

APPENDIX 1

HOUSING STRATEGY



Fingal Housing Strategy Draft (2023-2029)

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1 Introduction

1.1 Legislation

Under the Planning and Development Act 2000 (as amended) (Section 94), each Local Authority in Ireland has a statutory obligation to include in any Development Plan, a strategy for the purposes of ensuring the proper planning and sustainable development of the area of the Development Plan provides for the housing of the existing and future population of the area in the manner set out in the strategy. A key element of each Authority's Housing Strategy is the identification of existing and future housing needs, across all tenures and household types, as this will influence the amount of land zoned for housing purposes. The Fingal County Council Housing Strategy includes the overall provisions, requirements, and legal mandate of the Council within the legislative, policy, and supporting regulatory framework for Housing and Planning as set out below. The Strategy also satisfies the obligations of the Council as determined by the relevant guidance issued by the Department for Housing, Local Government and Heritage.

1.1.1 Planning and Development Act 2000

Under Part V of the Planning and Development Act 2000 (as amended), Local Authorities are required to ensure Development Plans are consistent with high-level strategic policies and plans of national government, and the available national population projections. Development Plans must contain a Core Strategy which demonstrates consistency with relevant national and regional objectives as set out in the National Planning Framework (NPF) and which also reflects the agreed parameters of the Regional Spatial and Economic Strategies (RSES) applicable to the area of the Plan.

The Act also requires preparation of a housing strategy which will adhere to the proper planning and sustainable development of the county, and that the priority issue will be setting out a rationale for the supply of housing within the functional area of the authority. Further to this the housing strategy should consider:

- Social housing stock requirements
- Future private market demand
- Housing design requirements for the elderly and people with disabilities
- Avoiding social segregation in housing developments
- Housing policy as set by the Department of Housing, Local Government and Heritage (DHLGH)

1.1.2 The Housing (Miscellaneous Provisions) Act 2009

The Act provides a legislative basis for the provision of social housing by means of leasing or contract arrangements with private owners as a way of meeting social housing requirements for areas where there is a heightened demand for social housing stock. The leasing arrangements are regarded to be temporary measures to be put into effect by ministerial order from time to time.

1.1.3 Housing (Miscellaneous Provisions) Act 2014

The Act increases the scope of state-provided rent relief previously offered by the Department of Social Protection (DSP) and the Health Service Executive (HSE). It provides for Housing Assistance Payments (HAP) for qualifying persons renting from the private market. The HAP system is a measure designed to provide options for persons who are on the Local Authority Housing list and provides them with the flexibility of being able to work whilst choosing their own accommodation.

1.1.4 Affordable Housing Act 2021

Under the Affordable Housing Act 2021, Local Authorities will now be empowered to build, acquire and make available for sale, homes at prices that are below open market levels. As this opens a new channel of housing supply, aimed at middle-income earners, it will support homeownership and ease the competition for available properties. The Act provides for an important increase in future housing provision under Part V of the Planning and Development Act (2000) as it will amend the current 10% minimum requirement for social homes and increase this to 20% for social and affordable homes.

Part 3 of the Act introduces the concept of cost-rental and provides a statutory footing for such future schemes. Cost rental is the construction of homes by, or involving, the Local Authority, Approved Housing Bodies, and the Land Development Agency. The targeted provision of this rental accommodation will augment the scarcity of rental options. Overall, this legislation seeks to bring rents to affordable levels for private market tenants, both on an individual basis and as a deflationary measure.

1.2 National and Regional Policy

The legislation underpins the requirement that Local Authorities have regard to all national policies which may impinge upon the physical development of the county

1.2.1 Project Ireland 2040 – National Development Plan (NDP) and National Planning Framework (NPF)

Project Ireland 2040 is the government's long-term strategy to make Ireland a better country through building a more resilient and sustainable future. The strategy ensures the alignment of government-led capital investment plans with the stated National Strategic Objectives for 2040 in a considered, cohesive and defined manner.

The NPF sets the vision and strategy for the development of Ireland to 2040 and the NDP provides the enabling investment to implement that strategy.

1.2.2 Regional Spatial and Economic Strategy (RSES)

The principal purpose of the Midlands and East Regional Spatial and Economic Strategy (RSES) was formed to support the implementation of the emerging National Planning Framework (Ireland 2040 Our Plan) within the

Region, including Fingal. It aligns with the spatial and economic policies and objectives of the Government by providing a long-term strategic planning and economic framework for the development of the Region. The RSES also provides population projections, which are fundamental to the future growth requirements of the Region.

1.2.3 Housing for All Policy

'Housing for All - a New Housing Plan for Ireland' is the government's housing plan to 2030, which seeks to improve Ireland's housing system and deliver more homes of all types for people with different housing needs. The government's overall objective is that everyone in the State should have access to good quality homes: to purchase or rent at an affordable price, built to a high standard and in the right place and offering a high quality of life. The policy has four pathways to achieving housing for all:

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

Later sections of this document will expand upon the many aspects within the overall social housing requirement.

1.2.4 Rebuilding Ireland - Action Plan for Housing and Homelessness

The overarching aim of this Action Plan is to ramp up delivery of housing from its current under-supply across all tenures to help individuals and families meet their housing needs, and to support those who are currently housed to remain in their homes or be provided with appropriate options for alternative accommodation, especially those families in emergency accommodation.

This Action Plan set out actions making the best use of the existing housing stock, and laying the foundations for a more vibrant and responsive private rented sector. The Action Plan includes five pillars for actions to take place, giving a focus and priority to requirements, ultimately resting on acceleration of delivery as a core of the actions:

1. Addressing homelessness
2. Accelerating social housing
3. Building more homes;
4. Improving the rental sector
5. And making better use of existing housing

1.2.5 Construction 2020 - A Strategy for a Renewed Construction Sector

In May 2014, the government published Construction 2020 – A strategy for a renewed construction sector. This strategy sets out government policy to rebuild and increase the capacity of the construction sector to create and sustain jobs and to grow the sector to a sustainable level consistent with the demands of a modern expanding economy.

1.2.6 National Vacant Housing Reuse Strategy 2018 - 2021

The Vacant Housing Reuse Strategy 2018-2021 is an overarching strategy which sets out a vision for tackling residential vacancy issues. Many of the key actions to reduce vacancy are well underway since 2016. This strategy includes those actions, their implementation and extension where appropriate. It also sets out the concrete actions for Local Authorities to take in order to meet that vision of returning as many recoverable vacant properties back to viable use as possible, increasing the supply of sustainable housing available, while also revitalizing the vibrancy of local communities.

Designated Vacant Homes officers are responsible for driving implementation of the actions identified in the Reuse Strategy at local level. In addition, these officers will assess and monitor vacancy rates and report to central Government. The Vacant Homes Officers within each local authority will also act as a liaison point for advice to owners of vacant properties regarding approaches, schemes and incentives that will aid bringing vacant homes back to use.

1.2.7 National Housing Strategy for People with Disability

The National Housing Strategy for People with Disability 2011-2016 sets out the Government's broad framework for the delivery of housing for people with disabilities through mainstream housing options. It was developed as part of a coherent framework in conjunction with the Government's mental health policy.

The aim of the housing strategy is for people with disabilities to live as independently as possible within the community. The strategy applies to people with a wide range of disabilities, and different needs. People with disabilities may need extra support to find the right home and may need extra support to live in their home. The Housing Strategy seeks to ensure that people with disabilities should have a choice about where they live.

The Local Authority works with other services such as the Health Service Executive and multiple other organisations that support people with disabilities to help find a housing solution appropriate for their needs. Fingal County Council has an action plan which works in sequence with the national strategy¹. Both the national and local strategies will be revised in the life-time of the Development Plan.

A new strategy for people with disability is currently being prepared. It is expected to focus on facilitating the provision of housing options and related services to disabled people to allow individual choice and support independent living. Consequently, preparation of this Housing Strategy has regard to that aim.

¹ Fingal County Council Disability Strategy <https://www.fingal.ie/sites/default/files/2019-03/Disability%20Strategy%20%20Final%20Draft%20Jan%202018.pdf>

2 Existing Demographic Profile of Fingal

2.1 Population

The proposed Census 2021 was deferred to 2022 as a consequence of the Covid 19 Pandemic. As a result, the most recent Census dates back to 2016, at which point Ireland's population stood at 4,761,865 an increase of 173,613 (3.8%) since 2011. In the case of Fingal, the population was 296,020 in 2016, an increase of 8% from 2011, and this was somewhat higher than the national average growth. Notwithstanding the delay to the Census, it is reasonable to acknowledge that many of the pressures applying to Fingal remain largely similar to those reflected from previous recent censuses.

