



# Clare County Development Plan 2023–2029

## Volume 8 Clare Housing Strategy

**Interim Version**

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COMHAIRLE CONTAE AN CHLÁIR  
CLARE COUNTY COUNCIL



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# 1 Introduction

## 1.1 Overview

This Housing Strategy has been prepared by KPMG Future Analytics on the behalf of Clare County Council to meet the statutory requirements of the Planning and Development Act, 2000 (as amended). The purpose of this Housing Strategy is to outline the existing and future housing requirements of County Clare and to set out measures for the Council to plan for and address these needs.

This Housing Strategy informs the policies and objectives of the Clare County Development Plan 2023-2029, playing a key role in translating national and regional housing policies to the local level. Since the previous Joint Housing Strategy<sup>1</sup> and Clare County Development Plan 2017-2023 were prepared there have been significant changes in planning legislation and policy, especially the introduction of the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES) for the Southern Regional Assembly, coupled with the introduction of Housing for All - A New Housing Plan for Ireland.

The NPF requires each local authority to develop a Housing Need Demand Assessment (HNDA) which must underpin and support the preparation of housing strategies and housing policy. KPMG Future Analytics have applied a robust methodology to inform decision-making around the current and future housing supply and investment in housing related infrastructure and services in County Clare in accordance with the NPF and all other relevant statutory requirements.

## 1.2 Housing Need Demand Assessment (HNDA)

An evidence-based and future-proofed methodological approach has been adopted to ensure that the Housing Strategy meets the housing needs of the county and its residents while remaining in accordance with local, regional and national guidelines. Specifically, the NPF indicates that the purpose of the HNDA tool is to:

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

The HNDA incorporates socio-economic and demographic data in relation to current demand and supply in County Clare and projects future need over the lifetime of the Development Plan. The analysis examines population growth, housing supply targets, incomes, mortgage capacity and rental affordability, social housing and housing needs as well as tenure, type, and dwelling size using

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<sup>1</sup> Joint Housing Strategy for Clare Local Authorities and Limerick City and County Councils 2010-2017

evidence-based assumptions relating to employment growth, income levels and affordability in the housing market.<sup>2</sup>

The NPF states that HNDAs are designed to give broad, long run estimates of potential future housing need, rather than precision estimates. Additionally, a logical, sequential framework will allow for updating, monitoring and evaluation. The HNDA also fulfils a critical statutory requirement for Clare County Council through assessing need for social and affordable housing in accordance with Part V of the Planning and Development Act 2000 (as amended).

### 1.2.1 HNDA Guidance and Toolkit, April 2021

The Department of Housing, Local Government and Heritage (DHLGH) published 'Guidance on the Preparation of a Housing Need and Demand Assessment' and a HNDA Tool in April 2021. This is intended to be the first iteration of the DHLGH's HNDA Tool for use by local authorities in the preparation of housing strategies and development plans.

The HNDA Tool produces an estimate of total future housing need in a local authority over the period 2020-2040 and an estimate of this need broken down into four tenure types:

- **Owner-occupation**
- **Private rented**
- **Social rented**
- **Affordability constraint** (i.e. households that are above the eligibility threshold for social housing but cannot afford to buy or rent privately and may require a form of affordable housing such as affordable purchase or cost rental).

The HNDA Toolkit may be amended in several ways to reflect custom scenarios and updated assumptions. Several custom variations have been agreed and applied by KPMG Future Analytics and Clare County Council to account for up to date research on the Clare housing market, as set out in Section 4.2.

## 1.3 Report structure

This report draws together a broad range of data and information on the current and forecast housing market and housing needs in County Clare. Section 2 provides an overview of the legislation and policy at national, regional and local level relevant to housing and planning in County Clare and to assessing housing need. Section 3 sets out the current demographic, economic and housing baseline in County Clare, providing a comprehensive view of the existing housing baseline.

Section 4 sets out the assessment of forecast housing need over the plan period through the application of the HNDA Toolkit, including a comprehensive outline of the Toolkit methodology and outputs. Additional analysis has also been undertaken to assess specific requirements and elements

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<sup>2</sup> While data used inevitably reflects a snapshot in time, best-practice statistical analysis and reasonable assumptions are applied and stated clearly throughout the strategy.



of future housing need set out in the NPF including household composition, dwelling type, single rural dwellings, and specialist provision.

Section 5 summarises and synthesises the analysis outputs and considers ways of meeting need, while Section 6 sets out the policy objectives for delivery of this Housing Strategy.



## 2 Policy and legislative context

### 2.1 National legislation and policy

#### 2.1.1 Planning and Development Act, 2000 (as amended)

Under Part II of the Planning and Development Act 2000 (as amended) Local Authorities are required to ensure that Development Plans are consistent with national plans, policies, and strategies. Development Plans therefore must demonstrate consistency with national and regional objectives, as now set out in the National Planning Framework and Regional Spatial and Economic Strategies.

Local Authorities are also required to prepare and incorporate a Housing Strategy into their Development Plan, the purpose of which is to ensure that the housing needs of the existing and future population of the development plan area are met. The Act states that:

*“...each housing strategy should have regard to the proper planning and sustainable development of an area and should be concerned with the overall supply of housing within the planning authority.”*

The Act further specifies that Housing Strategies must consider:

- The existing and likely future need for social and affordable housing;
- The need to ensure that housing is available for people of different incomes;
- The need to ensure the availability of a mixture of house types and sizes to cater for the requirements of different categories of households, including the special requirements of older persons and persons with disabilities; and
- The need to counteract segregation in housing between persons of different social backgrounds.

#### 2.1.2 Housing for All (2021)

‘Housing for All: A New Housing Plan for Ireland’ was published in 2021. It represents the Government’s housing plan to 2030, replacing Rebuilding Ireland. It reiterates a national target of building an average of 33,000 new homes every year from 2021 to 2030, including approximately 10,000 social homes and 6,000 affordable homes for purchase or rent. It provides a comprehensive strategy and action plan across all tenures and elements of the Irish housing system, guided by four main ‘pathways’ to improving the housing system:

- Supporting home ownership and increasing affordability
- Eradicating homelessness, increasing social housing delivery and supporting social inclusion
- Increasing new housing supply
- Addressing vacancy and efficient use of existing stock

Housing for All has the largest ever housing budget in the history of the State to support these pathways, with in excess of €20bn in funding through the Exchequer, the Land Development Agency (LDA) and the Housing Finance Agency over the next five years. Local Authorities will play a key role (in partnership with Approved Housing Bodies) in delivering new social and affordable homes under Housing for All. Each Local Authority will produce a Housing Delivery Action Plan by December 2021 to translate national targets into clear local targets and actions, underpinned by an evidence-based assessment of local housing need. The strategy reiterates the importance of compact growth and sustainable development, with national housing policy committed to delivering town centre and rural regeneration. For rural towns and villages, a new ‘Croí Cónaithe’ Fund will be established to deliver serviced sites for housing (subject to available infrastructure) to attract people to build their own homes and refurbish vacant properties, enabling sustainable housing delivery in small towns and villages.

On the 2<sup>nd</sup> of November 2022 the first annual update of Housing for All was published. The government has stated that they are “confident that the 2022 Housing for All target of 24,600 new homes will be exceeded”.

Since the publication of Housing for All last year, there have been unprecedented difficulties encountered deriving from the war in Ukraine, the energy crisis and rising interest rates.

Commenting on the publication of the updated Housing for All Action Plan, Taoiseach Micheál Martin said; “Despite the unprecedented challenges arising from the war in Ukraine, we will exceed the target to deliver 24,600 new homes in 2022. And we have now set out an updated set of actions across multiple departments and agencies to build on the progress to date.”

### 2.1.3 The Affordable Housing Act, 2021

The Affordable Housing Act introduced several important changes to the Irish housing system. It establishes a legislative basis for new forms of affordable housing for middle-income households who cannot afford private market housing. These new tenures are affordable purchase dwellings (sold by at below-market costs) and cost rental, a new form of below-market rent with rents tied to delivery costs and subject to a minimum discount compared to market rents. The Act also amends Part V of the Planning and Development Act 2000 to introduce a requirement for Local Authority housing strategies to assess the need for affordable housing including cost rental over the course of a statutory development plan (i.e. via the HNDA).

The Act amends ‘Part V’ housing requirements to include a requirement for 20% social and affordable housing. “An applicant for planning permission for developments of 4 houses or fewer can apply for an exemption certificate from Part V”. This provides for the transfer of 20% of land in respect of which permission for housing is granted to the Planning Authority, at least half of which must be used for social housing support. This 20% requirement is now mandatory and is no longer contingent on the estimate of need within a Housing Strategy. This requirement may be satisfied by the transfer of land, houses, off site housing, leasing or any combination of these on condition that 20% of the planning gain, i.e. the net monetary value is transferred. Where a Housing Strategy assesses social and affordable housing need of less than 20% of new households over a plan period, the Part V requirement may be met either through transfer of 20% of the land, or through the provision of housing to meet the estimated need with the remaining equivalent net monetary value provided as a discount on properties acquired.

#### 2.1.4 The Housing (Miscellaneous Provisions) Act, 2009

The Housing (Miscellaneous Provisions) Act 2009 makes amendments and extensions to provisions under the Housing Acts 1966 to 2004 to provide Local Authorities with a strategic framework for the delivery and management of housing services. Among other measures, this requires Local Authorities to adopt homelessness action plans and anti-social behaviour strategies. It provides a legislative basis for objective methods to assess need and allocate social housing support which incorporate household size and household income. The Act also extends the legislative basis for the provision of rented social housing by means of leasing or contract arrangements with private landlords.

#### 2.1.5 Project Ireland 2040 – National Planning Framework (2018)

The National Planning Framework (NPF) is a high-level strategy that will shape growth and development in Ireland to the year 2040. The NPF provides a framework for the sustainable development of Ireland's existing settlements, as an alternative to an uncoordinated "business as usual" approach. The NPF contains several National Policy Objectives that support the delivery of residential development at a suitable location and scale to achieve an overall target of 550,000 additional households nationwide by 2040.

The achievement of National Policy Objectives at a County level will be underpinned by the development of a Housing Need Demand Assessment (HNDA) by each Local Authority. A HNDA is defined as a "database which allows local authorities to run a number of different scenarios to inform key decisions on housing need and supply." They will provide long-term estimates of future housing needs to support the preparation of Housing Strategies and inform housing policy outputs. The NPF lists a number of key evidence inputs that will inform and drive the HNDA model, based around:

- Demographic trends, affordability trends and wider economic trends.
- Housing Stock Profile Pressures, existing need and management issues.
- Estimating future housing need and demand.

National Policy Objective 3a (NPF) targets 40% of future housing development to be within and close to the existing 'footprint' of existing settlements. National Policy Objective 3c goes on to state that at least 30% of all new homes that are targeted in settlements other than five Cities and their suburbs, should be delivered within their existing built up footprints.

#### 2.1.6 Implementation Roadmap for the National Planning Framework (2018)

The Implementation Roadmap for the National Planning Framework (July 2018) highlights a national focus on achieving alignment between national, regional and local planning policy and practice. It addresses issues around the legal status of the NPF and provides transitional population projections for the period up to 2031. It also sets out mechanisms to ensure that Development Plans will broadly align with the NPF and RSES's to address the six-year period up to 2026/2027. It projects that County Clare will see a population increase of between 15,000 and 18,000 between 2016 and 2031, as set out below.

**Table 2.1: Transitional population projections to 2031 (NPF Implementation Roadmap July 2018)**

	Projected Population			Increase from 2016	
	2016	2026 - RSES	2031 - RSES	2026	2031
<b>County Clare</b>	119,000	129,500 – 131,500	134,000 – 137,000	10,500 – 12,500	15,000 – 18,000

### 2.1.7 Project Ireland 2040 – National Development Plan 2021-2030

The National Development Plan (NDP) sets out investment priorities to deliver on the goals of the National Planning Framework, with a total investment of approximately €165 billion. It was revised and updated in 2021 to re-align with new national investment and development priorities and the Programme for Government.

In terms of housing, the NDP provides medium-term funding to deliver the national Housing for All strategy, with approximately €4 billion in State capital funding made available for housing annually from 2021 to 2025. This will support the delivery of the national targets in Housing for All of approximately 9,500 new-build social homes, 4,000 Affordable Purchase homes and 2,000 Cost Rental homes per year up to 2030. Local Authorities and Approved Housing Bodies will play a key role in delivering new homes, while the NDP also provides funding for the Land Development Agency to help deliver social and affordable housing on major public sites. The NDP also identifies critical infrastructure to support population and housing growth, with almost €6 billion of investment to be undertaken by Irish Water over 2021-25 (of which over €4.5 billion will be Exchequer funded), as well as other water infrastructure investment including €175 million in the Rural Water Programme. The NDP also supports the retrofitting of approximately 36,500 Local Authority-owned homes to promote energy efficiency and climate resilience.

Infrastructure projects identified by the NDP in County Clare which may support new development and housing include the Shannon Flood Relief Scheme and the Shannon Crossing/Killaloe Bypass. The NDP commits to town and village regeneration through funding of schemes including the Urban Regeneration and Development Fund (URDF) and Rural Regeneration and Development Fund (RRDF); recent projects granted funding in County Clare include Ennis Town Centre Regeneration (under the URDF) and the Lahinch Seaworld and Town Upgrade Project (under the RRDF).

### 2.1.8 Housing Supply Target Methodology for Development Planning (December 2020)

The NPF is based on demographic and econometric projections undertaken by the Economic and Social Research Institute (ESRI) in 2017. Following publication of the NPF in 2018, the NPF ‘Roadmap’ circular was issued to all planning authorities, setting out projected county population ranges for 2026 and 2031. As part of the development plan process, planning authorities must demonstrate the manner in which their core strategy and other elements of the plan are consistent with the established NPF Roadmap population projections for their local authority area.

In order to strengthen the relationship between national and regional population projections and their integration into the development planning process at local authority level, the Department commissioned the ESRI to further develop work previously undertaken for the NPF. The findings of the ESRI work were published as a research paper on Structural Housing Demand at County Level in

December 2020. Following publication of this, the ‘Housing Supply Target Methodology for Development Planning: Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended)’ was published.

This ESRI research applies the projection model to four different development scenarios:

- Baseline – projecting a ‘business as usual’ scenario which is based on current trends and medium-term projections for the Irish economy;
- NPF 50:50 City – consistent with the NPF strategy;
- High Migration – incorporating assumptions around high international migration flows into Ireland based on higher economic growth than the baseline; and
- Low Migration – incorporating assumptions around lower international migration flows into Ireland based on lower economic growth than the baseline.

The ESRI research model is intended to enable structural household demand levels for each local authority area to be set out under the four different scenarios for each year to 2040. The Section 28 Guidelines state that “The NPF 50:50 City scenario is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF ‘Roadmap’ document”.

As such, the Section 28 Guidelines further indicate that this is the recommended housing demand scenario to be used by planning authorities in their planning functions in order to plan for the provision of housing to meet projected levels of demand in their administrative area, in accordance with the NPF strategy. Thus, planning authorities must now demonstrate the manner in which their core strategy and other elements of the plan are consistent with the NPF 50:50 City housing demand projection scenario identified by the ESRI. Deviation from this scenario, the Guidelines state, must be evidence-based and consistent with these guidelines. Accordingly, Clare County Council have been allocated a Housing Supply Target of **4,500 units** which will be applied throughout the Clare County Development Plan 2023-2029.

### 2.1.9 Programme for Government: Our Shared Future (2020)

The Programme for Government was published in 2020 in order to build a better society and secure a future for all living things. The document states that the Covid-19 pandemic has enabled the Government to implement radical policies that were previously considered impossible and it highlighted that the government will not allow the pandemic to be used as an excuse for failure. The purpose of this Programme is to recover the economy, rebuild our society, renew communities and respond to the challenges Ireland faces both nationally and internationally.

The Programme has a Mission entitled ‘Housing for All’. Over the next five years this Mission intends to:

- Put affordability at the heart of the housing system.
- Prioritise the increased supply of public, social, and affordable homes.
- Progress a state-backed affordable home purchase scheme to promote home ownership.
- Increase the social housing stock by more than 50,000, with an emphasis on new builds.

- Tackle homelessness with a commitment to end homelessness by 2030.
- Ensure that local authorities are central to delivering housing.
- Work with the private sector to ensure that an appropriate mix and type of housing is provided nationally.
- Improve the supply and affordability of rental accommodation and the security of tenure for renters.

### **2.1.10 Housing Options for Our Aging Population (2020)**

This policy statement was launched by the Government of Ireland in 2020 and sets out national policy priorities for meeting the accommodation needs of Ireland’s ageing population. It proposes supporting older people’s housing needs both by adapting existing homes and places and by planning for the future provision of new homes to meet demand. It notes that Local Authority Development Plans must provide for sustainable housing to meet the needs of all citizens and envisages an important role for them as further policy is developed.

## **2.2 Regional policy**

### **2.2.1 Regional Spatial and Economic Strategy (RSES) for the Southern Region (2020)**

The Regional Spatial and Economic Strategy (RSES) provides a long-term strategic framework for the spatial, economic and social development of the Southern Region, including County Clare. Among its main goals are promoting economic prosperity, accommodating growth and sustainable development in suitable places, protecting and enhancing the environment, combatting climate change, improving towns and cities, supporting rural development and identifying priorities for infrastructure development. Regional Policy Objectives for the region aim to support Local Authorities in completing Housing Need Demand Assessments as required under the NPF and provide for a diverse range of housing types and tenures. It further supports delivering national housing targets (which are now set out under Housing for All) and local authority actions “that contribute to progress under the key pillars of addressing homelessness, accelerating social housing, building more homes, improving the rental sector and utilizing the existing building stock within our region.”

The RSES outlines a sustainable place framework and settlement hierarchy to deliver compact growth and sustainable development across the region. It identifies the Limerick-Shannon Metropolitan Area as a major national growth centre. It also identifies Ennis as a Key Town and ‘large scale urban centre functioning as a self-sustaining regional driver,’ with a population growth target of at least 30% between 2016 and 2040. It identifies Ennis’ strategic location between Galway and Limerick and potential for attracting growth and investment, and supports the creation of a long-term strategy for the sustainable development of the town through the Ennis 2040 Economic and Spatial Strategy.

## 2.2.2 Limerick-Shannon Metropolitan Area Strategic Plan (2020)

The Limerick-Shannon Metropolitan Area Strategic Plan (MASP) provides a sub-regional planning framework within the RSES for Limerick City and its surrounding urban hinterland in Counties Limerick and Clare, including the town of Shannon. The Limerick-Shannon Metropolitan Area includes 132,420 people, with population predicted to increase to 177,552 by 2031. Both the NPF and the RSES recognise the Limerick-Shannon Metropolitan Region as a crucial urban centre and growth engine for Ireland's Mid-West.

One of the key aims of the MASP is to promote cohesive and sustainable development of the Metropolitan Region, with a vibrant city centre at its heart and with compact growth and regeneration of Limerick City and Shannon Town prioritised through co-ordinated, infrastructure-led housing and employment development (PO1). The MASP recognises Shannon as a significant regional strength and employment centre. Under the MASP it is an objective to improve and enhance Shannon as an attractive residential location through placemaking and regeneration initiatives (PO3). The MASP recognises the progression of sustainable development areas for housing in Shannon. The MASP identifies that Shannon has a large daytime working population but that population growth has remained stagnant. The aim of the MASP is to transform Shannon into a dynamic and vibrant place to live, through placemaking and the development of an Action Area Plan for Shannon Town Centre to create a sustainable urban centre and through initiatives to encourage regeneration of existing residential areas.

## 2.2.3 Draft Limerick-Shannon Metropolitan Area Transport Strategy (2020)

The Draft Limerick-Shannon Metropolitan Area Transport Strategy 2040 will be instrumental in the regeneration and transformation of the Limerick-Shannon Metropolitan Area (LSMA). The strategy aims to improve transport infrastructure within the LSMA to meet increased demand in the coming decades and to support the growth envisaged for this region in the NPF and RSES.

The plan aims to create a modal shift within the LSMA from the private car to more sustainable modes of transport. Integrated land use will support this modal shift by increasing permeability, providing mixed use developments, and increasing compact urban development within existing settlements. Creating critical mass to increase the viability of public transport corridors is a land use priority. The plan looks to enhance connectivity within the LSMA region with enhanced accessibility from Limerick City Centre to the National Technology Park, University of Limerick, and Shannon International Airport. To achieve this it proposes bus, rail, walking and cycling infrastructure improvements including BusConnects Limerick and expansion of the suburban rail network.

## 2.3 Local policy

### 2.3.1 Clare County Development Plan 2017-2023 (as varied)

The Clare County Development Plan 2017-2023 (as varied) sets out an overall strategy for the proper planning and sustainable development of County Clare over the 6-year period. The Plan is set to be replaced by the new Clare County Development Plan 2023-2029. The current Plan's vision is to maximise its unique characteristics, strengths, location, and connectivity to become Ireland's centre of culture, tourism, heritage and the preferred international destination for sustainable investment and innovation. This vision is underpinned by the following core strategic aims:

- Demonstrate how the Clare County Development Plan is consistent with national and regional planning strategies, guidelines, and policies.
- Provide the policy framework for settlement plans and local area plans.
- Set the context for the key infrastructure of the County and its role.
- Provide a framework within which the provision of sustainable infrastructure, amenities, economic investments, and development can take place to maximise the use of resources in the County.

### **2.3.2 Ennis 2040: Economic and Spatial Strategy**

‘Ennis 2040’ is a strategy that sets out a long-term vision for Ennis to 2040 and beyond. The strategy aims to deliver economic investment and benefits which will extend to all parts of the County and make housing, jobs, amenity and services easier to access for all. The strategy aims to build communities and make Ennis one of the best places to live, work and visit. The strategy will aim to make the urban core more liveable for young and old alike, and as attractive as suburban and more peripheral locations.

Ennis 2040 seeks to increase and diversify the local employment base. It targets employers seeking to locate in more urban settings with a focus on employees’ access to housing, amenity areas, transport, shopping, and public services. This recognises the global shift towards urban centres, a trend supported by national and regional spatial planning.

The strategy identifies 9 Transformational sites where there are opportunities for growth in Ennis: Cornmarket Precinct, Abbey Riverside, Harvey’s Quay, Friar’s Walk, Former Ennis National School, Wetland and Enterprise Area, Clare Technology Park Opportunity Site, Roche Opportunity Site, and the Data Centre (Toureen) site. These are identified in Inner, Intermediate and Outer areas of the town.

