

# APPENDIX 1 HOUSING STRATEGY

## INTRODUCTION

The Housing Strategy has been prepared by the Housing Department of Kildare County Council and seeks to chart a course for the development of housing in County Kildare for the period 2017-2023. It assesses the need for housing and puts forward strategies for meeting it.

The strategy is drawn up for the entire county of Kildare. It is intended to serve the needs of all who are concerned in dealing with housing issues, including individual citizens, housing associations and other voluntary organisations working in the area, house builders, landowners, elected representatives, house designers and local authority staff.



## PART 1: HOUSING SUPPLY AND REQUIREMENTS

### 1.1 OBJECTIVES

The Planning and Development Act 2000 (as amended) stipulates that planning authorities, in formulating the County Housing Strategy, shall have regard to the following points:

- Ensuring a range of housing for residents with different income levels: ref. Section 94(3)b;
- Making provision for social housing. ref. Section 94(4)c;

Section 94 of the Act of 2000 is amended as follows:

(a) by substituting for subsection (2) the following:

“(2) In preparing a housing strategy, a planning authority shall-

- have regard to the most recent summary of social housing assessments prepared under section 21(a) of the Housing (Miscellaneous Provisions) Act 2009 that relate to the area of the development plan.
- consult with any body standing approved of for the purposes of section 6 of the Housing (Miscellaneous Provisions) Act 1992 in its functional area, and
- have regard to relevant policies or objectives for the time being of the Government or any Minister of the Government that relate to housing and, in particular, social integration in the provision of housing services.” and
- in paragraphs (c) and (d) of subsection (4), by substituting “10 per cent” for “20 per cent” in each place. (*Urban Regeneration and Housing Act 2015*)

### 1.2 ASSUMPTIONS

Throughout the following calculations and subsequent analysis a number of assumptions have been made. Where available, data at county level has been used. If this has not been possible, data has been accessed at regional level, e.g. in terms of income information. If necessary, adjustments have been made to the higher-level data in order to make it more appropriate to the county-level situation.

### 1.3 APPROACH

This analysis sets out to determine housing need by analysing county-level estimates of population, household size and house prices.

### 1.4 METHOD & SOURCES

Data has been collated from a number of sources including the Census of Population, Central Statistics Office (CSO), The Department of the Environment, Community and Local Government (DoECLG), The Economic and Social Research Institute (ESRI), All-Island Research Observatory, Maynooth University (AIRO), Local Economic and Community Plan (LECP), Local Community Development Committee (LCDC) and auctioneers within the county.

### 1.5 NATIONAL AND REGIONAL CONTEXT

During the lifetime of the previous Housing Strategy, adopted in 2011, there was unprecedented lack of growth in housing construction in the State.

The Regional Planning Guidelines indicate that to achieve and facilitate the projected population and household levels, Planning Authorities should:

- Ensure that sufficient amounts of lands are zoned and serviced in the centres as selected for increased future development in the settlement strategy. This is designed to contribute to establishing a strong urban structure throughout the area and in turn reinforce strong performing and robust economic conditions necessary to the achievement of regional balanced development.
- Support the provision of infrastructure, including public transport infrastructure.
- Encourage and attract employment sources.
- Ensure the delivery of social, community and cultural infrastructure to contribute to the population's quality of life.

#### 1.5.1 Social Housing Strategy 2020

The Social Housing Strategy 2020, published by Government in November 2014, restores the State to a central role in the direct provision of social housing through a resumption of building on a significant scale.

The Social Housing Strategy 2020 also emphasises the State's lead role in building partnership between local authorities and other public, voluntary and private providers of housing. The Strategy is predicated on the development of innovative funding mechanisms. New finance options to be developed for the Approved Housing Body (AHB) sector, operating under a new regulatory framework, will strengthen the sector.