The longer history of population growth in Fingal is characterized by sustained rapid growth, led by natural increase and local demand within the Dublin region. This growth has been continuous for the last 4 decades with a modest plateau of growth between 1991 and 1996. The last four decades of growth in the area were driven by economic opportunity, expanding industry and employment, and the availability of housing. The main demographic features of this growing population have been the youthfulness brought by an inflow of household commencers and their young children, the diversity of internal and external migration, and the steady increase of the established local population.

While fertility is high and the population is on average younger relative to the national average, it should not be forgotten that one of the fastest growing cohorts of the population is adults over the age of 65. These increased by 36% between 2011 and 2016.

Table 2.1.1: Population Growth for Fingal (1991 – 2016)

Year	Population	Increase (No.)	Increase (%)
1991	152,766	–	–
1996	167,683	14,917	9.76%
2002	196,413	28,730	17.13%
2006	239,992	43,579	22.19%
2011	273,991	33,999	14.17%
2016	296,020	22,029	8.04%

Source: CSO Census of Population various years

The CSO reports for 1986 to 2016 show the sustained high population growth rate in Fingal. In the last Census, the growth rate for the County was significantly higher when compared to the rates in the Dublin region and State generally, reflecting the natural increase and household development that was possible at the time.

Table 2.1.2: Population Growth in Fingal, Dublin, EMRA, State (1986 - 2016)

Area	1986	1991	1996	2002	2006	2011	2016
State	3,540,643	3,525,719	3,626,087	3,917,203	4,239,848	4,588,252	4,761,865
EMRA	1,635,923	1,644,303	1,703,379	1,862,630	2,025,467	2,209,463	2,328,517
Dublin	1,021,449	1,025,304	1,058,264	1,122,821	1,187,176	1,273,069	1,347,359
Fingal	138,479	152,766	167,683	196,413	239,992	273,991	296,020

Source: CSO Census of Population of State, EMRA (Eastern & Midlands Region), Dublin County and Fingal for various years

2.2 Components of Population Growth

During the period 2011 – 2016 the population grew by 22,029 (8%). Net in-migration accounted for a growth of 681, which is the lowest number recorded compared to previous intercensal periods. A significant number of deaths were recorded between 2011 – 2016, which is the highest number in the previous intercensal period from 2002.

Table 2.2.1: Components of Population Change in Fingal 2002 – 2016

Year	Births	Deaths	Natural increase	Net migration	Population Increase
2002 - 2006	16,835	3,125	13,710	29,869	43,579
2006 - 2011	26,940	4,229	22,711	11,288	33,999
2011 - 2016	26,313	4,965	21,348	681	22,029

Source: CSO Census Population change Results for various years

Table 2.2.2 below demonstrates the components of population change in Fingal when compared to state, EMRA, and the Dublin Region 2016. The comparison indicates that the Fingal rate of net migration is very low compared to the state, Eastern and Midlands Region, and Dublin Region.

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Table 2.2.2: Components of Population Change Fingal, Dublin, EMRA, State 2016

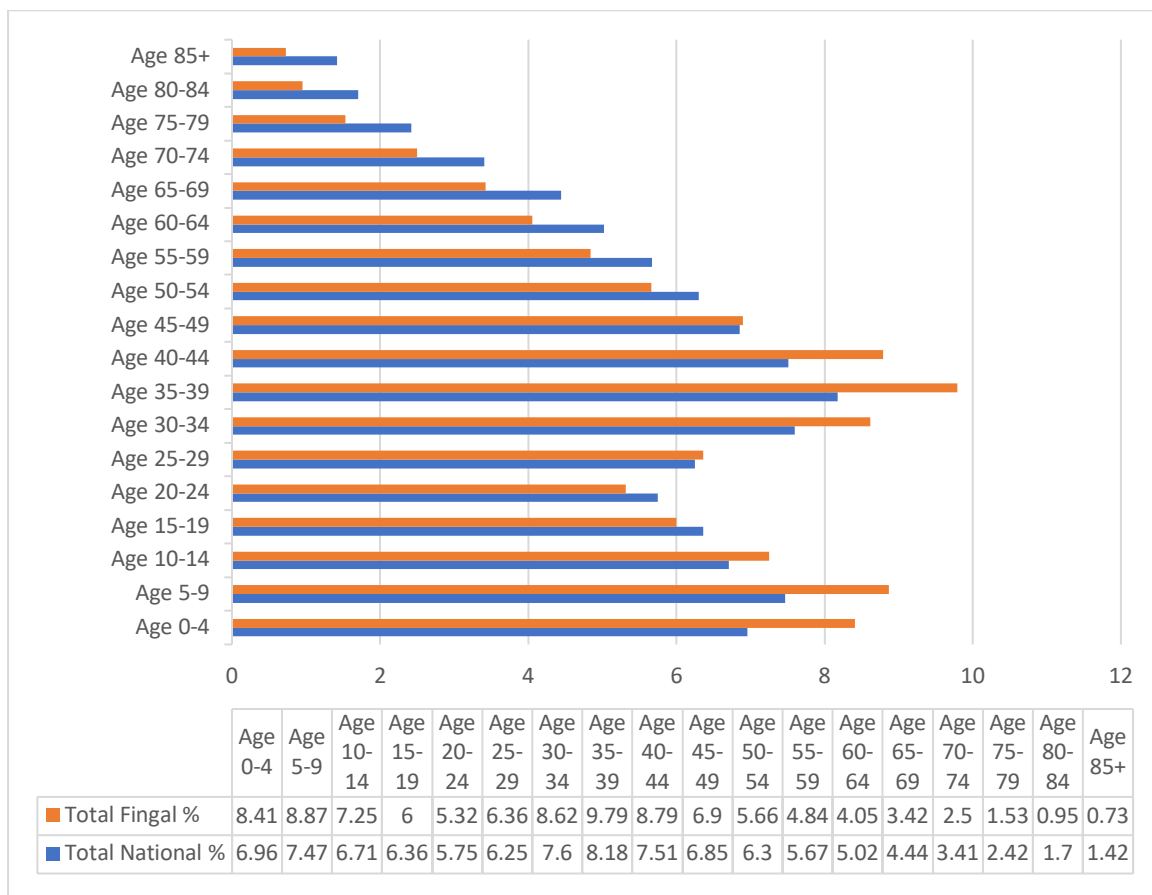
Area	Births	Deaths	Natural Increase	Net Migration	Population Increase 2011 - 2016
State	345,706	147,424	198,282	-24,669	173,613
EMRA	177,351	63,952	113,399	5,655	119,043
Dublin Region	102,696	38,344	64,352	9,938	74,290
FCC	26,313	4,965	21,348	681	22,029

Source: CSO Census Population change of State, EMRA, Dublin County and FCC Results for 2016

2.3 Age Profile

Figure 2.3.1 below shows that Fingal compares to the state generally in its relative age composition, but the age cohorts “spike” between ages 30-44 and also 0-9, indicating that Fingal has a larger share of new households with working adults and young children under 10. The age profile of the Fingal area as compared to the state average is as follows:

Figure 2.3.1: Age profile of State and Fingal County Council



Source: CSO Census Age Profile Results for 2016

2.4 Age Dependency

Fingal has an age-related dependency ratio typical of growing urban areas. This is the number of persons who are younger and older than the persons of working age. At 52% the age-dependency ratio is very similar to the equivalent areas of the Dublin region, and all the others differ from Dublin City which has a much lower rate. The only observable difference is that the Fingal age dependency is driven by the larger number of young people, compared to Dún Laoghaire -Rathdown where the ratio is mainly the result of older people of retirement age.

Table 2.4.1: Age Dependency Ratio

Age Dependency Ratio 2016	0-14 Years	15-64 Years	Over 65 Years	Young Age Ratio %	Old Age Ratio %	Total Dependency Ratio
Fingal	72,613	196,372	27,035	37%	13.80%	52.70%
Dublin City	72,613	491,383	27,035	20.90%	18.10%	39.00%
Dún Laoghaire -Rathdown	40,039	98,276	54,070	27.90%	24.20%	52.10%
South Dublin	64,088	167,254	108,140	34.90%	16.80%	51.70%

Source: Census CSO Results of Age Dependency for 2016

2.5 Household Structure

In order to understand the drivers of housing demand and household headship in the county over the last few decades, it is necessary to establish the average household size or occupancy size.

Figure 2.5.1: Average number of Persons per household

Occupancy Rate	1991	1996	2002	2006	2011	2016
State	3.34	3.14	2.95	2.81	2.70	2.70
Dublin	3.39	3.16	2.97	2.81	2.72	2.8
Fingal	3.69	3.46	3.18	2.95	2.92	3.0

Source: Census CSO Results of Headship Rate for various years

The present average occupancy rates in Fingal are higher than the state and, while similar, are also higher than the Dublin Region. The occupancy rate has reduced over time, showing broader demographic trends for smaller-sized families and decreasing the frequency of non-nuclear living arrangements where more than two generations are present in the same household. However, the constraints to housing opportunities that have existed in the last decade have driven occupancy rates upwards. An increased supply of housing would reduce this occupancy rate somewhat.

