Annex1: Housing Strategy

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Executive Summary

Future Analytics Consulting (FAC) was appointed by the Longford Local Authorities to prepare a Housing Strategy to inform the County Development Plan for the period 2015-2021.

The overarching purpose of this Housing Strategy is to ensure that the proper planning and sustainable development of Longford provides for the housing needs of existing and future populations in an appropriate manner.

This strategy is framed in the context of the Government's current stated position with respect to Part V of the Planning and Development Act 2000 (as amended) and takes account of the recently revised population forecasts for County Longford contained within the Regional Planning Guidelines for the Midland Region 2010-2022. The strategy has been prepared against the backdrop of significant challenges in the current housing market and accordingly, it draws on relevant national and local market expertise to inform both the approach taken and subsequent findings.

The main findings and recommendations of this Housing Strategy include the following:

➢ Drawing upon the Regional Planning Guidelines for the Midland Region's[1] revised population forecasts, the population of Longford is expected to increase by 5,603 people over the period 2011-2022.
➢ The number of households in County Longford is expected to increase from 14,748 in 2011 to approximately 16,980 in 2022, an increase of 2,335 units, or the equivalent of a per annum average of 212 units.
➢ The average household size in 2011 was 2.64 and this is projected to fall to 2.40 by 2022. This will invariably have implications on the annual target for housing production over the life of the Housing Strategy which will fluctuate accordingly. The reduced household size will also result in pressure for more units to accommodate the envisaged population growth.
➢ This strategy identifies the need to provide 2,120 housing units up to and including the end of the plan period in 2021. It is considered that there is currently enough zoned lands in the county to address future requirements.
➢ The anticipated social housing need for County Longford between 2012-2021 is 293 units. On average, there is likely to be a shortfall in the delivery of social housing of between 13.07% and 15.67% over this period. This equates to an average shortfall of 13.85% and this strategy proposes that the Longford Local Authorities set a requirement of a minimum of 14% of units on all land zoned for residential uses for the purpose of social/specialised housing.
➢ There is a significant number of constraining factors restricting the delivery of social housing in the current climate and it is envisaged that future requirements will be addressed via a combination of options including the Rental Accommodation Scheme (RAS) and partnership working with Voluntary Bodies and Housing Cooperatives.
➢ An assessment of the changing demographic profile of Longford suggests there will be an identifiable need to provide a greater mix of housing types and sizes in the future, including that to cater for specialist needs such as the elderly and those with disabilities.

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[1] For reference purposes please see Section 1.3 of this document

➢ The Housing Strategy is being drafted during a period of great uncertainty in the housing market and the Irish economy, and should therefore be kept under review, as necessary, in line with provisions in the Planning and Development Acts 2000 (as amended) to take account of any significant changes in the housing market or in national planning policy.

1.   Introduction

This Housing Strategy has been prepared by Future Analytics Consulting on the behalf of the Longford Local Authorities to meet statutory requirements set out under the Planning and Development Acts 2000 (as amended) and in particular Part V of said Act. It also addresses relevant provisions contained within the Housing (Miscellaneous Provision) Act, 2009.

Under Part V of the Act, each planning authority must prepare a Housing Strategy which will cover the period of its Development Plan. Each strategy must have regard to the proper planning and sustainable development of the area and must address the overall supply of housing within the administrative boundary of the Local Authority. Within this, the Planning Authority has a statutory obligation to address needs for social and affordable housing and to ensure that sufficient land is zoned for housing over the period of its plan.

1.1   Methodology

The previous Longford County Housing Strategy 2007-2016 was prepared during a period of unprecedented growth in the national property market. The fundamental changes that have taken place in the economy, and in particular, the housing market in intervening years means that many assumptions underpinning the previous strategy have changed considerably. High levels of market uncertainty and the changing nature of housing demand, including mitigating factors such as income, demographics and credit conditions are key aspects which underline the current housing market and the applied methodology considers these aspects in detail, providing a robust and credible basis for the assessment of future housing need in Longford.

This Housing Strategy has been prepared in accordance with national legislation and relevant guidance, with the stated aim of addressing the following:

- To ensure that the overall future supply of housing in County Longford is sufficient to address planned population growth;
- To ensure that adequate housing is made available for people on different income levels in the County;
- To ensure that a mixture of house types and sizes is developed to reasonably match the requirements of different households in the County;
- To address the need for social housing in County Longford.

In line with statutory requirements contained within the Department of Environment, Community and Local Government guidance *Development Plans - Guidelines for Planning Authorities*, Longford County Council has an obligation to ensure that sufficient zoned land is available to meet residential needs for the next 9 years and this strategy therefore covers the period to 2024.

A key intention was to produce a succinct and readable strategy document. To avoid duplication with content in the Longford County Development Plan 2015-2021, this document does not include a chapter setting out the background policy context.

1.2 Review of Part V

In June 2011, the Government published a 'Housing Policy Statement' which will function as a framework to address short to medium term issues in the housing market. While reaffirming the Government's commitment to addressing social housing needs, this statement outlined their intention to stand down all existing affordable housing programmes to reflect current affordability conditions. These will be wound up as part of the ongoing review[2] of Part V of the Act. The Government has outlined that a decision is not being taken to end Part V fully, rather that it may be recast to incorporate relevant changes as necessary. This strategy is framed in the context of the Government's current stated position with respect to Part V. Further consideration is given to available social housing delivery mechanisms in Section 4.

1.3 Revised Population Projections - Regional Planning Guidelines for the Midland Region

The Regional Planning Guidelines for the Midland Region 2010-2022 (RPG) set a 2016 population target of 39,392 people for County Longford. High levels of housing delivery and significant in-migration to the County has resulted in the 2016 target being exceeded in advance of the forecasted period. A revised population target for 2016 of 43,080 people has subsequently been agreed with the Midland Regional Authority, and this target provides the basis for housing modelling carried out in this strategy.

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[2] On 29th February 2012, the DoECLG issued a circular which stated that pending the outcome of the review in negotiating agreements under section 96, Part V obligations should be discharged through mechanisms that place no additional funding pressures on authorities.

2.   Housing in Longford: A Market Assessment

SUMMARY

- The population of Longford increased by 25.31% between 2002-2011.
- Between 2006-2011, there was a 7% increase in the population of Longford Town, a 6% increase in Granard, while Edgeworthstown and Ballymahon recorded population growth rates of 23% and 29% respectively.
- The average household size in County Longford fell from 3.24 in 1996 to 2.64 in 2011.
- There were 3,051 housing completions in Longford over the period 2007-2013.
- The lowest average house prices in the country are currently found in Longford at €132,000.
- The current average asking price of a 1 bed apartment in Longford is approximately €43,000 and a 4 bed bungalow approximately €159,500.

2.1   Introduction

A strong understanding of recent activity in the wider housing market as well as that in County Longford is an important starting point in the preparation of a Housing Strategy for the county. Population and housing are intrinsically interlinked. An increase in population influences housing by creating housing demand. Conversely, the availability of housing influences house prices and the resulting number of people and households who can potentially migrate into an area, affecting total population. These connections between housing and population vary over time and between places, and because of this, where possible, local circumstances as well as prevailing economic and market conditions should be considered when producing a Housing Strategy. This section provides an overview of national, regional and local housing activity in Longford over the last ten years, and draws on local auctioneer and market expertise to provide commentary on the current and future outlook for the market.

2.2   Population and Housing Growth 2002-2011

Between 2002-2011 the population of the state increased from 3,917,203 to 4,581,269 people, a growth rate of almost 17%. Population growth over 2002-2006 was typified by trends of strong net-inward migration, which has been tempered considerably in recent years, by significant net outward migration. At 25.31%, population growth in the Midland Region outstripped recorded levels of national growth over the period of 2002-2011.

A cursory comparison of Longford's population performance relative to other counties in the Midland Region reveals that in terms of levels of growth in the period 2006-2011, County Longford was only surpassed by County Laois (20.13%) over that period, but this trend should also be framed in the context of actual growth over that time – Longford's percentage share of the total population growth in the Midlands Region only increased marginally from 13.78% in 2002 to 13.81% in 2011. As illustrated in Table 2.1 below, population gains were made between 2006-2011, relative to Offaly and Westmeath, but they lagged behind that exhibited by Laois over this period.

	Area/Region	Population 1996	Population 2002	Population 2006	Population 2011	% Change 1996-2002	% Change 2002-2006	% Change 2006-2011	Overall % Change 1996-2011
Midland Region	Laois	52,945	58,774	67,059	80,559	11.01	14.10	20.13	52.16
	Longford	30,166	31,068	34,391	39,000	2.99	10.69	13.40	29.28
	Offaly	59,117	63,663	70,868	76,687	7.69	11.32	8.21	29.72
	Westmeath	63,314	71,158	79,346	86,164	12.49	11.51	8.59	36.08
	Total	205,452	225,363	251,664	282,410	9.69	11.67	12.22	37.46

