

# Westmeath County Council Housing

## Strategy 2008 to 2014

Westmeath County Council

November 2008

## **EXECUTIVE SUMMARY**

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<b><u>1 Introduction</u></b>	<b>3</b>
<b><u>2 Context</u></b>	<b>4</b>
<u>2.1 General Role of Westmeath County Council in Housing</u>	4
<u>2.2 Housing in the Corporate Plan for Westmeath</u>	5
<u>2.3 Action Plan for Social and Affordable Housing 2004-2008</u>	5
<u>2.4 County Settlement Strategy</u>	6
<u>2.5 County Housing Strategy</u>	7
<b><u>3 Housing Demand and Supply</u></b>	<b>10</b>
<u>3.1 Accumulated social housing need</u>	10
<u>3.2 Housing Requirements in the period 2008-2012</u>	11
<u>3.3 Land and Housing Supply</u>	12
<u>3.4 Housing Market Trends</u>	14
<u>3.5 Social and affordable housing requirements</u>	14
<b><u>4 The Housing Strategy</u></b>	<b>15</b>
<u>4.1 Provision of zoned and serviced land in Development Centres</u>	15
<u>4.2 Direct provision of social housing including special needs</u>	15
<u>4.3 Provision of social and affordable housing through Part V of the Planning Acts 2000 - 2006</u>	???
<b><u>5 Housing Policy</u></b>	<b>19</b>
<u>5.1 Planning Permissions and Part V of the Planning and Development Act, 2000</u>	19
<u>5.2 Meeting the needs of persons with special requirements</u>	20
<u>5.3 Countering social segregation</u>	21
<u>5.4 Promoting the role of housing agencies</u>	22
<u>5.5 Housing Design and Housing Mix</u>	22
<b><u>6 Conclusion</u></b>	<b>23</b>
<b><u>7 Appendix 1</u></b>	<b>25</b>

# 1 Introduction

Under Part V of the Planning Acts 2000 - 2006, planning authorities are required to include in their development plans a housing strategy to provide for the existing and future population of their area. This Strategy sets out the strategies and policies which Westmeath County Council intends to follow over the period of County Development Plan 2008 to 2014<sup>1</sup> in order to realise the vision and corporate aims of the Council and to fulfil its statutory obligations in the area of housing provision.

The Strategy firstly establishes the context of housing in Westmeath in terms of:

- The Council's established Corporate Plan, insofar as it relates to housing;
- The Action Plan for Social and Affordable Housing 2004-2008 (to be reviewed in 2008), which determines its own housing activities;
- The four year Programme for the Accommodation of Travelling Families in County Westmeath 2005 – 2008 to be reviewed end of 2008;
- The broader land use settlement and zoning strategies which have been set out in the County Development Plan and the Regional Plan Guideline's
- Linking these four items, the framework for the County Housing Strategy.

Secondly, the document summarises calculations of housing demand and supply, including the supply of serviced zoned land and the overall requirement for social and affordable housing will be presented.

Thirdly, strategies to ensure an adequate supply of land for housing and necessary construction of social and affordable housing are set out.

Finally, policies, which the Council will apply in pursuit of this strategy and other relevant housing aims, are stated.

This document, together with supporting documents, forms Westmeath County Council's Housing Strategy under Part V of the Planning Acts 2000 - 2006, for the period 2008-2014, and replaces the existing Strategy. The existing strategy was extended in 2006 to cover the remaining period of the current development plan.

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<sup>1</sup> The six-year period of the Plan and the Housing Strategy is expected to be from April 2008 to March 2014. Throughout this document, where years are indicated, they relate to the April to March period closest to the year shown e.g. 2014 related to the period April 2014 to March 2015. Thus the six year period is shown as 2008 to 2014.

## **2 Context**

### **2.1 General Role of Westmeath County Council in Housing**

This housing strategy should be read in conjunction the County Development Plan and Regional Plan Guideline, which sets out housing and settlement policy.

The role of the County Council in relation to housing is to formulate a planning policy for housing;

- consider planning applications for private housing;
- ensure that sufficient lands are zoned and serviced to meet the projected housing demand;
- provide houses or facilitate the provision of social and affordable housing for those unable to house themselves;
- and to promote sustainable development and heritage conservation.

All housing provided within the County should be to the highest standard and contribute positively to personal goals and community formation and development.

Whilst reflective of changing social and economic patterns, housing provision and location must aim at achieving sustainable development in well structured communities. It should maximise the use of infrastructural investment and facilitate human choice and aspiration.

The objectives of the Council are:

- To integrate social inclusion in all main policy areas;
- To provide for a diverse range of housing needs;
- To promote balanced communities;
- To promote sustainable development;
- To promote high quality living environments;
- To ensure provision of support services and community facilities;

## **2.2 Housing in the Corporate Plan for Westmeath**

The Corporate Plan for Westmeath County Council contains an objective to provide and promote better housing services to cater for the needs of a diverse population, by ensuring the availability of adequate accommodation at reasonable cost. The objective is to maximise the availability of accommodation to meet different categories of need and to promote the full range of housing options, through the following strategies:

- Statutory assessment of housing need
- Promotion of the full range of options as outlined in the plan for Social Housing – The Way Ahead 1995.
- Implementation of the Housing Strategy (Part V of Planning & Development 2000)
- Regulation of the private rented sector and the use of RAS.
- Implementation of the Scheme of Letting Priorities & Points Based Allocation System

## **2.3 Action Plan for Social and Affordable Housing 2004-2008**

The Action Plan was approved by the Council in 2004. Westmeath County Council's objective, with regard to the delivery of social and affordable housing measures over the period 2004-2008, is to meet the needs of the various categories identified in the Assessment of Housing Needs in an appropriate manner. This will be achieved through a variety of methods including inter alia,

- direct provision of housing units,
- acquisition of Part V units,
- voluntary housing schemes,
- provision of private sites,
- loans & grants to improve current housing and providing for special need categories.

The targets set out in the Plan are based on five-year projections. It is proposed to review this Plan in two to three years to ensure that the level of provision remains adequate to meet the housing needs of housing applicants. At the time of the adoption of this action plan RAS was only at infancy level and the effects of the scheme were not reflected in the document.

## 2.4 County Settlement Strategy

Housing strategy and policy will underpin the vision and approach to physical planning in the Development Plan and Regional Plan Guideline. This will include the zoning provisions of the Plan, aiming in particular to ensure that sufficient land and houses are available to facilitate the development of Growth Centres, that these settlements are balanced in their social composition and that they are grown in accordance with available infrastructure.

The overall pattern of demographic change in County Westmeath has been set out in the Draft County Development Plan and in Appendix 1, which indicates the likely scale of growth of population to 2014. The same Chapter sets out the settlement strategy for the County, within the parameters of the National Spatial Strategy and the Regional Planning Guidelines for the Midland Region.

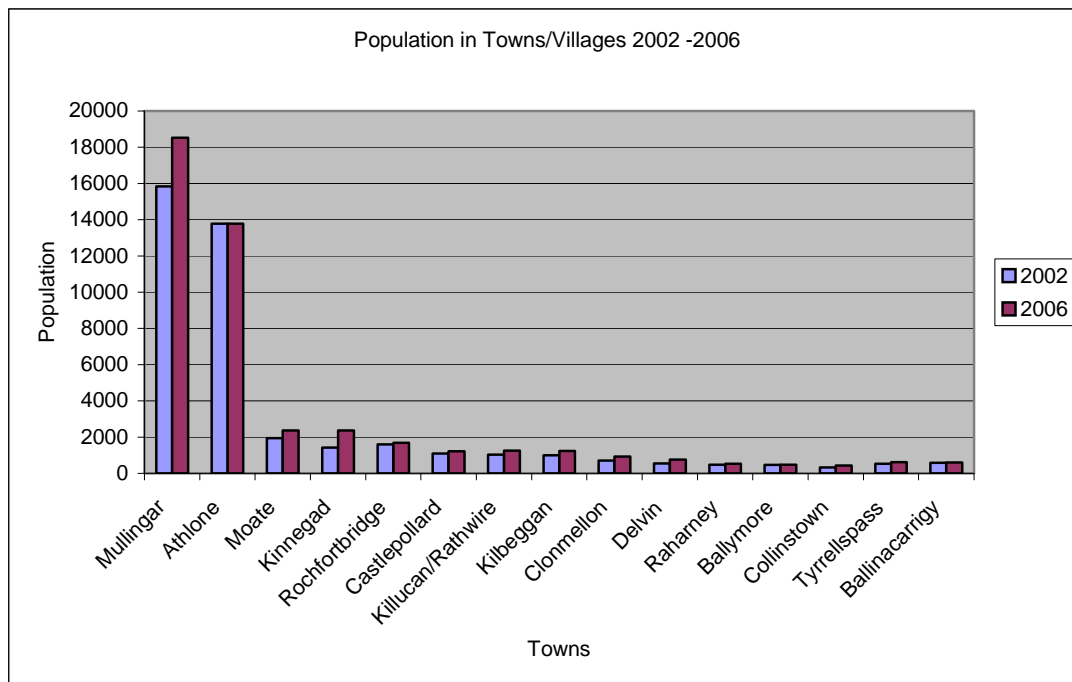
The main towns of the County and their status in terms the National Spatial Strategy and Regional Planning Guidelines are as follows:

<b>Gateway towns:</b>	Mullingar and Athlone
<b>Centres for growth:</b>	Moate, Castlepollard, Kilbeggan and Kinnegad
<b>Centres for further development potential:</b>	Rochfortbridge, Killucan/ Rathwire, Clonmellon, Tyrellspass, Delvin, Raharney, Ballyncargy, Collinstown, Ballymore, Multyfarnham, Milltownpass, Coole and Glasson
<b>Centres with limited development potential:</b>	Ballinalack, Rathowen, Finea, Ballinagore, Ballykeeran and Castletown Geoghegan
<b>Unserviced settlements:</b>	The Downs, Loughnavalley, Rathconrath, Taghmon, Gainstown, Ballinea, Milltown, Dysart, Moyvore, Baylin, Castledaly, Mount Temple, Tang, Tubberclair, Ballinahown, Streamstown, Horseleap, Streete, Crookedwood, Drumcree, Castletown-Finea, Lismacaffrey and Archerstown (Communal sewage treatment not acceptable, individual systems only)

In the previous strategy Mullingar, Athlone and Moate were the only scheduled towns where zoning was indicated. However, since the adoption of the current County Development Plan, all of the other towns and villages listed above all have zoning status except for Tyrrellspass and Raharney.

