



LEITRIM COUNTY DEVELOPMENT PLAN 2023 – 2029 – APPENDIX V
PART A –LEITRIM COUNTY HOUSING STRATEGY 2022 - 2028



Comhairle Chontae Liatroma
Leitrim County Council

Leitrim County Housing Strategy 2022-2028

Prepared as part of the Leitrim County
Development Plan 2022-2028

July 2021

TABLE OF CONTENTS

1	Introduction	1
1.1	Background	1
1.2	Structure of the Report	2
2	Statutory and Policy Background	4
2.1	Introduction	4
2.2	Statutory Background	4
2.3	Policy Background	5
3	Supply and Infrastructure	13
3.1	Introduction	13
3.2	Infrastructure	13
3.3	Development Capacity	15
3.4	Social and Affordable Housing Supply in County Leitrim	18
3.5	Social Housing Support	20
4	Analysis of Housing Demand	22
4.1	Introduction	22
4.2	Demographic Profile	22
4.3	Population Targets	25
4.4	Household Size and Numbers	29
4.5	National Economic Growth	30
4.6	Economic and Demographic Growth in Leitrim	31
5	Housing Affordability	32
5.1	Introduction	32
5.2	Housing Market and Prices	32
5.3	Income Distribution	39
5.4	Mortgage Capacity	40
5.5	Affordability	43
5.6	Projected Need for Owner-Occupied Housing	44
1.1	Projected Need for Private Rental	47
6	Social Housing Needs Assessment	49
6.1	Introduction	49
6.2	The Assessment of Housing Needs	49
6.3	Specialised Housing Requirements	54
7	Conclusion	58
	Rural and Urban Housing	59
	Tenure	59
	Household Composition	59

Acronyms

AHB	Approved Housing Body
CSO	Central Statistics Office
DHLGH	Department of Housing, Local Government and Heritage
DPC	Damp-Proof Course
ED	Electoral Division
ESRI	Economic and Social Research Institute
EU	European Union
GDP	Gross Domestic Product
HAP	Housing Assistance Payment
LAP	Local Area Plan
LEA	Local Electoral Area
LIHAF	Local Infrastructure Housing Activation Fund
MD	Municipal District
NPF	National Planning Framework
NPO	National Policy Objective
NTMA	National Treasury Management Agency
NWRA	Northern and Western Regional Assembly
PSRA	Property Services Regulatory Authority
RAS	Rental Accommodation Scheme
RPGs	Regional Planning Guidelines
RPO	Regional Policy Objective
RPPI	Residential Property Price Index
RPPR	Residential Property Price Register
RSES	Regional Spatial and Economic Strategy
RTB	Residential Tenancies Board
SHLEP	Social Housing Leasing Expenditure Programme

1 Introduction

1.1 Background

The Housing Strategy has been prepared by Leitrim County Council in accordance with Part V of the Planning and Development Act 2000 ('the Act'), as amended, and with the Urban Regeneration and Housing Act 2015. It covers the functional area of Leitrim County Council for the period 2022-2028. The Housing Strategy (also referred to as '*the Strategy*') will form part of the Leitrim County Development Plan 2022-2028. The Planning Authority acknowledges the valuable input of MacCabe Durney Barnes Planning, Environmental and Economic Consultants in the provision of forecasting advice and in the preparation of the Housing Needs Demand Assessment which informed the preparation of this Strategy.

Following receipt of the submissions from interested bodies and/or persons, the Strategy will be considered by Leitrim County Council for adoption as part of the County Development Plan. Once adopted, it will replace the previous Strategy which was prepared as part of the previous County Development Plan 2015-2021.

The Strategy has been prepared as the national housing market is being affected by the Covid 19 pandemic. In the months before the onset of Covid 19, there were signs nationally of a recovery from the effects of the economic downturn which occurred post 2008. Parts of the country already experience housing shortages, especially in the Greater Dublin Area (GDA) and some of the larger cities / urban areas, as evidenced by the double-digit growth in house prices. In a bid to stimulate the construction and, importantly, delivery of housing, whether publicly or privately, legislative changes and government initiatives were introduced between 2015 and 2019, details of which are provided in Section 2.

The principal changes since the preparation of the previous Strategy in 2013 - 2014 are detailed hereunder.

- In 2014, the Government launched the *Social Housing Strategy 2020* aimed at stimulating the delivery of social housing by the public sector and AHBs (Approved Housing Bodies).
- The *Urban Regeneration and Housing Act 2015* was enacted. It amended the previous provisions of Part V of the Planning and Development Act 2000. The principal amendment was to reduce the maximum Part V requirement from 20% to 10%. The option for developers to fulfil their Part V obligations by making a financial contribution or making land available outside the development site was also effectively removed. A Vacant Site Levy was also introduced in an attempt to ensure that lands identified for housing were not hoarded by landowners / developers.
- *Rebuilding Ireland - Action Plan for Housing and Homelessness 2016* proposing legislative changes was published, paving the way for fast-track planning approval of large-scale residential developments (known as '*Strategic Housing Developments*'), streamlining procedures for the Part 8 process in general and recommending that the development of housing by AHBs avail of the process. It is not considered that the Strategic Housing Development provisions are likely to be applicable in Co. Leitrim.
- Between April and July 2017, the Central Statistical Office (CSO) published the results of the 2016 census of population.

- After a sharp decrease nationally in house prices between 2008 and 2012, recovery in the market gained momentum from 2014. However, it was not accompanied by the delivery of the required number of housing units, leading to rapidly increasing prices in both the buyer and in rental markets. Double-digit year-on-year price increases were noted in parts of the country, and particularly in the Metropolitan Area of Dublin. House price inflation had stabilised before the onset of the Covid 19 pandemic. The supply of homes for sale had improved for three years in a row and, as a result, prices around the country were largely unchanged over the course of 2019.
- The National Planning Framework and National Development Plan were published in February 2018.
- However, the onset of the Covid 19 pandemic during 2020 has resulted in an unprecedented upheaval across all of Irish society including a significant effect on the housing market. The number of homes available for sale in the second quarter of the year was down over 50% on the previous quarter. The situation did recover somewhat in the third quarter of the year as the economy reopened. For the year as a whole, just 49,000 homes were advertised for sale - the lowest total in over five years. The lack of supply, coupled with demand for housing holding up has translated into strong increases in housing prices, especially in the second half of the year. With the economy effectively closed for the first 4 months of 2021, these trends have exacerbated.
- On the rental market, the most notable effect over the past year is that outside of Dublin, rents are rising. This is a result of a reduced stock of rental properties available but surprisingly there is also a fall in demand, associated with a big increase in unemployment.
- The Northern and Western Regional Spatial and Economic Strategy (RSES) 2020-2032 was adopted on 24th January 2020.

The 2016 census showed a population growth of 0.77% in the County over the preceding five years. Population change varied widely across the country ranging from a high of over 8% growth in Fingal to a low of -1.5 % in Donegal¹. This Strategy has regard to the relevant policies and objectives of the Government and seeks to identify ways to deliver housing to meet the current and future needs of the population in Leitrim.

1.2 Structure of the Report

The report is structured as follows:

- **Section 1** is the introduction to the Strategy.
- **Section 2** sets out the legislative and policy context for the development of the Strategy.
- **Section 3** analyses housing supply and the infrastructure in the County.
- **Section 4** reviews housing demand and considers population trends and housing targets.
- **Section 5** applies the affordability model which gathers information on house prices, incomes, interest rates, and establishes the affordability threshold for the period of the Strategy.
- **Section 6** details the social housing provision by the Council and AHBs and considers the findings of the latest housing needs assessments.
- **Section 7** provides the conclusions to the Strategy.

All data used comes from published statistics and information provided by Leitrim County

¹ The % change of population recorded in the adjoining counties between 2011 – 2016 were 0.22% for Sligo, - 1.21% for Donegal, 4.09% for Cavan, 4.8% for Longford and 0.75% for Roscommon.

Leitrim County Housing Strategy 2022-2028

Council. This Strategy has been prepared in accordance with *A Model Housing Strategy and Step-by-Step Guide* (DELG, 2000).

2 Statutory and Policy Background

2.1 Introduction

A number of legislative and policy changes have occurred over the period of the existing County Development Plan 2015-2021. Changes can be broadly split into two categories; those affecting forward planning (i.e. Housing Strategies) and those relating to development management (i.e. assessment of individual development proposals through the planning application process / Local Authority own development through the Part 8 public consultation process). Of particular relevance to this Strategy are changes relating to amendments / additions / omissions to the legislation and policy regarding forward planning.

2.2 Statutory Background

2.2.1 *Planning and Development Act 2000, as amended*

Part V of the Act requires that all Planning Authorities prepare Housing Strategies as part of their development plans. In accordance with section 10(1A) of the Act, they should also prepare a Core Strategy which is consistent with both *Project Ireland 2040 - National Planning Framework* (NPF) and their relevant Regional Spatial and Economic Strategy (RSES). Planning Authorities are required to demonstrate that the Housing Strategy is aligned with the population projections contained in the *Implementation Roadmap for the NPF*, the RSES and the Core Strategy.

The *Implementation Roadmap for the NPF* published in July 2018 provided the population targets included in the RSES for each of their respective Local Authority administrative areas. However, these targets were revised in December 2020 with the publication of new Section 28 Guidelines '*Housing Supply Target Methodology for Development Planning*'. Local Authorities in the preparation of their County Development Plans are now required to integrate the revised household supply targets into their statutory planning processes including the preparation of their Housing Strategy, informed by the Housing Need and Demand Assessment (HNDA) process.

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

The most significant amendment to the Act relates to the capping at 10% of the social housing requirement applied on all housing lands zoned solely for residential use or for a mixture of residential and other uses required under Part V. Previously, this had a maximum ceiling of 20%. There are indications at the time of finalising this Housing Strategy that the reintroduction of an affordable housing provision is being reconsidered by Government. In the event of any such change occurring before the finalisation of this County Development Plan, the final Strategy shall be amended to include any such requirements.

The Act also makes provisions for the insertion of specific objectives in the Development Plan for the development, redevelopment and reuse of vacant urban sites in specific urban locations and of objectives addressing a shortage of habitable houses or land suitable for residential use

or mixed use to include residential. Finally, it amended Section 96(3) of the Act which relates to the options for complying with Part V of the Act. A total of six options are now provided for:

- a) Transfer of ownership of a part or parts of the land subject to the planning application to the Local Authority,
- b) Build and transfer of ownership of a number of completed housing units on the site subject to the planning application to the Local Authority or other body nominated by the Local Authority,
- c) Transfer of ownership of housing units on any other land in the functional area of the local Authority to the Local Authority or other body nominated by the Local Authority,
- d) Grant a lease of housing units to the Local Authority, either on the application site or on any other land within the functional area of the Local Authority,
- e) A combination of transfer of land ownership and one or more of the above, or,
- f) A combination of two or more of the above but not including transfer of land ownership.

2.2.2 *Planning and Development (Amendment) Act 2018*

The Planning and Development (Amendment) Act 2018 was passed in 2018 but to date has not been commenced in its entirety. It amends both the parent act and the Residential Tenancies Act of 2016. It includes, *inter alia*, provision for the introduction of a Vacant Site Levy.

2.2.3 *Other Relevant Housing Legislation*

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

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

The *Planning and Development (Housing) and Residential Tenancies Act 2016* amended section 24 of the Residential Tenancies Act of 2004, in relation to rent reviews. It makes provisions for the designation of Rent Pressure Zones (RPZ), where rent may only rise by 4% annually. To be designated as a RPZ, an area must meet certain criteria on rent inflation. To date, no RPZ has been designated in Co. Leitrim. It also includes provision for Strategic Housing Developments (SHDs). It is unlikely that an individual planning application will seek to develop in excess of 100 houses in Co. Leitrim so this provision is not anticipated to be of relevance to either the Housing Strategy or to the new County Development Plan.

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

2.3 **Policy Background**

2.3.1 *National Planning Policy*

Project Ireland 2040 - National Planning Framework (NPF) was adopted on 29 May 2018 and sets

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

The NPF is implemented at a regional level through Regional Spatial and Economic Strategies (RSEs). A targeted pattern of growth for each region is set out in the NPF. This includes a target that the combined level of growth in the Northern and Western and Southern Regions will at least match that projected in the Eastern and Midland Region.

The targeted pattern of development in the Northern and Western Region is detailed in Table 1 below.

Table 1: National Policy Objectives

	Growing Our Region	Building Accessible Centres of Scale	Compact Smart Growth
Northern and Western Region 2040	+ 160,000 – 180,000 people (to over 1 million population in total) + 115,000 jobs (450,000 jobs in total)	Growth of other towns to be determined by RSES within a strategic development framework for the region.	30% new housing within existing urban footprint of targeted centres.

Source: National Planning Framework

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

Table 2: Transitional Regional and County Population Projections to 2031

	2016	2026	2031
County Leitrim	32,000	35,000 – 35,500	36,000 – 37,000

Source: Implementation Roadmap for the National Planning Framework

As outlined in Section 2.2.1, the NPF Roadmap was replaced by more definite numbers in December 2020 by the Department of Housing, Local Government and Heritage. The Department reengaged the ESRI to review these figures and in December 2020, the ESRI published their research paper *Regional Demographics and Structural Housing Demand at a County Level*. The ESRI projection model and paper are now the definitive source of information for the Government in the context of divergent estimates of housing demand from various sources. The Section 28 Guidelines provide projected housing demand figures for each Local Authority Area for the period 2020-2031 based on the ESRI NPF Scenario Housing Supply Targets. This Planning Authority subsequently agreed an adjustment to the figures included for Co. Leitrim as contained in the Section 28 Guidelines and the agreed housing demand for the period of the Development Plan is 1,208 no. households.

Project Ireland 2040 – National Development Plan 2018-2027

A *National Investment Plan* was published alongside the NPF, to ensure that the implementation of the NPF will be aligned with the Government’s capital investment programme. Urban regeneration and rural rejuvenation will be supported in the National Development Plan through a €3 billion Regeneration and Development Fund and the establishment of a National Regeneration and Development Agency. Several projects have been successful in Leitrim, including inter alia the Public Realm Improvement Schemes in Carrick-on-Shannon and Manorhamilton and the Junction Project in Ballinamore. The recent approval has been for the proposed Public Realm Improvement Scheme in Mohill.

Building resilience in housing is a key element of Project Ireland 2040 with wide ranging measures set out in the NPF and the associated National Development Plan 2018-2027. With regards to housing, this includes measures to reduce vacancy rates and to bring habitable properties back into use particularly in cities and large towns where demand is highest. The NPF provided for the establishment of a land management agency to be known the National Regeneration and Development Agency whose objective is to release strategically located land banks for redevelopment. This objective has been affected through the establishment of the Land Development Agency (LDA), which has now commenced operation.

In terms of social housing, the National Development Plan will, through a planned capital investment of over €4.2 billion, seek the delivery of some 40,000 new social housing homes by 2021. Direct Local Authority build, acquisitions, refurbishment of formerly empty homes and provision by housing bodies were identified as the chief delivery mechanisms. By 2021, it was aimed to have 12,000 social housing homes made available annually by Local Authorities and Approved Housing Bodies for social housing. This level of provision was to be maintained over the remainder of the period of the National Development Plan, resulting in 112,000 households having their housing needs met through social housing by 2027. The NPF advocated the development of diverse neighbourhoods with a healthy balance of public and private housing.

2.3.2 *Section 28 Ministerial Guidelines*

On foot of the adoption of the NPF, two sets of Guidelines, aimed at enhancing and increasing housing delivery, have been published. These are the *Sustainable Urban Housing: Design Standards for New Apartments* and *Urban Development and Building Heights*, both of which were published in 2018. These contain policies seeking to achieve higher densities and increased building height where appropriate. It is considered that the latter publication will have limited application in Co. Leitrim outside of Carrick-on-Shannon and possibly Ballinamore and Manorhamilton.

