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3

Housing



3.1 Introduction

Cavan County Council has statutory obligations to ensure that sufficient land is zoned for all types of housing to meet the projected housing requirements of the county over the Plan period. The Core Strategy (refer to Chapter 1) of this Plan has outlined the county settlement strategy, the population targets and the amount of land required for residential purposes over the period 2022–2028. The Council's Housing Strategy in Appendix 1 correlates with the Core Strategy and is underpinned by a Housing Need Demand Assessment (HNDA), as required under the National Planning Framework (NPF).





3.2 Housing Strategy / HNDA – Guiding Principles

An evidence-based and future-proofed methodological approach has been adopted to ensure that the County Cavan Housing Strategy meets the housing needs of the county and its residents while remaining in keeping with local, regional and national guidelines. The Strategy is underpinned by a HNDA which provides a robust baseline to inform and guide policies and objectives under the Cavan County Development Plan 2022-2028.

The HNDA incorporates a range of socio-economic and demographic data to analyse current levels of demand and supply within Cavan's housing sector, and project for future need over the lifetime of the Development Plan and beyond to 2031. It incorporates demand across different tenures, including owner-occupied, the rental sector and social housing and provides estimates of future housing needs based on employment growth, income levels and affordability in the housing market. This is elaborated in Appendix 1.

Section 3.3 of this report provides an overview of the HNDA process and the methodological approach which guides its development. Section 3.4 details the Housing Supply Target Methodology for Development Plan Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended).

Thereafter, Section 3.5 sets out relevant legislation and policy at the national, regional and local levels to provide a strategic context for the Housing Strategy and the development of a Housing Need Demand Assessment for the county. Section 3.6 outlines future housing requirements in Cavan, stemming from the outputs presented in the Housing Strategy.

Finally, Section 3.10 sets out Cavan County Council's core policies with regards housing over the period 2022-2028.



3.3 Housing Need Demand Assessment (HNDA)

Under Section 94 (1) (a) of the Planning and Development Act 2000 (as amended), each planning authority “shall include in any development plan a strategy for the purpose of ensuring that proper planning and sustainable development of the area of the development plan provides for the housing of the existing and future population of the area in the manner set out in the strategy”.

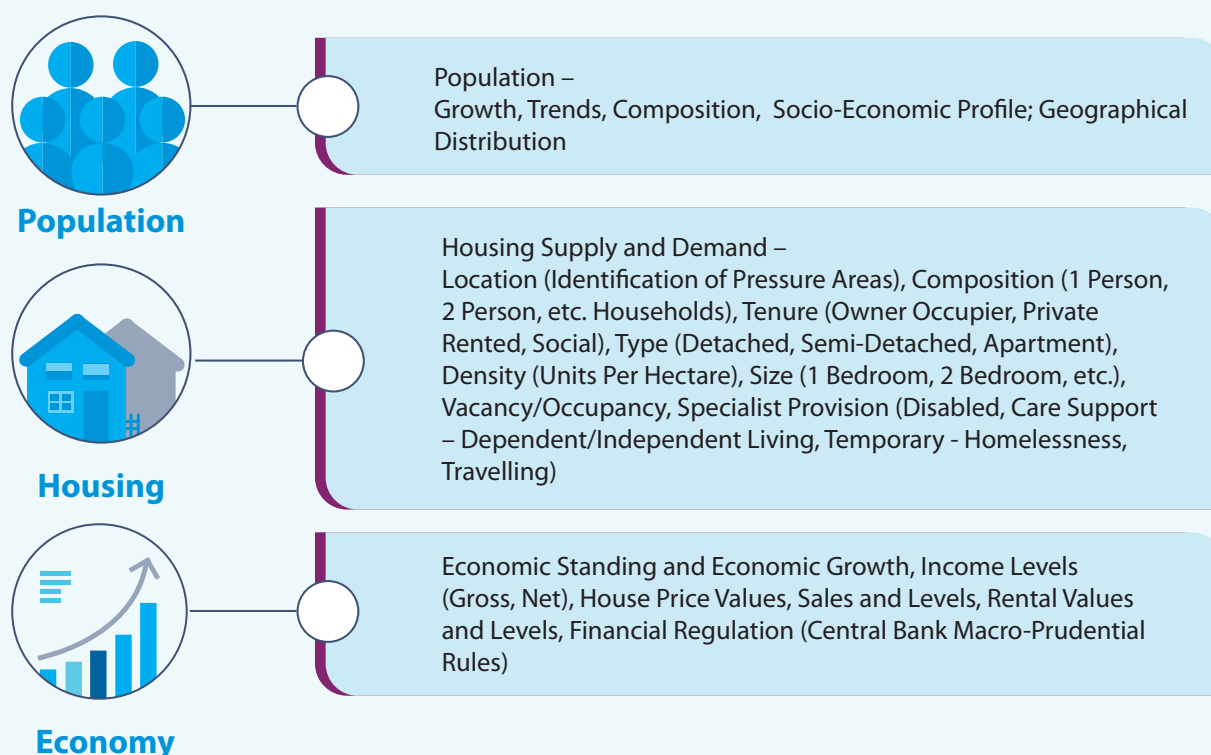
This must take into account:

- the existing need and the likely future need for housing
 - the need to ensure that housing is available for persons who have different levels of income
 - the need to ensure that a mixture of house types and sizes is developed to reasonably match the requirements of the different categories of households, as may be determined by the planning authority, and including the special requirements of elderly persons and persons with disabilities, and
 - the need to counteract undue segregation in housing between persons of different social backgrounds.
- Assist local authorities to develop long-term strategic views of housing need across all tenures.
 - Provide a robust evidence base to support decisions about new housing supply, wider investment and housing related services that inform an overall national housing profile.
 - Inform policies about the proportion of social and affordable housing required, including the need for different types and sizes of provision.
 - Provide evidence to inform policies related to the provision of specialist housing and housing related services.

In order to ensure that the plan-making system is supported by a robust methodology to inform policies and funding initiatives around housing and associated land requirements, the NPF has introduced a new requirement for each Local Authority to develop a Housing Need Demand Assessment (HNDA). The HNDA will support the preparation of housing strategies and all related housing policy outputs, e.g. city and county development plans, local area plans, traveller accommodation plans etc.

The NPF, indicates the purpose of the HNDA tool to:

Figure 1: HNDA Assessment Areas. Source: KPMG Future Analytics





The NPF notes that HNDAs are designed to give broad, long run estimates of what future housing need might be, rather than precision estimates. The Framework must be logical, sequential and allow for updating, monitoring and evaluation. The HNDA undertaken as part of this Development Plan spans two key stages – current and future outlook; and assesses three core areas: Population, Housing and Economy. These are set out in figure 1.