## Population of County Westmeath 2006, 79,403.

### Population figures 2002 – 2006



All of the above figures are based on the District Electoral Divisions. The Mullingar figure includes Mullingar Rural. The Athlone figure includes Athlone East Rural but not Roscommon area.

Source CSO preliminary figures.

### 2.5 County Housing Strategy - Statutory Requirements

The preparation of a Housing Strategy is a requirement under the Planning Acts 2000 - 2006, Part V and Part II of the Planning and Development (Amendment) Act 2002. This Document sets out Westmeath's Housing Strategy for the period 2008 – 2014, which will be the lifetime of the new County Development Plan.

The Housing Strategy must include an analysis of demand and supply for the different sectors of the housing market, forecast future needs and shortfalls, and propose objectives to balance demand with supply in a sustainable manner. The procedures for the preparation of a Housing Strategy are set down in the Act.

In particular, the Act specifies that the Housing Strategy will:-

- Estimate the existing and likely future need for housing in the area, and ensure that sufficient zoned and serviced land is made available to meet such needs.
- Provide that as a general policy a specific percentage (not exceeding 20%) of the land zoned in the Development Plan for residential use, or for a mixture of residential and other uses, shall be reserved for those in need of social or affordable housing in the area.
- Ensure that a mixture of house types and sizes is provided to meet the needs of different categories of households, including the special requirements of elderly persons and persons with disabilities.
- Counteract undue segregation between persons of different social background.

Thus the Housing Strategy encompasses both the role of the Authority as the provider of social and special housing and its broader land use planning responsibilities.

Westmeath County Council adopted its first Housing Strategy in 2001. This Housing Strategy replaces the existing strategy; its provisions have been framed in the light of a review of the previous Strategy, which is summarised below. In 2006 the members of the council agreed to extend the current strategy to the end of 2008.

## **Review of the 2001-2006 Housing Strategy and Proposed Amendments**

### **ELEMENTS OF THE 2001 STRATEGY**

The 2001 Strategy set out the quantum of housing to be provided in County Westmeath. The key elements of the Housing Strategy can be summarised as follows:

- The total estimated demand for housing between 2001 and 2006 was 6,711 units and it was estimated that 31% of households (2,076) would meet the eligibility criteria for affordability as defined in section 93(1) in the Act. There was sufficient land zoned for residential development within the county to meet the projected demand for housing. In addition, the Council did adopt area plans for specific villages/settlements to ensure that there was a better spatial distribution of land zoned for development throughout the county.
- Under the 2001 strategy 515 units were to be provided under the terms of Part V of the Planning and Development Act. However, an Amendment Act in 2002 stated that it would only effect planning permissions granted after 01<sup>st</sup> January 2003. This reduced significantly the likely contribution under the scheme and this Amendment Act will continue to have an effect until the end of 2007.

Up to the end of last year 38 no units had been delivered. The Local Authorities also accepted financial contributions and land at other locations as part of some agreements. Financial contributions were mainly accepted where developments were composed entirely of apartments. A further 74 units has been agreed in 2006 and this figure is likely to increase in future years.

Under the existing strategy it was estimated that 6711 units would be constructed in the six-year period however the actual house completions is 9556. This has averaged almost 1600 houses per year, and includes a figure of 595 provided by Westmeath Local Authorities in this period.



It is evident from the above that while we did not meet the targets for social and affordable units as set out in our existing strategy that the supply of housing under Part V has now started to increase significantly and will meet our likely requirements in future years. It is also worth noting that the supply of private houses was 42% higher than anticipated in the current strategy.

## **VARIATIONS PROPOSED: SUMMARY**

In the light of performance under the present Strategy, recent household growth trends, and using an updated analysis of requirements, the Housing Strategy 2008-2014 it is recommended that we maintain the percentage of social and affordable housing required from developers under Part V of the 2000 Planning and Development Act at 20%. This is based on the calculations contained in Appendix A which is attached to this strategy document.

### **3. Housing Demand and Supply**

In estimating the demand for housing and particular for Social and Affordable housing the Council looked at

- Household Formations
- Income
- House Prices
- Determination of Affordability.

These are the key variables in determining whether individuals are likely to encounter affordability problems in the county. Appendix A sets out how these figures were arrived at.

It is anticipated that the population of the county will increase to 100,000 by the end of 2014. The average size of households has also declined to 2.56 from 2.98 in 2002. By 2014 it is estimated that the average family size will be 2.3 as set out in Table 7.1 of the Appendix. In calculating house prices the paper assumes an interest rate of 5% and an average house price growth of 5% over the period. Under affordability using the existing methodology it is estimated that 36% of the population would experience affordability problems.

A different methodology was also used assuming that the new population into the county would be in a higher income decile than the average for the existing population. If this figure is accepted the affordability level is reduced to 26.4%. Whichever figure is accepted both remain comfortably above our existing 20% intervention level as per our current strategy.

#### **3.1 Accumulated social housing need**

Table 1 (Housing Waiting List Nov 2006 WCC & ATC) sets out the assessed overall social housing need within the County in 2006. This need may arise from:

- inability to pay for alternative accommodation,
- unfitness of the existing dwelling;
- overcrowding;
- involuntary sharing;
- homelessness;

- accommodation for travellers;
- and other special needs (including the needs of the elderly, disabled and persons with learning disability), as well as homelessness.

The largest single category of need arises from inability to pay for alternative accommodation – 82%. About 14% of all needs relate to special needs or involuntary sharing. Measured social housing need in the county now therefore relates to a major extent to inability to pay and/or special needs/involuntary sharing.

It is estimated that of those on the housing register who have been assessed, some 25% are eligible for an affordable housing solution. In addition, the Council have approximately 181 applications on hand for affordable housing, from those not on the housing register.

**Table 1: Social Housing need by type, November 2006 Housing List**

<b>Category of Applicant</b>	<b>No WCC</b>	<b>No ATC</b>	<b>Total</b>	<b>%</b>
<b>Total Applicants</b>	<b>968</b>	<b>712</b>	<b>1680</b>	<b>100</b>
Unfitness	43	36	79	5
Overcrowding	58	43	101	6
Medical/Compassionate	78	57	135	8
Elderly	50	43	93	6
Disabled	7	7	14	1
Involuntary Sharing	45	36	81	5
Homeless	2	2	4	1
Members of the Travelling Community	20	14	34	2
Young persons leaving institutional care without family accommodation	7		7	1
Financial	790	584	1374	82

Some housing applicants may fall into two or more categories.

### **3.2 Housing Requirements in the period 2008-2014**

Housing need over the period 2008 to 2014 will arise from:

- Increase in the number of households
- Obsolescence of the existing stock (including existing habitable dwellings that become second homes)
- Additional houses required to facilitate movement of persons within the stock of housing

Of these, the first is the most significant in Westmeath, where the number of households is rising rapidly and the average household size continues to decline.

### **New Household Requirements 2006/2014**

	Pop.	Avg. Size	Households	Change
1996	63.3	3.21	19.7	
2002	71.9	2.98	24.1	
2006	79.4	2.56	31.0	
2007	82.0	2.50	32.8	1.8
2008	84.6	2.46	34.4	1.6
2009	87.2	2.40	36.3	1.9
2010	89.8	2.36	38.1	1.8
2011	92.4	2.30	40.2	2.1
2012	95.0	2.30	41.3	1.1
2013	97.6	2.30	42.4	1.1
2014	100.2	2.30	43.6	1.2
Change 07/14		12,600 new households		

### **3.3 Land and Housing Supply**

#### **Housing Supply**

The extent of housing requirements set out above, may be compared to the pattern of housing delivery observed in the recent past

#### **Housing completions, County Westmeath**

	2001	2002	2003	2004	2005	2006
	1517	1187	1585	2125	1634	1600 (est.)

Source: DoEHLG: Quarterly Bulletin of Housing Statistics

House completions in the County as a whole have averaged in the region of 1600 over the last five years. The rapid increase in recent years may be seen as arising from overspill from Dublin, fuelled by lower prices than the Capital, enhanced communications & greatly improved transportation links. Most of the growth has been in the East of the County, specifically concentrated around Mullingar.

Based on population projections again set out in table 7.1 it is estimated that by 2014 we will have 43,600 households compared to an estimate figure for 2008 of 34,400 households. This indicates that 9,200 will have to be built in this plan period to cater for the future population. Based on recent performance by the construction industry it appears that the capacity is there to deliver this figure.

## **Land Availability**

The table below summarises the land availability position within the County as at November 2005. Detailed tabulations of land availability by settlement are contained in the working paper prepared in support of the Housing Strategy.

### **Housing Land Availability in County Westmeath in November 2005**

<b>Town</b>	<b>Hectares</b>
Athlone	198
Moate	94
Ballymore	12.4
Kilbeggan	49
Ballynacarrigy	6.79
Castlepollard	47
Mullingar	215.84
Rochfortbridge	32
Milltownpass	4
Collinstown	14
Killucan/Rathwire	15
Kinnegad	24
Delvin	45
Clonmellon	17

\* This is the area of lands, which are zoned which are currently not built on.

Source: Westmeath County Council Planning Section

As can be seen from the above table the total zoned residential land available at November 2005 was 774 hectares. Detailed tabulations of land availability, when compared with anticipated population growth in each settlement, indicates that there is sufficient land zoned in the County to accommodate anticipated development over the period to 2014, in each settlement. These figures allowing for average densities of 28 units to the hectare can provide 22,500 units on the available zoned land. This figure is well above our likely requirements for up to 2014 and beyond and do not include one off houses or units in smaller population centres which average around **500 a year**.