Another way of assessing continuity and change is to look at the proportion of houses in Fingal compared to the state. This shows that Fingal has had a moderate growth in the share of households for the state overall.

Figure 2.5.2: Total number of Households for State, Dublin, Fingal between 1991-2016

Households	1991	1996	2002	2006	2011	2016
State	1,019,723	1,114,974	1,279,617	1,462,296	1,649,408	1,697,665
Dublin	310,076	342,256	378,410	419,529	466,461	479,159
Fingal	40,333	47,271	60,460	80,085	92,951	96,812

Source: Census CSO Results of No of Households for various years with respect to State, EMRA, Dublin and Fingal

Some indications of the complex nature and distribution of persons per household is seen in the following table (2.5.3). This shows that up to 2016 the number of one, two and three person households were falling, and the number of four person households and higher were rising. This can only be interpreted as an effect of the shortage of housing options in the county and region.

Figure 2.5.3: Total number (and percentage) of persons per household

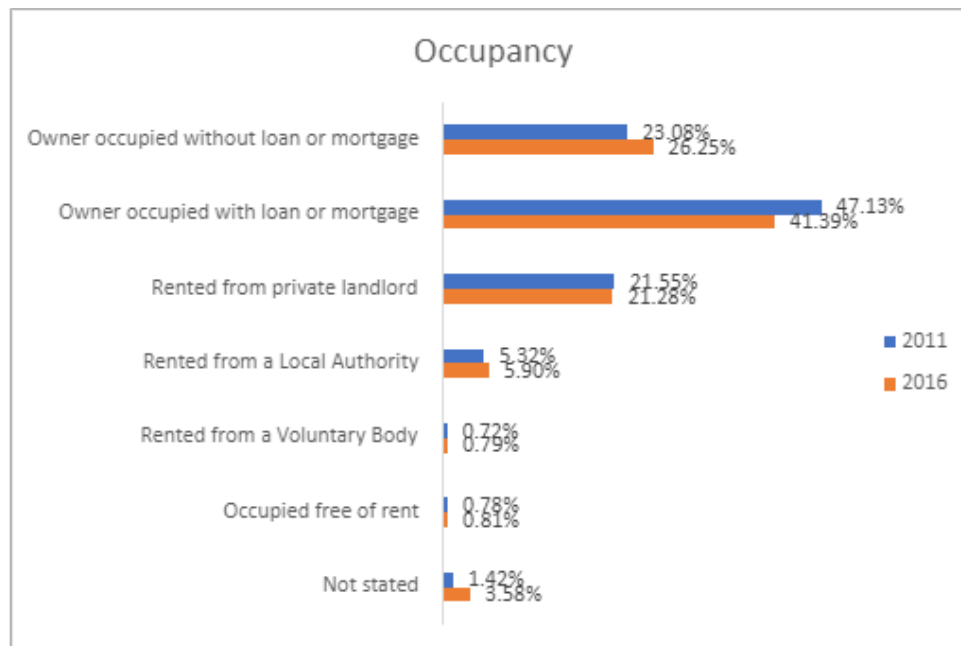
Persons per Private Household	2006	2011	2016	2006 (%)	2011 (%)	2016 (%)
1 person households	13,417	16,000	15,257	16.75%	17.18%	15.76%
2 person households	22,991	26,674	26,072	28.71%	28.64%	26.93%
3 person households	15,769	18,845	19,104	19.69%	20.23%	19.73%
4 person households	15,574	18,130	20,842	19.45%	19.46%	21.53%
5 person households	8,305	9,206	10,464	10.37%	9.88%	10.81%
6 person households	2,982	3,129	3,692	3.72%	3.36%	3.81%
7 person households	724	779	914	0.90%	0.84%	0.94%
8 or more persons households	323	383	467	0.40%	0.41%	0.48%
Total households	80,085	93,146	96,812	N/A	N/A	N/A

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2.6 Occupancy Tenure

Owner occupancy continues to be the most predominant housing occupancy status. While the number of owner-occupied dwellings decreased by 2.57% percent between 2011 and 2016, their share of all housing units fell from 70.21% to 67.64%.

Figure 2.6.1: Occupancy Tenure



Source: Census CSO Results of Occupancy Tenure for 2011 and 2016

The analysis in the following table 2.6.1 indicates that Fingal County Council has a declining share of owner-occupied housing. Table 2.6.1 suggests an owner-occupancy rate of around 67% in 2016, decreasing by 3% since 2011. In contrast, private rent increased from 13.14% in 2006 to 22.78% in 2011 and 22.32% in 2016.

Table 2.6.1: Occupancy Tenure, Fingal, Dublin, State (2016, 2011,2006)

	2006			2011			2016		
Occupancy Tenure	State	Dublin	Fingal	State	Dublin	Fingal	State	Dublin	Fingal
Owned Outright	30.13%	28.51%	18.56%	29.92%	28.50%	19.30%	30.41%	29.08%	21.08%
Own with a mortgage or a loan	46.17%	46.28%	58.07%	41.97%	41.53%	50.35%	38.58%	38.10%	45.59%
Rented from Local Authority	7.47%	7.96%	5.83%	7.89%	8.26%	5.75%	8.43%	8.70%	6.17%
Rent from a landlord (including voluntary/co-operative body)	12.18%	13.08%	13.14%	17.88%	19.39%	22.78%	18.66%	20.03%	23.22%
Rent-free	1.05%	0.98%	0.62%	1.06%	0.99%	0.52%	1.16%	1.09%	0.58%
Not Stated	3.00%	3.19%	3.78%	1.28%	1.33%	1.30%	2.76%	3.00%	3.35%

Source: Census CSO Results of Occupancy Tenure of State, Dublin and Fingal for various years

2.7 Housing Supply

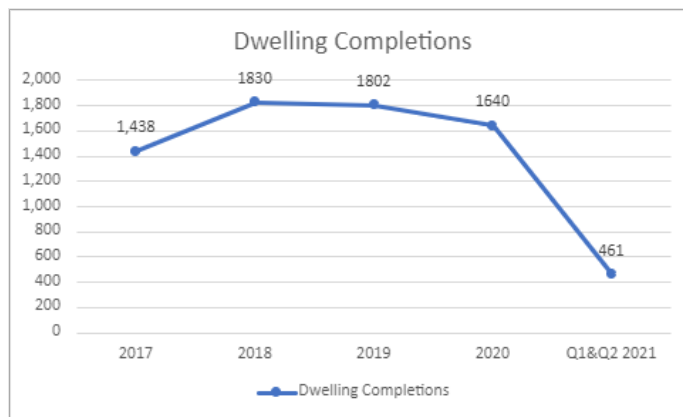
The housing completions for Fingal County Council for the years 2017 to Q2 2021 are sourced from the Housing Supply Coordination Task Force² of the Department of Housing, Local Government and Heritage. This indicates that the post-recession recovery of the construction industry of Fingal is underway, starting with a low level of activity in 2013 and rising steadily up to 2019, only to reduce again due to the Covid-19 restrictions on the industry. It can be observed, consequently, that the construction industry had the capability of producing 1,600+ units per annum and that this would be likely to continue to be the case if there was zoned and service land available, and financing to support the construction.

The following figure 2.7.1 shows the total dwelling completion that occurred between 2013 to Q2 2021.

² Housing Supply Coordination Task Force for Dublin Returns for Dublin

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Figure 2.7.1: Dwelling Completions from 2017 to Q2 2021



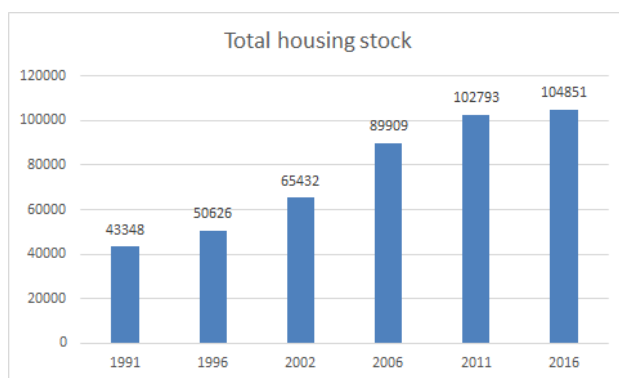
Source: Census CSO Results on Dwelling Completions from 2017 to Q1&Q2 2021

2.8 Housing Stock and Vacant Units

Housing economists generally agree that a functioning housing market has a small level of vacancies, which will facilitate the improvement of the already built stock, and the transition of people from property to property (which is also referred to as “churn”). It is observed that there is no absolute agreement on how many vacant units are required to facilitate this churn, but it is generally held to be in the order of 2-4%.