2.3.3 *Regional Planning Policy*

The Northern and Western Regional Spatial and Economic Strategy (RSES) 2020-2032 translates the principles of the NPF 2040 at regional level. The RSES sets priorities and provides a regional direction for planning at County and Galway City level. It focuses on new housing and jobs, and targets growth in strategic centres - Metropolitan Galway, Regional Growth Centres & Key Towns which includes Carrick-on-Shannon. Funding will be provided to growth areas for regional infrastructure including transport, housing, health, enterprise & innovation, education and for community / recreational / civic facilities. Priority investment is recommended over periods to 2026 and 2031, respectively.

The RSES seeks to realize an ambition for our region that it is “*Vibrant, Connected, Natural, Smart and a Great Place to Live*”, consolidated by a strong settlement strategy focusing on *People and Places*. The intention is that it becomes a living framework, which will be supported as required by detailed action plans, investment proposals and delivery partnerships.

Compact growth will be pursued to ensure sustainable growth of more compact urban and rural settlements, supported by jobs, houses, services and amenities, rather than continued sprawl and unplanned, uneconomic growth. The NWRA believes that strong economic growth, supported by enhanced infrastructure, which creates permanent, sustainable jobs, is best achieved by building a competitive and productive economy. Focusing policies on scale, investing in connectivity (transport and digital) and our people whilst aggressively pursuing a low carbon approach to enhance our differentiation. A combined long term vision for the future of both energy supply and our ability to use renewable energy is advocated whilst considering the impacts on our natural resources, landscape and heritage.

Accessibility and mobility including emphasis on sustainable transport within the region have a direct effect on the region's economic competitiveness and attractiveness. The Region aspires to be one of the most liveable places in Europe with a commitment to sustainable and inclusive growth.

The RSES provides the spatial strategy for the Northern and Western Region. The delivery of the vision is supported by Regional Planning Objectives (RPO) which reflects the National Strategic Outcomes of the NPF. Of particular relevance to this Housing Strategy are: RPO 1 on delivering significant compact growth in Key Towns (Carrick-on-Shannon) where up to 30% of new-builds is to be accommodated within the existing built-up footprint; RPO 3.6 on dealing with housing vacancy levels; and RPO 3.7 requiring each Local Authority to develop a programme of delivering serviced sites in smaller towns and villages.

Section 7 of the RSES outlines Growth Ambition 4: Quality of Life - Inclusive Region. This deals with all aspects of placemaking, quality of life considerations and the creation of sustainable communities. Section 7.6 of the RSES focuses on housing (Supplying Homes for Growing Communities). There is a projected total regional requirement to provide housing for between 160,000 and 180,000 additional people to 2040. This will involve not only delivering the number of homes needed, but matching it with high-quality transport, jobs, social and environmental infrastructure and services to make this growth sustainable and fit for purpose. However, in all cases, quality means integration between jobs, homes, other community facilities such as schools and health service and cultural, heritage and leisure assets. A number of RPOs are included in this section which include:

- RPO 7.14 which supports the specific designation of lands in development plans for nursing homes and sheltered housing, whilst ensuring these facilities are integrated within the communities they serve;
- RPO 7.17 which seeks to ensure that the housing delivered meets the needs of the community in terms of social, affordable, private and sheltered in both urban and rural areas; and
- RPO 7.20 which seeks to increase the population living within settlements, through a range of measures including reductions in vacancy, re-use of existing buildings, in-fill development schemes, area or site-based regeneration, service site provision and increased building heights appropriate to the settlement, together with infrastructure provision.

2.3.4 Housing Policy

Other relevant housing policies are set out hereunder.

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

Sustainable Rural Housing: Guidelines for Planning Authorities (2005) consider the issues in

relation to rural housing and provides guidance to Planning Authorities preparing development plans. The guidelines highlight the role of the Housing Strategy in harnessing a more analytical and plan-led approach to identifying the level of future housing requirement in both urban and rural areas. The guidelines are currently being reviewed although there is no definitive date when the latest draft iteration will be published.

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

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

Managing and Resolving Unfinished Housing Development, Guidance Manual (2011) provides guidance on managing and resolving unfinished housing developments. The Planning Authority have made considerable progress in dealing with unfinished housing developments over the course of the previous County Development Plan.

Construction 2020 – A Strategy for a Renewed Construction Sector (2014) sets out the Government’s approach to the construction industry over a six-year period to support the return of Ireland’s construction sector to sustainable levels. It highlights the mismatch between housing supply and demand. The vision is that Ireland will have a competitive, innovative, dynamic, safe and sustainable construction sector; one that makes its full and proper contribution to the economy and to job creation, and one that is based on best practice and capable of delivering the economic and social infrastructure we need to build to sustain a prosperous future.

The strategy sets out an action plan which allocates tasks to different bodies and Government departments to accelerate and streamline the delivery of housing in a planned and consistent manner.

Some of the key relevant commitments include:

- Putting in a place a National Framework for Housing Supply and an Annual Statement of Projected Housing Supply and Demand.
- Assessing existing construction and property data sources for appropriateness including identifying any gaps and quality shortcomings.
- Examining the key barriers to housing mobility and make recommendations to Government.
- Developing a national policy towards professionalising the private rental sector.
- Establishing a working group and invite public comment on the feasibility and impact of setting minimum thermal efficiency performance standards in rental properties.
- Publishing a Social Housing Strategy and introducing legislation to regulate the Approved Housing Body sector.
- Review of Part V requirements.
- Continuing to implement the Government Action Programme on Unfinished Housing Developments.

The Social Housing Strategy 2020 – Support, Supply and Reform (2014) outlines the government’s framework for the provision of social housing and social need assessment up to the year 2020. The vision set out Strategy is that “every household in Ireland will have access to secure, good quality housing suited to their needs at affordable prices in a sustainable community”.

The Social Housing Strategy is based on three pillars:

- **Pillar 1:** Provide for 35,000 new social housing units, over a six-year period, to meet the additional social housing supply requirements as determined by the Housing Agency (this was subsequently increased to 47,000 units in *Rebuilding Ireland – Action Plan for Housing and Homelessness, 2016*).
- **Pillar 2:** Support up to 75,000 households through an enhanced private rental sector; and
- **Pillar 3:** Reform social housing supports to create a more flexible and responsive system.

Phase 1 set a target of 18,000 additional housing units and 32,000 HAP/RAS units by the end of 2017. Phase 2 set a target of 17,000 additional housing units and 43,000 HAP/RAS units by end 2020. The Strategy stated that significant exchequer funding would be allocated to ensure that the early phases of the Strategy would deliver on the targets. An enhanced role for the AHBs was also identified as a key component to deliver the vision.

Exchequer funding of €5.7bn has been committed to by the Government over the lifetime of the Strategy.

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

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

- The National Treasury Management Agency (NTMA) will work with the private sector to establish a funding vehicle capable of facilitating off balance sheet investment in delivering social and private housing, through acquiring properties for onward long-term leasing to Local Authorities and AHBs and activating new residential construction for the broader build-to-rent sector.
- The introduction of an affordable rental scheme.
- Local Infrastructure Housing Activation Fund (LIHAF).
- The establishment of a new Housing Delivery Office and Housing Procurement Unit.
- Streamlined approval processes.
- Mixed tenure developments on State lands and other lands.

The *National Statement of Housing Supply and Demand 2016*, published by the Housing Agency in 2017, provides a commentary on ongoing housing supply issues and importantly highlights

concern in relation to the number of households qualifying for housing support, the high level of homeless people, the affordability issue rising and the 50,000 mortgages in long-term arrears.

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

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

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

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

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

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

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

Housing Options for our Ageing Population – Policy Statement, 2019

This Policy Statement sets out the six principles for housing an ageing population. These include ageing in place, supporting urban renewal, using assistive technology, staying socially connected and working together.

Design Standards for New Apartments - Guidelines for Planning Authorities (December 2020) Specific Planning Policy Requirement 1 states:

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

The guidelines state that into the future, a majority of households will comprise 1-2 persons and approximately half of the remainder will be three person households, and notes it is critical to

accommodate the needs of increasingly more diverse household types in the context of a growing and ageing population.

3 Supply and Infrastructure

3.1 Introduction

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

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

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

3.2 Infrastructure

3.2.1 Roads

Leitrim is served by three national roads - the N4 (connecting Dublin to Sligo), the N15 (connecting Sligo to Letterkenny) and the N16 (connecting Sligo to Enniskillen). The national road network in the County provides an essential means of access from the county to Dublin and other regional centres of scale.

The RSES seeks, in accordance with National Development Plan investment commitments, to progress the N4 Carrick-on-Shannon to Dromod project through pre-appraisal and early planning and shall thereafter proceed to construction and be delivered to an appropriate level of service within the lifetime of the RSES.

The development of a transportation solution to the existing congestion on the national and regional road network is a critical element in the transportation strategy for Carrick-on-Shannon. A solution is needed to address transportation issues which include congestion on the main routes approaching and, in the town, unreliable journey times owing to delays and conflict between through and local traffic. In turn these are having an impact on the wider economic and social life of the town, county and region. The quality of life for those living and working in Carrick-on-Shannon is negatively impacted and accessibility to the town as a Key Town is compromised.

The development of a transportation solution in conjunction with Transport Infrastructure Ireland (TII) will address these issues and will also include for consideration opportunities to improve public transportation options and also facilities for cyclists and pedestrians. This is a corporate priority for Leitrim County Council.

The N15 (Sligo to Lifford) and N16 (Sligo to Blacklion) which includes sections of in Co. Leitrim are indicated in the Regional Spatial and Economic Strategy as schemes that shall be pursued, in consultation with and subject to the agreement of TII, through pre-appraisal, early planning and construction stages as priority projects to be delivered to an appropriate level of service in the medium-term. This is not envisaged as occurring within the 12 year life of the RSES.

In addition to the 3 National Primary Roads, the R280 Regional Road is also considered a 'Strategic Link' shown on the Core Strategy map. The R280 Regional Road runs along the backbone of the county, linking the N4, the N15 and the N16 National Primary Routes. This road connects Carrick-on-Shannon to Manorhamilton and onwards to the N15 at the Bundoran/Ballyshannon Bypass and it is a vital link for the north of the county to prosper. The Council will seek additional funding to prioritise this road for upgrading potentially to National Secondary standard and status.

3.2.2 *Public Transport*

The 2015-2021 County Development Plan states that Co. Leitrim is poorly served by public transport. The Dublin-Sligo railway line skirts the south western border of the county serving Dromod and Carrick-on-Shannon (with a station in Cortober, County Roscommon). At present, there are 8 no. trains in service in each direction daily.

Otherwise, the county is served by the Bus Éireann Dublin-Sligo Expressway service (6 buses in each direction some of which also serve the airport) and local services. The Council supports the continuation and expansion of these services and will support the provision of additional public transport by both public and private sector operators.

The Council would encourage and welcome the introduction of a more integrated transport network to ensure that scheduling of bus and train services allow for maximum interconnectivity. In particular the Council would encourage and welcome the provision of adequate public transport facilities serving the Ballinamore Area.

3.2.3 *Water and Wastewater Infrastructure*

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

There has been investment in water and wastewater infrastructure in Leitrim over the past 15 years which has been central in facilitating the extensive residential development and growth experienced during that period assisted through the Upper Shannon Rural Renewal Scheme. As a result of this substantial investment there remains capacity available in most centres throughout the county to facilitate the continued, planned development and growth of the county. Where capacity constraints do exist, such as in relation to the provision of water to Carrick-on-Shannon, the Council will continue to work closely with Irish Water to endeavour to address, where possible.

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

3.2.4 *Social and Economic*

Education

There are over 41 no. primary schools in the county. Post-primary education is generally located in larger settlements as outlined below.

Table 3: Number of Students attending second level schools in Leitrim 2020-2021

School	Male	Female	Total
Carrick-On-Shannon Community School	334	332	666
St. Clare's Comprehensive School, Manorhamilton	240	252	492
Ballinamore Community School	176	153	329
Drumshanbo Vocational School	156	146	302
Mohill Community College	191	199	390
Carrigallen Vocational School	207	158	365
Lough Allen College, Drumkeeran	85	71	156

Source: Department of Education 2021

Although no third level institutions are located in Leitrim, Sligo IT and Athlone IT are within driving distance from most of the County.

Health

Health services within the county comprise of a network of 15 health centres throughout the county underpinned by Primary Care Centres at Manorhamilton and the recently opened facility at Carrick-on-Shannon. Our Lady's Hospital in Manorhamilton is also affiliated with Sligo University Hospital and provides a range of health services such as rheumatology, physiotherapy and radiology services under the umbrella of the Saolta University Health Care Group which provides acute and specialist health services to the wider region.

Retail

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

3.3 Development Capacity

3.3.1 Residential Planning Permissions in the County

Planning approval data indicates that planning permission was granted for 109 no. housing units between 2015 and 2020 in urban centres in Co. Leitrim. The data indicates that a total of 53 no. units are permitted but remain unbuilt. Table 4 overleaf sets out the location of the extant permissions and units constructed in the county.

Table 4 included residential units which were permitted after the last County Development Plan was adopted in 2015 and includes a Part 8 scheme of 5 no. units at Taobh Tire, Manorhamilton and a Part 8 scheme of 27 no units at Autumn View, Carrick-on-Shannon. Table 4 does not include rural dwellings. In addition, as of the end of December 2020, there were planning applications lodged seeking planning permission for a further 61 no. units of which 48 no. units are proposed in Carrick-on-Shannon. Finally, a residential development comprising of 35 no. units in The Rock Centre, Ballinamore, was subject to a third party appeal to An Bord Pleanála having been granted planning permission by the Planning Authority. No decision has been made on this appeal as of the end of June 2022.

Table 4: Residential Permissions in County Leitrim (31st December 2020)

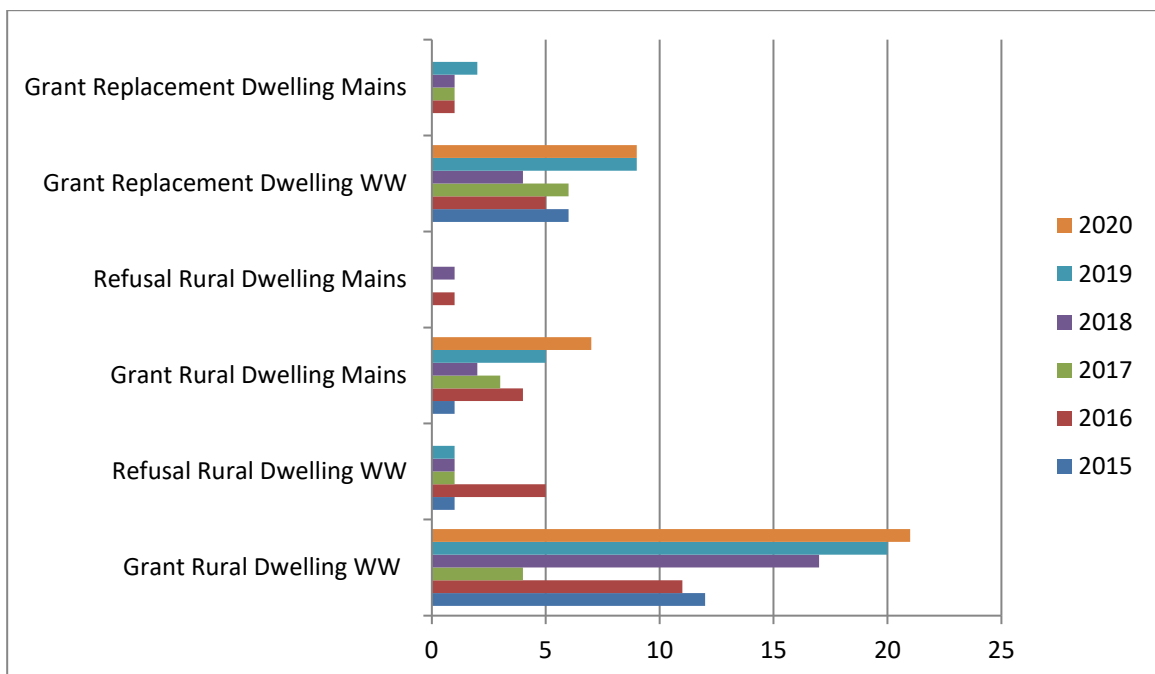
Settlement hierarchy	Settlement	Total Units permitted	Approximate no. of units built 2015-2020	Approximate no. of units under construction	Remaining unbuilt units
Key Town	Carrick-on-Shannon	51	6	27	18
Sub Regional Growth Centres	Manorhamilton	15	1	1	13
	Ballinamore	12	2	9	1
Support Towns	Dromahair	1	1	0	0
	Drumshanbo	5	0	0	5
	Kinlough	1	0	0	1
	Mohill	3	1	0	2
Key Villages & Villages	Combined	21	8	0	13
Total		109	19	37	53

Source: Leitrim County Council

Apartments comprise of approximately 10% of residential units granted planning permissions in the urban centres across the county.