### 3.4 Housing Market Trends

Nationally, the market for housing remains buoyant. A similar situation is reflected in the figures for Westmeath. While Auctioneers have indicated that house prices in Mullingar and Athlone in particular have increased by 15% - 20% in the past year it is anticipated that this will level off significantly in the coming years.

As indicated earlier a 5% increase in house prices has been factored in, in the preparation of this strategy. Most of the demand is due to inward migration and it is expected that this will continue. It is considered that a major reason for the increase in house prices has been the improved communications network between our county and Dublin.

### 3.5 Social and Affordable housing requirements

Table 5 below summarises the position with regard to the annual rate of household formation and the numbers of households from these new formations who will meet the affordability criteria set out in Section 93(1) of the Planning Acts 2000 - 2006, based on projections of changes in house prices and personal incomes. Appendix A.

**Table 5: Summary of Anticipated Social & Affordable Housing Need**

Measure	2009	2010	2011	2012	2013	2014
Household formations (1)	1900	1800	2100	1100	1100	1200
Number of households meeting affordability criteria @ 26.4% S 93(1) (2)	502	475	554	290	290	317

Based on the above the total house formations in the six year period 9,200 whereas the number experiencing affordability problems will be 2428 of which Part V should provide 1840, it will be a matter for Westmeath Local Authorities to provide 588 units. Any shortfall in the provision under Part V will have to be met by the local authorities

Source : Appendix 1.

Source: Westmeath County Council

Requirement for social and affordable housing in private developments

#### **4. The Housing Strategy**

The housing strategy to be employed by the Council over the period of this plan comprises three elements:

1. To ensure that sufficient zoned and serviced land is available in designated growth centres within the County to accommodate the estimated housing requirements of such centres during the currency of the Plan
2. To provide directly for social and affordable housing solutions through its own house building programme, assistance to other agencies and individuals, acquisition of dwellings and other special programmes
3. To further provide for social and affordable housing through Part V of the Planning Acts 2000 - 2006

##### **4.1 Provision of zoned and serviced land in Development Centres**

The settlement strategy which is proposed for County Westmeath is set out in the Development Plan. This section of the Housing Strategy outlines the aims and objectives of the Local Authority in relation to proposed development within this zoned area of land.

Calculations summarised in this strategy are set out in full in the appendix, which supports the Strategy. These calculations indicate that there is sufficient zoned land available to accommodate the scale of growth which is envisaged for the County as a whole.

Calculations for all the serviced settlement areas of the County, as well as villages for which zoning is proposed, indicate that there is sufficient land for any reasonable proposed growth in each of these settlements.

##### **4.2 Direct provision of social housing including special needs**

Westmeath County Council will continue to endeavour to meet the needs of households through a range of social housing options, including the house building programme.

Westmeath County Council's Action Plan for Social and Affordable Housing was published in 2004 and details the strategy for direct provision which the Council proposes to make over the period to 2008.

Westmeath County Council's objective is to meet the needs of the various categories identified in the Assessment of Housing Needs in an appropriate manner. This will be achieved through a variety of methods including;

- direct provision of housing units,
- acquisition of Part V units,
- voluntary housing schemes,
- provision of private sites,
- Rental Accommodation Scheme,
- loans and grants to improve current housing and provide for special need categories, etc.

The targets set out in this Plan are based on estimated projections over the next 5 year period.

The Council is committed to promoting and facilitating the use of the full range of social and affordable housing options, as set out below. A new action plan will be prepared during the period of this strategy.

The Rental Accommodation Scheme has only recently been introduced, but Westmeath County Council has a target of transferring 400 housing applicants who are currently in receipt of rent supplement from the HSE to this new scheme. The majority of these tenants may see this scheme as a housing option and not wish to be offered a local authority house.

### **Housing Acquisition Programme**

Each year as part of its Housing Programme, and where it proves economical to do so, the Council acquires dwellings at various locations throughout the County. Acquisitions are expected to be around ten per annum over the period of the Plan.

### **Private Sites Programme**

To meet the growing demand and to supplement the traditional housing construction programme, Westmeath County Council will continue to operate a private sites programme, whereby subsidised sites will be made available to persons satisfying established income and other need criteria. It is anticipated that such provision will amount to some **twelve sites per annum.**

### **Affordable Housing Schemes 2**

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<sup>2</sup> The affordable housing scheme should not be confused with the term "affordable housing" as used in Part V of the Planning Acts 2000 - 2006.



These houses relate to the provisions of the 1999 legislation, and may be provided directly by the Housing Authority or by voluntary and co-operative bodies - on an agency basis or independently. This will comprise a very significant portion of the total social and affordable housing to be provided.

In terms of starts, the number of units to be provided by the local authority under the 1999 Affordable Housing Scheme (including houses provided by voluntary or co-operative housing bodies on an agency basis to local authorities) is anticipated to be 250 over the period 2008 to 2014. It is our current policy when providing social housing developments in excess of 10 units that there be a mix of social and affordable units and it is recommended that this policy be continued.

### **Other Social Housing Options**

A number of other schemes are available to applicants on the Council's housing list (or to existing tenants) including:

- Rental Accommodation Scheme RAS
- Provision of Extensions
- Improvement works in lieu of housing
- Sale of sites (Private sites scheme)
- Shared Ownership Scheme
- Essential Repairs Grants
- Disabled persons Grant

### **The Role of the Voluntary Housing and Co-operative Sector**

It is expected that the role of the voluntary housing sector (voluntary housing associations, co-operative associations, and community associations) will feature strongly over the course of the development plan.

This Housing Strategy has been based on the expectation that through the implementation of Part V of the Planning and Development Act, 2000, Planning Authorities can work more closely with the voluntary housing sector to expand significantly their contribution to construction capacity across the country. This expectation of an enhanced role for the voluntary housing sector is in turn based on a belief that the sector has remained somewhat under-developed to date.

Specifically, voluntary housing bodies are assisted under the Capital Assistance Scheme with non repayment capital funding and Rental Subsidy Scheme to provide accommodation to meet the special housing needs such as those of the elderly, people with disabilities, homeless persons or small families. Westmeath County Council recognises the potential role of the voluntary sector in the provision of housing for special needs categories each as the elderly, people with disabilities and homeless people.

## **Traveller Accommodation Provision**

Westmeath County Council proposes to provide a range of accommodation for members of the travelling community to meet their needs as set out in our Traveller Accommodation Plan 2004 – 2008 (to be reviewed in 2008). Our current policy in this regard is set out below.

- Standard Local Authority Housing, Westmeath County Council will continue to allocate at least 10%, in all new housing schemes of 10 houses or more, of newly constructed houses to the travelling community in accordance with the Scheme of Letting Priorities and Points System.
- Members of the travelling community will also be considered for casual vacancies that may arise in established housing schemes.
- Consideration where deemed appropriate, will be given to the purchase and/or construction of rural/single instance houses for members of the travelling community.
- Group Housing Scheme for Travellers Prospective Traveller tenants of the identified three group schemes will be invited to engage in meaningful consultation, with regard to the design, site selection, planning, environmental, technical and social aspects of the proposed respective group schemes.
- Westmeath County Council will continue to work in close co-operation with the various Housing Agencies/Associations. The Voluntary Sector, through the use of Capital Assistance Scheme and the Loan Subsidy Scheme, will be requested to consider the needs of Traveller families in their allocation of accommodation.
- Residential caravan parks at Mullingar and Athlone will continue to provide facilities to meet needs. It is proposed to carry out refurbishment work at the St. Michael's Park with a view to improving and updating the facilities.
- Provision of new emergency accommodation for homeless people is already underway in Mullingar through voluntary bodies and other voluntary bodies are identifying sites in Athlone.
- Provision for the elderly and people with disabilities is included in our overall figures.
- Policies regarding the provision of housing for members of the Travelling community, the elderly, people with disabilities and the homeless are set out in the County Development Plan.

## **5 Housing Policy**

In pursuit of its housing strategy, Westmeath County Council will, in the execution of its own programmes as well as in considering the planning applications and programmes of other agencies, developers and individuals, apply the policies and guidelines set out in this section.

### **5.1 Planning Permissions and Part V of the Planning and Development Act, 2000**

Section 96 of the Planning Acts 2000 - 2006 provides that the objectives of the Housing Strategy in relation to social and affordable housing shall be implemented by means of conditions attached to planning permissions for residential development.

Westmeath County Council will require a 20 per cent quota of social/affordable housing to be provided on each housing development within the county, and this requirement will be included as a condition of development, with the exception of application for development of 4 or less houses, or for housing on land of 0.1 hectares or less.

The Council will operate Part V of the Act in a way that encourages and facilitates a level of supply, which will meet the demands of all sectors of the market. It would frustrate the objectives of the housing strategy if its implementation were to result in any undue slow-down, interruption of housing supply, or disruption of the housing market.

Conditions attached to planning permissions for residential development to which the 20 per cent social/affordable quota applies will require developers to enter into an agreement with the Council to transfer to the Council in accordance with the implementation guidelines adopted by the Council in December 2003. These guidelines are included in Appendix 1.

The ratio of social to affordable houses to be provided, will normally be on a 50:50 basis, having regard to local housing needs, but at all times the 20 per cent requirement will be met.  
The maximum of social Part V provision is to be 50 per cent in any one application.

In so far as it is known at the time of the agreement, the Council will indicate to the developer its intentions in relation to the provision of social/affordable housing, including a description of the proposed houses, on the land or sites to be transferred, where such lands form part or parts of the lands which are subject to the application for permission as is, or are specified by the agreement as being parts required to be reserved for the provision of housing.

- The Council, in making such agreements, will have regard to:
- The Development Plan and any relevant local area plan
- the need to ensure the overall coherence of the development to which the planning application relates;
- The need for social integration, and
- The views of the developer in relation to the impact of the agreement on the economic viability of proposed development.