The chart below shows the growth in total housing stock in the Fingal area between 1991 and 2016. Census 2016 results record a total housing stock of 104,851, suggesting that increase in stock had reduced to an annual average of 400 per year in the recessionary years when the construction industry was at its weakest. While the total housing stock grew by just 2,058 (2%) between 2011 and 2016, this was the smallest recorded increase in the available intercensal periods.

Figure 2.8.1: Total Housing Stock (1991-2016)

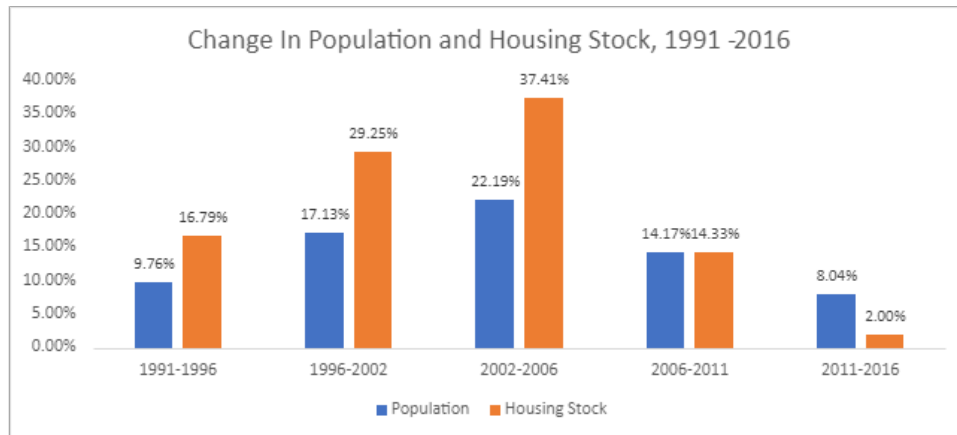


Source: Census CSO Results 1991-2016

The figure below shows the change in the overall population and the change in the housing stock over different census periods from 1991 to 2016. The change in the number of households is an important aspect of housing demand. The chart shows that the growth in the population has exceeded the increase in the housing stock since 1991 and especially since 2011. Between 2011 and 2016, the increase in the housing stock of just 2,058 (2%) contrasts sharply with the growth in the population of almost 22,223 (8%). The small increase in the housing stock

compared to the rise in the population over the 2011 to 2016 period is an important factor behind the rise in the number of persons per household.

Figure 2.8.2: Change in Population and Housing Stock, 1991-2016



Source: Census CSO Results of change in Population and Housing Stock 1991-2016

Census 2016 indicated that there was a total housing stock of 104,851 in Fingal County Council. Of these total dwellings, 96,899 were occupied on the Census Day, with 2,719 temporarily absent and the remainder were classified as vacant, suggesting a vacancy rate of 5%. However, these data must be regarded as estimates, and rely on a limited number of visits and a cursory inspection of the property.

Table 2.8.3: Dwellings Status

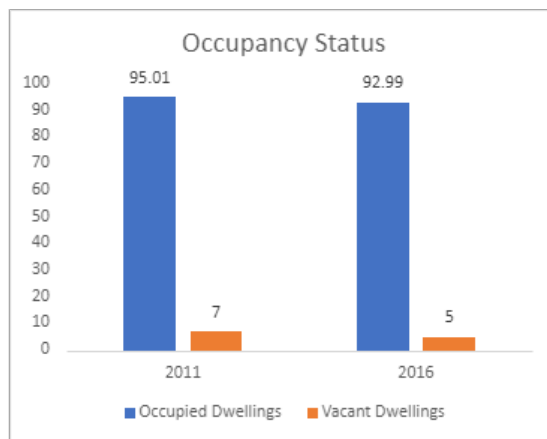
Area	Total Dwellings	Occupied	Temporarily Absent	Holiday Homes	Other Vacant	Vacancy Rate
Fingal County Council	104,851	96,899	2,719	289	4,944	5.0%

Source: Census CSO Results on Dwelling Status for 2016

There were 4,944 vacant dwellings in 2016 representing 4.71% of the total housing stock. The vacancy rate has declined from 6.7% in 2011 to 5% in 2016 within Fingal.

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Figure 2.8.4: Occupancy Status



Source: Census CSO Results on Occupancy Status for 2016, 2011

2.9 Housing Stock Profile

Conventional houses and bungalows are and will remain the predominant form of housing design in the stock of all dwellings in the county. Nevertheless, flats and apartments have been growing in their share of dwelling type for a number of years. The Census period 2011 to 2016 saw a slight fall to 14% of the dwelling stock, as seen in table 2.9.1 below.

Table 2.9.1: Households by Dwelling Type, 2006-2016

Households	2006	2011	2016	2006 (%)	2011 (%)	2016 (%)
House/Bungalow	68,064	75,773	42,053	86.94	82.97	84.15
Flat/Apartment	9,908	15,359	7,014	12.66	16.82	14.04
Caravan/Mobile home	317	195	123	0.40	0.21	0.25
Total	78,289	91,327	49,972	N/A	N/A	N/A

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Table 2.9.2: Households by Bedroom Number, 2006-2016

Households	2006	2011	2016	2006 (%)	2011 (%)	2016 (%)
1 room	390	753	749	0.49%	0.81%	0.78%
2 rooms	3,141	4,915	5,832	3.92%	5.29%	6.04%
3 rooms	7,230	10,982	11,877	9.03%	11.81%	12.29%
4 rooms	8,762	10,933	10,936	10.94%	11.76%	11.32%
5 rooms	20,468	22,646	23,033	25.56%	24.36%	23.84%
6 rooms	13,977	14,744	15,382	17.45%	15.86%	15.92%
7 or more rooms	23,415	24,549	23,576	29.24%	26.41%	24.40%
Not Stated	2,702	3,429	5,222	3.37%	3.69%	5.41%
Total						
Households	80,085	92,951	96,607	N/A	N/A	N/A

Source CSO, Census of Population various years

3 Social Housing

Social housing is provided by the Local Authority to meet the needs of low-income families, who otherwise would not be assured of sustainable and secure housing tenure. For newly formed households who qualify for social housing support, the Housing Assistance Payment (HAP) has evolved as a supporting mechanism. Central Government plans to rapidly increase the numbers of houses owned by Local Authorities and Approved Housing Bodies (AHBs) so that the most vulnerable in society will have access to a home.

The focus of the social housing programme will be to increase the number of new-build homes, by front-loading their construction. The national target is to deliver more than 9,500 new-build homes on average each year for the next five years to 2026. In recent years AHBs have been significant partners in social housing delivery and have played a key role in increasing the level of new social housing in recent years. Increased financial supports for strategic partnerships between Local Authorities and AHBs will be facilitated and encouraged.

In addition to the existing acquisitions under the Housing Agency Acquisitions Fund, the Government will fund Local Authorities and AHBs to acquire existing properties each year to provide specific housing solutions aligned with local need, which are otherwise challenging to deliver for location specific, cost, timing or design reasons.

3.1 Social Housing List Analysis

There are 6,267 households on the social housing list for Fingal County Council (as at 26th November 2021).

This involves 15,505 persons. The greatest demand within the county at present is for the Blanchardstown area.

Table 3.1.1: Area Preferences of Applicants

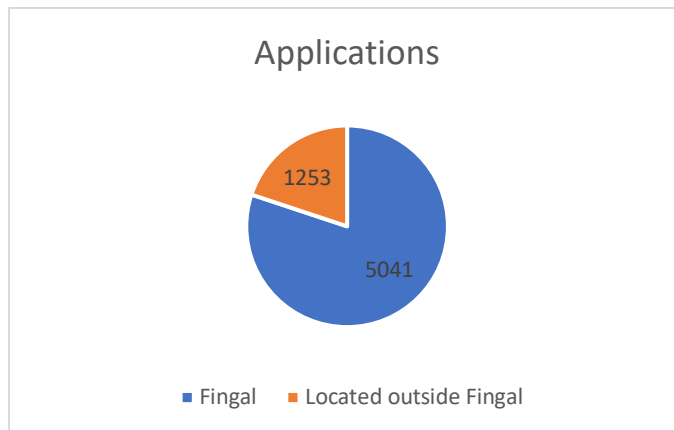
Area	Total
Balbriggan	1,531
Blanchardstown	2,625
Malahide	857
Swords	1,254
Pending	4
Total	6,267

Source: Fingal County Council Housing Department

The Department of Housing, Local Government, and Heritage delivery targets for social housing arrange for slight front-loading of the provision of this housing by supporting direct building of 3,286 and long-term leasing 354 (in

total 3,640) from 2022 until the end 2026. The number is slightly higher because the housing list includes a number of households outside Fingal, who wish to be housed in the area.

