

The background of the cover is a photograph of a modern, two-story residential building with light-colored walls and dark window frames. A large, semi-transparent blue graphic overlay, consisting of several curved, overlapping shapes, is positioned on the left and bottom-left side of the image. The text 'VOL 9 Housing Strategy' is located in the lower right quadrant of the blue overlay.

VOL 9
Housing Strategy

Wexford County

Development Plan

2022 - 2028

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1 Introduction

1.1 Overview

This Housing Strategy has been prepared by KPMG Future Analytics on the behalf of Wexford County Council to meet the statutory requirements set out under Section 94 of Planning and Development Act, 2000 (as amended). The purpose of the Housing Strategy is to ensure that the proper planning and sustainable development of the county provides for the housing needs of the existing and future population within County Wexford.

The Housing Strategy informs the policies and objectives of the County Development Plan, playing a key role in translating national housing policies to the local level.

The preparation of the Housing Strategy has taken place at a time when the methodological approach which traditionally underpinned these strategies is under review and being replaced by a new process and methodology. This new methodology, known as the Housing Need Demand Assessment (HNDA), is provided for under the National Planning Framework (NPF) as described in Section 1.2.

At the time of writing, the Department of Housing, Planning and Local Government (DHPLG) is yet to formally publish guidance outlining the expected requirements of the HNDA.

As such, Wexford County Council carried out both methodological approaches: (a) social and affordable housing requirements have been determined based on the prevailing guidelines known as the ‘Louth Model¹’ approach and (b) purchase and rental affordability calculations have been carried out using a HNDA approach. In the interests of clarity, the elements relating to the ‘Louth Model’ are identified within Section 4.3 and components within the HNDA approach are set out in Section 4.4.

¹ Department of the Environment and Local Government (2000). Part V of the Planning and Development Act, 2000 Housing Supply A Model Housing Strategy and Step-by-Step Guide

The HNDA stems from the NPF which requires each local authority to develop a HNDA which must underpin and support the preparation of housing strategies and all related housing policy outputs. However, as outlined in Section 1.2 and Section 1.3 KPMG Future Analytics on behalf of Wexford County Council have developed a robust methodology and evidence base to inform decision-making around the current and future housing supply and investment in housing related infrastructure and services in County Wexford in accordance with the HNDA requirements as set out in the NPF and all other relevant statutory requirements, including the DHLGH's "Housing Supply Target Methodology for Development Planning: Guidelines for Planning Authorities".

1.2 Housing Need Demand Assessment (HNDA)

An evidence-based and future-proofed methodological approach has been adopted to ensure that the Housing Strategy meets the housing needs of the county and its residents while remaining in keeping with local, regional and national guidelines. Specifically, the NPF indicates that the purpose of the HNDA tool is to:

- Assist local authorities to develop long-term strategic views of housing need across all tenures.
- Provide a robust evidence base to support decisions about new housing supply, wider investment and housing related services that inform an overall national housing profile.
- Inform policies about the proportion of social and affordable housing required, including the need for different types and sizes of provision.
- Provide evidence to inform policies related to the provision of specialist housing and housing related services.

The HNDA incorporates socio-economic and demographic data in relation to current demand and supply within County Wexford and projects future need over the lifetime of the

Development Plan². As such, the analysis undertaken and described reflects different tenures, including owner-occupied, the rental sector and social housing and estimates future housing needs based on evidence-based assumptions relating to employment growth, income levels and affordability in the housing market².

The NPF notes that HNDAs are designed to give broad, long run estimates of what future housing need might be, rather than provide precise estimates. Additionally, a logical, sequential framework will allow for updating, monitoring and evaluation. The HNDA undertaken as part of this Development Plan spans two key stages – current and future outlook; and assesses three core areas: Population, Housing and Economy as set out in Figure 1.1. The sequential steps are presented in further detail in Section 1.3.

² While data used inevitably reflects a snapshot in time, best-practice statistical analysis and reasonable assumptions are applied and stated clearly throughout the strategy.

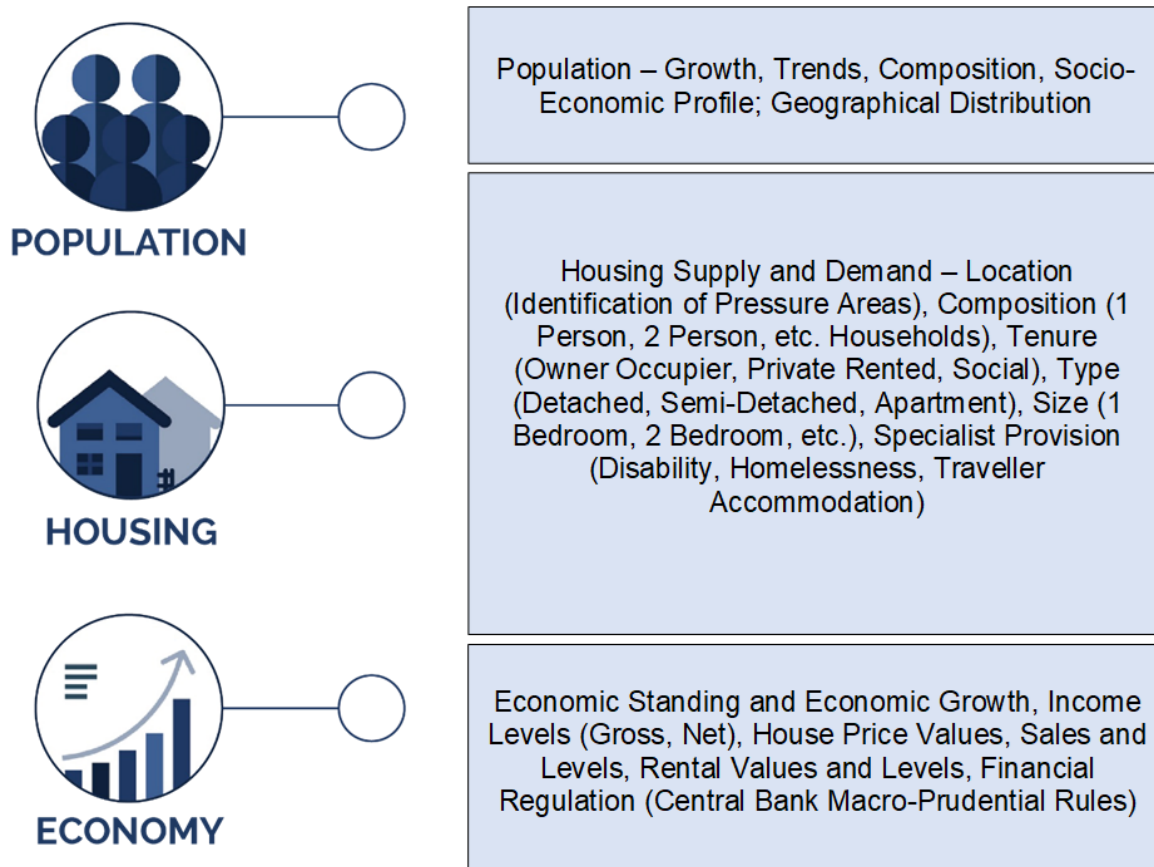


Figure 1.1: HNDAs Assessment Areas (Source: KPMG Future Analytics)

The methodological approach provides a robust assessment of regional and localised influences on the housing sector, such as population, migration, household income and market forces such as demand and supply, in order to quantify needs. The key evidence inputs which drive this are therefore:

- **Demographic, affordability and wider economic trends** - The use of economic forecasting or econometric work underpins this section. Data requirements include household composition, Housing Supply Targets, house prices, rents, loan to value (LTV) mortgage rates, economic activity and employment rates etc.
- **Housing Stock Profile and Demand Pressures (and existing need) and management issues** - This involves undertaking a detailed profile of local housing stock, including local authority

housing, to identify the main issues relating to supply and demand, ineffective stock and overall condition as well as priorities for future stock management. Information is required on dwelling size, dwelling type, dwelling condition and stock pressures (occupancy/under occupancy stock turnover, etc.).

- **Estimating Future Housing Need and Demand** - This is broken down into: owner occupation, private sector market rent³ and social rent.

1.3 Methodology

This Section provides an overview of the components involved in the development and application of the HNDA model that is required by the NPF. There are three components to the modelling that has been undertaken by KPMG Future Analytics on behalf of Wexford County Council as shown in Figure 1.2 and this has been supported by the baseline analysis of the existing county profile that is presented in Section 3 and 5.2.

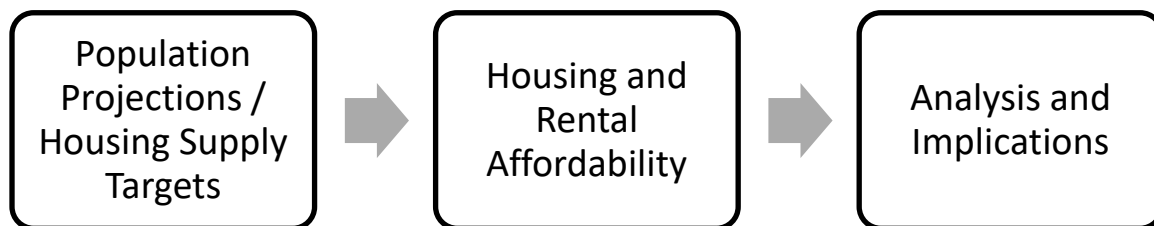


Figure 1.2: Overview of the HNDA Modelling

The first component of the modelling explores projected population and household scenarios for County Wexford to the end of the plan period 2021-2027. The future population in County Wexford has been projected through an interpolation of the targets as set out in the NPF Implementation Roadmap to 2040 and the key intermediary years 2026 and 2031. This

³ This refers to the rental within the private market – i.e. those private tenancies that are registered with the Residential Tenancies Board in accordance with the provisions of the relevant legislation.

approach has been described in detail in Section 3.7 in Chapter 3 of the Core Strategy (in Volume 1 Written Statement) with the relevant information presented here in Section 4.2.