The strategy sets out how Inner area could deliver an average gross density of 45-50 units/ha, and that this would result in a capacity for an additional 1,350-1,500 homes in the town centre by 2040. These units would primarily be two-bed in size, with some one-bedroom and three-bedroom units. In the Intermediate area the gross densities are anticipated to be approximately 30 units/ha, which would have the capacity to provide 3,500-4,500 units by 2040 with a higher proportion of three-bedroom units than in the town centre area. In the Outer area residential development is expected to deliver a lower density at approximately 15 units/ha, this has the potential to deliver an additional 700-800 units by 2040. While Ennis 2040 will inform the new and future County Development Plans, it is a long-term, non-statutory strategy and it will be the responsibility of the County Development Plan to provide land use zoning to deliver new housing in accordance with overall County housing targets.

### **2.3.3 Clare County Council Strategic Plan for Housing People with a Disability (2018)**

Clare County Council have published a Strategic Plan for Housing People with a Disability. The vision of the Strategy is to facilitate access for people with disabilities, to the appropriate range of housing and related support services, delivered in an integrated and sustainable manner, which promotes equality of opportunity, individual choice, and independent living. The core goal of the Strategy is to



meet the identified housing needs of people with disabilities locally whether they are currently living in the community and or in a congregated setting.

The Strategy is intended to promote and support the delivery of accommodation for people with disabilities using all appropriate housing supply mechanisms. Furthermore, the Strategy is intended to support longer term strategic planning.

#### **2.3.4 Clare Homeless Action Plan (2013)**

The Clare Homeless Action Plan 2013-2018 was published to assist in the delivery of the actions in the Mid-West Regional Homelessness Action Plan 2013-2018 and acknowledges the National Homelessness Policy Statement. The Plan's strategic actions are targeted to assist those experiencing homelessness as far as possible, and to minimise the duration and occurrence of homelessness in accordance with national policy.

Clare County Council and Limerick City and County Council form the Mid-West Region with regard to homelessness. A new Mid-West Region Homelessness Action Plan is expected to be prepared over the medium term to meet the requirements of both Councils under the Housing (Miscellaneous Provisions) Act 2009. This will account for changes in national policy on homelessness, including under Housing for All and the existing (2018) and forthcoming Housing First National Implementation Plans. Housing for All sets a national target for 2022-26 of 1,200 new Housing First tenancies, with regional targets to be set out in the forthcoming Housing First National Implementation Plan. Housing for All's stated ambition is to eradicate homelessness by 2030.

#### **2.3.5 Clare County Council Traveller Accommodation Programme 2019-2024**

Under Objective 4.9 of the Clare County Development Plan 2017-2023, as varied, Clare County Council aims to provide appropriate accommodation for the Traveller Community. The Clare County Council Traveller Accommodation Programme aims to fulfil this requirement for the period 2019-2024. Specific responsibility for the implementation of the programme lies with the Housing Department.

It is the aim of the Council to provide accommodation that responds to the different needs of Travellers using the full range of social housing supports and various forms of social housing delivery.

Section 6 (as amended) of the Housing (Miscellaneous Provisions) Act 2009 requires Housing Authorities to assess the accommodation needs of the Travelling Community. Clare County Council's assessment of the accommodation needs of Travellers in the County estimated that there will be 98 Traveller families in need of accommodation during the lifetime of the Programme.

### 2.3.6 Proposed South Clare/University of Limerick Economic Strategic Development Zone

The South Clare/University of Limerick Economic Strategic Development Zone (SDZ) is being developed by the University of Limerick in partnership with Clare County Council. The establishment of the SDZ at this location is intended to be a *“catalyst for the further economic and social development”*<sup>3</sup> of the Limerick-Shannon Metropolitan Area and the wider region.

The proposed SDZ is planned to become Europe’s first 21<sup>st</sup> Century University campus of this nature; *“an environment with high quality placemaking providing for a full range of education, research, living, working, and recreational spaces integrated within the University campus environment.”*<sup>3</sup>

It is planned to be a model of sustainable urban living, transport, education, and enterprise; a place that will create significant employment for the region, via direct and indirect opportunities (during construction but also long after). Clare County Council estimate that the proposed SDZ could have a target population of 3,500 upon its designation and delivery<sup>4</sup>. It is identified by Clare County Council as an important site for housing in County Clare, into the future, with delivery (upon designation) expected over the course of the Clare County Development Plan 2023-2029 and its subsequent replacement plan.<sup>5</sup>

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<sup>3</sup> Source: University of Limerick | <https://www.ul.ie/presidents-office/news/ul-and-clare-county-council-apply-for-economic-strategic-development-zone>

<sup>4</sup> Source: Clare Echo | <https://www.clareecho.ie/impact-of-sdz-to-countys-population-projections-flagged/>

<sup>5</sup> While the proposed SDZ is a long-term project, the DEHLG ‘Guidance Note on Core Strategies’ (Nov. 2010) allows Development Plan Core Strategies to consider later phases of development in SDZs as part of a strategic land bank. The recently published Development Plan Guidelines for Planning Authorities (June 2022, p. 48) also allow zoning provision for “any parts of strategic and sustainable development sites that will be phased and built out over a longer period than the six-year development plan (such as large-scale urban regeneration areas, transport-led development sites or SDZs) ...as Additional Provision lands.”

## Current housing context in County Clare

### 2.4 Existing population and socio-economic profile

At time of writing, detailed data is only available for the Census 2016 era. Where preliminary data is available, it has been incorporated. Additional and final data is anticipated to be released in Q2 2023. The following section has been written with 2016 era data in mind, and then discusses observable changes as per the presently available and preliminary 2022 era figures.

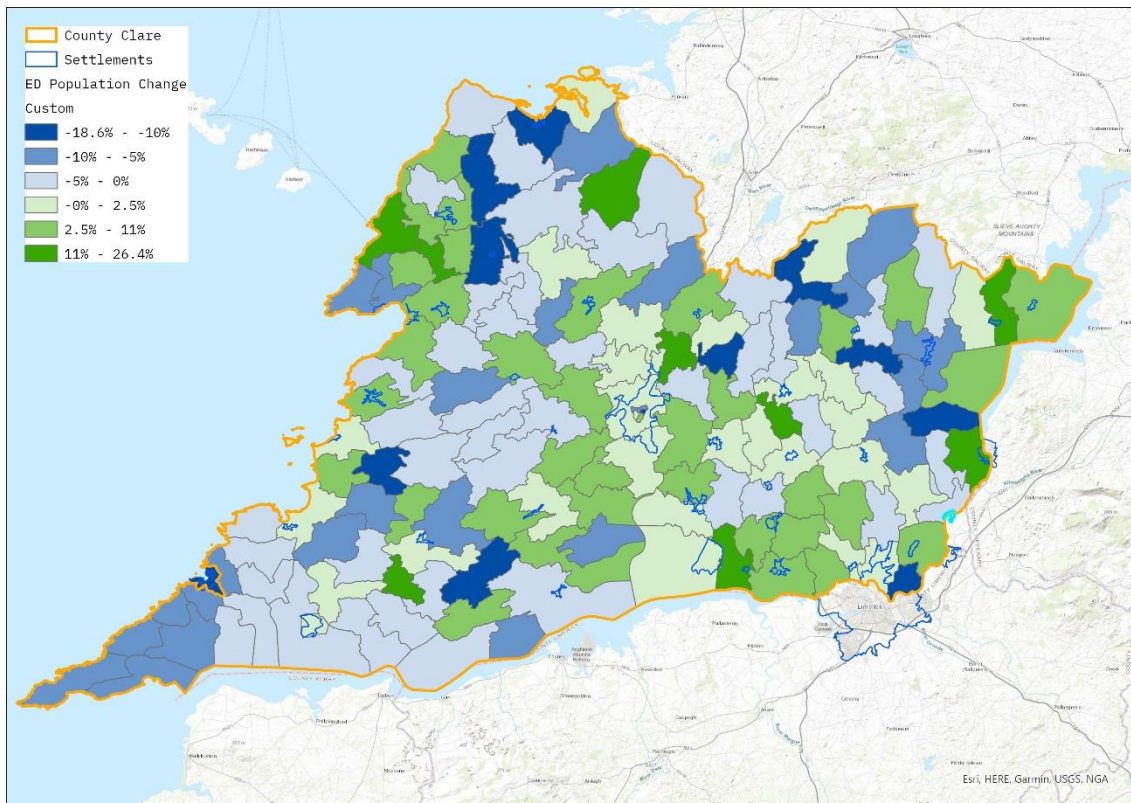
#### 2.4.1 Population Overview

The population of Clare grew by 1.4% (1,621 people) between 2011 and 2016 period, bringing the county population to 118,817. Most of this growth took place among older cohorts (40+) with a general trend of decline in those aged 20-39.

According to the preliminary Census 2022 results the population has increased further by 7.2% (8,602 people) between 2016 and 2022; bringing the county population to 127,419. This is elaborated upon further in section 2.4.5.

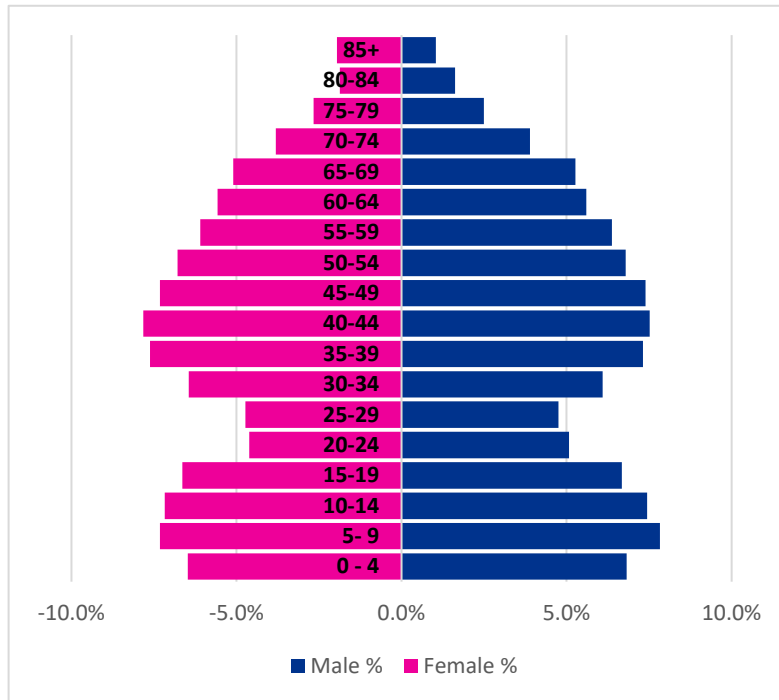
Between 2011 and 2016, population growth across the county varied highly, with areas of growth clustered in around Ennis and in the south east of the County in parts of the Limerick-Shannon Metropolitan Area. However, many Electoral Divisions (EDs) in the county saw significant relative declines between 2011 and 2016, particularly rural and coastal EDs in the west and south west of the county.

**Figure 3.1: Population Change 2011-2016 (Electoral Divisions)**



The working-age cohort comprises those aged 15-64. This measure of the working-age population is an important factor in determining age dependency, which is the population both young (0-14 years) and old (65 years and above) as a ratio of those of working age. This is a strong indicator of employment and economic activity and has a strong relationship with household formation. The population structure in Clare by age cohort and sex is indicated in Figure 3.2 below.

Figure 3.2: Population by Age Cohort and Sex (2016)

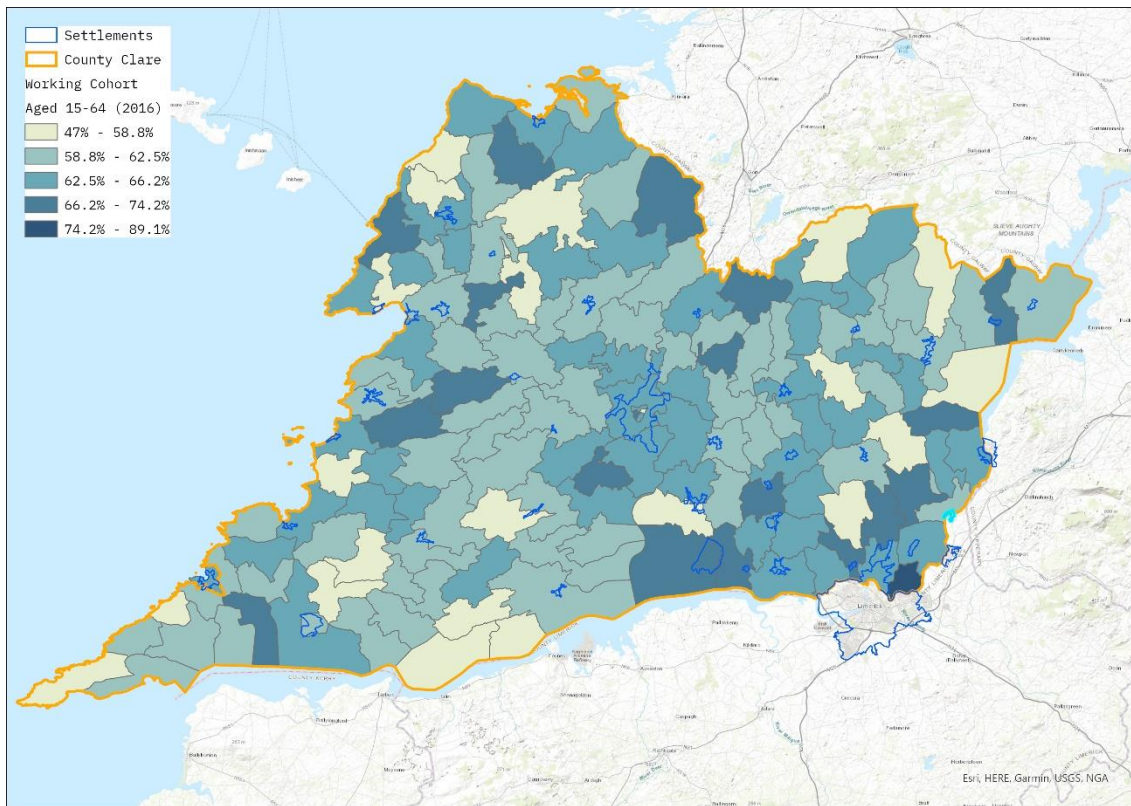


The age dependency rate in Clare is 36.4%. At a local level this varies greatly by settlement, with lower dependency rates in Ardnacrusha (32.6%) and Shannon (33.4%) compared to higher rates in Kilrush (40.7%) and Ennistymon (38.3%). The distribution of the working cohort is illustrated in Figure 3.3 below.

Table 3.1: Age Cohorts and Age Dependency Rate in Settlements, 2016

Settlement	0-14 Cohort	15-64 Cohort	65+ Cohort	Dependency	Population
<b>County Clare Total</b>	<b>21.5%</b>	<b>63.6%</b>	<b>14.9%</b>	<b>36.4%</b>	<b>118,817</b>
Ennis	22.2%	64.8%	13.0%	35.2%	25,276
Shannon	21.1%	66.6%	12.2%	33.4%	9,729
Kilrush	19.2%	59.3%	21.4%	40.7%	2,719
Sixmilebridge	29.1%	64.7%	6.2%	35.3%	2,625
Newmarket-On-Fergus	19.5%	65.1%	15.4%	34.9%	1,784
Killaloe	18.9%	66.1%	15.0%	33.9%	1,484
Ardnacrusha or Castlebank	22.7%	67.4%	9.9%	32.6%	1,383
Ennistymon	19.9%	61.7%	18.4%	38.3%	1,045

Figure 3.3: Working-Age Cohort (15-64 years), 2016

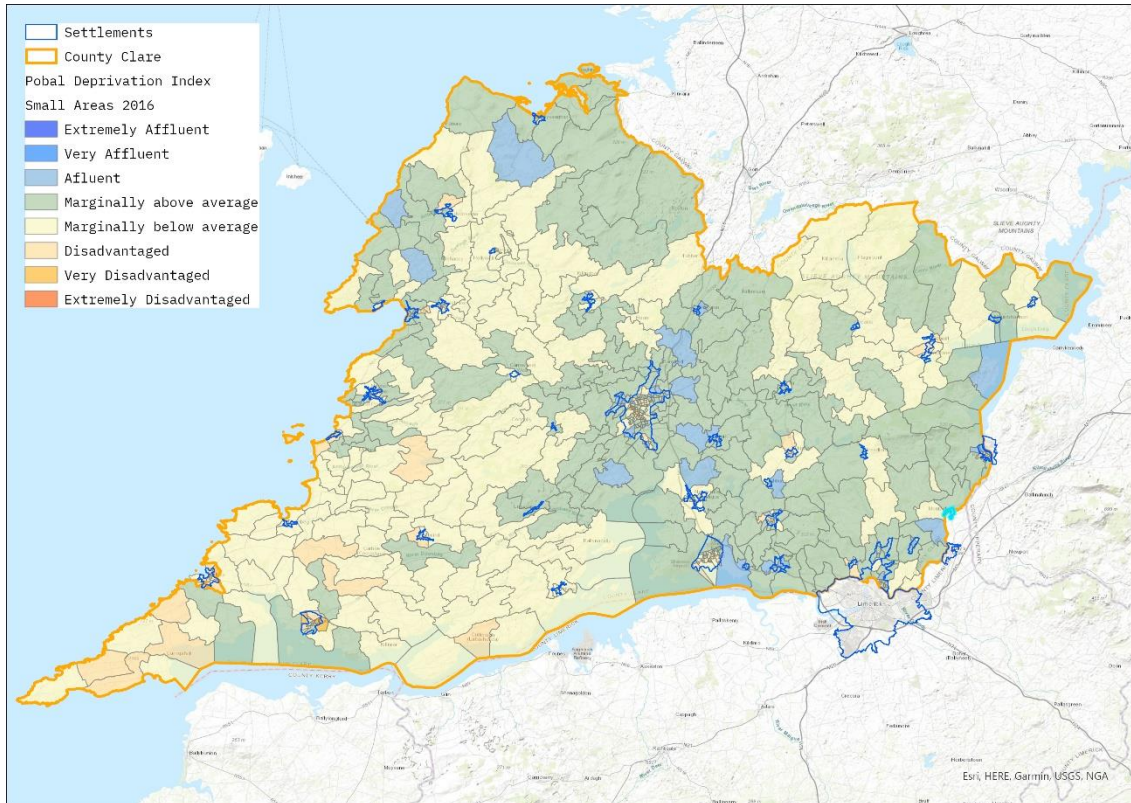


### 2.4.2 Deprivation

The Pobal HP Deprivation Index (2016) provides a measure of the relative affluence or deprivation of a given area using Census data. The Index assigns a score to areas based on a national average of zero and ranging from approximately -40 (being the most disadvantaged) to +40 (being the most affluent). It is a recognised source for identifying spatial distribution of deprivation through metrics including age, population change, social class composition, educational attainment, employment, single parent households etc.

Within the national context, Clare is the 12th most-deprived county on the Pobal index with an average score in 2016 of -0.2. This follows a stagnation between 2006 and 2011, and a minor decline of 0.03 between 2011 and 2016. Clare has the second highest score on the index relative to the mid-west region. At a local level, there are affluent areas identified in areas surrounding Ennis and in areas of the south-east of the County as shown in Figure 3.4 below. There are areas experiencing deprivation in Ennistymon, Ennis Town and Kilrush urban areas.

**Figure 3.4: Pobal Deprivation Index, 2016 (Small Areas)**



### 2.4.3 Employment

According to the 2016 Census, 7.5% (7,018) of the population aged 15 and over in Clare were unemployed. This was a decline from 10.8% (10,542 persons) in 2011. By contrast, 53.1% (49,511) of the population aged 15 and over of the County in 2016 were employed, compared to 50.1% in 2011.

At local level, unemployment is relatively high in many rural areas and in parts of the west and north east of Clare. There is a high concentration of employment in the centre of the County and south east surrounding Ennis, Shannon and outlying areas of Limerick City. Local variations in employment and unemployment are shown in Figure 3.5 and Figure 3.6.

