

**Draft Cavan County**

**Housing Strategy**

**2014 -2020**

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## **Overview**

This Housing Strategy is prepared in accordance, with Part V of the Planning and Development Act 2000 and Part 11 of the Planning and Development Act 2002. It replaces the previous Housing Strategy and shall be for the period of the Development Plan 2014 – 2020. It is prepared in the context of the 'Housing Policy Statement' issued by the Department of the Environment, Community and Local Government (DECLG) in June 2011 which stated that a major review of part V is imminent. The Strategy also takes the Border Regional Planning Guidelines 2010 – 2022 along with the Core Strategies adopted as variations to the Cavan County and Cavan Town & Environs Development Plans into account.

## Section One

### 1.0 Introduction

A major focus of this document is current housing policy as set out in the 'Housing Policy Statement' issued by the Department of the Environment, Community and Local Government (DECLG) in June 2011. This statement acknowledges that the over stimulation of the housing market contributed to the severity of the economic downturn. A significant point in this statement is that home ownership has, in the past, been assumed to be a status, which all do, and should aspire to. This puts unnecessary and unsustainable pressure on people to achieve this goal.

The statement provides a new vision for the future of the Irish housing sector:

*“the objective will be to enable all households access good quality housing appropriate to household circumstances and in their particular community of choice.”*

This new vision will neither force nor entice people, through fiscal or other stimuli, to treat housing as a commodity and a means of wealth creation. While home ownership is likely to remain a strong feature in Irish housing provision the onus will be on policy makers to ensure that those in the greatest housing need are catered for, as a priority.

In Cavan County, there have been a total of 79 units provided through part V agreements with developers. While some of these were delivered with the intention of providing affordable housing most have been converted to social housing. In the early years most developers complied with Part V requirements by providing money rather than sites or houses.

### 1.1 Statutory Background

This Housing Strategy has been prepared in accordance with Part V of the Planning and Development Act, 2000 and Part II of the Planning and Development (Amendment) Act 2002. It replaces the Housing Strategy adopted in 2008 and will be for the period of 2014 to 2020 which is the lifetime of the Development Plan.

In accordance with the Act, as amended, the Housing Strategy aims to

- Estimate the existing and likely future need for housing, ensure that sufficient zoned and serviced land is made available to meet these needs and that a scarcity of such land does not occur.
- Ensure that a mixture of house types and sizes are provided to meet the needs of different categories of households, including the special requirements of elderly persons, persons with disabilities, as well as, different levels of income.
- Counteract undue segregation between persons of different social backgrounds.
- Provide that a specified percentage, not being more than 20 percent, of land zoned for residential use, or for a mixture of residential uses, is reserved for the provision of social and affordable housing.
- Include, in development plans, objectives that secure the implementation of the housing strategy.

## **1.2 Compliance with the Core Strategy**

Core Strategies have been adopted as Variations to the Cavan County and Cavan Town & Environs Development Plan 2008 -2014. The preparation of Core Strategies was a requirement under the Planning and Development (Amendment) Act 2010. This amended Section 10 of the Principal Act with the insertion of the following, as a requirement for all development plans.

*(1) shall include a core strategy which shows that the development objectives in the development plan are consistent, as far as practicable, with national and regional development objectives set out in the National Spatial Strategy and regional planning guidelines.*

*(1B) A planning authority shall prepare a core strategy, other than where subsection (1C) applies, as soon as practicable and in any event not later than a period of one year after the making of regional planning guidelines under Chapter III which affect the area of the development plan, and shall accordingly vary the development plan under section 13 to include the core strategy.*

The Core Strategies formed Variation Number Two to the Cavan County Development Plan 2008 – 2014 and Variation Number One to the Cavan Town and Environs Development Plan 2008 - 2014.

This Housing Strategy complies with the Core Strategies in terms of population analysis and zoning provision but updates these to reflect the publication of the 2011 census of population in which Cavan's population growth has performed better than expected.

### **1.3 Other Key Policy Documents and Guidelines.**

As well, as policy changes which influence the quantitative analysis of housing provision there is also an increased emphasis on the provision of quality dwellings and living environments. The main documents in relation to these are outlined below.

