navan	152,917	145,233	175,409	194,549	238,240	247,573	€220,983	61.9%
Trim	154,073	176,149	199,481	219,063	233,933	243,191	€247,354	57.8%
Laytown-Bettystown	170,617	169,848	208,723	213,993	247,928	252,399	€263,127	47.9%
Ashbourne	185,640	209,149	226,205	251,208	278,348	286,369	€320,666	54.3%
Ratoath	225,335	272,374	295,313	319,180	313,815	349,222	€322,117	55.0%
County	170,724	188,302	208,582	224,002	247,010	257,818	€266,581	51.0%

Source: RPPR

It is observed that:

- The average price for the County has increased by 51% since the last strategy was prepared which is significantly above what was predicted in that Strategy. The average house price in the County is **€266,581**.
- Ratoath and Ashbourne have seen their average price increase more than that of the County and are at least **€100,000** above that of Kells.
- Trim and Navan had the strongest increase between 2013 and 2017.
- Ratoath is the most expensive district owing to its proximity to Dublin. The average house price in December 2018 in the district is **€349,222**, which is above the County average.
- Kells is the cheapest district, reflecting its distance from Dublin. The average house price in December 2018 in the district was **€168,156**, which is significantly below the County average. However, the first quarter of 2019 shows a strong increase for the MD.
- The strongest increase occurred between 2013 and 2015. Although the average price is still increasing, its growth has slowed down since 2015.
- The share of new units sold in the market reflects upheaval in the construction industry. The share of new units sold represented c.11% of transactions in 2013. In 2018, it totalled c.47%. The greatest growth was in 2016 and 2017 where the purchase of new units doubled each year.

Figure 5.1: Property Price Change in Meath 2013-2018



Source: RPPR

In conclusion, there is a marked difference between the east and west of the County, reflecting the influence of the Dublin market and the fact that the eastern part of the County forms part of the commuter belt for the capital. However, the western and northern parts of the County are now starting to catch up with substantial increases in prices over the period 2017-2019. Some parts of the local housing market are starting to show signs of stabilisation, with prices increasing but on a more moderate level. House price inflation in Meath has now stabilised, with a 3% increase in prices in the year to Q2 2019.

5.3.3 House Price Distribution

The Step-by-Step Guide requires a determination of price bands and a projection of these bands for the period of the Plan. Table 5.4 below provides the breakdown for the County.

Table 5.4: Projected House Price Bands in County Meath

Year	Average House Price Increase/Decrease	1st Band 0-100,000	2nd Band 100,001-150,000	3rd Band 150,001 - 200,000	4th Band 200,001 - 250,000	5th Band 250,001 - 300,000	6th Band 300,001 - 350,000	7th Band 350,001 - 400,000	8th Band 400,001 +						
2018	Baseline	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2019	3.0%	103,000	103,001	154,500	154,501	206,000	206,001	257,500	257,501	309,000	309,001	360,500	360,501	412,000	412,001
2020	3.0%	106,090	106,091	159,135	159,136	212,180	212,181	265,225	265,226	318,270	318,271	371,315	371,316	424,360	424,361
2021	4.0%	110,334	110,335	165,500	165,502	220,667	220,668	275,834	275,835	331,001	331,002	386,168	386,169	441,334	441,336
2022	4.0%	114,747	114,748	172,120	172,122	229,494	229,495	286,867	286,869	344,241	344,242	401,614	401,615	458,988	458,989
2023	4.0%	119,337	119,338	179,005	179,006	238,674	238,675	298,342	298,343	358,010	358,012	417,679	417,680	477,347	477,348
2024	4.0%	124,110	124,112	186,165	186,167	248,221	248,222	310,276	310,277	372,331	372,332	434,386	434,387	496,441	496,442
2025	4.0%	129,075	129,076	193,612	193,613	258,149	258,151	322,687	322,688	387,224	387,225	451,761	451,763	516,299	516,300
2026	3.0%	132,947	132,948	199,420	199,422	265,894	265,895	332,367	332,369	398,841	398,842	465,314	465,316	531,788	531,789
% per band		5.8%	7.0%		12.5%		27.5%		23.3%		11.5%		4.7%		7.8%

Source: RPPR/ MacCabe Durney Barnes

Between 2013 and 2018, there has been a decrease in the percentage of units priced under €150,000. The most significant change occurred in the €250,000 to €300,000 band followed by the €200,000 to €250,000 band, both of which are now at least five times the 2013 quantity. Indicators point towards a more moderate increase in residential prices towards market stabilisation with a more sustained supply and prices continuing to rise but at a much slower pace. This Strategy assumes the **2018 housing price distribution** for the purpose of modelling.