3.3.3 Residential Planning Permissions in the County

Figure 1: Leitrim Individual One Off House Planning Applications Granted and Refused 2015-2020



Source: Leitrim County Council

The number of dwellings granted permission has varied over the last five years. Figure 2 above illustrates the number of permissions granted and refused over the period 2015-2020. In relation to new houses, a total of 85 no. units were granted permission with wastewater treatment and 22 no. on mains supply, yielding a total of 107 units. This is an average of 18 new

Leitrim County Housing Strategy 2022-2028

dwelling per annum. A further 43 no. replacement dwellings were granted permission during this period, 4 of which were connected to mains wastewater collection and treatment and 39 no. with individual wastewater treatment systems. This was an average of 7 no. units per annum.

3.3.4 Housing Commencements and Completions in the County

Data obtained from the Department of Housing, Local Government and Heritage (DHLGH) and Building Control Management System (BCMS) databases shows that the number of Commencement Notices remained relatively consistent each year until 2018 when there was an effective cessation of activity in multiple unit house developments. The majority of scheme houses in 2019 and 2020 are accounted for Local Authority own development or turnkey developments by private developers intended for the Local Authority.

Table 5: Commencements Notices

	2015	2016	2017	2018	2019	2020	Total
Single Houses	21	18	25	17	18	40	139
Scheme Houses	0	0	9	0	27	9	45
Total No.	21	18	34	17	45	49	184

Source: Department of Housing, Local Government and Heritage – Construction Activity Statistics

3.3.5 Census 2016 Vacancy Rate

Table 6: Vacancy per Dwelling Type and Location

	2011		2016		Change 2011-2016
Total Housing Stock	18,128		18,051		-0.04%
Whole County					
Vacant House	3,463	19.1%	3,083	17.1%	11.0%
Vacant Flat	573	3.2%	506	2.8%	-11.7%
Vacant Holiday Home	1,490	8.2%	1,637	9.1%	+9.9%
Vacancy Rate	30.5%		29.0%		-1.5%
Aggregate Town Area					
Vacant House	259	1.4%	245	1.4%	-5.4%
Vacant Flat	247	1.4%	135	0.7%	-45.3%
Vacant Holiday Home	55	0.3%	169	0.9%	207.3%
Vacancy Rate	29.1%		28.2%		-0.9%
Aggregate Rural Area					
Vacant House	3,204	17.7%	2,838	15.7%	-11.4%
Vacant Flat	326	1.8%	371	2.1%	13.8%
Vacant Holiday Home	1,435	7.9%	1,468	8.1%	2.3%
Vacancy Rate	30.7%		29.0%		-1.7%

Source: CSO Census of Population

The 2016 Census of Population recorded a vacancy rate of 29.0% for the County, which is substantially higher than that of the State at 12.3%. Vacancies in the County have decreased slightly from 30.5% in 2011 to 29.0% in 2016. It is notable that the majority (92%) of the 3,083 vacant houses (excluding flats and apartments) are located in rural areas which is generally in

line with that of the State as a whole. The impact of the expiration of the tax benefits which accrued to property owners from the Upper Shannon Rural Renewal Scheme after 10 years is considered to be a significant factor in the fall in number of vacant houses during the last inter censal period. The breakdown per type of dwellings and by location is presented in Table 6. The extent of vacant housing units, excluding holiday homes, amounting to 3,589 no. units is a significant asset which should be released back to occupation and used to the maximum extent possible. However, the Local Authority has limited ability to pursue this matter.

3.3.6 Unfinished Housing Estate Survey

Following the financial crisis, there was a legacy of unfinished estates requiring resolution throughout the State. The Unfinished Housing Estates Survey was undertaken annually between 2010 and 2017. There was steady progress made in resolving and completing development throughout this period. What remains to be resolved are primarily those which the Department of Housing, Local Government and Heritage have classed as ‘*seriously problematic*’. There remained 15 no. estates in the county of this category with the 7 no. units in Knockmacrory Heights in Roosky having been resolved last year with the Council acquiring the completed units as a social housing ‘*turn key*’ development. There are no units completed and / or occupied in 7 of the remaining 14 no. developments.

The Planning Authority estimates that of the housing developments which would be considered viable to complete where there are houses constructed therein and which are substantially completed, that there remains a total of 107 no. units to be completed and occupied. There is no certainty of this occurring having regard to the length of time which such developments have remained in an incomplete state. There are a further 49 no. units which although substantially complete, it is considered that the viability of bringing such units to the market is low or that there remain legal impediments preventing the sale of the overall developments.

Table 7: Leitrim Unfinished Estates Survey 2020

Total All Units	Occupied Houses	Vacant Houses	Near Completion	Under Construction	Not Started	Permission Expired
599	192	45	96	204	148	266

Source: Leitrim County Council

3.4 Social and Affordable Housing Supply in County Leitrim

3.4.1 General

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

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

AHBs have played an essential role in the delivery of housing units since 2010. There are nine AHBs recorded as having units in County Leitrim. In accordance with Part V of the Act, all of the AHBs which are active in the County were consulted during the preparation of this Strategy. A range of housing programmes is currently in place to stimulate the delivery of social housing and meet social housing needs. Arising from the lack of activity in the commercial multiple house building sector, there has been no delivery of social housing units under Part V agreements to date during the period of the last County Development Plan 2015-2021. Tables 8 below presents an overview of the units delivered / projected to be delivered over the period 2015-2021. The resumption of direct construction by the Local Authority began in 2018 with 7 no. units constructed in Taobh Tire, Manorhamilton with a further 27 units under construction at present in Autumn View, Carrick-on-Shannon.

The DHPLG set out targets for the delivery of social housing in a mix of build (67%), acquisitions (13%) and leasing (20%) over the period 2018-2021. Leitrim County Council was expected to deliver 51 no. units in 2020 with a further 84 units in 2021 (excludes units delivered by AHBs).

Table 8: Units Delivered 2015 - 2021

Year	LCC ¹	Acquisitions	Part V	Vacant Units - Voids	Approved Housing Body	Total Units Delivered
2015	0	3	0	9	0	12
2016	0	24	0	51	3	78
2017	0	8	0	17	0	25
2018	7	16	0	29	4	56
2019	16*	7	0	5	11	39
2020	14*	13	0	24	3	54
2021 (projected)	50**	10	0	24	4	88

Source: Leitrim County Council

Note: ¹ Relates to both Construction and Turnkey units

*all relate to turnkey developments rather than constructed by Leitrim County Council

** currently at either construction or detailed design stage

3.4.2 Consultation with AHBs and Provision of Housing Units

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

Over the 2015-2020 period, some 21 no. units have been approved and are to be provided by AHBs. A further 4 no. units are expected to be delivered in 2021.

3.4.3 Part V Provision

Over the period 2015 – 2020, no units were delivered under Part V agreements. The Planning Authority granted planning permission for multiple unit developments in Ballinamore and Carrick-on-Shannon which would provide a social housing dividend, but both are the subject of third party appeals presently to An Bord Pleanála.

3.4.4 Social Housing Stock and Provision

The current social housing stock in the County is as shown in Table 9 below. It is noted that a significant portion of the 1 and 2 no. bed units are housing provided for older persons.

Table 9: Existing Social Housing Stock per Municipal District (September 2020)

	Ballinamore	Carrick-on-Shannon	Manorhamilton	Total
Number of Units	191	405	375	971
1 bed units	12	51	69	132
2 bed units	66	95	135	296
3 bed units	97	208	150	455
4 bed units	10	47	16	73
5 bed units	5	4	5	14
6 bed units	1	0	0	1
Number of Units (%)	19.7%	41.7%	38.6%	100%

Source: Leitrim County Council

3.4.5 Special Needs and Older People Housing

Leitrim County Council carries out adaptation works to its housing stock and provides adapted housing units. In 2020, 21 such works were completed. In relation to adaptation works, typical works would include ground floor bedrooms and bathroom extensions, door ramps, hand-rails, accessible shower rooms and stair lifts.

In 2020, social housing allocations were made to applicants with a disability and 293 applicants availed of Housing Assistance Payment. The number of applicants whose needs were met fell slightly from 305 applicants in 2019. A total of 4 no. units have been acquired or constructed by the Council under the Capital Assistance Scheme between 2016 and 2017.

The Council also provides grants for housing adaptation for older people and people with a disability. A total of 14 no. units have been facilitated through the Capital Advance Leasing Facility (CALF) between 2018 and 2020. A total of no. 3 units were provided through the Mortgage to Rent scheme between the years 2014 and 2020.

3.5 Social Housing Support

Leitrim County Council also provides social housing support using a number of different means, as outlined in the following subsections. Some of the supports, particularly the Rental Accommodation Scheme and the Housing Assistance Payment, are accompanied by maximum rent supplement limits, meaning that the Local Authority will support up to a certain amount depending on personal circumstances. The limits vary amongst counties and are revised periodically. Table 10 presents the limits which are effective at present in County Leitrim.

Table 10: Maximum monthly rent limits allowable for County Leitrim

Single Adult Shared	Couple Shared	Single Adult	Adult Couple	Couple/One Parent Family - 1 Qualified Child	Couple/One Parent Family - 2 Qualified Children	Couple/One Parent Family - 3 Qualified Children
€200	€220	€340	€370	€450	€475	€500

Source: Department of Employment Affairs and Social Protection

3.5.1 *Rental Accommodation Scheme (RAS)*

The Rental Accommodation Scheme allows the Local Authority to source housing through the private and voluntary sectors for those who have a long-term housing need (in receipt of rent supplement for over 18 months). Maintenance is undertaken by the landlord. County Leitrim has 112 no. RAS tenancies. Currently, 72% of RAS tenancies are organised through the private sector.

3.5.2 *Housing Assistance Payment (HAP)*

Housing Assistance Payment is intended to replace the Rental Accommodation Scheme. In this scheme, tenants can source the accommodation themselves and rent is paid directly to the landlord by the Local Authority. Maintenance is undertaken by the landlord. County Leitrim has 305 no. active HAP tenancies.

3.5.3 *Social Housing Leasing Initiative*

The Social Housing Leasing Initiative allows the Local Authority to lease properties directly from private owners. Properties are generally leased out for a period of 10 to 20 years. Maintenance is undertaken by the Local Authority. County Leitrim had 15 no. short term leased (5-10 Years) units under this programme and added a further 2 no. units in 2020.

3.5.4 *Emergency Accommodation Placements*

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

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

In 2019, there were 12 no. households placed in emergency accommodation. Between January - August 2020 this figure had reduced to 6 no. households.

3.5.5 *Casual Vacancies*

At any one time of the year, there are approximately 20-25 vacant units subjected to works. In 2020, 63 no. units were allocated through casual vacancies (inclusive of acquisitions and transfers).

4 Analysis of Housing Demand

4.1 Introduction

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

The market can be reviewed on a Municipal District basis. The Municipal Districts in Co. Leitrim are Carrick-on-Shannon, Ballinamore and Manorhamilton. Figure 1 identifies the Municipal Districts.

Figure 2: Municipal Districts in Co. Leitrim



Source: Leitrim County Council

4.2 Demographic Profile

4.2.1 County Population Trends

In 2016, the CSO Census of Population recorded 32,044 people normally resident in County Leitrim, comprising 0.69% of the State’s population. County Leitrim is the least populated County in Ireland. The population has increased by 9.8% since the 2006 Census (28,950) and by 0.77% since the 2011 Census (31,798). Leitrim has the lowest international net migration distribution in the country with an average of 0.5% on average between 2011 – 2016 (CSO 2016). The county town is Carrick-on-Shannon and it has a population of 4,062. The Census records the adjoining village of Cortober, Co. Roscommon as part of the Carrick-on-Shannon census town.

Table 11: Population in Co. Leitrim 1996 - 2016

Year	1996	2002	2006	2011	2016
Population	25,057	25,799	28,950	31,798	32,044
Growth Rate from previous inter- censal period	-1.0%	3.0%	12.2%	9.8%	0.8%

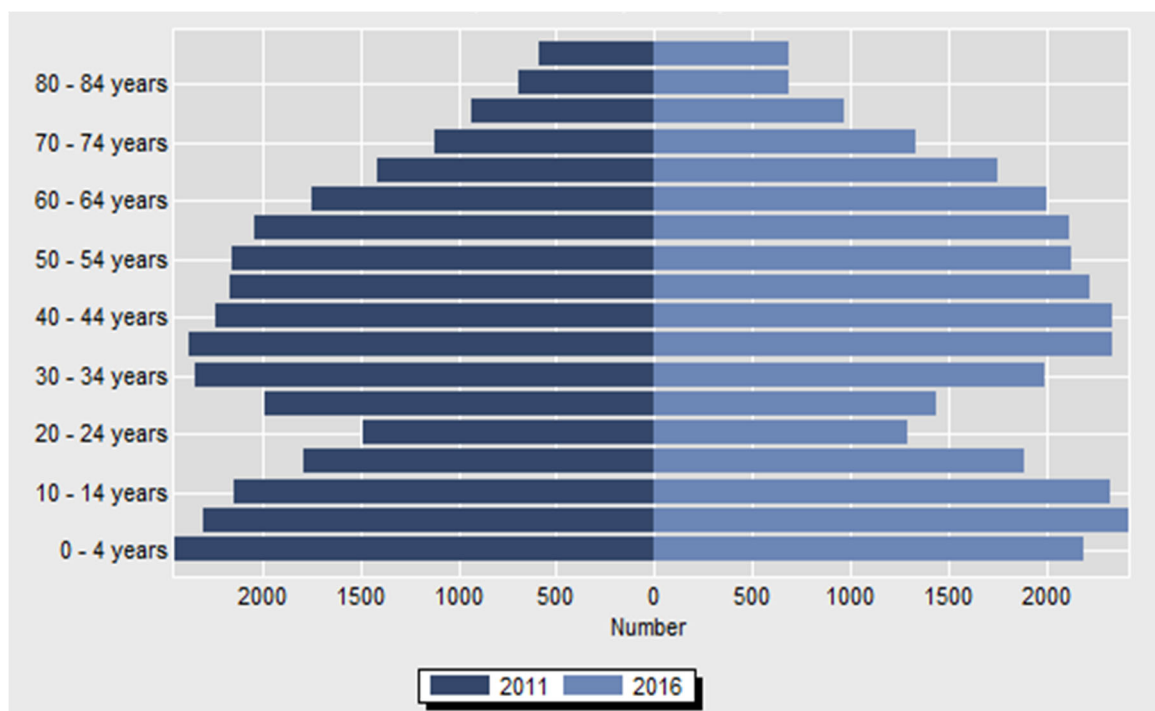
Source: CSO Census of Population 1996 - 2016

Some 89.6% of the population of Leitrim was recorded as living in rural areas in 2016 (Western Development Commission, 2020). The urban / rural split of the population is broadly in contrast with that of the State whereby some 63% of the population lives in an urban area at State level.

Municipal Districts (MDs) were introduced in 2014 so the Census of Population does not provide information on this aggregation before 2016. In 2016, the population of Carrick-on-Shannon MD was recorded at 11,361 people, Manorhamilton MD was recorded at 10,361 people and Ballinamore MD was recorded at 8,862 people. Information is available on the basis of Local Electoral Areas (LEAs), but the County is divided into 4 LEAs with an additional LEA for Dromahair. It is not considered necessary to consider the population trends amongst LEAs for the purpose of preparing this Strategy.