The Council's Planning & Housing Sections will encourage housing developers to whom the 20 per cent quota will apply to discuss the likely terms of the Part V agreements at such consultations. Both the Council and the developer should thus have a common understanding of the nature of the likely agreement before a decision to grant planning permission is made.

It will be the Council's objective to finalise the agreement within two months at the latest of the grant of permission, in order to avoid delaying the start of Housing Development.

All social housing provided under Part V of the Planning & Development Act 2000 in accordance with this strategy shall be allocated to persons on the waiting list for that allocation area in accordance with the Council's Scheme of Letting Priorities, and affordable housing provided under Part V of the Act in accordance with the terms of this Housing Strategy all shall be allocated in accordance with a Scheme of Priorities for affordable housing as adopted by the Council.

## **5.2 Meeting the needs of persons with special requirements**

### **Homeless Persons**

The County Development Plan indicates that where possible Westmeath County Council will actively promote integrated social solutions including accommodation provision to the problem of homelessness (as defined in the Housing Act 1988) and will promote the provisions of the Westmeath Housing Strategy with regard to aspects for housing for homeless persons.

The Plan commits the Council

- To provide financial resources to the voluntary sector for the effective management of homeless accommodation;
- To promote targeted provision of accommodation for homeless persons

Provision of new emergency accommodation for homeless people is already underway in Mullingar through voluntary bodies and other voluntary bodies are identifying sites in Athlone.

### **Elderly persons**

Emphasis is placed on the provision of lifetime adaptable housing. The provision of housing units in centrally located areas whereby there is access to all amenities such as shops, medical facilities, churches, etc. Provision through sheltered housing schemes is also an option that is encouraged. Policies are set out to this effect in the County Development Plan. Traditionally the council have provided single storey houses for this category but due to the increased cost of development land this may not be possible in the future and we will have to consider apartment type developments in co-operation with the voluntary sector.

### **People with disabilities**

The council recognise the importance of providing houses for people with special needs in their areas of choice. In this regard in any proposals for social housing schemes consideration is given to the

requirements of any special needs applicant in the area. Part V will also be used to provide for the needs of these applicants. The Voluntary Housing sector and other agencies are also active in the County in terms of identifying and meeting the needs of those with disabilities. The County Council is working in partnership with various voluntary sector groups and associations to facilitate further identification of needs and provision of housing for those with disabilities.

The housing needs of those on waiting lists and existing tenants with disabilities are generally being met through the Disabled Persons Grants Scheme which provides financial assistance for the adaptation of accommodation. The Voluntary sector also caters for these needs.

The concept of Lifetime adaptable housing will be applied to all new housing, so that all new housing is easily adaptable without undue expense and works to the original house design.

Westmeath County Council recognises the need to promote better awareness of people with disabilities. These principles are enshrined in the declaration “The City and the Disabled” in Barcelona in March 1995. Policies designed to implement these principles are set out in the Draft County Development Plan.

### **Revitalisation of existing areas of social housing**

In addition to the provision of new housing or other housing solutions as set out above, Westmeath County Council is committed to a high standard of maintenance of its existing stock of dwellings.

The aims of the Council are to;

- ensure that the rented housing stock is managed in an effective and efficient manner that will enhance the quality of life enjoyed by its tenants;
- introduce special projects/initiatives to improve tenant participation;
- enforce measures to counteract anti-social behaviour;
- carry out improvements to the appearance of the environment of estates;
- implement effective letting arrangements and implement an appropriate rents scheme, while working within budgetary constraints.

In an effort to ensure value for money, Westmeath County Council adopt a policy of carrying out programmed maintenance with the aim of extending the life of its housing stock. It endeavours to ensure maximum tenant involvement in the management of their estates and facilitate the formation of new residents associations through its estate management programme.

Major funding has been approved by the Department for Remedial Works Schemes in seven Local Authority Estates which will be completed in the life time of this strategy.

### **5.3 Countering social segregation**

In the National Anti Poverty Strategy (NAPS), access to housing is one of the key elements for fighting social exclusion and marginalisation and thereby assisting in the fight against poverty. The Council recognise the aims of NAPS and in partnership with the Voluntary and Community Sectors and through their function as a housing authority are committed to the development of a sustainable housing policy which will counter social exclusion and marginalisation. The following instruments will be used to achieve the desired ends:

- In accordance with Westmeath County Council's Scheme of Letting Priorities, all assessments for housing are based on need. In order to counteract undue social segregation, special specified categories are provided for in the Scheme to protect vulnerable categories.
- The Traveller Accommodation Programme 2004 – 2008.
- The Strategy for Homelessness 2002-2004
- The implementation of Part V requirements (this will assist in addressing social segregation in private housing schemes)
- The provision of a range of house types & sizes in social, voluntary and Part V developments
- With regard to inter-culturalism this is addressed in the four year Accommodation Programme for Travellers, 2004-2008, the provision of anti-racism awareness training for staff and the implementation of the DoEHLG policies for the provision of housing for non-nationals.

Westmeath County Council's Anti-Poverty Committee will assess the implementation of various policies to ensure equitable application of these policies to all customers of the Authority and to ensure that they are inclusive.

#### **5.4 Promoting the role of housing agencies**

Westmeath County Council, as the Housing Authority, manages and oversees the provision of all social, voluntary and affordable housing in the county and all voluntary bodies are expected to liaise with the Council at all stages of development. The Council takes an enabling and administrative role in the operation of the Capital Funding Schemes to assist approved housing bodies.

From time to time, the Council invites Voluntary Housing bodies to carry out developments in the county, having regard to DoEHLG policy to ensure social integration in housing developments, i.e., to ensure that all schemes have a Social, Voluntary and Affordable mix of tenures where practicable. Westmeath County Council may also consider provision of Part V units by a Voluntary housing agency.

A Liaison/Contact person for the Voluntary agencies has been appointed within the Housing Department of the Council. The Voluntary agencies must submit all requests for funding through Westmeath County Council and these submissions are assessed by the relevant technical staff prior to issue to DoEHLG for approval. At all stages of the project the Voluntary agency is required to keep the Authority advised of progress on the scheme.

#### **5.5 Housing Design and Housing Mix**

The Draft Development Plan indicates that it is an objective of the County Council to ensure that a mixture of house types and sizes are provided in each residential development. House design and layout reflect the requirements of different categories of households around the county- particularly those with special needs. An indication of house types required for social housing is available with the triennial "assessment of need" undertaken by the Housing Section of Westmeath County Council.

## **6 CONCLUSION**

Westmeath County Council is committed to working with developers in implementing the provisions of Part V of The Planning and Development Act, 2000 as amended.

It is the objective of Westmeath County Council to expand the provision of Social and Affordable Housing under the terms of the Act. In doing so it wishes to promote the concepts of Social Integration and Sustainable development.

In doing so the Local Authority will attempt to minimise delays in processing applications and to facilitate prompt and effective consultation with all developers.

It is hoped that this document explains the various issues concerning the implementation of the Act and provides a basis for mutually beneficial and productive discussions between all developers and the local authority.

### **Policy Conclusions**

The Council's policy is to reserve 20% of lands zoned for residential or mixed development for social and affordable housing (section 94(4)(c) – see Table 2.8. It is envisaged that 2260 houses will be provided as a consequence of the operation of Part V of the Planning Acts 2000 - 2002 – see Table 3.8. The policy of the Council will be to engage in discussions with developers prior to the planning process to negotiate details of the operation of Part V in relation to specific developments. Depending on the specifics of each application, the Council will apply one of the three options provided for under section 96(3)(a) of the Act as follows:

- The transfer of completed dwellings on the site the subject of the application.
- The transfer of fully or partially serviced sites on the site the subject of the application.
- The transfer of a portion of the site the subject of the application.
- The transfer of completed dwellings at another location.
- The transfer of serviced sites at another location.
- The transfer of land at another location.
- The payment of a monetary contribution..

An agreement may provide for a combination of any of the above.

The transfer of completed dwellings, sites or land will be to the Planning Authority or persons nominated by the Planning authority such as an Approved Housing Body.

The planning authority will indicate in so far as is known at that time the proposed use of the transferred dwellings, sites or land.

In its pre-planning discussions with developers, the Council will take into account the following factors as outlined in the Act (s.96(3)(e):

- “The proper planning and sustainable development of the area to which the application relates
- The housing strategy and specific objectives of the development plan which relate to the implementation of the strategy
- The need to ensure the overall coherence of the development to which the application relates and
- The view of the applicant in relation to the impact of the agreement on the development.”

The Council will take particular note of:

- The mix of social, affordable and private sector housing in the immediate vicinity of the development as the Council’s policy is to avoid undue segregation.
- The location and features of the site and the proposed development. Where the attributes of the site suggest that one of the three options outlined above is impractical, the Council may require the payment to the planning authority of an amount equivalent in value to a transfer of land to the authority (section 96(12)(a)).

In particular, the Council will address the following objectives in the Housing Strategy:

- Residential developments on serviced land will occur at higher densities, especially where there are other adequate facilities and services.
- Future housing will occur throughout the county, both in rural areas as well as main and rural settlements, to ensure a balanced and integrated approach to development. This will ensure that rural communities within the county are sustained by encouraging the consolidation of rural settlements and villages and the provision of rural housing for local need.
- Land use zoning plans has been prepared for all villages and towns with treatment facilities.
- Where the local authorities own undeveloped residentially zoned land it may be more appropriate for the land to be developed for a wider mix of uses than just social housing.
- The planning authorities will aim to focus future land purchases in smaller pockets in both the main towns and rural villages and settlements in order to counter balance the level of social / affordable housing being provided in the main settlements under Part V of the Planning and Development Act.
- It is important that social and affordable housing is properly integrated into existing communities.
- All forms of housing should be of a form and scale that is appropriate to the location.
- The provision of a suitable mix and range of housing types and sizes to reasonably match the different categories of households, including the special requirements of the elderly and persons with disabilities. This will ensure that social and affordable housing is integrated into existing communities.
- Policies will aim to reduce the need to travel and encourages a form of residential development that reduces urban sprawl.