Given the uncertainty which has historically prevailed in the Irish housing market, it is difficult to estimate or project what the likely future average house price for Meath. The previous strategy predicted a period of market stability and moderate price increases. The upturn in house prices in Meath has been strong and largely driven by the Dublin market. It is now spreading in a westward and northward manner in County Meath, with lower priced Municipal Districts catching up with the County average. Therefore, it is recommended that the model be reviewed at the development plan two-year progress report. For the purpose of this Strategy, an average house price of **€266,581** has been selected, representing the **average house price** in Q2 2019. Based on the *Goodbody House Price Inflation Report (2017)* prices have been estimated to increase by **4%** for the 2020-2025 period, reducing to **3%** in 2026.

5.4 Incomes

The CSO publishes a report every three years entitled *County Incomes and Regional Gross Domestic Product (GDP)*. The latest version was published in March 2017. It contains estimated data on the primary total income, disposable income of households by region and county in 2014. In the context of this Strategy, it is necessary to establish the average disposable income for 2020-2026. Average incomes in Meath were 99% of the remainder of the State. Table 5.5 details the derived income distribution for Meath using the published data.

Table 5.5: Estimate of Distribution of Household Disposable Incomes 2016

	Deflator	Weekly (€) <	Monthly (€) <	Annually (€) <	% of Households in Each Category	Number of Households in each Category
1st decile	0.99	194.53	778.14	10,115.81	9.93%	7,014
2nd decile	0.99	319.41	1,277.63	16,609.15	10.50%	7,417
3rd decile	0.99	457.80	1,831.22	23,805.83	10.44%	7,376
4th decile	0.99	583.42	2,333.67	30,337.68	10.45%	7,386
5th decile	0.99	714.77	2,859.06	37,167.80	10.22%	7,221
6th decile	0.99	852.29	3,409.18	44,319.31	9.93%	7,014
7th decile	0.99	1011.36	4,045.42	52,590.51	9.64%	6,808
8th decile	0.99	1197.58	4,790.31	62,274.05	9.65%	6,818
9th decile	0.99	1452.00	5,808.01	75,504.08	9.64%	6,808
10th decile	0.99	2195.84	8,783.37	114,183.81	9.61%	6,787
Total					100%	70,649

Source: CSO/MacCabe Durney Barnes

The household disposable income distribution needs to be calculated over the period of the Strategy. The growth in household disposable income is based upon the assumptions in Tables 4.6 and 4.7.

Table 5.6: Household Disposable Income 2020-2026 (€)

Year	2020	2021	2022	2023	2024	2025	2026
% growth	2.6%	2.3%	2.4%	2.5%	2.5%	2.5%	2.5%
1st decile	11,931	12,205	12,498	12,811	13,131	13,459	13,796
2nd decile	19,589	20,040	20,521	21,034	21,560	22,099	22,651
3rd decile	28,077	28,723	29,412	30,148	30,901	31,674	32,466
4th decile	35,781	36,604	37,482	38,420	39,380	40,365	41,374
5th decile	43,837	44,845	45,921	47,069	48,246	49,452	50,688
6th decile	52,271	53,474	54,757	56,126	57,529	58,967	60,441
7th decile	62,027	63,453	64,976	66,600	68,265	69,972	71,721
8th decile	73,448	75,137	76,940	78,864	80,835	82,856	84,927
9th decile	89,051	91,100	93,286	95,618	98,009	100,459	102,970
10th decile	134,671	137,769	141,075	144,602	148,217	151,922	155,720

Source: Central Bank/Department of Finance /MacCabe Durney Barnes/ CDP Core Strategy

Table 5.7 indicates the projected additional households per annum in each income decile. The total number of additional households projected for County Meath for each year covered by the Housing Strategy is calculated in Section 4.4.