Table 2.1 Longford and Midland Region Population Analysis 1996-2011
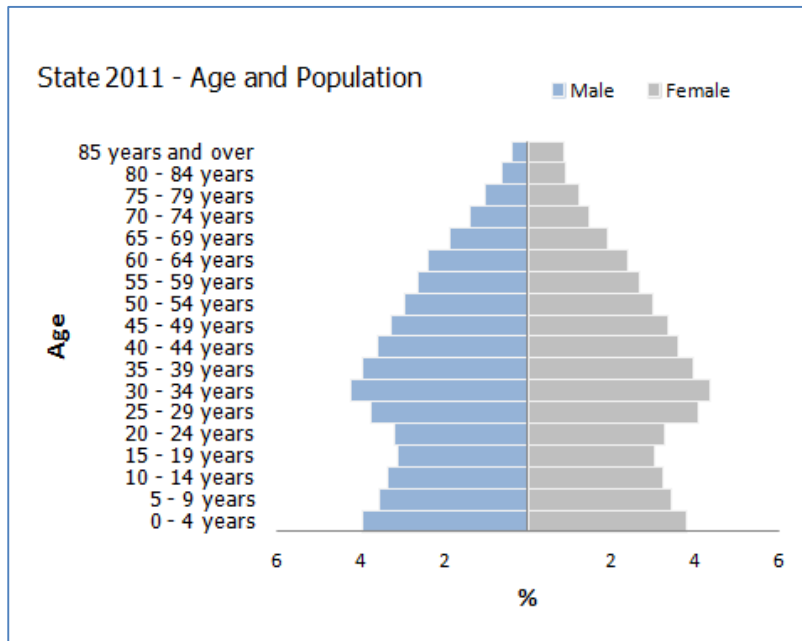
Figures 2.2 Longford and State Population Profiles 2011
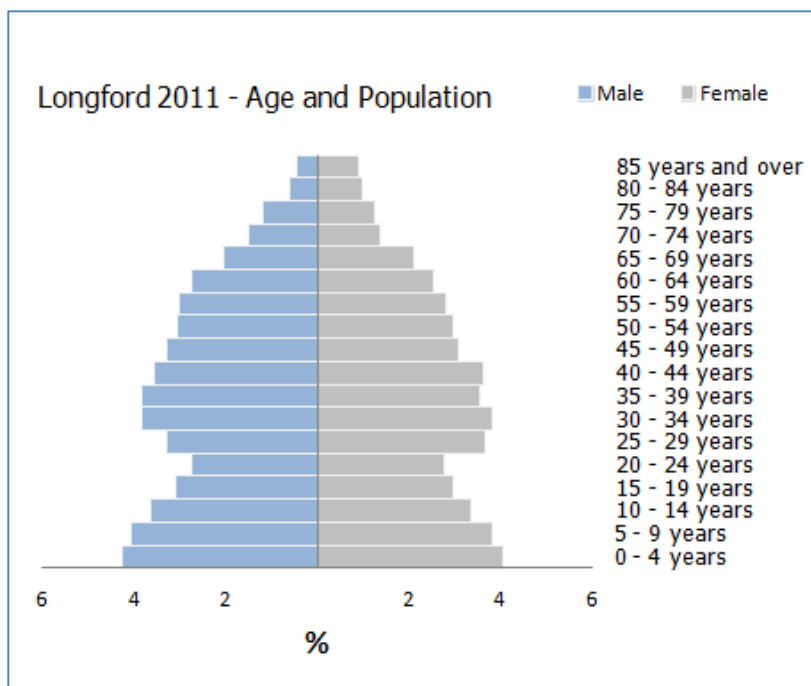
The major settlements in Longford, namely those identified within the settlement hierarchy of the RPGs and the Longford County Development Plan Core Strategy, experienced varying levels of population growth between 2006-2011. These included a 7% increase in the population of Longford Town, and a 6% increase in Granard, but more pronounced increases took place in Edgeworthstown and Ballymahon, which recorded growth rates of 23% and 29% respectively.
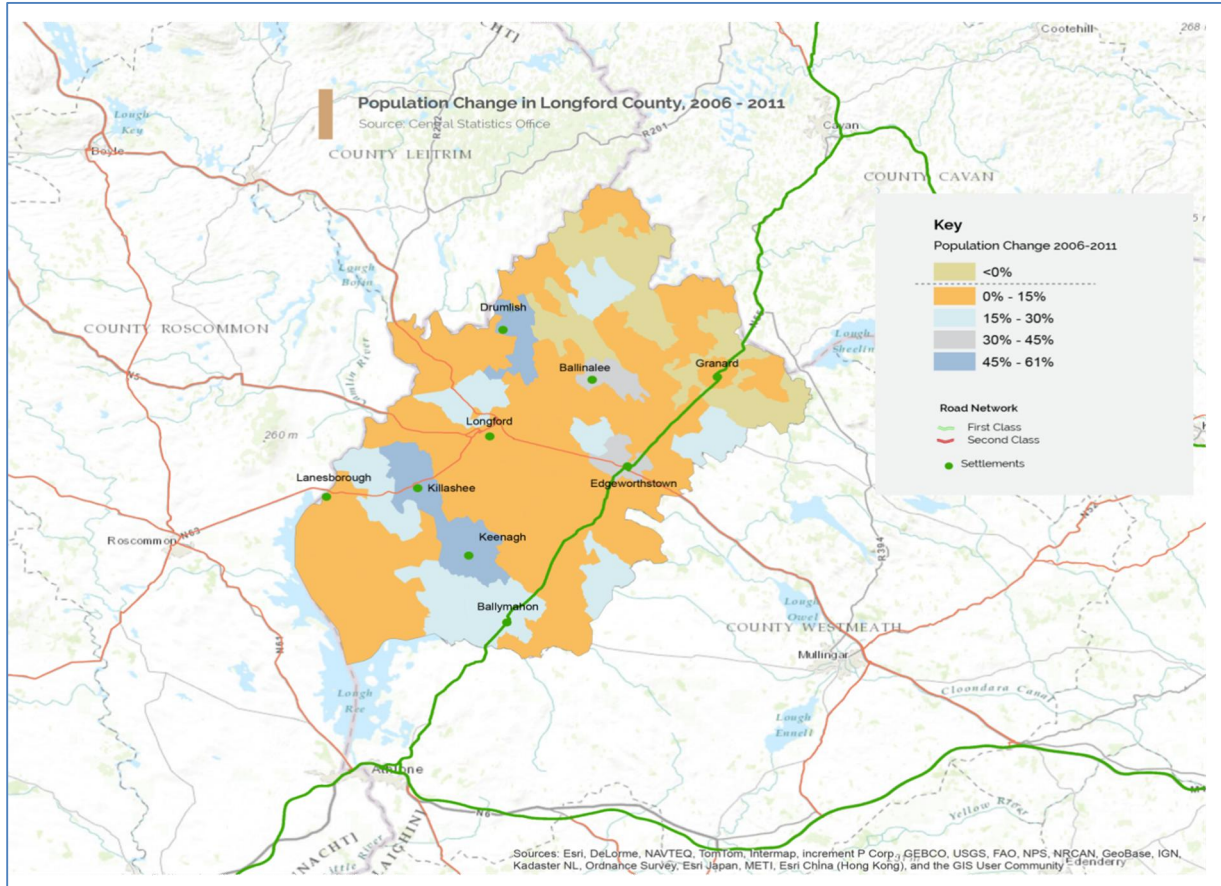
Figure 2.3 Longford Population Change 2006-2011

Housing delivery is often considered to be a more immediate reflection of prevailing market conditions within an area – an indicator of how the market operates and fluctuates in 'real time', and this has been particularly evident in the peaks and troughs displayed by the Irish housing market over the last ten years. Overall, from the late 1990s until the economic collapse in 2007, Ireland experienced strong housing demand influenced by population growth, a reduction in household sizes, increased age groups with higher household formation rates, together with net immigration. Additional factors also included an increase in divorce rates, higher incomes and a significant investment in the buy-to-let property market. This is evidenced locally in Longford by the fall in average household size in the County from 3.24 in 1996 to 2.64 in 2011. A total of 2,849 houses were built between 2007 and 2011, with the majority of these units having been constructed in the period 2007-2009, fuelling the recorded population growth in the County over this period. Further analysis on housing supply is explored in Section 4.

2.3   Current and Future Outlook

Significant challenges remain in the national housing market. Latest research from Daft.ie and Myhomes.ie indicates that house prices outside of Dublin are continuing to fall, although the rate of decline is moderating. Positively, there are signs of a general pick-up in activity, if not prices, in the market. Mortgage availability remains a constraining influence. The cost of borrowing, coupled with the requirement for larger 'up front' deposits, and relative job security, is inhibiting some first time buyers, but cash sales are predominating in some areas. It is estimated that there are approximately 43,000 properties for sale around the country, with almost 40% of homes finding a buyer within four months, up from 33% a year ago. Notably, the lowest average house prices in the country are found in Longford at €132,000[3], with the market in the County generally comparable with that of Leitrim, Roscommon, Laois, and Monaghan. Year on year house prices in Longford are down 5.5%[4], but this compares favourably to more pronounced decreases in Westmeath (-9.8%), Offaly (-11%) and Laois (-20.4%) over the same period. In line with national trends, the price of apartments has fallen considerably more than larger houses in the County. The current average asking price for a 1 bed apartment is Longford is approximately €43,000 and a 4 bed bungalow approximately €159,500.

Local auctioneers also testify to some variations in asking prices across the County, with Longford Town particularly displaying resilience in terms of its rental and house sales market due to demand for good quality houses and apartments. Local insight also suggests that there is an emerging trend of investors purchasing houses in traditionally lower value areas due to the presence of strong rental demand. There is general consensus that market momentum should gather pace over the next couple of years as part of the envisaged recovery scenario for the economy. In the longer term, localised demographic factors such as the rise in the cumulative birth rate[5] and lower occupancy rates may require a revised approach to housing provision in the County, including a wider assessment of housing mix typologies with respect to dwelling type, size and affordability levels.

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[3] The Daft.ie House Price Report, April 2013
[4] As at April 2013.
[5] The Longford population in the 0-4 age group increased by 958 persons or 28% between 2002-2011

3. Housing Demand

SUMMARY

- The population of the County is projected to increase by 5,603 persons between 2011-2022.
- The number of households in County Longford is expected to increase from 14,410 in 2011 to approximately 16,745 in 2022, an increase of 2,335 houses or the equivalent of a per annum average of 212 units.
- Approximately one third of the households in Longford have an average annual disposable income of €14,749.00 (about €283.63per week).
- Affordability modelling suggests that approximately 293 social housing units will have to be delivered over the period to 2021.
- On average, there is likely to be a 13.85% shortfall in the delivery of social housing over the period to 2021.