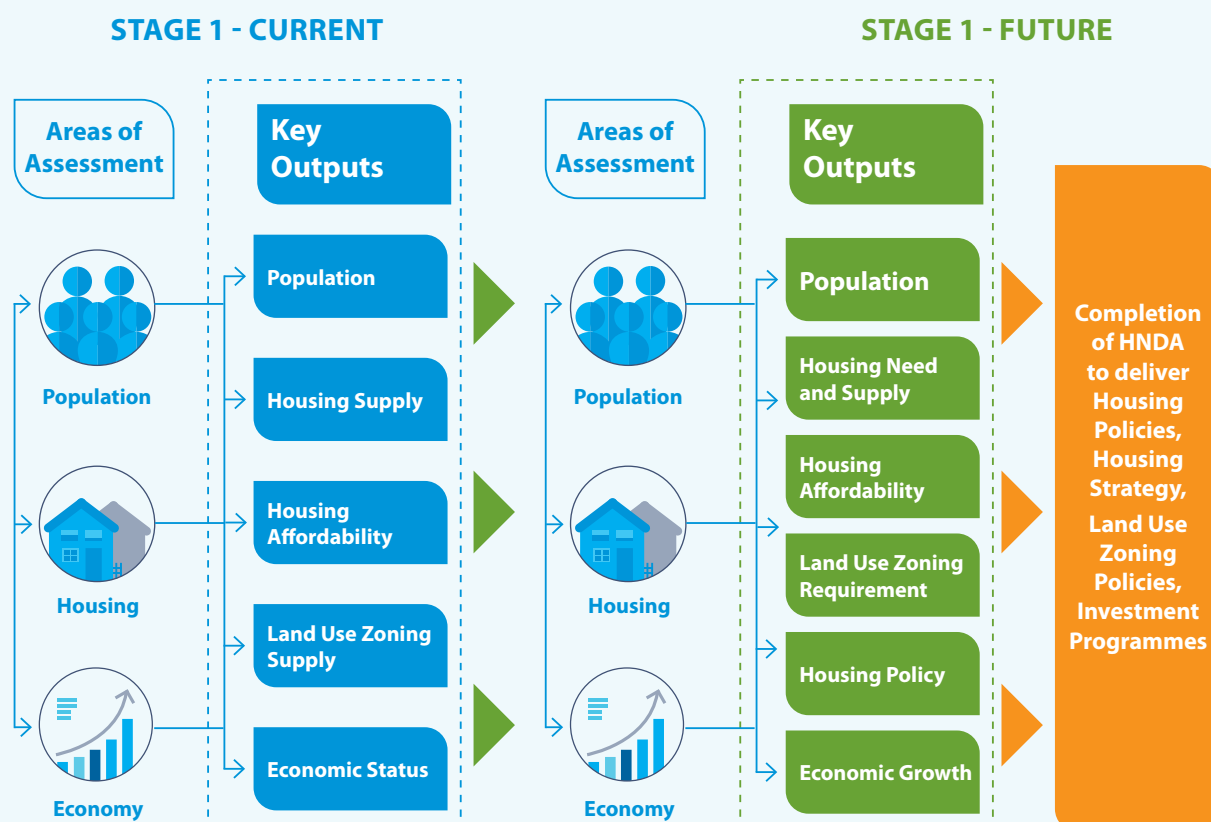
The methodological approach to the HNDA undertaken as part of the Cavan County Development Plan 2022-2028 is summarised in figure 2. The process will enhance how acute and unmet demand for housing is identified before it arises. It provides a robust assessment of regional and localised influences, such as population and migration, in quantifying needs and demands. The key evidence inputs which drive the model are:

- 1 Demographic trends, affordability trends and wider economic trends. The use of economic forecasting or econometric work underpins this

section. Data requirements include household composition/projections, house prices, rents, number of first-time buyers (FTBs) and loan to value (LTV) mortgage rates, economic activity and employment rates, etc.

- 2 Housing Stock Profile Pressures (and existing need) and management issues. This involves undertaking a detailed profile of local housing stock and stock pressures, including local authority housing, to identify the main pressures relating to supply and demand, ineffective stock and overall condition as well as priorities for future stock management. Information is required on dwelling size, dwelling type, dwelling condition and stock pressures (occupancy/ under occupancy stock turnover, etc.).
- 3 Estimating Future Housing Need and Demand. This is broken down into: owner occupation, private sector, below market rent and social rent.

Figure 2: Schematic of HNDA Approach. Source: KPMG Future Analytics



3.4 Housing Supply Target Methodology for Development Planning Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended)

The NPF is based on demographic and econometric projections undertaken by the Economic and Social Research Institute (ESRI) in 2017. Subsequent to the publication of the NPF in 2018, the NPF 'Roadmap' circular was issued to all planning authorities, setting out projected county population ranges (in the format of minimum and maximum parameters), for both 2026 and 2031. As part of the development plan process, planning authorities must demonstrate the manner in which their core strategy and other elements of the plan are consistent with the established NPF Roadmap population projections for their local authority area.

In order to strengthen the relationship between national and regional population projections and their integration into the development planning process at local authority level, the Department commissioned the ESRI to further develop work previously undertaken for the NPF. The findings of the ESRI work were published as a research paper on Structural Housing Demand at County Level in December 2020. Following publication of same, the 'Housing Supply Target Methodology for Development Planning: Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended)' was published.

This ESRI research applies the projection model to four different development scenarios:

- Baseline – projecting a 'business as usual' scenario which is based on current trends and medium-term projections for the Irish economy;
- NPF 50:50 City – consistent with the NPF strategy;

- High Migration – incorporating assumptions around high international migration flows into Ireland based on higher economic growth than the baseline; and
- Low Migration – incorporating assumptions around lower international migration flows into Ireland based on lower economic growth than the baseline.

The ESRI research model is intended to enable structural household demand levels for each local authority area to be set out under the four different scenarios for each year to 2040. The Section 28 Guidelines state that *"The NPF 50:50 City scenario is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF 'Roadmap' document"*.

As such, the Guidelines further indicate that this is the recommended housing demand scenario to be used by planning authorities in their planning functions in order to plan for the provision of housing to meet projected levels of demand in their administrative area, in accordance with the NPF strategy. Thus, planning authorities must now demonstrate the manner in which their core strategy and other elements of the plan are consistent with the established NPF Roadmap population projections for their local authority area and accordingly, with the related NPF 50:50 City housing demand projection scenario identified by the ESRI. Deviation from this scenario, the Guidelines state, must be evidence-based and consistent with these guidelines.

The Ministerial Circular issued in December includes a methodology for projecting housing demand by Local Authority over 2020-2031 within Appendix 1. Following this approach, Cavan County Council present the following calculation of housing demand for the plan period (including an adjustment to 2026 to align with the NPF to 2026) and shall pursue a total housing supply target of 3,996 for the Cavan County Development Plan 2022-2028. Please see Appendix 1 for further detail around this.



Table 1: Projected Housing Demand in County Cavan for the plan period (Source: Department, Modified)

		Cavan County	Total Households	Number of Relevant Years	Annual Average Households
Part 1	A	ESRI NPF scenario projected new household demand 2017 to Q2 2028 inclusive (11.5 years)	4,597	11.5	400
	B	Actual new housing supply 2017 to end Q2 2022	941	5.5	171
	C	Homeless household (latest data), and unmet demand as at most recent Census	46	N/A	N/A
	D	Plan Housing Demand = Total (A+B+C) (Projected ESRI NPF demand - new completions) + Unmet demand - from Q3 2022 to end Q2 2028	3,702	6	617
Part 2	E	Potential adjustment 1 to end 2026 portion of plan period to facilitate convergence to NPF strategy (where justified)	Adjusted Total Demand	-	Mid-point between ESRI NPF and baseline scenario to 2026 in lieu of A above
	E1	ESRI baseline scenario projected new household demand 2017 to end Q4 2026	4,554	10	455
	E2	ESRI NPF scenario projected new household demand Q1 2027 to end Q2 2028	630	1.5	420
	E3	Mid-point/Average between A and E1 (ESRI NPF and Baseline scenarios from 2017 to Q2 2028)	4,261	11.5	371
	E4	Adjusted Total Plan Demand calculation based on 2026 midpoint plus the 2027-2028 Q2, remove B and add C	3,996	6	666

3.5 Housing Legislation and Policy

This section identifies and reviews the key legislative and policy instruments relevant to the delivery of Cavan's Housing Strategy 2022-2028. The NPF, Implementation Roadmap for the National Planning Framework and the RSES for the Northern and Western region are reviewed in detail in the Core Strategy (see Chapter 1) and are summarised briefly hereafter.