#### **1. Delivering Homes Sustaining Communities**

The Department of the Environment, Heritage and Local Government published its statement on housing policy, 'Delivering Homes Sustaining Communities' in February 2007. The broad focus for the statement is to facilitate the building of sustainable communities through the delivery of a proactive housing programme in the County. A sustainable community is identified as one where people want to live and work in now and in the future.

#### **2 Quality Housing for Sustainable Communities 2007**

Following the policy statement above, the DoEHLG issued the best practise guidelines for Local Authorities 'Quality Housing for Sustainable Communities', in February 2007. Essential these guidelines aim to assist in achieving the Department's housing policy statement. They seek to promote high standards in the design and construction of housing working towards the creation of compact, sustainable communities into the future.

## Section Two

### 2.0 Housing Demand and Population Analysis

A key element of the housing strategy which will influence the amount of land to be zoned for housing purposes is the identification of existing and future housing need and where it can be best located. Needs should be estimated for the 6 year period of the plan (2014 – 2020) but in the context of a longer-term strategy of two to three times (2014 – 2030) that. To some extent this is an exercise which has already been undertaken in the Core Strategies adopted as Variations to the Cavan County and Cavan Town & Environs Development Plans 2008 -2014 respectively. However, the 2011 census of population has been released since the adoption of the variations and so this document will provide updated population targets.

### 2.1 Population

#### 2.1.1 Existing Population

Cavan has continued to experience strong population growth as demonstrated in the 2011 census of population, see table 2.1. Cavan Town experienced a significant growth of over 29% though it should be noted that the town council area experienced a fall in population. The County experienced a growth of over 14% well above the Border Regions growth of 9.9% and that of the state which was just over 8%.

Table 2.1

County, Region or State		2006	2011	% Change 2006 - 2012
<b>Cavan Town</b>	Cavan Urban	3,934	3,649	-7.2
	Environs <sup>1</sup>	3949	6,556	66
	<b>Total</b>	7883	10,205	29.4%
<b>Cavan County</b>		64,003	73,183	14.3
<b>Border Region</b>		468,375	514,891	9.9
<b>State</b>		4,239,848	4,588,252	8.2

Source: Population Classified by Area (2011 Census)

<sup>1</sup> Includes parts of the electoral division of Cavan Rural and Moynehall

Table 2.2 below shows the components of population change in County relative to the Country as a whole. While deaths, births and natural increase are a little greater than that of the state the increase of in- migration of 16.9 % is significantly higher than that of the state which is 5.5%.

**Table 2.2**

<b>Components of Population Change 2011</b>	<b>State</b>	<b>County Cavan</b>
Change in Population since Previous Census (Number)	348,404	9,180
Births (Number)	367,191	5,921
Deaths (Number)	141,079	2,550
Natural Increase (Number)	226,112	3,371
Estimated Net Migration (Number)	122,292	5,809
Average Annual Births (Rate per 1,000 Pop.)	16.6	17.3
Average Annual Deaths (Rate per 1,000 Pop.)	6.4	7.4
Average Annual Natural Increase (Rate per 1,000 Pop.)	10.2	9.8
Average Annual Estimated Net Migration (Rate per 1,000 Pop.)	5.5	16.9

Table 2.3 below provides a closer look at the population growth in the county, we can see that 36.7% of the population growth is due to natural increase while 63.3% is due to in migration. While this indicates that Cavan's population growth is mainly due to immigration comparing it to the same figures from 2006, see Table 2.4 we can see that there has actually been a significant change in the proportion of growth due to natural increase relative to migration. In 2006 over 83% of the growth was due to migration and in 2011 this was reduced to over 63.3% of growth. With the proportion of the growth due to natural increase raising from 16.6 % in 2006 to 36.7% in 2011



Table 2.3

Population 2006	Population 2012	Pop. Increase	Natural Increase	% of Population Increase	Increase by net in-migration	% of Population
64,003	73,183	9180	3,371	36.7	5,809	63.3

Source: Derived from Census of Population, 2011.