3.1 Introduction

The determination of housing demand over the operational period of the Development Plan is a fundamental cornerstone of the overall Housing Strategy. It is essential that all relevant and available data is considered and applied where appropriate. The demand side model draws on key research information from the Department of the Environment, Community and Local Government (DoECLG), the Central Statistics Office (CSO) and the Economic and Social Research Institute (ESRI) to reflect the latest position with respect to the housing market and the documented outputs are the product of considered scenario testing.

3.2 Housing Demand Methodology

The following key steps have been taken to determine the housing demand for County Longford up to and including the plan period of 2015 to 2021, and beyond.

Step 1: A detailed assessment of the Longford County population projections for the period 2015 to 2021 based on the revised Regional Planning Guidelines for the Midland Region population forecasts.

Step 2: Calculation of average household size and additional households required to cater for the projected additional population from 2015-2021, including implied assumptions on average household size over that period.

Step 3: Estimated distribution of household disposable incomes in the County for 2015-2021 based on the 10 decile income ranges set out in the CSO Household Budget Survey (2012).

Step 4: Calculation of household disposable income distribution from 2015-2024 based on the ESRI Medium Term Review 2013-2020 (July 2013).

Step 5: Assessment of average house prices in the State and in Longford County and Town from 2000 to 2012 – based on the DoECLG Database Direct for Housing Statistics (August 2013).

Step 6: Calculation of projected house price bands for Longford County for the years 2015-2021 based on evidenced assumptions relating to average house price decreases and increases over the time period.

Step 7: Determination of annual income distribution of total households in County Longford from 2015-2021 based on the 10 income decile ranges, with reference to source documents including the CSO's Household Budget Survey 2009-2010 and 2004-2005

Step 8: Determination of income distribution of annual additional house-holds required for Longford from 2015-2021, based on10 decile income ranges, County Longford Development Plan 2009-2015, DoECLG's 'A Model Housing Strategy and Step-by-Step Guide, 2000'.

Step 9: Calculation of house price affordability for Longford County from 2015-2021, based on the calculated household disposable income distribution and the application of the annuity formula.

Step 10: Calculation of anticipated social and affordable housing need and associated shortfall for Longford County from 2015-2021 based on the number of households required, housing affordability, household band position, house prices bands, number of houses required within each band, and percentage and number of housing units projected to be provided within each band.

3.3 Population and Household Projections

The starting point in any assessment of demand for housing over the Development Plan period 2015- 2021 is projected population growth for this period. In accordance with the revised RPG population forecasts, the population of the County is projected to increase by 5,603 people between 2011-2022, which reflects a 14% increase over that period. The population of Longford Town is forecast to increase from 8,002 to approximately 12,926 people over the same timeframe.

Year	Longford County Population	Annual Population Increase from 2011 to 2024	Longford Town Population	Remainder of County
2011	39,000	-	8,002	30,988
2012	39,497	497	-	-
2013	40,000	503	-	-
2014	40,509	509	-	-
2015	41,025	516	-	-
2016	41,547	522	10,240	31,306
2017	42,042	495	-	-
2018	42,544	501	-	-
2019	43,051	507	-	-
2020	43,564	513	-	-
2021	44,084	519	-	-
2022	44,603	519	12,926	31,677
2023	45,135	532	13,080	32,055
2024	45,670	535	13,235	32,435

Table 3.1: Projected Population Growth in County Longford, 2011-2024

The Census 2011 results indicate that Longford has a population to household ratio of 2.71. In line with national trends, household size in the County has declined in recent decades and it is envisaged that this trend will continue in the foreseeable future. The RPGs project an occupancy rate of 2.4 over the period to 2022, and in compliance with this, the Housing Strategy projects this ratio forward over the intervening period. Through this process, the strategy is consistent with the Regional Planning Guidelines.

By applying the relevant household size to projected population increases, it is possible to forecast required household numbers to 2022. As summarised in Table 3.2 below, the number of households in County Longford is expected to increase from 14,410 in 2011 to approximately 16,745 in 2022, an increase of 2,335 houses, or the equivalent of a per annum average of 212 units.

> Please note: The relationship between projected population and household growth in absolute terms over the study period may not directly sum due to the uniform application of an average household size of 2.4 over this period, which discounts existing household formation rates and assumes that all households in the county will consist of 2.4 people over this period.

Year	Annual Population Increase from 2012 to 2024	Average Household Size	Additional Houses Required Per Annum	Number of Households
1996		3.24	-	9,320
2002		3.11	-	9,996
2006		2.86	-	12,042
2011		2.71	-	14,410
2012	497		207	14,617
2013	503		210	14,826
2014	509		212	15,039
2015	516		215	15,254
2016	522		218	15,471
2017	495		206	15,678
2018	501	2.4	209	15,887
2019	507		211	16,098
2020	513		214	16,312
2021	519		216	16,528
2022	519		216	16,745
2023	532		222	16,966
2024	535		223	17,189

Table 3.2: Projected Additional Houses Required Per Annum from 2012-2024

3.4 Disposable Income Projections

Disposable income is the amount of income, after tax is deducted, that is available for spending and saving. It functions as an important measure of housing affordability[6] in an area i.e. the ability of a household to purchase their own home. Current estimates of household disposal income are derived from the CSO Household Budget Survey (2012). This resource provides a snapshot of national household budgets, which have to be adjusted for county-level analysis. A deflator[7] of 0.88 has been extracted from the CSO report on County Incomes and Regional GDP 2010[8] and applied for such purposes.

Table 3.3 below illustrates the outputs of this exercise, with findings disaggregated into ten income segments or 'deciles' and applied to the proportion of households in Longford within each decile. It indicates that after taxes, about one third[9] of the households in Longford have an average annual disposable income of €14,749, or the equivalent of €283.63 per week.

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[6] Section 93 of the Planning and Development Act 2000, defines 'affordability' as "a person who is in need of accommodation and whose income would not be adequate to meet the payments of 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% of that person's annual income net of income tax and pay related social insurance..."

[7] The measure of price inflation/deflation in an area, relative to the national measure at that time.

[8] Published February 2013

[9] 1st, 2nd and 3rd Deciles

Income Range	Average Weekly Disposable Income (State) (€) (1999-2000)	Average Weekly Disposable Income (State) (€) (2004-2005)	Average Weekly Disposable Income (State) (€) (2009-2010)	Percentage Change from 2004-2005 to 2009-2010	Assumed Annual Percentage Income Increase from 2005 to 2010	Adjusted Average Weekly Disposable Income (State) (€) (2011)	Percentage of Households in Each Category (State)	Average Annual Disposable Income (State) (€) (2011)	Longford County Deflator	Average Annual Disposable Income (Longford) (€) (2011)	Number of Households in Longford (2011)
1st Decile	106.23	158.99	188.91	18.8%	3.76%	196.02	11.57%	10,193.05	0.887	9,040.14	1,667
2nd Decile	174.42	244.65	300.98	23.0%	4.60%	314.84	10.54%	16,371.68	0.887	14,519.93	1,519
3rd Decile	249.38	359.12	431.28	20.1%	4.02%	448.61	9.48%	23,327.82	0.887	20,689.28	1,366
4th Decile	331.71	488.30	549.20	12.5%	2.49%	562.90	9.60%	29,270.75	0.887	25,960.03	1,383
5th Decile	423.00	628.31	669.46	6.5%	1.31%	678.23	9.74%	35,267.91	0.887	31,278.86	1,404
6th Decile	515.73	779.53	802.56	3.0%	0.59%	807.30	9.56%	41,979.71	0.887	37,231.51	1,378
7th Decile	617.61	950.84	972.03	2.2%	0.45%	976.36	9.81%	50,770.85	0.887	45,028.31	1,414
8th Decile	743.44	1,167.54	1,183.82	1.4%	0.28%	1,187.12	9.58%	61,730.31	0.887	54,748.19	1,380
9th Decile	925.52	1,420.76	1,472.66	3.7%	0.73%	1,483.42	9.78%	77,137.80	0.887	68,412.98	1,409
10th Decile	1,428.71	2,232.01	2,289.38	2.6%	0.51%	2,301.15	10.34%	119,659.74	0.887	106,125.40	1,490
Total							100.00%				14,410

Table 3.3 Estimated Distributions of Household Disposable Incomes for County Longford, 2011

To inform the forward projection of future affordability in Longford, the baseline figures are then inflated annually using forecasted average disposable household income growth rates from the Economic and Social and Research Institute (ESRI). The latest projections from the Medium Term Review 2010-2020[10] set out a scenario-based approach to future growth. Based on the current economic outlook, a recovery-based scenario average of 3.6% per annum has been applied over the plan period, which for reference, compares with an average growth rate figure of 7.1% contained within the previous Housing Strategy. The key outputs of this are shown in Table 3.4 below, which highlights a notable difference in average disposable incomes across the County for the 10 decile income ranges for each of the projected years[11].

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[10] Published July 2013.

[11] This includes an additional 3 years to take account of the previously stated requirement to report to 2024.