Figure 3 summarises the population by age category and changes between 2011 and 2016. In 2016, 27% of county population were aged (0-19) and this is similar to the state as a whole. Notably however in 2016, 17% of the county were aged 65 years and above compared to 13% in this age category nationally. The numbers of children 0-4 age group fell by 11% between 2011 and 2016 but the numbers of children aged from 5-19 increased by 20% in the same period. As with the State, Leitrim’s population is getting older, the population aged from 20-39 fell by 14% in the five years to 2016 whilst the age groups over 65 grew by 15% in the same period.

Figure 3: Leitrim Population 2011 and 2016 by Age Group



4.2.2. Settlement Level

As outlined above, Leitrim is predominantly a rural county. This is again reflected in Table 12 below.

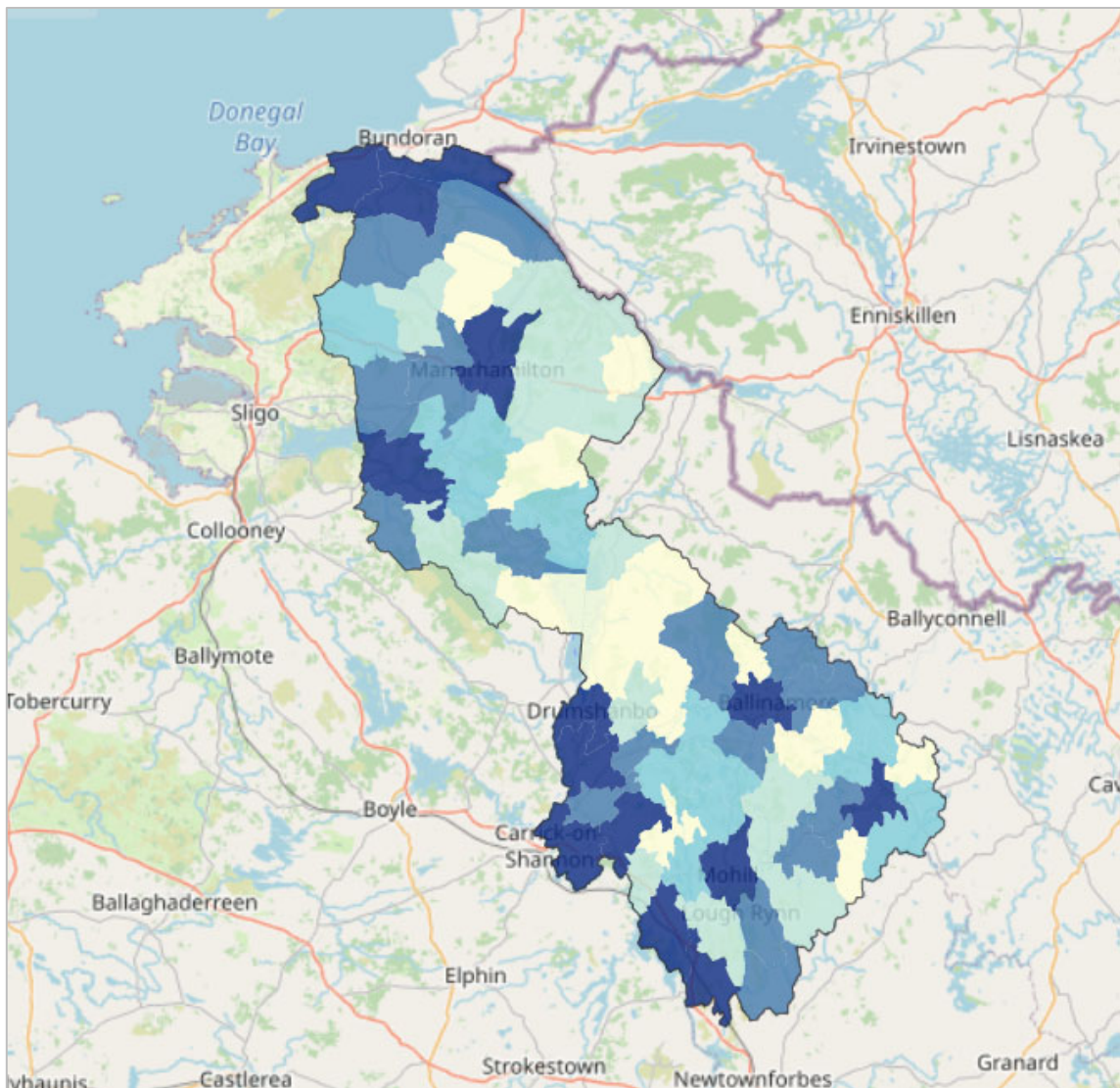
Table 12: Leitrim Population by Settlement in 2011 and 2016

	Leitrim	State
% of population in Aggregate Town Area	10.7%	62.7%
% of population in Aggregate Rural Area	89.3%	37.3%

Source: CSO Census of Population 1996 - 2016

Carrick-on-Shannon is the largest settlement in the county (4,062 which includes the village of Cortober). Manorhamilton is the second largest town in the county based on population (1,466), followed by Kinlough (1,032), Ballinamore (914), Drumshanbo (902) and Mohill (855).

Figure 4: Leitrim Population by Electoral District (ED) in 2016



Source: AIRO

The central part of the county accommodates the lowest population number and density. Figure

Leitrim County Housing Strategy 2022-2028

3 illustrates the distribution. By 2016, the population density of the State had increased to 70 persons per km², up from 67 persons per km² in 2011 and 62 persons per km² recorded in 2006. In comparison, the population density in Leitrim was just over 20 persons per km² in 2016.

Most settlements in County Leitrim grew during the 2006-2011 period aided by the Upper Shannon Rural Renewal Scheme and this growth rate moderated in the subsequent period 2011-2016. Table 13 outlines the population growth of all towns in the Settlement Hierarchy between 2006-2016.

The strongest overall growth in the county between 2006 - 2016 was recorded in Carrick-on-Shannon, which recorded an increase in population of 1,467 people (56.5%). This was followed in absolute terms by the village of Dromod which increased by 345 people (164%), Kinlough which increased by 342 people (50%), Leitrim Village which increased by 336 people (130%), Manorhamilton which increased by 308 people (26.6%) and Dromahair which increased by 305 people (61%). The growth was more obvious in the settlements to the south of the county on or close to the N4 and in the north of the county close to the Sligo border and Donegal border where larger settlements are in proximity.

In comparison, the population of Mohill decreased in successive periods from 931 people in 2006 to 855 people in 2016 (an overall decrease of 8.2%) whilst the population of Drumkeeran grew slightly between 2006-2011 but then fell from 252 people in 2011 to 220 people in 2016, a decrease of 12.7%.

Table 13: Population Growth and Change between 2006 and 2016

Settlement name	2006	2011	2016	% Change 2006-2011	% Change 2011-2016	%Change 2006-2016
Carrick-on-Shannon	2,595	3,314	4,062	27.7%	22.6%	56.5%
Ballinamore	805	889	914	10.4%	2.8%	13.5%
Manorhamilton	1,158	1,336	1,466	15.4%	9.7%	26.6%
Dromahair	503	748	808	48.7 %	8.0%	60.6%
Drumshanbo	665	857	902	28.9%	5.3%	35.6%
Kinlough	690	1,018	1,032	47.5%	1.4%	49.6%
Mohill	931	928	855	0.3 %	- 7.9%	- 8.2%
Carrigallen	303	384	387	26.7 %	0.8%	27.7%
Dromod	210	432	555	105.0%	28.5%	164.3%
Drumkeeran	249	252	220	1.2%	- 12.7%	- 11.6%
Leitrim	258	485	594	87.9%	22.5%	130.2%
Tullaghan	216	228	253	5.5%	10.9%	17.1%

Source: CSO Census of Population

4.3 Population Targets

The Planning and Development Act 2000, as amended, requires that Planning Authorities adopt a Core Strategy that is consistent with the RSES targets and settlement hierarchy. The

Implementation Roadmap for the NPF published in July 2018 sets the population target for Leitrim to 2031, which formed the basis of the population targets included in the RSES. These targets were revised in December 2020 with the publication of Section 28 Guidelines ‘*Housing Supply Demand at County Level*’. To assist Planning Authorities, the recent Section 28 guidelines have translated the projected population for each county into projected housing demand over the development plan period to ensure a standardized approach across the country. These projections are based on the ESRI publication - ‘*Demographics and Structural Housing Demand at a County Level*’ published in December 2020. Table 28 for County Leitrim is replicated in Table 14 below. Local Authorities in the preparation of their County Development Plans are now required to integrate the revised population parameters into their statutory planning processes including the preparation of their Housing Strategy, informed by the Housing Need and Demand Assessment (HNDA) process.

Table 14: Leitrim County Council Housing Demand 2020 - 2031

Leitrim County Council		Annual Average	Total Households
A	ESRI NPF scenario projected new household demand 2017 to 2031	111	1,667
B	Actual new housing supply 2017 – 2019	61	184
C	Homeless households and estimated unmet demand as at Census 2016	N/A	0
D	Housing Demand 2020 – 2031 = Total (A-B+C)/12	124	1,483

Source: Table 28, Appendix 1, *Housing Supply Target Methodology for Development Planning (Section 28 Guidelines)*

The Housing Supply Target Guidelines indicate that the identified NPF 50:50 City scenario is the recommended housing demand scenario to be used by Planning Authorities in their planning functions. The housing targets for the NPF 50:50 City scenario is detailed in Appendix I of the Guidelines. It indicates that a target of an additional 1,677 new households between 2017 and 2031 in Co. Leitrim with a calculated housing demand of 1,483 additional households between 2020 and 2031.

The Housing Supply Target Methodology for Development Planning - Guidelines for Planning Authorities were issued in December 2020 and are intended to ensure that a consistent and coherent approach is taken by Planning Authorities in incorporating national and regional population and housing projections into their statutory functions. The most critical of these functions is considered the preparation of statutory development plans. These Guidelines are accompanied by Regional Demographic and Structural Housing Demand at County Level (ESRI, 2020) datasets which set out population and housing projections for counties based on four different scenarios.

The 4 scenarios are:

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

The NPF 50:50 City scenario is broadly consistent with the NPF strategy. The identified NPF 50:50 City scenario is the recommended housing demand scenario to be used by Planning Authorities in the preparation of development plans.

The ESRI modelled baseline to 2031 population for County Leitrim in 2026 is around 97% of that projected in the 2018 Roadmap document, and the ESRI NPF scenario population for the County in 2026 is around 93% of that projected in the 2018 Roadmap. The '*convergent*' scenario on which the housing supply target calculation for the 2022 – 2028 Development Plan period is midway between the two, meaning that 95% of the projected Roadmap figure.

The housing target must be aligned for the period of the Development Plan, which is Q3 2022 to Q2 2028. For the period covered by the County Development Plan, this would have indicated a housing demand for the period up to the end of 2028 of 1,116 no. households² or 744 no. households over the duration of the plan.

However, the Guidelines also indicate that there is a potential adjustment 1 to end 2026 portion of plan period to facilitate convergence to NPF strategy (where justified). The Planning Authority corresponded with the Department of Housing, Local Government and Heritage following the publication of the Section 28 Guidelines. The Department have agreed an upward adjustment to the figures contained in Appendix 1 of the Section 28 Guidelines for Leitrim, with the County Development Plan target for the period 2022-2028 set at 1,208 households, an average annual increase of 201 households. Disregarding a proportion of these additional household units accommodating existing population, on the basis of an average occupancy of 2.5 persons per household, this would accommodate an additional population of 3,020 persons.

In comparison, the RSES indicated a target population for County Leitrim of 35,000-35,500 by 2026 and 36,000-37,000 by 2031. This would have represented a population increase for the county of 3,000 - 3,500 people to 2026 above its 2016 census figure of 32,044. The revised figures now provided for the Department would be a reduction on that target but would require in effect a quadrupling of housing completion rates than that experienced between 2017-2020 and expected in the period to the end of Q2 2022.

The '*convergence*' scenario on which the housing supply target calculation for the 2022 - 2028 development plan period is based, is midway between the ESRI NPF and baseline scenarios, resulting in 95% of the projected Roadmap figure. The basis for this calculation is given in Table 15 overleaf and has been agreed with the Department of Housing, Local Government and Heritage.

The average household size in County Leitrim was 2.57 in the 2016 Census. The ESRI projections for the population and number of households indicate that the average number of people per household will decline from 2.81 persons per household in 2016 to 2.43 in 2040. This Strategy assumes an average household size of **2.46** by 2028.

The housing target is apportioned over the period of the Plan. Table 16 indicates the target number of units per annum illustrating how they comply with the NPF targets, as adjusted in accordance with the Housing Supply Target Guidelines.

² Calculated by multiplying the average annual demand of 124 no. units per annum by 9 years (2020 – 2028).

Leitrim County Housing Strategy 2022-2028

Table 15: Leitrim Housing Targets Q3 2022 to Q3 2028

Leitrim County Council		Annual Average	Total Households
A	ESRI NPF scenario projected new household demand 2017 to Q2 2028	104 (1,195/11.5)	1,195 ^A
B	Actual Housing Supply 2017 to Q2 2022	50 (274/5.5)	274 ^B
C	Homeless households and estimated unmet demand as at Census 2016	0	0 ^C
D	Plan Housing Demand Q3 2022 to Q2 2028 (A-B+C)	154 (921/6)	921 ^D
E	Potential adjustment 1 to end of 2026 portion of plan period to facilitate convergence to NPF strategy (where justified)	Mid-point between ESRI NPF and baseline scenarios to 2026 in lieu of A above	Adjusted Total Demand
E1	ESRI Baseline scenario projected new household demand 2017 to Q4 2026	159 (1,592/10)	1,592
E2	ESRI Baseline scenario projected new household demand to Q2 2028	176	176
E3	Mid-point between A-E3 (ESRI NPF and baseline scenarios) to Q4 2026	131 (1,306/10)	1,306 (1,195 – 176 + 1,592) / 2
E4	Adjusted Total Demand calculation based on E2+E3 in lieu of A above	201	1,208 (176 ^{E2} + 1,306 ^{E3} - 274 ^B) + 0 ^C

Notes:

- A From ESRI Research
- B Estimated future delivery (projected pro-rata CSO data available year to date – i.e. Q4 2020 to Q2 2022 = 54. Future delivery considers the extant permissions for 107 units (Oct. 2020)
- C From Census (Overcrowding and Concealed Households) and Homelessness (DHPLG)
- D Leitrim CDP Target – NPF Scenario

Table 16: Leitrim Housing Unit Numbers 2016-2028

Year Ending Q2	DPHLG/ESRI NPF Projected Households	Total Housing Units
2016		12,452
2017	39	12,491
2018	72	12,563
2019	53	12,616
2020	65	12,681
2021	15	12,696
2022	30	12,726
2023	181	12,907
2024	202	13,108
2025	209	13,317
2026	200	13,517
2027	206	13,724
2028	210	13,934
2016 - Q2 2022	274	
Q3 2022 - Q2 2028	1,208	

The housing targets for Leitrim, which are contained in the Housing Target Guidelines will

require a significant increase in the pace and number of units delivered over the Plan period. This will necessitate the zoning of an appropriate quantum of land, active land management, investment in infrastructure and complementary policies to retain employment and other services.

4.4 Household Size and Numbers

The Core Strategy uses housing stock to population ratios to establish household size, which forms the basis of the housing targets. Vacancy levels are inclusive within these assumptions.

There were 12,452 no. private households recorded in 2016 Census, compared to 12,308 no. private households recorded in 2011. The average occupancy per permanent household in Co. Leitrim was recorded at 2.55 persons which is significantly lower than the national average of 2.75. In terms of occupancy levels per household, approximately 30% of households are 1 person households, compared to 23% for the State. The breakdown of persons per household is outlined in Table 17 below.