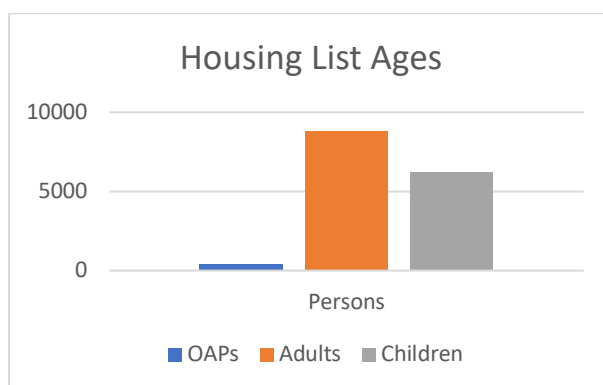
Figure 3.1.1: Social Housing Applications



Source: Fingal County Council Housing Department

In accordance with Section 9 of the Housing Act 1988, housing authorities are required to undertake an assessment of housing need in their administrative area. Housing need priority is affected by household make-up, unsuitable present accommodation, and ongoing long-term reliance on the rental market. In the Fingal Housing list household make-up demonstrates that a large proportion (43%) of persons on the list are age-dependent persons³.

Figure 3.1.2: Housing List Ages



Source: Fingal County Council Housing Department.

A summary of the Social Housing Assessment (SSHA), then takes place on the information provided by local authorities, as it is compiled by Central Government on qualifying households. The SSHA is intended as a point-

³ Outside of working age

in-time assessment of the identified need for social housing support within each local authority. The SSHA reporting format is used here, with updated figures from the most recently available housing list.

The bedroom requirement is an important aspect of the housing list, as it determines the mix of and future extent of different types of housing units contained in the Local Authority's construction program. The housing list analysis shows similar levels of requirement for each size of property while in the past 3-bedroom properties would have been the main requirement.

Table 3.1.2: Fingal Bedroom Requirement

	Persons	(%)
1 Bedroom	6289	25.02
2 Bedroom	6288	25.02
3 Bedroom	6272	24.96
4 Bedroom	6282	25.00

Source: Fingal County Council SSHA

3.2 Social Housing Demand Projections by HNDA

The HNDA model provides an estimation of the number of future households requiring social housing support by way of Local Authority tenancy. This calculation is the gross income under which a household would be entitled to a social housing support. The social housing allocation is calculated as the total new households created multiplied by the number of households deemed to be taking the social housing offer. The HNDA tool then multiplies this by the 'Below percentile' (median income percentile) threshold and finally adds the existing need. The HNDA tool projects an annual average requirement of 564 social houses over the life time of the Development Plan.

However, it should be noted that Fingal County Council had an established social housing need specified in previous targets under the Rebuilding Ireland Action Plan for Housing and Homelessness, which was restricted somewhat by Covid-19, creating a small overhang.⁴ This created a shortfall of 1,101 which should be delivered across the lifetime of the Development Plan.

⁴ The targets set under Rebuilding Ireland Action Plan for Housing and Homelessness were;

2018 to 2021 = 3,415

2018 to 2019 = 1,351

2020 output = 402

2021 output = 561

Total Delivered 2,314

Balance of target that should have been delivered in 2020 + 2021= 1,101 evenly distributed into 6.25 years

Table 3.2.1: Social Housing Demand Projections

	2023	2024	2025	2026	2027	2028	2029
Social Housing Need + RIHL overhang	786	765	765	744	722	702	569

Source: HNDA Tool + FCC 2020/2021 Targets

3.2.1 Social Housing Delivery and Targets

The social housing targets for the Fingal County Council area set the Department of Housing, Local Government and Heritage for the years 2022 to 2026 as a five-year programme. The programme acknowledges the impact of Covid-19 by noting all building programmes were subject to delays. O of social housing dropped to 50% of the normal level in 2020 and 2021 (402 and 561 units respectively). This requires the targets in 2023-2026 to be elevated and front loaded, in order to bring delivery back on track by 2026. Housing for All provides for aggressive addressing of paused social housing requirements that had built up generally over the last several years.

Table 3.2.1.1: Social Housing Targets for 2022-2026

Year	2023	2024	2025	2026	Total
Build	690	705	758	773	3286
Long-Term Leasing	160	120	30	-	354
Total	850	825	788	773	3640

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

The Government will phase out the use of current leasing models by 2025. New entrants to the current leasing arrangements for long-term leasing and enhanced leasing will reduce consequently, in favour of delivery models which ensure long-term ownership of social housing homes. The Government will support Local Authorities to acquire additional land to deliver a housing programme, adding to their existing land banks, in line with the level of social housing to be delivered under Housing for All and Local Authority Housing Delivery Action Plans.

3.3 Specific Housing Needs

3.3.1 Traveller Accommodation

Under the provisions of the Housing (Traveller Accommodation) Act 1998, all Local Authorities are required to prepare, adopt and implement a Traveller Accommodation Programme (TAP) to meet the accommodation needs of the Traveller community.

Previously, 175 families were accommodated over the life of the 2014 - 2018 programme, as seen in table 3.3.1.1. Among other measures Fingal County Council provided a Caravan Loans Scheme for the purchase of caravans to provide Traveller accommodation under Section 25 of the Housing (Traveller Accommodation) Act, 1998.

Table 3.3.1.1: Traveller Families Accommodated 2014-2018

Accommodation Type	Number of Families
Voluntary Housing	46
Long Term Lease	10
RAS	4
Existing Group Housing	21
Existing Bays	19
Standard Social Units	75

Source: Fingal County Council Traveller Accommodation Programme 2019 – 2024

The current TAP for Fingal sets out the strategy for the provision of Traveller accommodation and support services during the period 2019-2024. Implementation depends on the identification and acquisition, where necessary, of lands required for the construction of new Traveller specific accommodation. The delivery of the proposed programme is dependent on all necessary consents, planning approvals and the availability of services. The HNDA takes account of the Traveller population within the overall population, so the provisions and targets set out under the plan are set within the overall social housing targets.

Table 3.3.1.2.: Traveller Specific Accommodation – Annual Targets

	2019	2020	2021	2022	2023	2024
Group Housing (new)	0	24	13	14	17	10
Group Housing (Refurbishment)	4	4	3	3	3	3
Halting Site Refurbishment	30	22	7	5	10	
Total	34	50	23	22	30	13

Source: Fingal County Council Traveller Accommodation Programme 2019 – 2024

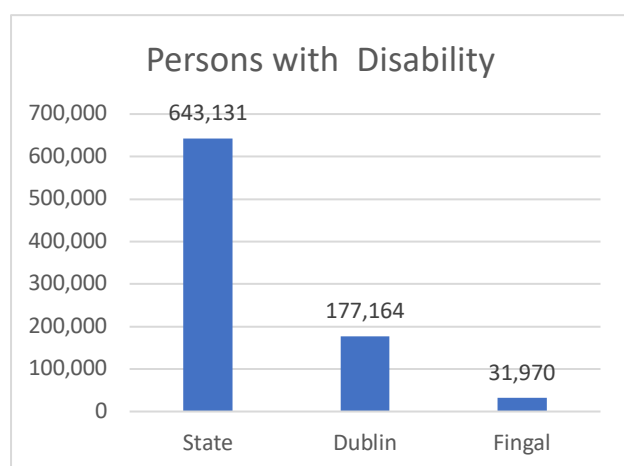
The Traveller Accommodation Programme takes the wishes of individual Traveller families into account. The survey conducted in connection with the programme identified that 85% of the Travellers presenting a housing need to Fingal County Council wish to be accommodated in standard dwelling types.

3.3.2 Persons with Disability

A new National Housing Strategy for Persons with Disabilities 2022-2027 is under preparation by the Housing Agency. It will facilitate the provision of housing options and related services to disabled persons to allow individual choice and support independent living. Fingal County Council will continue to support the vision and strategic aims of the Strategy and facilitate access for people with disabilities to the appropriate range of housing, promoting equality of opportunity, individual choice and independent living.

In particular, Fingal County Council will take into consideration the needs of persons with disabilities, including sensory disability, physical and intellectual disability, and those with mental health concerns. Housing options will be provided to facilitate an appropriate range of accommodation and related support services.

Figure 3.3.2.1: Persons with Disability



Source: Census CSO Disability Results 2016

The lowest rates of disability were in Fingal (10.8%), Meath (11.6%), and Monaghan (11.8%). Due to the correlation of disability and age the areas with a high rate of disability predominantly have older populations compared to Fingal, Meath and Monaghan, which have young populations .

Table 3.3.2.2: Disability Housing Assessment

Physical	Sensory	Mental Health	Intellectual/ Autism	Unspecified	Total
158	40	63	55	8	324

Source: Fingal Strategic Plan for Housing People with a Disability 2016-2021

The National Housing Strategy for People with a Disability, 2011 - 2016, published in 2011, and the associated National Implementation Framework are joint publications by the then Department of Environment, Community

and Local Government and the Department of Health. In conjunction with the “A Vision for Change” (the Government’s mental health policy) and “A Time to Move on from Congregated Settings” (the Report of the Working Group on Congregated Settings) the National Housing Strategy for People with a Disability 2011-2016 was developed as part of a coherent framework to support people with disabilities in community-based living with maximum independence and choice.