**Appendix 1**

**Population Projections  
and  
Demand  
for  
Affordable and Social Housing  
Westmeath  
2008 – 2014**

JAN 2006

ANTHONY FOLEY DCU

## Contents

1. Introduction	3
2. Recent Population Projections and Trends	5
3. CSO Regional Population Projections (May 2005)	14
4. Regional Planning Guidelines: Population Projections	16
5. Population Implications of Gateway	17
6. Population Projections for Westmeath	19
7. Housing Demand from Population Projections	22
8. Assessment of Affordability	24
9. Policy Issues	33

## 1. **Introduction**

This report presents population projections for Westmeath for the period 2008 to 2014 to underpin the forthcoming county development plan and also for the period to 2020. Based on these population projections the demand for affordable housing is estimated. Reference is also made to the demand for social housing. The affordable housing estimates broadly follow the methodology recommended by the Department of the Environment, Heritage and Local Government.

Over the recent past regional and national demographic projections have been prepared by the Central Statistics Office. Regional projections for the Midlands have been incorporated into the Regional Planning Guidelines. County level projections have not been prepared by the CSO and the Regional Authority has not disaggregated the regional projections into the county level for Westmeath, Longford, Laois and Offaly. County level projections for Westmeath have been prepared for the County Development Plan and the current housing strategy. The recent Indecon report includes certain aspects of future population trends for the Midlands and Westmeath.

Population projections are subject to a large element of uncertainty. The degree of uncertainty increases as one moves from national projections to regional projections and from regional to county projections. The main reason for this is uncertainty about migration flows.

County level projections must be consistent with national and regional projections. Westmeath population projections must reflect the agreed regional strategic guidelines. In effect, the county level projections should be the county by county implementation of the regional strategy and the regional strategy should be consistent with the national population projections. As all three different levels of population projection have not been prepared at the same time and for the same period it is necessary in certain cases to depart from existing higher level projections to arrive at county level projections because of new trends and additional information.

The future population of Westmeath will reflect

- National trends
- Regional trends
- The impact of inward migration from the Greater Dublin Area
- County level structural features
- The population impact of the National Spatial Strategy Gateway objective

The implementation of the gateway concept for the Midlands gateway of Athlone, Mullingar and Tullamore will have the largest of the different impacts on the future population of Westmeath and the Midlands generally. The population growth associated with the gateway will exceed the impact of ‘normal’ demographic factors and the GDA associated population inflow.

As discussed in the report this creates certain difficulties in identifying future population growth. The growth in population associated with the gateway is not a function of normal demographic determinants such as births, deaths and normal GDA related migration. It depends instead on the target level of population for the gateway, the phasing of this growth, the placement of the population between Westmeath towns of the gateway (Athlone & Mullingar) and the Offaly location of Tullamore and the distribution of regional and county population growth between the gateway and other regional locations. It also depends on the placement of the Athlone population growth between Westmeath and Roscommon. The regional planning guidelines refer to gateway population requirements but do not publish the breakdown between the three elements of the gateway. The Indecon report, which is not an official document, refers to possible higher gateway related population size than the regional guidelines. This report also refers to a narrow concept of “town” population for Athlone. The county level population projections presented in this report takes account of policy positions already identified by official documents but it has been necessary to make additional assumptions to derive the Westmeath implications of the Midlands gateway.

## **2. Recent Population Projections and Trends**

Population growth in the Midlands and in Westmeath has been much higher than envisaged over the past several years. This is also the case nationally. The CSO published regional population projections in June 2001 which predicted a declining Midlands population. These regional population projections were consistent with the then national projections which presented a range of alternative projections based on different migration and fertility assumptions. The assumptions are fertility (F1 high, F2 medium, F3 low), international migration (M1 high, M2 low (including emigration from 2011) an internal migration (minus 1,000 persons per year 1996-2031.) Based on these assumptions the following regional populations were projected. The MIFI (highest) and M2F2 (lowest) projection variants are shown in Table 2.1.

**Table 2.1      CSO National and Regional Population Projections June 2001**

		National	Midlands
1996	Actual	3626.1	205.5
2001	M1F1	3836.9	208.2
	M2F3	3808.3	207.1
2006	M1F1	4053.3	210.4
	M2F3	3937.6	205.7
2011	M1F1	4256.7	211.0
	M2F3	4014.7	201.2
2016	M1F1	4424.9	209.5
	M2F3	4041.5	193.9
2021	M1F1	4563.2	205.8
	M2F3	4040.2	184.6

The 2001 CSO projections expected a midlands population of between 208K and 207K in 2001 and between 210K and 206K in 2006. The actual population greatly exceeded these expectations. In 2002 it was 225K and in 2006 it was 251K (Table 2.2)

**Table 2.2      Actual and Projected Midlands Population 2002 and 2006**

	Actual	Projected (High)	Gap %	Gap Pers. (K)
2002 (K) <sup>1</sup>	225.4	207.8	8.5	17.6
2006	251.4	210.4	19.5	41.0

<sup>1</sup> Projected 2002 based on 2001 plus average change 2001-06

The gap between actual and projected midlands population was 17.6K persons or 8.5% in 2001 and 41K persons or 19.5% in 2006.

The county populations of the midlands region were not projected but on the assumption of Westmeath retaining its 1996 share of regional population the gap between Westmeath's actual population and that projected in the 2001 CSO projections is shown below (Table 2.3)

**Table 2.3      Westmeath Actual and Projected Populations 2002 and 2006**

	Actual	Projected <sup>1</sup>	Gap %	Gap Pers.
2002	71858	64002	12.4	7856
2006	79403	64803	22.5	14600

<sup>1</sup> Based on 1996 Westmeath share of Midlands population

The actual 2002 population was 12.3% above the projected 2002 population and in 2006 the gap was 14,600 persons or 22.5%.

The 2002-2008 Westmeath County Development Plan presented population projections for the period to 2020. Actual populations have been much higher than the levels anticipated in the development plan.

**Table 2.4 Westmeath Development Plan Population Projections and Actual Population**

	1996 Actual	2000 Estimated	2005 Projected	2010 Projected	2015 Projected	2020 Proj
Development Plan	63314	67353	72400	75891	78703	79343
CSO and estimated	63314	69010	77516	n.a.	n.a.	n.a.
Gap %	0	2.5	7.1			

The estimated actual population in 2000 was 2.5% above the development plan estimate. The 2005 gap was 7.1%. Of particular note is the fact that the 2006 actual population of 79,403 in Westmeath is at the level that the development plan expected to arise in 2020. As already noted the rapid rise which occurred since the mid to late 1990s was not expected at the time of preparing the 2001 regional population projections or at the time of preparing the development plan projections.

Westmeath population projections were also included in the Housing Strategy for Westmeath prepared in February 2002. Contrary to the other sources of demographic projections the Housing Strategy projections overstate the actual population size and growth.

The housing strategy considered various population projections, those based on trend household formation, the implicit CSO county projections based on the regional projections, the county development plan and implications of the strategic guidelines for the GDA. It decided to use the household completions method. This multiplied the number of expected new household (using household completions as the proxy) by an assumed average size of households. The expected population increase is shown below (table 2.5)

**Table 2.5 Westmeath Population Projections 2001 – 2006 (Housing Strategy 2002)**

	Expected New Households	Average Household Size	Population	Actual Population (Census)
2001	1091	3.03	73871	
2002	1102	3.00	76286	71,858
2003	1113	2.96	78657	
2004	1124	2.93	80984	
2005	1135	2.89	83264	
2006	1146	2.86	85498	79,403
Change 01/06	6711			

The 2006 Housing Strategy population refers to private household population. The actual figure refers to total population. Adjusting the actual 2006 population for this would reduce the 79,403 to about 77,000. Therefore the actual Westmeath population in 2006 is 10% below the housing Strategy projection.

This difference could be due to unexpected changes in number of house completions and/or average household size.

As shown below house completions have exceeded the levels envisaged in the Housing Strategy. Based on the Housing Strategy methodology the population in 2006, using house completions and a low average household size of 2.8 persons would be 90570 persons plus about 2300 in other accommodation giving a total based on new house completions of 92870 compared to the actual level of 79403.

**Table 2.6      Actual and Projected House Completions**

	2001	2002	2003	2004	2005	2006	Total
Actual Private House	1478	1125	1480	1979	1541	1500	9103
Actual Total House Completions	1517	1187	1585	2125	1634	1508	9556
Housing Strategy Projections	1091	1102	1113	1124	1135	1146	6711

Actual house completions greatly exceed the Housing Strategy predictions, 9556 compared to 6711 between 2001 and 2006. However 2006 population (79,403) is well below the Strategy prediction of 87,798 including non private household population). As noted above the population change/house completions change imbalance between 2001 and 2006 could be explained by unexpected major changes



in household size. If this were the cause it would imply dramatic changes in household size (as shown in Table 2.7)

**Table 2.7      Implied Household Size of House Completions**

	Private Household Population	Households	Average Size
2002	69606	23360 <sup>1</sup>	2.98
2006	77103	30174 <sup>2</sup>	2.56
Change	7497	6544	1.15

<sup>1</sup> Number as per census April 2002

<sup>2</sup> Estimate as of April 2006, i.e.      May-Dec 2002 plus  
    All of 2003, 2004, 2005 plus  
    Jan April 2006) (800+1585+2125+1634+400)

An alternative way of examining the situation is that the population between April 2002 and April 2006 rose by 7497, and if the average size of new household was 2.5 the number of new houses needed would be about 3,000 and not the 6544 which were completed.

An alternative possibility is that a substantial part of the new house completions is not occupied. However if even 500 are unoccupied the average size of the new households would still be very small at 1.24 persons.

The average size of household of the “new” population is a significant determinant of housing requirements. For a given population increase the average household size determines the demand for houses.

The 2002 Housing Strategy assumed a steady decline in the size of households but the assumed decline is lower than what has apparently occurred.