Table 17: Leitrim Private Household Cohorts in 2011 and 2016

Private Household	2011	2016	% Change 2011-2016	% Private Households 2016
1 person	3,755	3,797	1.1%	30%
2 persons	3,505	3,582	2.2%	29%
3 persons	1,790	1,865	4.2%	15%
4 persons	1,722	1,669	-3.1%	13%
5 + persons	1,536	1,539	0.2%	12%
Total	12,308	12,452	1.2%	100%

Source: CSO

The Core Strategy assumes an average household size of 2.5 for the purposes of establishing housing targets for the Plan period.

The Core Strategy of the Development Plan is consistent with the adjusted housing supply targets for County Leitrim as provided by the Department of Housing, Local Government and Heritage.

Table 18: Proposed Housing Target Leitrim County Development Plan 2022-2028

Housing Stock Census 2016	Total Projected Output 2016 -2022	New Unit Target 2022-2028	Average delivery per annum
12,452	274	1,208	201

Source: CSO Census of Population / County Development Plan Core Strategy

The targets outlined in Table 18 above indicate an average of 201 no. housing units per annum over the period from 2022 - 2028 inclusive, which reflects the Core Strategy projections. This would result in a total of 1,208 no. housing units to be provided for period of 2022 - 2028.

4.5 National Economic Growth

The Central Bank *Quarterly Bulletin Q1 2021* provides up-to-date information in relation to macro-economic factors. The Covid-19 pandemic, which caused an unprecedented contraction in the domestic economy in 2020, will remain the key determinant of the performance of the economy in 2021. Notwithstanding the recent intensification of public health restrictions, the prospect of an extensive Covid-19 vaccine rollout points to an improved outlook for the domestic economy in the second half of the year. In addition, while the EU-UK Trade and Cooperation Agreement (TCA) will introduce new trade frictions that will impede growth in the Irish economy, the outlook for exports has improved compared to the prospects under a no-deal Brexit. Table 19 outlines recorded growth rates 2017 – 2020 and predicted growth rates between 2020 - 2022.

Table 19: Growth and Forecasts 2017 to 2022

	2017	2018	2019	2020e	2021f	2022f
Gross Domestic Product %	8.1%	8.2%	5.6%	2.5%	3.8%	4.6%
Gross National Product %	5.1%	6.5%	2.7%	0.5%	7.0%	2.9%
Unemployment rate	6.7%	5.6%	5.0%	6.2%	9.3%	7.8%

Source: Central Bank (e = estimated) (f = forecast)

The Central Bank predicts a more positive outlook for domestic demand, projected modified domestic demand growth has been revised upwards to 2.9 % for 2021 with growth expected to increase to 3.6 % in 2022. GDP is forecast to grow by 3.8 % this year and by 4.6 % next year. However, the recovery in the labour market is likely to lag somewhat until the broader economic recovery becomes more well established. The outlook is considerably uncertain, however, and contingent on key assumptions on Covid-19 developments and the fallout of the British withdrawal from the European Union.

The ESRI post 2021 forecasts also note a period of considerable uncertainty and are hopeful of increased financial stability noting strong performance from the internationally traded sectors and multinational investment.

The ESRI summarised the position of the economy in March 2021 as follows:

- Strong performance of the export sector and a drop in imports resulted in +3.4% growth in real GDP in 2020.
- Despite longer than anticipated lockdown in 2021, growth of 4.4% is still expected for this year. Growth of 5.2% expected in 2022.
- Rollout of the vaccine will see an increase in consumption, investment and imports in 2021.
- Unemployment higher than expected in Q1 2021 (approx. 25%) but forecast to decline to just over 10% in Q4 2021.

The ESRI have indicated in March 2021 that they expect the Irish economy to recover quite strongly from the current set of public health restrictions in the second half of the current year and into 2022. However, unemployment is unlikely to fall back to its pre-pandemic levels until 2023 at the earliest.

The decline in economic activity, particularly in Q2 of this year will negatively affect the demand side of the housing market with lower incomes and higher unemployment affecting housing demand through the affordability channel (Allen-Coghlan and McQuinn ESRI 2020).

The *EC Winter 2021 Economic Forecast* projects that the euro area economy will grow by 3.8% in both 2021 and 2022. In Ireland, the Central Bank highlights that the unwinding of the large stock of savings accumulated during the pandemic should support a strong recovery in consumption in 2022. Similarly, the reduction in uncertainty should allow investment to begin to recover next year. However, recovery may not be even across all sectors, as the crisis may have a lasting impact on some activities, including tourism and hospitality.

The new EU-UK Trade and Cooperation Agreement (TCA) has averted the threat of a no-deal WTO Brexit and means that the significant disruption to economic activity that would have accompanied such an outcome has been avoided.

This Strategy assumes that growth will be **3.1%** annually beyond 2022 based on the Department of Finance and Central Bank forecasts.

4.6 Economic and Demographic Growth in Leitrim

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

- Continued increase in construction costs in County Leitrim;
- Challenges such as the potential impact on Foreign Direct Investment resulting from international uncertainty surrounding the fall out over 'Brexit' and any long lasting effects from Covid 19;
- Further increase in number of people working outside of the county (outbound commuters); and
- Potential for further job creation in County Leitrim.

The Border Region has experienced the highest job loss rate during COVID-19 at 29%. In Leitrim there were 1,616 persons on live register and 2,716 on the 2,717 on the pandemic unemployment payment (PUP) at end of March 2021. Economic conditions remain uncertain at national and County level over the plan period, particularly in relation to tourism and hospitality sector. Notwithstanding this, forecasts are indicating a robust rebound in growth following the pandemic.

Economic conditions remain uncertain both at national and County level over the Plan period. Leitrim County Council has taken a very proactive approach to leading economic development in the County. Leitrim County Council prepared an LECP to cover the period 2015-202. It seeks to promote towns across the county as economic drivers for the county economy. It also considers the role of the rural economy.

5 Housing Affordability

5.1 Introduction

This section addresses the requirements of Part V of the Planning and Development Act, in addition to the outputs required for a HNDA under National Policy Objective (NPO) 37 of the NPF. It therefore considers the housing needs of the existing and future population in relation to **owner-occupied**, **privately rented** and **social housing support** (including social and affordable). In addition, there is a requirement to consider the needs for **rural single dwellings** and **urban housing**.

It involves the analysis of:

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

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

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

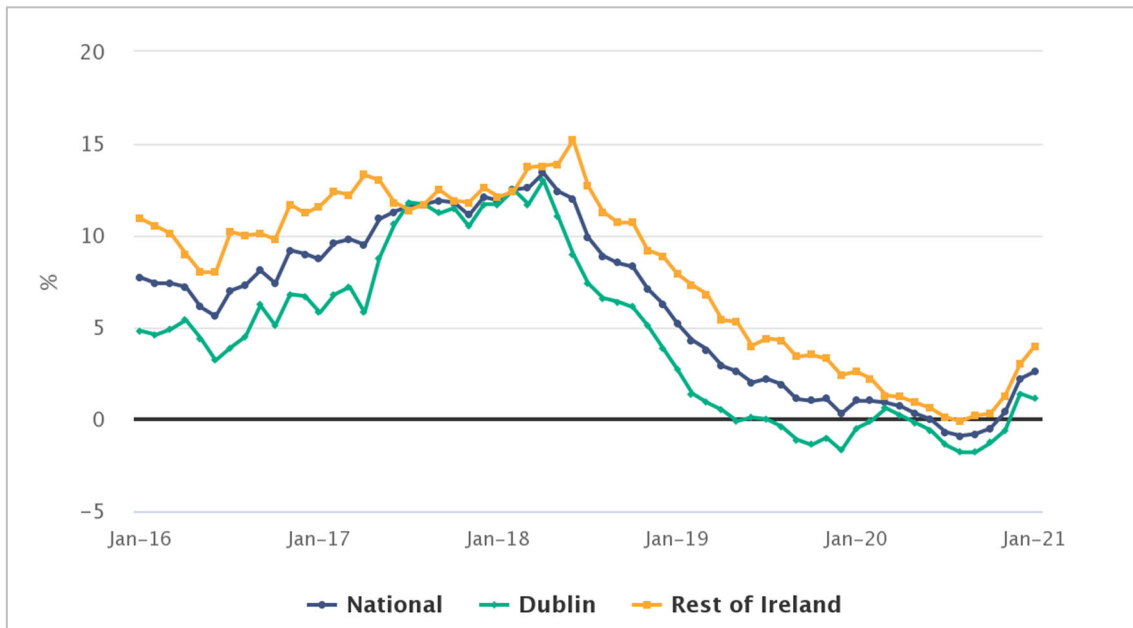
The methodology for both Part V calculations and the HNDA have been integrated so as to form one overall methodology. Central to the approach is whether households meet the affordability thresholds. This is taken as one who needs accommodation and whose income would not be adequate to meet the payments on a mortgage for the purchase of a house to meet his or her accommodation needs because the payments calculated over the course of a year would exceed 35 per cent of that person's annual income net of income tax and pay related social insurance.

5.2 Housing Market and Prices

5.2.1 Market Overview

The CSO's Residential Property Price Index is illustrated in Figure 4 overleaf. House prices nationally have returned to 2010 levels, but not pre-2007 levels. The index has shown a slower level of growth since January 2018, reflecting a low mortgage draw down during this period reflecting the impact of Central Bank's mortgage rules and issues around affordability. COVID-19 has also had an impact during 2020, but there is a resurgent market in last quarter of 2020 and the first quarter of 2021.

Figure 5: Residential Property Price Index 12 month % change



Source: CSO

5.2.2 Residential Prices

The Residential Property Price Register (RPPR) gathers data on all housing transactions completed since 2013. It is exclusive of the Value Added Tax which is applicable to new homes and includes transactions which are made by Local Authorities and other bodies such as Approved Housing Bodies. In 2020, nationally, the mean price for a dwelling was €263,892. This price is calculated by the CSO using transactions filed with the Revenue Commissioners. Existing dwellings accounted for 77.5% of transactions and new dwellings 22.5%. First-time buyers constitute 23.3% of all buyers, the prime market being former owner occupiers at 43%. Non-occupiers constituted 12% of the national market, of which build-to-rent constitutes an element.

The median house price in Leitrim in 2020 was €110,000. The average price for a house was €119,301 in 2020, an increase of 3% from the previous year. The average property prices for the Eircodes of Ballinamore, Carrick-on-Shannon, Manorhamilton and the county, as a whole, can also be obtained from the Property Price Register. These are illustrated in Table 20.

Table 20: Average House Prices Per Municipal District and County Leitrim

Municipal District	2015	2016	2017	2018	2019	2020
Ballinamore	€89,225	€99,684	€98,507	€107,264	€123,248	€96,289
Carrick-on-Shannon	€88,283	€94,009	€116,327	€117,622	€121,136	€129,042
Manorhamilton	€67,539	€86,656	€64,618	€114,341	€101,457	€122,771
County	€90,038	€88,700	€100,985	€111,694	€116,087	€119,301

Source: Residential Property Price Register

5.2.3 Residential Sales Market

The CSO’s Property Price Register provides data on transactions and sales in relation to new houses and second-hand properties. The database also allows for an examination of information by Eircode.

Table 21: Leitrim Sales by Type 2015-2020

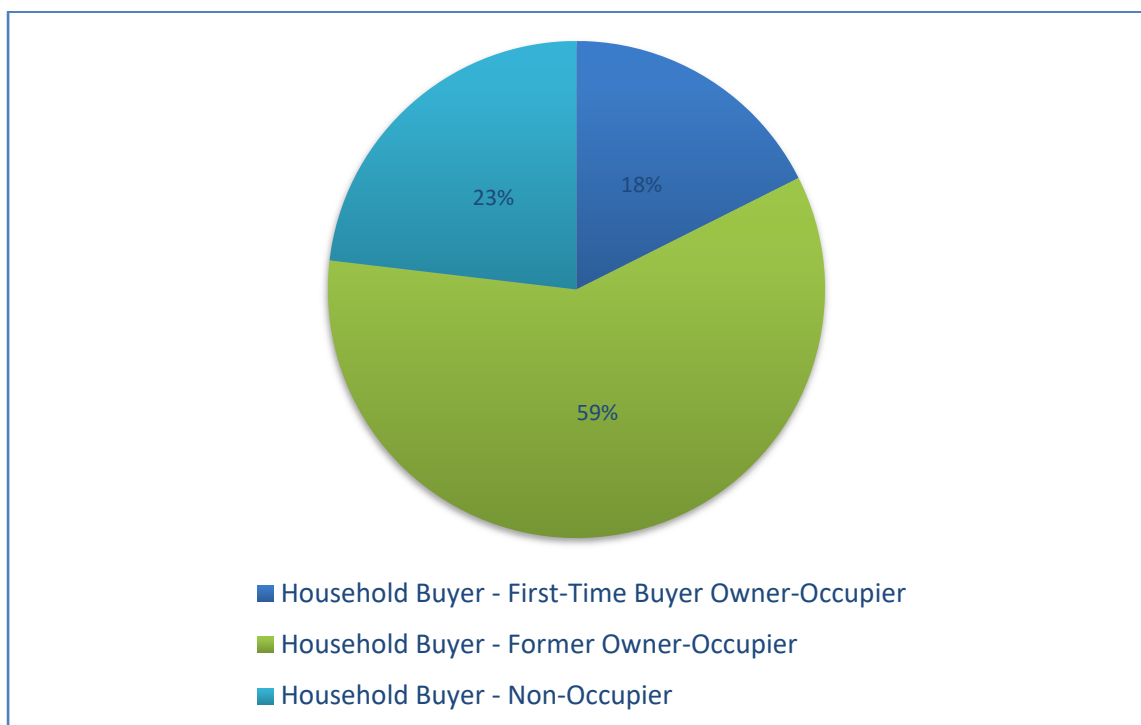
Leitrim	2015	2016	2017	2018	2019	2020	% Change 2015-2020
New	81	59	52	33	19	23	-72%
Existing	324	347	332	363	319	284	-12%
Total	405	406	384	396	338	307	-24%

Source: Residential Property Price Register

There has been a relatively consistent market in the sale of second-hand properties, in the range of 280 to 360 dwellings per annum. The sale of new dwellings has decreased each year since 2015, reflecting a lowering of multiple dwelling house completions. The low volume of properties sold in 2020 reflects the impact of COVID-19.

Buyers types are illustrated in Figure 6. First-time buyers account for 18%, movers for 59% and investors for 23% of the purchases in the year to March 2020 in Leitrim.

Figure 6: Buyer Type in Leitrim Year to March 2020



Source: CSO

The Property Price Register was also examined to determine the market for houses and apartments within the county. Table 22 overleaf shows that Leitrim has a limited market for apartments with 27 sold in 2020, or 8% of the total number of units sold. The percentage is the same as for the Border Region as a whole.