The second component alongside population projections is the determination of future households. This is established through the calculation of the Housing Supply Target for the plan period for County Wexford in accordance with the 'Housing Supply Target Methodology for Development Planning' DHLGH guidelines (December 2020), as described in Section 4.2.2. This provides plan period targets and annualised household figures for analysis in the HNDA.

The third component relates to an assessment of housing and rental affordability⁴. This assessment supports the identification of social (and affordable) housing needs for County Wexford during the plan period.

Following this, affordability is examined in line with current lending criteria, i.e. Central Bank rules and an analysis of rental affordability has been undertaken in relation to specific requirements of the additional anticipated households in Section 4.4.1 and 4.2.2 respectively. This analysis in Section 4.4.3 - 4.4.7 also addresses existing market forces, composition, tenure, dwelling type as well as single rural dwellings and specialist provision. This information is presented in Section 4.4. It is considered that the assessment referred to in Section 4.4 more closely aligns with the HNDA envisaged in the NPF. It is anticipated that a HNDA approach will complement that approach contained in Section 4.3 when the guidelines from the DHLGH become available.

Section 5 summarises the analysis outputs whilst Section 6 sets out the policy objectives for delivery of this Housing Strategy.

⁴ It should be noted that in the absence of formal guidance from DHPLG, Wexford County Council has undertaken this assessment based on the Part V of the Planning and Development Act, 2000, Housing Supply: A Model Housing Strategy and Step-by-Step Guide from 2000.

Table 1.2: Approach to the Affordability Assessment

Step	Objective	Method
1	Determination of Annual Population Projections	Determination of annual population during the plan period based on either an agreed projection scenario or an established projection target from Wexford County Council (the latter in this instance).
2	Determination of Pre-Plan Total Households	Determination of pre-plan total households based on latest CSO data and estimation of pre-plan housing completions
3	Determination of Additional Households	Determination of additional households over the plan period based on Housing Supply Targets.
4	Calculation of Estimated Distribution of Household Disposable Incomes	Calculation of estimated distribution of household disposable incomes for the established deciles (by the CSO) based on the weekly and annualised disposable incomes at national level and adjusted for County Wexford based on application of an “inflator” or “deflator” rate.
5	Calculation of Average Household Disposable Income Distribution	Calculation of estimated distribution of disposable household incomes (annual and monthly) per decile during the plan period based on the preceding step and application of a forecast GDP growth rate.
6	Determination of Distribution of Anticipated	Calculation of the estimated distribution of household units for each decile throughout the plan period. This reflects projected number of additional anticipated households annually during the

	Households and Incomes	plan period as well as the distribution of housing units in the State from the Household Budget Survey (by the CSO).
7	Calculation of Projected House Price Bands	Calculation of projected house price bands based on the percentage split of the established (by the DHPLG) eight price bands and a projected annual price increase or decrease.
8	Application of the Annuity Formula	Calculation of the approximate affordable house price per decile per year based on the application of the “Annuity Formula”. This is based on the determination of an “Affordability Threshold”, a “Loan to Value Ratio”, an “Annual Percentage Rate (APR) - Interest Rate”, a “Monthly Percentage Rate (MPR) - Interest Rate”, and the determination of a “Loan Term (Years/Months)”.
9	Calculation of Housing Affordability	Based on the application of the “Annuity Formula”, calculate the housing affordability for each of the 10 household deciles.
10	Calculation of Projected Social (and Affordable) Housing Need	Based on the determination of additional households required, the projected house price bands and the housing affordability, calculate the number of households not meeting the “Affordability Criteria”.
11	Summary of Needs	The above steps inform the necessary provision of social (and affordable) housing units within County Wexford.
12	Central Bank Rules Analysis	Determination of the number of additional anticipated households that could qualify/not qualify for a mortgage that would enable them to purchase a house in the lowest price band under Central Bank rules on loan-to-value (LTV) and loan-to-income (LTI) limits.
13	Private Rental Analysis	Calculation of the households that will not meet the affordability criteria to privately rent a home during the plan period.

14	Historic Data Analysis and Approximate Projection of Tenure, Size Cohort, and Dwelling Type.	Calculation of historic intercensal change for private household tenure, cohort sizes and dwelling type to determine annualised change. This informs the basis of an annual rate of change for which additional anticipated households can be roughly forecasted for household tenure, cohort sizes and dwelling type.
15	Analysis of Single Rural Dwellings	Analysis of CSO Granted Permissions data to determine distribution of rural one-off dwellings.
16	Analysis of Specialist Provision	Analysis of specialist provision using current and historic waiting lists by 'basis of need' to highlight the change in trends within the categories of financial need, disability, homeless or other need.

2 Strategic, Legislative and Policy Landscape

2.1 National Legislation and Policy

2.1.1 Planning and Development Act 2000 (as amended)

Under Part II of the Planning and Development Act 2000 (as amended), local authorities are required to ensure that their Development Plans are consistent with high-level strategic policies. As such Development Plans are to incorporate a Core Strategy that demonstrates consistency with relevant national and regional objectives as set out in the NPF and RSES.

Local authorities are also required to prepare and incorporate a Housing Strategy into their Development Plan, the purpose of which is to ensure that the housing needs of the existing and future population are met. Section 94 of the Act states that:

“Each planning authority shall include in any development plan it makes... a strategy for the purpose of ensuring that the proper planning and sustainable development of the area of the development plan provides for the housing of the existing and future population of the area in the manner set out in the strategy.”

The Act further specifies that Housing Strategies must consider:

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

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

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

2.1.3 Rebuilding Ireland – Action Plan for Housing and Homelessness, 2016

Rebuilding Ireland specifically provides a multi-stranded approach to achieving key housing objectives, including to significantly increase the supply of social housing, to increase the housing build numbers by 2020, to service all tenure types, and to tackle homelessness. The plan sets out five pillars for which a series of actions are planned to address the challenges presented by Ireland’s disjointed housing sector as follows; 1. Address homelessness, 2. accelerate social housing, 3. build more homes, 4. improve the rental sector, and 5. utilise existing housing.

Under the Action Plan, targeted social housing supply was increased to 47,000 units.

Furthermore, the Action Plan pledged to support the enhanced role of existing initiatives for Social Housing delivery and also introduced a number of new initiatives and schemes, including the **Local Authority Construction & Acquisition (also known as the Social Housing Investment Programme (SHIP))**, the **Capital Assistance Scheme (CAS)**, the **Vacant Housing Repair and Leasing Initiative** and further resources to increase **Part V Delivery**.

2.1.4 The Planning and Development (Housing) and Residential Tenancies Act 2016

The Planning and Development (Housing) and Residential Tenancies Act 2016 provides a legislative basis for measures introduced under the Rebuilding Ireland: Action Plan for Housing and Homelessness to expedite the construction of large-scale residential developments. These “strategic housing developments” avail of a fast-track application process, whereby applications for planning permission are submitted directly to An Board Pleanála. This measure was

introduced under the Rebuilding Ireland Action Plan for Housing and Homelessness in order to streamline the planning process and accelerate the delivery of new housing and student accommodation units.

2.1.5 Urban Regeneration and Housing Act 2015

The statutory context for the provision of social and affordable housing has changed under the Urban Regeneration and Housing Act 2015 which amended the Planning and Development Act 2000. The amendments include that there will be a requirement for up to 10% social housing in developments in excess of 9 units. It also introduces a series of measures to encourage urban regeneration, including the imposition of a vacant site levy to incentivise re-use of vacant and derelict sites for housing and urban renewal. Local Authorities are mandated to maintain a register of vacant sites to be subject to this levy.

2.1.6 The Housing (Miscellaneous Provisions) Act 2009

The Housing (Miscellaneous Provisions) Act 2009 makes amendments and extensions to provisions under the Housing Acts 1966 to 2004 to provide Local Authorities with a strategic framework for the delivery and management of housing services. This requires Local Authorities to adopt housing services plans to cover the delivery and management of housing services within the Local Authorities' areas, as well as homelessness action plans and anti-social behaviour strategies. It provides a legislative basis for objective methods to assess need and allocating social housing support which incorporate household size, household income and house and rental prices within a Local Authority's administrative area. The Act also extends the legislative basis for the provision of rented social housing by means of leasing or contract arrangements with private landlords.

2.1.7 Project Ireland 2040 – National Planning Framework

The National Planning Framework (NPF) is a high-level strategy that will shape growth and development in Ireland to the year 2040. The NPF provides a framework for the sustainable

development of Ireland’s existing settlements, as an alternative to an uncoordinated “business as usual” approach to development. The NPF contains several National Policy Objectives that support the delivery of residential development at a suitable location and scale to achieve an overall target of 550,000 additional households nationwide by 2040.

The achievement of National Policy Objectives at a County level will be underpinned by the development of a Housing Need Demand Assessment (HDNA) by each Local Authority. A HDNA is defined as a “database which allows local authorities to run a number of different scenarios to inform key decisions on housing need and supply.” They will provide long-term estimates of future housing needs to support the preparation of Housing Strategies and inform housing policy outputs.

The NPF supports providing new homes in locations that can support sustainable development, including providing new social housing to meet the needs of those who cannot otherwise find housing. The NPF warns against the intensification of social housing properties in areas that are already dense with social housing and advocates the development of diverse neighbourhoods with a healthy balance of public and private housing.

2.1.8 Implementation Roadmap for the National Planning Framework

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

2.1.9 Project Ireland 2040 – National Development Plan 2018-2027

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

In terms of social housing, the National Development Plan will, through a planned capital investment of over €4.2 billion, support the delivery of some 40,000 new social housing homes by 2021. Direct Local Authority build, acquisitions, rejuvenation of formerly empty homes and provision by housing bodies are identified as the chief delivery mechanisms. By 2021, 12,000 social housing homes will be made available annually by Local Authorities and approved housing bodies for social housing. This level of provision is to be maintained over the remainder of the period of the National Development Plan, resulting in 112,000 households having their housing needs met in a social housing home by 2027.