3.5.1 National Legislation and Policy

3.5.1.1 Planning and Development Act 2000

Part V of the Planning and Development Act 2000 (as amended) contains requirements for all Planning Authorities to ensure that their Development Plans are consistent with high-level strategic policies and population projections for the country. Planning Authorities are required

to prepare and incorporate a Core Strategy that shows that the Development Plan is consistent with national and regional objectives under the National Planning Framework and the relevant Regional Spatial and Economic Strategy. Planning Authorities are also required to prepare and incorporate a Housing Strategy into their Development Plan.

The purpose of the Housing Strategy is to ensure that development provides for the housing needs of the existing and future population of the county/Development Plan area. It is stated that:

"...each housing strategy should have regard to the proper planning and sustainable development of an area and should be concerned with the overall supply of housing within the planning authority."

In particular, the Act specifies that the Housing Strategy shall take into account:

- The existing and likely future need for social housing
- The need to ensure that housing is available for people of different incomes.
- The need to ensure the availability of a mixture of house types and sizes to cater for the requirements of different categories of households, including the special requirements of elderly persons and persons with disabilities
- the need to counteract segregation in housing between persons of different social backgrounds.

It is required that each Housing Strategy be consistent with high level strategic plans such as the National Planning Framework and the Rebuilding Ireland: Action Plan for Housing and Homelessness. Planning Authorities are also required to demonstrate how the Housing Strategy aligns with the population projections contained in the Core Strategy and the Regional Spatial and Economic Strategy for the Region.

3.5.1.2 Planning and Development (Amendment) (No. 3) Regulations 2018

A relevant recent legislative update with respect to housing is the Planning and Development (Amendment) (No. 3) Regulations 2018. The Amendment provides that the temporary change of use of certain vacant commercial premises to residential use is exempt from the need to obtain planning permission.

3.5.1.3 Affordable Housing Act 2021

The Affordable Housing Act was signed into law in July 2021. As well as defining new Cost Rental and Affordable Purchase tenures, the Act includes several changes to Part V of the Planning and Development Act 2000 directly relevant to Housing Strategies. These include:

- Section 94 of the 2000 Act is amended to include a requirement that a Housing Strategy makes an estimate of need for affordable purchase and cost rental housing (including through a new assessment of rental affordability);
- Section 94 is also amended to restore Part V housing requirements (now including both social and affordable housing) to 20% of land granted residential planning permission, at least half of which must be for social housing;

- Section 96 is amended to strengthen requirements to deliver the full 20% Part V contribution on sites regardless of other provisions of the Development Plan, and to allow an exemption for the new 20% contribution for land bought between 2016 and 2021 and granted permission between 2021 and 2026;
- Section 97 is amended to reduce the size of developments exempt from Part V requirements to developments of 4 homes or fewer.

These changes were further elaborated by Housing Circular 28/2021, issued on 3rd September 2021 (the day changes came into operation). The Circular states that *“Chief Executives will now need to estimate the need for affordable and cost rental housing in the administrative areas of their local authorities for deemed inclusion in their Housing Strategies.”*

The Circular also states that the Housing Need and Demand Assessment Tool published in April may be used to make an estimate of need. The HNDA Guidance published with the Tool in April makes clear that the HNDA Tool was designed to anticipate and meet the requirements of Part V, and the Tool includes a rental assessment that broadly aligns with the expanded methodology set out in the Affordable Housing Act. Please see Annex 1 for further detail on this.

3.5.1.4 Urban Regeneration and Housing Act 2015

The statutory context for the provision of social and affordable housing has changed under the Urban Regeneration and Housing Act 2015 which amended the Planning and Development Act 2000. The amendments include that there will be a requirement for up to 10% social housing in developments in excess of 9 units. Further consideration is given to available social housing delivery mechanisms in Appendix 1.

3.5.1.5 National Planning Framework (NPF) 2018

The National Planning Framework (NPF) is a high-level strategy that will shape growth and development in Ireland out to the year 2040. The NPF draws upon lessons learned from the National Spatial Strategy 2002-2022 and provides a framework for the sustainable development of Ireland's existing settlements, as an alternative to an uncoordinated “business as usual” approach to development.



Project Ireland 2040 National Planning Framework

The NPF contains a number of National Policy Objectives that support the delivery of residential development at a suitable location and scale to achieve an overall target of 550,000 additional households nationwide by 2040.

The achievement of National Policy Objectives at a County level will be underpinned by the development of a Housing Need Demand Assessment (HDNA) by each Local Authority. A HDNA is defined as a *“database which allows local authorities to run a number of different scenarios to inform key decisions on housing need and supply.”*

They will provide long-term estimates of future housing needs to support the preparation of Housing Strategies and inform housing policy outputs. The NPF lists a number of key evidence inputs that will inform and drive the HDNA model, based around:

- Demographic trends, affordability trends and wider economic trends.
- Housing Stock Profile Pressures, existing need and management issues
- Estimate future housing need and demand.

The data requirements for these key evidence inputs are covered in greater detail in Section 3.4.

3.5.1.6 Implementation Roadmap for the National Planning Framework (July 2018)

The Implementation Roadmap for the National Planning Framework (July 2018) highlights the Government's focus on achieving alignment between national, regional and local planning policy and practice. It addresses issues around the legal status of the NPF and provides transitional population projections for the period up to 2031 (as set out in Chapter 2 Core Strategy). It also sets out mechanisms to ensure that Development Plans will broadly align with the NPF and RSES's to address the six-year period up to 2026/2027.

3.5.1.7 Housing Supply Target Methodology for Development Planning Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended)

As part of the development plan process, planning authorities must demonstrate the manner in which their plan is consistent with the NPF and established NPF Implementation Roadmap population projections for their local authority area. In December 2020, the DHLGH issued guidelines to assist planning authorities to incorporate these projections into the preparation of development plans and housing strategies in a consistent and coherent approach (see Section 3.4).

These Guidelines build on research undertaken by the Economic and Social Research Institute (ESRI) into regional demographics and structural housing demand at county level. The ESRI's research applies a projection model to four different development scenarios, including the 'NPF 50:50 City Scenario.' The Section 28 Guidelines state that *“the NPF 50:50 City scenario is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF 'Roadmap' document”*. As such, the Section 28 Guidelines indicate that this is the recommended housing demand scenario to be used by local authorities to plan for the provision of housing to meet projected levels of demand.

Thus, planning authorities must now demonstrate the manner in which their core strategy and other elements of the plan are consistent with the established NPF Roadmap population projections for their local authority area and accordingly, with the related NPF 50:50 City housing demand projection scenario identified by the ESRI.

The Guidelines set a methodology for the application of population and housing projections into Local Authority plan processes and the setting of Housing Supply Targets for the relevant plan period.