#### 1.5.2 Local Economic & Community Plan

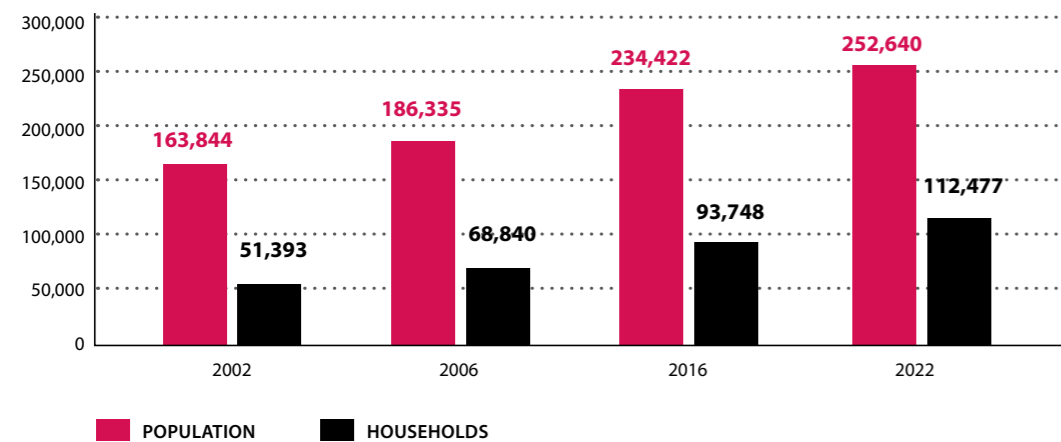
The Local Economic & Community Plan (LECP) adopted by the Council in December 2015 has identified Housing as a High Level Goal, with the following Objectives and Actions listed:

Objectives	Actions
5.1 To recognise the importance of a sustainable housing market in delivering sustainable communities and economic vibrancy within Kildare.	<p>5.1.1 Deliver a Housing Strategy for Kildare, through the County Development Plan, to guide the development of an adequate supply of housing to meet the needs of the county's growing population including those who are unable to meet their housing needs from their own means.</p> <p>5.1.2 Investigate the opportunity for increases in social housing building across the county to accommodate people unable to meet their housing needs.</p>
5.2 To support the needs of people in Kildare by implementing good practice that seeks to re-balance the needs of the housing market.	<p>5.2.1 Work in partnership with statutory and voluntary agencies in assessing and addressing the needs and requirements of individuals for housing in Kildare.</p> <p>5.2.2 Identify housing volume, mix, and type appropriate to a growing working population, including the short-term housing needs for visiting workers in the county.</p>
5.3 To build and support the delivery of new housing that meets the needs of the county in terms of the demand for social housing, the needs of older people, homelessness, people with disabilities, and the Traveller community.	<p>5.3.1 Review the newly establishing “out of hours” service for homeless people.</p> <p>5.3.2 Establish supported housing for young people leaving the care system.</p> <p>5.3.3 Expand the provision of refuge accommodation for the victims of domestic violence through securing funding to open the remaining two units at Teach Tearmain.</p> <p>5.3.4 Progress work to decongregate institutional settings targeting people with disabilities.</p> <p>5.3.5 Expand and diversify the range of accommodation available to people who are particularly vulnerable to long term homelessness including people experiencing mental health issues, women at risk of domestic violence, people recovering from addiction, young people leaving the care system.</p>

The LECP notes that over a third of the current housing stock in Kildare was built between the years 2001 and 2011. Kildare is currently the third most expensive county in the State to buy a house and has the third highest private rental cost. The county experienced the highest rate of rent increase in the state between the years 2014 and 2015. Housing tenure is dominated by owner occupiers (74%), with the third highest rate of owner occupiers with a mortgage in the State. Kildare has relatively low levels of people living in social housing but high numbers of people on the social housing list (6,585 applicants representing 16,506 people). The numbers on the social housing waiting list increased by 20% (1,130) from 2013-2015. Only Dublin and Cork have higher numbers of people in receipt of rent supplement. Over 67% of the 4,135 people from Kildare in receipt of rent supplement are long term recipients.

### 1.6 POPULATION PROJECTIONS & HOUSEHOLD DATA

The Regional Planning Guidelines for County Kildare project a population increase of 35,928 between the years 2016-2023 which equates to 13,500 additional households in the county. The average household size is continuing to decline with the average number of persons in private households in the county recorded as 2.39 in 2015, down from 3.01 in 2006. This trend indicates that a greater proportion of smaller houses will be required in the future. The following graph outlines the projected increases:-



**Fig: 1**  
Population and Household Projections 2002-2022

### 1.7 HOUSE PRICE AFFORDABILITY

Housing tenure in Kildare is dominated by owner/occupier households. Some 51,990 households, or 74% of the total county housing stock, are classified as “owner/occupier”. These households can be further split into those with a mortgage (46.1%) and those without a mortgage (27.7%). The equivalent figures for the State are those with a mortgage (35.4%) and those with no mortgage (34.4%). The fact that the number of mortgage holders in Kildare is 30% higher than the state average underlines the relatively young population in the county and the stage these households are at in the family life-cycle. These patterns are most pronounced in the north and east of the county, with particularly high rates of mortgage-financed ownership in Celbridge, Kilcock, Kilcullen, and Athgarvan. Kildare has the third highest level of mortgage-financed home ownership in the State.