Table 5.7: Households Required in Each Decile 2020-2026

Decile	% in Decile	2020	2021	2022	2023	2024	2025	2026
1st decile	9.93%	236	236	236	236	236	236	236
2nd decile	10.50%	250	250	250	250	250	250	250
3rd decile	10.44%	249	249	249	249	249	249	249
4th decile	10.45%	249	249	249	249	249	249	249
5th decile	10.22%	243	243	243	243	243	243	243
6th decile	9.93%	236	236	236	236	236	236	236
7th decile	9.64%	229	229	229	229	229	229	229
8th decile	9.65%	230	230	230	230	230	230	230
9th decile	9.64%	229	229	229	229	229	229	229
10th decile	9.61%	229	229	229	229	229	229	229
	100%	2,381	2,381	2,381	2,381	2,381	2,381	2,381

Source: CDP Core Strategy

5.5 Interest Rates and Mortgages

The level at which interest rates are set is a fundamental factor for forecasting activity on the housing market. The Central Bank indicates that over half of the transactions are carried out by cash buyers.

The uncertainty surrounding the outcomes of Brexit is problematic when forecasting European financial stability and therefore interest rates. The European Central Bank has kept interest rates relatively low to allow for the recovery of the euro zone. It is understood that interest rates will remain at their present level or lower until at least 2020.

Interest rates for mortgages are currently averaging 3.0% (Central Bank, 2019). It can be expected that these rates will remain at this level for at the next two years. The Central Bank analysis suggests that interest rates would range from 4% to 6% over the period of the Strategy. The Strategy therefore assumes an interest rate of **4.5%**.

The mortgage repayments were calculated using a loan to value ratio of **0.85** for a **25-year** repayment period. A maximum of **35%** of household income on mortgage costs is applied in accordance with the annuity formula specified in the Step-by-Step Guide.

5.6 Affordability

The final stage in calculating the percentage of those with a housing requirement under Part V of the Act involves utilising the information and assumptions outlined in the preceding sections. It involves:

- determining the number of additional households in each income decile;
- projecting house price bands and the number of units coming forward in those price bands;
- establishing the number of households which do not meet the affordability criteria; and
- expressing this as a percentage of the total additional households forming during the plan period.

Table 5.8 outlines the percentage of households who will not be capable of servicing a mortgage for each of the years up to and including 2026.

Table 5.8: Households Not Meeting Affordability Criteria

Year	Decile	No. Additional Households	Running Total	Affordability by Decile (€)	Household Band Position	Upper Range (€)	Houses Required in Each Band*	Housing Units Provided in Each Band	Number of Households not meeting affordability criteria	Social & Affordable Housing Requirement
2020	1st decile	236	236	67,320						
	2nd decile	250	486	110,532	1st Band	106,090	492	286	206	8.7%
	3rd decile	249	735	158,425	2nd Band	159,136	283	324	-40	
	4th decile	249	984	201,894						
	5th decile	243	1227	247,348	3rd Band	212,180	277	514	-237	
	6th decile	236	1464	294,941	4th Band	265,225	230	502	-272	
	7th decile	229	1693	349,985	5th Band	318,270	194	338	-144	
	8th decile	230	1923	414,428	6th Band	371,315	114	273	-159	
	9th decile	229	2153	502,472	7th Band	424,360	-261	86	-347	