3.5.1.8 Housing for All

Housing for All - a New Housing Plan for Ireland' is the government's housing plan to 2030. It is a multi-annual, multi-billion euro plan which will improve Ireland's housing system and deliver more homes of all types for people with different housing needs.

Amongst other measures, it includes the expansion of Part V as a major action. It sets annual national targets for social and affordable housing, and states that these will be translated into Local Authority-level targets through new five-year Local Authority Housing Delivery Action Plans. It also states that these plans must be prepared by Local Authorities (although with some targets provided by the Department) and submitted to the Minister no later than December 2021. It states these plans can be informed by the HNDA Tool and Guidance and should be consistent with Development Plans.

3.5.1.9 Project Ireland 2040 - National Development Plan 2018-2027

The National Development Plan proposes the creation of a new land-management agency. This ['National Regeneration and Development Agency' will be established to work with local authorities, public bodies and the business community, harnessing public lands as catalysts to stimulate regeneration and wider investment.](#)

In terms of social housing, the National Development Plan will, through a planned capital investment of over €4.2 billion, support the delivery of some 40,000 new social housing homes by 2021. Direct Local Authority build, acquisitions,

rejuvenation of formerly empty homes and provision by housing bodies are identified as the chief delivery mechanisms. By 2021, 12,000 social housing homes will be made available annually by Local Authorities and approved housing bodies for social housing. This level of provision is to be maintained over the remainder of the period of the National Development Plan, resulting in 112,000 households having their housing needs met in a social housing home by 2027. The NPF warns against the intensification of social housing properties in areas that are already dense with social housing and advocates the development of diverse neighbourhoods with a healthy balance of public and private housing.

3.5.1.10 Rebuilding Ireland – An Action Plan for Housing and Homelessness (2016)

Rebuilding Ireland specifically provides a multi-stranded approach to achieving key housing objectives, including to significantly increase the supply of social housing, to increase the housing build numbers by 2020, to service all tenure types, and to tackle homelessness. The Plan is designed to put in place the necessary financing, regulatory, governance and resource mechanisms and initiatives to accelerate the delivery of all types of housing supply - private, social and rental sector





in places of high demand and acute shortage. The plan sets out five pillars for which a series of actions are planned to address the challenges presented by Ireland's disjointed housing sector as follows;

- 1 address homelessness
- 2 accelerate social housing
- 3 build more homes
- 4 improve the rental sector
- 5 utilise existing housing

The Plan places focuses on the rental sector and the implications this might have for the tenure choices offered in bringing new schemes to the market. A declining rate of home ownership, decreasing household size, a growing population influenced by high inward migration rates, and increasing rates of new household formation are all identified as factors pointing to the growth of the rental sector and the increased role it is likely to play into the future. Importantly, there is also a notable change in terms of the public's attitude to the rental sector with it becoming increasingly recognised as a long-term tenure option. The Action Plan notes that a strong rental sector supports a mobile labour market *"better able to adapt to new job opportunities and changing household circumstances"* and is suited to accommodating a range of households - including mobile professionals, students and indeed lower-income households.

Under the Action Plan, targeted social housing supply was increased to 47,000 units from the provision set out in the Social Housing Strategy 2020 (which set a commitment for 35,600 new units between 2015-2020) over the period 2016 to 2021 (at which stage some 10,000 units will be delivered on an annual basis). Furthermore, the Action Plan pledged to support the enhanced role of existing initiatives for Social Housing delivery and also introduced a number of new initiatives and schemes, as follows:

Local Authority Construction & Acquisition (also known as the Social Housing Investment Programme (SHIP))

To provide funding to local authorities for the provision of social housing by means of construction and acquisition. It also covers expenditure under the RapidBuild Housing Programme, Part V acquisitions, Land Aggregation Scheme and the Special Resolution Fund for unfinished housing developments.

Capital Assistance Scheme (CAS)

To provide essential funding to AHBs for the provision of accommodation for persons with specific categories of housing need such as Homeless and Older Persons, People with Disabilities, Returning Emigrants and Victims of Domestic Violence.

Vacant Housing Repair and Leasing Initiative:

This scheme enables local authorities, having identified appropriate vacant privately-owned properties in their functional areas, to provide upfront financial assistance to meet reasonable renovation works and to enter into long term lease arrangements with property owners. Renovation costs will be recouped from rent over an agreed period.

Part V Delivery:

The Action Plan sets out a commitment to ensure adequate resources are made available to both local authorities and Approved Housing Bodies, to allow them to purchase or lease newly built private dwellings to the fullest extent envisaged by Part V of the Planning and Development Act 2000. In addition, where appropriate, the leasing of additional privately developed dwellings beyond the extent envisaged by Part V is supported. Furthermore, the up-front purchase of the Part V social housing requirement will be facilitated, subject to the introduction of strict controls.

3.5.1.11 Social Housing Strategy 2020: Support, Supply and Reform

The Social Housing Strategy 2020: Support, Supply and Reform was adopted in November 2014 and sets out the framework for the delivery of new social housing and for social housing assessment, delivery and financing. The vision set out Strategy that *"every household in Ireland will have access to secure, good quality housing suited to their needs at affordable prices in a sustainable community"* applied to County Cavan is an overarching ambition of the Housing Strategy.

The national Social Housing Strategy is based on three pillars:

Pillar 1: Provide for 35,000 new social housing units, over a six-year period, to meet the additional social housing supply requirements as determined by the Housing Agency¹⁰;

10 Increased to 47,000 units in Rebuilding Ireland – Action Plan for Housing and Homelessness, 2016

Pillar 2: Support up to 75,000 households through an enhanced private rental sector; and

Pillar 3: Reform social housing supports to create a more flexible and responsive system.

Phase 1 sets a target of 18,000 additional housing units and 32,000 HAP/RAS units by the end of 2017. Phase 2 sets a target of 17,000 additional housing units and 43,000 HAP/RAS units by end 2020.

The Strategy states that significant exchequer funding will be allocated to ensure that the early phases of the Strategy will deliver on the targets. An enhanced role for the Approved Housing Bodies (AHBs) is also a key component to deliver the vision.

The Strategy also states that a new tenant purchase scheme for existing local authority houses will be put in place. The development of an individual housing 'passport' that would facilitate tenant mobility between local authorities will be examined.

Exchequer funding commitment of €5.7bn over the lifetime of the Strategy has been made by Government.

3.5.1.12 National Vacant Housing Reuse Strategy 2018-2021

Published in 2018 the National Vacant Housing Reuse Strategy supports Pillar 5 of the Rebuilding Ireland: Action Plan for Housing and Homelessness, drawing together relevant policy initiatives and actions to reduce vacancy in Ireland's housing stock and bring as many habitable homes back into use as possible. To support this overall Strategic Objective the Strategy sets out five key objectives and relevant Key Actions to support their accomplishment:

Objective 1:

Establish robust, accurate, consistent and up-to-date data sets on vacancy.

Objective 2:

Bring forward measures to ensure, to the greatest degree possible, that vacant and underused privately owned properties are brought back to use.

Objective 3:

Bring forward measures to minimise vacancy arising in Social Housing Stock.

Objective 4:

Continued engagement with and provision of support to key stakeholders to ensure suitable vacant properties held by banks, financial institutions and investors are acquired for social housing use.