2.1.10 Housing Supply Target Methodology for Development Planning (December 2020)

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

In order to strengthen the relationship between national and regional population projections and their integration into the development planning process at local authority level, the Department commissioned the ESRI to further develop work previously undertaken for the NPF. The findings of the ESRI work were published as a research paper on Structural Housing Demand at County Level in December 2020. Following publication of this, the ‘Housing Supply

Target Methodology for Development Planning: Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended)' was published. This ESRI research applies the projection model to four different development scenarios:

- Baseline – projecting a 'business as usual' scenario which is based on current trends and medium-term projections for the Irish economy;
- NPF 50:50 City – consistent with the NPF strategy;
- High Migration – incorporating assumptions around high international migration flows into Ireland based on higher economic growth than the baseline; and
- Low Migration – incorporating assumptions around lower international migration flows into Ireland based on lower economic growth than the baseline.

The ESRI research model is intended to enable structural household demand levels for each local authority area to be set out under the four different scenarios for each year to 2040. The Section 28 Guidelines state that "The NPF 50:50 City scenario is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF 'Roadmap' document". As such, the Section 28 Guidelines further indicate that this is the recommended housing demand scenario to be used by planning authorities in their planning functions in order to plan for the provision of housing to meet projected levels of demand in their administrative area, in accordance with the NPF strategy.

Thus, planning authorities must now demonstrate the manner in which their core strategy and other elements of the plan are consistent with the NPF 50:50 City housing demand projection scenario identified by the ESRI. Deviation from this scenario, the Guidelines state, must be evidence-based and consistent with these guidelines.

The Guidelines set a methodology for the application of population and housing projections into Local Authority plan processes. The calculation of the housing supply targets for County Wexford is detailed in Section 4.2.2 .

2.1.11 Sustainable Urban Housing: Design Standards for New Apartments Guidelines for Planning Authorities (2018)

The guidelines state that County Development Plans must appropriately consider the need to both sustainably increase housing supply and to ensure that a greater proportion of housing development takes place within its existing built-up areas. They further state that the production of a Housing Needs Demand Assessment (HNDA) provides local authorities with an up to date and robust evidence base thus allowing them to appropriately determine and plan for the specific housing/apartment needs (including household compositions) within their administrative area covering the period of their statutory development plan. A technical update to the guidelines was issued in December 2020 following a review of the ‘shared accommodation’/‘co-living’ sector, which introduced a specific planning policy requirement (SPPR) for a presumption against the granting of planning permission for co-living development.

2.1.12 National Vacant Housing Reuse Strategy 2018-2021

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

- **Objective 1:** Establish robust, accurate, consistent and up-to-date data sets on vacancy.
- **Objective 2:** Bring forward measures to ensure, to the greatest degree possible, that vacant and underused privately owned properties are brought back to use.
- **Objective 3:** Bring forward measures to minimise vacancy arising in Social Housing Stock.

- **Objective 4:** Continued engagement with and provision of support to key stakeholders to ensure suitable vacant properties held by banks, financial institutions and investors are acquired for social housing use.
- **Objective 5:** Foster and develop cross-sector relationships, collaborating in partnership to tackle vacant housing matters.

2.1.13 Social Housing Strategy 2020: Support, Supply and Reform

The Social Housing Strategy 2020: Support, Supply and Reform was adopted in November 2014 and sets out the framework for the delivery of new social housing and for social housing assessment, delivery and financing. The vision set out in the Strategy is that:

“every household in Ireland will have access to secure, good quality housing suited to their needs at affordable prices in a sustainable community”

This applies to County Wexford and as such is an overarching ambition of this Housing Strategy. The national Social Housing Strategy is based on three pillars as follows:

- **Pillar 1:** Provide for 35,000 new social housing units, over a six-year period, to meet the additional social housing supply requirements as determined by the Housing Agency⁵;
- **Pillar 2:** Support up to 75,000 households through an enhanced private rental sector; and
- **Pillar 3:** Reform social housing supports to create a more flexible and responsive system.

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

⁵ This increased to 47,000 units in Rebuilding Ireland – Action Plan for Housing and Homelessness, 2016

2.1.14 Construction 2020: A Strategy for a Renewed Construction Sector

Construction 2020 was published by the Government in 2014 and sets out a detailed, time-bound set of actions to support the return of Ireland's construction sector to sustainable levels. The vision is that Ireland will have a competitive, innovative, dynamic, safe and sustainable construction sector; one that makes its full and proper contribution to the economy and to job creation, and one that is based on best practice and capable of delivering the economic and social infrastructure we need to build to sustain a prosperous future.

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

The National Housing Strategy for People with a Disability 2011-2016, which was reaffirmed under Rebuilding Ireland, sets out a framework of initiatives to provide for the housing needs of vulnerable and disadvantaged households. The strategy has nine strategic aims including to promote and mainstream equality of access for people with a disability to the full range of housing options available suited to individual and household need and to develop national protocols and frameworks for effective interagency cooperation which will facilitate person-centred delivery of housing and relevant support services.

2.1.16 Housing Options for Our Ageing Population (2018)

This policy statement was published by the Government in 2018 and sets out national policy priorities for meeting the accommodation needs of Ireland's ageing population. It proposes supporting older people's housing needs both by adapting existing homes and places and by planning for the future provision of new homes to meet need. It notes that Local Authority Development Plans must provide for sustainable housing to meet the needs of all citizens and envisages an important role for them as further policy on homes for older people is developed.

2.1.17 Memorandum on the Preparation, Adoption and Implementation of Local Authority Traveller Programmes, 2009

The memorandum provides housing authorities with advice and guidelines on the preparation, adoption and implementation of their traveller accommodation programmes under the Housing (Traveller Accommodation) Act, 1998. The memorandum covers the various provisions of the 1998 Act which govern the local authority's duties in relation to the preparation, adoption and implementation of accommodation programmes and related matters. It requires local authorities to prepare and adopt accommodation programmes to meet the existing and projected accommodation needs of Travellers in their areas and include supplementary objectives in development plans.

2.2 Regional Policy

2.2.1 Regional Spatial and Economic Strategy for the Southern Region

Regional Policy Objectives for the region aim to support Local Authorities in completing Housing Need Demand Assessments as required under the NPF and provide for a diverse range of housing types and tenures. It further supports targets outlined under the Rebuilding Ireland: Action Plan for Housing and Homelessness *“that contribute to progress under the key pillars of addressing homelessness, accelerating social housing, building more homes, improving the rental sector and utilizing the existing building stock within our region.”*

In relation to County Wexford, the RSES lists Wexford Town and Gorey as Key Towns along the Eastern Economic Corridor outlining their function as self-sustaining regional drivers. Wexford Town is identified as a *“Regional Centre for Education, Retail, Health and public services.”* Regional Policy Objective 16 supports industrial, commercial and residential development in Wexford Town and the maintenance and development of its public infrastructure and education services.

Gorey is noted as being a strategically located urban centre along the Eastern Economic Corridor with accessibility and significant influence in a sub-regional context. Regional Policy

Objective 25 acknowledges the sustained growth the town has experienced and supports *“the delivery of the infrastructural (including education, amenity, social and cultural) requirements identified for Gorey to keep pace with population growth”*. The RSES recognises Enniscorthy’s location on the Eastern Economic Corridor and its development as a Smart Town and the role of New Ross as a Hinterland Town to Waterford Metropolitan Area and its strong links to the Eastern Economic Corridor.

2.3 Local Policy

2.3.1 Wexford County Development Plan 2021-2027

The Wexford County Development Plan 2021-2027 demonstrates consistency with national and regional strategies and provides a clear evidence-base for the reservation of land to meet housing and population targets. It sets out a vision for County Wexford underpinned by strategic aims to ensure its delivery.

The County Development Plan aims to build on the strategies, policies and objectives of the previous County Development Plan (2013-2019) which was prepared during a time of economic uncertainty stemming from a global and national crisis. The review process and preparation of the Plan has had regard to key recent development trends and national, regional and local policy developments, with a particular regard being placed on the need to deliver social housing within County Wexford.

2.3.2 Wexford Local Economic and Community Plan 2016-2021

In the socio-economic profile of the County contained in the Wexford Local Economic and Community Plan 2016-2021, the County’s high dependency on State support for housing, the rate of rent supplements and housing vacancy are identified as a concern. The number of households on the Social Housing Waiting List (over 2,000 at that time) was also highlighted. A series of LECP objectives and actions to address these issues and to achieve High Level Goal 2 are set out:

HLG2 – *‘Support and promoting the development of socially inclusive, sustainable communities in County Wexford and ensure that all citizens enjoy optimal health and well-being’.*

Sustainable Community Objective 2.1 on Promoting Active Citizenship and Inclusive Communities sets out a specific action *‘to continue to identify and plan for the provision of housing to match the county’s need’.*

Additionally, associated with this are following sub-actions:

1. Prepare a new Housing Strategy which identifies housing needs in Wexford and propose solutions to meet those needs.
2. Ensure that the Housing Strategy, Development Plans and Local Area Plans contain policies and objectives with regard to universal design, lifetime housing and mixed house types.
3. Ensure that housing developments permitted or built by the Council provide for universal design, lifetime housing and mixed house types.

2.3.3 County Wexford Age Friendly Strategy 2017-2021

The County Wexford Age Friendly Strategy 2017-2021 was developed by the Age Friendly Alliance following an extensive consultation with older people throughout the county. In achieving the overall vision of the Strategy *‘to make County Wexford a great place in which to grow old’*, nine themes and associated priorities are set out based on the Age Friendly Ireland Programme. Theme 3 is dedicated to Housing and specifically the goal *‘to provide a more seamless and appropriate continuum of housing choices and options for older people’*. In this regard, the strategy seeks to respond to the strong preference expressed by older people to remain in their own home for as long as possible.

2.3.4 Wexford County Council Traveller Accommodation Programme 2019-2024

The Wexford County Council Traveller Accommodation Programme (TAP) 2019-2024 fulfils requirements under the Housing (Traveller Accommodation) Act 1998. It aims to meet the

accommodation needs of travellers in Wexford within the five-year period up to 2024. The Programme provides for standard housing options, as well as traveller-specific accommodation such as halting sites, temporary/emergency sites and one-off rural houses.