Table 22: Sales by Property Type in Leitrim

Leitrim	2015	2016	2017	2018	2019	2020	% Change 2015-2020
Apartment	26	47	53	50	30	27	4%
House	379	359	331	346	308	280	-26%
Total	405	406	384	396	338	307	-24%

Source: CSO

Conclusions:

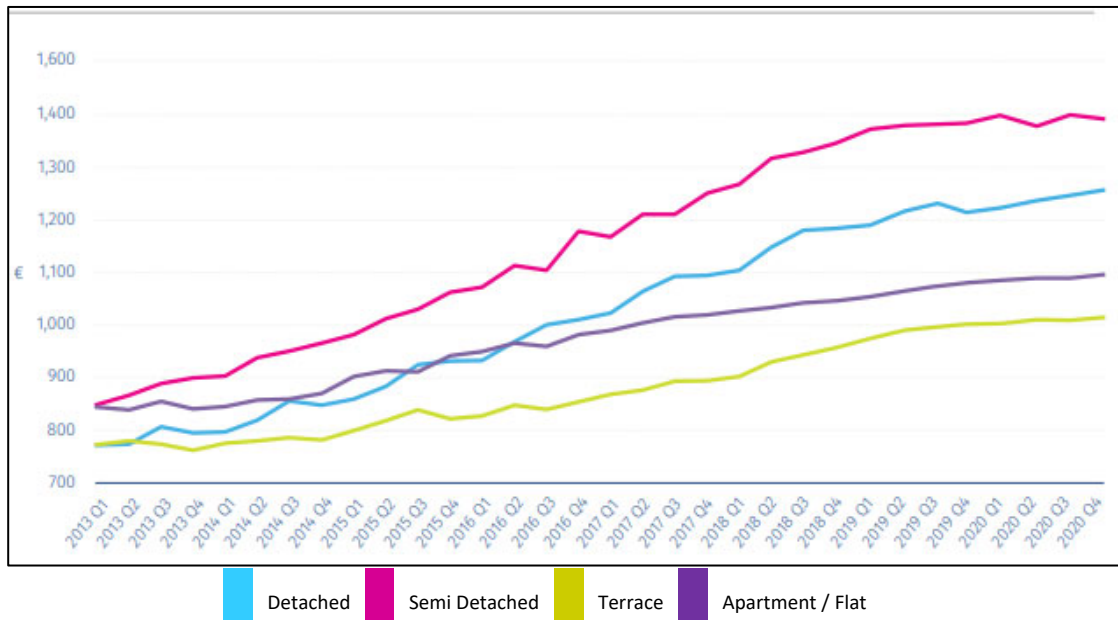
It is observed that:

- The average price for the county has increased by 32% since the last strategy was prepared which is significantly above what was predicted in that Strategy. The average house price in the county is **€119,301 in 2020**.
- Manorhamilton has seen a price increase of 82% from 2015 to 2020. This is strongest increase in the county between 2015 and 2020.
- Carrick-on-Shannon is the most expensive Municipal District owing to its scale, accessibility and provision of services. The average house price in 2020 in the district is **€129,042** which is above the county average.
- House prices in Ballinamore are the cheapest of the 3 Municipal Districts, reflecting its rural nature, at a remove from larger urban centres and the national road network. The average house price in 2020 in this district was **€96,289** which is significantly below the county average.
- The share of new units sold has in 2015 was 81 dwellings and in 2020 was 23 dwellings, which is a significant reduction over the observed period.

5.2.4 Rental Market

The Residential Tenancies Board (RTB) index illustrates that rents have steadily increased since the depths of the recession in 2013 for all property types. However, semi-detached houses showed the strongest growth during the 2013 to 2020 period. See Figure 7 below.

Figure 7: RTB Rent Index for New and Renewal Tenancies by Property Type



Source: Residential Tenancy Board

Table 23: Leitrim Rental Rates for Different Property Sizes 2015 - 2020

Year	1 Bed	2 Bed	3 Bed	4 Bed
2015	€ 337	€ 397	€ 428	€ 503
2016	€ 363	€ 420	€ 454	€ 529
2017	€ 378	€ 449	€ 474	€ 571
2018	€ 399	€ 477	€ 503	€ 589
2019	€ 424	€ 503	€ 535	€ 588
2020	€ 438	€ 537	€ 561	€ 612

Source: Residential Tenancy Board

The standardised rent at Q4 2020 was €1,256 nationally and €904 outside the Greater Dublin Area (GDA). This represented a year-on-year growth of 2.7% nationally and 3.4% outside the GDA. Leitrim had a standardised rent of **€626** at the end of 2020, which was the lowest rent in the country. This, however, represented an annual increase of 11.4%. Nationally, this was the fastest growing rent year-on-year. COVID-19 has not had a negative impact upon this upward trend and indeed in Leitrim may have been a contributing factor. Table 23 above provides an overview of rents between 2015 and 2020.

An analysis of average rents is derived from the RTB average rent data set for different 1, 2, 3 and 4 -bed houses for Carrick-on-Shannon and Manorhamilton in 2020 is provided in Table 24. Rental volumes are low as reflected by the fact that there were no one or four bedroom units rented in Manorhamilton.

Table 24: Rents in Carrick-on-Shannon and Manorhamilton 2020

	1 Bed	2 Bed	3 Bed	4 Bed +
Carrick-on-Shannon	€ 478	€ 575	€ 598	€ 668
Manorhamilton	-	€ 470	€ 536	-

Source: Residential Tenancy Board

5.2.5 House Price Distribution

The Step-by-Step Guide requires a determination of price bands and a projection of these bands for the period of the Plan. Table 25 overleaf provides the breakdown for the county.

Between 2015 and 2020, the percentage of units priced under €50,000 remained relatively static. However, following a review of those properties priced at under €50,000, it was concluded that generally these houses were not in a habitable condition and required significant investment. They were therefore discounted for the purposes of modelling. The most significant change occurred in the €150,000 to €250,000 band. Indicators point towards a more moderate increase in residential prices towards market stabilisation with a more sustained supply and prices continuing to rise but at a much slower pace. House prices grew by 2.7% in the year to Q3 2020. This Strategy assumes the **2019 housing price distribution** for the purpose of modelling.

Given the uncertainty which has historically prevailed in the Irish housing market, it is difficult to estimate or project what the likely future average house price for Leitrim. House price percentage increases can vary significantly given the low volume of transactions and the distorting effect a number of individual sales can have. The previous strategy predicted a period of market stability and moderate price increases. House prices in Leitrim have grown by 5% since 2015, reflecting the rebound after the financial crisis. Prices have stabilised in the last number of years and grew in the county by 2.7% in the year to Q3 2020. COVID-19 will have impacted on prices, but nationally it does not appear to have had a significant affect. For the purpose of this Strategy, an average house price of **€119,301** has been selected, representing the **average house price** in Q3 2020. The European Central Bank has a target of 2% inflation, but given historic trends, it has been estimated to increase by **3%** for 2021, **4%** over the 2022-2026 period, reducing to **3%** in 2027.

Leitrim County Housing Strategy 2022-2028

Table 25: Projected House Price Bands in County Leitrim 2019 - 2028

Year	Average House Price ↑/↓	1st Band > 75,000	2nd Band 75,001- 100,000	2nd Band Upper Range	3rd Band 100,001- 125,000	3 rd Band Upper Range	4th Band 125,001- 150,000	4th Band Upper Range	5th Band 150,001 - 175,000	5th Band Upper Range	6th Band 175,001 - 200,000	6th Band Upper Range	7th Band 200,001+
2019	Baseline	€75,000	€75,001	€100,000	€100,001	€125,000	€125,001	€150,000	€150,001	€175,000	€175,001	€200,000	€200,001
2020	2.7%	€77,025	€77,026	€102,700	€102,701	€128,375	€128,376	€154,050	€154,051	€179,725	€179,726	€205,400	€205,401
2021	3.0%	€79,336	€79,337	€105,781	€105,782	€132,226	€132,227	€158,672	€158,673	€185,117	€185,118	€211,562	€211,563
2022	4.0%	€82,509	€82,510	€110,012	€110,013	€137,515	€137,516	€165,018	€165,019	€192,521	€192,523	€220,024	€220,026
2023	4.0%	€85,810	€85,811	€114,413	€114,414	€143,016	€143,017	€171,619	€171,620	€200,222	€200,223	€228,825	€228,827
2024	4.0%	€89,242	€89,243	€118,989	€118,990	€148,737	€148,738	€178,484	€178,485	€208,231	€208,232	€237,978	€237,980
2025	4.0%	€92,812	€92,813	€123,749	€123,750	€154,686	€154,687	€185,623	€185,624	€216,560	€216,562	€247,498	€247,499
2026	4.0%	€96,524	€96,525	€128,699	€128,700	€160,873	€160,875	€193,048	€193,049	€225,223	€225,224	€257,398	€257,399
2027	3.0%	€99,420	€99,421	€132,560	€132,561	€165,700	€165,701	€198,840	€198,841	€231,980	€231,981	€265,119	€265,121
2028	3.0%	€102,402	€102,404	€136,537	€136,538	€170,671	€170,672	€204,805	€204,806	€238,939	€238,940	€273,073	€273,074
% per band		22.0%	22.0%		18.0%		13.0%		11.0%		7.0%		7%

Source: RPPR/ MacCabe Durney Barnes

Notes

1. Property Price Register (PPR) - National excluding Dublin - all residential properties
2. House Price Inflation 2020 CSO, Department of Finance 2021 Budget (Autumn 2020), ECB Target
3. Percentage in each band as per 2019 PPR

5.3 Income Distribution

The Household Budget Survey gives data on household incomes. The CSO also publishes a report every three years entitled *County Incomes and Regional Gross Domestic Product (GDP)*. The latest version was published in March 2018. It contains estimated data on the primary total income, disposable income of households by region and county in 2016. In the context of this Strategy, it is necessary to establish the average disposable income for 2022-2028. Average incomes in Leitrim were 89% of the remainder of the State. Table 26 details the derived income distribution for Leitrim using the published data.

Table 26: Estimate of Distribution of Household Disposable Incomes for Leitrim in 2016

	Deflator	Weekly (€) <	Monthly (€) <	Annually (€) <	% of Households in Each Category	Number of Households in each Category
1st decile	0.89	174.54	698.18	9,076.32	9.93%	1,236
2nd decile	0.89	286.58	1,146.34	14,902.41	10.50%	1,307
3rd decile	0.89	410.76	1,643.04	21,359.57	10.44%	1,300
4th decile	0.89	523.47	2,093.86	27,220.20	10.45%	1,302
5th decile	0.89	641.32	2,565.27	33,348.47	10.22%	1,273
6th decile	0.89	764.71	3,058.85	39,765.09	9.93%	1,236
7th decile	0.89	907.43	3,629.72	47,186.36	9.64%	1,200
8th decile	0.89	1,074.52	4,298.06	55,874.82	9.65%	1,202
9th decile	0.89	1,302.80	5,211.18	67,745.34	9.64%	1,200
10th decile	0.89	1,970.20	7,880.80	102,450.38	9.61%	1,196
Total					100%	12,452

Source: CSO/MacCabe Durney Barnes

The household disposable income distribution needs to be calculated over the period of the Strategy. The growth in household disposable income is based upon the assumptions in section 4.5 above.

Table 27 overleaf indicates the projected additional households per annum in each income decile. The total number of additional households projected for County Leitrim for each year covered by the Housing Strategy is calculated in Table 16.

Leitrim County Housing Strategy 2020-2028

Table 27: Household Disposable Income 2022-2028 (€)

Year	2022	2023	2024	2025	2026	2027	2028
% growth	4.6%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
1st decile	€11,939	€12,309	€12,691	€13,084	€13,490	€13,908	€14,339
2nd decile	€19,603	€20,211	€20,837	€21,483	€22,149	€22,836	€23,544
3rd decile	€28,097	€28,968	€29,866	€30,792	€31,747	€32,731	€33,745
4th decile	€35,806	€36,916	€38,061	€39,241	€40,457	€41,711	€43,004
5th decile	€43,868	€45,228	€46,630	€48,075	€49,566	€51,102	€52,686
6th decile	€52,308	€53,930	€55,602	€57,325	€59,102	€60,935	€62,824
7th decile	€62,071	€63,995	€65,979	€68,024	€70,133	€72,307	€74,548
8th decile	€73,500	€75,778	€78,127	€80,549	€83,046	€85,621	€88,275
9th decile	€89,115	€91,877	€94,725	€97,662	€100,689	€103,811	€107,029
10th decile	€134,767	€138,945	€143,252	€147,693	€152,271	€156,991	€161,858

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

Table 28: Households Required in Each Decile 2022-2028

Decile	% in Decile	2022	2023	2024	2025	2026	2027	2028
1st decile	9.9%	3	18	20	21	20	20	21
2nd decile	10.5%	3	19	21	22	21	22	22
3rd decile	10.4%	3	19	21	22	21	22	22
4th decile	10.5%	3	19	21	22	21	22	22
5th decile	10.2%	3	18	21	21	20	21	21
6th decile	9.9%	3	18	20	21	20	20	21
7th decile	9.6%	3	17	19	20	19	20	20
8th decile	9.7%	3	17	19	20	19	20	20
9th decile	9.6%	3	17	19	20	19	20	20
10th decile	9.6%	3	17	19	20	19	20	20
	100%	30	181	202	209	200	206	210

Source: CSO Household Budget Survey / CDP Core Strategy

5.4 Mortgage Capacity

The Central Bank has two types of limits. The **Loan to Value (LTV)** limit requires a minimum deposit before obtaining a mortgage and are restricted by category.

- First-time-buyers need to have a minimum deposit of 10%
- Second and subsequent buyers need to have a minimum deposit of 20%
- Buy-to-let buyers need to have a minimum deposit of 30%.

The limit that **LTV** is therefore **0.9**. The **Loan to Income (LTI)** limit restricts the amount of money you can borrow to a maximum of **3.5** times gross income.

Leitrim County Housing Strategy 2020-2028

Utilising the LTV and LTI variables This approach therefore establishes whether households in County Leitrim could qualify for a mortgage that would enable them to purchase a house in the lowest price band under these rules. Table 29 indicates the maximum mortgage capacity of those living in County Leitrim.

Table 29: Mortgage Capacity of Households over the Period of the Plan

Decile	2022	2023	2024	2025	2026	2027	2028
1st decile	€41,788	€43,083	€44,419	€45,796	€47,215	€48,679	€50,188
2nd decile	€68,611	€70,738	€72,931	€75,192	€77,523	€79,926	€82,404
3rd decile	€98,340	€101,388	€104,531	€107,772	€111,113	€114,557	€118,109
4th decile	€125,322	€129,207	€133,213	€137,342	€141,600	€145,990	€150,515
5th decile	€153,537	€158,297	€163,204	€168,263	€173,479	€178,857	€184,402
6th decile	€183,079	€188,755	€194,606	€200,639	€206,859	€213,271	€219,883
7th decile	€217,247	€223,982	€230,925	€238,084	€245,464	€253,074	€260,919
8th decile	€257,249	€265,224	€273,445	€281,922	€290,662	€299,672	€308,962
9th decile	€311,901	€321,570	€331,538	€341,816	€352,412	€363,337	€374,601
10th decile	€471,684	€486,306	€501,381	€516,924	€532,949	€549,470	€566,504

Source: MacCabe Durney Barnes 2021

Table 30 then assesses whether households have adequate gross income to satisfy the Central Bank rules in relation to mortgages. It indicates that those in the first decile do not have adequate income to secure a mortgage and need to be considered for private and social rental. The remainder deciles qualify for mortgages.