Draft Meath County Housing Strategy 2020-2026



Year	Decile	No. Additional Households	Running Total	Affordability by Decile (€)	Household Band Position	Upper Range (€)	Houses Required in Each Band*	Housing Units Provided in Each Band	Number of Households not meeting affordability criteria	Social & Affordable Housing Requirement
	10th decile	229	2381	759,882	8th Band	None		185		
	Total	2,381						2,508		8.7%
2021	1st decile	236	236	68,868						
	2nd decile	250	486	113,075	1st Band	110,334	500	286	215	9.0%
	3rd decile	249	735	162,069	2nd Band	165,502	288	324	-36	
	4th decile	249	984	206,538						
	5th decile	243	1227	253,037	3rd Band	220,667	282	514	-232	
	6th decile	236	1464	301,724	4th Band	275,834	234	502	-269	
	7th decile	229	1693	358,034	5th Band	331,001	197	338	-141	
	8th decile	230	1923	423,959	6th Band	386,168	116	273	-157	
	9th decile	229	2153	514,029	7th Band	441,334	-265	86	-351	
	10th decile	229	2381	777,359	8th Band	None		185		
	Total	2,381						2,508		9.0%
2022	1st decile	236	236	70,521						
	2nd decile	250	486	115,788	1st Band	114,747	508	286	222	9.3%
	3rd decile	249	735	165,959	2nd Band	172,122	293	324	-31	
	4th decile	249	984	211,495						
	5th decile	243	1227	259,110	3rd Band	229,494	286	514	-228	
	6th decile	236	1464	308,966	4th Band	286,867	238	502	-265	
	7th decile	229	1693	366,627	5th Band	344,241	200	338	-138	
	8th decile	230	1923	434,135	6th Band	401,614	117	273	-155	
	9th decile	229	2153	526,366	7th Band	458,988	-269	86	-355	
	10th decile	229	2381	796,016	8th Band	None		185		
Total	2,381						2,508		9.3%	
2023	1st decile	236	236	72,284						
	2nd decile	250	486	118,683	1st Band	119,337	516	286	230	9.7%
	3rd decile	249	735	170,108	2nd Band	179,006	297	324	-27	
	4th decile	249	984	216,782						
	5th decile	243	1227	265,588	3rd Band	238,674	291	514	-224	
	6th decile	236	1464	316,690	4th Band	298,342	241	502	-261	
	7th decile	229	1693	375,793	5th Band	358,010	203	338	-135	
	8th decile	230	1923	444,988	6th Band	417,679	119	273	-154	
	9th decile	229	2153	539,525	7th Band	477,347	-273	86	-359	
	10th decile	229	2381	815,916	8th Band	None		185		
Total	2,381						2,508		9.7%	
	1st decile	236	236	74,091						
	2nd decile	250	486	121,650	1st Band	124,110	523	286	237	10.0%
	3rd decile	249	735	174,361	2nd Band	186,167	301	324	-23	
	4th decile	249	984	222,202						

Year	Decile	No. Additional Households	Running Total	Affordability by Decile (€)	Household Band Position	Upper Range (€)	Houses Required in Each Band*	Housing Units Provided in Each Band	Number of Households not meeting affordability criteria	Social & Affordable Housing Requirement
2024	5th decile	243	1227	272,227	3rd Band	248,221	295	514	-219	
	6th decile	236	1464	324,607	4th Band	310,276	245	502	-258	
	7th decile	229	1693	385,188	5th Band	372,331	206	338	-132	
	8th decile	230	1923	456,113	6th Band	434,386	121	273	-152	
	9th decile	229	2153	553,013	7th Band	496,441	-277	86	-363	
	10th decile	229	2381	836,314	8th Band	None		185		
	Total	2,381						2,508		10.0%
	1st decile	236	236	75,943						
	2nd decile	250	486	124,691	1st Band	129,075	531	286	245	10.3%
	3rd decile	249	735	178,720	2nd Band	193,613	306	324	-18	
2025	4th decile	249	984	227,757						
	5th decile	243	1227	279,033	3rd Band	258,149	299	514	-215	
	6th decile	236	1464	332,722	4th Band	322,687	248	502	-254	
	7th decile	229	1693	394,817	5th Band	387,224	209	338	-129	
	8th decile	230	1923	467,515	6th Band	451,761	123	273	-150	
	9th decile	229	2153	566,838	7th Band	516,299	-281	86	-367	
	10th decile	229	2381	857,222	8th Band	None		185		
Total	2,381						2,508		10.3%	
2026	1st decile	236	236	77,842						
	2nd decile	250	486	127,809	1st Band	132,947	533	286	248	10.4%
	3rd decile	249	735	183,188	2nd Band	199,422	307	324	-17	
	4th decile	249	984	233,451						
	5th decile	243	1227	286,009	3rd Band	265,894	301	514	-214	
	6th decile	236	1464	341,040	4th Band	332,367	249	502	-253	
	7th decile	229	1693	404,688	5th Band	398,841	210	338	-128	
	8th decile	230	1923	479,203	6th Band	465,314	123	273	-150	
	9th decile	229	2153	581,009	7th Band	531,788	-283	86	-368	
	10th decile	229	2381	878,653	8th Band	None		185		
Total	2,381						2,508		10.4%	

The percentage of households which will have a difficulty servicing a mortgage will be between 8.7% and 10.4% over the period of the Plan, representing an overall percentage of 9.6%. This is in line with the cap on provision of units under Part V of the Act.