2.3.5 Wexford Vacant Homes Plan

The Wexford Vacant Homes Strategy and Action Plan 2018-2021 sets out Wexford County Council's plans to reduce the number of vacant homes in the county. Tackling vacancy is identified as a key priority for the council in providing new homes, driving urban regeneration, tackling urban blight, promoting community cohesion, and meeting the aims of the Rebuilding Ireland programme. The Strategy examines existing vacancy levels in the county.

It also sets out an action plan which includes measures such as setting up a dedicated Vacant Homes Team, appointing a Vacant Homes Officer, undertaking further analysis of datasets on vacancy including setting up a vacant homes database, engaging with local communities and stakeholders, and promoting the use of vacant units through a variety of national re-use schemes and compulsory purchase. The Strategy aims to bring 200 additional units into use for social housing under two national schemes (the Repair and Leasing and the Buy and Renew schemes) by 2021.

3 Current Context

3.1 Introduction

A strong understanding of recent activity in terms of demography in County Wexford and the wider economy is an important starting point in the preparation of the Housing Strategy as population, economic factors and housing are intrinsically interlinked. An increase in population influences housing by creating housing demand. Conversely, the availability of housing influences house prices and the resulting number of people who can afford housing and households who can potentially migrate into an area, affecting total population.

This chapter provides an overview of the existing population, incomes, and housing profiles in County Wexford. The majority of the information provided has been taken from the 2016 Census (i.e. the CSO) unless otherwise stated. However, it should be noted that geospatial analysis and apportionment⁶ has been undertaken as part of the preparation of this Housing Strategy to reflect the addition of the Municipal District of Rosslare since the Census.

3.2 Existing Demography and Socio-economic Profile

Census 2016 results show that Ireland's population stood at 4,761,865 in April 2016, an increase of 173,613 (3.8%) since April 2011. There were 200 urban settlements across the country, which together accommodated 63% of Ireland's population.

In 2016, the population of Wexford stood at 149,722 as set out in Table 3.1. A brief overview of the population of County Wexford shows that over a 20-year period (1996 to 2016), Wexford experienced a 43.4% (+43,351) increase in its population base, the fifth highest rate in the State. However, the rate of growth has progressively slowed in recent years with a population increase of 3.0% (4,402 additional persons) recorded between 2011 and 2016 (CSO, 2016). This was marginally below the State average of 3.8%.

⁶ In 2019 the Municipal District boundary lines were revised and a fifth MD was formed (Rosslare MD). To establish the proportional breakdown of CSO data across the five MDs, analysis of CSO 2016 'Electoral Divisions' and 'Small Area' data has been conducted and this has been reported on herein.

Table 3.1: Population in 2016 (Source: CSO, 2017⁷)

Total Population in 2016	
State	4,761,865
County Wexford	149,722
Municipal District	
Enniscorthy MD	27,253
Gorey MD	44,076
New Ross MD	27,739
Rosslare MD ⁶	20,801
Wexford MD	29,853
Main Settlements	
Gorey Town	9,822
Enniscorthy Town	11,381
New Ross Town ⁸	8,040
Wexford Town	20,188

There are significant variances in population trends across County Wexford. The Electoral Districts (ED) of Enniscorthy Urban increased by 11.8% to 2,666 between 2011 and 2016. An increase of 4.2% was recorded for Enniscorthy Rural ED. Similarly, Gorey and its environs have continued to experience increases in population, with the EDs of Gorey Rural and Gorey Urban experiencing increases of 11.6% and 3.0% respectively. Conversely, the ED of New Ross Urban experienced a decline in population of 3.5% while New Ross Rural ED declined by 1.7%. The ED of Wexford No. 1 Urban has experienced a slight increase of 2.0%. However, the EDs of Wexford No. 2 Urban and Wexford No. 3 Urban have both experienced population declines of -0.9% and -5.91% respectively.

⁷ CSO (2017) Small Area Population Statistics from the 2016 Census. Available from: <https://www.cso.ie/en/census/census2016reports/census2016smallareapopulationstatistics/>

⁸ Note – This Includes 260 residents within County Kilkenny (Rosbercon Rural) portion of New Ross settlement; County Wexford portion of the population of New Ross comprises 7,780.

At the county level, Wexford was one of a few counties that saw a greater increase in its rural population than its urban population. The rural population of Wexford increased by 2,260 people. Urban Wexford (all settlements with more than 1,500 people, according to the CSO) grew by 2,142 people. However, urban areas grew faster in this period in relative terms (growing by 3.9% versus a population increase of 2.5% in rural areas).

The Census 2016 results show that Ireland’s population has been getting steadily older since the 1980s. In 2016, 37.2% of the Irish population were aged 45 and over, compared with 34.4% in 2011 and 27.6% in 1986. 13.4% of the State’s population were over 65 in 2016. In Wexford, the proportion of the county aged over 65 is slightly higher than the national rate, with 14.6% of the population within this cohort.

Since 2011 this cohort has increased by 19.7% and it was the tenth highest rate of increase in the State in 2016. As such, this is a major increase in the older population across the county and will result in an increased demand on older persons services. The average age of the County’s inhabitants is 37.6 years, similar to the national average age of 37.4. 22% of County Wexford’s population is aged under 14. In total, the number of children of pre-school age (0-4) in Wexford is 10,327 (6.8%). 18,305 (12.2%) are of primary school going age (5-12) and a further 12,574 (8.3%) are of secondary school going age (13-18). The age dependency ratios for the county are presented in Table 3.2 and Figure 3.1.

Table 3.2: Age Dependency Ratios of the State and County Wexford⁹ (Source: CSO, 2017⁷)

	0-14 years	15-64 years	Over 65 years	Young Age (%)	Old Age (%)	Total Dependency (%)
State	1,006,552	3,117,746	637,567	21%	13%	35%
County Wexford	32,952	94,785	21,085	22%	14%	36%

⁹ Totals may not sum due to rounding

An extended age dependency analysis of the Municipal Districts is presented in Table 3.3 and Figure 3.2 – Figure 3.6. This indicates that Rosslare MD has the highest overall age dependency ratio due to the old age dependency ratio in this MD being 2% higher than the County average. Gorey has the highest young age dependency ratio at 24% while also having the lowest old age dependency ratio at 13%, lower than the County average by 1%.

Table 3.3: Age Dependency Ratios for the Municipal Districts (Source: CSO, 2017⁷)

	0-14 years	15-64 years	Over 65 years	Young Age Ratio (%)	Old Age Ratio (%)	Total Dependency Ratio (%)
Enniscorthy MD	5,842	17,410	4,001	21%	15%	36%
Gorey MD	10,503	27,915	5,658	24%	13%	37%
New Ross MD	6,100	17,393	4,246	22%	15%	37%
Rosslare MD	4,569	12,864	3,368	22%	16%	38%
Wexford MD	5,938	19,203	4,712	20%	16%	36%

An extended age dependency analysis of the four main towns is presented in Table 3.4. This indicates that while the total dependency ratio across all four towns is generally consistent with County Wexford and the State. There are some variances in the young and old age dependency ratios with Gorey Town having a young age dependency 3% greater than the County average and an old age ratio 3% lower than the County average. Wexford Town has the highest old age dependency ratio at 16%.

Table 3.4: Age Dependency Ratios for Main Towns (Source: CSO, 2017⁷)

Main Towns	0-14 years	15-64 years	Over 65 years	Young Age Ratio (%)	Old Age Ratio (%)	Total Dependency Ratio (%)
Wexford	3,785	13,108	3,295	19%	16%	35%
Gorey	2,489	6,272	1,061	25%	11%	36%
Enniscorthy	2,459	7,312	1,610	22%	14%	36%
New Ross	1,711	5,189	1,140	21%	14%	35%

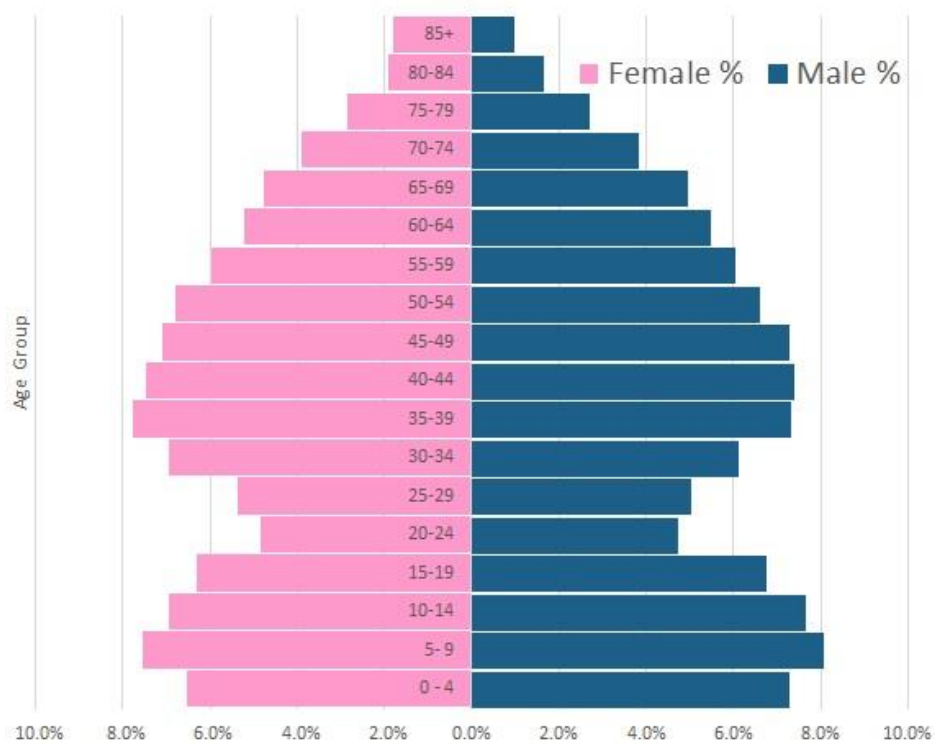


Figure 3.1: Age Dependency Ratios Wexford County (Source: CSO, 2017⁷)