Figure 3.5: Employment, 2016 (EDs)

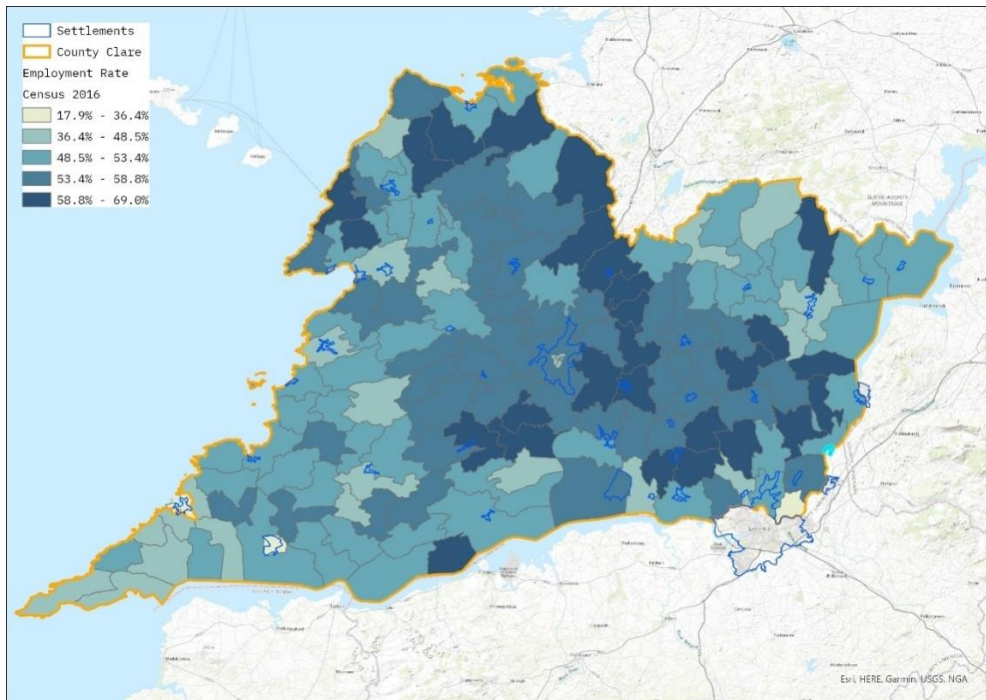
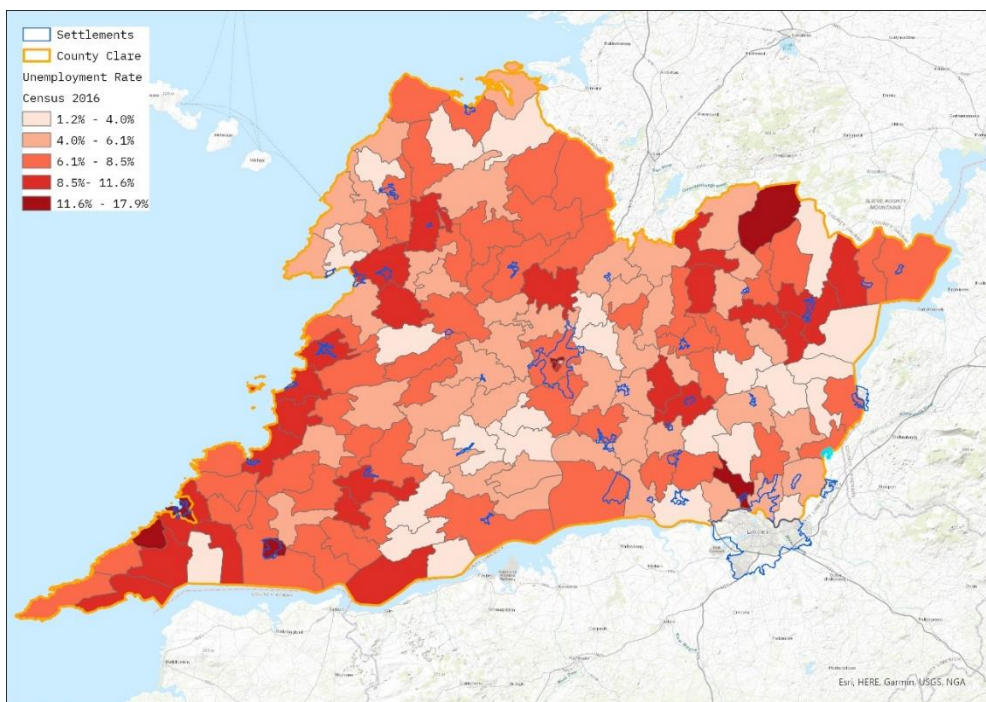


Figure 3.6: Unemployment, 2016 (EDs)

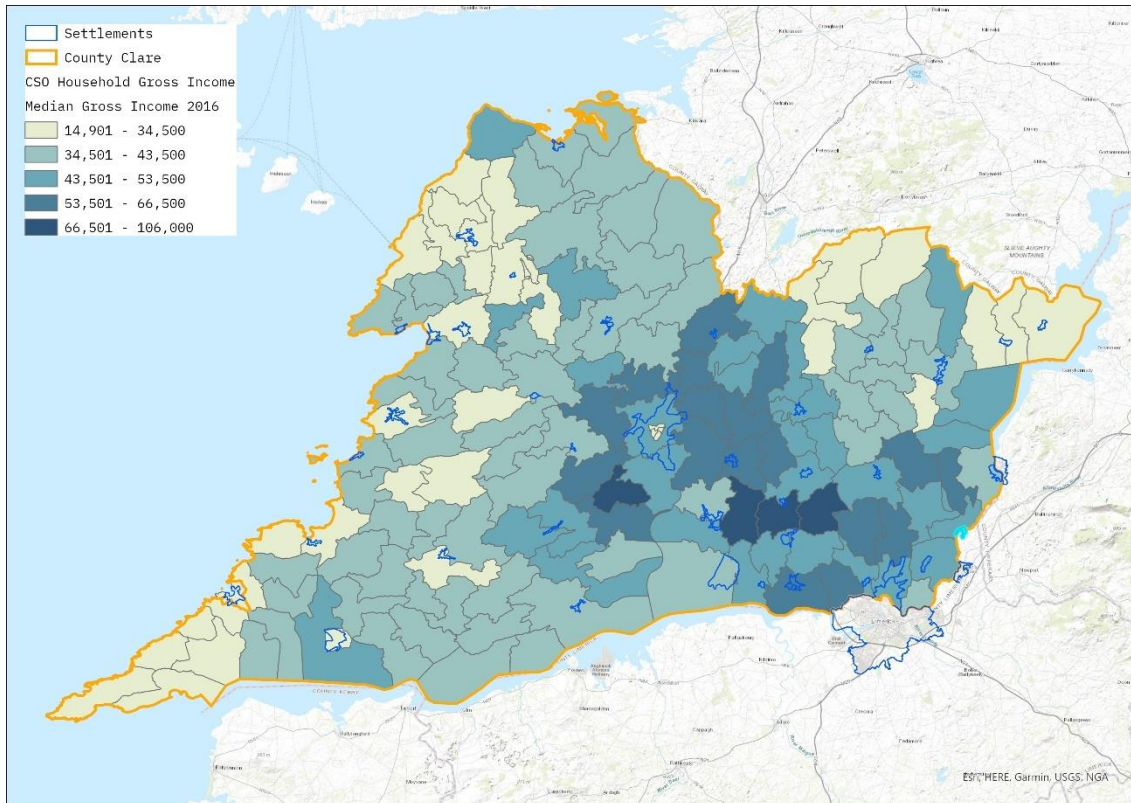


#### 2.4.4 Income

Income is an important economic indicator in determining the affordability of the housing market. Household gross median income (CSO, 2016) is the only spatially granular dataset available in Ireland and this has been considered as broadly representative of local income variation in Clare.

Distribution of median household income in Clare is uneven, with stark variation between the EDs surrounding Ennis, Shannon and the southwest toward Limerick City, and more rural areas. Median income levels in the north east and south west of the county are significantly lower than the county average. The distribution of gross median household income is shown in Figure 3.7 below.

**Figure 3.7: Household Gross Median Income, 2016 (EDs)**



### 2.4.5 Preliminary Census 2022 Population Change

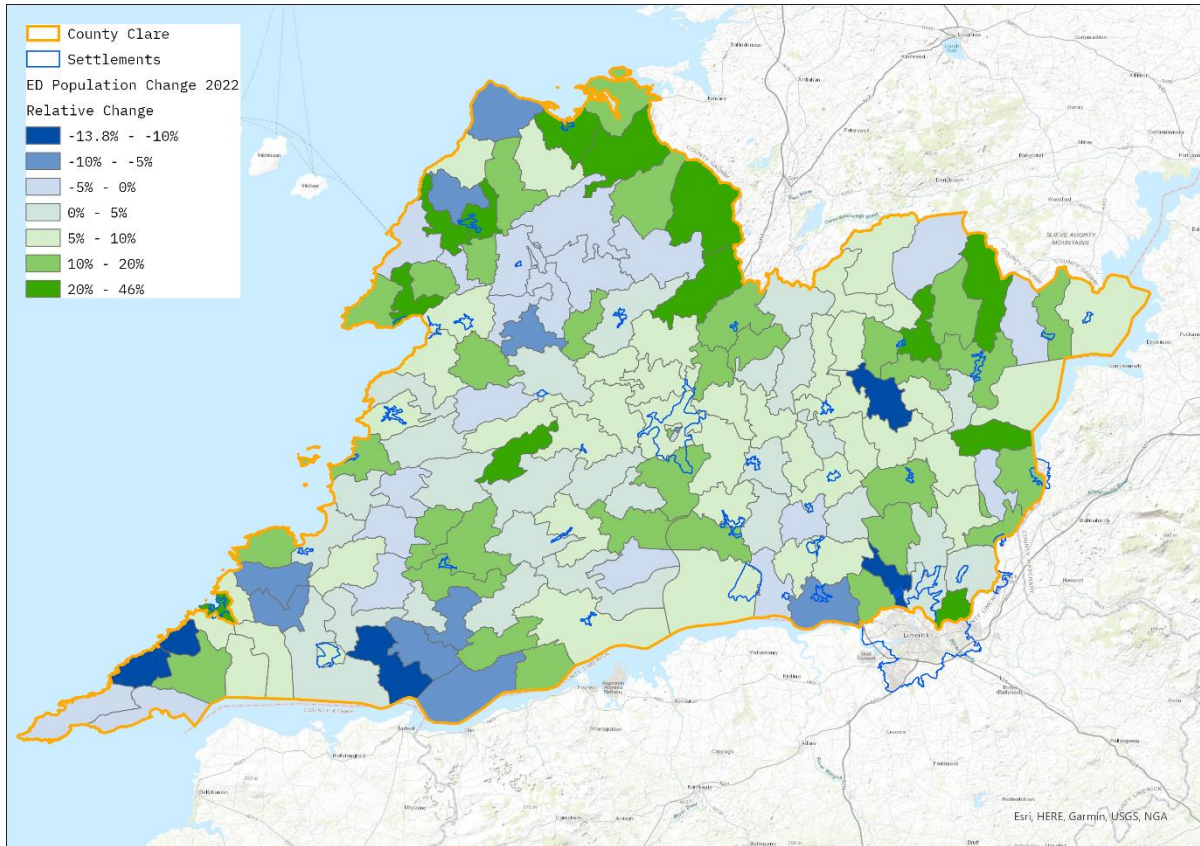
The latest CSO Census has been completed, after a delay due to Covid-19 and the associated public health and safety restrictions. The figure below illustrates the percentage change in ED level populations based on the preliminary census results (latest available data at the time of writing). Only high-level population and housing figures are available.

According to the preliminary results show that the population of Co. Clare has increased by 7.2% (8,602 people) between 2016 and 2022, bringing the county population to 127,419.

We can see from Figure 3.8 that there have been substantial relative increases in population in EDs with, or in the vicinity of, settlements while more rural EDs have seen various degrees of population decline.



**Figure 3.8: Population Change 2016-2022(EDs)**



## 2.5 Existing households and housing profile

### 2.5.1 Housing tenure and type

According to the 2016 Census, there are 42,889 private households in County Clare, an increase of 1.9% increase compared to 2011. 2016 Census data indicates that the average household size in Clare was 2.60 persons per household. Finalised figures for Census 2022 are not available until Q2 2023.

The vast majority of households in County Clare are houses or bungalows (94.4%) with only 5.4% of the housing stock comprising apartments and flats. However, apartments comprise a slightly higher proportion of units in many towns as shown in Table 3.2. A further 0.3% of homes in the County are caravans or mobile homes, excluding those not stated.

**Table 3.2: Household type, 2016**

Location	House/Bungalow	Flat/Apartment	Caravan/Mobile home	Total
<b>County Clare Total</b>	<b>94.4%</b>	<b>5.4%</b>	<b>0.3%</b>	<b>42,889</b>
Ennis	90.1%	9.9%	0.0%	9,632
Shannon	86.6%	13.4%	0.0%	3,635

Location	House/Bungalow	Flat/Apartment	Caravan/Mobile home	Total
Kilrush	93.8%	6.2%	0.0%	1,044
Sixmilebridge	95.6%	4.4%	0.0%	891
Newmarket-On-Fergus	90.5%	9.5%	0.0%	706
Killaloe	80.6%	19.4%	0.0%	612
Ardnacrusha or Castlebank	100%	0.0%	0.0%	393
Ennistymon	84.5%	15.5%	0.0%	438

Household tenure across Clare varies greatly. At County level, 74.2% of households are owner-occupied (both with and without mortgages). This varies significantly within the settlements identified in Table 3.3, with notably low owner-occupation in Killaloe and Ennistymon compared to Ardnacrusha. With the exception of Ardnacrusha, all settlements have significant proportions of social housing with up to 19.1% in Ennistymon. The private rental market is relatively small at 6.9% overall in County Clare, with proportions of renters highest in Ennistymon, Killaloe and Kilrush.

**Table 3.3: Household tenure, 2016**

Location	Owner Occupied	Privately Rented	Social Housing	Other	Total
<b>County Clare Total</b>	<b>74.2%</b>	<b>14.6%</b>	<b>6.9%</b>	<b>4.3%</b>	<b>43,348</b>
Ennis	61.2%	23.7%	10.5%	4.5%	9,729
Shannon	64.8%	22.1%	10.0%	3.2%	3,678
Kilrush	60.8%	17.7%	16.8%	4.7%	1,071
Sixmilebridge	68.2%	19.3%	10.1%	2.3%	900
Newmarket-On-Fergus	67.3%	17.2%	11.7%	3.8%	715
Killaloe	48.7%	28.9%	17.1%	5.3%	620
Ardnacrusha or Castlebank	96.2%	1.5%	0.3%	2.0%	393
Ennistymon	48.9%	28.3%	19.1%	3.8%	446

Census data on residential vacancy (including those classed as temporarily absent, holiday homes, and vacant) in Clare is notably high at 21.7% compared to 14.8% for the State overall. However, a significant portion of these are unoccupied holiday homes accounting for 8.6% of the total stock. If reduced to temporarily absent and vacant stock, the vacancy rate in Clare is 13.1%, broadly in line with the national average.

**Table 3.4: Residential vacancy, 2016**

Location	Vacant	Total	Vacancy Rate
<b>Clare</b>	<b>12,130</b>	<b>55,779</b>	<b>21.7%</b>
Ennis	1,611	11,373	14.2%
Shannon	380	4,068	9.3%
Kilrush	445	1,526	29.2%
Sixmilebridge	96	1,000	9.6%
Newmarket-On-Fergus	94	812	11.6%

Location	Vacant	Total	Vacancy Rate
Killaloe	209	834	25.1%
Ardnacrusha or Castlebank	20	414	4.8%
Ennistymon	144	592	24.3%

A more recent indicator of residential vacancy is the GeoDirectory GeoView residential buildings report,<sup>6</sup> based on data from 2020 Q4 which identifies that 4.6% of the national residential stock is vacant. Within context of the other counties, Clare has an above-average vacancy rate of 6.4%.

### 2.5.2 Social housing stock

Clare County Council owns and manages a significant stock of social housing in the county, playing a major role in meeting the housing needs of Clare. As of November 2022, Clare County Council's housing stock comprises 2,946 properties. Latest survey information on vacancy indicates that 74 council-owned properties are vacant (2.5%).

## 2.6 Housing market overview

### 2.6.1 Property sales market

Analysis of the residential Property Price Register (PPR) was conducted to understand the variation in transaction price and volume over time in the Clare housing market. PPR data was reviewed and configured to produce representative prices across the Clare housing market for analysis within the HNDA. Furthermore, the prices and volumes overtime provide insight into the history of the property market.

#### 2.6.1.1 Volume of transactions

An overview of the volume of residential transactions categorised by dwelling (new build and second-hand build) is set out in Table 3.5. There has been a 71.9% increase in annual transactions over the previous decade, growing from 4,200 in 2010 to 7,250 in 2020. Notably, there is volatility in new build transactions. While there is general consistency between the number of sales generally and second-hand properties, the number of new builds sold has been unstable. This is due to how dominant existing property is in the market, averaging 89.6% of all sales over the 10-year period.

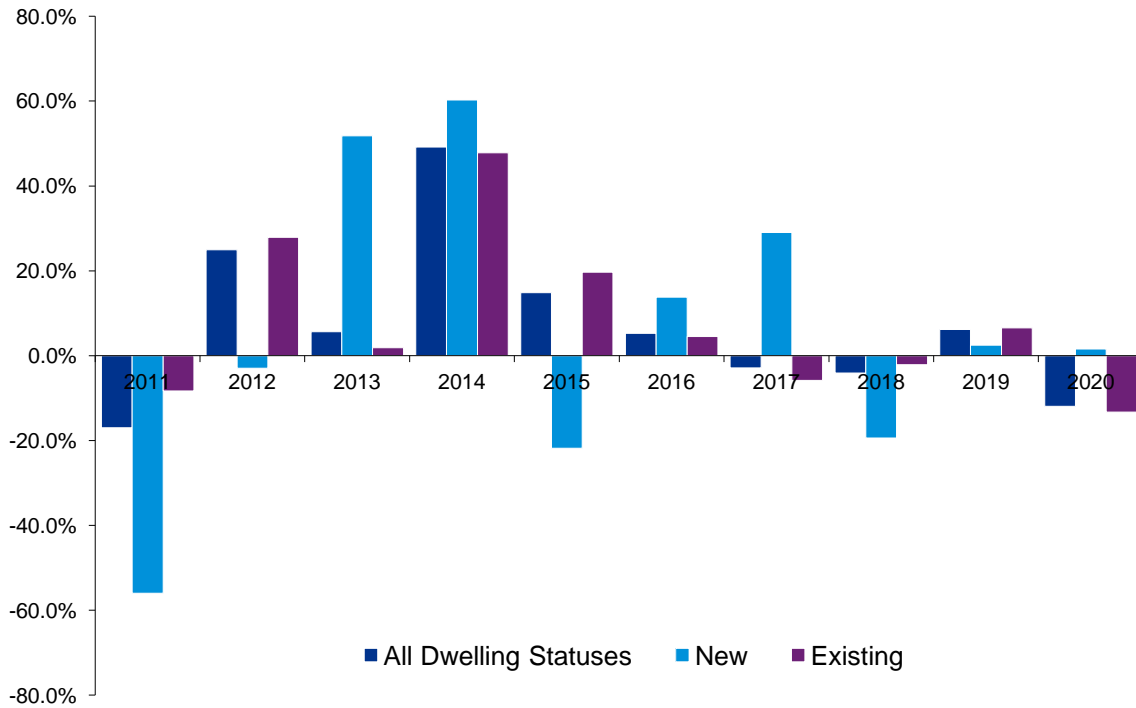
**Table 3.5: Residential property price transactions in County Clare (2010-2020)**

Year	All Dwellings	New build	Existing
2010	4,214	768	3,446
2011	3,498	338	3,160
2012	4,370	328	4,042
2013	4,616	498	4,118
2014	6,884	798	6,086
2015	7,906	624	7,282
2016	8,320	710	7,610

<sup>6</sup> <https://www.geodirectory.ie/knowledge-centre/reports-blogs/geoview-residential-buildings-report-q4-2020>

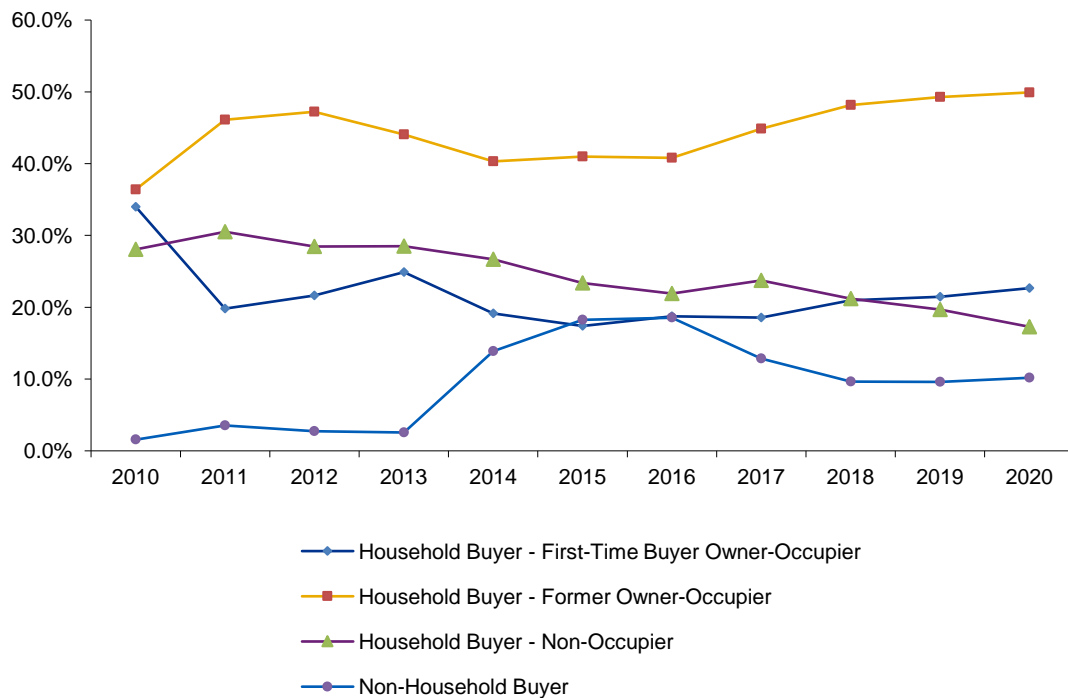
Year	All Dwellings	New build	Existing
2017	8,080	916	7,164
2018	7,752	738	7,014
2019	8,230	756	7,474
2020	7,246	768	6,478

Figure 3.9: Change over time in property transaction volume by dwelling status



Analysis of the type of buyer for PPR transactions indicates the market in Clare is primarily composed of former owner occupiers (i.e. movers), averaging 44.4% of all transactions over the past decade. This has increased in recent years with an all-time high of 49.9% in 2020. After this, the largest group of buyers are first-time buyers averaging 21.7% over the decade. There has been a sharp decline in the volume of purchases by non-household buyers since 2018. The relationship of volume by type of buyer is shown in Figure 3.10.

Figure 3.10: Volume of transactions by buyer type, 2010-2020



2.6.1.2 Property prices

PPR data also provides average price per unit and buyer type. To develop representative average prices for the Clare housing market assessment in the HNDA model, the following statistics were considered:<sup>7</sup>

Table 3.6: Average price per transaction by dwelling status, County Clare (market sales, all buyer types, all unit types)

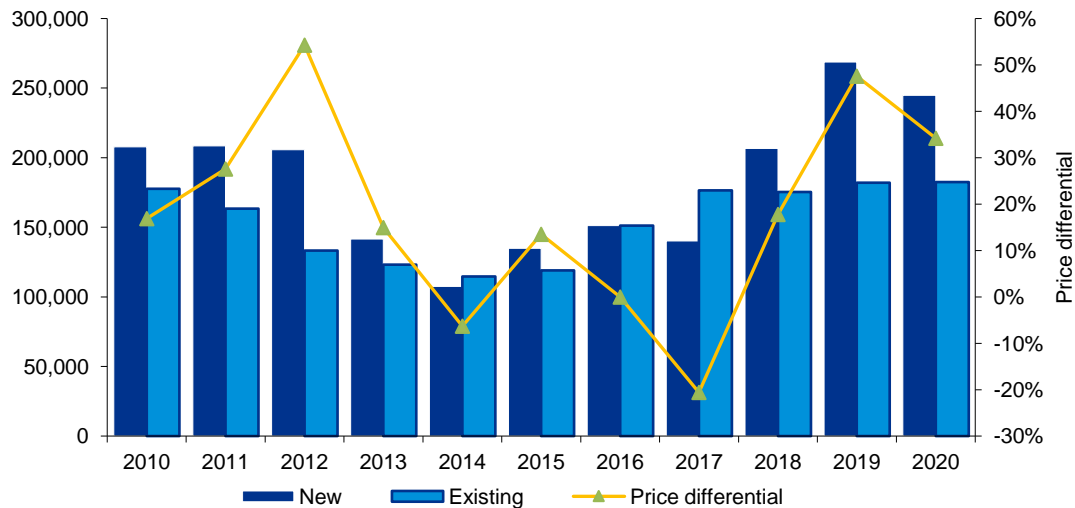
Year	All Dwelling Statuses	New	Existing
2010	185,168	207,733	177,714
2011	169,290	208,495	163,427
2012	141,223	205,744	133,355
2013	124,649	141,585	123,200
2014	113,734	107,547	114,756
2015	120,439	134,982	118,933
2016	151,229	151,176	151,234
2017	171,101	140,118	176,458
2018	179,075	206,569	175,333
2019	191,410	268,639	182,033
2020	191,106	244,810	182,443

The average price for all unit types throughout the decade was €158,039, with the prices lowest in 2014 (€113,734) and highest in 2019 (€191,410). As of 2020 the average price for all units was

<sup>7</sup> Please note that in many cases there is limited information relating to average price for various unit type/buyer combinations given low volume and as such this data considers the average price of those transactions defined as market sales for all buyer types for all unit types.