Table 2.4

Population 2002	Population 2006	Pop. Increase	Natural Increase	% of Population Increase	Increase by net in-migration	% of Population
56,546	64,003	7,457	1,240	16.6	6,217	83.4

### 2.1.2 Population Estimates.

The first step in ascertaining housing demand is to estimate the number of additional households which will be formed in the county, this is achieved thorough an estimate of future population growth. The following population estimates are in compliance with the Border Regional Planning Guidelines 2010 – 2022, along with the Core Strategies of the Cavan County and Cavan Town & Environs Development Plan 2008 – 2014 and finally the 2011 census of population. For the purposes of this document the conclusions drawn are that the county and Cavan Town & Environs are on track for achieving the population targets set out in the Border Region Guidelines. To comply with the Border Guidelines and Core Strategy targets short term estimates are based on the BRG targets while long term estimates are based on a scenario where the strong population growth trends identified in the census of population continues. Ultimately the conclusions drawn to are shown in table 2.5.

Table 2.5

	<b>2011</b> <i>(Census 2011)</i>	<b>2016</b> <i>(BRG Target)</i>	<b>2020</b> <i>(Estimated from BRG Targets)</i>	<b>2022</b> <i>(BRG Target)</i>	<b>2026</b> <i>(Estimated from census data)</i>	<b>2030</b> <i>(Estimated from census data)</i>
<b>Cavan County</b>	73,183	77,378	81,326	83,300	92,173	97,237
<b>Cavan Town &amp; Environs</b>	10,205	11,600	12,400	12,800	16,253	17,765
<b>County (minus Cavan Town &amp; Environs)</b>	62,978	65,778	68,926	70,500	75,920	79,472

The population estimates for the period of the development plan are in compliance with the Border Regional Guidelines targets.

### **2.1.2 Household Sizes and Numbers**

#### 1. *County Cavan*

The household size for County Cavan, as identified in the 2011 census of population is 2.8, the estimated number of new households is calculated using this household size and the population estimates above.

Table 2.6

Projected number of Households formed based on Population Targets for County Cavan (minus Cavan Town & Environs)					
Year	Population	Increase	Household Size	Additional Households required between 2011 - 2030	Zoning Requirement <sup>2</sup> (incorporating a 50% over zoning)
2011	62,978	6858 <sup>3</sup>	2.8	2,449	306
2016	65,778	2800	2.8	1,000	125
2020	68,926	3,148	2.8	1,124	140
2022	70,500	1,574	2.8	562	70
2026	75,920	5,420	2.8	1,936	242
2030	79,472	3,552	2.8	1,269	159
<b>Total 2011 - 2030</b>				5,891	736

For the plan period 2016 to 2020 it is estimated that there will be 2,124 additional households formed with a requirement for 265 hectares of additional land to be made available (including a 50% over zoning).

<sup>2</sup> Assuming average density of 12 units per hectare

<sup>3</sup> Difference between 2006 and 2011 census of population

2. Cavan Town & Environs

Table 2.5

Projected number of Households formed based on Population Targets for Cavan Town & Environs				
Year	Population	Increase	Additional Households required between 2011 - 2030	Zoning Requirement <sup>4</sup> (incorporating a 50% over zoning)
2011	10,205	2,322 <sup>5</sup>	829	69
2016	11,600	1,395	498	42
2020	12,400	800	286	24
2022	12,800	400	143	12
2026	16,253	3,453	1,233	102
2030	17,765	1,512	540	45
<b>Total</b>			3,529	294

For the plan period 2016 to 2020 it is estimated that there will be 784 additional households formed with a requirement for 66 hectares of additional land to be made available (including a 50% over zoning).

## 2.2 Household Income and affordability analysis

An analysis of household income, house prices and affordability within the county has been made and the conclusion drawn to is that affordable housing will not be an issue in the county. There have been only two houses retained as affordable housing in the county with a further five planned. The, aforementioned, Housing Policy Statement issued by the department of the Environment, Community and Local Government in June 2011 states;

*“The concept of ‘affordable’ housing reinforces the high and often disproportionate value placed on owner-occupation that has been so detrimental to Irelands society and economy.”*

<sup>4</sup> Assuming average density of 18 units per hectare

<sup>5</sup> Difference between 2006 and 2011 census of population

and

*“The government is standing down all existing affordable housing programmes to reflect current affordability conditions.*

### **1. Disposable Incomes**

The CSO Household Budget Survey, 2009 – 2010, First Results’, shows the disposable incomes have increased since the previous survey 2004 – 2005, however this is within a climate of economic decline and a national wide crash of the housing market, media reports indicate that both savings and consumer spending have fallen dramatically.