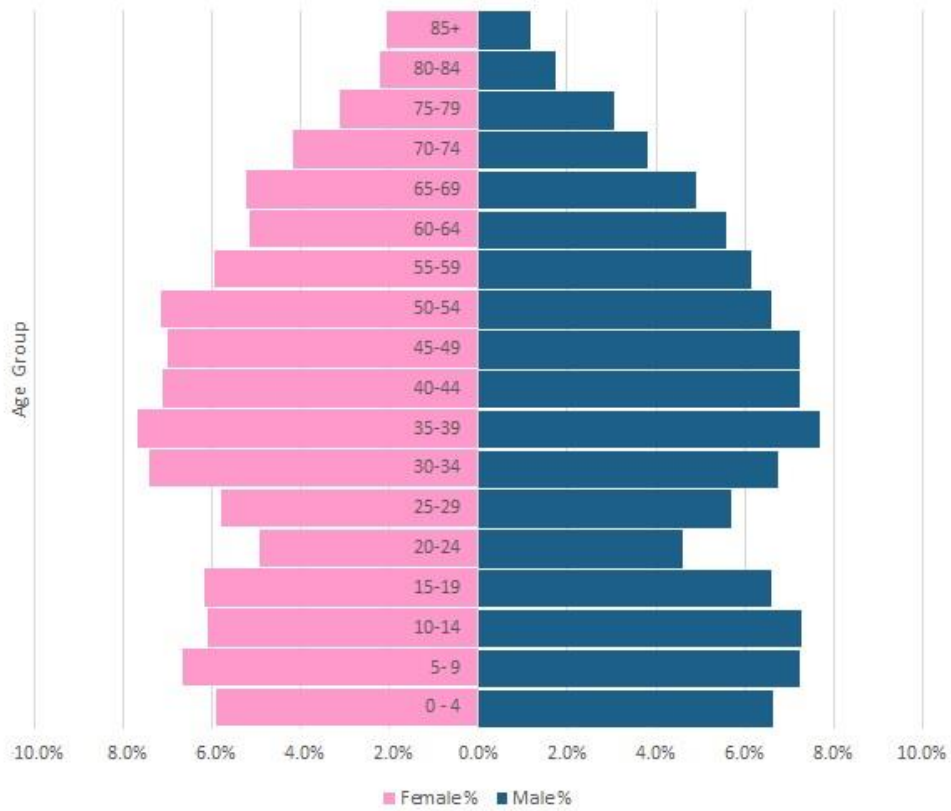


Figure 3.2: Age Dependency Ratios Wexford MD (Source: CSO, 2017⁷)

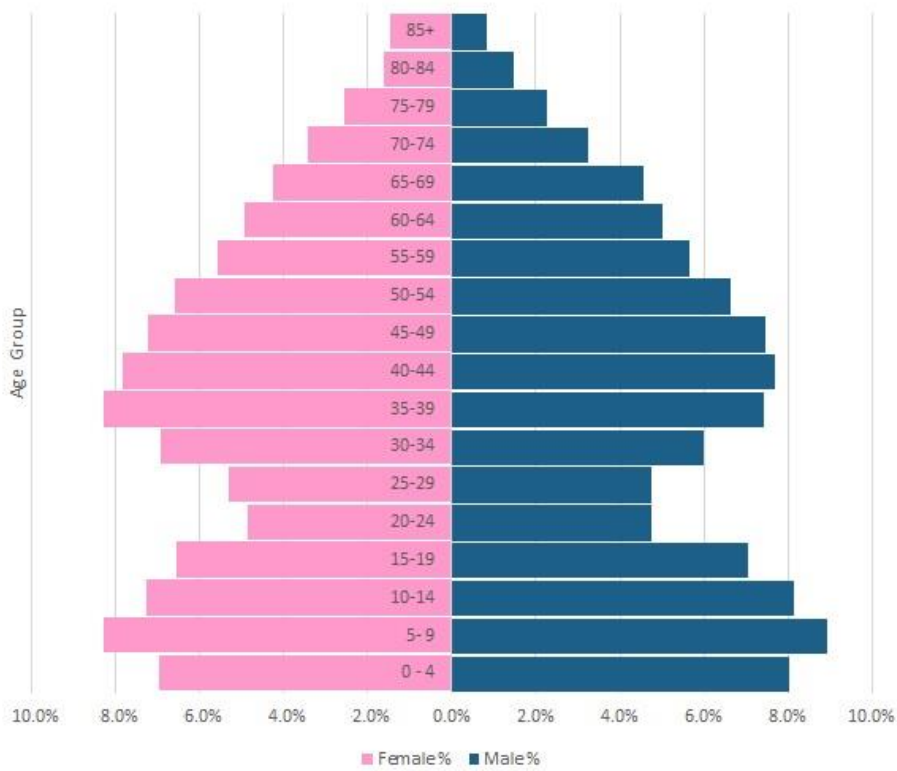


Figure 3.3: Age Dependency Ratios Gorey MD (Source: CSO, 2017⁷)

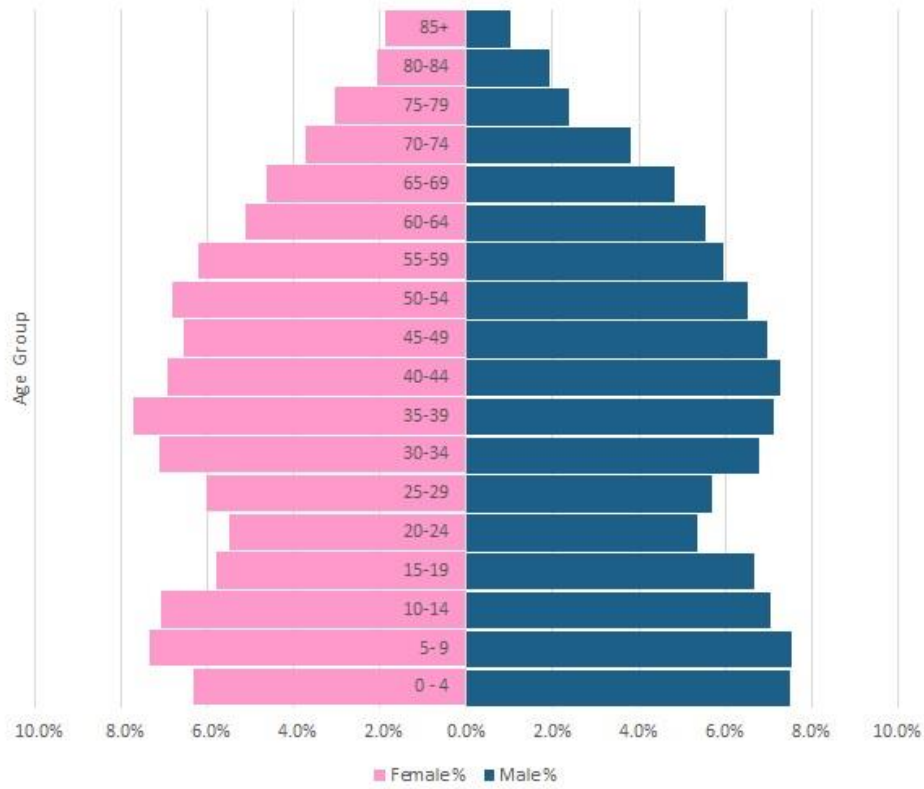


Figure 3.4: Age Dependency Ratios Enniscorthy MD (Source: CSO, 2017⁷)

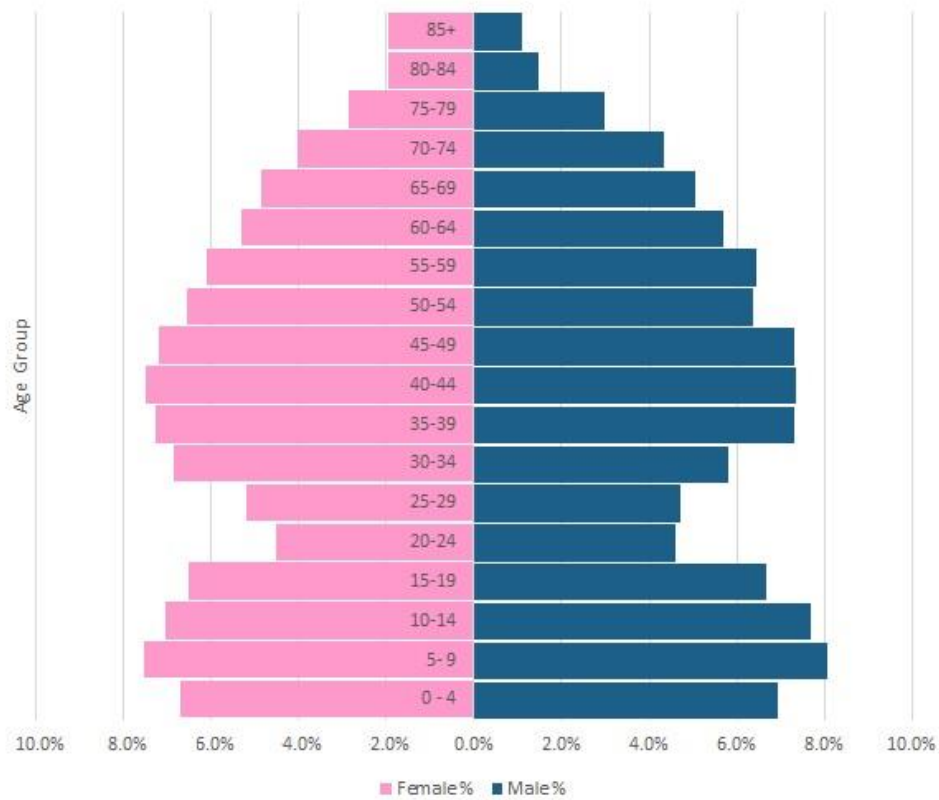


Figure 3.5: Age Dependency Ratios New Ross MD (Source: CSO, 2017⁷)