Kildare is the third most expensive county in the State in which to buy a house. House prices in Kildare increased by 19.4% between Q1 2014 and Q1 2015, and the average cost of a house in Kildare was €217,449 in Q2 2015. The cost of private rented accommodation is also relatively high in Kildare when compared to other counties. The average monthly rent in Kildare was €981 in Q1 2015, with only Dublin and Wicklow reporting higher figures.

Some 6.3% of Kildare households are in social housing, which is lower than the national average of 8.7%. In terms of the housing mix, Kildare has the seventh lowest level of social housing in the state. Of the five municipal districts in the county, Athy has the highest proportion of social housing (9.3%) and Naas has the lowest (4.6%). The fact that the Athy rate is twice the Naas rate suggests that there is a significant level of spread and variation around the county average of 6.3%. The highest percentage of social housing in the county (Ballitore) is 32.1%. (LECP 2016-2021).

### 1.8 SOCIAL HOUSING PROVISION

The county has a significant number of households on its social housing waiting list. The waiting list increased by 20% from May 2013 to May 2015, and there are now 6,859 applicants (representing 16,906 people) on the list. There are 6,928 children on the waiting list which represents approximately 10% of all children in Kildare.

In addition, based on information available in 2013, there are 4,135 individuals in receipt of Rent Supplement payments in Kildare. This total is based on 32.9% classed as Short-Term (less than 18 months) and 67.1% classed as Long-Term (Greater than 18 months). The increasing levels of Long-Term recipients is an alarming aspect of the housing market. With the exception of Dublin and Cork, the two largest urban areas in the country, Kildare has the highest numbers in receipt of Rent Supplement in Ireland. The number of people in receipt of Rent Supplement has increased dramatically since 2006 with Kildare increasing by 62.2%, much higher than both the State (33.3%) and Dublin/Mid-East (42.9%).

The following table indicates the demand for social housing need which is set out in the waiting lists for the three local authorities whose areas are covered by this strategy. This need, in March 2011, is expressed in the housing waiting lists of the local authorities as follows and compared with the latest available figures for December 2015 (LECP 2016-2021).

**Table A1.1:**  
Social Housing Need in County Kildare

	Mar 2013	Dec 2015
Kildare County Council	5,432	6,859

The demand for social housing has continued to increase significantly in recent years. An analysis of the above table would indicate that the annual increase in the social housing waiting list is 520 applicants per annum.



**Table A1.2:**  
Social Housing Waiting List Categorised by Income Bands

	Up to €10,000	€10,001- €15,000	€15,001- €20,000	€20,001- €25,000	€25,001- €30,000	More than €30,000
Kildare County Council	2,061	3,114	961	403	216	104

The above table indicates that 6,539 applicants on the social housing out of 6,859 list earn less than €25,000 per annum, the minimum amount to apply for the Local Authority House Purchase Loan and the minimum threshold that would be reasonably expected to provide accommodation from your own means. This equates to 95.3% of the waiting list.

### 1.9 HOUSING ASSISTANCE PAYMENT (HAP) SCHEME

The Housing Assistance Payment (HAP) scheme, a form of social housing support for people who have a long-term housing need, was introduced to Kildare in November 2015.

The HAP scheme aims to allow all social housing supports be accessed through one body, the local authority, as well as allowing people in receipt of HAP to take up full-time employment and keep their housing support.

Under the HAP scheme, local authorities pay landlords directly. Tenants pay a weekly HAP rent contribution to the local authority, based on their income and ability to pay.

### 1.10 PRIVATE RENTED SECTOR

In economic terms, housing is one of three enabling factors that allow people to enter the workforce and contribute to the generation of economic activity and the production of goods and services. In the absence of housing, education (skills), and healthcare, workers will simply be ill-equipped to go to work every day and contribute to economic activity. The absence of any one of these three factors serves as a limiting constraint, resulting in a dysfunctional and under-performing labour market. In this sense then, planning for the housing needs of a growing county must be considered a central element of planning for economic development.