According to the 2011 census figures, 10.2% of the population of Fingal has a disability, which is below the national average of 13%. Data from the most recent census will be assessed when it becomes available. The Strategy also recognizes the needs of older people as they develop age-related mobility problems. It aims to promote and support the delivery of accommodation for people with disabilities using all appropriate housing supply mechanisms.

3.3.3 Older Persons

Fingal is synonymous with a young and growing population, over consecutive census years, whilst in 2016 just 9.1% of the population or 27,035 persons are over 65. However, it is important to note that the growth in this cohort between 2011 and 2016 was 36.1%, the highest recorded increase in a 65+ year age group anywhere within the state. This age cohort is expected to increase further in the next available Census (see Table 3.3.3.1). Studying the age cohorts who were recorded to be 40-55 it would be anticipated that this upward trend will continue (see Figure 2.3.1). A future aging population will have an effect on housing requirements long into the future and must be taken into consideration in this Development Plan, as Fingal transitions into this reality. This could include a flexible approach to right sized housing options in the centre of towns and villages, close to amenities, public services, and transport options This will require examination of flexibility in terms of dwelling size, layout and design and building subdivision or the provision of family apartments.

Table 3.3.3.1: Fingal Elderly People Population Change over the years

Years	2011-16	2016-22	2022-27
Change (%)	36.12	15.57	16.40

Source: CSO various years

In Ireland, the Housing Options for Our Ageing Population - Policy Statement (2019) emphasizes the importance of choice in housing for older people. A key principle underpinning Government housing policy is to support older people to live in their own homes with dignity and independence for as long as possible. Table 3.3.3.2 indicates the families by ‘Empty Nest’.

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Table 3.3.3.2: Families by Empty nest, State, Dublin and FCC

	State	Dublin	FCC
Total	121,720	27,104	6,178
% Total	10.00%	8.10%	8.00%

Source: CSO 2016⁵

⁵ Empty-nest: Family nucleus of married or cohabiting couple without children where female is aged between 45 and 64 years.

4 Affordable Housing

The Affordable Housing Act 2021, which provides for an expansion of the role of the State in the provision of affordable housing at below open market prices, aims to increase the stock of affordable housing with the introduction of the following initiatives:

- Local authorities are to deliver affordable homes for purchase on their lands;
- A new Affordable Purchase Shared Equity Scheme ('First Home' shared-equity scheme) will see the state providing equity support to households purchasing homes in the private market but who are unable to secure the full mortgage to do so;
- The introduction of 'Cost Rental' as a new form of tenure.

4.1 Delivery of Affordable Homes by Local Authorities

Local Authorities, working with delivery partners, will play a central role in the planning and provision of affordable homes through a new Affordable Purchase Scheme. The provisions of this scheme have been placed on a statutory basis in the Affordable Housing Act 2021.

These homes will be available at a reduced price with the Local Authority taking an equity stake equivalent to the reduction from the prevailing market price for the property. The purchaser can redeem this equity stake at a time of their choosing, to become a freeholder or to simply have an annuity loan. If the purchaser chooses not to redeem the equity stake while living in the home, the Local Authority will await the formal transfer of the asset by sale or inheritance to redeem the equity stake. The scheme will be targeted at first-time buyers in those local authority areas with the greatest housing requirement and affordability challenges, however some other circumstances will be included, for example people who have experienced relationship breakdowns or persons completing an insolvency process.

Where demand exceeds supply, homes will be made available by Local Authorities using a 'Scheme of Priority', which will see applicant prioritisation based on a range of factors, including the size of the household applying. Funding will continue to be made available to pay for land servicing, which will facilitate the delivery of new-build Local Authority affordable housing at a more competitive price. This funding is now being significantly increased and enhanced to support key Local Authorities in areas where affordability challenges are greatest.

This will include situations in which a Local Authority does not have suitable land to deliver the level of housing required. This funding will be made available to the Local Authority through the new Affordable Housing Fund and will be effectively deployed to achieve the delivery of homes for affordable purchase or rent. As the equity stake will return to the state over time, it can be recycled to support future provision of the scheme long into the future. This will provide funding for long-term economic housing interventions, moving away from an over-reliance on the availability of annual Exchequer funding.

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4.2 Affordable Purchase Shared Equity Scheme/First Home Scheme

The Act provides for the Minister to contribute funds to a special purpose vehicle to operate the national Affordable Purchase Shared Equity Scheme ('First Home' shared equity scheme). This is targeted at first time buyers who can demonstrate an inability to secure a mortgage to purchase a home at market price, by bridging the gap between the maximum mortgage available to a household and the actual cost of a new home, with the State taking equity in a property.

4.3 House Prices

Firstly, it should be noted that house price data published by the CSO relates to sale prices in the year 2020. For Fingal the data is structured using the old Dublin post code system and bears no precise relation to administrative boundaries⁶. Fingal is found by using frequently used place-names in text searches. The results show that while the average house price in Fingal was 415,000. The median house price range is 334,000 and there are very few houses in the 0-100,000 and 100,000 to 150,000 range.

Table 4.3.1: Breakdown of House Sales in Fingal

Bands (€)	No of Sales (N)	Percentage
0-100000	19	0.83%
100,000-150,000	54	2.36%
150,000-200,000	128	5.60%
200,000-250,000	246	10.76%
250,000-300,000	417	18.24%
300,000-350,000	473	20.69%
350,000-400,000	258	11.29%
400,000 +	691	30.23%
Total	2286	100.00%

Source: Residential Property Price Register, CSO

In 2020 the typical house transaction remained the sale of an established house, second hand, with only 29% of sales relating to new houses or apartments. This figure could have been affected by Covid-19 restrictions on completing and selling new dwelling houses, in place after March 2020.

⁶ This has been improved by using text filtering and approximations to Fingal place names

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4.4 Affordability Calculations

The table A1 in annex 1 provides a calculation to establish ten income deciles per year over the plan period based on the application of the national household disposable income projections by the ESRI. The affordable housing calculations use the standard income thresholds, the loan to value ratio of 0.90; Annual assumed interest rate of 3%; and a Loan term of 30 years.

The HNDA tool produces an estimation of disposable income of each household in Fingal, and break down into the deciles provided, including how the breakdown will proceed according to a projection over the years of the Development Plan. Based on this information, it is possible to calculate the number of households who are ineligible under lending norms, and do not qualify for social housing support. These therefore are an estimate of those who require affordable house purchase options. The data is expressed as the annual requirement. Further detail is provided in the table below.

Table 4.1: Number of anticipated households that do not qualify for mortgage for the period 2023-29

Year	2023	2024	2025	2026	2027	2028	2029
Affordable Housing	728	770	770	792	834	855	855

Source: HNDA Tool

Table 4.1 shows the number of anticipated households that require affordability support. During the Development Plan period 2023-2029 an average of 801 no. households formed will face affordability issues. These figures demonstrate that during the period of the Development Plan 2023-2029, in order to address the number of households likely to face affordability issues, it will be necessary to provide additional housing affordable housing options through a number of mechanisms, as set out in the Affordable Housing Act (2021).

4.5 Expansion of Part V

The requirement under Part V of the Planning and Development Act 2000 (as amended) to provide 10% of the uplift in value of zoned residential land for social housing, has been increased to a mandatory 20% for social, affordable and cost rental housing requirements, of which at least half must be applied to social housing provision. The 20% will apply to all land transacted after the new legislation comes into force, or bought before 2015, where planning permission has not been granted. Current planning permissions will be unaffected, and land purchased between 2015 and 2021 will also continue at 10%. However, this will change in 2026 when the 20% level will apply to all sites regardless of when purchased.

5 Introduction of Cost Rental

Recognising the emerging trend of long-term renting in Ireland, a new rental model for moderate income households has been introduced under the Act. Cost Rental is a significant change in the Irish rental system. The private rental sector has traditionally provided homes based on prevailing market rents and profit maximization. As a result, and notwithstanding the introduction of Rent Pressure Zones, prevailing rents can fluctuate significantly and can be excessively high in the areas of greatest demand, with some households paying significantly more in rent than would be the required mortgage repayment on an equivalent property. A new statutory basis is being established for Cost Rental under the Affordable Housing Act 2021, which sets out how this new sector will operate. Under Cost Rental, homes will be provided at rents that are set to cover only the cost of financing, building, managing, and maintaining the homes, calculated over a minimum period of 40 years. Tenants will have significantly increased security of tenure, potentially making Cost Rental a long-term rental option. Rents for these homes will be linked to annual inflation, providing greater cost certainty and meaning that the initial cost rents may become even more affordable over time. This measure is being targeted at middle income households, with incomes above the social housing limits. The aim is to maximise effectiveness for those who do not already receive support from the state.