Average Annual Disposable Income - Longford County - 2011-2024 (€)														
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
% Growth	-	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%
1st Decile	9,040	9,366	9,703	10,052	10,414	10,789	11,177	11,580	11,996	12,428	12,876	13,339	13,819	14,317
2nd Decile	14,520	15,043	15,584	16,145	16,726	17,329	17,952	18,599	19,268	19,962	20,681	21,425	22,196	22,995
3rd Decile	20,689	21,434	22,206	23,005	23,833	24,691	25,580	26,501	27,455	28,444	29,467	30,528	31,627	32,766
4th Decile	25,960	26,895	27,863	28,866	29,905	30,982	32,097	33,252	34,450	35,690	36,975	38,306	39,685	41,113
5th Decile	31,279	32,405	33,571	34,780	36,032	37,329	38,673	40,065	41,508	43,002	44,550	46,154	47,815	49,537
6th Decile	37,232	38,572	39,960	41,399	42,889	44,433	46,033	47,690	49,407	51,186	53,028	54,937	56,915	58,964
7th Decile	45,028	46,649	48,329	50,069	51,871	53,738	55,673	57,677	59,754	61,905	64,133	66,442	68,834	71,312
8th Decile	54,748	56,719	58,761	60,876	63,068	65,338	67,691	70,127	72,652	75,268	77,977	80,784	83,693	86,705
9th Decile	68,413	70,876	73,427	76,071	78,809	81,646	84,586	87,631	90,786	94,054	97,440	100,948	104,582	108,347
10th Decile	106,125	109,946	113,904	118,005	122,253	126,654	131,213	135,937	140,831	145,901	151,153	156,595	162,232	168,072

Table 3.4: Average Annual Disposable Income for County Longford, 2011-2024

3.5   House Price Assessment and Projection

Section 2 of this strategy sets out in detail background information on house price trends in the current market. As part of the price assessment and projection for County Longford, it is important to determine, generally, current house price sales and how they may fluctuate over the plan period. Table 3.5 below outlines the projected calculated house prices bands for County Longford from 2008-2024. This table has been calculated using the CSO Residential Property Price Index (July 2013) and reflects a nominal 1% increase in house prices in 2015 and 2016 rising to a 4% increase between 2021-2024.

	Average Price Increase/ Decrease	1st Band - not exceeding X1	2nd Band - X1-X2		3rd Band - X2-X3		4th Band - X3-X4		5th Band - X4-X5		6th Band - X5-X6		7th Band - X6-X7		8th Band - exceeding X7
2008	-	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001	500,000	500,000
2009	-16.20%	125,700	125,701	167,600	167,601	209,500	209,501	251,400	251,401	293,300	293,301	335,200	335,201	419,000	419,000
2010	-11.40%	111,370	111,371	148,494	148,494	185,617	185,618	222,740	222,741	259,864	259,865	296,987	296,988	371,234	371,234
2011	-13.00%	96,892	96,893	129,189	129,190	161,487	161,487	193,784	193,785	226,082	226,082	258,379	258,380	322,974	322,974
2012	-11.40%	85,846	85,847	114,462	114,462	143,077	143,078	171,693	171,693	200,308	200,309	228,924	228,924	286,155	286,155
2013	0.00%	85,846	85,847	114,462	114,462	143,077	143,078	171,693	171,693	200,308	200,309	228,924	228,924	286,155	286,155
2014	0.00%	85,846	85,847	114,462	114,462	143,077	143,078	171,693	171,693	200,308	200,309	228,924	228,924	286,155	286,155
2015	1.00%	86,705	86,705	115,606	115,607	144,508	144,509	173,410	173,410	202,311	202,312	231,213	231,213	289,016	289,016
2016	1.00%	87,572	87,572	116,763	116,763	145,953	145,954	175,144	175,144	204,334	204,335	233,525	233,526	291,906	291,906
2017	2.00%	89,323	89,324	119,098	119,098	148,872	148,873	178,647	178,647	208,421	208,422	238,196	238,196	297,744	297,744
2018	2.50%	91,556	91,557	122,075	122,076	152,594	152,595	183,113	183,113	213,632	213,632	244,150	244,151	305,188	305,188
2019	3.00%	94,303	94,304	125,737	125,738	157,172	157,172	188,606	188,607	220,041	220,041	251,475	251,476	314,344	314,344
2020	3.50%	97,604	97,604	130,138	130,139	162,673	162,674	195,207	195,208	227,742	227,743	260,277	260,277	325,346	325,346
2021	4.00%	101,508	101,509	135,344	135,344	169,180	169,180	203,016	203,016	236,852	236,852	270,688	270,688	338,360	338,360
2022	4.00%	105,568	105,569	140,758	140,758	175,947	175,948	211,136	211,137	246,326	246,326	281,515	281,516	351,894	351,894
2023	4.00%	109,791	109,792	146,388	146,389	182,985	182,986	219,582	219,583	256,179	256,180	292,776	292,776	365,970	365,970
2024	4.00%	114,183	114,183	152,243	152,244	190,304	190,305	228,365	228,366	266,426	266,427	304,487	304,488	380,608	380,608
% of Longford Housing Units within each Band based on Whole Country		2.50%	13.50%		15.50%		17.50%		14.50%		10.50%		11.50%		14.50%

Table 3.5 Affordability Analysis and Associated Affordable Housing Demand 2008-2024

The projections for household income to 2021 are applied to the DoECLG Model Housing Strategy annuity formula to determine the maximum affordable house price for each of the ten disposable income decile ranges. The key variables used in the annuity formula include an affordability threshold of a maximum of 35% expenditure of household income on mortgage costs, a loan to value ratio of 0.80, an annual interest rate (APR) of 3.95%, and a loan term of 25 years.

Tables 3.6 and 3.7 below set out the average annual and monthly disposable incomes for Longford for the period 2012-2024 and Table 3.8 summarises the outputs from the annuity calculation, detailing the approximate affordable house prices in County Longford to 2024.

Range	% of Households in Each Category (Longford)	Average Annual Household Disposable Income - Longford County - 2012-2024 (€)												
		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1st Decile	11.57%	9,366	9,703	10,052	10,414	10,789	11,177	11,580	11,996	12,428	12,876	13,339	13,819	14,317
2nd Decile	10.54%	15,043	15,584	16,145	16,726	17,329	17,952	18,599	19,268	19,962	20,681	21,425	22,196	22,995
3rd Decile	9.48%	21,434	22,206	23,005	23,833	24,691	25,580	26,501	27,455	28,444	29,467	30,528	31,627	32,766
4th Decile	9.60%	26,895	27,863	28,866	29,905	30,982	32,097	33,252	34,450	35,690	36,975	38,306	39,685	41,113
5th Decile	9.74%	32,405	33,571	34,780	36,032	37,329	38,673	40,065	41,508	43,002	44,550	46,154	47,815	49,537
6th Decile	9.56%	38,572	39,960	41,399	42,889	44,433	46,033	47,690	49,407	51,186	53,028	54,937	56,915	58,964
7th Decile	9.81%	46,649	48,329	50,069	51,871	53,738	55,673	57,677	59,754	61,905	64,133	66,442	68,834	71,312
8th Decile	9.58%	56,719	58,761	60,876	63,068	65,338	67,691	70,127	72,652	75,268	77,977	80,784	83,693	86,705
9th Decile	9.78%	70,876	73,427	76,071	78,809	81,646	84,586	87,631	90,786	94,054	97,440	100,948	104,582	108,347
10th Decile	10.34%	109,946	113,904	118,005	122,253	126,654	131,213	135,937	140,831	145,901	151,153	156,595	162,232	168,072
	100.00%													

Table 3.6 Average Annual Household Disposable Income in County Longford, 2012-2024

Range	% of Households in Each Category (Longford)	Average Monthly Disposable Income - Longford County - 2012-2024 (€)												
		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1st Decile	11.57%	780	809	838	868	899	931	965	1,000	1,036	1,073	1,112	1,152	1,193
2nd Decile	10.54%	1,254	1,299	1,345	1,394	1,444	1,496	1,550	1,606	1,663	1,723	1,785	1,850	1,916
3rd Decile	9.48%	1,786	1,850	1,917	1,986	2,058	2,132	2,208	2,288	2,370	2,456	2,544	2,636	2,730
4th Decile	9.60%	2,241	2,322	2,405	2,492	2,582	2,675	2,771	2,871	2,974	3,081	3,192	3,307	3,426
5th Decile	9.74%	2,700	2,798	2,898	3,003	3,111	3,223	3,339	3,459	3,584	3,713	3,846	3,985	4,128
6th Decile	9.56%	3,214	3,330	3,450	3,574	3,703	3,836	3,974	4,117	4,265	4,419	4,578	4,743	4,914
7th Decile	9.81%	3,887	4,027	4,172	4,323	4,478	4,639	4,806	4,979	5,159	5,344	5,537	5,736	5,943
8th Decile	9.58%	4,727	4,897	5,073	5,256	5,445	5,641	5,844	6,054	6,272	6,498	6,732	6,974	7,225
9th Decile	9.78%	5,906	6,119	6,339	6,567	6,804	7,049	7,303	7,565	7,838	8,120	8,412	8,715	9,029
10th Decile	10.34%	9,162	9,492	9,834	10,188	10,554	10,934	11,328	11,736	12,158	12,596	13,050	13,519	14,006
	100.00%													

Table 3.7 Average Monthly Disposable Income in County Longford, 2012-2024

Range	% of Households in Each Category (Longford)	Approximate Affordable House Price - Longford County - 2012-2024 (€)												
		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1st Decile	11.57%	65,029	67,370	69,795	72,308	74,911	77,608	80,402	83,296	86,295	89,401	92,620	95,954	99,408
2nd Decile	10.54%	104,447	108,207	112,102	116,138	120,319	124,651	129,138	133,787	138,603	143,593	148,762	154,118	159,666
3rd Decile	9.48%	148,825	154,183	159,733	165,484	171,441	177,613	184,007	190,632	197,494	204,604	211,970	219,601	227,506
4th Decile	9.60%	186,740	193,462	200,427	207,642	215,117	222,861	230,884	239,196	247,807	256,728	265,971	275,546	285,465
5th Decile	9.74%	225,000	233,100	241,491	250,185	259,192	268,523	278,189	288,204	298,580	309,328	320,464	332,001	343,953
6th Decile	9.56%	267,819	277,461	287,449	297,797	308,518	319,625	331,131	343,052	355,402	368,196	381,451	395,184	409,410
7th Decile	9.81%	323,904	335,565	347,645	360,160	373,126	386,559	400,475	414,892	429,828	445,302	461,333	477,941	495,147
8th Decile	9.58%	393,823	408,000	422,688	437,905	453,670	470,002	486,922	504,451	522,611	541,425	560,917	581,110	602,030
9th Decile	9.78%	492,118	509,835	528,189	547,203	566,903	587,311	608,455	630,359	653,052	676,562	700,918	726,151	752,292
10th Decile	10.34%	763,397	790,879	819,351	848,848	879,406	911,065	943,863	977,842	1,013,044	1,049,514	1,087,296	1,126,439	1,166,991
	100.00%													

Table 3.8: Approximate Affordable Housing Prices in County Longford, 2012-2024

Table 3.9 below provides a breakdown of the total additional housing units required over the period of 2012-2024 based on the ten decile range. This analysis is based on the revised RPG targets for County Longford up to year 2022.