### **2. Residential Property Prices**

The Residential Property Price Index published by the CSO, and the House Price Report published by DAFT.ie together provide a relatively clear indication of houses prices. The DAFT.ie report describes the measuring of house prices within the current market as being ‘an art rather than a science’. Generally, residential property prices have fallen by around 50% since their height in 2007. However, residential rents have stabilised, though at their current rate this may indicate that property prices have further to fall before they too stabilise. The DAFT.ie report provides greater detail of house prices in County Cavan showing that average house prices in the county are now €141,077. They have fallen by 17.5% in the last year and are down by 49.8% since the peak in 2007.

In conclusion, the CSO house price index and the data collected by daft.ie indicate that the drop of house prices is continuing. The suggestion from the DAFT.ie data is that the drop will continue until it is on par with current residential property rents which, on a positive note, have stabilised.

### **3. Affordability**

A housing affordability analysis has been undertaken, however given the now unfeasibility of a future and the lack of a current requirement for affordable housing it was conducted on a very basic level and concludes that at best 20

– 30% of the population that being those in the lowest 2 or 3 economic decile groups would have an affordability issue. Tables are contained in Appendix 1.

### **2.3 Conclusion**

As indicated, in the foregoing assessment, there are a number of households with an affordability issue in the county, the best case scenario is that this would be 20 - 30% of the population being that 20 - 30% who are in the bottom two or three income decile groups. However, as stated in the Housing Policy Statement issued by the department of the Environment, Community and Local Government in June 2011;

*“The concept of ‘affordable’ housing reinforces the high and often disproportionate value placed on owner-occupation that has been so detrimental to Irelands society and economy.”*

and

*“The government is standing down all existing affordable housing programmes to reflect current affordability conditions.*

*These will be wound up as part of a review of Part V of the Planning and Development 2000. The decision is not being taken to end Part V fully.”*

To this end the requirement to provide affordable housing will not be considered in this plan.

In Cavan County (excluding Cavan Town and Environs and for the plan period 2016 to 2020 it is estimated that there will be a 2,124 additional households formed with a requirement for 265 hectares of land to be made available (including a 50% over zoning).

In Cavan Town and Environs it is estimated that there will be 784 additional households formed in County Cavan<sup>6</sup> with a requirement for 6671 hectares of land to be made available (including a 50% over zoning).

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<sup>6</sup> Less Cavan Town & Environs.

## **Section Three**

### **3.0 Social Housing**

There are a number of schemes and programmes in place to meet social housing needs in the County. In Cavan County there have been a total of 79 units provided through part V agreements with developers. While some of these were delivered with the intention of providing affordable housing most have been converted to social housing. In the early years most developers complied with Part V requirements by providing money rather than sites or houses. The previous section concluded that affordable housing is not considered to be an issue which requires attention and thus this section deals solely with Social Housing and the schemes/programmes in operation.

### **3.1 Supply of Social Housing**

Simply put, anyone who was in need of housing and can not afford it from their own resources can apply for Local Authority (Social) Housing. You can apply to the Local Authority for Housing if you meet certain conditions of eligibility and need, including income limits. These income limits vary depending on the local authority area. It also depends on the number of people living with you as the income of all the members of your household is taken into account, after income tax, PRSI and USC have been deducted. In assessing your application, the Local Authority will look at your household size, household income, your present accommodation, the condition of that accommodation, and any special circumstances including age, disability, medical circumstances etc. If you are allocated social housing, the rent will be related to your ability to pay. To be eligible to apply for social housing, you must have a long-term right to live in Ireland and homes will be allocated in accordance with each Council's Allocation Scheme. These schemes provide a means of prioritising applicants for Council housing. The Housing Acts give Local Authorities an obligation to provide housing to those in need. Methods used to address the demand for Social Housing are direct provision, reallocation of units, allocation of vacant units, Rental Accommodation Scheme (RAS), social housing leasing initiative, Incremental purchase scheme or tenant purchase scheme and Voluntary housing associations.