In building to this scale, the state will provide certain focused funding supports to help delivery partners provide rental homes that target affordable rents at levels in the order of 25% below market rents. Increasing the scale of Cost Rental is a key objective and the Land Development Agency will have a key delivery role. Delivery of Cost Rental at scale will also have a stabilising effect on the wider rental market.

The Local Authority will work in partnership with AHBs, the Land Development Agency and others to facilitate the delivery of cost rental homes in the county.

6 Housing Need and Demand Assessment (HNDA)

6.1 Population Increase

This section summarises the overall housing requirements in Fingal having regard to the analysis that has been undertaken focusing on the period 2023 and the first quarter of 2029⁷. The projected population figure is estimated by the Regional Spatial and Economic Strategy to be approximately 359,000 2029 which would be a population rise of approximately 63,000 between 2016 and 2029⁸.

6.2 Future Household Requirements

Based on the HNDA tool under 50:50 scenario for Fingal County Council, there will be 1,807 additional anticipated households required per annum over the Development Plan period 2023-2029. However, this would be standstill only, merely meeting the needs of the likely expanded population. Additional estimation to quantify the unmet demand, undersupply of new housing and homelessness is required to understand the full extent of the need. This is explored in table 6.5.1.⁹ Therefore, the future household requirements for Fingal have been projected using Housing Task Force Returns, unmet housing need, and homeless figures¹⁰.

6.3 Background and Context of the Model

As noted earlier, a key element of each Authority's Housing Strategy is the identification of existing and future housing needs, across all tenures and household types, as this will influence the amount of land zoned for housing purposes. In that context, the HNDA tool, developed by the Department for Housing, Local Government and Heritage is pivotal. The model is based upon the 2018 National Planning Framework. Specifically, National Policy Objective 37 of the NPF provides for a HNDA to be undertaken in each local authority area. The ultimate objective is to ensure that long-term strategic housing needs of each local authority area are met. The HNDA guidance outlines four objectives:

- To assist local authorities in developing a long-term strategic view of housing need across all tenures.
- To provide a robust evidence base to support decisions about new housing supply
- To inform policies about the proportion of social and affordable housing required.
- To provide evidence to inform policies related to the provision of specialist housing

Under the NPF, therefore, a HNDA should be developed by each local authority to support the preparation of housing strategies and related policy outputs, such as Local Area Plans. It is the proposed outcome, therefore, of the HNDA exercise that Development Plans are supported by a robust methodology to inform policies, as well as

⁷ Jan 1st 2023 to March 31st 2029

⁸ This is an extrapolated figure from the projection for 369,000 by 2031

⁹ The HNDA tool does not account for the most up to date housing completion figures, homeless figures or unmet demand.

¹⁰ Unmet demand is considered by the HNDA tool, only up to 2020

funding, in relation to housing and associated land requirements. The preparation of HNDA is also set out under the Draft Development Plan Guidelines. The requirements of the Housing Supply Target Methodology for Development Planning- Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act 2000 (as amended) also apply. Implementation of the model requires a consistent population and housing demand basis from which to effectively estimate the housing needs of a local authority and, consequently, should allow each authority to prepare its housing strategy.

6.4 Housing Supply Target Methodology

As part of the Development Plan process, planning authorities must demonstrate the manner in which their plan is consistent with the NPF and established NPF Implementation Roadmap population projections for their local authority area. In December 2020, the DHLGH issued guidelines to assist planning authorities to incorporate these projections into the preparation of Development Plans and housing strategies in a consistent and coherent approach.

The HNDA exercise is important in that it identifies several key parameters, including unmet housing demand, fertility and mortality, international and internal migration, headship and obsolescence, that are critical to understanding housing need. Underpinning the HNDA, the Economic & Social Research Institute (ESRI) published in December 2020 their Regional Demographics and Structural Housing Demand at a County Level. How this applies to Fingal County Council follows.

The following reviews the logic and justification for the HNDA of Fingal County Council, based on the methodology outlined in the Guidelines on Housing Supply Target Methodology for Development Planning (December 2020).

6.4.1 Data

In order to make projections on the future housing need of Fingal, three primary sources of data are utilised. The NPF 50:50 City scenario, the Housing Taskforce Returns for completions, and Fingal County Council's estimates for homeless households.

6.4.2 NPF 50:50 Scenario

The NPF 50:50 scenario, developed by the ESRI, is the recommended housing demand scenario to be used by planning authorities in their planning functions as per section 2.9 of the Guidelines. The NPF 50:50 City scenario projects housing demand for each local authority from the publication of the last census to cover 2017 – 2040. It is based on various assumptions: fertility and mortality; International migration; Obsolescence; Internal migration; and Headship rates. These types of projections are made from the time of the census and as such do not vary

until the publication of the next available census. They, therefore, do not take into account unmet demand from under-construction and rates of homelessness.

Table 6.4.2.1: NPF 50:50 cities scenario projections from 2017 – 2029 for Fingal County

Fingal														Average ¹¹
Year (12.25 years)	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	
NPF 50:50 cities scenario	2,067	2,332	2,431	2,222	2,178	1,957	1,778	1,668	1,388	1,383	1,257	1,184	1,150	1,807

6.4.3 Housing Taskforce Returns Q2 2021

The Housing Task Force (HTF) returns figures are the most comprehensive and up to date figures on actual numbers of residential units completed/under construction for the four Dublin authorities. The focus of the Task Force is to address supply-related issues to the delivery of housing units in the Dublin region. This seeks to identify housing developments that have planning permission and which are capable of delivering housing to the market. This remit includes monitoring relevant housing data on the supply of viable and market-ready approved developments.

Under-construction in previous years leads to unmet demand and as such must be cumulatively added to projected housing demand going forward. The most recent data on actual construction of residential units from the housing task force for Fingal is complete up to the end of Q2 2021. From Q2 2021 to Q1 2023 (the end of the current Development Plan period) an estimation is made on actual completions based on the average of recorded completions from the period Q1 2017 to Q2 2021.

¹¹ A divisor of 12.25 years is used.

Table 6.4.3.1: Actual completions from Q1 2017 to Q2 2021 and then the estimated average from Q3 2021 to Q1 2023

Period	2017				2018				2019				2020				2021		Average per quarter
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	
HTF completions	170	436	351	481	418	508	554	350	342	360	484	616	503	240	408	489	183	278	398.389
Total	1,438				1,830				1,802				1,640				461		Total: 7,171

Table 6.4.3.2: The estimated completions from 2021 Q3 to 2023 Q1 based on the quarterly average from the previous table

Period	2021		2022				2023	
	Q3	Q4	Q1	Q2	Q3	Q4	Q1	
Housing Task Force Returns - Estimated quarterly average	398	398	398	398	398	398	398	
Total	797		1,594				398	Total: 2,789

From tables 6.2 and 6.3, the total completions for the County Development Plan 2017-2023 will therefore be 9,960 units.

6.4.4 Unmet demand

It is important to factor in unmet housing need, by year (rather than in total) during the 2023-2029 Development Plan period. Calculating the unmet demand for the Development Plan 2017-2023 is the difference between the annual NPF 50:50 City scenario and the actual and estimated housing taskforce completions figures for the same period.

Table 6.4.4.1: Calculations of the unmet demand for the period 2017 – 2023

Year	NPF 50:50 Scenario projections (Table 1)	Actual Completions (Task Force, Table 2&3)	Unmet Demand=NPF 50:50 Scenario Projections-Actual Completions (Task Force)
2017	2,067	1,438	629
2018	2,332	1,830	502
2019	2,431	1,802	629
2020	2,222	1,640	582
Q1&Q2 2021	1,089(=2,178/2)	461	628
Q3&Q4 2021	1,089 (as above)	797 (from table 3)	292
2022	1,957	1,594 (from Table 3)	363
Q1 2023	Projected divided by 4(1,778/4) = 445	398 (from table 3)	47
Total unmet demand for period 2017 - 2023			3,672

6.5 Calculating housing needs to 2029

The final calculation of housing need for the Development Plan 2023 – 2029 incorporates all of the above data and matches the guidances set out in the Guidelines on Housing Supply Target Methodology for Development Planning Section 4.

Table 6.5.1: The final calculations for housing need in Fingal: 2023 Q1 – 2029 Q1

Fingal County Council		Total Households	Number of Relevant Years	Annual Average
A	ESRI NPF 50:50 cities scenario projected new household demand 2017 – Q1 2029 (Table 6.4.2.1)	22,132	12.25	1,807
B	Actual new housing supply 2017 to end Q1 2023 (actual to Q2 2021 and estimated Q3 2021 – Q1 2023, Table 6.4.3.1&6.4.3.2)	9,960	6.25	1,594
C	Homeless households (401, September 2021) ¹² and unmet demand 2017-Q1 2023 (3,672, Table 6.4.4.1)	4,073	-	-
D	Plan Housing Demand = Total (A-B+C), (Projected ESRI NPF demand – new completions) + Unmet demand	16,245	6	2,708

This final calculation importantly accounts for all of the actual and estimated annual cumulative unmet demand from the period 2017-2023 and incorporates this demand surplus into the next Development Plan 2023-2029.