Income Range	% of Households in Each Category (Longford)	Total Additional Households - Longford County - 2012-2024 (€)												
		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1st Decile	11.57%	24	24	25	25	25	24	24	24	25	25	25	26	26
2nd Decile	10.54%	22	22	22	23	23	22	22	22	23	23	23	23	23
3rd Decile	9.48%	20	20	20	20	21	20	20	20	20	21	21	21	21
4th Decile	9.60%	20	20	20	21	21	20	20	20	21	21	21	21	21
5th Decile	9.74%	20	20	21	21	21	20	20	21	21	21	21	22	22
6th Decile	9.56%	20	20	20	21	21	20	20	20	20	21	21	21	21
7th Decile	9.81%	20	21	21	21	21	20	20	21	21	21	21	22	22
8th Decile	9.58%	20	20	20	21	21	20	20	20	20	21	21	21	21
9th Decile	9.78%	20	20	21	21	21	20	20	21	21	21	21	22	22
10th Decile	10.34%	21	22	22	22	23	21	22	22	22	22	22	23	23
	100.00%	207	210	212	215	218	206	209	211	214	216	216	222	223

Table 3.9 Required Additional Households in County Longford, 2012-2024

3.6 Household Affordability

An essential requirement of this Housing Strategy is to identify as accurately as possible the number of households who can be classified as having an affordability problem over the period 2015-2021, so as to adequately inform the necessary provision of these units. Table 3.10 below sets out in detail the determination of the anticipated social housing need and associated shortfall for Longford County Council. This determination is based on the number of households required, housing affordability by each decile, household band position, house prices bands (upper value), number of houses required within each band, and the percentage and number of housing units projected to be provided within each band.

Taking 2015 as an illustrative year, there are 215 households required, 25 of which are required within the 1st Band that has an upper price value of €86,705 and based on DoECLG House Price Statistics System, it is expected that only 5 housing units will be provided within this band. Therefore, there will be a housing shortage in this band of 30 units and this equates to 14.01% of the overall total household requirement.

Table 3.10 Calculation of Anticipated Social and Affordable Housing Need, County Longford 2012-2024

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2012	1st Decile	24	24	65,029	1st Band	85,846	38	2.50%	5	32	15.67%
	2nd Decile	22	46	104,447	2nd Band	114,462	13	13.50%	28	-15	-
	3rd Decile	20	65	148,825	3rd & 4th Bands	171,693	28	33.00%	68	-40	-
	4th Decile	20	85	186,740	5th Band	200,308	15	14.50%	30	-15	-
	5th Decile	20	105	225,000	6th Band	228,924	13	10.50%	22	-9	-
	6th Decile	20	125	267,819	7th Band	286,155	22	11.50%	24	-2	-
	7th Decile	20	145	323,904	8th Band	None	-	14.50%	30	-	-
	8th Decile	20	165	393,823							
	9th Decile	20	186	492,118							
	10th Decile	21	207	763,397							
		207						100.00%	207		
2013	1st Decile	24	24	67,370	1st Band	85,846	37	2.50%	5	32	15.04%
	2nd Decile	22	46	108,207	2nd Band	114,462	12	13.50%	28	-16	-
	3rd Decile	20	66	154,183	3rd & 4th Bands	171,693	27	33.00%	69	-42	-
	4th Decile	20	86	193,462	5th Band	200,308	15	14.50%	30	-15	-
	5th Decile	20	107	233,100	6th and 7th Bands	286,155	34	22.00%	46	-12	-
	6th Decile	20	127	277,461							
	7th Decile	21	147	335,565	8th Band	None	-	14.50%	30	-	-
	8th Decile	20	167	408,000							

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
	9th Decile	20	188	509,835							
	10th Decile	22	210	790,879							
		210						100.00%	210		
2014	1st Decile	25	25	69,795	1st Band	85,846	36	2.50%	5	31	14.43%
	2nd Decile	22	47	112,102	2nd Band	114,462	12	13.50%	29	-17	-
	3rd Decile	20	67	159,733	3rd & 4th Bands	171,693	27	33.00%	70	-43	-
	4th Decile	20	87	200,427	5th & 6th Bands	228,924	28	25.00%	53	-25	-
	5th Decile	21	108	241,491	7th Band	286,155	25	11.50%	24	1	-
	6th Decile	20	128	287,449							
	7th Decile	21	149	347,645							
	8th Decile	20	170	422,688	8th Band	None	-	14.50%	31	-	-
	9th Decile	21	190	528,189							
	10th Decile	22	212	819,351							
		212						100.00%	212		
2015	1st Decile	25	25	72,308	1st Band	86,705	35	2.50%	5	30	14.01%
	2nd Decile	23	48	116,138	2nd & 3rd Bands	144,508	24	29.00%	62	-39	-
	3rd Decile	20	68	165,484	4th Band	173,410	15	17.50%	38	-23	-
	4th Decile	21	89	207,642	5th & 6th Bands	231,213	27	25.00%	54	-27	-
	5th Decile	21	109	250,185	7th Band	289,016	25	11.50%	25	0	-
	6th Decile	21	130	297,797							
	7th Decile	21	151	360,160							
	8th Decile	21	172	437,905	8th Band	None	-	14.50%	31	-	-
	9th Decile	21	193	547,203							
	10th Decile	22	215	848,848							
		215						100.00%	215		

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2016	1st Decile	25	25	74,911	1st Band	87,572	35	2.50%	5	30	13.59%
	2nd Decile	23	48	120,319	2nd & 3rd Bands	145,953	24	29.00%	63	-40	-
	3rd Decile	21	69	171,441	4th Band	175,144	14	17.50%	38	-24	-
	4th Decile	21	90	215,117	5th & 6th Bands	233,525	27	25.00%	54	-28	-
	5th Decile	21	111	259,192	7th Band	291,906	25	11.50%	25	0	-
	6th Decile	21	132	308,518	8th Band	None	-	14.50%	32	-	-
	7th Decile	21	153	373,126							
	8th Decile	21	174	453,670							
	9th Decile	21	195	566,903							
	10th Decile	23	218	879,406							
		218						100.00%	218		
2017	1st Decile	24	24	77,608	1st Band	89,323	33	2.50%	5	28	13.34%
	2nd Decile	22	46	124,651	2nd & 3rd Bands	148,872	22	29.00%	60	-38	-
	3rd Decile	20	65	177,613	4th & 5th Bands	208,421	25	32.00%	66	-41	-
	4th Decile	20	85	222,861	6th Band	238,196	14	10.50%	22	-8	-
	5th Decile	20	105	268,523	7th Band	297,744	23	11.50%	24	-1	-
	6th Decile	20	125	319,625	8th Band	None	-	14.50%	30	-	-
	7th Decile	20	145	386,559							
	8th Decile	20	165	470,002							
	9th Decile	20	185	587,311							
	10th Decile	21	206	911,065							
		206						100.00%	206		
2018	1st Decile	24	24	80,402	1st Band	91,556	33	2.50%	5	28	13.18%
	2nd Decile	22	46	129,138	2nd & 3rd Bands	152,594	22	29.00%	61	-39	-
	3rd Decile	20	66	184,007	4th & 5th Bands	213,632	25	32.00%	67	-42	-

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
	4th Decile	20	86	230,884	6th Band	244,150	14	10.50%	22	-8	-
	5th Decile	20	106	278,189	7th Band	305,188	23	11.50%	24	-1	-
	6th Decile	20	126	331,131							
	7th Decile	20	147	400,475							
	8th Decile	20	167	486,922	8th Band	None	-	14.50%	30	-	-
	9th Decile	20	187	608,455							
	10th Decile	22	209	943,863							
		209						100.00%	209		
2019	1st Decile	24	24	83,296	1st Band	94,303	33	2.50%	5	28	13.08%
	2nd Decile	22	47	133,787	2nd & 3rd Bands	157,172	22	29.00%	61	-39	-
	3rd Decile	20	67	190,632	4th & 5th Bands	220,041	25	32.00%	68	-43	-
	4th Decile	20	87	239,196	6th Band	251,475	14	10.50%	22	-8	-
	5th Decile	21	108	288,204	7th Band	314,344	23	11.50%	24	-1	-
	6th Decile	20	128	343,052							
	7th Decile	21	149	414,892							
	8th Decile	20	169	504,451	8th Band	None	-	14.50%	31	-	-
	9th Decile	21	190	630,359							
	10th Decile	22	211	977,842							
		211						100.00%	211		
2020	1st Decile	25	25	86,295	1st Band	97,604	33	2.50%	5	28	13.07%
	2nd Decile	23	47	138,603	2nd & 3rd Bands	162,673	22	29.00%	62	-40	-
	3rd Decile	20	68	197,494	4th & 5th Bands	227,742	25	32.00%	68	-43	-
	4th Decile	21	88	247,807	6th Band	260,277	14	10.50%	22	-8	-
	5th Decile	21	109	298,580	7th Band	325,346	23	11.50%	25	-	-
	6th Decile	20	129	355,402	8th Band	None	-	14.50%	31	-	-