Objective 5:

Foster and develop cross-sector relationships, collaborating in partnership to tackle vacant housing matters.

3.5.1.13 The National Housing Strategy for People with a Disability 2011-2016

The National Housing Strategy for People with a Disability 2011-2016 sets out a framework of initiatives to provide for the housing needs of vulnerable and disadvantaged households. The strategy has nine strategic aims:

- To promote and mainstream equality of access for people with a disability to the full range of housing options available suited to individual and household need.
- To develop national protocols and frameworks for effective interagency cooperation which will facilitate person-centred delivery of housing and relevant support services.
- To support people with a disability to live independently in their own homes and communities, where appropriate.
- To address the specific housing needs of people with an intellectual and/or physical disability, moving from congregated settings in line with good practice, including through the development of frameworks to facilitate housing in the community.
- To address the specific housing needs of people with a mental health disability, including through the development of frameworks to facilitate housing in the community, for people with low and medium support needs moving from mental health facilities, in line with good practice.
- To consider good practice in the design, coordination and delivery of housing and related supports.



- To facilitate people with a disability to access appropriate advice and information in respect of their housing needs.
- To improve the collection and use of data/information regarding the nature and extent of the housing needs of people with a disability.
- To provide a framework to support the delivery, monitoring and review of agreed actions.

3.5.2 Regional Policy

3.5.2.1 The Regional Spatial and Economic Strategy (RSES) 2020-2032

The Regional Spatial and Economic Strategy (RSES) for the Northern and Western region came into force in January 2020 superseding the Regional Planning Guidelines for the Border 2010-2022. The RSES is a high-level plan that seeks to support the implementation of the NPF by providing a strategic planning and economic framework for the region's sustainable growth and development. It echoes the NPF in emphasising sustainable development patterns and seeks to focus growth within the footprint of existing urban areas and in key regional growth settlements.

The RSES seeks to determine at a regional scale how best to achieve the shared goals set out in the National Strategic Outcomes (NSOs) of the NPF. To this end, the Strategy sets out a number of Regional Policy Objectives (RPOs) which are aligned with international, EU and national policy and which in turn set the framework for city and county development plans. In relation to County Cavan, the Strategy for the region designates Cavan Town as a Key Town. Key Towns are those regionally strategic employment centres of significant scale that can act as regional drivers that complement and support the higher-order urban areas within the settlement hierarchy (ie. Regional Growth Centres and Galway Metropolitan Area). The RSES notes that Cavan Town performs a regional function, being the largest town within the Cavan/ Monaghan/Leitrim sub-region and the town which experienced the largest growth within the past 10 years.

The Key Towns are to have a targeted growth rate of at least 30% to 2040, relative to a Census 2016 population baseline. The Strategy further states that these targets need to be matched by the delivery of critical enabling infrastructure and services, thus ensuring that these places grow as successful significant employment centres and service locations not only for the urban areas

themselves but, importantly, for their extensive hinterlands that include smaller towns, villages and rural areas.

The population projections contained within the Implementation Roadmap for National Planning Framework, the RSES notes, shall allow balanced growth elsewhere within each county to be determined locally and based upon the varied growth potential of different places, subject to safeguarding that the growth of the Regional Growth Centres and Key Towns is not compromised.

Moreover, RPO 3.1 outlines the following core objectives centred on developing urban places of regional-scale:

Delivering on the population targets for the Metropolitan and Regional Growth Centres through compact growth

Delivering significant compact growth in Key Towns

Developing derelict and underutilised sites, with an initial focus within town cores.

In line with this, RPO3.2 outlines the following objective:

Deliver at least 30% of all new homes that are targeted in settlements with a population of at least 1,500 (other than the Galway MASP and the Regional Growth Centres), within the existing built-up footprints

In addition, RPO3.3 states:

Deliver at least 20% of all new housing in rural areas on brownfield sites.

3.5.3 Local Policy

3.5.3.1 Cavan County Housing Strategy 2014-2020

The Cavan County Housing Strategy 2014-2020 provided a comprehensive review of demographics and housing demand within County Cavan to inform the Cavan County Development Plan 2014-2020. It projected need for the planning provision of housing, as well as the demand for social and affordable housing within the County based on data from the 2011 census and regional population targets. This analysis

identified a requirement for 2,124 households for Cavan (minus Cavan Town and Environs) and 784 households for Cavan Town and Environs during the lifetime of the County Development Plan (with the period specified as 2016-2020).

It was a recommendation of the previous Housing Strategy that;

- 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.

3.5.3.2 Cavan Local Economic and Community Plan 2016-2021

The Cavan Local Economic and Community Plan 2016-2021 was completed to meet provisions under the Local Government Reform Act 2014. It is an action-focused plan the purpose of which is to identify and implement actions to achieve sustainable economic growth and improved social outcomes within the County.

It is guided by the overarching vision *“that Cavan 2021 will be a place that we can be proud of; a place where people can have a good quality of life; a better place to live, to work and to enjoy.”*

Under the theme of ‘Green and Sustainable Communities’ (objective 12.4) the plan states that *“the enhancement of our towns and villages is critical to community life as well as to the economic development of the county as a whole. People want to live in places that are clean and attractive and avail of opportunities for community engagement which greatly enhance quality of life and a sense of belonging in the community”*.

3.5.3.3 Cavan County Council Traveller Accommodation Programme 2019-2024

Cavan County Council have published its Traveller Accommodation Programme (TAP) for the period 2019-2024. Census 2016 recorded a total of 30,987 traveller individuals living in Ireland and the Cavan TAP states that 480 of these are resident in County Cavan. The local authority annual count carried out in November 2018 indicated that there are 144 traveller households (490 persons) resident in the County. Over 42% of the traveller community in Cavan are aged 14 or under.

According to the 2018 survey, the majority (76%) of traveller households in Cavan avail of accommodation provided by the local authority i.e. standard social housing, traveller group housing and RAS; 16% living in private rented accommodation, 7% share accommodation with relatives and 0.5% in the other category.

No. of families	Accommodation Type
69	Standard Local Authority Social Housing
21	Traveller Group Houses
19	RAS and Leasing
4	HAP
19	Private Rented Accommodation
11	Sharing with relatives
1	Other

44 households who are either residing in private rented accommodation or are sharing with relatives require a long-term housing solution.

It should be noted that 12 of these are single adult households. Of the 44 households all have identified standard social housing only as their preferred option to meet their accommodation requirement. An analysis of the 44 households identified above as having a need for social housing support indicates that 24 children will reach the age of 18 during the lifetime of the programme. Moreover, an analysis of the tenant household profiles indicates that an additional 38 children will reach the age of 18 during the period making a total of 62 additional adults in the county.

There is a total of 3 applicants on the social housing waiting list who are listed as having a particular housing need due to a disability or a medical condition. All of these are included in the disability category on the waiting list and their specific needs will be considered as part of the allocation process.

The total long-term social housing need for 74 households has been identified for inclusion in the Programme and based on household profiles a target of 50 standard social units are required to be provided.

The assessment did not identify any demand for the provision of a transient site in the County. The Council will work in conjunction with adjoining



local authorities in relation to the identification of the need for a transient site on a regional basis, should this arise.