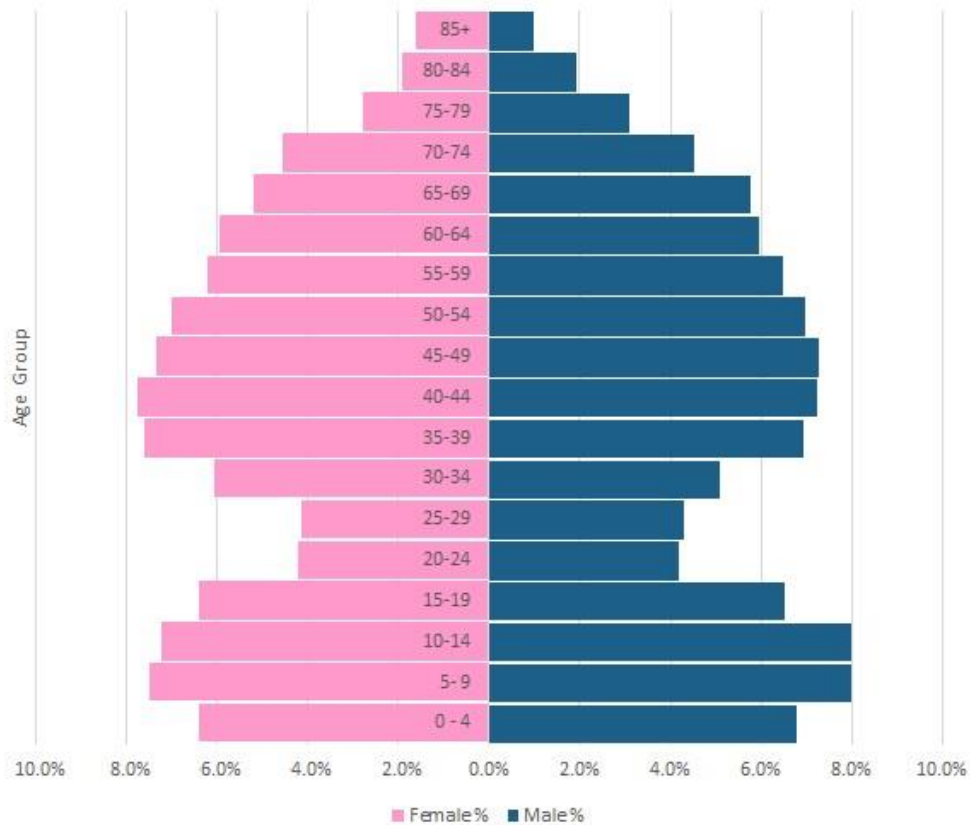


Figure 3.6: Age Dependency Ratios Rosslare MD (Source: CSO, 2017⁷)

Deprivation levels have improved marginally in County Wexford between 2011-2016. Wexford is the fourth most disadvantaged local authority in the country, an improvement of one position since 2011. The majority of Wexford’s population live in areas classed as ‘Marginally Below Average’ (56% or 84,039), this is followed by areas ‘Marginally Above Average’ (21.2% or 31,703), ‘Disadvantaged’ (16.4% or 24,612), ‘Very Disadvantaged’ (4.4% or 6,651) and finally ‘Affluent’ (1.8% or 2,717).

The 2016 Pobal HP Deprivation Index¹⁰ provides a method of measuring the relative affluence or disadvantage of a particular geographical area using data compiled from various censuses. A score is given to the area based on a national average of zero and ranging from approximately -40 (being the most disadvantaged) to +40 (being the most affluent).

¹⁰ Haase and Prasthchke on behalf of Pobal (2017) 2016 HP Deprivation Indices by Small Area. Available from: <https://maps.pobal.ie/WebApps/DeprivationIndices/index.html>

This index is useful as an observational indicator of affordability within and across County Wexford. Deprivations in each of the four main towns (i.e. Wexford, Enniscorthy, Gorey and New Ross) are illustrated in Figure 3.7 and Figure 3.8. It is noted that Enniscorthy has particularly high levels of deprivation with a large area to the south-east of the town centre classified as very disadvantaged. New Ross also has a high concentration of deprivation within the settlement boundary (to the east of the town centre).

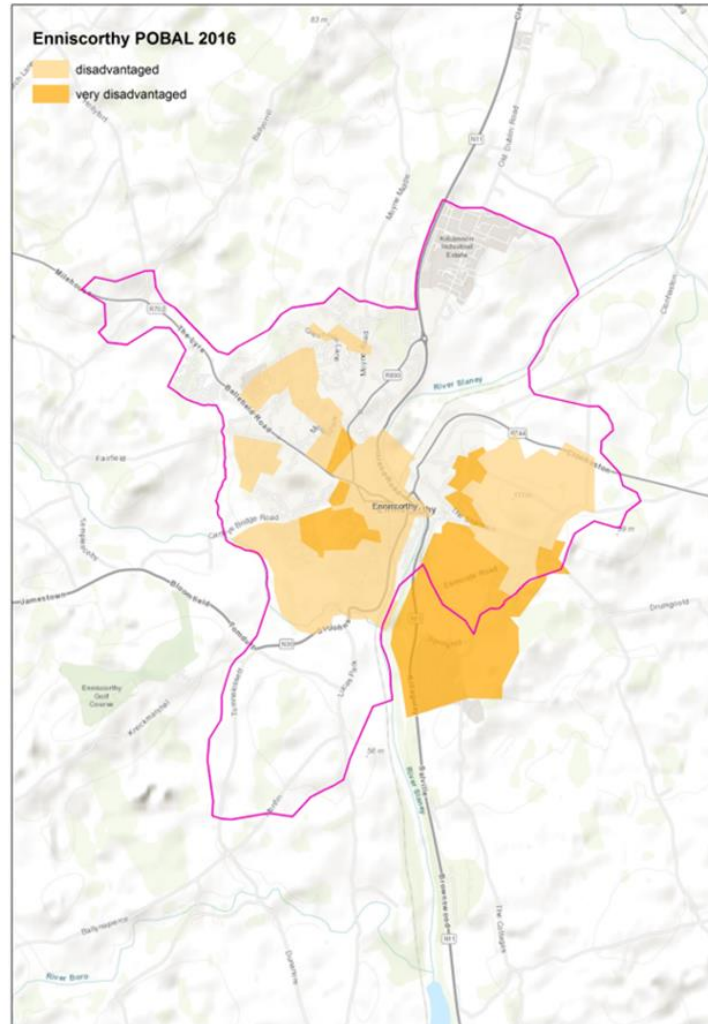
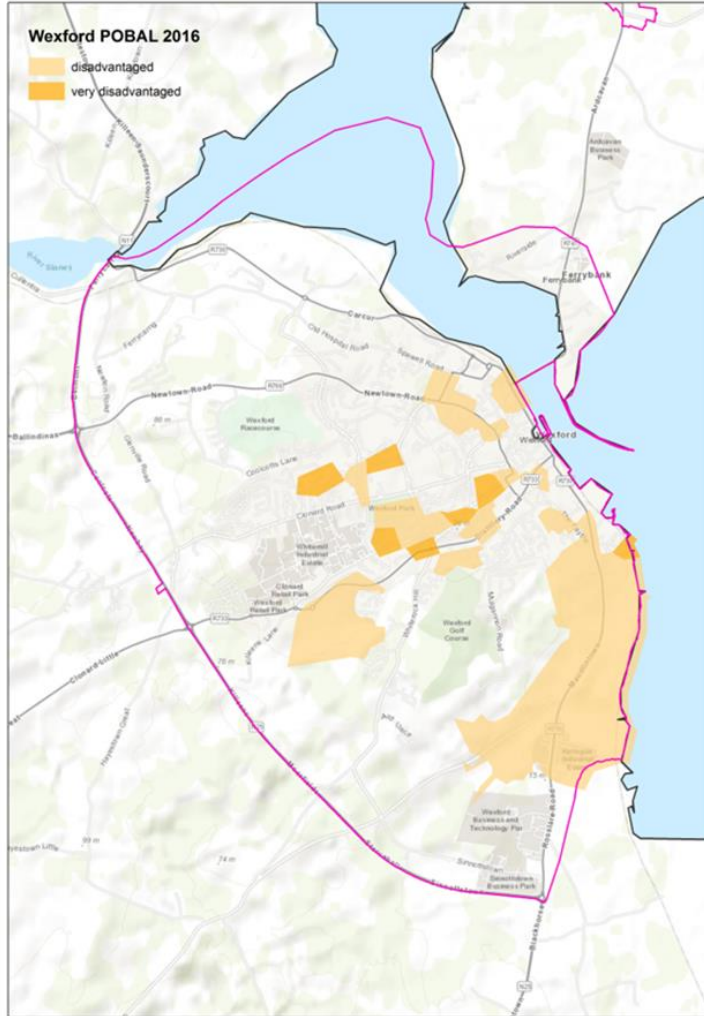


Figure 3.7: Spatial Deprivation Analysis Wexford and Enniscorthy (Source: Pobal, 2017¹⁰)