To examine this issue further the 1996 to 2002 period was examine. Census of Population data is available for both years

**Table 2.8      Household size 1996 and 2002**

	Private Households	Private Household Pop.	Ave. Size	House Completions <sup>1</sup>	
1996	19150	61399	3.21	1996/2002	7093
2002	23360	69606	2.98		
Change 96/02	4210	8207	1.95		

(April 1996    19150, plus  $\frac{3}{4}$  of 1996, plus 1997-01 and  $\frac{1}{4}$  of 2002)

i.e. (527, 929, 1105, 1140, 1578, 1517, 297) = (7093)

The number of households increased by 4210 according to the Census of Population between April 1996 and April 2006. However, total house completions between the same dates grew by 7093 in Westmeath. It is likely that some of the existing housing stock would be retired but this should be a relatively small proportion. Overall there is a substantial difference between the Census determined measure of household change and the number of house completions. It is also apparent that the average household size of the new entrants to the household cohort has substantially lower average size than the existing population.

The 1996/02 experience mirrors that of the 2002/06 period in that the population change was 8207 while the additional house completions were 7093.

It is beyond the scope of this report to identify the reasons for the completions/census households differences or to identify the true average household size. It does deserve further investigation. However,

the differences have to be taken into account when forecasting housing needs of a given population change.

**Table 2.9      Composition of Population Change: Westmeath 1991-2006**

	Pop. Change	Natural Increase	Migration
1991/96	1434	1893	-459
1996/02	8713	2655	6058
2002/06	7545	2684	4861

In the 1991/96 period there was net outward migration from Westmeath. In the 1996/02 period net inward migration was 6058 or 1010 persons per year. This migration continued in the four year period of 2002/06 at 1215 persons per year. Between 1991 and 2006 the countys population rose by 17523. About 60% of this was due to inward migration. In 1996/02 inward migration was responsible for 69.5% of the population increase. In the 02/06 period the share was 64.4%.

Westmeaths share of total Midlands migration has declined since 1996.

**Table 2.10      Westmeaths share of regional migration**

	Midlands Pop Change	Natural Increase	Migration	Westmeath share of migration %
1996/02	20046	7317	12729	47.6
2002/06	26017	7827	18190	26.7

Inward migration in the Midlands increased from 12729 in 96/02 to 18190 in 02/06. The Westmeath share of migration declined from 47.6% to 26.7%. The county migration patterns are shown below

**Table 2.11     County Migration levels in Midlands 1996-06 (Pers)**

	96/02	02/06
Laoighis	3882	5938
Longford	342	2476
Offaly	2447	4915
Westmeath	6058	4861
Total	12729	18190

In 1991 Westmeath accounted for 30.5% of the Midlands population. The share grew slightly to 30.8% in 1996 and grew to 31.9% in 2002. In 2006 it declined slightly to 31.6%.

### **3.     CSO Regional Population Projections (May2005)**

The latest official regional population projections were published in May 2005 and cover the period to 2021. Projections are presented for two international migration assumptions (M1 high and M2 low) and two fertility assumptions (F1high and F2 low). There are three internal migration assumptions; recent, the 2002 census pattern is assumed up to 2011 and the average of 2002 and 1996 is used thereafter; medium, a moderation of 2002 pattern in the short term and traditional, the 1996 pattern re-emerging in the medium term. Five yearly projections are presented for the M1F2 and M2F2 variants and for the three internal migration patterns.

The range of 2006 projections is 247k TO 243k. As already noted the actual 2006 Midlands population was 251K in 2006. The 2006 actual population is 1.6% above the “recent” projection and 3.3% above the “medium” projection.

The range of five yearly projections and the actual 2001 and 2006 levels are shown in Table 3.1. The projected 2021 Midlands population ranges between 261K (M1F2 traditional) and 322K (M1F2 recent). The CSO discussion mainly focuses on the MIF2 medium variant of 296K in 2021.

**Table 3.1 CSO Midlands Pop. Projections - 5 yearly intervals**

	M1F2				M2F2		
	R	M	T		R	M	T
2001 (Actual)	220	220	220		220	220	220
2006 (Actual)	251	251	251		251	251	251
2006	247	243	243		247	243	243
2011	275	262	257		273	260	255
2016	302	280	266		295	274	260
2021	322	296	271		312	286	261

These projections do not incorporate the impact of building up the population of the gateway in the Midlands. Of course part of this projected population increase would be located in the gateway and would contribute to its required population increase.

The Midlands population change between 2002 and 2021 is examined below.

**Table 3.2 Sources of Population Change 02/21 Midlands**

Pop 2002 Pers.	Natural Increase	Migration	Pop 2021	Increase	Annual Increase	% Increase
225	37	33	296	70	3.7	31.6

If Westmeath retained its 2002 population share its population would be 94K in 2021. If the 2006 share was retained it would be 93K. Between 2002 and 2006 Westmeath had 27% of the migration. Assuming a continuation of this share Westmeaths migration would be 8900. On the same basis the natural increase impact would be 12700. This would result in an increase of 21600 relative to 2002 and a 2021 population

of 93K. Based on the CSO regional projections and excluding the impact of required population growth for the Gateway the Westmeath population in 2021 would be 94K. The five yearly populations are shown below. The “adjusted” column refers to the Westmeath component of the CSO regional projections being increased by the ratio of the 2006 actual to 2006 projection. 2006 actual exceeded the 2006 projection

**Table 3.3      Population Projections Westmeath and Midlands**

	Midlands	Westmeath	Westmeath Adjusted
2002(actual)	225	72	
2006(actual)	251	79	79
2006(projected)	243	76	79
2011	262	83	86
2016	280	89	92
2021	296	94	97

Based on the CSO M1F2 medium population projection which excludes any provision for the growth of the Midlands Gateway to the required Gateway scale, the Westmeath population will increase from 79K in 2006 to 86K in 2011, 92K in 2016 and 97K in 2021. The 2014 population would be 90K persons based on a continuation of the regional growth pattern projected by the CSO for 2006 to 2011 or 89K if evenly spread through the period. The 2020 population will be 96k. This projection excludes provision for the gateway population growth, which is dealt with below.

#### **4.      Regional Planning Guidelines: Population Projections**

The regional guidelines and associated population projections were adopted in May 2004. Draft guidelines were published in Feb 04. Most of the demographic projection work was done in 2003 before the publication of the 2005 CSO projections. The regional authority, in consultation with the CSO and Dept of the Environment, Heritage and Local Government adjusted the 2001 projections to take account

of three internal migration variants recent, medium and traditional. The medium variant was adopted in the guidelines. This projected a Midlands population of 250K in 2020. As already noted the actual population in 2006 was 251K. The 2021 medium projection based on the 2005 CSO projections is 296K or about 293K in 2020. Current estimates and projections of population growth greatly exceed the expectations of the regional guidelines.

The guidelines refer to three components of the population growth, the “normal” projections (pop 250K), the gateway impact (50K increase) and a contingency 25K. This is a total of 325K in 2020.

Using the same methodology the currently estimated components would be 293K (projections), contingency of around 25K and gateway (45K, allowing for 4500 persons growth already occurred between 2002 and 2006, or 50K if one assumes that the 02/06 growth was part of the general regional change and not yet part of the gateway growth). This gives a 2020 expected Midlands population of 363K or 368K instead of 325K. It could be argued that the latest population projections can be associated with a lower contingency because they already embody higher growth. If a figure of 15K is used the projected population is 353K to 358K instead of the 325K used in the guidelines. This, of course, has knock on effects on the Westmeath expectation.

**Table 4.1      Regional Projections Population 2020(K persons)**

	Regional Guidelines	Own Estimates
Projection	250	293
Gateway	+50	+45 or 50
Contingency	25	+15
Total	325	353 or 358

The previous section referred to Westmeath population projections in the absence of specific provision for the Gateway and in the absence of the contingency allowance. The impact of the gateway growth is examined in the next section.

## **5. Populations Implications of Gateway**

The Midlands gateway is composed of Tullamore, Athlone and Mullingar. In 2002 these towns and their environs as defined in the Indecon report had a population of 41K. The regional guidelines referred to an additional 50K population. In addition it is probable that part of the projected increase excluding the NSS gateway implications would have located in the three towns. Consequently the overall 2020 population would be about 100K in the Gateway. However, the Indecon report, which does not have official status, argued that the three towns would each have to move into the 25,000-50,000 category. It did not give a time frame for this. At the top end of the size scale the gateway population would be 150,000 and at the lower end 75,000. A midway range would imply a population of 112.5K which is a little above the regional guidelines expectations.

Going for the higher gateway size would imply a redirection of additional population from other areas in the region to the gateway or aiming for an even larger regional population growth. The latter would require a fundamental policy reappraisal and the former runs counter to the regional guidelines. Consequently in estimating the regional gateway implications for Westmeaths population the guidelines figure of an additional 50K relative to the existing 2006 population level of 45K is used. We assume that the three towns are expected to be of equal size at the end of the period. This effectively assumes that the 02/06 growths in the three towns is not to be included in the gateway specific growth in population. The definition of “town” has implications for population projections relating to the gateway impact. The objective is to attain a certain urban size. The required growth depends on the current level of population. For example the 2002 Census of Population identified Athlone Urban district as having a population of 7354 persons. Athlone and environs had a population of 15936, comprised of 7354 in the urban district, 6956 in Westmeath environs and 1626 in Roscommon environs of Athlone Town. Clearly if Athlone has to grow to a population of 32K the required growth is 25K if the base is Athlone Urban area and 16K if the environs are included. The Indecon report identifies the following 2006 gateway populations.