3.6 Future Housing Requirements

As set out in Section 3.4, this chapter has considered the Section 28 Guidelines provided by the Department. Specifically, the household demand during the plan period has been considered during the implementation period of the plan. As such, where 2022 and 2028 are referred to herein this relates to the second half of 2022 and the first half of 2028 only (rather than the

full calendar years and this has been indicated by an Asterisk (*) throughout this chapter).

The Section 28 Guidelines present the Housing Supply Target in order to establish a Household Demand during the plan period. This has been modified to reflect the plan period specifically as presented in Table 2 and Table 3 respectively.

Below sets out the housing demand that has been determined through baseline convergence in County Cavan and as such, the total housing demand over the plan period is determined to be 3,996 households or 666 households per annum.

Table 2: Projected Housing Demand in County Cavan for the plan period (Source: Department, Modified)

2022* – 28*		Description	Total Households	Reasoning
Part 1	A	ESRI NPF 50:50 Scenario household demand 2017-2028 H1	4,597	NPF scenario projection for household demand from the baseline year 2017 to the end of the plan period (2028 H1)
	B	Actual housing supply 2017-2022H1	941	Housing supply from the baseline year to 2020 as well as forecasted supply to the start of the plan period (2022 H1)
	C	Homeless households and unmet demand	46	Number of overcrowded, concealed households and homelessness. Overcrowding is based on people living in the house compared to the number of rooms.
	D	Plan housing demand	3,702	Plan housing demand for the plan period 2022H1-2028H1 as determined by A-B+C.
Qualification for E:		Cavan County Council qualifies for adjustment to converge with the baseline because the NPF 50:50 Scenario demand is lower than the Baseline and the plan period goes beyond the year of convergence.		
Part 2	E	Adjustment to facilitate NPF 50:50 and ESRI convergence by 2026 end		
	E1	ESRI Baseline household demand 2017-2026	4,554	ESRI Baseline demand until NPF Convergence year
	E2	ESRI NPF 50:50 Scenario household demand 2027-2028 H1	630	NPF 50:50 Scenario demand from convergence year to plan period end
	E3	Mid-point of ESRI NPF 50:50 and ESRI Baseline 2017-2026	4,361	Mid-point of scenarios at convergence year 2026 as determined by ((A-E2) +E1)/2
	E4	Adjusted total demand 2017-2028H1	3,996	Adjusted plan housing demand for the plan period 2022H1-2028H1 as determined by (E2+E3-B)+C.
Qualification for F:		Cavan County Council does not qualify for an additional 25% on the basis that actual supply (B) is near or exceeds unadjusted demand (D) captured in Part 1.		

Table 3: Summary of Housing Demand in County Cavan during the plan period (Source: Department, Modified)

Demand	Total Households	Annual Households
NPF 50:50 City Scenario plan period demand	3,702	617
Adjusted demand under Part 2 (E) – Baseline Convergence	3,996	666
Adjusted demand under Part 3 (F) – Baseline Convergence +25%	Cavan County Council does not qualify for an additional 25% on the basis that actual supply is near or exceeds unadjusted demand captured in Part 1.	

The Housing Strategy (Appendix 1) shows that with regards to private rental affordability, households which are identified as not being able to meet the 'Affordability Criteria' over the plan period are therefore considered to require social (and affordable) housing. As such, the total households, the social (and affordable) housing requirement, and social (and affordable) housing requirements as a percentage of total households has been set out in Table 4.

It has been determined that 17.8% of the 3,996 additional anticipated households will not qualify for a mortgage during the plan period and do not

meet the affordability criteria for private rental.

However, it should be noted that while some of these households could afford to sustainably repay a loan of a certain size, their inability to qualify for a mortgage precludes them and effectively results in them being considered as having either a social or affordable need (after their assessment under private rental conditions).

3.6.1 Existing Social Requirement and Targets

There are currently 1,071 households on the Cavan Social Housing List (December 2020). There is a greater demand for 1 and 2 bed units across the county which account for 63% of the requirement. However, demand overall is concentrated in Cavan Town (35%).

Under Rebuilding Ireland, Cavan is targeted to deliver 335 social housing units within the 'building, acquisition and leasing' category specifically between 2018-2021. To date (Q3 2020), 205 units have been delivered through these mechanisms (between 2018-Q3 2020). Thus, over the course of Q4 2020-2021 approximately 130 additional units are to be delivered.

It is also a key priority of the Council to ensure that groups with special housing needs, such as the elderly, people with disabilities, the homeless, those in need of emergency accommodation and Travellers are accommodated in a way suitable to their specific needs.

Table 4: Overview of Social and Affordable Housing Need Requirement during Plan Period 2022-2028. Source: KPMG Future Analytics

	2022*	2023	2024	2025	2026	2027	2028*	Plan period
Housing Demand	333	666	666	666	666	666	333	3,996
Households (of the Housing Demand) That Do Not Qualify for a Mortgage	33	65	136	136	136	136	68	709
Households (of the Housing Demand) That Do Not Qualify for a Mortgage and Cannot Afford Private Rental	33 65		136	136	136	136	68	709
Housing Shortfall (%)	9.8%	9.8%	20.4%	20.4%	20.4%	20.4%	20.4%	17.8%



3.6.2 Rural Single Housing

It is recognised that there is a continuing need for housing provision for people to live and work in rural Cavan. The NPF states that it will continue to be necessary to demonstrate a functional economic or social requirement for housing need in areas under urban influence, i.e. the commuter catchment of cities and large towns and centres of employment. Elsewhere, single housing in the countryside will be facilitated based on siting and design criteria and having regard to the viability of smaller towns and rural settlements. These requirements are reflected in the Core Strategy of this Development Plan which includes a differentiation between 'Rural Areas under Strong Urban Influence', 'Stronger Rural Areas' and 'Structurally Weak Rural Areas'.

The NPF also requires that Development Plans quantify for the demand for single housing in the countryside. This is related to the local authority's Housing Need Demand Assessment (HNDA), and is encompassed in National Policy Objective 20, as follows:

"Project the need for single housing in the countryside through the local authority's overall Housing Need Demand Assessment (HNDA) tool and county development plan core strategy processes" (NPF; pp74).

Analysis of historic information on granted planning applications (by number of units), available from the CSO, has been undertaken for County Cavan for the period of 2006-2019. This helps understand the proportion of housing units that are single rural dwellings that have been approved during that period and provides an indication of the dynamics between the urban and rural housing market within the county.

As outlined in the Housing Strategy (see Table 3) approximately 30.9% of granted units during that period were for single rural dwellings. This equates to an average of 58.3% per year, owing to the large fluctuations that were evident throughout the years. It should be noted that whilst these are granted planning applications (by unit), this does not equate to a housing unit which has been built.

These fluctuations may be associated with the wider economic context, associated demands for particular dwelling type or locational preferences within the housing market as well as variables such as land availability, resource availability and/

or macroeconomic constraints and associated influence on demand in any given year.

Generally, it is recognised that a single rural dwelling is sized according to what the applicants can afford to build along with their actual requirements. This analysis has determined that the average floor size for single rural dwellings in County Cavan for this period is 273.04 m².

3.6.3 Average Household Size

The Census 2016 results indicate that Cavan has a population to household ratio of 2.8, marginally higher than the state average of 2.75. However, the NPF states that this is expected to decline to around 2.5 by 2040, while also acknowledging that household sizes in urban areas tend to be smaller than in the suburbs or rural parts of the country.