The Housing Policy Statement issued by the DECLG in June 2011 indicates that it is unlikely that there will be a return to large capital-funded construction. In Cavan there is some construction work on going with 52 social housing to be constructed in Virginia and 5 affordable houses in other parts of the county. There are no plans to construct any more social housing after these have been completed.

In Cavan, as in many other parts of the county, the Social Housing leasing initiative and the Rental Accommodation Scheme (RAS) will both play an important role in long term provision of social housing.

Current demand for social housing is indicated by the number of people on the councils housing list as well as the number who are considered to be long term rent supplement recipients (i.e. over eighteen months). It is government policy that those who are receiving rent supplement for over eighteen months will be placed on the RAS list. Currently there are 1412 houses in the county council stock of social housing and there are 540 people on the social housing list for the county and just over 300 on the Cavan Town Council housing list. In the future Cavan County Council will be leasing dwellings in private estates where there are high demands for housing.

### **3.1.1 Long Term Rent Supplement**

The ever increasing long term reliance of some households on rent supplement is recognised. The Governments intention is that the responsibility for providing for the needs of long-term rent supplement recipients, will be transferred to the housing authorities on a phased basis. It is the intention that long term rent supplement recipients will be placed on the RAS list, the Cavan Housing Authority are working on implementing this.

### **3.1.2 RAS Scheme**

The RAS scheme is a Government initiative which aims to provide accommodation for persons in long term receipt of rent supplement, normally over 18 months, and who have been assessed to be in long –term housing need. This scheme is a collaboration between the DECLG, local authority's, the Department of Social & Family Affairs and the Community Welfare Service.



In County Cavan there has been significant interest in the RAS Scheme, by the end of 2011 there were 292 individuals accommodated through this scheme.

A unique feature of this scheme is that housing provided under this scheme can be provided to the Local Authority from the voluntary housing sector. The scheme aims to provide good quality rented accommodation for those receiving rent supplements and assists local authorities in providing long-term housing for people who need it. Under this scheme it is the Local Authority who pays the full rent to the accommodation provider, on behalf of the tenant who pays a contribution. A key benefit is that tenants can stay in the scheme upon taking up full time employment unlike rent supplementation. As the tenant's income increases a higher contribution towards the rent will be sought. The accommodation must meet minimum standards for private rental accommodation and the landlord must register the tenancy with the Private Residential Tenancies Board. In some cases a potential tenants existing rented accommodation maybe e entered into the RAS scheme.

In Cavan, this scheme has been working quite successfully. Cavan Housing Section provides around 80 houses a year through the RAS Scheme.

### **3.1.3 Social Housing Leasing Initiative**

Under this initiative properties are leased by the local authority from the private sector and used to provide housing to those on the local authority waiting lists. The local authority will enter into lease arrangements with property owners for periods of between 10 and 20 years with a guarantee of rent for the lease period. The properties will be tenanted, managed and maintained by the local authority. In total the Local Authority provides housing to around 70 to 100 families thorough the RAS and Social Housing Leasing Initiative.

### **3.1.4 Tenant Purchase**

The tenant purchase scheme gives tenants of Local Authority houses the option to purchase their house. Tenants must be residing in the house for at least a year before they can apply to the Local Authority to purchase the dwelling or for shared ownership. The price of the house will be its market

value, as determined by the local authority. The structural condition of the house is taken into account and any increase in the market value due to improvements made to the house by the tenant will be disregarded in calculating the price. A discount is given for every year that the tenant has been in the dwelling.

### **3.1.5 Incremental Purchase Scheme**

The purpose of this scheme was to contribute to the delivery of the housing objectives set out in the Government's housing policy statement, 'Delivering Homes, Sustaining Communities' and opens up an avenue for social housing applicants and tenants to purchase their own homes. The scheme is available to existing and prospective tenants of rented social housing. Some new social housing tenants will be given the opportunity, subject to meeting certain conditions, to become incremental purchasers rather than rental tenants. Existing social housing tenants [including tenants of local authorities, approved bodies and of the Rental Accommodation Scheme (RAS)] will also have the opportunity to purchase under this scheme if they are willing to transfer to a new house available for purchase under the scheme. The scheme will, therefore, support existing low-income tenants and assist prospective local authority tenants to make a start on the route to home ownership. The scheme applies to only new-build houses, Cavan local authority set aside a certain number of new build houses as available for incremental purchase.