€191,106. There is a notable (though unstable) disparity in price between new builds and second-hand averaging a difference of 18.2% in price. This differential peaked in 2019 at 47.6% and reached 34.2% as of 2020. The variation in price by dwelling status is illustrated in Figure 3.11.

**Figure 3.11: Property transaction prices by dwelling status**



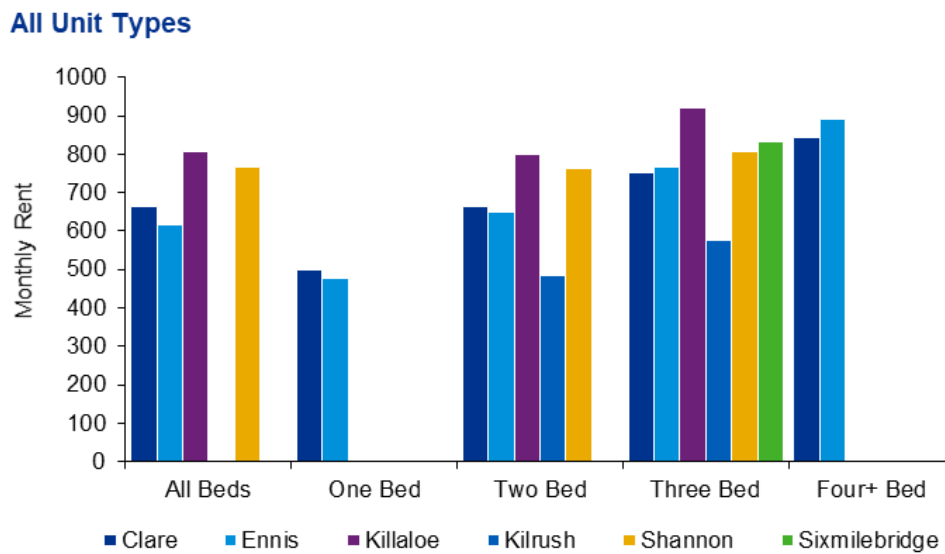
## 2.6.2 Residential rental market

### 2.6.2.1 Price variability

Residential Tenancies Board (RTB) data published by the CSO for the period 2010-2020 has been analysed to identify the rental market profile in Clare. The data available on rental price is less granular and comprehensive than sales price data from the PPR (particularly outside of urban areas) with only average unit prices by aggregate area available as outlined in Table 3.7. The average prices (for all property types) were analysed to identify spatial variation.

In some cases, price points were not available for each location for all unit types (likely due to a low number of renters in those areas). The average monthly rent by property size (number of beds) in each location is set out below in Figure 3.12.

Figure 3.12: Average monthly rent in County Clare (all unit types)

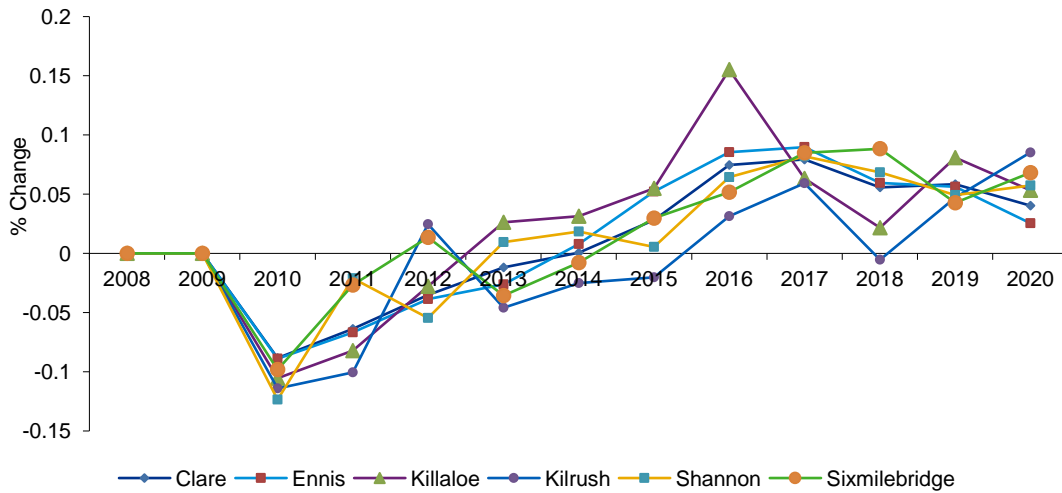


The average monthly rent in Clare in 2020 was €725, with an average 6.2% growth rate per annum since 2016. The most expensive single location was Killaloe at €848, in comparison to Kilrush which was the cheapest at just €548. The change over time in average monthly rent is illustrated in the table below.

Table 3.7: Average monthly rent in County Clare (all unit types)

Location	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Clare	585	548	529	523	523	538	578	624	658	697	725
Ennis	583	544	523	510	514	540	587	639	677	715	734
Killaloe	596	547	532	546	563	594	686	730	745	805	848
Kilrush	529	476	487	465	453	444	458	485	483	505	548
Newmarket-On-Fergus	-	-	-	-	-	-	-	-	-	-	843
Shannon	598	586	554	559	569	573	610	659	705	739	782
Sixmilebridge	600	584	592	571	566	583	613	665	724	755	807

Figure 3.13: Average rent change over time in Clare (all unit types)



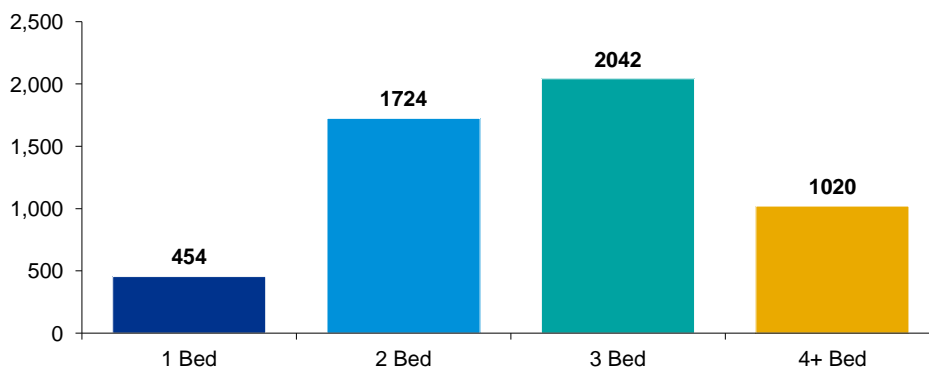
### 2.6.2.2 Existing Private Tenancies

Analysis of the raw RTB tenancy database for County Clare was conducted to evaluate rental tenancy volume by unit size (number of beds) within Clare. This demand is factored into future unit demand for households forecasted for rent within the HNDA. An overview of RTB tenancies by unit size in Clare is set out in Table 3.8 and illustrated in Figure 3.14.

Table 3.8: RTB Tenancies by Unit Size

Unit Size	No. Tenancies	% of Tenancies
1 Bed	454	8.7%
2 Bed	1,724	32.9%
3 Bed	2,042	39.0%
4+ Bed	1,020	19.5%
Total	5,240	100.0%

Figure 3.14: RTB Unit Size Demand





## 3 Future housing: projected housing need and supply

### 3.1 Introduction

This section outlines how KPMG Future Analytics have applied the Department of Housing, Local Government and Heritage's (DHLGH's) HNDA Tool for County Clare to assess housing need over the plan period. It provides details relating to the demographic, economic and social inputs to the HNDA model and enables an estimate of forecasts of projected population and households and demand for housing by tenure throughout the strategy period.

The Department of Housing, Local Government and Heritage (DHLGH) published 'Guidance on the Preparation of a Housing Need and Demand Assessment' and a HNDA Tool in April 2021. This is intended to be the first iteration of the DHLGH's HNDA Tool for use by local authorities in the preparation of housing strategies and development plans.

The HNDA Tool produces an estimate of total future housing need in a local authority over the period 2020-2040 and an estimate of this need broken down into four tenure types:

- **Owner-occupation**
- **Private rented**
- **Social rented**
- **Affordability constraint** (i.e. households that are above the eligibility threshold for social housing but cannot afford to buy or rent privately and may require a form of affordable housing such as affordable purchase or cost rental).

The HNDA Tool may be amended in several ways to reflect custom scenarios and updated assumptions. Section 4.2 sets out an overview of how the Tool models housing need and sets out all the custom changes that have been made to the model to represent County Clare more accurately. Section 4.3 presents the outputs of the HNDA model including the housing need by tenure for the period of the Clare County Development Plan 2023-2029. Section 4.4 provides additional analysis of some key HNDA requirements not currently addressed in the Tool, including assessment of household composition, dwelling types, single rural dwellings, and specialist provision. Section 5 then follows by providing a concise conclusion of the issues raised by the HNDA.

### 3.2 Methodology – HNDA Toolkit Structure and Setup

This section sets out the steps involved in the development and application of the HNDA Tool for County Clare. This modelling has made use of the latest available version of the HNDA Tool and Guidance issued by the DHLGH. This section sets out several areas where modifications and customisations have been applied in the Tool.

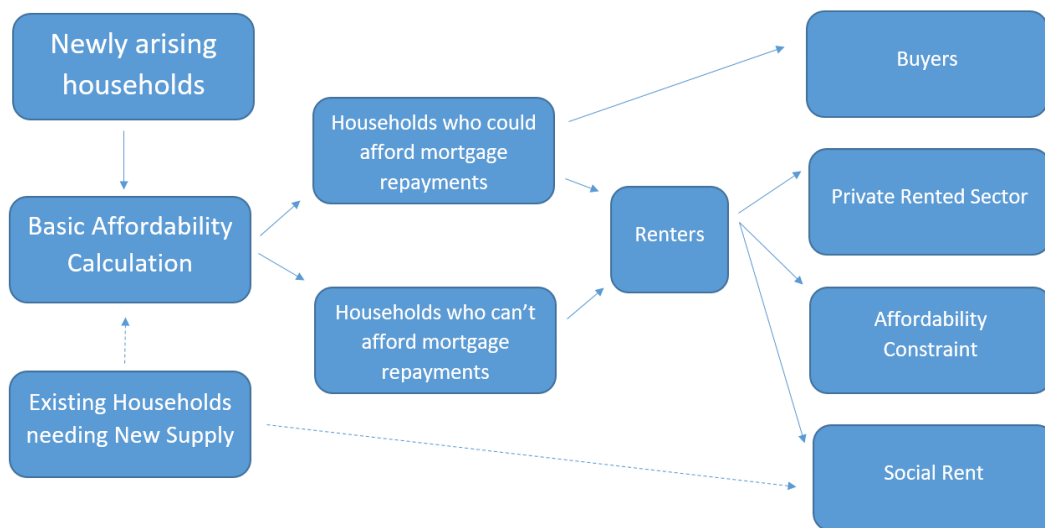
#### 3.2.1 Modelling overview

The HNDA Toolkit has been developed by the DHLGH for Local Authorities in collaboration with the Scottish Centre for Housing Market Analysis and is very closely based on the HNDA model used by Scottish local authorities. This Toolkit is an Excel-based system using macros to assess a range of

datasets (some of which may be customised or varied) to produce the demographic housing demand by tenure type.

It combines a range of data from public datasets across key housing market drivers, including data specially tabulated for the Toolkit. The most important of these drivers are demographic projections (published by the Economic and Social Research Institute (ESRI) in December 2020<sup>8</sup>), household incomes, property sales prices, rental prices, and estimates of existing unmet housing need (through data on overcrowding and homelessness), as well as a number of assumptions and forecasts about the Irish housing market.

**Figure 4.1: Basic form of HNDA Toolkit**



The HNDA Toolkit operates firstly by forecasting the number of newly formed households in a local authority area in each year of the projection period (2020-2040), based on the selected projection scenario. The Toolkit therefore examines a period beyond that of the specific Development Plan Period, as a means to establish broader trends and outcomes for housing needs. It also forecasts future household incomes and distributions, house prices, and rental prices in the local authority area. Based on the combination of forecast incomes, prices, and key assumptions about the market, the Toolkit assesses whether forecasted new households can sustainably afford housing in the private market sector (owner-occupation or private rental) or require either social or affordable housing.

Affordability is defined by default as a household being required to pay either no more than 3.9 times the household income for owner-occupation (equivalent to the household taking out a mortgage which has a loan to value of 90% and a mortgage to income ratio of 3.5,) or no more than 35% of the household net income for private rental.

The Toolkit carries out an assessment for owner-occupation first (assessed against the 25th percentile property price identified for the local authority area) followed by an assessment for private rental (against median rental cost for a 2 bed unit) for those households who cannot afford

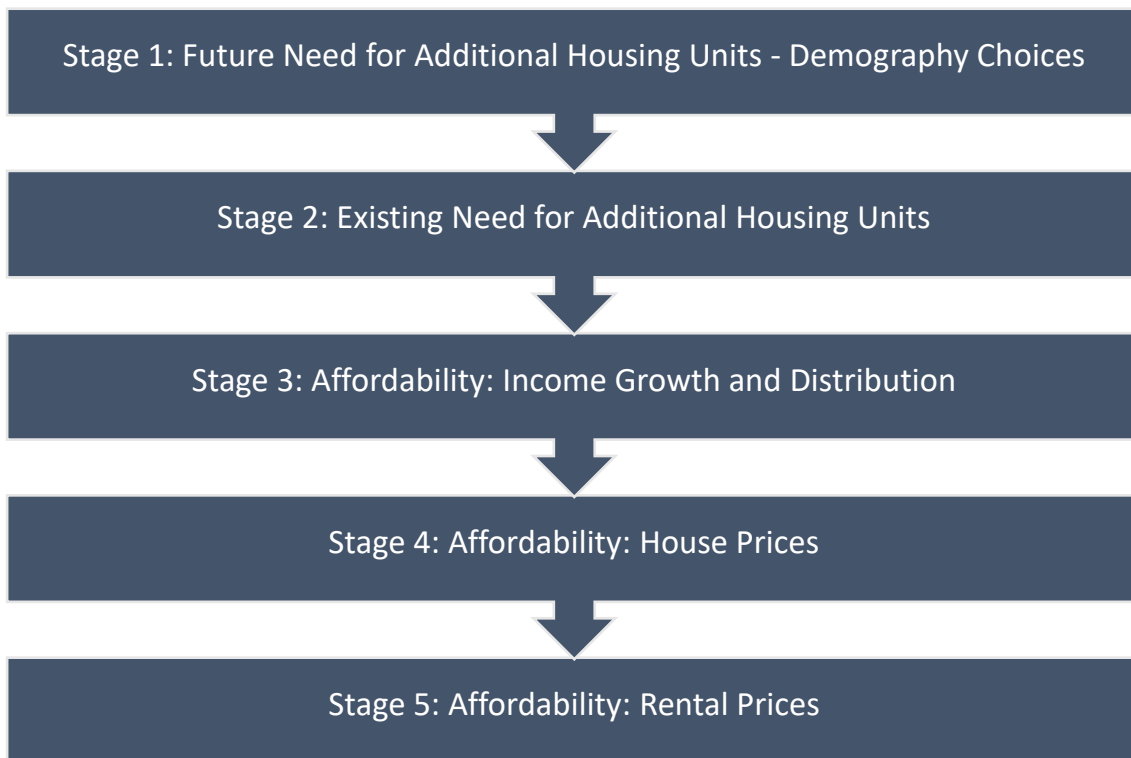
<sup>8</sup> Bergin and García-Rodríguez, 'Regional demographics and structural housing demand at a county level' (ESRI, December 2020). [Online: <https://www.esri.ie/publications/regional-demographics-and-structural-housing-demand-at-a-county-level>]. The HNDA Toolkit makes use of the full projection dataset at local authority level.

to buy plus an assumed proportion of those who could afford to purchase but do not do so (this reflects those who do not have a deposit).

Households with less than the maximum household income eligibility for social housing (€25,000 a year in County Clare<sup>9</sup>) are assigned to social housing. Households above this threshold who cannot afford to purchase or rent privately are assigned to the ‘affordability constraint’ category.

The HNDA Toolkit may be customised and used to assess scenarios in several areas, through setting data inputs and scenarios. The DHLGH instructions on using the HNDA Toolkit<sup>10</sup> sets out five broad stages in setting up the HNDA model and setting these key inputs, as shown in Figure 4.2 below:

**Figure 4.2: HNDA Toolkit preparation stages**



The following sections set out each of these stages in detail, and what assumptions and inputs KPMG Future Analytics have applied in the County Clare HNDA.

<sup>9</sup> ‘Housing for All’ (Aug. 2021, Action 5.4) states that the DHLGH will review and reform income limits for eligibility for social housing in local authorities, and in particular the efficiency of the current model of three income bands to categorise local authorities (with County Clare in Band 3). However, this review has not been finalised at time of writing. Changes to the bands/threshold may affect the proportion of households eligible for social housing in Clare, however the full impact is not yet known at time of writing.

<sup>10</sup> DHLGH, ‘Housing Need and Demand Assessment – HNDA Tool Instructions’ (April 2021).

### 3.2.2 Stage 1: Future Need for Additional Housing Units – Demography

Data on forecast demography and forecast population and household growth to 2040 at Local Authority level has been provided by the ESRI and is built into the Toolkit. The model includes five different scenarios (based on different international migration scenarios and other assumptions):

- **Convergence** scenario (default scenario): 50:50 city scenario adjusted for new housing supply 2017-19 and to facilitate convergence to NPF strategy per the Section 28 Planning Guidelines ‘Housing Supply Target Methodology for Development Planning’ (although this scenario is not calculated in precisely the same way as set out in the Guidelines).
- **50:50 city** scenario population increase roughly equally split between the East and Midlands regions and urban areas/cities in the rest of the country and allows for a more even spread across the country.
- **Baseline** based on net international migration declining linearly from +33,700 nationally in 2019 to +15,000 by 2024 and remaining constant thereafter.
- **High migration**, based on net international migration of +30,000 nationally in 2020 and remaining constant thereafter; and
- **Low migration** based on net international migration dropping to +5,000 nationally by 2022 and adjusting towards the baseline scenario over the following years.

In all situations, the default scenario (convergence with ESRI forecasts and standard rate of inflation) must be run. Local Authorities are required to comply with the Section 28 Guidelines ‘Housing Supply Target Methodology for Development Planning’ from December 2020 when drafting their statutory development plans; the DHLGH’s HNDA Guidance states that the ‘Convergence’ is intended to be consistent with the methodology from the Section 28 Guidelines. **Accordingly, KPMG Future Analytics have applied the Convergence Scenario for undertaking the County Clare HNDA.**

However, although both the Convergence Scenario and the Housing Supply Target methodology have been produced by the DHLGH for use by Local Authorities, they are calculated in a slightly different way and can produce different household numbers over a single plan period for the reasons explained below.

#### 3.2.2.1 *Housing Supply Target methodology and the Convergence Scenario*

As part of the development plan process, local authorities must demonstrate how their development plan is consistent with the NPF and the NPF Implementation Roadmap population projections for their area. In December 2020, the DHLGH issued the ‘Housing Supply Target Methodology for Development Planning’ Section 28 Guidelines to translate these more consistently into development plans. These Guidelines build on research undertaken by the ESRI into regional demographics and structural housing demand at county level, taking the ESRI’s 50:50 City Scenario household projections as the recommended housing demand scenario to be used by local authorities.

The Guidelines set a methodology for the application of population and housing projections into local authority plan processes. This sets a means of calculating the total housing demand and

**Housing Supply Target** for the exact 6-year period of the development plan, to the nearest quarter. The Guidelines indicate this as a requirement for development plan core strategies. This methodology is as follows:

- **Total** 50:50 City projected new households from 2017 to the *end* of the plan period (in this case 2017 to Q1 2029, a total of 6,035 for County Clare),
- **Minus** actual and estimated new housing supply between 2017 and the *start* of the plan period (2017 to Q1 2023, a total of 2,126 for County Clare),
- **Plus** existing ‘unmet demand’ (latest homeless households and an estimate of overcrowded households from the 2016 Census) (123 for County Clare).

Using this method (and an additional adjustment to facilitate convergence to the NPF Strategy to 2026), KPMG Future Analytics have calculated a **total Housing Supply Target of 4,500 households for the Clare County Development Plan 2023-2029**.

However, the HNDA Toolkit’s Convergence Scenario produces a slightly different estimate of housing demand for this period, as it is based on a longer-term approach to calculating housing demand rather than a strict 6-year period. The **Convergence Scenario** for each local authority is based on:

- **Total** ESRI 50:50 City scenario projected new household demand **2017 to 2031** (7,360 for County Clare),
- **Minus** actual new housing supply for **2017-19 only** (887 for County Clare).

This gives a total housing demand for County Clare of 6,473 between 2020 and 2031. The resulting proportional uplift to the 50:50 City Scenario is applied for the 50:50 City forecasts each year, resulting in 3,748 households arrived at via the HNDA Tool for County Clare over the seven years 2023-2029. It does not include unmet demand (this is included separately in the Toolkit), and it does not carry forward some of the shortfall between forecast demand and actual supply for 2020 onwards as with the Housing Supply Target.

As a result, the Convergence Scenario as used in the HNDA Toolkit gives a total new household demand (not including existing unmet need) of 3,748 households for the plan period – lower than the Housing Supply Target of 4,500. This is because DHLGH’s HNDA Toolkit is intended to give **broad, long-run estimates of housing need from 2020 to 2040**, rather than condensing housing need, housing shortfalls and unmet demand into a strict six-year period as required by DHLGH’s Housing Supply Target methodology.

It must be emphasised **the** Housing Supply Target of 4,500 is the target that will be pursued by Clare County Development Plan 2023-2029 in its Core Strategy and related land use zoning. This is because it is the set national template for this purpose as defined by the DHLGH, whereas the Convergence scenario is to consider longer-term need spread out over a longer period.

Finally, it should be further noted that this step defines the total number of new households that subsequently go through the affordability assessment and does not affect the metrics used in that assessment. As a result, the tenure percentage breakdown of need would broadly remain the same whatever total new household scenario or figure is used; as a result, these proportions are the principal focus of this HNDA.