3.6.4 Household Size Cohort

As set out in Section 6.6 of the NPF, information on household composition and projections in relation to household size are informative evidence inputs that can assist with understanding stock profile pressures. Analysis of the historic household sizes (i.e. household size cohort per household from the historic Censuses) has therefore been undertaken to help discern and forecast how the composition of households may change during the plan period.

An analysis of historic census information (i.e. during the 2002, 2006, 2011 and 2016 Census) in relation to the composition of households in County Cavan has been undertaken to understand these dynamics and estimate how they may change over time and throughout the plan period. Specifically, the intercensal average has been used to determine a trended annual average change in household composition and this indicates the following changes can be anticipated during the plan period:

- 1 person households will increase by an average of 0.06% annually
- 2 person households will increase by an average of 0.19% annually
- 3 person households will decrease by an average of 0.01% annually
- 4 person households will increase by an average of 0.05% annually
- 5+ person households will decrease by an average of 0.30% annually

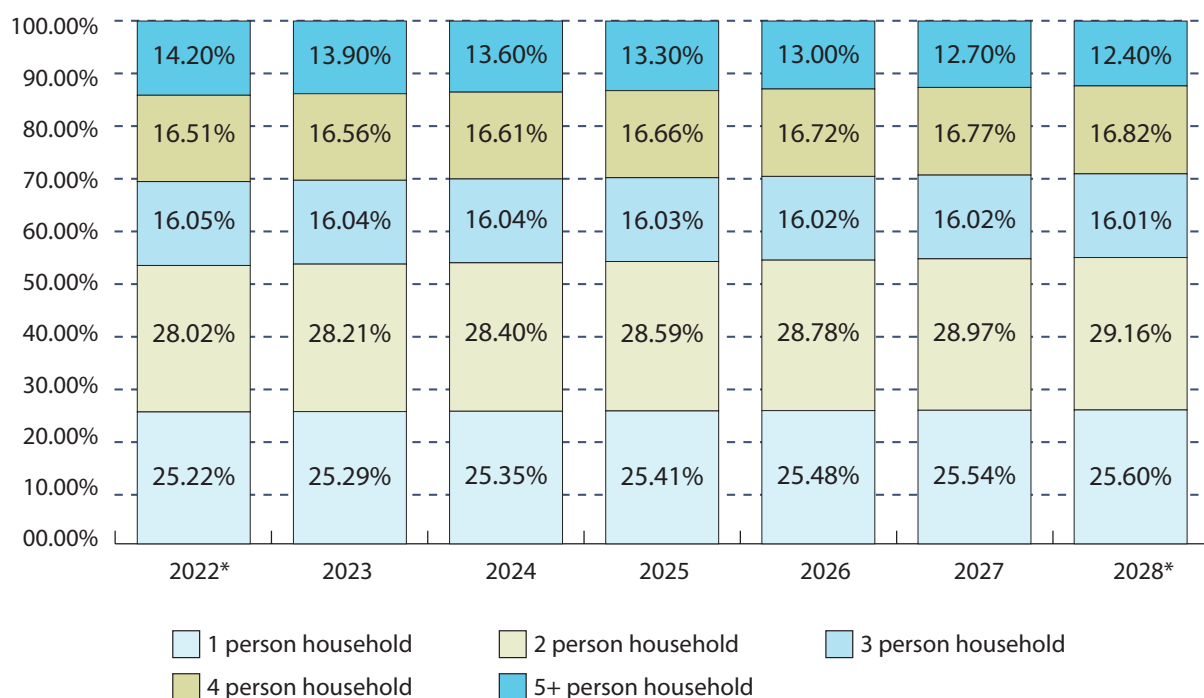
Figure 3: Forecasted Household Size Cohort in County Cavan during the plan period (Source: CSO, projected)

Figure 3 further demonstrates these trends. It shows that by 2028, 55% of households in Cavan will represent 1-2 person households. More than half (51.7%) of households in Cavan in 2016 had just one or two persons living in that household.

3.6.5 Tenure

Tenure is an important consideration for the delivery of housing and Section 6.6 of the NPF identifies the need to estimate the demand for different tenure types. As of 2016, home ownership remained the dominant tenure in Cavan with 71.5% of households within this category (compared to a State average of 67.6%). 31.7% of these households pay a mortgage. 15.6% of households were in the private rental market in 2016; an increase of 7% or 278 households since 2011. 8.6% (2302) of households in the county resided in social housing during the same year.

Analysis of the historic tenure split (i.e. during the 2002, 2006, 2011 and 2016 Census) has been undertaken in Appendix 1 to help discern and forecast how the household tenure may change during the plan period. Specifically, the intercensal average has been used to determine a trended annual average change in household tenure.

This analysis indicates a gradual decrease in the proportion of households categorised as 'owner occupiers' in Cavan, with considerable growth in the rental sector.

An analysis of historic information (i.e. during the 2002, 2006, 2011 and 2016 Census) in relation to the household tenure in County Cavan has been undertaken to understand these dynamics and estimate how they may change over time and throughout the plan period. The following changes can be anticipated during the plan period:

- Annual average decrease of 0.82% in owner occupied households
- Annual average increase of 0.58% in privately rented households
- Annual average increase of 0.24% in other rented households

3.7 Apartment Development

The 2016 Census indicates that 1-2 person households now comprise a majority of households and this trend is set continue, yet Ireland has only one-quarter the EU average of apartments as a proportion of housing stock.



(Department of Housing, Planning and Local Government, 2018). In Cavan, 4.1% of households lived in apartments in 2016, lower than the national rate of 12%. 24.8% of all households in the county were 1-person households.

As with housing generally, the scale and extent of apartment development should increase in relation to proximity to core urban centres and other relevant factors in line with the standards, principles and any specific planning policy requirements (SPPRs) set out in the Urban Development and Building Heights Guidelines for Planning Authorities' (2018) and the 'Sustainable Urban Housing: Design Standards for New Apartments, Guidelines for Planning Authorities' (2023).

Existing public transport nodes or locations where high frequency public transport can be provided, that are close to locations of employment and a range of urban amenities including parks/ waterfronts, shopping and other services, are also particularly suited to apartments.

3.8 Residential Densities

Higher densities will be applied to the higher order settlement of Cavan Town to align with its role as a Key Town, subject to good design and development management standards being met. It is important that the density of new

development in towns and villages is reflective of the existing character and that growth is linked to infrastructural capacity. As such, there will be a graded reduction in residential density for Self-Sustaining Growth Towns, Self-Sustaining Towns, towns and villages that are commensurate to the existing built environment. Density will also be informed by specific topographical and land ownership considerations where constraints may exist.

3.9 Layout and Design

A good development creates a 'sense of place' and community belonging to the residents. This is created by providing a mixture of house types and tenure, an individual design, the use of a variety of materials for the context of the site and area and connectivity of the site to other places. In considering proposals for development, the Council will have regard to the DEHLG Guidelines on 'Quality Housing for Sustainable Communities – Best Practice Guidelines for Delivering Homes Sustaining Communities' (2007), 'Delivering Homes Sustaining Communities – Statement on Housing Policy' (2007), 'Sustainable Urban Housing: Design Standards for New Apartments Guidelines for Planning Authorities' (2023) and Sustainable Residential Development and Compact Settlement Guidelines for Planning Authorities (2024).