6 Social Housing Needs Assessment

6.1 Introduction

Under Section 21 of the Housing (Miscellaneous Provisions) Act 2009, each Local Authority is required to prepare a summary of social housing needs carried out in their administrative area. This need is reiterated in the RSES. The assessment is undertaken so as to better understand and meet the needs of those qualifying for social housing support. Since 2016 it has been conducted annually. In accordance with the Urban Regeneration and Housing Act 2015, housing strategies should have regard to these assessments.

6.2 The Assessment of Housing Needs

6.2.1 Summary of Social Housing Needs Assessment 2016

In June 2019, the net housing need on completion of the assessment was **1,733** households qualifying for social housing support. A previous assessment dated 2016 had identified 3,328, so this represents a decrease in 48% over just two years. A summary of the findings of the assessment is presented in Table 6.1.

Table 6.1: Summary of Social Housing Needs Assessment June 2019

	Number of Households
1. Number of Household subjected to a fully completed assessment	1170
2. Gross Housing Need on completion of Social Housing Needs Assessment at 24 th June 2019	3,864
3. Net Housing Need on completion of Social Housing Needs Assessment at 24 th June 2019	1,733
4. Categories deducted from Gross Housing Need figure to obtain Net Need figure:	
i) HAP	1843
ii) RAS (pre-April 2011)	54
iii) Transfer applications	234
Total	213
5. Number of households assessed and deemed not to qualify for social housing support	146
6. Households suspended from the list for refusing two offers within 12 months	22

While there has been a very small decrease in overall number of households requiring housing assistance, more households see their needs met through a folio of options provided by the Local Authority. There has been a much wider use of the HAP scheme. The number of

households now availing of the HAP scheme has been multiplied by six between 2016 and 2019, with 1,843 households receiving HAP payments in June 2019.

6.2.2 Categories of Housing Needs

As the full details of the 2019 assessment are not available, the 2018 assessment was used. It splits the households according to the basis of needs for housing, i.e. the reason for requiring social housing support. There are 13 categories which are:

A – Dependent on rent supplement	H – Disability – Other
B – Unsuitable accommodation	I – Disability – Intellectual
C – Require separate accommodation	J – Medical needs or compassionate grounds
D – Institution, emergency accommodation, hostel	K – Overcrowded accommodation
E – Disability – Physical	L – Unfit accommodation
F – Disability – Sensory	M – Unsuitable mortgage
G – Disability – Mental health	

There has been an overall decrease of households qualifying for social housing support since the count in June 2017, particularly in those availing of rent supplement. It is noted that the number of households qualifying for support due to unsuitable accommodation has increased by almost 60% in less than two years. The number of households requiring emergency accommodation has increased almost five times since 2017 to reach 33 households. Households requiring support due to unsuitable mortgages has increased by almost 60% in the last two years. Both these categories signify increasing issues of affordability and access to the housing market. Categories E to I, which regard a form of disability, have all decreased, particularly those having a physical disability.

6.2.3 Length of Time on Waiting List

The number of households who have been on the waiting list for up to 12 months is the only category which has increased over the last two years, suggesting increased difficulties for Meath-based households to meet their own housing needs. Other categories, particularly those on longer terms, such as 2-3 years; 3-4 years 4-5 year have been halved over the same period.

6.2.4 Age, Employment Status and Household Incomes

The largest group qualifying for social housing support is those in the 30-39 age category. Categories for younger age groups (those under 25 and the 25 to 29 year-old category) have decreased suggesting that they may stay longer with their relatives or share accommodation with others, reflecting trends of increasing household size in the County. All age groups from 50 years old and older have increased since 2013.