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
	7th Decile	21	150	429,828							
	8th Decile	20	171	522,611							
	9th Decile	21	192	653,052							
	10th Decile	22	214	1,013,044							
		214						100.00%	214		
2021	1st Decile	25	25	89,401	1st Band	101,508	34	2.50%	5	28	13.13%
	2nd Decile	23	48	143,593	2nd & 3rd Bands	169,180	23	29.00%	63	-40	-
	3rd Decile	21	68	204,604	4th & 5th Bands	236,852	26	32.00%	69	-44	-
	4th Decile	21	89	256,728	6th Band	270,688	14	10.50%	23	-9	-
	5th Decile	21	110	309,328	7th Band	338,360	24	11.50%	25	-1	-
	6th Decile	21	131	368,196	8th Band	None	-	14.50%	31	-	-
	7th Decile	21	152	445,302							
	8th Decile	21	173	541,425							
	9th Decile	21	194	676,562							
	10th Decile	22	216	1,049,514							
		216						100.00%	216		
2022	1st Decile	25	25	92,620	1st Band	105,568	34	2.50%	5	29	13.19%
	2nd Decile	23	48	148,762	2nd & 3rd Bands	175,947	23	29.00%	63	-40	-
	3rd Decile	21	68	211,970	4th & 5th Bands	246,326	26	32.00%	69	-43	-
	4th Decile	21	89	265,971	6th Band	281,515	14	10.50%	23	-8	-
	5th Decile	21	110	320,464	7th Band	351,894	24	11.50%	25	-1	-
	6th Decile	21	131	381,451	8th Band	None	-	14.50%	31	-	-
	7th Decile	21	152	461,333							
	8th Decile	21	173	560,917							
	9th Decile	21	194	700,918							

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
	10th Decile	22	216	1,087,296							
		216						100.00%	216		
2023	1st Decile	26	26	95,954	1st Band	109,791	35	2.50%	6	29	13.25%
	2nd Decile	23	49	154,118	2nd & 3rd Bands	182,985	23	29.00%	64	-41	-
	3rd Decile	21	70	219,601	4th & 5th Bands	256,179	27	32.00%	71	-44	-
	4th Decile	21	91	275,546	6th Band	292,776	15	10.50%	23	-9	-
	5th Decile	22	113	332,001	7th Band	365,970	25	11.50%	25	-1	-
	6th Decile	21	134	395,184	8th Band	None	-	14.50%	32	-	-
	7th Decile	22	156	477,941							
	8th Decile	21	177	581,110							
	9th Decile	22	199	726,151							
	10th Decile	23	222	1,126,439							
		222						100.00%	222		
2024	1st Decile	26	26	99,408	1st Band	114,183	35	2.50%	6	30	13.31%
	2nd Decile	23	49	159,666	2nd & 3rd Bands	190,304	24	29.00%	65	-41	-
	3rd Decile	21	70	227,506	4th & 5th Bands	266,426	27	32.00%	71	-45	-
	4th Decile	21	92	285,465	6th Band	304,487	15	10.50%	23	-9	-
	5th Decile	22	114	343,953	7th Band	380,608	25	11.50%	26	-1	-
	6th Decile	21	135	409,410	8th Band	None	-	14.50%	32	-	-
	7th Decile	22	157	495,147							
	8th Decile	21	178	602,030							
	9th Decile	22	200	752,292							
	10th Decile	23	223	1,166,991							
		223						100.00%	223		

A summary of total social need for County Longford is set out in Table 3.11 below, which evidences that there is an anticipated per annum social housing shortfall, or requirement, of between 13.07% and 15.67% over the period to 2024. There is a requirement to deliver 293 social housing units up and including the end of the plan period in 2021, which equates to an anticipated average shortfall of 13.85% up to 2021.

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
New Household Formations	207	210	212	215	218	206	209	211	214	216	216	222	223
Social and Affordable Housing Requirement	32	32	31	30	30	28	28	28	28	28	29	29	30
Housing Shortfall as a % of Total Households Required	15.67%	15.04%	14.43%	14.01%	13.59%	13.34%	13.18%	13.08%	13.07%	13.13%	13.19%	13.25%	13.31%

Table 3.11 Summary of Anticipated Social and Affordable Housing Need in County Longford, 2012-2024

4. Housing Supply

SUMMARY

- The calculated housing target for the Longford County up to 2021 is 2,120 units.
- The total housing land requirement for this period is 84 hectares.
- The calculated requirement for Longford Town for this period is 61 hectares.
- Based on the revised RPG total housing target of 2,335 units by 2022 and a calculation of existing supply relative to demand, there is sufficient zoned land in the county to address identified future requirements.
- It is anticipated that the Longford Local Authorities will meet their identified social housing provision over the Development Plan period, via a combination of options including the Rental Accommodation Scheme (RAS) and by working in partnership with Voluntary Bodies and Housing Cooperatives.

This section of the strategy examines past and projected future housing supply, providing analysis on house completions, the types of units developed and the amount of zoned land available for residential development.

4.1 Housing Permitted and Completed

Between 2007 and 2011 a total of 2,849 units were completed in County Longford. Table 4.1 below compares predicted demand arising from the county's previous Housing Strategy with actual completion figures, obtained from the DoECLG. It illustrates a significant fall in housing completion rates in recent years, which fell from a peak of 1,579 units in 2007 to 89 units in 2011. The outstripping of predicted demand by actual supply between 2002 and 2008 mirrors the nationwide trend of accelerated housing output during this period.

Year	Predicted Housing Demand[12]	Actual Units Completed	% Over/ Under Delivery
2002	604	735	+122%
2003	604	659	+109%
2004	604	909	+150.5%
2005	604	973	+161%
2006	604	1328	+220%
2007	453	1579	+349%
2008	453	584	+129%
2009	453	445	-2%
2010	453	152	-66.5%
2011	453	89	-80.4%

Table 4.1 Forecast Housing Demand and Actual Supply, 2002-2011

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[12] Based on previous Housing Strategies: Longford County Development Plan 2009-2015 and Longford County Development Plan 2003-2009

Table 4.2 below provides a breakdown of completed units by type over the period 2005-2011. 56.5% of total completions over the 7 year period were on planned larger schemes, 34% were individual houses, while approximately 9% were apartments. The table also highlights the drop-off in apartment development relative to total completions in recent years.

	2005	2006	2007	2008	2009	2010	2011
Individual House[13]	364	417	382	270	162	92	63
Scheme House[14]	556	807	918	287	271	58	21
Apartment	53	104	279	27	12	2	5
Total	973	1328	1579	584	445	152	89

Table 4.2 Housing Completions by type, 2005-2011

The above activity is further emphasised through the examination of housing units granted planning permission over the period. Since 2007, the number of schemes granted planning permissions has dropped by 90%, while within this, the overall number of units permitted has dropped by 96%. Table 4.3 below also highlights the shift in trends away from speculative development, and in particular flatted schemes, since 2007/2008.

Year	2007		2008		2009		2010		2011	
Status	Granted (PPs)	No. Units	Granted	No. Units	Granted	No. Units	Granted	No. Units	Granted	No. Units
Houses (Incl. Multi-Develop & One-off)	339	936	225	445	92	196	57	57	34	34
Flats/Apts.	9	31	4	7	3	3	1	1	2	2
Total	348	967	229	452	95	199	58	58	36	36
Annual % Inc/Decrease in Grants	-	-	-34.19%		-58.52%		-38.95%		-37.93%	
Cumulative Amount %	-	-	-34.19%		-92.71%		-131.66%		-169.59%	

Table 4.3 Annual Planning Permissions Granted in County Longford, 2007-2011

4.2   Housing Targets

The revised population forecasts of the RPGs establish a housing target for Longford of 2,335 units by 2022 (from 2011), the equivalent of 212[15] units per annum. Using the 2011 figures as the

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[13] Bungalows and detached housing
[14] Semi-detached and terraced housing
[15] 2,335 units divided by 11 years.

baseline, a total of 2,120 units must be delivered over the intervening years to the end of the plan period in 2021.

Longford County Council has an obligation to ensure that sufficient zoned residential land is available throughout the lifetime of the Development Plan and beyond to meet anticipated needs and allow for an element of choice in the market. DoECLG guidance *Development Plans - Guidelines for Planning Authorities* formalises this requirement, by stipulating that enough land should be made available to meet residential needs for the next 9 years.

In line with that set out in Section 3, it is envisaged that the majority of new residential development will take place in Longford Town and the relevant housing land requirements should be guided by this principle. It is estimated that approximately 1,844 units will be delivered in Longford Town over the period to 2021, with the remainder (276 units) dispersed around the County. For the purposes of calculating the future land requirement to deliver on planned targets, a density of 30 dwellings per hectare has been applied to development in the urban town area, with a density of 12 dwellings per hectare applied elsewhere. Table 4.4 below summarises this requirement, as well as that covered by the regional planning guidelines period to 2022, disaggregating it down by planned delivery in Longford Town and the remainder of the County.

	Longford County Total	Longford Town	County Balance
Applicable Densities Per Hectare (ha)	-	30	12
Housing units required (by 2021)	2,120	1,844	276
Housing Land Requirement (by 2021 (ha)[16]	84	61	23
Housing units required (Period to 2022)	2,335	2,031	304
Housing Land Requirement Period to 2022 (ha)	93	68	25

Table 4.4 Summary of Longford Housing Land Requirements by 2021

4.3   Land Supply

County Longford has approximately 154.7 hectares of zoned land purely for residential development which has not yet been built out[17]. This consists of approximately 82 hectares in Longford Town and approximately 72.7 hectares across the other principal settlements in the County. Based on the applied average densities for Longford Town and the remainder of the County, the available land is estimated to be capable of providing 3,332 units[18]. Translating this into population capacity, these residential lands could potentially cater for approximately 7,997 persons, based on an estimated

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[16] Excludes 50% headroom requirement for 2015-2021.

[17] This excludes lands in the County's Strategic Reserve, as identified in the County Development Plan Core Strategy.