3.10 Housing Strategy Development Objectives



Housing Strategy Development Objectives It is a development objective of Cavan County Council:

- | | |
|-------|--|
| HS 01 | Reserve sufficient lands to facilitate and implement the Housing Strategy and its policies, as informed by the HNDA undertaken as part of this Development Plan. |
| HS 02 | Ensure that settlements grow in a manner that is self-sustaining with sufficient social and economic infrastructure, and to a scale which aligns with the Settlement Hierarchy prescribed in the Core Strategy. |
| HS 03 | Secure the provision of social and affordable housing accommodation, to meet the needs of all households and the disadvantaged sectors in the county, including the elderly, first time buyers, single person households on modest incomes, people with disabilities, and special needs etc. |
| HS 04 | To require that 20% of lands in respect of which permission for the development of houses is granted, be reserved for social and affordable housing in accordance with the Planning and Development Act 2000 (as amended) and national guidance and regulations. The Council reserves the right to determine the appropriateness of 'Part V' affordable housing delivery for individual sites on a case-by-case basis. |
| HS 05 | Ensure that a suitable variety and mix of dwelling types and sizes is provided in developments to meet different needs, having regard to demographic and social changes. |
| HS 06 | Facilitate the delivery of sustainable, compact, sequential growth and regeneration of town and village centres by consolidating the build footprint through a focus on regeneration and development. |
| HS 07 | Support independent living for people with disabilities and the elderly and where possible, to ensure that housing is integrated within proposed or existing residential developments and located close to existing community facilities. |
| HS 08 | Apply graded densities in towns and villages having regard to their role in Settlement Hierarchy and that are commensurate to the existing built environment. |
| HS 09 | Support the development of quality residential schemes with a range of housing options having regard to the standards, principles and any specific planning policy requirements (SPPRs) set out in the Sustainable Residential Development and Compact Settlement Guidelines for Planning Authorities (2024); Urban Development and Building Heights Guidelines for Planning Authorities' (2018) and the 'Sustainable Urban Housing: Design Standards for New Apartments, Guidelines for Planning Authorities' (2023). |
| HS 10 | Secure the implementation of the Council's Traveller Accommodation Programme 2019-2024 and to review this programme if required and/or deemed to be necessary, during the Plan period. |
| HS 11 | Continue to reflect household size and composition, including the accommodation needs of single parent families, single homeless persons, persons with disabilities and the elderly, etc. in accommodation provisions. |
| HS 12 | Co-operate with Voluntary Housing Associations and other providers of social housing |
| HS 13 | Monitor and maintain a record of residential development permitted in settlements designated under the Settlement Hierarchy in accordance with forthcoming Departmental guidance around the establishment of a HNDA coordination and monitoring unit and related implementation of a centralised spatial database for Local Authority Housing |
| HS 14 | Support the ongoing monitoring and review of the HNDA in accordance with the forthcoming guidance on HNDA methodology to be issued by the Department of Housing, Planning and Local Government. |



3.11 Climate Change

In accordance with the format set out in Chapter 5: Climate Change of this Plan the following is an assessment of the content of this chapter in a climate context and associated actions.

Careful planning, quality construction, good design and appropriate density remain constant for the successful delivery of our current and future housing needs. Ensuring existing homes are more energy efficient and that new homes produce less emissions (during construction and over their lifetime) will prove equally critical in reducing our carbon footprint. Irish homes use 7% more energy and emit 58% more CO₂ than EU averages, with 70% continuing to rely on fossil fuels alone.

From 31st December 2020 the European Energy Performance of Buildings Directive (EPBD) Recast 2010, requires all new buildings to achieve the 'Nearly Zero Energy Building (NZEB)' standard, which closely translates to an 'A2' Building Energy Rating (BER), and a 'B2' BER for extensions and/or refurbishments greater than 25% of the total surface area, or cost optimal equivalent. Ireland is meeting this requirement through its revised Building Regulations. Improving the fabric of buildings first (i.e. 'Fabric First'), including increased insulation and upgrading to triple glazed, air-tight windows, has been identified as the most successful and cost-efficient means of reducing the carbon emission of Ireland's housing sector.

The National Planning Framework (NPF) has outlined the construction of an additional 500,000 homes by 2040, to include 132,000 by 2027, under the National Development Plan (NDP) 2018 – 2027 public housing programme, while simultaneously upgrading 500,000 existing homes to a B2 rating or better by 2030 under the Climate Action Plan (CAP) 2019. The NPF 'National Policy Objective (NPO) 33' seeks to 'prioritise the provision of new homes at locations that can support sustainable development and at an appropriate scale of provision relative to location'; NPO 3c aims to 'deliver 30% of all new homes that are targeted in settlements other than the five Cities and their suburbs, within their existing built-up footprints'.

Notwithstanding self-sustainable one-off housing, the concept of 'compact growth' as set out in the NPF is seen as the most considered means of achieving NPO33 and NPO3c. Compact growth aims to *"make better use of under-utilised land and buildings, including 'infill', 'brownfield' and publicly owned sites and vacant and under-occupied buildings, with higher housing and jobs densities"*. The successful delivery of same minimises car usage and its associated costs (e.g. pollution, congestion, wellbeing, etc) while simultaneously allowing for the provision of more public infrastructure and transport and facilitating more people to walk and cycle.



Climate Change Development Objectives

It is a policy of Cavan County Council to:

**HSCC
01**

Require all housing applications to be accompanied by a Sustainability Statement, and in accordance with the principles set out in the '*Sustainable Rural Housing Guidelines*' (2005), to include an outlined assessment of the proposed against:

- Design and layout;
- Construction and materials;
- Energy strategy;
- Waste and water reduction;
- Services (incl. high speed broadband and transport links);
- Landscape and ecology.

**HSCC
02**

Require all housing scheme applications to meet the principles of the '*Design Manual for Urban Roads and Streets*' DMURS (2019) and in accordance with the National Transport Authority '*Permeability Best Practice Guide*' (2015), submitting a 'Permeability Audit' where considered necessary by Cavan County Council.

**HSCC
03**

Support the preparation of a programme of works to endeavour to have all existing, social housing in the ownership of the Local Authority to be upgraded to a B2 BER rating, where achievable

**HSCC
04**

Encourage an element of new-build housing, procured by Cavan County Council for the purposes of social housing, to be zero-carbon, Passivhaus, or equivalent standard.

**HSCC
05**

Prioritise the principle of Passivhaus or equivalent standard in accordance with current Design Guidelines of the County Development Plan, or those deemed acceptable by the Planning Department.

**HSCC
06**

Require all residential schemes outside of 'Town Core' zoned lands, to responsibly plant and maintain 1 no., native tree (e.g. Willow, Alder, Birch, Scots Pine, Holly, Sessile Oak) of a girth greater than 20cm, within the confines of the proposed site, per dwelling.

**HSCC
07**

Require all future, multi-residential, industrial or warehousing applications to specify the type and location of permeable surfacing throughout, to include access roads.

**HSCC
08**

Facilitate the delivery of sustainable, compact, sequential growth and regeneration of town and village centres by consolidating the build footprint through a focus on regeneration and development.

**HSCC
09**

Focus on sustainable settlement patterns along public transport corridors, this minimising the need to travel.

**HSCC
10**

Review the Cavan County Council's Development Contribution Scheme and incentivise for incorporation and delivery of climate change measures

**HSCC
11**

Ensure that 20% of new rural housing is developed on brownfield sites in rural areas.