Where the HNDA Toolkit can inform the process is in regard to the composition of tenure, social and affordable needs for households.

### 3.2.3 Stage 2: Existing Need for Additional Housing Units

The Toolkit includes built-in data on existing unmet housing need. This is a combination of two datasets: an estimate of overcrowded households by Local Authority (based on a special tabulation of Census 2016 data) and data on homeless households (based on maximum numbers of households interacting with homeless services in the last week December 2019, comprising 123 households for County Clare). Note, no provision for additional housing needs are made by the Toolkit; specifically the additional emergent need for emergency accommodation for Ukrainian refugees (see subsection 3.4.4 for further information).

KPMG Future Analytics have utilised the built-in figures for “Total Existing Need” and applied the default assumption of 10 years to clear existing need for this HNDA.

### 3.2.4 Stage 3: Affordability – Income Growth and Distribution

The HNDA Toolkit is prepopulated with CSO data on household incomes sourced from Census 2016, the Revenue Commissioners and Department of Social Protection data and forecasted to 2019 using county incomes from national accounts and the CSO Earnings and Labour Costs annual data. Several assumptions on future income growth and changes may be set at this stage in the Toolkit:

#### *Income growth scenarios:*

Three pre-set scenarios may be used to forecast how household income will grow over the projection period (to 2040). These are:

- **Modest real-terms growth** (household income growth of 3.5% per annum in nominal terms, 1.5 percentage points above the European Central Bank (ECB) inflation rate target of 2% per annum);
- **No real terms growth – Inflation target** (household income growth of 2% per annum to 2040);
- **Below real terms growth** (household income growth of 0.5% per annum).

Custom income scenarios may also be developed and used, with appropriate justifications and evidence-bases. **KPMG Future Analytics have developed a custom income growth scenario for use in the County Clare HNDA**, based on a review of recent available economic forecasts. The use of a custom scenario allows for variation in growth across the plan period, as well as more accurate consideration of known historic growth rates and the latest available economic information.

This Housing Strategy has been prepared during the COVID-19 pandemic, which is ongoing at the time of preparation and publication, and as such impacts on the economy are subject to change. The economic forecast that has been applied has considered several data sources that reflect the latest available evidence considering the COVID-19 pandemic.

Publications indicate that national GDP growth was 8.1% in 2017, 8.2% in 2018 and 5.6% in 2019 respectively and hence these rates of GDP growth have been applied in the HNDA.

Based on a review of the most recently available economic forecasts at time of writing (presented in Appendix 4.1), the following GDP growth rates have been applied in the HNDA to reflect projected growth in household income:

- 2020: 4.8% GDP growth;
- 2021: 14.0% GDP growth;
- 2022: 7.5% GDP growth;
- 2023: 4.4% GDP growth;
- 2024: 4.3% GDP growth;
- 2025: 4.1% GDP growth;
- 2026: 4.2% GDP growth;
- 2027 onwards: 3.0% GDP growth per annum.

### *Changes in income distributions*

Assumptions on how different household income distributions will grow for a given overall growth rate may also be set in the Toolkit. This defines how household income at the 10th and 90th percentiles grow relative to median household income (the 50th percentile). The default setting is for income inequality to remain unchanged over the projection period, and this default has been applied in this instance.

### **3.2.5 Stage 4: Affordability – House Prices**

The Toolkit is pre-programmed with house price data sourced from the CSO's Property Price Register (PPR) index, and with five house price scenarios for how house prices are forecast to change over the projection period (2020-2040):

- **Strong growth:** Nominal house price growth is 6% per annum, every year to 2040.
- **Modest growth:** Nominal house price growth is 4% per annum, every year to 2040.
- **Weak growth (no real-terms growth):** Nominal house price growth is 2% per annum, every year to 2040, in line with the ECB's inflation target.
- **Flat growth (real-terms decline):** Average house prices are unchanged in nominal terms, and declining in real terms if inflation is in line with the ECB's inflation target of 2%.
- **Economic and Social Research Institute Forecast (core/default):** This scenario is based on the ESRI's model and assumes a 2.25% increase in prices.

Custom scenarios may also be developed and used, with appropriate justifications and evidence-bases. **KPMG Future Analytics have developed a custom house price scenario for use in the County Clare HNDA.**

The custom scenario is based on an assessment of historic housing sales data from the Residential Property Price Register (RPPR) County Clare during the period 2012-2022, in order to identify trends and fluctuations within the County Clare housing market.

Analysis of the RPPR for the years 2012-2022 in County Clare has indicated that the average house price change over the years 2019-2022 has been 7.7%. This has been used as a basis for future changes in average house price from 2023 onwards (i.e. future baseline), as can be seen in Table 4.1 and Table 4.2 below.

**Table 4.1: Historic Sales Growth - PPR**

County Clare	Growth	Sales
2012	16.58%	Actual
2013	11.74%	
2014	-8.76%	
2015	5.90%	
2016	8.0%	
2017	5.0%	
2018	13.5%	
2019	5.8%	
2020	0.1%	
2021	14.2%	
2022	10.8%	
2019-2022 Average		

**Table 4.2: Custom Sales Scenario**

County Clare	Growth	Sales
2019	5.8%	Actual
2020	0.1%	
2021	14.2%	
2022	10.8%	Forecast
2023	7.7%	
2024	5.0%	
2025	4.0%	



County Clare	Growth	Sales
2026	4.0%	
2027	4.0%	
2028	4.0%	
2029	4.0%	
2030	4.0%	
2031	4.0%	

The custom sales scenario set out in Table 4.2 indicates a reduction in sales growth of 2.7% between 2023 and 2024 followed by a reduction of 1.0% between 2024 and 2025, whereupon the growth rate is locked at 4.0% for the duration of the modelling. This scenario looks to model a stable market into the future, as the recorded growth rates in 2021 and 2022 were very high.

### Other inputs

KPMG Future Analytics have applied default criteria in terms of housing affordability for this HNDA.

Toolkit users may also set the proportion of those who can afford to purchase in the market and will actually go on to do so. The default in the Tool is set at 70%. This assumes, of those who can afford mortgage repayments, only 70% also have the deposit to actually go on to buy. This is based on national level data from the Banking and Payments Federation Ireland (BPF) on average numbers of first-time buyer mortgage drawdowns between 2011 and 2020. KPMG Future Analytics have applied this default in this instance.

### 3.2.6 Stage 5: Affordability – Rental Prices

In addition to assumptions on house prices, several assumptions on the rental market may be made for the projection period.

#### Rental price forecasts

The Toolkit is pre-programmed with rental price data sourced from the Residential Tenancies Board (RTB), and with five rental price scenarios for how rents are forecast to change over the projection period (2020-2040). These are the same scenarios as those for set out in Section 4.2.5 for house prices (including the default ESRI scenario of 2.25% per annum).

The rental component of the model also allows for modification of the outputs through the use of a custom rental growth scenario, with appropriate justifications. **KPMG Future Analytics have developed a rental price scenario for use in the County Clare HNDA**, based on analysis of the historic rental prices within the Local Authority area from 2010-2021.

Utilising the standardised average rent for “All Bedrooms” from the RTB/CSO<sup>11</sup>, varying growth rates across the timeline were identified. Due to fluctuations in the market, as can be seen in **Table 4.3**, the period of 2019-2021 has been selected as being representative of the current rental market and an indicator for 2022 growth. The average growth over this period was 5.81%, and the

<sup>11</sup> CSO, Online [<https://data.cso.ie/>], PXStat Table RIQ02

custom scenario applies this value to 2022 as the baseline value. The subsequent years sees the growth rate reduced by 0.25% per annum. Due to the observed historic variance and high growth rates in the rental market as well as forthcoming legislation to limit rent rises to either consumer price index inflation or 2% (whichever is lower), the custom scenario is seen as more representative of the County Clare rental market.

**Table 4.3: Historic Rental Growth - RTB**

County Clare	Growth	Rental
2012	-3.29%	Actual
2013	-1.32%	
2014	-0.13%	
2015	2.45%	
2016	7.11%	
2017	8.86%	
2018	7.94%	
2019	7.33%	
2020	4.39%	
2021	5.70%	
2019-2021 Average		5.81%

**Table 4.4: Custom Rental Scenario**

County Clare	Growth	Rental
2019	7.33%	Actual
2020	4.39%	
2021	5.70%	
2022	5.81%	Forecast
2023	5.50%	
2024	5.25%	
2025	5.00%	
2026	4.75%	
2027	4.50%	
2028	4.25%	
2029	4.00%	
2030	3.75%	

### 3.2.7 Other modifications and changes

KPMG Future Analytics have made use of the most recently available version of the Toolkit, obtained in July 2021. Technical changes were made to the Toolkit to fix formula issues in the model

to allow calculation of custom scenarios, as the unamended version would not otherwise read custom scenarios correctly. Some issues in aligning years to the plan period correctly were also addressed. The model ‘start year’ was set to 2020 (as per the default), as a later start year does not project the baseline (2019) income, sales and rental values for interim years.

### 3.3 Assessment of needs: HNDA Toolkit Outputs

This section summarises the outputs of the HNDA modelling carried out for County Clare using the HNDA Toolkit (incorporating the custom variations set out above). The Toolkit outputs show potential need for housing across tenures (ownership, private rental, social rental, and ‘affordability constrained’).

Throughout this section, data has been given for the period of the Clare County Development Plan 2023-2029, with some data presented for earlier or future periods for context. It should be noted that the HNDA Tool assesses full calendar years rather than quarters (as the Housing Supply Target does). Although the Clare County Development Plan 2023-2029 will run for six years, the outputs for the seven full calendar years 2023-2029 are presented in this section in order to capture the full impacts of the HNDA analysis.

#### 3.3.1 Future households – structural household projections

The HNDA Tool incorporates household projections produced at county and local authority level by the ESRI in December 2020. There are five scenarios inbuilt into the tool which form a basis for the calculation of housing need across all tenures, based on ESRI population projections that utilise headship rates and other factors to calculate future households.

- **Convergence**
- **Baseline**
- **50:50 city**
- **High migration**
- **Low migration**

The additional, newly-formed households forecast under these scenarios form the structural housing demand for County Clare over the plan period and beyond and are shown in Table 4.5 below. **The figures presented in this table do not include the existing unmet need of 123, which is subsequently incorporated into the final HNDA Toolkit output.**

**Table 4.5: Forecast additional households per annum**

Year	Convergence	Baseline	50:50 City	High Migration	Low Migration
2020	587	623	532	622	455
2021	549	591	497	611	433
2022	534	580	484	622	433
2023	550	596	498	661	496
2024	551	599	499	689	549

Year	Convergence	Baseline	50:50 City	High Migration	Low Migration
2025	541	592	490	707	563
2026	508	567	460	688	539
2027	514	576	465	703	549
2028	541	605	490	737	580
2029	544	612	493	749	588
2030	552	623	500	765	601

Source: DHLGH HNDA Tool Data Source List.

### 3.3.2 Forecast household incomes

As set out in Section Stage 4: Affordability – House Prices previously, KPMG Future Analytics have applied a custom scenario for household income rises in the HNDA (based on a review of historic data and recent economic forecasts), with a forecast rise in incomes of 7.5% in 2022 and gradually falling to an annual increase of 3.0% by 2027. As a result, forecast incomes across the income spectrum are forecast to grow strongly over the HNDA period, with median incomes in County Clare growing from a baseline of €45,338 in 2019 to €75,095 in 2029.

**Table 4.6: Forecast household incomes in County Clare, 2019-2029**

Year	Median income	75 <sup>th</sup> Percentile Income	25 <sup>th</sup> Percentile Income
2019	€45,338	€76,023	€25,112
2020	€47,499	€79,647	€26,309
2021	€54,131	€90,768	€29,983
2022	€58,184	€97,564	€32,228
2023	€60,736	€101,843	€33,641
2024	€63,348	€106,222	€35,088
2025	€65,963	€110,608	€36,536
2026	€68,723	€115,235	€38,065
2027	€70,784	€118,692	€39,207
2028	€72,908	€122,252	€40,383
2029	€75,095	€125,920	€41,594
2030	€77,348	€129,698	€42,842

### 3.3.3 Forecast property prices

As set out in Section 4.2.5 previously, KPMG Future Analytics have applied a custom scenario for property sales prices in the HNDA, with a forecast price rise of 7.7% in 2023 gradually falling to an annual increase of 4.0% by 2025. Table 4.7 below shows how mean, median and 25<sup>th</sup> percentile (i.e. the price of the property at the 25<sup>th</sup> percentile point on the overall sales distribution) are forecast to change over the period 2020-2029, with the median property price in County Clare forecast to rise from €180,000 in 2019 to €313,927 in 2029.

**Table 4.7: Projected sales prices in County Clare, 2019-2030**

Year	Mean Price	Median Price	25 <sup>th</sup> Percentile Price
2019	€192,736	€180,000	€123,000
2020	€171,206	€180,255	€123,149
2021	€195,572	€205,909	€140,675
2022	€216,652	€228,102	€155,837
2023	€233,402	€245,738	€167,886
2024	€245,072	€258,025	€176,280
2025	€254,875	€268,346	€183,331
2026	€265,070	€279,080	€190,665
2027	€275,673	€290,243	€198,291
2028	€286,700	€301,853	€206,223
2029	€298,168	€313,927	€214,472
2030	€310,095	€326,484	€223,051

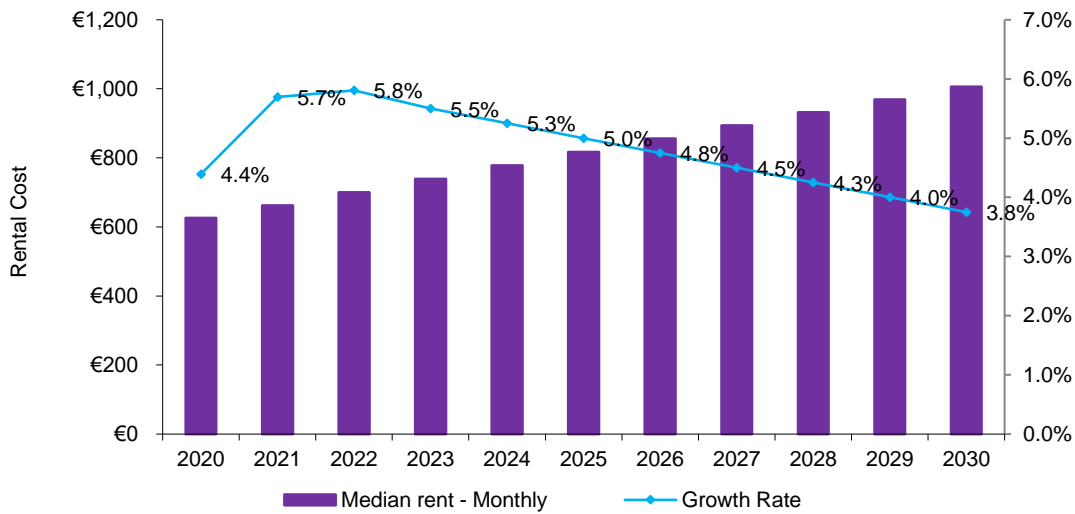
### 3.3.4 Rental forecasts

As set out in Section Stage 5: Affordability – Rental Prices previously, KPMG Future Analytics have applied a custom scenario for rents in the HNDA, with a forecast of median rent increases of 5.8% in 2022 (based on analysis of historic rent growth in recent years) and gradual slowing of growth towards -0.25% per annum. Table 4.8 and Figure 4.3 below show the projected rise in median weekly rents over the period 2020-2030.

**Table 4.8: Projected median rents in County Clare, 2020-2030**

Year	Median rent - Weekly	Median rent - Monthly	% Growth Rate
2020	€157	€626	4.39%
2021	€166	€662	5.70%
2022	€175	€700	5.81%
2023	€185	€739	5.50%
2024	€194	€778	5.25%
2025	€204	€817	5.00%
2026	€214	€855	4.75%
2027	€223	€894	4.50%
2028	€233	€932	4.25%
2029	€242	€969	4.00%
2030	€251	€1,006	3.75%

**Figure 4.3: Projected median monthly rents, 2020-2030**



### 3.3.5 Forecast housing need (Convergence Scenario)

The total housing need figure over the plan period used in the HNDA is a combination of a household projection scenario (in this case the Convergence scenario) and an estimate of existing unmet housing need, as discussed in Section 4.2.3. This estimate of unmet need includes an estimate of overcrowded households from the 2016 Census (123 households in County Clare) combined with existing homeless households. As discussed in Section 4.2.3, the assumption included in the HNDA Toolkit is that this need will be cleared over a period of 10 years,<sup>12</sup> and thus is equally distributed over the years 2020 (model start year) to 2030. As a result, 85 households are classified as existing need falling within the plan period (2.2% of total housing need over the period).

Table 4.9 below shows the total housing need for County Clare over the plan period, combining structural housing demand forecasts (the Convergence scenario) and existing need:

**Table 4.9: Total Annual Housing Need (Projected), 2023-2029**

	2023	2024	2025	2026	2027	2028	2029	Total
<b>Total Housing Need</b>	<b>562</b>	<b>563</b>	<b>553</b>	<b>520</b>	<b>526</b>	<b>553</b>	<b>556</b>	<b>3,834</b>
<i>Convergence Projections</i>	550	551	541	508	514	541	544	3,748
<i>Existing need</i>	12	12	12	12	12	12	12	85

<sup>12</sup> The Clare County Development Plan 2023-2029 will facilitate housing delivery for this unmet need (which forms part of the Housing Supply Target), through the zoning of sufficient housing land as well as its wider objectives and policies.

Note: Totals may not sum due to rounding.

### 3.3.6 HNDA Outputs: Housing Need by Tenure

Based on the application of the additional anticipated households in the HNDA Toolkit and the scenarios for existing need, incomes, affordability criteria, house prices, and rental prices as described in Section 2, the HNDA Toolkit calculates total housing need for each year and how many forecast households can afford to purchase homes in the private market. Of those who cannot, it calculates how many can afford to rent privately, how many require social housing, and how many require a form of 'affordable housing' tenures (such as Cost Rental or affordable purchase).

The Total Household figure used in the HNDA Toolkit is not the final Housing Supply Target that is considered in the Core Strategy Chapter of the County Development Plan (the 4,500 households). This is explained further in section 4 of this report.

The following tables summarise this estimate of housing need across all tenures. Over the plan period 2023-2029 (note, the HNDA takes account of seven full years here), there is a projected social need of 696 households in County Clare (18.2% of the total, of which 85 comprise existing unmet need), as well as 306 affordable homes (8.0% of the total); 1,723 households (44.9%) are estimated to be able to access private ownership in County Clare, while 1,110 households (29.0%) are estimated to be able to meet their needs in the private rental market. This projected need represents a long-run demographic forecast and does not supersede the social housing delivery targets for County Clare for 2022-2026 which have been set by the DHLGH under Housing for All.<sup>13</sup>

**Table 4.10: Estimated HNDA Toolkit housing need by tenure, 2023-2029 (households)**

Tenure	2023	2024	2025	2026	2027	2028	2029	Total
<b>Social Rent</b>	117	111	104	94	89	93	88	<b>696</b>
<b>Affordability Constraint</b>	22	28	38	40	52	60	66	<b>306</b>
<b>Private Rented</b>	169	170	161	151	148	154	155	<b>1,110</b>
<b>Buyers</b>	254	254	250	235	237	246	247	<b>1,723</b>
<b>Total Housing Need</b>	562	563	553	520	526	553	556	<b>3,834</b>

Note: Totals may not sum due to rounding. Total figures are not related to the final Housing Supply Targets

**Table 4.11: Estimated housing need by tenure, 2023-2029 (%)**

Tenure	2023	2024	2025	2026	2027	2028	2029	2023-2029
<b>Social Rent</b>	20.8%	19.7%	18.8%	18.1%	16.9%	16.8%	15.8%	<b>18.2%</b>
<b>Affordability Constraint</b>	3.9%	5.0%	6.9%	7.7%	9.9%	10.8%	11.9%	<b>8.0%</b>
<b>Private Rented</b>	30.1%	30.2%	29.1%	29.1%	28.2%	27.9%	27.9%	<b>29.0%</b>
<b>Buyers</b>	45.2%	45.1%	45.2%	45.1%	45.1%	44.5%	44.4%	<b>44.9%</b>

Figure 4.4 and Figure 4.5 below illustrate the estimate of housing needs by tenure over the plan period. This shows that the need for social housing remains substantial over the plan period but

<sup>13</sup> These targets (833 over the years 2022-2026, as discussed in Section 5) as set by DHLGH reflect demographic need, but also additional criteria such as waiting lists, national targets, and pipeline delivery.

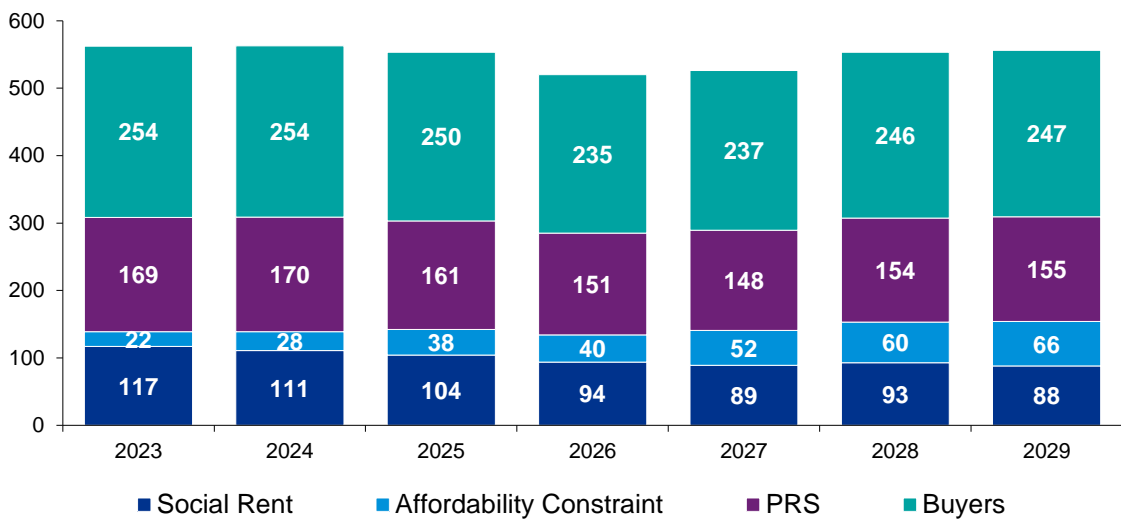
declines steadily from 20.8% in 2023 to 15.8% in 2029, reflecting the effect of household incomes in lower income cohorts rising above the social housing upper income threshold.