Although 52% of the list are households where the main applicant is unemployed, the number of households where the main applicant is employed has increased since 2013. In 2013, this category constituted 17.9% of the list, compared with 30.6% in 2018. Again, this suggests that issues of affordability are becoming more significant. The number of households categorised as “one parent family support” has decreased substantially. The principal source of income of 58% of the households qualifying for support is social welfare. Those relying solely on their

salary account for 19% of the total. The increase of their share again suggests growing affordability issues for employed households.

6.2.5 Household Composition

Over 70% of the households on the list are either composed of a single person or a lone parent. The single person household is the one which has increased the most since the 2013 assessment was undertaken, increasing by over 50%. Couples with or without children account for less than one-third of the list.

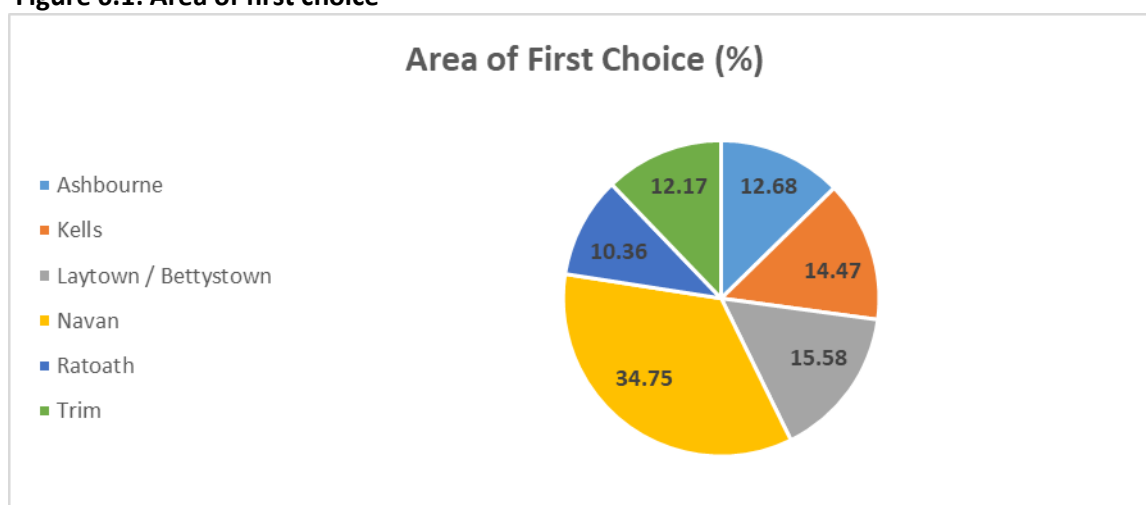
6.2.6 Tenure

55.9% of the households are currently renting from the private sector. This presents a minor decrease since 2013. The number of households living with parents has increased by over 80% since 2013. The households in emergency accommodation or no accommodation is rapidly increasing and has almost doubled since 2017.

6.2.7 First Area of Preference Choice

Figure 6.1 presents the first area of preference for housing.

Figure 6.1: Area of first choice



Source: Meath Social Housing Needs Assessment 2018

Navan is the most selected location, which is explained by the town’s size and range of services available. It is particularly important for households who do not own a car or who qualify in either of the categories E to I, the latter particularly needing to have access to a range of health services. It is noted that Kells and Trim presented the biggest decrease in demand between 2017 and 2018. The Laytown-Bettystown MD remains a constant choice, with a decrease of 0.5%.

6.3 Specialised Housing Requirements

6.3.1 Student Accommodation

While there is no third level institute in County Meath, NUI Maynooth is located immediately to the south of the County, in Kildare. Such proximity to County Meath could impact on the southern market, particularly Trim and Dunboyne. This should be monitored and kept under

review. A SHD application including 462 bed-spaces for students was granted planning permission in July 2018 in Maynooth.