¹² The latest figures for the number of homeless households are published by Fingal County Council for September 2021. The total number of homeless households in Fingal as of September 2021 is 401.

7. Summary

This section sums up the key points of the Housing Strategy which are feeding into the Development Plan:

- The population of Fingal will continue to grow until the end of the 2023-2029 Development Plan. A population increase is projected by the RSES to occur in Fingal. By the end of the Plan the population is projected to be 359,000 persons
- The Housing requirement for the expanded population takes account of the headship rate, unmet demand and several other factors. Fingal County Council will need to build, and facilitate the building of sufficient stock to accommodate 2,708 new households per year
- A total of 3,286 new build social dwellings are required in the first four years of the Development Plan, to facilitate social housing requirements.
- A re-balancing of the sizes of properties, with more one and two bedroomed units being produced will take place, within Fingal's own social housing stock.
- Special needs and special requirements for the elderly, disabled, homeless and Travellers will continue to be high priority. Fingal County Council will also continue to put vacant housing back into use.
- An average of 800 affordable housing dwellings will be required for each year of the Development Plan.
- Fingal County Council will facilitate the delivery of Cost Rental Schemes to meet the needs of households who require support to meet private market rent.

Annex 1 To Appendix

Affordability Assessment

This section of the document shows the Annual and Monthly incomes of the projected population for affordable housing.

A1 Projected Distribution of Household disposable incomes for each decile (2016)

This calculation of Fingal Annual Average Disposable Income is based on the Average weekly disposable income of the state for the years 2009-2010 and 2015-2016m Central Statistics Office's (CSO) Household Budget Survey (From 2015 – 2016) and adjusted to Fingal County Council level based on inflator rate.

Table 1.1.1: Calculation of Distribution of Weekly and Annual Household Disposable Incomes

Income Range	Average weekly Disposable Income (State) 2009-10	Average weekly Disposable Income (State) 2015-16	Percentage Changes from 2009 - 2010 to 2015 - 2016	Assumed Annual Percentage Income increase from 2010 to 2016	Households in each category (State) - CSO HS029	Average Annual Disposable Income (State) (€) (2017)	Inflator (Dublin Figure)	Fingal Annual Average Disposable Income (€)	Number of households in Fingal
1st Decile	188.91	197.4	4.50%	0.90%	9.83	10,357	1.1838	12,261	9,496
2nd Decile	300.98	324.4	7.80%	1.56%	10.57	17,131	1.1838	20,280	10,211
3rd Decile	431.28	465.86	8%	1.60%	10.47	24,613	1.1838	29,137	10,115
4th Decile	549.2	593.56	8.10%	1.62%	10.44	31,364	1.1838	37,128	10,086
5th Decile	669.46	725.85	8.40%	1.68%	10.25	38,380	1.1838	45,434	9,902
6th Decile	802.56	865.88	7.90%	1.58%	9.94	45,736	1.1838	54,143	9,603
7th Decile	972.03	1,026.46	5.60%	1.12%	9.62	53,974	1.1838	63,894	9,294
8th Decile	1,183.82	1,215.55	2.70%	0.54%	9.65	63,547	1.1838	75,227	9,323
9th Decile	1,472.66	1,473.25	0.04%	0.01%	9.61	76,615	1.1838	90,697	9,284
10th Decile	2,289.38	2,229.05	2.60%	0.53%	9.62	115,300	1.1838	136,492	9,294
Total or Average	886.028	911.726	2.90%	1.01%	100	47,878	1.1838	56,678	96,607

A2 Estimated Distribution of Annual household disposable incomes during the Plan period (2023-29)

The table below shows the average annual household disposable incomes during the Development Plan period by using the forecasted growth rates based on Gross Domestic Product (GDP).

Table 1.2.1: Calculation of Average Annual Household Disposable Incomes Distribution

Income Range	2023	2024	2025	2026	2027	2028	2029
% Of GDP Growth	2%	2%	2%	2%	2%	2%	2%
1st Decile	12,506	12,756	13,011	13,271	13,537	13,808	14,084
2nd Decile	20,686	21,099	21,521	21,952	22,391	22,839	23,295
3rd Decile	29,720	30,314	30,921	31,539	32,170	32,813	33,469
4th Decile	37,871	38,628	39,401	40,189	40,993	41,813	42,649
5th Decile	46,343	47,270	48,215	49,180	50,163	51,166	52,190
6th Decile	55,225	56,330	57,457	58,606	59,778	60,973	62,193
7th Decile	65,172	66,475	67,805	69,161	70,544	71,955	73,394
8th Decile	76,732	78,267	79,832	81,429	83,057	84,718	86,413
9th Decile	92,511	94,361	96,248	98,173	100,137	102,140	104,182
10th Decile	139,222	142,006	144,846	147,743	150,698	153,712	156,786

A3 Calculation of Average Monthly Household Disposable Income Distribution

The table below shows the average monthly household disposable income distribution during the Development Plan years by using the annual average household disposable income distribution.

Table 1.3.1: Calculation of Average Monthly Household Disposable Income Distribution (€)

Income Range	% Of Households in each category (State) - CSO HS029	2023	2024	2025	2026	2027	2028	2029
1st Decile	9.83	1,042	1,063	1,084	1,106	1,128	1,151	1,174
2 nd Decile	10.57	1,724	1,758	1,793	1,829	1,866	1,903	1,941
3rd Decile	10.47	2,477	2,526	2,577	2,628	2,681	2,734	2,789
4th Decile	10.44	3,156	3,219	3,283	3,349	3,416	3,484	3,554
5th Decile	10.25	3,862	3,939	4,018	4,098	4,180	4,264	4,349
6th Decile	9.94	4,602	4,694	4,788	4,884	4,981	5,081	5,183
7th Decile	9.62	5,431	5,540	5,650	5,763	5,879	5,996	6,116
8th Decile	9.65	6,394	6,522	6,653	6,786	6,921	7,060	7,201
9th Decile	9.61	7,709	7,863	8,021	8,181	8,345	8,512	8,682
10 th Decile	9.62	11,602	11,834	12,071	12,312	12,558	12,809	13,066

A4 Determination of Distribution of Total Households during Plan Period

The table below shows the distribution of total households across each of ten deciles during the Development Plan period (2023-2029). (Estimated distribution of total households throughout the plan period by using the projected homes for the County).

Table 1.4.1: Distribution of total households per decile (Units)

Income Range	% Of Households in each category (State) - CSO HS029	2023	2024	2025	2026	2027	2028	2029
1st Decile	9.83	11,080	11,244	11,381	11,517	11,640	11,757	11,870
2nd Decile	10.57	11,915	12,091	12,238	12,384	12,517	12,642	12,763
3rd Decile	10.47	11,802	11,976	12,122	12,267	12,398	12,522	12,643
4th Decile	10.44	11,768	11,942	12,087	12,231	12,363	12,486	12,606
5th Decile	10.25	11,554	11,725	11,867	12,009	12,138	12,259	12,377
6th Decile	9.94	11,204	11,370	11,508	11,646	11,771	11,888	12,003
7th Decile	9.62	10,844	11,004	11,138	11,271	11,392	11,506	11,616
8th Decile	9.65	10,878	11,038	11,172	11,306	11,427	11,541	11,652
9th Decile	9.61	10,832	10,993	11,126	11,259	11,380	11,494	11,604
10th Decile	9.62	10,844	11,004	11,138	11,271	11,392	11,506	11,616

A5 Determination of Distribution of Additional Households during Plan Period

The table below shows the calculation of estimated distribution of additional projected households throughout the plan period for each decile.

Table 1.5: Distribution of Additional Households per decile

Income Range	% Of Households in each category (State) - CSO HS029	2023	2024	2025	2026	2027	2028	2029
1st Decile	9.83	175	164	136	136	124	116	113
2nd Decile	10.57	188	176	147	146	133	125	122
3rd Decile	10.47	186	175	145	145	132	124	120
4th Decile	10.44	186	174	145	144	131	124	120
5th Decile	10.25	182	171	142	142	129	121	118
6th Decile	9.94	177	166	138	137	125	118	114
7th Decile	9.62	171	160	134	133	121	114	111
8th Decile	9.65	172	161	134	133	121	114	111
9th Decile	9.61	171	160	133	133	121	114	111
10th Decile	9.62	171	160	134	133	121	114	111
Total		1,778	1,668	1,388	1,383	1,257	1,184	1,150