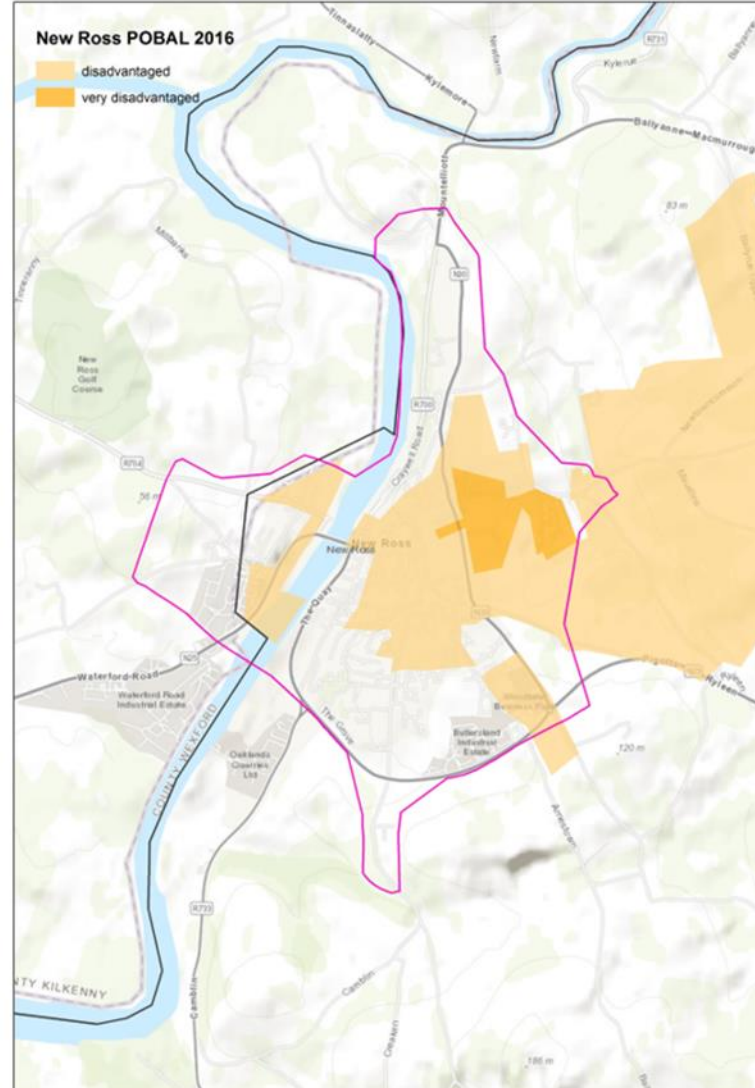
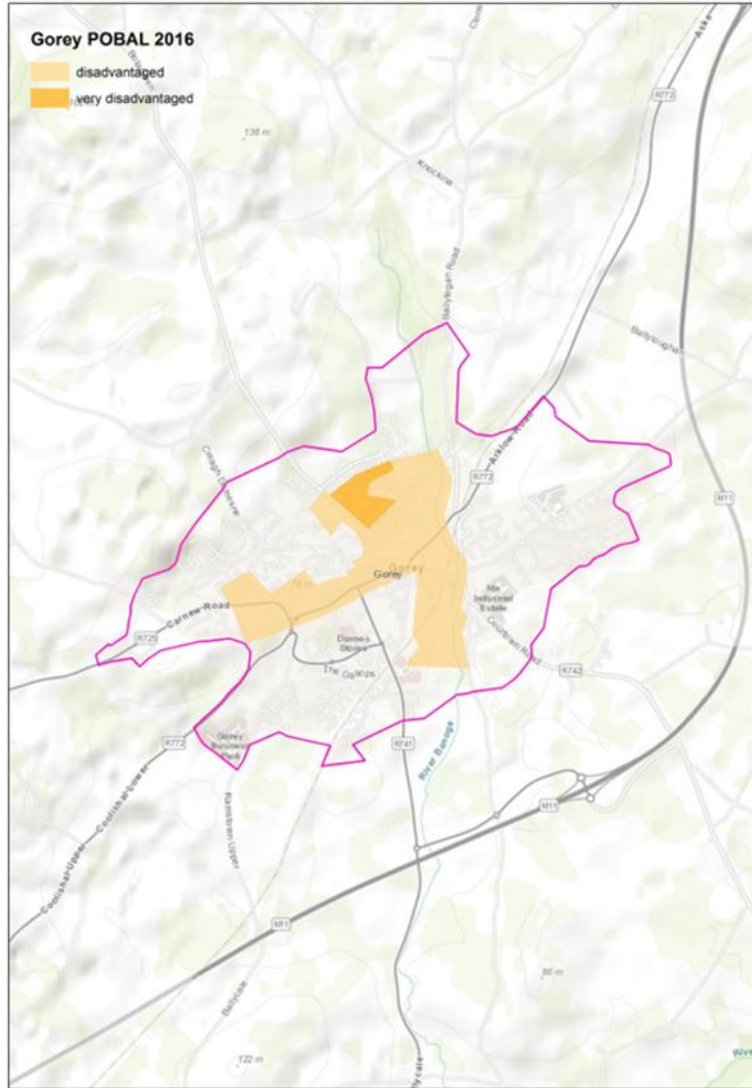


Figure 3.8: Spatial Deprivation Analysis Gorey and New Ross (Source: Pobal, 2017¹⁰)

3.3 Existing Disposable Incomes

Disposable income is the amount of income, after tax is deducted, that is available for spending and saving. It functions as an important measure of housing affordability in an area i.e. the ability of a household to purchase their own home. The CSO's latest preliminary data relating to County Incomes and Regional GDP for 2018 (published in February 2020¹¹) outlines the average annual disposable income at State, Regional and County Levels. The average annual disposable income in County Wexford was €18,098. In comparison, the average annual disposable income across the State was €21,495, while at a Regional level (South East Region) it was €18,735. As such it can be seen that the average annual disposable income in County Wexford is below both State (-15.8%) and regional (-3.4%) levels.

The average gross household income for the State as outlined in the Household Budget Survey 2015-2016¹² was €1,099.70 per week or €57,184.40 per annum – i.e. our baseline and the same year as the most recent Census. The average disposable household income for the State for the same period was €911.55 per week or €47,400.60 per annum. The median gross household income in Wexford County was €38,008.21 per annum¹³. Wexford County had one of the highest levels of households where the majority of income comes from State pension (15.5% of all households). It similarly had one of the highest levels of households where the majority of income came from working age social welfare supports (17.7% of all households).

Nationally, nearly 86% of the average gross household income of households in the lowest income decile was made up of social supports (including pensions). The percentage of gross household income made up of social supports remained over 50% up to and including the third decile. Over 39% of persons in the lowest income decile were aged 65 years or older compared with 3.5% in the highest decile. Four out of ten households had two or more persons earning an income in 2016 (42.3%) and households with three children had the

¹¹ <https://www.cso.ie/en/releasesandpublications/er/cirgdp/countyincomesandregionalgdp2017/>

¹² <https://www.cso.ie/en/releasesandpublications/ep/p-hbs/hbs20152016/hinc/>

¹³ <https://www.cso.ie/en/releasesandpublications/ep/pgpii/geographicalprofilesincomeinireland2016/incomeinireland/>

highest household median gross incomes; €68,695 per annum. Households with no children had the lowest median gross income at €40,495 per annum. Further information on household income in County Wexford is set out in Section 4.2.3.

3.4 Existing Housing Profile

3.4.1 Housing Stock and Vacancy

Census 2016 results record a total housing stock of 68,206 for County Wexford, a minor increase on the 2011 total housing stock number of 68,143. The number of vacant units in 2016 in County Wexford stood at 5,918 (excluding holiday homes and those dwellings deemed to be temporarily absent).

The 2011 Census data does not distinguish between categories of vacancy and indicates that there were 15,563 unoccupied dwellings in 2011. In contrast, the 2016 data illustrates the number of temporarily absent dwellings, unoccupied holiday homes and other vacant dwellings. For comparison purposes, the total number of vacant dwellings across these three categories in 2016 is 13,974. As such, there is an overall decline in the number of vacant dwellings of 1,589 between 2011-2016. This would appear to indicate that existing vacant stock absorbed some of the housing need during this period. However, it should be noted that vacant units have been excluded from future housing unit targets.. A summary of the information on the existing housing stock at County level is provided in Table 3.6.

Table 3.6: Existing Housing Stock and Vacancy County Wexford (Source: CSO, 2017¹)

County	Housing stock	Holiday homes	Temporarily Absent	Vacant	% Vacancy ¹⁴
Wexford	68,206	6,629	1,427	5,918	8.7%

A breakdown of the Housing Stock and vacancy rates in each of the five Municipal Districts is set out in Table 3.7. This indicates that New Ross MD has the highest proportion of vacant dwellings in the County at 9.9%, being 1.2% higher than the County Average. Rosslare MD

¹⁴ The percentage vacancy rate provided is based on the 'Other Vacancy' CSO category as a percentage of total housing stock and excludes vacant holiday homes and those temporarily absent.

has the lowest provision of vacancy at 7.3%. However, Rosslare MD has a significantly high level of holiday homes with almost 20% of the total housing stock in the MD being utilised as holiday homes. For comparison the second highest proportion of holiday homes is within Gorey MD at 14%, while the County average is 9.7%.

Table 3.7: Existing Housing Stock and Vacancy Municipal District Level (Source: CSO, 2017⁷)

Municipal District	Housing stock	Holiday homes	Temporarily Absent	Vacant	% Vacancy ¹⁴
Enniscorthy MD	11,345	180	259	1,042	9.2%
Gorey MD	20,086	2,841	396	1,636	8.1%
New Ross MD	12,702	1,071	233	1,255	9.9%
Rosslare MD	10,725	2,135	212	788	7.3%
Wexford MD	13,348	402	327	1,197	9.0%

A breakdown of the Housing Stock and vacancy rates in each of the four main towns is set out in Table 3.8. Despite being one of County Wexford's four large towns and an important employment base, New Ross has a high level of residential vacancy 15.1%, considerably in excess of the County average of 8.7%.

Table 3.8: Existing Housing Stock and Vacancy Main Towns Level (Source: CSO, 2017⁷)

Main Towns	Housing stock	Holiday homes	Temporarily Absent	Vacant	% Vacancy
Wexford	9,438	167	228	990	10.5%
Gorey	4,103	55	88	383	9.3%
Enniscorthy	5,053	39	124	562	11.1%
New Ross	3,946	22	79	596	15.1%

3.4.2 Household Composition

Census 2016 states that there are 54,289 private households¹⁵ in County Wexford, an increase of 1,637 on 2011 levels. The average household size of 2.73 was marginally lower than the national average of 2.75. 94% of households in County Wexford comprised of a house or bungalow while 4.3% lived in apartments in 2016 as set out in Figure 3.9.

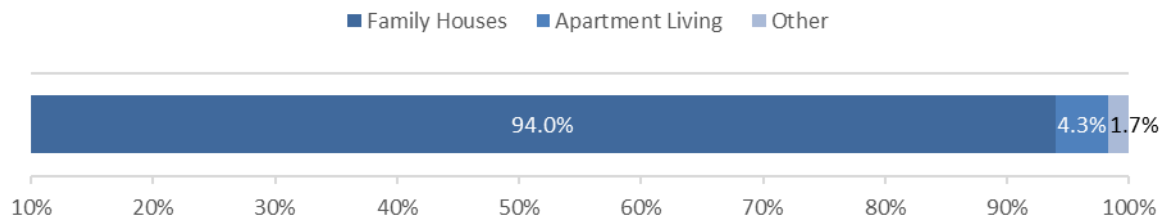


Figure 3.9: Existing Household Typology in County Wexford (Source: CSO, 2017⁷)

At a national level, 12% of all occupied households in Ireland lived in apartments. The NPF notes that while the overall proportion of households living in apartments is growing, we remain considerably behind European averages in terms of the numbers and proportion of households living in apartments, especially in our cities and larger towns. As such, the NPF states that apartments will need to become a more prevalent form of housing, particularly in Ireland's cities in order to more effectively address the challenge of meeting the housing needs of a growing population in our key urban areas.