Table 30: Mortgage Capacity of Households over the Period of the Plan

Year	Decile	No. Add. H'holds	Upper Value of Cheapest House Price (€)	Minimum LTV (90% of Cheapest House Price)	Minimum LTI	Mortgage Qualification	No. of Add. H'holds that Qualify for a Mortgage	No. of Add. H'holds that do not Qualify for a Mortgage
2022	1st decile	3	€82,509	€74,258	€41,788	FAIL	0	3
	2nd decile	3			€68,611	FAIL	0	3
	3rd decile	3			€98,340	PASS	3	0
	4th decile	3			€125,322	PASS	3	0
	5th decile	3			€153,537	PASS	3	0
	6th decile	3			€183,079	PASS	3	0
	7th decile	3			€217,247	PASS	3	0
	8th decile	3			€257,249	PASS	3	0
	9th decile	3			€311,901	PASS	3	0
	10 th decile	3			€471,684	PASS	3	0
	Total	30					24	6

Leitrim County Housing Strategy 2020-2028

Year	Decile	No. Add. H'holds	Upper Value of Cheapest House Price (€)	Minimum LTV (90% of Cheapest House Price)	Minimum LTI	Mortgage Qualification	No. of Add. H'holds that Qualify for a Mortgage	No. of Add. H'holds that do not Qualify for a Mortgage
2023	1st decile	18	€85,810	€77,229	€43,083	FAIL	0	18
	2nd decile	19			€70,738	FAIL	0	19
	3rd decile	19			€101,388	PASS	19	0
	4th decile	19			€129,207	PASS	19	0
	5th decile	18			€158,297	PASS	18	0
	6th decile	18			€188,755	PASS	18	0
	7th decile	17			€223,982	PASS	17	0
	8th decile	17			€265,224	PASS	17	0
	9th decile	17			€321,570	PASS	17	0
	10 th decile	17			€486,306	PASS	17	0
	Total	181					144	37
2024	1st decile	20	€89,242	€80,318	€44,419	FAIL	0	20
	2nd decile	21			€72,931	FAIL	0	21
	3rd decile	21			€104,531	PASS	21	0
	4th decile	21			€133,213	PASS	21	0
	5th decile	21			€163,204	PASS	21	0
	6th decile	20			€194,606	PASS	20	0
	7th decile	19			€230,925	PASS	19	0
	8th decile	19			€273,445	PASS	19	0
	9th decile	19			€331,538	PASS	19	0
	10 th decile	19			€501,381	PASS	19	0
	Total	202					160	41
2025	1st decile	21	€92,812	€83,530	€45,796	FAIL	0	21
	2nd decile	22			€75,192	FAIL	0	22
	3rd decile	22			€107,772	PASS	22	0
	4th decile	22			€137,342	PASS	22	0
	5th decile	21			€168,263	PASS	21	0
	6th decile	21			€200,639	PASS	21	0
	7th decile	20			€238,084	PASS	20	0
	8th decile	20			€281,922	PASS	20	0
	9th decile	20			€341,816	PASS	20	0
	10 th decile	20			€516,924	PASS	20	0
	Total	209					166	43

Leitrim County Housing Strategy 2020-2028

Year	Decile	No. Add. H'holds	Upper Value of Cheapest House Price (€)	Minimum LTV (90% of Cheapest House Price)	Minimum LTI	Mortgage Qualification	No. of Add. H'holds that Qualify for a Mortgage	No. of Add. H'holds that do not Qualify for a Mortgage
2026	1st decile	20	€96,524	€86,872	€47,215	FAIL	0	20
	2nd decile	21			€77,523	FAIL	0	21
	3rd decile	21			€111,113	PASS	21	0
	4th decile	21			€141,600	PASS	21	0
	5th decile	20			€173,479	PASS	20	0
	6th decile	20			€206,859	PASS	20	0
	7th decile	19			€245,464	PASS	19	0
	8th decile	19			€290,662	PASS	19	0
	9th decile	19			€352,412	PASS	19	0
	10 th decile	19			€532,949	PASS	19	0
	Total	200					159	41
2027	1st decile	20	€99,420	€89,478	€48,679	FAIL	0	20
	2nd decile	22			€79,926	FAIL	0	22
	3rd decile	22			€114,557	PASS	22	0
	4th decile	22			€145,990	PASS	22	0
	5th decile	21			€178,857	PASS	21	0
	6th decile	20			€213,271	PASS	20	0
	7th decile	20			€253,074	PASS	20	0
	8th decile	20			€299,672	PASS	20	0
	9th decile	20			€363,337	PASS	20	0
	10 th decile	20			€549,470	PASS	20	0
	Total	206					164	42
2028	1st decile	21	€102,402	€92,162	€50,188	FAIL	0	21
	2nd decile	22			€82,404	FAIL	0	22
	3rd decile	22			€118,109	PASS	22	0
	4th decile	22			€150,515	PASS	22	0
	5th decile	21			€184,402	PASS	21	0
	6th decile	21			€219,883	PASS	21	0
	7th decile	20			€260,919	PASS	20	0
	8th decile	20			€308,962	PASS	20	0
	9th decile	20			€374,601	PASS	20	0
	10 th decile	20			€566,504	PASS	20	0
	Total	210					167	43

5.5 Affordability

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

- determining the number of additional households in each income decile;
- projecting house price bands and the number of units coming forward in those price bands;

Leitrim County Housing Strategy 2020-2028

- establishing the number of households which do not meet the affordability criteria; and
- expressing this as a percentage of the total additional households forming during the plan period.

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

The uncertainty surrounding the outcomes of Brexit is problematic when forecasting European financial stability and therefore interest rates. The European Central Bank has kept interest rates relatively low to allow for the recovery of the euro zone. It is understood that interest rates will remain at their present level or lower until at least 2022.

Interest rates for mortgages are currently averaging 3.0% (Central Bank, 2020). It can be expected that these rates will remain at this level for at the next two years. The Central Bank analysis suggests that interest rates will remain at this level in the medium term. The Strategy therefore assumes an interest rate of **3.0%**.

The mortgage repayments were calculated using a loan to value ratio of 0.9 for a 25-year repayment period. A maximum of 35% of household income on mortgage costs is applied in accordance with the annuity formula specified in the Step-by-Step Guide.

Table 30 outlines the percentage of households who will not be capable of servicing a mortgage for each of the years up to and including 2026.

Table 31: Approximate Affordable House Prices per Decile

	2022	2023	2024	2025	2026	2027	2028
1st decile	€57,350	€59,128	€60,961	€62,850	€64,799	€66,807	€68,878
2nd decile	€94,163	€97,082	€100,091	€103,194	€106,393	€109,691	€113,092
3rd decile	€134,963	€139,147	€143,460	€147,908	€152,493	€157,220	€162,094
4th decile	€171,994	€177,326	€182,823	€188,490	€194,334	€200,358	€206,569
5th decile	€210,716	€217,248	€223,983	€230,926	€238,085	€245,466	€253,075
6th decile	€251,260	€259,049	€267,080	€275,359	€283,896	€292,696	€301,770
7th decile	€298,152	€307,395	€316,924	€326,749	€336,878	€347,321	€358,088
8th decile	€353,051	€363,996	€375,280	€386,914	€398,908	€411,274	€424,024
9th decile	€428,057	€441,326	€455,008	€469,113	€483,655	€498,649	€514,107
10th decile	€647,344	€667,412	€688,102	€709,433	€731,425	€754,100	€777,477

5.6 Projected Need for Owner-Occupied Housing

Based upon inputs from Tables 30 and 31, it can be established whether there are likely to be sufficient houses to cater for needs in each decile. This assessment is provided in Table 32.

It can be seen that there is a surplus of units for all price bands.

Leitrim County Housing Strategy 2020-2028

Table 32: Housing Surplus in Bands for Households Qualifying for Mortgage

Year	Decile	No. of Add. H'holds that Qualify for a Mortgage	Running Total	Affordability by Decile (€)	H'hold Band Position	Upper Range (€)	No. of H'holds that Qualify for Mortgage able to Purchase at Upper Value	Housing Units Provided in Each Band	Housing Surplus or Deficit per Price Band
2022	1st decile	3	3	€57,350	1st	€82,509	5	7	1
	2nd decile	3	6	€94,163	2nd	€110,012	2	7	4
	3rd decile	3	9	€134,963	3rd	€137,515	2	5	3
	4th decile	3	12	€171,994	4th & 5th	€192,521	4	7	3
	5th decile	3	15	€210,716	6th	€220,024	7	2	-5
	6th decile	3	18	€251,260	7th	None		2	
	7th decile	3	21	€298,152					
	8th decile	3	24	€353,051					
	9th decile	3	27	€428,057					
	10 th decile	3	30	€647,344					
	Total	30						30	6
2023	1st decile	18	18	€59,128	1st	€85,810	33	40	7
	2nd decile	19	37	€97,082	2nd	€114,413	13	40	27
	3rd decile	19	56	€139,147	3rd	€143,016	14	33	18
	4th decile	19	75	€177,326	4th & 5th	€200,222	26	43	18
	5th decile	18	93	€217,248	6th	€228,825	45	13	-32
	6th decile	18	111	€259,049	7th	None		13	
	7th decile	17	129	€307,395					
	8th decile	17	146	€363,996					
	9th decile	17	163	€441,326					
	10 th decile	17	181	€667,412					
	Total	181						181	37
2024	1st decile	20	20	€60,961	1st	€89,242	37	44	8
	2nd decile	21	41	€100,091	2nd	€118,989	15	44	29
	3rd decile	21	62	€143,460	3rd	€148,737	16	36	20
	4th decile	21	83	€182,823	4th & 5th	€208,231	29	48	20
	5th decile	21	104	€223,983	6th	€237,978	51	14	-36
	6th decile	20	124	€267,080	7th	None		14	
	7th decile	19	143	€316,924					
	8th decile	19	163	€375,280					
	9th decile	19	182	€455,008					
	10 th decile	19	202	€688,102					
Total	202						202	40	

Leitrim County Housing Strategy 2020-2028

Year	Decile	No. of Add. H'holds that Qualify for a Mortgage	Running Total	Affordability by Decile (€)	H'hold Band Position	Upper Range (€)	No. of H'holds that Qualify for Mortgage able to Purchase at Upper Value	Housing Units Provided in Each Band	Housing Surplus or Deficit per Price Band
2025	1st decile	21	21	€62,850	1st	€92,812	38	46	8
	2nd decile	22	43	€103,194	2nd	€123,749	16	46	30
	3rd decile	22	64	€147,908	3rd	€154,686	17	38	21
	4th decile	22	86	€188,490	4th & 5th	€216,560	30	50	20
	5th decile	21	108	€230,926	6th	€247,498	53	15	-38
	6th decile	21	128	€275,359	7th	None		15	
	7th decile	20	148	€326,749					
	8th decile	20	168	€386,914					
	9th decile	20	189	€469,113					
	10 th decile	20	209	€709,433					
	Total	209						209	40
2026	1st decile	20	20	€64,799	1st	€96,524	37	44	7
	2nd decile	21	41	€106,393	2nd	€128,699	15	44	29
	3rd decile	21	62	€152,493	3rd	€160,873	16	36	20
	4th decile	21	83	€194,334	4th & 5th	€225,223	29	48	19
	5th decile	20	103	€238,085	6th	€257,398	51	14	-37
	6th decile	20	123	€283,896	7th	None		14	
	7th decile	19	143	€336,878					
	8th decile	19	162	€398,908					
	9th decile	19	181	€483,655					
	10 th decile	19	200	€731,425					
	Total	200						200	38
2027	1st decile	20	20	€66,807	1st	€99,420	38	45	7
	2nd decile	22	42	€109,691	2nd	€132,560	15	45	30
	3rd decile	22	64	€157,220	3rd	€165,700	17	37	20
	4th decile	22	85	€200,358	4th & 5th	€231,980	30	50	20
	5th decile	21	106	€245,466	6th	€265,119	53	14	-38
	6th decile	20	127	€292,696	7th	None		14	
	7th decile	20	147	€347,321					
	8th decile	20	167	€411,274					
	9th decile	20	186	€498,649					
	10 th decile	20	206	€754,100					
	Total	206						206	39

Leitrim County Housing Strategy 2020-2028

Year	Decile	No. of Add. H'holds that Qualify for a Mortgage	Running Total	Affordability by Decile (€)	H'hold Band Position	Upper Range (€)	No. of H'holds that Qualify for Mortgage able to Purchase at Upper Value	Housing Units Provided in Each Band	Housing Surplus or Deficit per Price Band
2028	1st decile	21	21	€68,878	1st	€102,402	39	46	7
	2nd decile	22	43	€113,092	2nd	€136,537	16	46	30
	3rd decile	22	65	€162,094	3rd	€170,671	17	38	21
	4th decile	22	87	€206,569	4th & 5th	€238,939	31	50	20
	5th decile	21	108	€253,075	6th	€273,073	53	15	-39
	6th decile	21	129	€301,770	7th	None		15	
	7th decile	20	149	€358,088					
	8th decile	20	170	€424,024					
	9th decile	20	190	€514,107					
	10 th decile	20	210	€777,477					
	Total		210						210

1.1 Projected Need for Private Rental

There is a category of households who do not qualify for mortgage but can nonetheless afford private rental. Those who cannot afford either a mortgage or private rental are then brought forward for assessment of social housing needs.

Table 23 above indicates the historic average rents per unit size up until 2020. These rents are increased to 2022 using the growth rates for property prices generally, using the same assumptions as detailed in Table 21. It is projected that rents will increase by 4% annually up to 2026, decreasing to 3% for 2027 and 2028. Table 33 indicates the projected rental prices over the period of the Plan.

Table 33: Projected Rental Prices 2022-2028

Year	1 Bed	2 Bed	3 Bed	4 Bed +
2022	€469	€575	€601	€656
2023	€488	€598	€625	€682
2024	€507	€622	€650	€709
2025	€528	€647	€676	€737
2026	€549	€673	€703	€767
2027	€565	€693	€724	€790
2028	€582	€714	€746	€814

The definitions within the Act indicate that affordability relates to 35% of household income. Monthly household disposable income is derived from Table 26. The affordability of rental properties is derived having regard to the criteria outline above. The number of households that cannot afford a mortgage but can afford private rental are detailed in Table 34.

Leitrim County Housing Strategy 2020-2028

Table 34: Additional Households that do not Qualify for a Mortgage but can afford Private Rental

Year	1 Bed	2 Bed	3 Bed	4 Bed +	Total
2022	1	0	0	0	1
2023	3	0	0	0	3
2024	3	0	0	0	3
2025	3	0	0	0	3
2026	3	0	0	0	3
2027	3	1	0	0	4
2028	3	1	0	0	4

It can be seen that there is a limited number of households falling into this category, with only between 3 and 4 households falling into this category over the period of the Plan. It should be noted that there are those who may be able to afford a mortgage but choose to rent for personal or other reasons.

6 Social Housing Needs Assessment

6.1 Introduction

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

6.2 The Assessment of Housing Needs

6.2.1 Summary of Social Housing Needs Assessment 2020

In 2020, the net housing need on completion of the assessment was 190 no. households qualifying for social housing support compared to 367 no. households qualifying in the previous assessment undertaken in 2016. This represents a decrease in 51.7% over the period. A summary of the findings of the assessment is presented in Table 35 below.

Table 35: Summary of Social Housing Needs Assessment

	2020	2019	2018	2017	2016
1. Number of Household subjected to a fully completed assessment	283	135	332	377	521
2. Gross Housing Need on completion of Social Housing Needs Assessment	535	455			
3. Net Housing Need on completion of Social Housing Needs Assessment	190	189	304	328	367
4. Categories deducted from Gross Housing Need figure to obtain Net Need figure:					
i) HAP	305	238	154	27	
ii) RAS (pre-April 2011)	N/A	N/A	N/A	N/A	
iii) Transfer applications	25	25	26	31	
Total					
5. Number of households assessed and deemed not to qualify for social housing support	36	55	18	42	154
6. Households suspended from the list for refusing two offers within 12 months	3	3	7	7	1

Source: Leitrim County Council Housing Department

While there has been a significant decrease in overall number of households requiring housing assistance, more households see their needs met through a folio of options provided by the Local Authority. There has been a much wider use of the HAP scheme as evident in the above table. The number of households availing of the HAP scheme was recorded at 305 in 2020 with 238 no. households having received HAP payments in June 2019.

6.2.2 Categories of Housing Needs

The Housing Needs Assessment categorises households according to the basis of their need for housing, namely the reason for requiring social housing support. There are 13 categories of need:

Table 36: Categories of Social Housing Need

Categories	2019	2020
A. Dependent on Rent Supplement	31	16
B. Unsuitable Accommodation	43	75
C. Require Separate Accommodation	24	22
D. Institution, Emergency Accommodation, Hostel	1	1
E. Disability - Physical	10	7
F. Disability - Sensory	6	2
G. Disability – Mental Health	21	1
H. Disability – Other	-	7
I. Disability - Intellectual	12	12
J. Medical needs or compassionate grounds	21	15
K. Overcrowded accommodation	1	1
L. Unfit accommodation	6	n/a
M. Unsuitable Mortgage	13	19

There has been an overall decrease of households qualifying for social housing support since the count in 2019, particularly in those availing of rent supplement. It is noted that the number of households qualifying for support due to unsuitable accommodation has increased by almost 57% increase less than one year. The number of households requiring emergency accommodation has remained static at one household. Households requiring support due to unsuitable mortgages has increased by almost 68% from 2019 to 2020. Both these categories signify increasing issues of affordability and access to the housing market. Categories E to I, which regard a form of disability, have all decreased, particularly those having a mental health disability with the exception of intellectual disability which has remained static.