The private rented sector has a role to play in meeting the housing needs of a county. Some of those who cannot afford market rents are supported by means of the supplementary welfare allowance. In 2015 there were in excess of 4,000 persons in receipt of supplementary welfare allowance in the county, all of whom were on the social housing waiting list. At a cost of in excess of €550 million nationally per annum, the number of persons in receipt of rent supplement will decrease from 2015 as stricter guidelines are introduced and applicants are directed towards other support measures such as the Rental Accommodation Scheme and leasing arrangements, as well as the HAP programme.

## PART 2: SOCIAL HOUSING

### 2.1 SOCIAL HOUSING INVESTMENT PROGRAMME

Both Kildare County Council as a housing authority, and Approved Housing Bodies under the aegis of the Department of Housing, Planning, Community and Local Government, deliver housing accommodation under the Social Housing Investment Programme (SHIP). The Social Housing Investment Programme outlines the provision of social housing by means of the construction programme, turnkey developments, Rental Accommodation Scheme and leasing arrangements.

The projected delivery of units for 2015-2017 is 1,283 units, with a value of €86.9 million. The delivery mechanism is as follows:

**Table A1.3:**  
Annual Provision of Units under Housing Programme 2015-2017

Capital Programme	433
Social Housing Current Expenditure Programme.	688
Rental Accommodation Scheme	162
<b>Total No. of units</b>	<b>1,283</b>

### 2.2 REQUIREMENT FOR SOCIAL HOUSING UNDER PART V

The statutory maximum amount of land ordinarily envisaged for transfer to local authorities for the provision of social and affordable housing under Part V of the Urban Regeneration and Housing Act 2015, is 10%.

## 2.3 SOCIAL HOUSING

An analysis of the housing waiting list indicates an average inflow of approximately 520 applicants per annum. Based on the €25,000 minimum income requirement to apply for the Local Authority House Purchase Loan, and the figures outlined in Table A1.2 above, it is assumed that the maximum number of applicants that would reasonably be able to provide accommodation from their own means is 5%, being 320 on the current Social Housing waiting list, and 25 of the inflow to the list each year.

### 2.4 COMPLIANCE WITH THE HOUSING STRATEGY

Part V of the Planning & Development Act 2000 (as amended) by the Urban Regeneration & Housing Act 2015 requires that where a residential development is undertaken, that an agreement be entered into with the Council for the provision of social housing with certain exceptions. The options for compliance are as follows:

1. Transfer to the ownership of the Council of such part or parts of the land which is subject to the application (default option).
2. Build and transfer to the ownership of the Council, or persons nominated by the Council, a number of housing units on the site, which is the subject of the planning application.
3. Transfer to the ownership of the Council, or persons nominated by the authority, of housing units on any other land in the functional area of the Council.
4. Grant a lease of housing units to the Council, or persons nominated by the Council, either on the site subject to the planning application or in any other area within the functional area of the planning authority.
5. A combination of the transfer of the ownership of the land as outlined at option 1, and one or more of the options from 2-4.
6. A combination of the options laid out from 2-4.

In considering the foregoing options (other than the transfer of land) the Council will consider the following:

- If the agreement contributes efficiently and effectively to the achievement of the objectives of the Strategy.
- If the agreement counteracts undue social segregation and promotes inclusiveness.
- The provision responds to need and demand as identified in the Housing Needs Assessment.
- The agreement meets the Development Plan objectives.
- The timeframe for the provision of housing.
- The best use of resources available to the Council.
- The view of the applicant on the impact of the agreement on the development.

The Planning Authority must include condition(s) in the grant of planning permission, requiring that the applicant/developer enter into an agreement with the Council regarding their obligations under Part V of the Planning and Development Act 2000 (as amended) and the Urban Regeneration and Housing Act 2015. The method of compliance agreed under Part V shall be delivered in tandem with the construction and occupancy of the overall development.

The Part V agreement will identify the on-site land (default option), housing units on or off site to be transferred, or the housing units to be leased. The decision reached is a matter of negotiation between the developer and the Council and is subject to agreement by both parties.

If an applicant applies for planning permission for development of 9 or fewer houses or a development on land less than 0.1 hectare they may be exempt from Part V. The applicant may obtain an exemption certificate by applying to the planning authority under Section 97 of the Planning and Development Act 2000 (as amended).