The general arrangement is that the full title to the new house is transferred to the purchaser on the payment of between 40% and 60% of the all-in-cost of the house, depending on the applicant's income. A charge is placed on the property in respect of the discounted amount which declines in annual increments of 2% of the total equity until the charge is eliminated. The buyer takes out a mortgage to meet the remaining cost of the house and accepts full responsibility for the maintenance, repair and insurance.

### **3.1.6 Voluntary Housing Sector**

The Voluntary and Co-Operative Sector have developed as important providers of Social and Affordable Housing in the County and are funded

under the Capital Assistance Scheme (CAS). CAS is the principle means by which Approved Housing Bodies gain funds to enable them to accommodate target groups. To qualify for this funding, a housing body must have approved status from the DECLG. The relevant local authority administers the scheme in order to provide assistance to approved Housing Bodies in their area.

The provision of housing for people with specific categories of need or sheltered housing is funded for the most part under the Capital Assistance Scheme (CAS). Under this scheme, in operation since 1984, funding of up to 100% of the approved cost of a project can be provided under the terms of the scheme in cases where all prospective tenancies are taken from the local authority housing waiting list. Where the approved bodies retain 25% of tenancy nomination rights, funding of up to 95% of the approved cost of a project is available. Allocations are made by the approved housing body in consultation with the local authority. However, 25% of tenancies can be allocated to elderly returning emigrants who are taken off a list of persons assessed as in need of housing by the Safe Home organisation who carry out an assessment of applications for housing from such emigrants. Funding for projects is provided by way of a grant from this Department to the local authority who provide the funding to the relevant approved housing body in the form of a 30 year mortgage. The loan charges are waived provided the terms of the scheme are complied with.

Source: <http://www.environ.ie/en/DevelopmentHousing/Housing/>

The Department of DECLG issued circular SHIP 2010/12 in June 2010 which made a commitment to align supply with identified demand to ensure efficient and cost effective delivery of housing. This circular states that *'It is essential that only those projects which meet identified house need are advanced beyond Project Appraisal stage and recommended for funding under the CAS programme'*. The recommend approach is for each housing authority to issue an annual 'call for proposals'. This circular was followed by a document from the department in June 2010 entitled a 'call for proposals for the provision of accommodation by approved housing bodies for people with specific categories of housing need'. The method outlined in theses documents is that Approved Housing Bodies will submit proposals to the Housing Authorities who after examining them will submit suitable ones to the Department for inclusion in the voluntary & Co-operative work programme. The department will, in turn examine these and announce the projects to be approved depending on funding levels available.

Each approved housing body must have a fully functioning governing body, board of directors or trustees who have responsibility for the commissioning of projects as well as the ownership, management and maintenance of dwellings.

This sector has an important role to play in the provision of housing for households with specific needs namely single persons, older persons, persons with a physical, mental health, intellectual or sensory disability, homeless persons, travelers and other disadvantaged people. The sector has brought some level of balance to housing construction in the country by increasing the supply of good quality rental accommodation and providing housing for specific categories of households rather than the generic three bed, two storey semi-detached dwelling so common in this country. As stated in the 2002 report from the DECLG '*Capital Funding Schemes for the Provision of Rental Accommodation by Approved Housing Bodies (Voluntary & Co-Operative Housing)*'

*"This new stock of rental dwellings has helped to widen the housing options for families and single persons drawn mainly from the local authority housing waiting lists. The Schemes have also provided a flow of funds for housing projects designed to meet the special needs of elderly persons, the homeless and persons with disabilities. In addition, Travellers and refugees have been successfully integrated into several of the housing projects completed to date."*

The Voluntary Housing Sector can obtain funding through the Capital Assistance Scheme, the Capital Loan and Subsidy Scheme (LSS) and the Lottery Funds Grant Scheme for Communal Facilities, collectively called 'Capital Funding Schemes'. The payment of capital funding is conditional on the particular housing body complying with the conditions as set out for the relevant scheme, including providing accommodation for eligible or qualified persons.