By contrast, the 'affordability constraint' estimate grows steadily over the same time from 3.9% in 2023 to 11.9% in 2029.

This suggests a growing cohort above the eligibility threshold for social housing who cannot afford housing in the private market. The estimated proportions of those who can afford to buy or to privately rent remain relatively stable over the plan period.

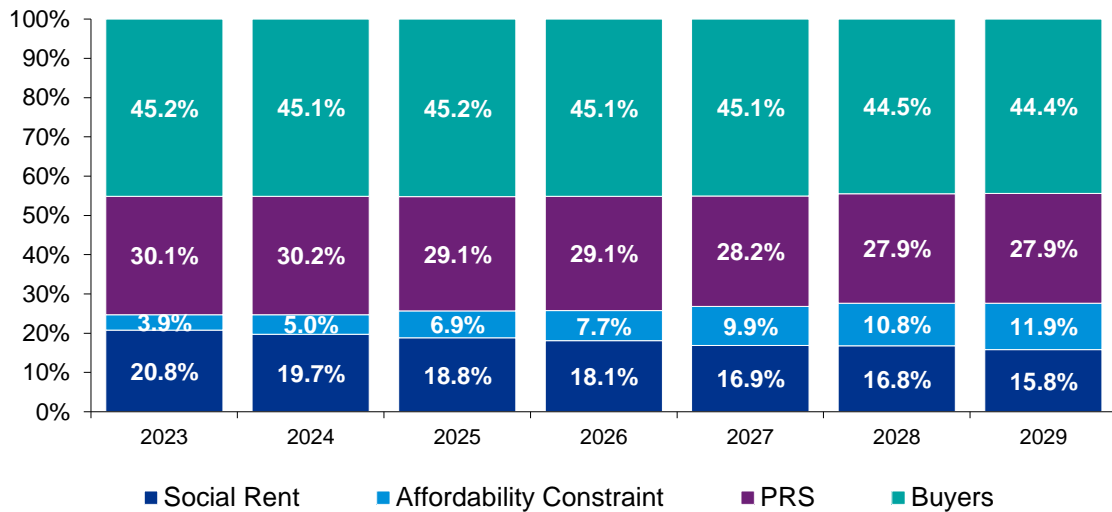
**Figure 4.4: Projected housing need in County Clare by tenure, 2023-2029**

**Future Need - Households**



**Figure 4.5: Projected housing need by tenure - annual distribution, 2023-2029**

**Future Need - Annual Distribution**





### 3.4 HNDA components

In addition to the HNDA, analysis of historic intercensal trends for household composition (size), tenure and dwelling type has been conducted to enable estimation of future households under each component. Where relevant, this analysis has made use of the Housing Supply Target for the Clare County Development Plan 2023-2029 as the total forecast new households for the plan period, rather than the longer-run forecasts produced by the HNDA Tool in the previous section. The Housing Supply Target has been distributed evenly across the years considered. As the Housing Supply Target runs from start of Q2 2023 to end of Q1 2029 inclusive, 2023 and 2029 represent three quarters and one quarter respectively and are marked ‘\*’ to denote this. Analysis presented is based on a continuation of historic trends, projected forward, and as such is ‘policy-off’ and does not reflect future market conditions or future housing and planning policy choices.

#### 3.4.1 Household composition

Analysis of historic Census data (2011-2016) in relation to the composition of households has been undertaken to understand these dynamics and estimate how they may change over time. The intercensal average has been used to determine a trended annual average change in household composition<sup>14</sup> in Clare as set out in Table 4.12 below. The rate of annual change in composition is illustrated in Figure 4.6.

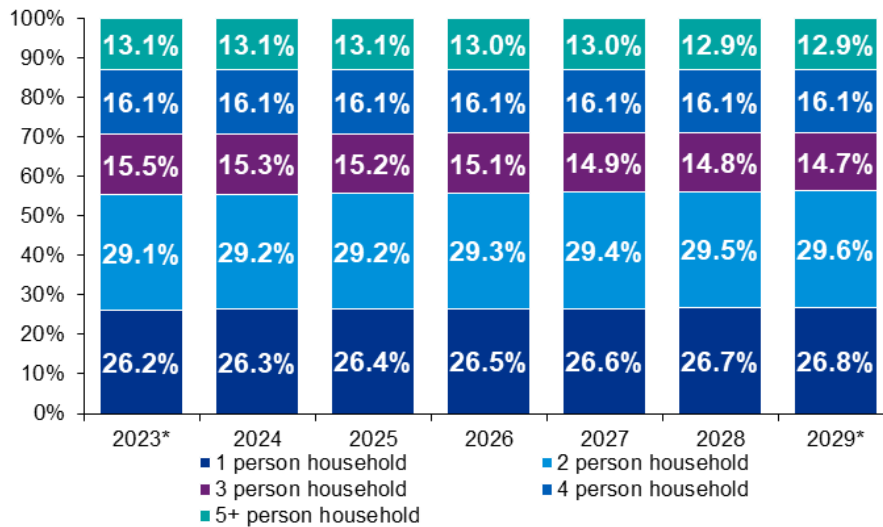
**Table 4.12 Forecasted annual change in household size cohorts**

Annual Change	1 person household	2 person household	3 person household	4 person household	5+ person household
Clare	0.10%	0.08%	-0.14%	0.00%	-0.04%

<sup>14</sup> It should be noted that all figures presented in this chapter have been rounded from the outset to remove any decimalisation of people and/or households.

Figure 4.6 Forecast Household Composition over the Plan Period

Household Composition (Size) 2023\*-2029\*



\*2023 and 2029 adjusted to relevant quarters of Plan Period

With the relatively low annual average change in Clare observed over the 2011-2016 intercensal period there is little change anticipated throughout the plan period in compositional terms. Household composition is forecasted to remain relatively stable with growth in lower household sizes (single and two person households) and a decline in the larger household sizes. The impact of these forecasts on estimated future households is identified in Table 4.13.

Table 4.13 Household size cohort for households in Clare

Size	2023*	2023	2024	2025	2026	2027	2029*
1 person	148	197	198	199	200	200	50
2 people	164	219	219	220	221	221	56
3 people	87	115	114	113	112	111	28
4 people	91	121	121	121	121	121	30
5+ people	74	98	98	98	97	97	24
Total	563	750	750	750	750	750	188

\* Denotes split year allocation of Housing Supply Target. Note that totals may not sum due to rounding.

### 3.4.2 Dwelling type

Analysis of historic intercensal data on private household dwelling type has been undertaken to understand unit-mix dynamics and estimate how they may change over time. Specifically, the intercensal average has been used to determine a trended annual average change in dwelling type mix. It should be noted that estimated trends do not account for 'bed-sits' or 'not stated' dwelling types as categorised by the Census. Therefore, forecasts for house/bungalow, flat/apartment and caravan/mobile homes are set out from 2023 to 2029 with the intercensal average determined from a reduced sample size. The annual average change in dwelling type in Clare is set out in Table 4.14.

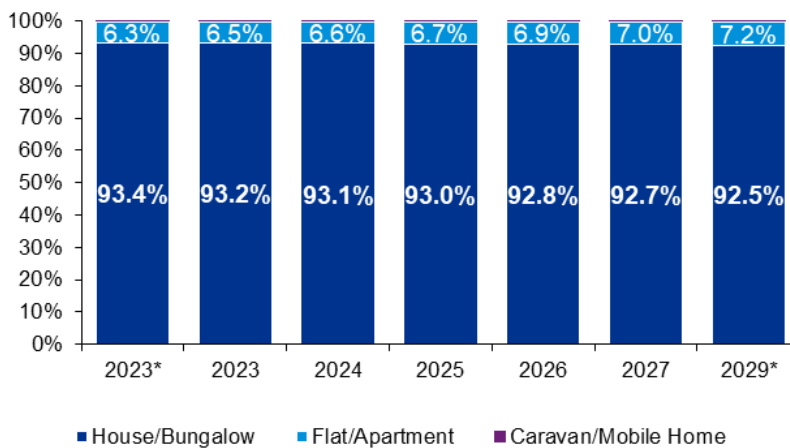
**Table 4.14 Forecast change in dwelling type for households**

Annual Change	House/Bungalow	Flat/Apartment	Caravan/Mobile Home
Clare	-0.14%	0.14%	0.00%

An overview of the distribution of the dwelling types for the additional anticipated households is provided below. It should be noted that this is a **policy-off, approximate continuation of observed trends** as influenced by the market dynamics during that historic period that does not reflect policy changes such as the increased emphasis on apartment development in the NPF and it is noted that external market factors can influence the future dynamics in relation to unit mix and dwelling type throughout the strategy period. The tables presented are based on a continuation of recent historic trends assigned to the additional anticipated households.

**Figure 4.7: Forecast dwelling types over the Plan Period**

**Household Dwelling Type Trends 2023\*-2029\***



\*2023 and 2029 adjusted to relevant quarters of Plan Period

**Table 4.15 Dwelling composition of additional anticipated households in Clare**

Year	2023*	2023	2024	2025	2026	2027	2029*
House/Bungalow	526	699	698	697	696	695	174
Flat/Apartment	36	48	49	51	52	53	13
Caravan/Mobile Home	2	2	2	2	2	2	1
Total	563	750	750	750	750	750	188

\* Denotes split year allocation of Housing Supply Target. Note that totals may not sum due to rounding.

### 3.4.3 Single rural dwellings

The NPF through National Policy Objective 20 requires local authorities to ‘project the need for single housing in the countryside’ through the HNDA and county development plan core strategy processes. However, no guidance has yet been published on projecting this need. This section examines data on one-off and rural housing in County Clare to establish recent trends. These are used to provide a potential trajectory for rural one-off housing delivery based on recent trends and future housing supply, while noting that the relative prevalence of single rural dwellings is subject to market conditions and planning policy.

#### 3.4.3.1 CSO Granted Permissions

KPMG analysis of historic information on granted planning applications by number of applications, number of units and average floor size in Clare has been performed to understand the proportion of single rural dwellings approved during the historic period of 2001-2021. Such an analysis provides an indication of likely future trends, particularly in relation to the immediate recent past. These statistics also provide insight into the balance between scheme units and apartments in comparison to isolated units. Data from the period 2001-2021 is publicly available from the CSO<sup>15</sup>. This data classifies new housing units as either apartments/flats, houses built as part of a scheme, and single or one-off houses (which are **predominately rural, although inclusive of some homes built within settlements**).

The breakdown of granted units for houses, apartments and single rural dwellings from 2001-2021 is set out in Table 4.16. As outlined below approximately 52.5% of all units granted permissions over the 20-year period were one-off dwellings, averaging 59.8% per annum. Since the 2007/2008 economic crisis the proportion of single rural dwellings rose from an annual average of 33% (2001-2008) to 69% (2009-2015) and experienced decline again reaching an annual average of 46% from 2016-2021. Therefore, the trajectory for future applications should be moderated given the historic volatility observed. It should be noted that whilst these are granted planning applications (by unit), **this does not equate to a housing unit which has been built**.<sup>16</sup> Analysis indicates that the average floor size for one-off houses in Clare is 233.9 m<sup>2</sup>.

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<sup>15</sup> CSO PxStat tables BHA02 and BHA12.

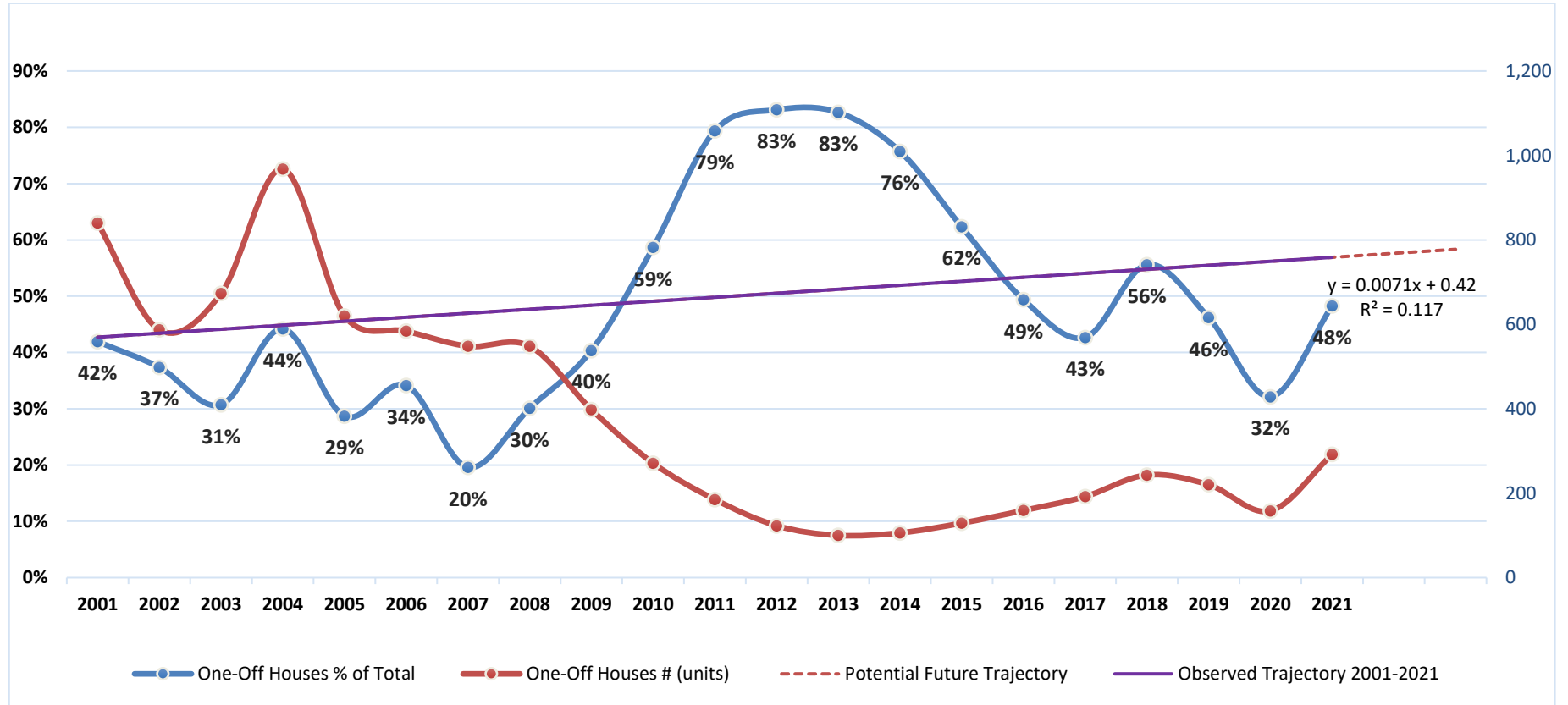
<sup>16</sup> Clare County Council data indicates that 67% of units granted planning permission have subsequently submitted a commencement notice.

**Table 4.16 Granted Permissions for Houses, Apartments and Single Rural Dwellings in Clare 2011-2021**

Granted Planning Applications	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Grand Total	Average % '11-'21
<b>Houses and Apartments # (units) Excl. SRD</b>	48	25	21	34	78	163	258	194	256	334	<b>313</b>	<b>1,724</b>	
<b>One-Off Houses # (units)<sup>17</sup></b>	185	123	100	106	129	159	192	243	220	158	<b>292</b>	<b>1,907</b>	
<b>Average floor size of SRD</b>	248.4	240.3	242.1	244.4	256.6	250.3	249.6	242.7	244.4	241.8	<b>249.0</b>		<b>246.3</b>
<b>Houses and Apartments % of Total</b>	21%	17%	17%	24%	38%	51%	57%	44%	54%	68%	<b>52%</b>	<b>47.5%</b>	<b>40.2%</b>
<b>One-Off House % of Total</b>	79%	83%	83%	76%	62%	49%	43%	56%	46%	32%	<b>48%</b>	<b>52.5%</b>	<b>59.8%</b>
<b>Total #</b>	233	148	121	140	207	322	450	437	476	492	<b>605</b>	<b>3,631</b>	

<sup>17</sup> Although most one-off homes are rural, this data also includes homes in towns and villages..

Figure 4.8 Single Rural Dwelling permissions in County Clare 2001-2020



### 3.4.3.2 Rural Housing Applications

The following data was provided by Clare County Council relating to the status of planning applications for rural housing. As of 2020, the historic average identifies that 70.9% of rural applications are granted. The total number of applications, regardless of status, grew steadily from 2011 to 2018 with a minor dip in the rate of growth in 2015. Since 2018 the rate has steadily declined with the lowest number of rural applications in 2020 since 2016. Note that rural housing applications detailed below comprise all permitted rural dwellings and as such are not necessarily rural one-off housing units.

There has been an evident switch between the proportion of rural applications permitted in comparison to urban units since 2014 as identified in Figure 4.9 Urban and Rural Housing Unit Permissions (Clare County Council data). Since 2014 there has been a rapid growth in urban applications peaking in 2018 with 646 applications granted. Across the ten-year period, approximately 71% of applications were granted, 12% refused, 15% withdrawn and a further 2% are pending.

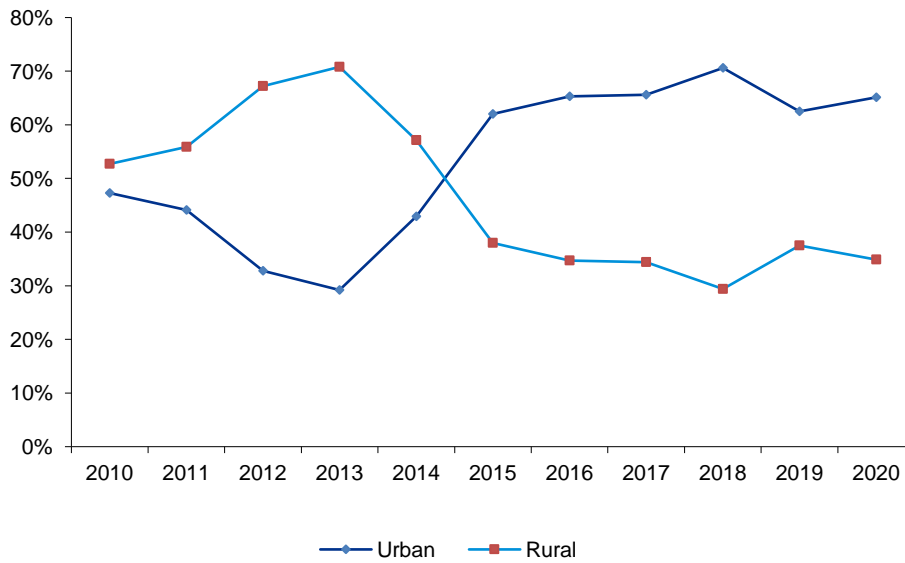
**Table 4.17 Rural Housing Applications 2010-2020 (Source: Clare County Council)**

Status	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Totals
Granted	222	128	80	80	105	117	130	176	190	150	126	1504
Refused	58	26	13	23	15	16	23	18	22	34	13	261
<b>Total</b>	<b>327</b>	<b>176</b>	<b>103</b>	<b>119</b>	<b>139</b>	<b>148</b>	<b>181</b>	<b>224</b>	<b>251</b>	<b>239</b>	<b>215</b>	<b>2122</b>

**Table 4.18 Permitted Urban & Rural Housing Units 2010-2020**

Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Urban	199	101	39	33	79	191	245	335	456	250	235
Rural	222	128	80	80	105	117	130	176	190	150	126
<b>Totals</b>	<b>421</b>	<b>229</b>	<b>119</b>	<b>113</b>	<b>184</b>	<b>308</b>	<b>375</b>	<b>511</b>	<b>646</b>	<b>400</b>	<b>361</b>

**% Permitted Urban & Rural Housing Units 2010-2020**



**Figure 4.9 Urban and Rural Housing Unit Permissions (Clare County Council data)**

**3.4.3.3 CSO Completions**

Analysis of completions data<sup>18</sup> published by the CSO for the 2011-2022 Q3 period in Clare indicate a significant shift in patterns of development in the last ten years. While single houses in 2011 were the dominant unit type at 89.3% (183 units) this has decline to 36.5% in 2022 (162 units). With the decline in completions for single houses, the proportion of scheme units has increased significantly from 7.3% in 2011 to 54.5% in 2022. Apartments have remained as generally no more than 5% of all completions for the majority of this time frame, but there has been a large shift in 2022, where 9.0% of completions in the county have been apartments. The total number of annual completions by unit type and evident transitional trends are identified in Table 4.19 and visualised further in Table 4.20 and Figure 4.10.

**Table 4.19 CSO Completions by Unit Type 2011-2022 Q3 (NDQ06)**

Type of House	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022 Q3
Single house	183	146	112	116	115	147	142	170	209	218	198	162
Scheme house	15	12	9	42	29	74	102	71	158	156	209	242
Apartment	7	2	2	3	2	8	14	2	16	20	5	40
<b>Total</b>	<b>205</b>	<b>160</b>	<b>123</b>	<b>161</b>	<b>146</b>	<b>229</b>	<b>258</b>	<b>243</b>	<b>383</b>	<b>394</b>	<b>412</b>	<b>444</b>

<sup>18</sup> Data is based on ESB electricity connections, classified in terms of single houses, scheme houses, and apartments/flats. At local authority level, data on single houses completed also includes houses built within settlements. However, the CSO has indicated that at national level over 80% of these single houses are rural and outside settlements, and this proportion is likely to be greater in a more rural county such as Clare.