6.2.3 Projected Need for Social Housing

Section 93 of the Act requires the assessment of the social housing requirement. The households that do not qualify for a mortgage and who cannot afford private rental accommodation are those in need of social housing. Table 37 overleaf summarises the requirement for the period of the Plan which runs from Q3 2022 to Q2 2028.

Table 37: Social Housing Requirement

	2022	2023	2024	2025	2026	2027	2028	Total Plan H'holds
New Household Formations	30	181	202	209	200	206	210	1,208
Number of Additional Households Qualifying for a Mortgage	24	144	160	166	159	164	167	961
Number of Additional Households not qualifying for Mortgage and can afford Private Rental	1	3	3	3	3	4	4	20
Number of Additional Households not qualifying for Mortgage and can't afford Private Rental	7	34	38	40	38	38	39	227
Social Housing Percentage	22.6%	18.8%	18.9%	19.0%	18.9%	18.5%	18.5%	18.8%

The social housing requirement over the period of the plan is between 18.5% and 19.0% of additional households formed.

6.2.4 Social Housing Unit Size

The estimated breakdown of social housing requirement by unit size is as detailed in Table 38. It is based upon the current housing waiting list requirements.

Table 38: Social Housing Unit Size

Unit Size	% Requirement
1 Bedroom	123 (54%)
2 Bedroom	68 (30%)
3 Bedroom	30 (13%)
4 + Bedroom	7 (3%)

Source: Leitrim County Council Housing Department

6.2.5 Length of Time on Waiting List

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

Leitrim County Housing Strategy 2020-2028

Table 39: Length of Time on Housing Waiting List 2019 - 2020

Length of Time	Applicants (2020)	Applicants (2019)
Less than 12 months	86	69
1 to 2 years	27	30
2 to 3 years	23	26
3 years +	54	64
Total	190	189

Source: Leitrim County Council Housing Department

6.2.6 Age, Employment Status and Household Incomes

The largest group qualifying for social housing support is those in the 30-45 age category. This category has increase by 23% since 2019. Categories for younger age groups (those under 30) has decreased slightly by 8.8%. All age groups from 45+ years old and older have remained broadly consistent.

There were 18.9% of the households in 2020 where the main applicant is employed. This has increased since 2019 from 14.9%.

Table 40: Age Profile of Applicants on Housing Waiting List 2019 - 2020

	Applicants (2020)	Applicants (2019)
Under 30	41	45
30 - 45	80	65
45 - 65	54	66
65 +	15	13
Total	190	189

Source: Leitrim County Council Housing Department

6.2.7 Household Composition

Over 76% of the households on the list are either composed of a single person or a lone parent. The single person household is the one which has remained consistent with the results from 2019. Couples with or without children account for less than one-quarter of the list.

Table 41: Household Composition of Applicants on Housing Waiting List 2019 - 2020

Household Composition	Applicants (2020)	Applicants (2019)
Single Adult	114	117
1 Adult 1 Child	19	16
1 Adult 2 Child +	13	14
2 Adult	17	19
2 Adult + Child	9	16
other	18	7
Total	190	189

Source: Leitrim County Council Housing Department

6.2.8 Tenure

55.9% of the households are currently renting from the private sector. The number of households receiving Rent Supplement in Private Rented accommodation has decreased by 35.8% since 2019. The Private Rented Accommodation without Rent Supplement has increased by 17.2% since 2019.

Table 42: Existing Tenure of Applicants on Housing Waiting List 2019 - 2020

Nature of Tenure	Applicants (2020)	Applicants (2019)
Living with friends	2	8
Living with Parents	48	37
Living with Relatives	8	8
Other	7	5
Owner Occupier	23	20
Private Rented Accommodation with Rent Supplement	34	53
Private Rented Accommodation without Rent Supplement	68	58
Total	190	189

Source: Leitrim County Council Housing Department

6.2.9 First Area of Preference Choice

The region including the county town of Carrick-on-Shannon is the most selected location in terms of first preference of location (32%), which is explained by the town's size and range of services available. It is particularly important for households who do not own a car. It is noted that the North 1 and North 2 areas have increased in terms of their popularity between 2019 – 2020 with a decrease in the popularity of Mid 1 area.

Table 43: Preference Area of Choice of Applicants on Housing Waiting List 2019 - 2020

First Preference Area of Choice	Applicants (2020)	Applicants (2019)
North 1 Kinlough / Tullaghan	28	9
North 2 Manorhamilton / Rossinver / Kiltyclogher / Glenfarne / Lurganboy / Glencar	31	18
Mid 1 Dromahair / Killarga / Drumkeeran /Dowra / Ballinaglera	11	29
South 1 Drumshanbo / Drumcong / Keshcarrigan	27	35
South 2 Leitrim Village / Carrick-on-Shannon / Jamestown / Drumsna / Annaduff	60	61
South 3 Mohill / Dromod /Roosky /Bornacoola	16	16
South 4 Cloone / Aughavas / Carrigallen / Corrawallen / Newtowngore	9	10
South 5 Ballinamore / Aughnasheelin / Fenagh	8	11
Total	190	189

Source: Leitrim County Council Housing Department

6.2.10 Employment Status of Applicants

In 2019, it was noted that the applicants in 27 no. out of 189 no. households were employed either in a part-time or full-time capacity. Applicants in 149 no. households were in receipt of a form of social welfare payment and the remaining 13 no. households stated that they receive no income.

In comparison to the most recent Assessment of Needs in 2020, it is noted that the applicants in 36 no. out of 190 no. applicants were employed either in a part-time or full-time capacity. Applicants in 142 no. households were in receipt of a form of social welfare payment and the remaining 12 no. households stated that they receive no income.

6.3 Specialised Housing Requirements

6.3.1 Accommodation for Older People

Accommodation for older people is a growing concern at both national and local level, with population trends indicating that the over 65 age category has increased by 19.1% in the State since 2011 (CSO, 2017). This is projected to increase by at least 30% by 2026. The growing need to accommodate an ageing population is evidenced by the publication in *Housing Options for our Ageing Population* in February 2019. Older people can be particularly vulnerable when renting, as reduced income upon retirement is not indexed to increasing rental prices. There are various means to provide for their housing needs, which include 'ageing in place' and nursing home care.

The Social Housing Needs Assessment indicated that the age of the main applicant for 26 households in 2020 was aged 60 years or over. Although this number has fluctuated between 2015 and 2020 it has not increased in terms of number of households. Leitrim County Council has also prepared an *Age Friendly Strategy 2017-2020* which sets out actions to be pursued by the Council in relation to the housing needs of older people.

During the 2016 Census, 5,409 people were over 65 years old, or almost 17% of the county population. This is marginally less than the country share. It is expected that the 65+ age groups could total 27,024 by 2026 and it will be essential that their housing needs be met in accordance with NPO 30 of the NPF 2040.

6.3.2 Accommodation for the Travelling Community

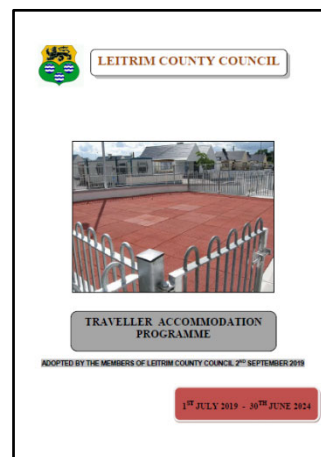
In November 2018, there were 75 no. Traveller family's resident in the county, which breaks down in accommodation types as follows:

- 27 no. in standard Local Authority housing (including provided and managed by Approved Housing Bodies)
- 18 no. in Traveller specific accommodation.
- 21 no. in long term accommodation schemes (Social Housing Lease Initiative, RAS, HAP, Rent Supplement)
- 9 no. in categories as 'other'.

Leitrim has one Traveller Group Housing Scheme / Halting site at Rosebank in Carrick-on-Shannon which has 14 no. accommodation bays.

Leitrim County Housing Strategy 2020-2028

In accordance with the provisions of the Housing (Traveller Accommodation) Act, 1998 as amended by the Housing (Miscellaneous Provisions) Act 2009, Local Authorities are required to prepare a Traveller Accommodation Programme (TAP) to ensure that the housing needs of Travellers normally resident in the administrative area of the Local Authority are met accordingly. The programme is prepared by the Local Authority and the Local Traveller Accommodation Consultative Committee.



Leitrim County Council assessed the accommodation requirements of the Traveller Community and prepared the Traveller Accommodation Programme (TAP) 2019 - 2024 based on this assessment. The TAP was adopted in September 2019.

The current TAP seeks to provide an additional 25 no. units for members of the Travelling Community. At the end of October 2020, 8 no. units had already been provided. In comparison, the previous TAP which covered the period 2014 - 2018 had a target of 46 no. units with 54 no. units having been provided.

The programme will be predominately driven by standard social housing provision, either through new units or casual vacancies as they arise during the delivery period, in line with Leitrim County Council's Allocation Scheme.

The expressed accommodation preference of the majority of Traveller housing applicants is for standard Local Authority housing or private rented accommodation. Standard social housing includes housing provided by either the Local Authority or AHBs directly, or through term leasing arrangements. With the exception of a small number of households who wish to be accommodated on the existing Rosebank Traveller Group Housing Scheme in Carrick-on-Shannon, no demand or requirement for additional Traveller-specific accommodation has been expressed or identified.

The TAP was based on the Annual Count of Travellers recorded on Friday 30th November 2018 and a Housing Needs Assessment completed as of Wednesday 30th January 2019.

Table 44: Projected Needs 2019-2024

Category	No. of Households
Households assessed as having a current housing need	12
New Household Formations	13
Total	25

Source: Leitrim County Council Traveller Accommodation Programme 2019 - 2024

In addition to the range of social housing supports / options which the Housing Department provides to any social housing applicant, the Council provides:

- A Traveller Liaison Officer,
- A Local Traveller Accommodation Consultative Committee,
- Traveller specific group housing – with subsidised rent and waste collection facility,
- Mobile Home loan subsidy scheme for service block type accommodation on group housing scheme, and

Leitrim County Housing Strategy 2020-2028

- By self identifying as a member of the Traveller community, each applicant falls under the umbrella of the TAP and have an enhanced chance of being accommodated by virtue of annual TAP targets, etc.

Leitrim County Council provides a range of social housing supports/options for Travellers including:

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

Works under the *Local Authority Adaptation Works Scheme (LAAWS)* have been included in the Programme's projected output as an important means to facilitate Traveller families in their existing Local Authority homes, and in particular when a household member has a disability, and specific requirements to the property are required as a result. The programme targets outlined in Table 44 are taken from Leitrim County Council's Traveller Accommodation Programme 2019-2024.

6.3.3 Accommodation for People with Disabilities

It is noted that the number of applicants with disabilities for social housing support has more than doubled since the assessment undertaken in 2013. A large increase is noted in all categories, except category H ('other').

Disability is defined by four types: sensory disability, mental health disability, physical disability and intellectual disability and in the 2019 Housing Needs Assessment there were 49 no. household assessed as having a basis of need under one of these disability categories. In 2016, the Council prepared a *Strategic Plan for Housing Persons with Disabilities*. The Plan seeks to achieve better co-ordination and delivery of housing and related support services for people with disabilities and to strategically plan for the short, medium, and long-term housing needs of this group.

The Strategic Plan outlines a number of actions to be implemented in County Leitrim. These include:

- To reuse vacant adapted or disability designed dwelling to fulfil the housing needs of households on the housing disability list,
- Universal design incorporated into new builds,
- Tenants of a disability unit which has had specific disability adaptation cannot purchase their accommodation as to guarantee its return to the Local Authority's stock,
- Transfer option to a more suitable unit will always be favoured to adaptation works; and
- Suite of private adaptation grants to facilitate independent living at home for older persons or persons with a disability.

6.3.4 *Accommodation for the Homeless*

The Housing (Miscellaneous Provisions) Act 2009 directly addresses the needs of the homeless. The threat of homelessness is increasing with rising property and rental prices nationally but also in County Leitrim. Category D of the social housing needs assessment accounts for these households. The 2019 and 2020 Housing Needs Assessment included one household with a basis of need as 'homelessness'. It is important to note that the data may not include all homeless people, as not all homeless people declare themselves as such.

In accordance with Section 40 of the Housing (Miscellaneous Provisions) Act 2009, Leitrim County Council forms part of the North West Joint Homelessness Consultative Forum, which adopted the *North West Homelessness Action Plan 2013-2018*, setting out the vision, aims and key performance indicators to achieve specific outcomes in the region. This plan is currently under review by the North West Joint Homelessness Consultative Forum.

7 Conclusion

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

The Core Strategy indicates that based upon the Housing Supply Target Methodology for Development Plans provided by the Department of Housing, Local Government and Heritage, a total of 1,208 additional housing units would be required between Q2 2022 and Q2 2028, inclusive. There would be an average of 201 units per annum over the plan period 2022- 2028.

Table 45: Anticipated Social Housing Requirement in Leitrim 2022 – 2028

	2022	2023	2024	2025	2026	2027	2028	Total Plan H'holds
New Household Formations	30	181	202	209	200	206	210	1,208
Number of Additional Households Qualifying for a Mortgage	24	144	160	166	159	164	167	961
Number of Additional Households not qualifying for Mortgage and can afford Private Rental	1	3	3	3	3	4	4	20
Number of Additional Households not qualifying for Mortgage and can't afford Private Rental	7	34	38	40	38	38	39	227
Social Housing Percentage	22.6%	18.8%	18.9%	19.0%	18.9%	18.5%	18.5%	18.8%

The social housing requirement over the period of the plan is between 18.5% and 19.0% per annum of additional households formed over the period of the plan, accounting for 18.8% additional households formed over the 6 year Plan period.

In absolute numbers, this equates to between 34 – 40 no. units per annum over the period of the Plan and a total of 227 no. units over the full Plan. Some of these units will be delivered through Part V obligations if private sector housing is delivered in line with expectations. A 10% social housing requirement will be applied to planning permissions for housing on all lands zoned solely for residential use, or for a mixture of residential and other uses for qualifying developments. The methods by which developers can comply with the requirements of Part V are set out in the Act and the Council will consider of all available options. Currently, under Section 96(3) sets out the 6 types of Part V agreement that may be made, as follows:

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

of housing units on any other land in the functional area of the local authority.

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

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

Rural and Urban Housing

The NPF indicates that as part of the HNDA, an assessment of rural housing requirements should be provided. Section 2.3.4 reviews the number of rural dwellings granted permission over the period 2015 to 2020. It indicates an average of 18 new dwelling units per annum was permitted. Having regard to the increased housing demands envisaged over the period of the plan, it is estimated that an average of **24 no. new rural housing units** and **6 no. replacement dwellings** would be required over the period of the Plan.

The balance of new households as detailed in Table 15 will be accommodated as **urban** dwellings.

Tenure

The NPF also indicates that consideration should be given to housing tenure requirements. The last three intercensal periods have been reviewed. There has been no material change in proportion in each of the tenure categories. As such it is projected that there will be no material change in tenure composition of the period of the Plan, with **73% being owner occupied, 14% private rental, 8% social rental, and 5% other.**

Household Composition

Household composition has been modelled for the period of the Plan, having regard to the assumptions in relation to reduced household size. Table 46 shows that there is a gradual increase in the percentage of 1 and 2 person households, with a corresponding decline in larger 4 and 5+ person households.

Table 46: Projected Household Composition

	2022	2023	2024	2025	2026	2027	2028
1 person	30.7%	30.7%	30.8%	30.9%	30.9%	31.0%	31.0%
2 persons	29.1%	29.2%	29.3%	29.5%	29.6%	29.7%	29.8%
3 persons	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%	15.1%
4 persons	13.5%	13.5%	13.4%	13.4%	13.4%	13.3%	13.3%
5+ persons	11.8%	11.6%	11.5%	11.1%	11.0%	11.0%	11.0%

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