[18] A breakdown of 2,460 units in Longford Town (at a density of 30 dwellings per hectare) and 872 units in the remainder of the county (at a density of 12 dwellings per hectare).

average household size of 2.4[19]. Having regard to the above figures and the Council's obligation to accommodate 40% of the county balance in rural service settlements and the open countryside[20], this strategy concludes that there is sufficient zoned land in the county to address identified future housing requirements.
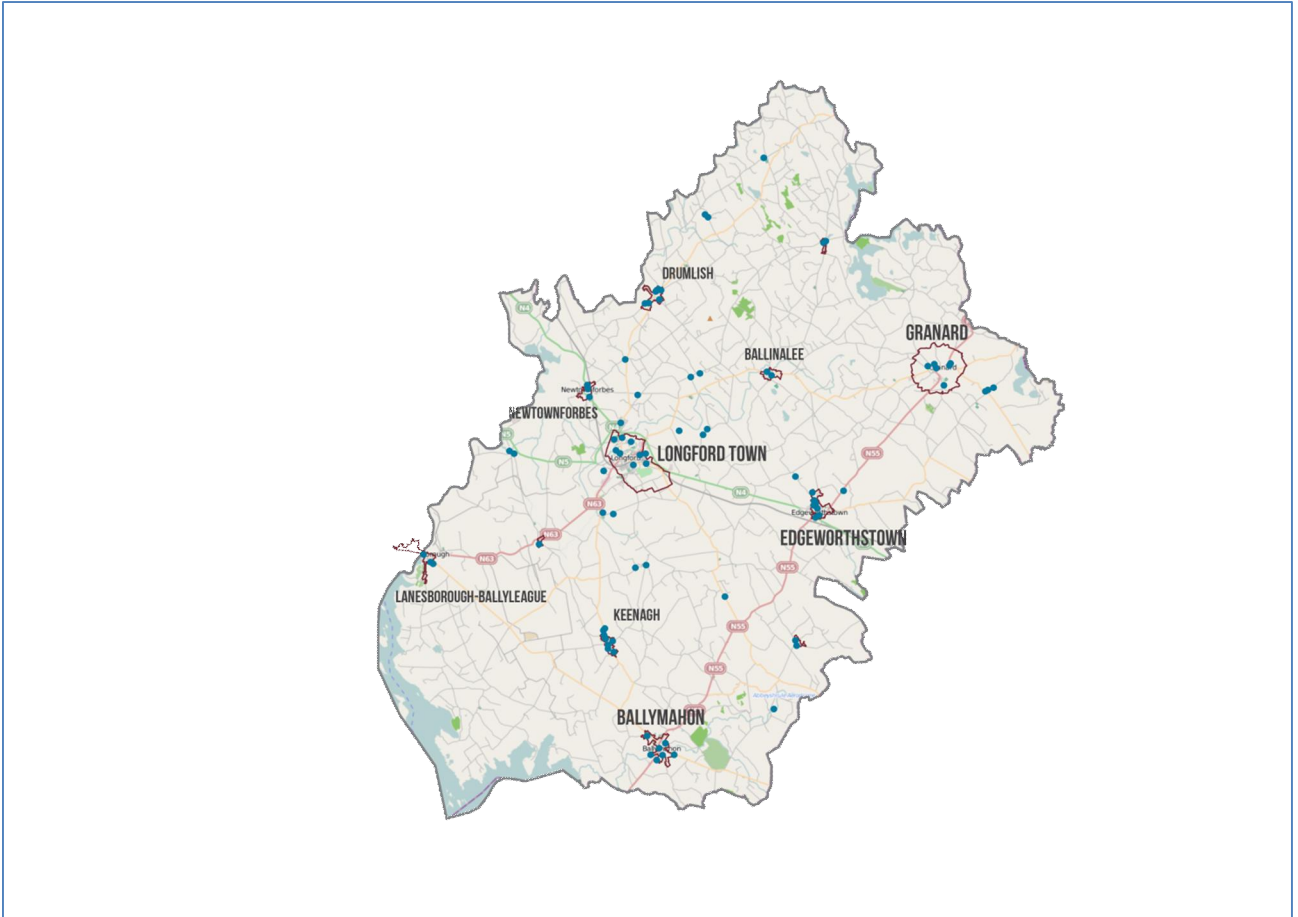
4.4   Unfinished Housing Estates Survey 2011

Table 4.5 Location of Unfinished Estates in Longford

An updated DoECLG survey into unfinished housing developments was undertaken in 2011 to provide important evidence on progress in addressing the issues raised by unfinished housing. The study indicated that while larger local authorities such as Cork and Dublin have the largest numerical levels of vacant housing, Longford (42 units) is among the highest in the Country for vacant houses per 1000 households[21].

Table 4.5 above illustrates the distribution pattern of unfinished estates in Longford, with 8 located within the legal boundary of Longford Town, 2 situated inside the town's environs and the remaining 73 dispersed across wider Longford County.

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[19] As per the RPG target by 2016.
[20] As per the Regional Planning Guidelines for the Midland Region 2010-2022.
[21] Leitrim had the highest vacancy rate at 44 units per 1000 households.

The units of most relevance to this strategy are those which are fully developed but vacant as these units can reasonably be expected to contribute to overall housing supply in the County. Of those estates surveyed and confirmed as complete, a total of 67 units were identified as vacant. Each unfinished residential development has distinct characteristics, context and mitigating issues, and responses, therefore, must be tailored to these circumstances. Longford County and Town Council's are positively engaging with all relevant parties to address related matters and while it is difficult to estimate the future outcomes of ongoing work at this stage, it is envisaged that solutions may contribute positively to future housing supply in the County in the medium to long term.

4.5   Social and Affordable Housing Provision

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. The assessment itself includes a broad range of categories encompassing the homeless; travellers; those in overcrowded or involuntary accommodation; people with disabilities etc. The latest assessment[22] determined that there was a net housing need for 803 social housing units within the town and county. The largest category of need by far is those unable to meet the cost of accommodation, which accounted for 61% of total identified need.

Table 4.6 below, draws together a summary of social and affordable housing provided in Longford County from 2007 to 2009, based on the DoECLG's Database Direct for Housing Statistics, 2013. A per annum average of 388 units were delivered between 2007-2009, with Longford Town Council accounting for approximately 15% of annual delivery over this period.

Planning Authority	Year	(1) Completions and Acquisitions	(2) Voluntary and Cooperative Housing	(3) Rental Accommodation Scheme	(4) Houses Available for Rent from Existing Stock	(5) Total Social Rented Accommodation	(6) Affordable Housing	Total Social and Affordable Housing Provision (i.e. 5+6)
Longford County Council	2007	138	4	64	74	280	19	299
	2008	94	7	116	106	323	30	353
	2009	115	14	89	119	337	3	340
Longford Town Council	2007	14	0	1	24	39	5	44
	2008	0	0	2	28	30	0	30
	2009	73	0	3	24	100	3	100
Total – LCC/LTC	2007	152	4	65	98	319	24	343
	2008	94	7	118	134	353	30	383
	2009	188	14	92	143	437	3	440

Table 4.6 Social and Affordable Housing Provision 2007-2009

4.6   Meeting Social and Affordable Housing Demand

As set out in Section 3 of this strategy, there is an identified need for approximately 197 social housing units over the plan period 2015-2021.

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[22] Carried out by Longford County Council as of the 31st May 2013.

As table 4.6 above highlights, social and affordable housing has traditionally been addressed through a number of different means in Longford. At present, Longford County Council maintains a total of 1,427 social housing units. Within this, the total housing stock for Longford Town is 481 units. There are currently 493 people on the County Council waiting list and 269 on the Town Council waiting list.

In light of intended change to housing support mechanisms, deriving from the Government's Housing Policy Statement in 2011, it is considered necessary to assess options which may influence delivery over the Development Plan period. There are a number of avenues available to Local Authorities to address the identified demand for, and delivery of, social housing. These are briefly described as follows:

4.6.1   Provision of Social Housing under Part V

The provision of social housing under the traditional Part V mechanism will be seriously constrained in the short to medium term, not least given the marked decline in the volume of private house construction in recent years. Longford County Council acknowledges the ongoing review of Part V of the Planning and Development Act, 2000 which was announced in June 2011, but recognises the continued rationale for capturing planning gain for residential development through resourcing of social housing supports.

4.6.2   Rental Accommodation Scheme, Leasing Initiatives and Housing Assist Payment

The Rental Accommodation Scheme (RAS) is an initiative to cater for the accommodation needs of certain persons in receipt of rent supplement, normally for more than 18 months and who are assessed as having a long-term housing need. It involves Longford Local Authority paying the rent to the accommodation providers on behalf of the tenant. The Local Authority makes use of the private sector and engage in a contractual arrangement to secure medium term rented accommodation. The accommodation must meet certain standards and the landlord must be tax compliant and must register the tenancy with the Private Residential Tenancies Board (PRTB). The RAS initiative seeks to eliminate 'poverty traps' by providing the footing on which to access employment or up-skilling opportunities which may support broader accommodation options in the future. Unlike rent supplementation, tenants can remain in the scheme upon taking on full time employment, with a higher contribution towards the rent being sought as income increases.

There are currently 209 RAS tenants in Longford. Leasing initiatives involve Local Authorities entering into lease arrangements with private property owners for periods of between 6 months to 4 years.

4.6.3   Provision of Social Housing with Voluntary Bodies and Housing Co-Operatives

Approved non-profit housing bodies or voluntary housing associations also provide social housing and are formed for the purpose of relieving housing need and the provision and management of housing. They are established by a voluntary management board to benefit the community in which they are based, and are approved and funded by the Department of the Environment, Community and Local Government. Housing cooperatives can provide both social rented housing and housing to purchase. Housing cooperatives are self-help and jointly owned member/user housing associations or societies.

Projects undertaken may be in response to the needs of the elderly, people with disabilities, homeless persons or families and single people on low incomes. Some housing associations may be formed to specialise in meeting a particular housing need, others develop with broader aims.

The specific housing services offered will depend on the aims or concerns of the members, the needs of tenants as well as the financial and other resources available for both capital costs and ongoing management running costs. There will inevitably be some constraints on delivery of social housing units through this process given ongoing capital financial restrictions.