6.3.2 Accommodation for Older People

Accommodation for older people is a growing concern at both national and local level, with population trends indicating that the over 65 age category has increased by 19.1% in the State since 2011 (CSO, 2017). This is projected to increase by at least 30% by 2026. The growing need to accommodate an ageing population is evidenced by the publication in *Housing Options for our Ageing Population* in February 2019. Older people can be particularly vulnerable when renting, as reduced income upon retirement is not indexed to increasing rental prices. There are various means to provide for their housing needs, which include 'ageing in place' and nursing home care. The social housing needs assessment indicated that the age of the main applicant for 169 households (or c.9% of the list) was aged 60 years or over. Although an increase between 2013 and 2018 may appear moderate in terms of number of households, its share in the overall needs assessment is gradually increasing. It effectively constitutes an increase of 65% since the 2013 assessment was undertaken. Meath County Council has also prepared an *Age Friendly Strategy 2017-2020* which sets out actions to be pursued by the Council in relation to the housing needs of older people.

During the 2016 Census, 20,788 people were over 65 years old, or almost 11% of the County population. This is broadly aligned with the country share. It is expected that the 65+ age groups could total 27,024 by 2026 and it will be essential that their housing needs be met in accordance with NPO 30 of the NPF 2040.

6.3.3 Accommodation for the Travelling Community

The social housing needs assessment also looks at the breakdown of Traveller families in the County. In 2016, there were 431 families in Meath. Of these, 67.8% lived in Navan, 10.2% in Trim and 5.1% in Ashbourne. In accordance with the provisions of the Housing (Traveller Accommodation) Act, 1998 as amended by the Housing (Miscellaneous Provisions) Act 2009, local authorities are required to prepare a Traveller Accommodation Programme to ensure that the housing needs of the Travellers normally resident in the administrative area are met accordingly. The programme is prepared by the local authority and the Local Traveller Accommodation Consultative Committee. The current programme for Meath covers the period from the 1st July 2019 to 30th June 2024. On the 30th November 2018, an Annual Count of Traveller families and their accommodation position was undertaken. In terms of Accommodation Type, 343 families were in a form of tenancy (social/private), while 76 households were deemed to be sharing with families, and a further 24 households were recorded as residing on unauthorised sites.

Meath County Council assessed the accommodation requirements of the Traveller Community and prepared the Traveller Accommodation Programme 2019-2024 based on this assessment. The programme will be predominately driven by standard social housing provision, either through new units or casual vacancies as they arise during the delivery period, in line with Meath County Council's Allocation Scheme. Standard social housing includes housing provided by either the Local Authority or AHBs directly, or through long term leasing arrangements. Meath County Council provides a range of social housing supports/options for Travellers including:

- Standard Local Authority/AHB Housing

- Group Housing
- Halting Site Bays
- Housing First Tenancies
- Local Authority Adaptation Works
- Improvement Works in Lieu of Housing
- HAP
- RAS
- Long Term Leasing
- Mobility Aid Housing Grant Scheme
- Housing Adaptation Grant for People with a Disability
- Housing Aid for Older People

Works under the **Local Authority Adaptation Works Scheme** (LAAWS) have been included in the Programme’s projected output as an important means to facilitate Traveller families in their existing Local Authority homes, and in particular when a household member has a disability, and specific requirements to the property are required as a result. The programme targets outlined in table 6.2 below have been set for Meath County Council’s Traveller Accommodation Programme 2019-2024.

Table 6.2: Targets for Meath County Council’s Traveller Accommodation Programme 1st July 2019 – 30th June 2024

Type of Housing support	Target
Standard Social Housing Casual Vacancies / New Build/Acquisition/AHB	45
Group Housing Support Navan (2021 & 2024) Trim (2023)	20
Halting Site Bays St Francis Park Refurbishment/ Casual Vacancies	9
Housing First Tenancy Mid East Region Homelessness Action Plan	3
Local Authority Adaptation Works MCC Housing People with a Disability Strategy	15
Housing Assistance Payment (HAP)	150

Source: Traveller Accommodation Programme 2019-2024, Meath County Council

6.3.3 Accommodation for People with Disabilities

The number of applicants with disabilities for social housing support has more than doubled since the 2013 assessment. A large increase is noted in all categories, except category G (‘other’). Disability is defined by four types: sensory, disability, mental health disability, physical disability and intellectual disability. In November 2016 the Council prepared a *Strategic Plan for Housing Persons with Disabilities*. The Plan seeks to achieve better co-ordination and delivery of housing and related support services for people with disabilities and to strategically plan for the short, medium, and long-term housing needs of this group. The

strategic plan outlines a number of actions to be implemented in County Meath. These include:

- Use Part V as a mechanism to deliver an element of disability specific accommodation (also referred to as 'Disability Need');
- To reuse vacant adapted or disability designed dwelling to fulfil the housing needs of households on the housing disability list;
- Universal design incorporated into new builds;
- Tenants of a disability unit which has had specific disability adaptation cannot purchase their accommodation as to guarantee its return to the local authority's stock;
- Transfer option to a more suitable unit will always be favoured to adaptation works; and
- If the authority carries out significant adaptation work to a tenant's dwelling, it will be designated as not available for acquisition by a tenant.
- Suite of private adaptation grants to facilitate independent living at home for older persons or persons with a disability.

6.3.4 Accommodation for the Homeless

The Housing (Miscellaneous Provisions) Act 2009 directly addresses the needs of the homeless. The threat of homelessness is increasing with rising property and rental prices. Category D of the social housing needs assessment accounts for these households. Seven households were recorded as being homeless compared with two in 2013. It is important to note that the data may not include all homeless people, as not all homeless people declare themselves as such.

In accordance with Section 40 of the Housing (Miscellaneous Provisions) Act 2009, Meath County Council forms part of the Mid-East Joint Homelessness Consultative Forum, which adopted the *Mid-East Homelessness Action Plan 2018-20* in December 2017, setting out the vision, aims and key performance indicators to achieve specific outcomes in the region.

7 Conclusion

In accordance with Section 94(3) of the Act, the Housing Strategy considers the existing and future housing needs of residents in the County. It addresses the need to ensure that housing is available for persons who have different levels of income, there is a mix of house types and sizes (including those for the elderly and persons with disabilities); and the need to counteract undue segregation in housing between persons of different social backgrounds. In addition, the Housing Strategy needs to have regard to the needs of the homeless and to provide suitable accommodation to Travellers who are indigenous to the area.

The Core Strategy indicates that based upon projected population and additional households, a total of 20,351 additional housing units would be required between 2017 and 2026, inclusive. There would be an average of 2,381 units per annum over the Plan period 2020-2026.

Table 7.1: Anticipated Social and Affordable Housing Requirement in Meath – 2017-2026

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Total Households
New Household Formations	1,227	1,227	1,227	2,381	2,381	2,381	2,381	2,381	2,381	2,381	20,351
Social & Affordable Housing Requirement	121	105	105	206	215	222	230	237	245	248	1,935
Social & Affordable % of total	9.9%	8.5%	8.6%	8.7%	9.0%	9.3%	9.7%	10.0%	10.3%	10.4%	9.5%

The assessment indicates that an average of 9.5% of those new households will have a social and affordable housing requirement. The Housing Strategy estimates that there will be a requirement for 1,935 social and affordable housing units between 2017 and 2026, of which 1,397 would be required during the Plan period. These could be delivered through Part V if private sector housing is delivered in line with expectations. A 10% social housing requirement will be applied to planning permissions for housing on all lands zoned solely for residential use, or for a mixture of residential and other uses. The methods by which developers can comply with the requirements of Part V are set out in the Act and the Council will avail of all available options. Currently, under Section 96(3) sets out the 6 types of Part V agreement that may be made, as follows:

1. Transfer to the ownership of the local authority of a part or parts of the land subject to the planning application.
2. Build and transfer to the ownership of the local authority, or persons nominated by the authority, of a number of housing units on the site subject to the planning application.
3. Transfer to the ownership of the local authority, or persons nominated by the authority, of housing units on any other land in the functional area of the local authority.

4. Grant a lease of housing units to the local authority, either on the site subject to the planning application or on any other land within the functional area of the local authority.
5. A combination of Option 1 and any other option or options.
6. A combination of any of the Options 2 to 4.

In the event that the quantum of private sector falls short of that anticipated, the social and affordable housing requirement would have to be delivered by other means. Given that the Council and AHBs will be responsible for the delivery of these units which are not delivered through Part V, it will be particularly important to avoid undue segregation in housing between persons of different social backgrounds in the development of such schemes.