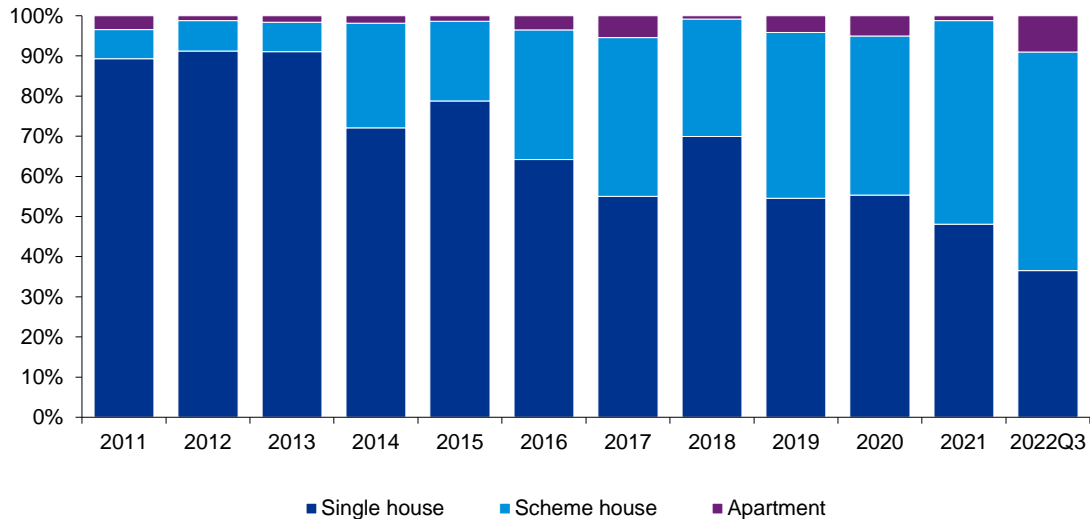


**Table 4.20 CSO Proportion of Completions by Unit Type 2011-2022 Q3 (NDQ06)**

Type of House	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022Q3
Single house	89.3%	91.3%	91.1%	72.0%	78.8%	64.2%	55.0%	70.0%	54.6%	55.3%	48.1%	36.5%
Scheme house	7.3%	7.5%	7.3%	26.1%	19.9%	32.3%	39.5%	29.2%	41.3%	39.6%	50.7%	54.5%
Apartment	3.4%	1.3%	1.6%	1.9%	1.4%	3.5%	5.4%	0.8%	4.2%	5.1%	1.2%	9.0%

**Figure 4.10 CSO Proportion of Completions by Unit Type 2011-2022 Q3 (NDQ06)**

**Completions by Unit Type 2011-2022 Q3**



### 3.4.3.4 Conclusion

This section has demonstrated that rural dwellings and one-off dwellings are a significant part of the housing market in County Clare, albeit with great variation historically reflecting unstable market conditions and changes in planning policy. In particular, single rural dwellings declined as a relative percentage of total new homes over the last decade, as delivery in urban areas and of scheme homes increased in recent years.

While each dataset reviewed reflects this change in slightly different ways, data on CSO Granted Permissions is taken as most representative proxy for the purposes of projecting demand (as noted this data includes some one-off houses within settlements, but it is predominately composed of rural homes). The years 2017-2020 are considered most representative of recent trends; on average, 44.2% of homes delivered in these years comprised one-off houses.

If this recent trend were to continue over the strategy period, and if these were assumed to all be rural, this would equate to 1,987 of the County’s Housing Supply Target of 4,500 as shown in Table 4.21 below.

**Table 4.21: Potential demand for single rural dwellings over the plan period**

	2023	2023	2024	2025	2026	2027	2029 <sup>19</sup>	Total
Single Rural Dwellings (44.2% of total)	249	331	331	331	331	331	83	1,987

However, it must be noted that this is a ‘policy-off’ projection based on historic trends. The actual future proportion of single rural dwellings is likely to be influenced by both market conditions and planning policy. Recent trends have demonstrated that as overall housing delivery increases, the proportion of single rural dwellings declines (although actual numbers have remained relatively stable). This may be the case if County Clare’s housing supply target is delivered over the plan period. Demand for single rural housing may also be reduced if sufficient supply of attractive housing in rural towns and villages is delivered.

Some demand may also be met through bringing vacant rural homes back into use. Census 2016 data shows that in rural Clare (i.e. all areas outside of CSO-defined settlements) 78.3% of homes were occupied, 1.9% were classed as temporarily absent, 8.4% comprised unoccupied holiday homes and 11.5% comprised ‘other vacant dwellings.’ Measures to bring homes back into use therefore may also help to meet rural housing demand, such as schemes like the Buy and Renew Scheme or the Repair and Leasing Scheme.

**Table 4.22: Housing occupancy and vacancy in rural Clare, 2016**

	Occupied	Temporarily absent	Unoccupied holiday homes	Other vacant dwellings	Total
No. of dwellings	21,006	505	2,242	3,089	26,842
%	78.3%	1.9%	8.4%	11.5%	

Moreover, there is a clear impetus in planning policy through the NPF to direct more housing delivery towards existing settlements with a target of delivering at least 30% of all new homes outside of the State’s five major cities within the built-up footprint of existing settlements. It therefore will be appropriate for the Clare County Development Plan 2023-2029 to balance potential demand for single rural dwellings against broader planning goals in allocating new housing for rural areas through the Core Strategy.

<sup>19</sup> Both 2023 and 2029 reflect the quarterly commencement and completion of the Plan period.

### 3.4.4 Specialist provision

Analysis of historic information in relation to specialist requirements of households in need of social housing support has been undertaken to understand the historic trends.

The following information relates to information recorded by Clare County Council in existing social housing needs assessment data (as of November 2022), which records the date of application of households and categories of need. This includes households that are accommodated through a Housing Assistance Payment (HAP) tenancy, and thus *is not the same as outstanding need*. It is used solely to indicate the basis of need among those assessed by the Council. Data on those who have applied between 2010 and November 2022 have been taken as indicative of needs over the previous decade. The following assumptions are noted in relation to categories of specialist requirements that have been assumed as part of this analysis:

- Disability relates to those that self-declare their needs as having a disability in a sensory, physical, mental health, intellectual or other capacity;
- Homeless relates to those that self-declare their needs as homeless and/or homeless, institution or emergency accommodation;
- Financial relates to those that self-declare their needs as concluding their mortgage was unsustainable, that they are currently dependent on rent supplement and/or financial reasons; and
- Other relates to those that classify their need for any reason other than those set out above (comprising those classed as in unfit or unsuitable accommodation, those involuntarily sharing accommodation, those in overcrowded accommodation, and exceptional medical or compassionate grounds).

The primary reason for a person to be on the social housing list in Clare is financial (61.7%), that is that persons declare need on the basis that their mortgage is unsustainable, or they are dependent on rental supplements. The count of those on the waiting list has been plotted in Figure 4.11.

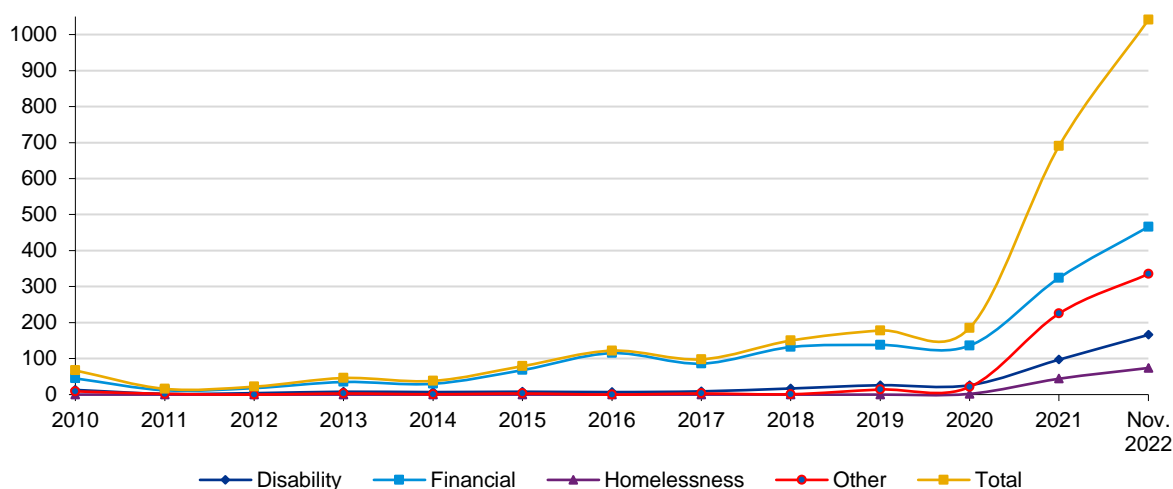
**Table 4.23 Social Housing Waiting List: Basis of Need, 2010-November 2022**

Basis of Need	Total	%
Disability	300	10.8%
Financial	1,713	61.7%
Homeless	121	4.4%
Other	641	23.1%
Unclassified	-	-
Total	2,775	100.0%

Table 4.24 Social Housing Waiting List: Basis of Need (applicants 2010-November 2022)

Basis of Need	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Nov. 2022	Total
Disability	13	2	4	8	7	8	7	9	17	26	26	97	166	390
Financial	45	12	18	35	30	68	115	86	132	138	136	324	466	1605
Homelessness	0	0	0	0	0	0	0	0	0	0	2	44	74	120
Other	9	2	0	3	1	3	0	3	1	14	21	225	335	617
<b>Disability</b>	<b>13</b>	<b>2</b>	<b>4</b>	<b>8</b>	<b>7</b>	<b>8</b>	<b>7</b>	<b>9</b>	<b>17</b>	<b>26</b>	<b>26</b>	<b>97</b>	<b>1041</b>	<b>2732</b>

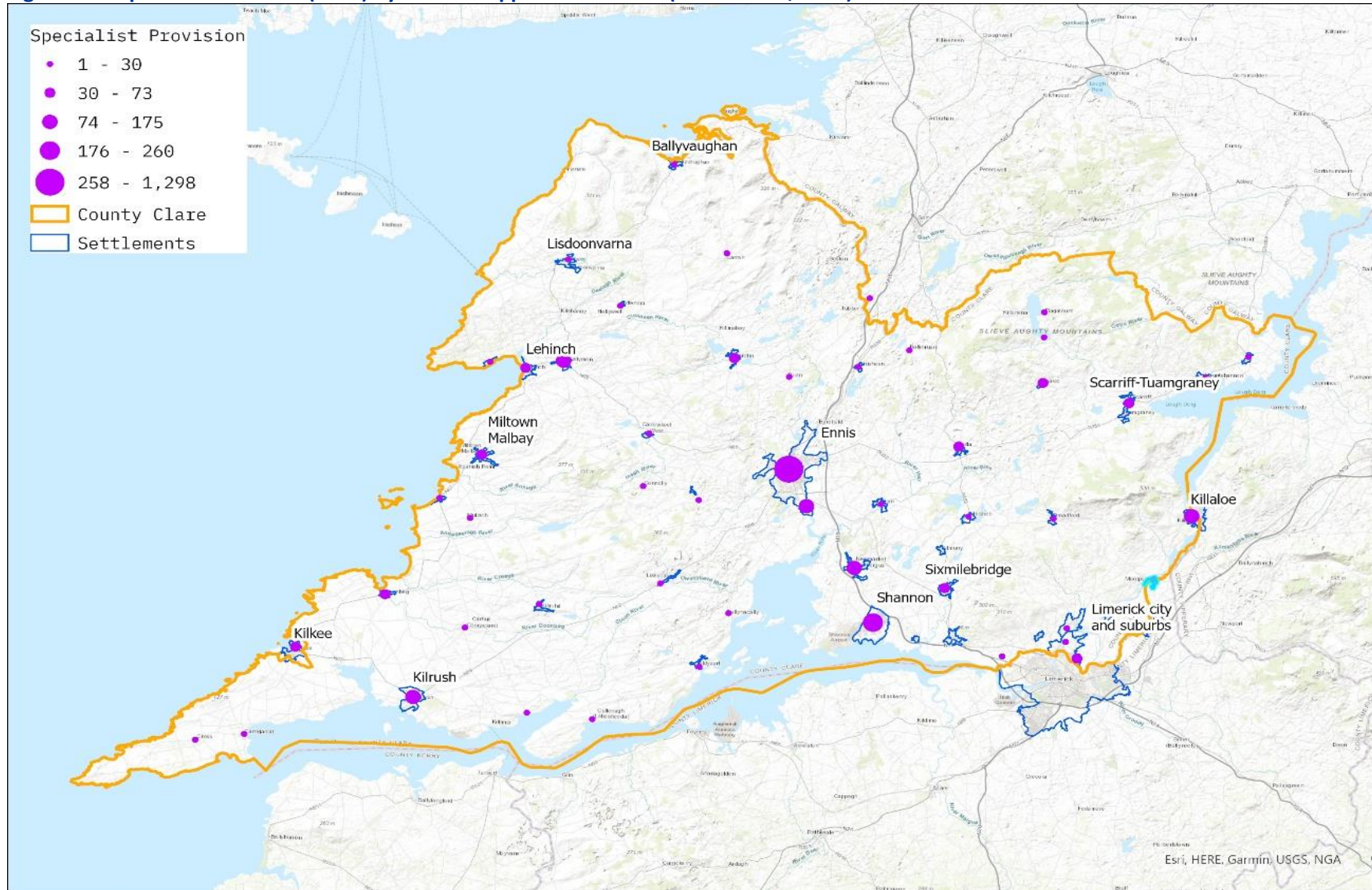
Figure 4.11 Specialist Provision Count of Applicants per Annum, 2010-November 2022



An exercise in spatial analysis of demand on the waiting list was performed on the basis of the specified first choice location of those on the list. These have been spatially plotted<sup>20</sup> to each settlement and graduated by demand as illustrated in Figure 4.12. This indicates strong concentrations in the County’s main towns including Ennis, Shannon, Killaloe, and Newmarket on Fergus, reflecting relatively high demand for social tenancies in these settlements.

<sup>20</sup> Addresses of those first choice locations approximated through Geocoding exercise. Data relates to the 2021 period only.

Figure 4.12 Specialist Provision (2021) by count of applicants in Clare (Source: CCC, 2021)



## 4 Meeting future housing requirements in County Clare

### 4.1 Introduction

This chapter summarises the existing situation on how social housing support is administered by Clare County Council, with the latest existing data, delivery methods and targets set out. This is followed by a summary of the future requirements for County Clare, integrating the analysis that has been set out in Section 4.

This informs the development of policy objectives for this Housing Strategy which are presented in Section 6, integrating the existing situation in advance of the implementation of the policy objectives as well as the overview of the projected future requirements in County Clare over the plan period.

### 4.2 Existing requirements

#### 4.2.1 County Clare social housing needs assessment

Clare County Council regularly carries out assessments of social housing need in County Clare in accordance with statutory requirements. The Council has provided data on the existing social housing waiting list as of November 2022, to provide an up-to-date and consistent picture of current social housing need in Clare by basis of need and number of bedrooms required. This indicates that 1,582 households<sup>21</sup> are recorded on the Council's housing waiting list as of this date. A further 1,218 are recorded by the Council's database as accommodated in a Housing Assistance Payment (HAP) tenancy.

Table 5.1 below summarises existing social housing need across Clare based on broad categories of need. This existing need *does not account for the future needs assessed in Section 4*, which would be in addition to any remaining need unmet at the beginning of the strategy period.

**Table 5.1: Clare County Council Social Housing Waiting List, November 2022**

Basis of Need	HAP Accommodated	Unmet Need	Total
Disability	0	390	390
Financial	1,132	473	1,605
Homeless	0	120	120
Other	18	599	617
<b>Total</b>	<b>1,218</b>	<b>1,582</b>	<b>2,800</b>

<sup>21</sup> This figure is based on data from March 2021 and is subject to change; more recent data will also be considered in the Core Strategy of the Clare County Development Plan 2023-2029 in providing housing land for meeting existing social housing need.

## 4.3 Meeting social and affordable housing demand

Clare County Council, working with other organisations including central Government and Approved Housing Bodies (AHBs), pursues a wide range of means of meeting social housing need in County Clare. The main existing delivery schemes are:

- A social rented tenancy in a property owned and managed by the local authority and a tenancy in a property the local authority is managing or has leased from a private owner.
- A social rented tenancy in property owned and managed by an AHB.
- Accommodation provided specifically for Travellers and for people with specific housing needs such as older persons, people with disabilities and the homeless etc.
- A tenancy where the local authority arranges leases with private landlords for properties (set to be phased out under Housing for All).
- 

Each of these options is set out in detail below.

### 4.3.1 Social rented tenancies through the Council and AHBs

Clare County Council owns and operates a significant stock of social housing, with 2,946 homes under direct local authority ownership in the County. In addition, the Council is also responsible for delivering social tenancies in properties the Council manages or leases from a private property owner.

AHBs have played an increasingly important role in meeting housing needs nationally and in County Clare in recent decades. AHBs are not-for-profit organisations with the purpose of relieving housing need and the provision and management of social housing. They are established by a voluntary management board to benefit the community in which they are based and are approved and funded by the Department of Housing, Local Government and Heritage. There are currently 26 AHBs providing housing in Clare as listed in Table 5.2, ranging from small-scale local charitable organisations to major national bodies such as Respond, Cluid, and Tuath, with many of these bodies have ambitious plans to deliver new social housing in Clare.

**Table 5.2: Approved Housing Bodies active in County Clare**

Approved Housing Bodies in County Clare		
Anvers Housing Association	Failte Isteach, Clare Mental Health Voluntary Housing Assoc	Mid West Simon Community
Áras Mhuire Housing	Focus Ireland Housing Association	Newgrove Housing Association
Banner Housing Association	iCare Housing	Peter McVerry Trust Ltd
Circle Housing Association	Inagh Voluntary Housing Association	Respond Housing Association
Cluid Housing Association	Inis Housing Association	St. Vincent de Paul
Co-Operative Housing Ireland	Kilkee Housing Association	Thomond Housing Association Ltd
Cross/ Kilbaha Community Housing	Kilmaley Voluntary Housing Association	Tuath Housing
Cuan an Chlair	Kilmihil Community Housing Association	Novas
Sophia Housing		

Source: Clare County Council.

As the housing policy landscape has changed in recent years, there is now a range of delivery mechanisms for social and affordable housing available to local authorities and AHBs under build, acquisition, and leasing schemes. Under Housing for All, there will be a greater emphasis on direct build provision of social housing, acquisition and leasing schemes will be scaled back or stood down in the medium term as a result.

All of these mechanisms and schemes will continue to be used by the Council and AHBs to deliver social housing to meet existing housing needs. While meeting housing need remains a considerable challenge, ambitious targets have been set through Housing For All and Clare County Council will continue to increase social housing delivery in line with this strategy.

#### 4.3.1.1 *Build*

- Construction projects delivered directly by the Council through the Social Housing Investment Programme (SHIP) or through regeneration schemes
- SHIP Turnkeys – new-build homes purchased directly by the Council from a private developer
- Provision of social housing under Part V of the Planning and Development Act 2000 (as amended) – following the Affordable Housing Act 2021, ‘Part V’ Housing requires developers to transfer up to 20% of land in respect of which permission for the development of housing (more than 4 units) has been granted for social and affordable housing use (by the Council or AHBs). This requirement can be delivered through the transfer of lands to the local authorities, the transfer of ownership of completed social and affordable housing units on the lands, the transfer of ownership of completed homes on other land not subject to the planning permission but within the same administrative area, or through the long-term leasing of properties. The breakdown of this requirement into social and affordable elements is discussed further in Section 5.4 below.
- Housing delivered by AHBs through the Capital Advance Leasing Facility (CALF), through direct construction, purchase of turnkey homes, or Part V homes.
- Housing delivered by AHBs for older people, homeless people, people with a disability, or victims of domestic violence through the Capital Assistance Scheme (CAS), through direct construction, purchase of turnkey homes, or Part V homes.
- Affordable Housing Fund – this scheme (incorporating the existing Serviced Sites Fund) has been expanded under Housing for All and will play a key role in supporting the delivery of new affordable homes for purchase or rent by local authorities. Applications to this fund are subject to qualification criteria, including being located within a settlement of more than 1,500 people and within local authorities with a minimum average 5% HNSA Affordability Constraint for new housing demand over the period 2021 to 2026 (unless located in the CSO-defined built up area of the State’s five major cities, including the portion of Limerick city and suburbs within County Clare). Additional schemes are also available to support delivery of new affordable homes by AHBs, including the Cost Rental Equity Loan (CREL) scheme.

#### 4.3.1.2 *Acquisition*

- SHIP Acquisitions – purchases by the Council of homes through SHIP funding. This may involve homes acquired on the open market or directly from financial institutions or investors (portfolio



acquisitions). This is being scaled down under Housing for All with an indicative national limit of 200 acquisitions in 2022.

- Housing purchased by AHBs/Housing Agency through schemes such as CALF or CAS schemes. These are also expected to be scaled back under Housing for All but with accommodation for tenants with specific housing needs

#### 4.3.1.3 *Leasing*

- Direct long-term leasing – homes leased directly from the private sector for a period of over 10 years. This scheme is set to be scaled back under Housing for All and ended by 2025 in accordance with the national strategy’s emphasis on direct build, with no new or renewed long-term leases from January 2022.
- Repair and Leasing Scheme – this scheme enables the Council to pay property owners of sub-standard and vacant properties to repair their properties, which they then lease or make available to the local authority for social housing. This scheme compliments the Buy and Renew Scheme in helping local authorities to tackle dereliction, regenerate urban areas and harness the potential of vacant homes. A national target of 120 units per year to 2026 has been set for this scheme.
- Mortgage to Rent Scheme – this scheme assists homeowners having trouble in paying their mortgage in switching from owning their home to renting it as a social housing tenant of an AHB, with ownership of the home transferring to the AHB. A national target of 1,000 units per year to 2026 has been set for this scheme.

#### 4.3.2 **Specialist provision support**

The Council provides accommodation specifically for specific groups such as the Travelling Community and for people with specific housing needs such as people with disabilities and the homeless. Existing need for housing provision on the basis of specialist requirements as measured by the Council’s social housing waiting list has been set out in Section 4.4.4 above.

In most cases, new social housing for persons with specific needs such as disability, age, homelessness, and other needs will be delivered through local authority or AHB housing delivery schemes as outlined above. Clare County Council owns and operates housing catering to the needs of diverse groups of people and works to allocate housing that is suitable for individual needs. Some AHBs also specialise in provision of housing for specific types of need, such as disability/long-term illness, the elderly, and the homeless.

##### 4.3.2.1 *Housing for older people and persons with a disability*

The first theme of the six strategic themes in the ‘National Housing Strategy for Disabled People 2022 – 2027’<sup>22</sup> is ‘Accessible Housing and Communities’. The aim of the theme is described with the following quote. “This theme focuses on the provision of accessible housing for disabled people, the promotion of accessible communities and universally designed homes. It is informed by the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and, in particular, “Article 19

<sup>22</sup> National Housing Strategy for Disabled people 2022 – 2027 (2022). Department of Housing, Local Government and Heritage. Available at: <https://www.gov.ie/en/publication/60d76-national-housing-strategy-for-disabled-people-2022-2027/#:~:text=The%20National%20Housing%20Strategy%20for,Department%20of%20Health> (Accessed: November 2, 2022).

- Living independently and being included in the community” and “Article 9 – Accessibility” which aims “to enable disabled people to live independently ...and ensure disabled people have access, on an equal basis with others, to the physical environment.”

This reflects the vital importance of independent living for many people with disabilities and an aspiration to promote accessibility and provide equitable design options. To help meet this aspiration, Clare County Council operates a **Housing Adaptation Grant for People with a Disability** to enable people with a physical, sensory, mental health or intellectual disability to make major changes to their homes. Under this scheme, the Council will fund alterations to homes to provide better access, such as the installation of ramps, grab rails, stair lifts, accessible bathroom facilities, adaptations to facilitate wheelchair use, extensions, and other works. This is available to eligible households in owner-occupied and privately rented (with owners consent) accommodation.