Longford Town and County Councils will continue to work in partnership with voluntary bodies and cooperatives, to optimise resources in acquiring and managing social housing. A summary of output in this area between 2006-2009 is set out in Table 4.7 below.

Year	Voluntary and Co-operative Housing Output					
	Capital Assistance Scheme			Capital Loan and Subsidy Scheme		
	No. Of Houses			No. Of Houses		
	Completed or Acquired	In Progress	Commenced	Completed or Acquired	In Progress	Commenced
2009	14	16	4	0	73	0
2008	7	26	6	0	73	0
2007	4	27	31	0	73	73
2006	5	0	5	0	0	0

Table 4.7 Voluntary and Cooperative Housing Output for Longford County 2006-2009

4.6.4   Casual Vacancies

A small number of Longford's housing stock will become available as new lettings annually through casual vacancies. It is expected that the number of casual vacancies will drop over the period of the Development Plan due to the Housing Authority not being in a position to construct new dwellings due to the current economic climate.

4.6.5   Temporary Hostel Accommodation

In Longford, hostel accommodation has also been used as valuable temporary short term solution to address social accommodation needs. The Society of St. Vincent de Paul run St. Martha's and Bethany House on the Dublin Road in Longford, providing specialist accommodation for women and families (19 beds), and men (10 beds) who's needs are currently unmet.

4.6.6   Purchase of New or Second Hand Dwellings

The purchase of new or second hand dwellings will be limited by capital financial restrictions. In line with the wider housing market, sales executed under the Tenant Purchase Scheme have slowed in recent years, and this mechanism is thus envisaged to yield a total of c. 48 units (averaging the annual sales completed 2009-2012 and applying this to 2013-2019) over the Development Plan period (2013-2019). Tenant Purchase sales completed between 2009-2012 are outlined in Table 4.8.

Year	Applications Received	Applications Progressed	Local Authority House Sales Completed
2009	18	14	7
2010	26	18	4
2011	77	44	5

2012	65	63	17
2013 (at 30/06/2013)	0	16	11

Table 4.8 Tenant Purchase Sales 2009-2012

It is anticipated that Longford County and Town Councils will meet their identified social housing provision via a combination of all of the options set out above, having regard to any national guidance which may emerge over the life time of the strategy. In the potential absence of new build opportunities in the short term, all sources of supply from vacant and unfinished estates, unsold affordable units and the turnaround of casual vacancies will have to be explored in detail.

4.7 Travellers and People with Disabilities

In accordance with the Longford County Council Assessment of Housing Need carried out in May 2013, the housing needs of the following categories require special attention:

Travellers Accommodation

Under the Housing Acts 1966-1997, Local Authorities are responsible for the provision of accommodation, including serviced caravan sites, for Travellers. Longford has one of the largest concentrations of Travellers in the country. 744 Travellers were recorded in the County in the 2011 Census, the equivalent of 19.1 people out of every 1000 people, comparable to a national average of 6.4 Travellers per 1000. Each year, Longford County Council carries out a survey of all travellers resident within its functional area, which assists it in the provision of accommodation for traveller families. The current Longford County Council Traveller Accommodation Programme 2009-2013 sets out the Councils' strategy for provision of traveller accommodation and support services over a five year period in accordance with the Housing Traveller Accommodation Act, 1998. Table 4.9 sets out traveller families by accommodation type in the County, as documented in the current Traveller Accommodation Programme. A new programme will be prepared to cover the period 2014-2018, which will better inform specific accommodation needs for the Traveller community over the Development Plan period 2015-2021.

Type of Accommodation Arrangement	No. of families
Roadside	1
Private Site	1
Sharing with Relatives	5
Private Rented	28
Rental Accommodation Scheme	12
Other (transfers/medical)	3
TOTAL	50

Table 4.9 Breakdown of Traveller Accommodation in Longford (2008)

People with Disabilities/ The Elderly

The most recent Longford Needs Assessment also identified 23 persons in need of social housing support that have some form of intellectual, physical, sensory or mental health disability. The 2011

Census figures highlighted a number of notable increases in age cohorts of 60 years and over[23] in the County. Looking forward, it is envisaged that greater levels of independent, semi-independent and supervised housing will be required. Longford County Council will endeavour to carry out specialist extensions and alterations to Local Authority houses to accommodate the needs of disabled persons and the elderly. Related Initiatives include the housing adaption grant and mobility aid grant.

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[23] The population of 60-64 year olds increased by 28%, the population of 65-69 year olds by 34%, the population of 75-79 year olds increased by 16%, while the population of those aged 85 and over increased by 12.5%.

5   Housing Strategy Objectives

This section has evolved from the analysis of the housing issues that have emerged during the preparation of the strategy. Firstly, it outlines a number of broad principles that inform the overall approach to the strategy. Secondly, it formalises these aspects through a number of recommended housing objectives. The preparation of this section has necessitated a review of existing housing policy contained in the current development plan and the recommendations set out below are designed to build upon and complement that reviewed.

5.1   Key Principles of the Housing Strategy

- To work to deliver the population targets and population distributions set out in the Midland Regional Planning Guidelines for the Midland Regions, having regard to the County's established settlement hierarchy as set out in the Longford County Development Plan;
- To promote socially balanced and inclusive communities in all housing areas across Longford;
- To provide for varying identified needs in the County with respect to housing typology, size and mix;
- To monitor the housing strategy, allowing for adequate consultation with those who are central to the implementation of the policies in the strategy.

5.2   Development Plan Housing Objectives

The Planning and Development Act 2000 (as amended) sets out clear requirements for the monitoring and review of local authority housing strategies. Section 95 subsection (1)(b) requires that a planning authority's development plan should include objectives to ensure that the housing strategy is implemented. These objectives should relate to:

- The existing and likely future need for social housing;
- The need to ensure the availability of housing for persons who have different levels of income;
- The need to provide different types and sizes of housing, to match, in so far as possible, the different types of households to be provided for;
- The special needs of the elderly and those with disabilities must be provided for; and
- The need to counteract social segregation in the provision of housing.

In light of the above, this Housing Strategy sets out the following housing objectives, which are to be incorporated into the respective plans of the Longford Local Authorities:

5.2.1   General Housing Objectives
- It is the policy of the Council to plan positively for future housing requirements in the County in accordance with the population targets and distributions set out in the Regional Planning Guidelines for the Midland Region. In doing so, the Council will facilitate the expansion of existing settlements in a planned and coordinated fashion, ensuring that adequate provision of necessary infrastructure comes forward alongside development;

- Notwithstanding the above, housing shall be provided in rural areas where it promotes the economic role of these areas, negates isolation and promotes social inclusion;
- In response to the changing demographic profile of the County, it is the policy of the Council to seek the provision of a mix of housing types to ensure sustainable and balanced communities in town and village areas. This will include the provision of housing for the elderly, persons with disability, lone parents and travelling families. To facilitate this, the Council will require larger schemes to include a mix of house types and sizes, having regard to the prevailing nature of household formation and change, demographic change and related considerations in the County.
- It is Council policy to expect a high quality of design in all housing development having due regard to Government policy relating to sustainable development, which aims to reduce the demand for travel within existing settlements, and the need to respect and reflect the established character of rural areas.
- During the preparation of development plans and local area plans, the Longford Local Authorities will take into consideration the Department of Environment's register on Unfinished Housing Estates, in the interests of proper planning and sustainable development. Local Authorities will continue to work with developers and residents of private residential developments to address public safety and environmental improvements within these estates, as necessary.

5.2.2   General Objectives Relating to Social and Specialist Housing

- It is the policy of the Council to facilitate the provision of housing units to sufficiently cater for social and specialist housing needs over the plan period, as established in the County Housing Strategy.
- Provision of social and specialist housing shall be progressed through partnership working with voluntary and co-operative housing organisations, the Health Service Executive, as well as through agreements with private developers.
- In the interest of counteracting undue social segregation, the Longford Local Authorities will ensure that an appropriate balance between incomes, social, specialist and private (including private rented) housing is provided within communities. Decisions on leasing take up, RAS and on Part V percentage ratios on specific sites will be based on the existing housing profile and needs of the area.
- It is the policy of the planning authority to reserve 14% of all lands being developed in the urban area for residential use over the plan period for the purpose of addressing the requirement for social housing under Part V.
- As outlined above, percentage reservation for Part V shall be decided on the basis of individual site assessment. Criteria to be taken into account will include the type and location of the housing units required by the planning authority at a given time, as defined by the priority housing list by the Housing Section and the existing mix of housing classes in the area.
- It is the policy of the Council to promote and support the development of housing for older people and those with disabilities, including the concept of independent living and the development of 'lifecycle housing' i.e. housing that is adaptable for people's needs as they change over their lifetime.

- The Longford Local Authorities will seek to provide appropriate accommodation for Travellers through the continued implementation of the Council's Traveller Accommodation Programme.

5.3   Strategy Implementation

To ensure the successful implementation of this Housing Strategy, it is necessary to keep it under review. Therefore, not more than two years after the making of the Development Plan, the County Manager will give a report to members on the progress achieved in implementing the Housing Strategy and the Development Plan objectives. Where the report indicates that new or revised housing needs have been identified, the Manager may recommend that the Housing Strategy be amended and the Development Plan varied accordingly.

6   Conclusion

The Housing Strategy has been prepared in accordance with the requirements of Part V of the Planning and Development Act 2000 (as amended) as a basis to address the following key issues:

- The identification of housing need within County Longford;
- The identification of social and specialist housing needs within the County;
- The identification of supply side requirements to satisfy identified needs, including the consideration of appropriate land zoning in Longford;
- The consideration of specific policy response to the above.

The preparation of this strategy has included the assessment of all relevant and up-to-date publications and data resources, which have been analysed in detail to provide a robust basis for future policy development and implementation. In addition to meeting the statutory requirement for its production, this strategy ensures that the proper planning and sustainable development of Longford provides for the housing needs of existing and future populations in an appropriate manner.