The populations of the formal definition of “towns and environs” is not yet available from the 2006 CP. Indecon used its own definitions for the three towns in the 2006 report. Mullingar is defined as Mullingar urban and rural electoral divisions. The 2002 population of this area was 15836 while the formal Mullingar and environs was 15621. Tullamore is defined as the rural and urban divisions with a 2002



population of 11266. The formal town and environs level in 2002 was 11098. In the case of both of these towns the two different definitions produce broadly the same populations. There are significant differences in the Athlone definition. According to the Indecon definition the Athlone population in 2002 was 13787 (page 13 of volume 2). This is comprised of the two Athlone urban divisions and the Athlone East rural division. The formal 2002 CP Athlone and environs population was 15936 because the Roscommon part of the Athlone's environs was included. Because of growth in this location and including part of Moydrum the likely Athlone environs population in 2006 is greater than 18,000 and not 13800 as used in the Indecon report. The impact of these different definitions on Westmeaths population projections is shown below.

## **6. Population Projections for Westmeath**

The projections are based on

- (a) The CSO regional projections, medium M1F2 variant (excluding the NSS gateway impact)
- (b) The estimated Westmeath share of the three town gateway
- (c) Inclusion of the contingency provision of the guidelines

As already noted (a) results in a population of 96K in 2020 and 90K in 2014.. Part of this increase will be in the two Westmeath gateway towns and the gateway growth is in addition to this.

As regards (b) the three towns are expected to increase by 50K in addition to the overall projections. There are no detailed plans as to how the three towns would be divided as regards the 50K. On the Indecon definition Mullingar is already larger than the other two. There are specific planning issues with regard to each. For purposes of these estimates it has been assumed that each town will be equal in size in 2020, approximately 32K on the Indecon measure of Athlone and 33.3k on the broader definition of Athlone. The figures in brackets in table 6.1 refer to the broader definition of Athlone and the other figures refer to the Indecon measure of Athlone.

**Table 6.1      Population Growth in Athlone & Mullingar**

	2006	2020	Increase
	K persons		
Athlone	13.8 (18.2)	32 (33.3)	18 (15)
Mullingar	18.5 (18.5)	32 (33.3)	14 (15)
Total	32.3 (36.7)	64 (67)	32 (30)

The Gateway impact on Westmeath, in addition to the overall (non NSS) projections is an additional 28K (allowing for some of the Athlone growth to be included in Roscommon) to 32K. Part of the Athlone growth could be located on the Roscommon side of the environs. If so the Westmeath growth relating to Athlone would be about 13K instead of 15K. The contingency increase of 15K (following the regional guidelines) is divided on the basis of the Westmeath share of the 2020 Midlands population, which results in an additional Westmeath population of 5.4K. The final recommended 2020 population guideline for Westmeath is 96K (non gateway projections) + 28 to 32K (gateway) + 5.4K (regional guidelines contingency) = 129K to 133K. This represents a very dramatic growth in population from the current level of 79.4K. The phasing of the growth depends on the speed of implementation of the gateway. In the projections referred to below it has been assumed that the gateway growth and contingency growth are equally phased throughout the period to 2020. The other growth follows the CSO pattern. The following pattern emerges. For the development plan period ending 2014 the population will be between 109K and 111K and in 2020 it will be 129K to 133K. Excluding the gateway impact the Westmeath population will grow from 79K to 90K persons in 2014. The gateway growth will add between 16K and 18K persons. The contingency adds 3K persons to the 2014 population. This results in a population of between 111K and 109K persons. If the high gateway growth plus RPG contingency provision methodology is used it is recommended that the development plan population guideline for 2014 should be 110K persons.

Clearly, these projections are based on assumptions. The most contentious assumptions are those relating to the gateway growth. These assume a gradual growth over the plan period and onto 2020. It could be decided to adopt a different growth schedule, either shorter or longer. A faster growth path may be unlikely as the Forfas gateway investment priorities report concluded that the midlands gateway is the most challenging of all the gateways and that full development may take considerable time. It could be decided to divide the growth between the three towns on a different basis than used in the projections. It

could also be decided to follow a lower gateway growth strategy. These are important policy issues and will affect the population outturn.

**Table 6.2      Westmeath Population 2006-2020 (K)(based on high growth and RPG contingency)**

2006	2011	2014	2016	2020
79.4	99- 98	111-109	117- 115	133- 129

The Department of the Environment, Heritage and Local Government (DEHLG) has recently published a set of regional population projections to 2020. The aggregate of the regional projections are consistent with the national population projection. The projections reflect the requirements of the NSS. They include provision for gateway growth. Unlike the Midlands RPG there is no provision for additional growth as a risk contingency. The precise growth allocated for the gateway provision in the Midlands is not identified. Its methodology is to assume a growth in the Midlands share of the national population over the period to 2020. The projected population for the Midlands is 333k persons. This compares to the projection earlier in the report of 353K to 358K persons. The latter projection includes 15K for the risk contingency as followed in the RPG projections. The exclusion of this factor reduces the projections derived in this report to 338K-343K persons. Our projections assumed 45-50K for the additional gateway growth. The DEHLG projections appear to assume a lower gateway growth of approximately 35K to 40K. It is necessary to identify the latter figure to arrive at the gateway growth implications for the Westmeath population growth.

Excluding the assumed gateway growth of 40k and assuming a constant non-gateway share of regional population the Westmeath projection for 2020 would be about 93K. On the assumption of 70% of the gateway growth going to Westmeath (excluding some provision for the Roscommon side of Athlone) there would be another 27K giving a full projection for 2020 of 120K. On the assumption of 35K allocated to the gateway growth the population would be about 118K in 2020. If the full period growth was achieved evenly over the period the 2014 level would be 103K. In terms of the development plan the choice of population projection is between the higher gateway growth/additional contingency projection or the lower DEHLG projection. The latter has particular merit as it will partly influences financing

decisions by central government and along with other regional projections it is consistent with the national projection, it also represents the latest official estimate of sub-national population projections. For these reasons it would be best to base the plan on the official DEHLG lower projections. To avoid specific short-term possible capacity constraints due to the high growth envisaged the 2014 population base could be lowered to 100K. Overall, therefore in light of DEHLG projections the levels should be 100K in 2014 and 120K in 2020. A more ambitious growth target for the Westmeath gateway would require higher population targets.

## 7. Housing Demand from Population Projections

The housing strategy covers the period 2008 to 2014. The population will grow from 79.4K in 2006 to 100K in 2014, an increase of 20.6K on the DEHLG projections and to 110K on the higher growth projections. Household formation on both projections are shown below. The demand for new housing depends on the average size of household. As already noted the previous household sizes were (1996) 3.21 (2002) (2.98) and (estimated 2006) 2.56. We have assumed a gradual decline up to 2011 to 2.30 and constant size thereafter.

**Table 7.1      New Household Requirements 2006/2014 HIGH GROWTH and (DEHLG GROWTH)**

	Pop(k).	Avg. Size	Households(k)	Change(k)
1996	63.3	3.21	19.7	

2002	71.9	2.98	24.1	
2006	79.4	2.56	31.0	
2007	83.2(82.0)	2.50	33.3(32.8)	2.3(1.8)
2008	87.0(84.6)	2.46	35.4(34.4)	2.2(1.6)
2009	90.8(87.2)	2.40	37.8(36.3)	2.4(1.9)
2010	94.6(89.8)	2.36	40.1(38.1)	2.3(1.8)
2011	98.4(92.4)	2.30	42.8(40.2)	2.7(2.1)
2012	102.2(95.0)	2.30	44.4(41.3)	1.6(1.1)
2013	106.0(97.6)	2.30	46.1(42.4)	1.7(1.1)
2014	109.8(100.2)	2.30	47.7(43.6)	1.6(1.2)
Change 07/14		16,800 new households on high growth scenario 12,600 new households on 100k pop.scenario		

The number of new houses is very dependent on the size of households. For example, in 2008 on the high growth scenario an average size of 3 persons creates a demand for 28.9K houses compared to 35.2K on the assumption of a household size of 2.46 persons.

Based on the DEHLG projections and the 100K population in 2014 there will be an increase of 12600 households between 2007 and 2014.

## 8. **Assessment of Affordability**

The estimates for affordable housing are based on the methodology recommended by the Dept. of the Environment, Heritage and Local Government. The approach is to use the data on income distribution available from the Household Budget Survey. It is assumed that the Westmeath distribution of household

income is the same as the national situation. There are grounds for assuming that Westmeath would have a smaller number of high earners than nationally but this is not taken into account. It would not distort the estimates because the affordability problem arises at the lower end of the income scale. The level of income in each cohort is adjusted by the ratio of Westmeath to national disposable income. This distribution of income is then related to the cost of houses and an affordability problem is defined as having to spend more than 35% of income on housing costs. The affordability estimate is dependent on interest rates, the loan to value ratio and the price of houses.

As the aim is to identify future affordability levels there is a substantial element of forecasting of variables such as income growth, interest rates and house prices. In addition it is assumed that the existing income distribution continues into the future. It is also assumed that the “new” population has the same income distribution as the existing population. This is not likely to be the case as the new population, for example, would probably have fewer pensioners than the existing population. The exercise assumes an interest rate of 5% and average house price growth at 5% over the 2008-2014 period. It is assumed that house purchasers operate on a 30 year 95% mortgage. Since the previous housing strategy analysis interest rates have increased, the length of mortgage has risen and the loan to value ratio has also risen.

The distribution of income for 2008 was derived as follows. The details are in table 8.1.

The national 2000 (the latest available) income distribution was identified and converted to euros. The levels in each category was updated to 2005 using the variable, gross national disposable income per capita. This was converted to per capita disposable income by the ratio of the two variables for 2000/03 (from the County Incomes data). This personal disposable income per capita grew by 42% between 2000 and 2005. Similar data is not available for 2005 to 2008. The 2008 incomes were derived by assuming an increase of 18% in personal disposable income based on ESRI earnings and GNP per head projections from their medium term economic review. This was adjusted by the ratio of state personal disposable income to Westmeath (available for 2003). This gives the 2008 levels of income in each decile of the population in Westmeath. The affordability is based on these income levels. The 35% of income is the limit for mortgage payments. This determines what can be borrowed, at 5% for 30 years and on a 95% loan/value ratio determines the price of house affordable.