The Council also operates a **Mobility Aids Grant**, through which the Council provides eligible households up to €6,000 to enable older people and/or people with a disability to improve access to their home through provision of grab rails, ramps, accessible shows, or stair lifts. Older People are also supported by the Council through the provision of the **Housing Aid for Older People Grant**. This assists people aged 66 years old or more and owning their own home to carry out essential repairs so that they can continue to live in their own home, such as structural repairs and the upgrading of electrical wiring or central heating.

Theme 2 of the strategy is ‘Interagency Collaboration and the Provision of Supports’. The theme “includes outcomes relating to the improvement of effective collaboration between local authorities and the HSE, better inter-departmental cooperation, aligning housing and support services and the sharing of relevant information between agencies. This theme seeks to build on the work that has already been done during the NHSPWD 2011 to 2016 (extended to 2021) by strengthening the existing structures and by improving collaboration between all relevant agencies.”

Additional supports to those listed above for the elderly and persons with disabilities are also provided by the Health Service Executive (HSE) to enable people to live in their own home as independently as possible, including personal assistance services, home support, day services, respite services, and full- and part-time residential services provided by the HSE or other disability organisations.

#### *4.3.2.2 Traveller accommodation*

Under the provisions of the Housing (Traveller Accommodation) Act 1998 all local authorities are required to prepare, adopt and implement a Traveller Accommodation Programme (TAP) to meet the accommodation needs of the indigenous Traveller community. The current TAP for County Clare covers the period 2019-2024 and sets out strategies for providing Traveller accommodation and support. It sets out existing Traveller accommodation provision across Clare and assesses existing need. It states that 58 Traveller families were in need of permanent accommodation at the end of 2018, including 43 families in Ennis and Environs, 10 in Ennistymon and Environs, and 5 in Shannon and Environs. The TAP estimates that the overall need for Traveller accommodation over the 2019-2024 period comprises 98 families. It sets targets for meeting this need over the TAP period, including through delivery of 15 group housing homes, 22 Council/AHB social rented homes, 17 households in leased/RAS accommodation, and 44 in private rented/HAP accommodation. The TAP notes that most housing need in the Traveller community will be met through the provision of standard social housing supports including mainstream social housing, in line with stated preferences of housing applicants in the Traveller community.

#### 4.3.2.3 Housing for refugees and asylum seekers

International protection applicants are at present accommodated by the International Protection and Accommodation Service (IPAS) in Direct Provision centres or in emergency accommodation sourced by IPAS while their applications are processed. Data for November 2022<sup>23</sup> indicates that there are three IPAS Accommodation Centres in County Clare with a combined capacity for 467 applicants. These comprise the Knockalisheen Centre, Meelick (250 capacity); the former King Thomond hotel, Lisdoonvarna (152 capacity); and the former Clare Lodge hostel, Ennis (65 capacity). These centres combined are stated by IPAS as being at nearly full capacity.

Residents of IPAS accommodation who have been granted status or permission to remain have the same access to housing supports and services as Irish and EEA nationals. Refugees under the Irish Refugee Protection Programme (IRPP) are accommodated initially in Emergency Reception and Orientation Centres before being resettled by those local authorities working with the IRPP.

The Government has announced its intention to end the Direct Provision system by 2024. The 'White Paper to End Direct Provision' (Feb. 2021) outlines a new non-profit system of accommodation and supports under which people who are applying for protection will be helped to integrate into Ireland from the outset. Applicants will stay in one of a number of new Reception and Integration Centres for no more than four months, following which people whose protection claims are still being processed will move to accommodation (either own-door or own-room) in the community.

Local Authorities and AHBs will play an enhanced role in this new system. AHBs or similar not-for-profit accommodation providers will provide one strand of the accommodation required. Local Authorities including Clare County Council will also work with DHLGH and the Department of Children, Equality, Disability, Integration and Youth (DCEDIY) in implementing the White Paper, including agreeing a spatial distribution for housing applicants as well as sourcing and providing accommodation and supporting integration of new arrivals under the IRPP through the ongoing work of the existing county wide interagency working groups. This is further supported under Housing For All, with a goal of agreeing a national spatial distribution by the end of 2021 for the accommodation of 2,900 refugees under IRPP 2020-2023. Clare County Council will actively engage in delivering these actions and in transitioning to the new system envisioned by the White Paper.

#### *Ukrainian Refugee Data*

This section presents the latest information on the volume of Ukrainian refugees currently in Co. Clare. This information is based on the those housed in commercial accommodation, such as hotels and guesthouses, and excludes Ukrainians living with families/in private homes.

**Table 5.3: Distribution of Ukrainian refugees by town, 11<sup>th</sup> November 2022**

Co. Clare Area	Persons	%
Lisdoonvarna	921	28.3%
Ennis	622	19.1%
Bunratty	390	12.0%
Shannon	384	11.8%
Ballyvaughan	379	11.7%
Kilkee	300	9.2%
Lahinch	65	2.0%

<sup>23</sup> 'International Protection Accommodation Services: Monthly Report - January 2022.' Accessed online: <https://www.gov.ie/en/collection/90641-statistics/>

Co. Clare Area	Persons	%
Liscannor	53	1.6%
Killaloe	38	1.2%
Bodyke	31	1.0%
Kilrush	27	0.8%
Clarecastle	17	0.5%
Kilmaley	15	0.5%
Newmarket-on-Fergus	10	0.3%
Grand Total	3252	100.0%

### 4.3.3 Local Authority support through leases with private landlords

Households can receive support by way of either the **Housing Assistance Payment (HAP)** or the **Rental Accommodation Scheme (RAS)**.

HAP is a scheme introduced in 2014 for people who have a long-term housing need and who qualify for social housing support. It is administered centrally by Limerick City and County Council as a shared service and it is intended to eventually replace RAS. Under the HAP scheme, the applicant finds appropriate private rented accommodation (within specific caps) and the local authority then pays the market rent to landlord directly, with the tenant paying a rent to the local authority based on the differential rent scheme used for social housing and also paying the top up rent to the landlord where applicable

The RAS caters for the accommodation needs of persons in receipt of rent supplement who are assessed as having a long-term housing need. Unlike for HAP, under RAS the tenancy is a triparty agreement between the tenant the property owner and the Council.

RAS and HAP have formed an increasingly important part of the social housing landscape in recent years and are expected to meet the housing needs of a significant number of households in Clare. While Housing for All emphasises the importance of new-build delivery of social housing, it also recognises the scale of current HAP and RAS provision. It states that “the State will continue to support the over 60,000 households currently in Housing Assistance Payment (HAP) supported tenancies and to provide funding to support households on social housing waiting lists to secure a HAP supported tenancy, while we increase the levels of housing stock managed by Local Authorities and AHBs.”

### 4.3.4 Delivery targets

Housing for All (2021) is the national housing strategy for the years 2021-2030, replacing Rebuilding Ireland. It sets a national target of building an average of 33,000 new homes every year from 2021 to 2030, including approximately 10,000 social homes and 6,000 affordable homes (c. 4,000 affordable purchase and c. 2,000 Cost Rental). Housing for All sets a build target of 833 social housing homes to the end of 2026. The most recent year for which full delivery data is available is 2020.

Social housing output nationwide suffered a slowdown in 2020 and 2021 due to the effects of the COVID-19 Pandemic, with national new-build, acquisition, and leasing output falling from 10,007 in 2019 to 7,827 in 2020. Social housing delivery remained relatively stable in County Clare, which saw 148 new social homes delivered under new-build, acquisition and leasing streams in 2020 (as shown in Table 5.4 below) compared to 154 in 2019. A further 334 households were accommodated under the RAS and HAP schemes in 2020, a slight drop from 348 in 2019. Construction was also

heavily impacted by the pandemic during the first half of 2021, with 57 units delivered through build, acquisition, and leasing, reflecting several months of near-complete closure of construction sites.

**Table 5.4: Social housing delivery by stream, County Clare, 2018-2021**

Social housing delivery streams	2018	2019	2020	2021
<b>Build</b>	56	90	86	76
<i>(Local Authority New Build)</i>	15	30	34	55
<i>(AHB New Build)</i>	41	52	43	18
<i>(Part V New Build)</i>	0	8	9	3
<b>Acquisition</b>	97	38	34	95
<b>Leasing</b>	79	26	28	61
<b>Build, Acquisition, Leasing Total</b>	232	154	148	232
<b>HAP and RAS</b>	404	348	334	261
<b>All Streams</b>	636	502	482	493

Source: Department of Housing, Local Government and Heritage, 2021.

The most recent data on new social housing construction since 2017 (under the previous Rebuilding Ireland plan) was published in July 2022.<sup>24</sup>

It indicates that as of Q2 2022 a total of 460 new social homes have been built in County Clare since 2017 across 44 schemes (215 units delivered by Clare County Council and 245 units delivered by AHBs). The largest schemes delivered by Co-Operative Housing Ireland included 31 homes at Tullyvarraga, Shannon (phase one), 29 homes at Gleann Cora, Newmarket on Fergus (phase one), and 28 homes at Lios Anama, Sixmilebridge (phase one), while a 40 home project was also recently delivered (Q2 2022) by Clare County Council in Ennis. A further 316 planned units were recorded as in the delivery pipeline at various stages of the approval process from capital appraisal to construction, including 87 units on projects recorded as on-site and under construction. The largest scheme recorded as under construction comprised 27 homes being delivered by Clare County Council in Miltown Malbay. Other developments under construction include 18 homes in Ennis being delivered by Inis Housing Association, and 16 homes in Ennis being delivered by Co-Operative Housing Ireland.

Under Housing for All, Clare County Council has received ambitious targets for new social housing delivery up to 2026. Following the national strategy, these targets focus on direct new-build delivery by the Council and AHBs, with leasing streams to be phased out.

**Table 5.5: New social housing new build delivery targets for County Clare, 2022-2026**

Year	2022	2023	2024	2025	2026	Total
<b>Build</b>	200	149	153	164	167	<b>833</b>

Targets for affordable housing delivery at a local authority level are set to be agreed in December 2021, with the finalisation of local Housing Delivery Action Plans which will set out the details of social and affordable housing delivery over the years 2022-2026. These will translate Housing for All's national targets to local authority level. The targets for affordable housing in County Clare will be informed by the outputs of the HNDA.

<sup>24</sup> <https://www.gov.ie/en/publication/03335-housing-for-all-q2-2022-progress-report/>

#### 4.4 ‘Part V’ social and affordable housing requirements

Under Part V of the Planning and Development Act 2000 (as amended), developers of residential or mixed-use schemes greater than 4 units are required to transfer 20% of the site to the local authority (or an AHB acting on their behalf) for social and affordable housing use, or agree on one of the alternative options, provided that in every case, the net monetary value transferred by the developer equates to 20% of the planning gain, i.e. difference between the open market value of the land (*on the date of the grant of planning permission*) and its existing use value without planning permission.

The Affordable Housing Act 2021 defines new forms of affordable housing, comprising affordable purchase dwellings and Cost Rental housing. It also amends the legislative underpinnings and requirements of Local Authority Housing Strategies (under Part V of the Planning and Development Act 2000) in several ways, including:

- Introducing a requirement that a Housing Strategy makes an estimate of need for affordable purchase and cost rental housing (including through an assessment of rental affordability); and
- Raising/restoring Part V housing requirements to 20% of land granted residential planning permission, and requiring that a minimum of 10% (i.e. at least half of the increased 20% contribution) of the net monetary value be applied to the provision of social housing. Where affordable housing is determined as not appropriate (or no affordable housing need is assessed), the full 20% requirement must be applied towards social housing. In line with legislation it is up to the local authority and developer to make an agreement in accordance with the available options specified in section 96(3) of the Planning and Development Act 2000, as amended, (transfer of houses on the site in question or houses on other sites or the granting of a lease of houses on the site or on other sites) or to go with the default paragraph (a) option of a transfer of 20% of the site, or to agree a combination of the options.

This Housing Strategy and HNDA is required to make an assessment of need for these affordable housing tenures (in addition to social housing), and to determine the breakdown of Part V housing requirements between social and affordable over the period of the development plan. As set out in Section 4, the HNDA for County Clare has assessed that over the (seven) years 2023-2029, 19.3% of new households will require social housing and 5.4% will require affordable housing.

Determination of this requirement is subject to several factors when applied to individual planning applications:

- The Part V requirement of 20% (for use as social housing only) will apply to land purchased between 1st September 2015 and 31st July 2021 and granted permission for residential or mixed-use development between 3rd September 2021 and 31st July 2026.
- The delivery of affordable purchase or Cost Rental dwellings on individual sites will be subject to national guidance and local factors. Clare County Council will consider factors such as local need, local demand, affordability constraint, finance, viability, operational factors, and the need to deliver social and income mix and tenure diversification, when drawing up a Part V agreement for individual planning applications. Alternative means of capturing Part V planning gain may be pursued where affordable housing is not considered appropriate, in line with national guidance.

In view of these requirements and the overall requirement to deliver 20% of the planning gain for Part V, the breakdown to be applied is 10% for social housing; up to 5% for affordable housing, subject to national guidance and regulation and subject to Clare County Council’s determination of the appropriateness of affordable housing delivery on individual sites; and the remaining percentage

(5% or greater) planning gain will be applied as appropriate to achieve the overall 20% net monetary value.

This breakdown is deemed appropriate within County Clare overall over the plan period 2023-2029.

#### 4.5 Conclusion

Section 4 set out the overall housing requirements for County Clare over the strategy period based on the HNDA analysis undertaken. The outputs of this analysis are summarised below.

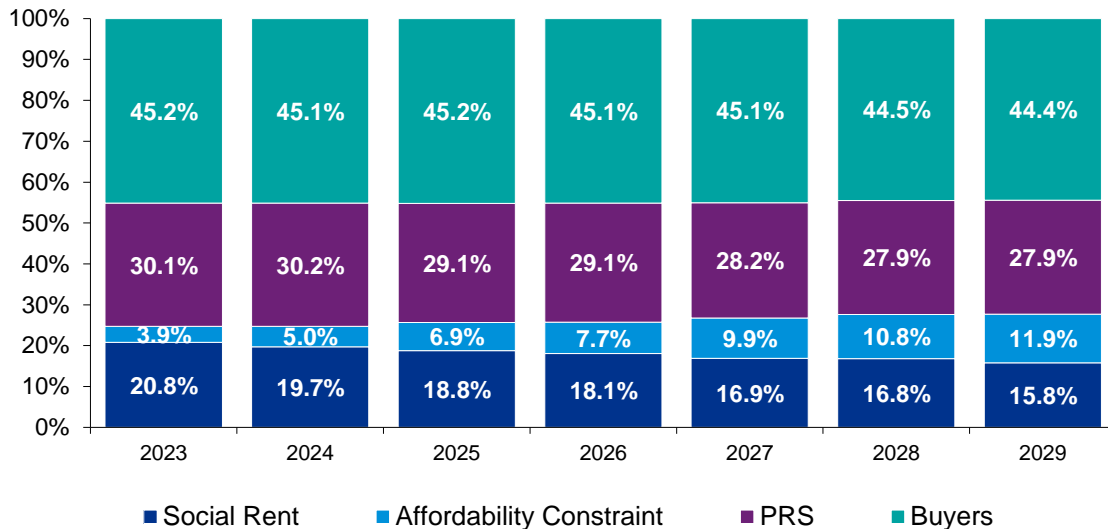
As per the Housing Supply Target for County Clare, the Clare County Development Plan 2023-2029 will plan for **4,500 new households** over the plan period. The HNDA analysis indicates that over the (seven<sup>25</sup>) years 2023-2029, **approximately 18% of new households will require social housing and approximately 8% will require affordable housing.**

**A further 45% of households will be able to purchase a home, while approximately 29% will fall into the private rented sector.** Applying these proportions to the Housing Supply Target of 4,500, would result in a social housing requirement of approximately 817 households (not accounting for existing social housing targets under Housing for All), and **an affordable housing requirement of approximately 359 households.**

However, as noted previously, the Housing Supply Target methodology is based on a strict six-year timescale and designed to deliver on recent housing shortfalls, while the HNDA has assessed need on a longer timeframe.

Figure 5.1: Projected housing need by tenure, 2023-2029

#### Future Need - Annual Distribution



<sup>25</sup> The HNDA Toolkit looks at a Full Year period

Meeting this assessed forecast need (in addition to outstanding existing social housing need) will be delivered by a combination of delivery methods as set out in this section. Clare County Council will support the delivery of new social and affordable homes (where supported through subvention from central Government, subject to meeting qualification criteria), both directly and in conjunction with AHBs in the county.

New social and affordable homes may be delivered through direct builds (using a range of funding mechanisms including direct State supports) as well as Part V delivery and other mechanisms. Housing needs will also be met through the provision of HAP and RAS tenancies, enabling households in need to access accommodation in the private rental sector at a social rent.

Section 6 sets out policies that will support the delivery of social and affordable housing to meet assessed need in County Clare over the strategy period, as well as supporting the broader delivery of sustainable planning and housing in the County.



## 5 Policy objectives to deliver the Housing Strategy

### 5.1 Introduction

This housing strategy has reviewed existing and future housing needs in County Clare, setting out an evidence base for the Clare County Development Plan 2023-2029 to plan for sustainable and affordable housing over the strategy period.

This section sets out policy principles and objectives to support Clare County Council to plan for and deliver new housing through the Clare County Development Plan 2023-2029. These are informed by the analysis of the housing context in Clare as set out in this Strategy as well as by the policy principles established in Section 2. These principles include the goals of delivering sustainable development and compact growth, providing high-quality new homes in appropriate places to meet the diverse needs of the people of County Clare, promoting strong, vibrant, and inclusive communities in County Clare, and supporting the democratic role of Clare County Council in planning for the county's future.

The following policy objectives have been drafted in accordance with these principles to guide and support sustainable housing delivery through effective spatial planning by Clare County Council.

### 5.2 Policy objectives for the Clare County Housing Strategy 2023-2029

It is the objective of Clare County Council:	
PO1	To provide new homes to meet expected future housing requirements in the County as identified in the HNDA and Housing Supply Target. A Housing Supply Target of 4,500 homes will be pursued over the plan period to meet requirements as a result of forecast housing demand. New homes shall be provided in a planned and coordinated manner in accordance with the aims and policies of the Core Strategy, the RSES, and the National Planning Framework.
PO2	To aim for housing to be available to meet the needs of people of all needs and incomes in County Clare, with an appropriate mix of housing sizes, types, and tenures in suitable locations.
PO3	To provide for existing unmet housing need as identified by the Clare County Council social housing needs assessment through the provision of social housing using a range of delivery mechanisms including direct delivery by the Council, delivery through Approved Housing Bodies, and through short- and long-term leasing arrangements organised by the Council with private landlords.
PO4	To provide social housing to meet forecasted new future housing need over the plan period as identified in the HNDA. The Council will endeavour to meet its targets under Housing for All of 833 new social homes over the period 2022-2026 and to meet forecasted need for 817 social housing units over the plan period 2023-2029 as resources allow.  New social housing units shall be delivered having regard to the wider aims and policies of the Clare County Development Plan and in line with regional policy and government objectives and targets, including the need to deliver sustainable and compact growth and a diverse mix of housing types and tenures. Social housing shall be delivered through a range of mechanisms including provision by the

<b>It is the objective of Clare County Council:</b>	
	Council, by Approved Housing Bodies, and through short- and long-term tenancies arranged by the Council with private landlords.
PO5	To require that 20% of lands in respect of which permission for the development of houses is granted, be reserved for social and affordable housing in accordance with the Affordable Housing Act 2021 and Part V of the Planning and Development Act 2000 (as amended). This requirement shall comprise 10% for social housing; up to 5% for affordable housing, subject to national guidance and regulation and subject to Clare County Council’s determination of the appropriateness of affordable housing delivery on individual sites; and the remaining percentage (5% or greater) planning gain will be applied as appropriate to achieve the overall 20% net monetary value. The Council reserves the right to determine the appropriateness of ‘Part V’ Cost Rental and/or affordable purchase delivery on individual sites on a case-by-case basis. Any subsequent amendments to this legal requirement to deliver social and affordable housing during the lifetime of this strategy will be complied with. Delivery of ‘Part V’ housing shall be in accordance with relevant legislation and national, regional, and local policy.
PO6	To support high-quality design in new housing and promote housing that is attractive, safe, and adapted to needs of existing and future households including future household sizes.
PO7	To provide housing appropriate to the needs of the elderly, persons with disabilities, lone parents, Travellers, and the homeless. The Council shall support and promote the use of Universal Design principles and Lifetime Homes in new housing developments to meet the needs of diverse groups and an aging population
PO8	To support attractive and vibrant settlements through the renovation and re-use of obsolete, vacant, and derelict homes. This shall be pursued through such methods as are available to the Council including the application of the vacant site levy in accordance with the Urban Regeneration and Housing Act 2015 (or any measures that shall replace it) and the conversion of vacant properties into new social through appropriate schemes including the Repair and Leasing Scheme, the Buy and Renew Scheme, and long-term leasing. The Council will also continue to endeavour to bring about the timely re-use of vacant Council-owned housing stock.
PO9	To plan for the provision of sustainable rural housing and the sustainable provision of single housing in the countryside through the Core Strategy, having regard for potential need for single housing in the countryside as set out in the HNDA as well as existing and forthcoming national and regional policy and guidance and the viability of smaller towns and rural settlements.
PO10	To support the provision of accommodation suited to the needs of the Travelling community and to implement the Clare County Council Traveller Accommodation Programme 2019-2024 and subsequent updates.
PO11	To work with Central Government, relevant State Agencies, AHBs, and other bodies to support the provision of appropriate housing for asylum seekers and refugees in County Clare in accordance with identified requirements, and to

<b>It is the objective of Clare County Council:</b>	
	support the phasing out and replacement of the Direct Provision system in accordance with national policy and requirements.
PO12	To support the on-going monitoring and review of the HNDA as appropriate in accordance with guidance on HNDA methodology issued by the Department of Housing, Local Government and Heritage.
PO13	<p>To support the proposed University of Limerick South Clare Strategic Development Zone (SDZ), upon designation, and the delivery of the housing element of the planning scheme in terms of quantum, type and tenure of housing units to be provided as part of the wider development of the proposed SDZ.</p> <p>The designation of lands as the South Clare/UL Economic SDZ would be a very significant step toward achieving effective regional development, enterprise and investment and would contribute significantly to the achievement of the objectives of the National Planning Framework – Project Ireland 2040 and the Regional Spatial and Economic Strategy for the Southern Region.</p>







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