In Cavan there are a number of Voluntary Housing Associations that provide housing for specific categories of people which are taken from the housing authorities list.

### **3.1.7 The Traveller Accommodation Programme 2009 – 2013**

Cavan County Council is required under the 'Housing (Traveller) Accommodation Act 1998' to prepare and adopt a new 'Traveller Accommodation Programme' for the period 2009 – 2013. As part of this programme an assessment of the accommodation needs of the traveller population in County Cavan was undertaken. This included public consultation with the local traveller accommodation consultative committee and with individual traveller families regarding their accommodation needs. This report found that in 2008 there was accommodation provided for 27 families with an estimate that accommodation would be required for a further 22 families between 2009 and 2013 based on annual growth. This assessment was based on the existing locations of traveller families, their native area, and their preferred choice of location. The programme is committed to providing housing by providing standard local authority housing, traveller specific accommodation, voluntary housing and private rented accommodation.

### **3.1.8 Mortgage to Rent Scheme**

A new scheme was announced by the Government in June 2012, aimed at households who face the prospect of having their homes repossessed. Titled the 'Mortgage to Rent Scheme' it is targeted at low income families whose mortgage situation is unsustainable and where there is little or no prospect of a significant change in circumstances in the foreseeable future. The scheme enables families to remain in their existing home, the house is transferred to an approved housing body and the occupiers pay rent rather than a mortgage.

The mortgage to rent scheme is an option for families who:

- Have had their mortgage position deemed unsustainable.
- Are eligible for social housing.
- Agree to the voluntary repossession of the property.
- Do not have significant positive equity.

### **3.1.9 Role of unfinished Housing Estates**

In 2010 under the DECLG issued a specific call for proposals aimed at targeting newly building housing units or units close to completion and which

maybe capable of meeting the needs of specific categories of people or being adapted for such persons.

## **Section Four**

### **4.0 Recommendations**

The following key recommendations shall be incorporated into the Housing Sections of the Cavan County and the Cavan Town and Environs Development Plans.

1. The Core Strategy of the Cavan County and Cavan Town and Environs Development Plan shall be in compliance with the Housing Strategy in terms of population and zoned land allocations.
2. The existing development boundaries and residentially zoned land in all towns including Cavan Town and Environs shall be reviewed and amended so that it is in compliance with population and corresponding land requirements.
3. Social and affordable housing shall be developed in compliance with the principles of proper planning and sustainable development, set out in the Development Plans and in line with 'Quality Housing for Sustainable Communities'.
4. 20% of land, that is zoned for residential use or a mix of residential and other uses shall be reserved for the purpose of ;
  - I. Housing for persons referred to in section 9(2) of the Housing Act 1988.
  - II. Affordable housing, as defined in section 93 of the Planning and Development Act 2000.
5. The Development Plans to which this Housing Strategy applies to shall;
  - Ensure development of social and affordable housing is carried out in consultation with applicants/developers.
  - Ensure an appropriate mixture of housing types and sizes are provided in a development to cater for different sectors of the housing market.
  - Encourage social integration in residential developments
6. Promote the development of lifetime adaptable homes.
7. Utilise the existing Local Authority housing stock to its maximum potential.
8. Support partnership with the Voluntary Housing Sector especially in relation to its role in social housing provision and management.

#### **4.1 Monitoring and Review**

The Planning and Development Act 2000, as amended requires that, the manager of a Planning Authority shall, not more than 2 after the making of a development plan, give a report to the members of the authority on the progress achieved in securing the objectives of the County Development Plan. This report shall include a review of the progress achieved in implementing the housing strategy and, where the report indicates that new or revised housing needs have been identified, the manager may recommend that the housing strategy be adjusted and the development plan varied accordingly.

In addition the manager shall, where he considers that there has been a change in the housing market, or in the regulation made by the Minister under section 100 of the Planning and Development Act 2000, that significantly affects the housing strategy, give a report on the matter to the members of the authority and, where he considers it necessary, the manager may recommend that the housing strategy be adjusted and the development plan varied accordingly.