Even without detailed analysis it is clear that there is a major affordability problem on these figures. All aspects of the assumptions in the analysis are robust except the assumption that the distribution of incomes of “new population” is the same as the current population. 30% of households could afford a house at or less than €120K. As shown below only 3.6% of new houses are available at €177K or less. A further 38% of new houses are between 177K and 236K. Over 30% of new households could not afford these prices.

**Table 8.1      Estimation of Income Distribution in Westmeath 2008**

Decile	99/00 Weekly Avg Household Disposable Income	Update to 05 Coeff (1.42)	Update to 08 (Coeff 1.18)	Adjust to Westmeath 0.97	Yearly	Max Mort 35%	Payments Monthly	Mort. level	House price
1	106.26	150.89	178	173	8996	3149	262	49	52
2	174.46	247.73	293	284	14768	5169	431	80	84
3	249.48	354.26	418	405	21060	7371	614	114	120
4	331.77	471.11	556	539	28028	9810	818	152	160
5	423.09	600.79	709	688	35776	12522	1044	193	203
6	515.84	732.49	864	838	43576	15252	1271	236	248
7	617.74	877.19	1035	1004	52208	18273	1523	283	298
8	743.60	1055.91	1246	1209	62868	22004	1834	341	359
9	925.72	1314.52	1552	1505	78260	27391	2283	425	447
10	1429.03	2029.22	2394	2322	120774	42271	3523	656	691

The distribution of house prices in Westmeath for 2005 is shown below (table 8.2).

**Table 8.2      Prices of New Houses in Westmeath 2005 ( includes apartments)**

	Up to	150 to	200 to	250 to	300 to	Over
€K	150	200	250	300	350	350
%	3.6	38.1	29.0	16.0	5.6	7.7

Between 2005 and 2008 prices are expected to increase by 18%. This shifts the price bands as shown below. The distribution is assumed to be the same.

**Table 8.3      Estimated Prices of New Houses and Apartments in Westmeath 2008 (DEHLG POPULATION)**

	Up to	177 to	236 to	295 to	354 to	Over
€K	177	236	295	354	413	413
%	3.6	38.1	29.0	16.0	5.6	7.7
Number of houses	58	610	464	256	90	123

30% of households can afford a house up to 120K. We will assume the “up to 177K” houses refer to €160K. Another 10% of households can afford €160K but there are only 58 such houses leaving another 102 with affordability problems. The total affordability households are (160 + 160 + 160 + 102) 582. The fifth decile is able to afford houses in the 177-236 category. The other deciles are all able to afford houses. The per cent with affordability problems is 36.4% in 2008. On the assumption of 5% annual increases in both house prices and household incomes the share of new households with affordability problems was also 36.4% in 2014. The average over the period is 36%.



The methodology used is the one recommended for housing strategies. As referred to earlier “new” population may have a better income distribution at the lower end. A minimum wage job would generate a gross income of almost €16K. A household with even 1 ½ minimum wage jobs would generate a gross income of €24K. There would of course be some unemployed and other transfer recipients in the new population. A hypothetical income distribution at the lower end could be \_ \_ \_ \_

Decile 1	8996
Decile 2	21060
Decile 3	28028
Decile 4	35776

The second lowest decile is removed from the earlier estimated income distribution.

Deciles 1&2 could not afford a house. 141 of decile 3 could not afford a house. All of decile 4 could afford a house. On this hypothetical distribution of the new population the affordability share is 26.4%. It is possible that this is a closer distribution to the actual “new” population but it is not the recommended methodology. The point to note is that even with a substantially better income distribution in the “new” population the affordability share is still well above the 20% level, at 26.4%.

We briefly assess the impact of lower interest rates or lower loan to value ratios. Decile 3 has a maximum mortgage capability of €14K based on a 5% interest rate. If the interest rate was 4% the income could support a loan of €28K instead of €14K. If the loan to value ratio was 90% instead of 95% the mortgage would support a house price of €42K instead of €20K. This would not affect the affordability share conclusion already based on the 5% interest rate.

The data for house prices distribution refers to houses and apartments. Apartments are cheaper than equivalent houses. Excluding the large cities in 2005 apartments were 8% cheaper than houses on average. They are also concentrated at the lower end of the price distribution. In Westmeath in 2005 5.6% of apartments and 3.4% of houses were below €150K. 38% of houses and 52% of apartments were in the €150K-200K price range. In the future the lower priced apartments could have a larger share of house completions in Westmeath. However the income levels are so low in the Westmeath case that even if the apartments share increased over the plan period it would not have a material effect on the affordability

estimate. 30% of the new home seekers in 2008 will not be able to afford a property of even 120k euro. There are not many apartments at that price. At best the affordability shares might drop by 2 percentage points to 34% or, on the adjusted income distribution, to 24%

Affordability refers to the difficulty of purchasing a house/apartment at market rates. Houses can be purchased at an “affordable” below market price through the scheme.. However, many with market related affordability difficulties will also find it difficult to meet the purchase requirements of affordability scheme and will need access to rented accommodation. This can be provided by the private sector, by local authorities and other housing bodies and associations. It is likely that the demand for rented accommodation will rise over the plan period. This will be determined by the expected affordability problems and by the nature of part of the population growth. Part of the population growth will be from inward international migration part of which will not seek to establish permanent links with Westmeath and Ireland.

Between 1991 and 2002 private rented accommodation increased greatly in Westmeath. It is likely that this has continued up to the present and will continue into the future. The details of occupancy status are shown below. 2006 details from the 2006 census of population are not yet available.

**Table 8.4 Occupancy Status Westmeath 1991 to 2002**

	Total	Owner with Mort.	Owner No Mort	Being purchased from LA	Rented LA	Rented Private Unfurn.	Rented Private Unfurn./ Part furn.	Free	Not stated
1991	17,333	6406	7124	1078	916	273	876	431	229
2002	23,160	9441	8285	651	1051	477	2021	390	744
Change	5827	3035	1261	-427	135	204	1145	-41	515
% Change	33.6	47.4	17.7	-39.6	14.7	74.7	130.7	-9.5	224.9

Rented accommodation was 2065 units or 11.9% in 1991. By 2002 this had risen to 3549 units or 15.3% in 2002. Rented accommodation was 25% of the net increase in households between 1991 and 2002 in Westmeath. The affordability and migration pattern would suggest that this has risen since 2002 and is likely to continuing rising over the period of the plan to 2014. Within rented accommodation most of the

growth has been in the private rented sector. On the assumption that 28% of the increase in households in the period to 2014 will be needed for rent there will be a need for 3920 new units for renting.

## **9. Policy Issues**

The analysis has identified substantial population growth over the long-term in Westmeath. This is mainly due to the development of the Athlone and Mullingar towns to achieve “gateway” levels of population. There are two projected population calculations; one is based on own assumptions, regional planning guidelines and the latest CSO regional population projections. The updated CSO regional projections suggest that there is a need to revise the regional guidelines population projections ahead of the formal six-year reviews. The second is based on the recently completed DEHLG projections. These result in lower population levels than the first projections. Given that these are the latest official and nationally consistent projections it is more appropriate to base the county planning on them.

The populations are critically influenced by assumptions about the distribution of the projected gateway population between Tullamore and the two Westmeath towns. It is an important policy issue to formally identify the detailed profile, size and role of the three elements of the Midlands gateway. Such a policy clarification may lead to revisions in the population projections presented in this report.

A significant determinant of the housing implications of the projected population is the average household size.

Data on this issue is limited. It is suggested that the household size indicator should be monitored on an ongoing basis annually to ensure that land availability and permissions are appropriate throughout the period of the plan.

The report identified the scale of Westmeaths population growth up to 2021. Apart from the two gateway towns the location of these additional people and households was not identified. This is necessary before conclusions can be made about the amount and location of zoned lands, the supply part of the housing strategy. The permissions strategy should complement the gateway and other settlement strategy.

The report assumed a gradual phasing of the full period growth. A policy of accelerating the growth of the gateway would frontload the population increase. Such an approach should only be attempted if there is reasonable certainty about the infrastructural, management and administrative resources to support it. Even on the phased basis the growth implications are very demanding.

Between 1996 and 2002 Westmeath's population grew by 1424 persons per year. Between 2002 and 2006 the increase was 1886 persons per year. Between 2006 and 2014 the increase will be 2575 persons per year. The bulk of the increase will be inward migration from both domestic and international locations. Most of the growth will come from the gateway population increase. Of the increase of 40600 persons between 2006 and 2020 the large majority will be from inward migration. This should be borne in mind when considering development strategy and overall economic and social policy in the county. The 2014 population in Westmeath will be at least 100K persons. The 2020 population will be at least 120K persons. This compares with a current population of 79.4K.

The report concludes that a total of 10800 new housing units will be required between 2008 and 2014 and that a substantial portion (36%) of these will have affordability problems. Most of the population increase and new houses will be in the gateway of Athlone and Mullingar. Section V and other social housing provision will continue to be of significance for Westmeath over the period of the next housing strategy. There will also be a large and growing demand for rented accommodation, as even the affordability scheme will not enable all accommodation seekers to purchase. The nature of part of the population growth will also dictate that a large supply of rented accommodation will be required.

The methodology, which is recommended, by the Dept/Environment, Heritage and Local Government was used in the estimation of affordable housing issues. Of particular consequence in this methodology is that the income distribution of the "new" population will mirror that of the existing population (as identified in the 1999/00 Household Budget Survey). These data show that 30% of the household population have a household disposable income of under €21,100. There is the main determinant of the affordable problem. Affordability is much less of a problem at the 35K level of disposable income. If the "new" population tends not to be focused on the low-income end the affordability issue will not be as severe. As of now however, it is a serious problem. We recommend that income levels should be monitored on a two yearly basis over the plan.

The legislative provisions allow local authorities to take payment-in-kind or financial contributions in lieu of the direct 20% of units in each housing scheme. It is recommended that this approach should be continued as it increases flexibility in providing social and affordable housing in terms of optimal locations, types of housing, social/community contexts and work- travel patterns.

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