Household size cohort represents the number of people per households. Over half (52.7%) of households in County Wexford had just one or two persons living in that household as illustrated in Figure 3.10; this is broadly in line with national household size cohorts. 30.1% of households in the County comprise of 4 and 5+ person households.

¹⁵ Including both permanent and impermanent private households (caravans and other impermanent types)



Figure 3.10: Existing Household Size Cohorts County Wexford (Source: CSO, 2017⁷)

At Municipal District level, Figure 3.11 demonstrates that the highest proportion of 1 and 2 person households were located in Wexford MD at 57%, with the lowest proportion (49%) in Gorey MD. Conversely, Gorey MD had the highest proportion (34%) of larger 4 and 5 person households with Wexford MD having the lowest proportion (25%) of such households. 3 person household levels were consistent across each of the 5 MDs.

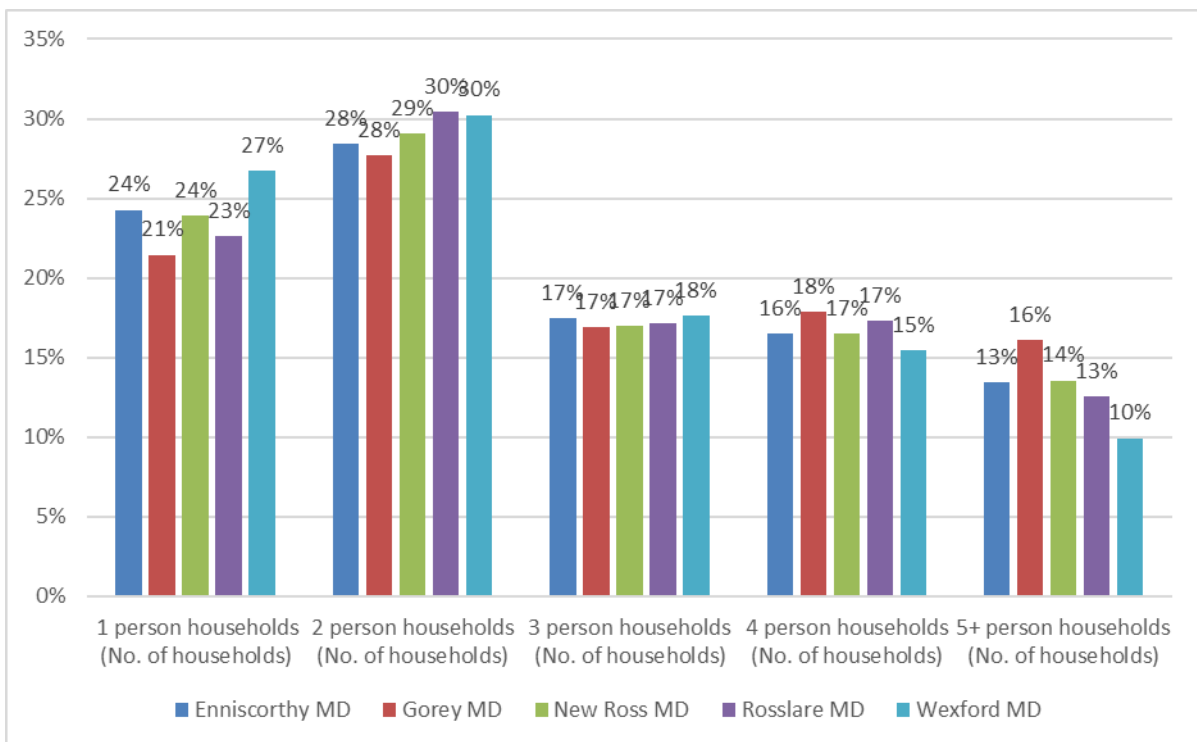


Figure 3.11: Existing Household Size Cohorts Municipal District Level (Source: CSO, 2017⁷)

Analysis of household size cohorts of the four main towns in County Wexford as illustrated in Figure 3.12 demonstrates that Wexford Town (61%) and New Ross Town (60%) have similar levels of 1 and 2 person households, with both also exhibiting the lowest numbers of 4 and 5+ person households. Gorey Town has a considerably higher level of 4 and 5+ person households (30%) than the other main towns, followed by Enniscorthy at 26%. This indicates that larger household sizes are more prevalent towards the north of the County

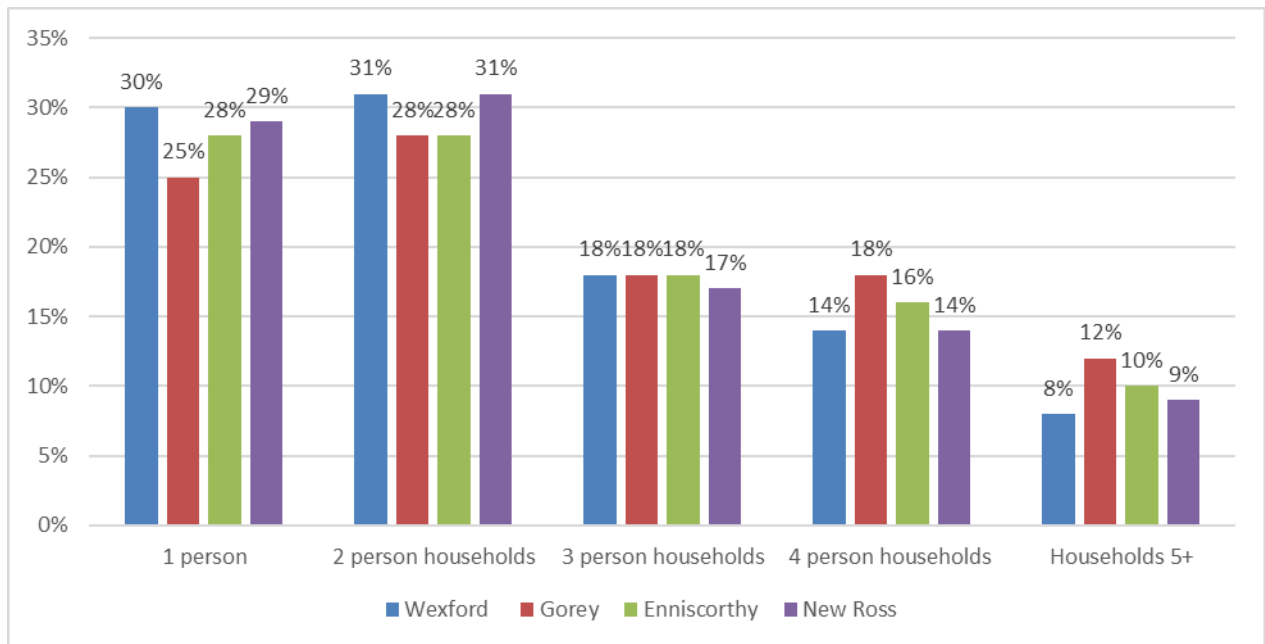


Figure 3.12: Existing Household Size Cohorts Main Settlements (Source: CSO, 2017')

3.4.3 Household Tenure

Home ownership remains the dominant tenure in County Wexford with 71.5 % of households within this category in 2016. The private rented sector in Wexford accounts for 14.6% of households in the County. Approximately 9.9% of permanent private household are social housing, an increase of 1% on 2011 levels. Table 3.9 provides a concise illustration of housing tenure across County Wexford.

Table 3.9: Permanent Private Household Tenures County Wexford¹⁶ (Source: CSO, 2017⁷)

	% Owned	% Rented (Social Housing)¹⁷	% Rented (Private)
County Wexford	71.5%	9.9%	14.6%

At Municipal District level, Rosslare MD (77%) and Gorey MD (76%) have the highest levels of home ownership within the County. Furthermore, each have the lowest levels of publicly rented social housing with Gorey MD having 6% of households in this tenure, almost 4% lower than the County average. Enniscorthy MD has the highest proportion of publicly rented social housing (14%), being over 4% higher than the County average. The highest proportion (19%) of privately rented households is located within Wexford MD being circa 4.5% higher than the County average. This is not surprising as Wexford MD has the highest percentage of 1 and 2 person households, a cohort which more commonly avails of rental opportunities. The proportional breakdown of housing tenures at Municipal District level is included in Table 3.10.

Table 3.10: Permanent Private Household Tenures in Municipal Districts¹⁶ (Source: CSO, 2017⁷)

Municipal Districts	% Owned	% Rented (Social Housing)¹⁷	% Rented (Private)
Enniscorthy MD	67%	14%	15%
Gorey MD	76%	6%	14%
New Ross MD	72%	11%	13%
Rosslare MD	77%	8%	11%
Wexford MD	66%	11%	19%

¹⁶ Note this does not include those that classified themselves as rent-free households or 'not stated' – This is equivalent to approximately 4% as described in detail in Table 3.12.

¹⁷ This is the proportion renting from local authorities or from voluntary bodies. However, it should be noted that this may not represent all social renting as some respondents to the Census can classify themselves as private renting if in receipt of HAP.

A breakdown of household tenures across the four main towns is presented in Table 3.11. Through this it can be determined that Gorey Town has the lowest proportion of publicly rented social housing at just under 13%, while having the joint highest proportion of privately rented accommodation (24.8%). New Ross Town has the lowest proportion of home ownership across the four main towns at 47.6%, while also having the highest levels of social housing (22.9%) which is higher than the County average (by 13%). It is also noteworthy that the proportion of rented social housing within New Ross MD as indicated above is 11%, only marginally higher than the County average. This indicates that a high concentration of social housing provision is included within the settlement boundary of New Ross Town given the proportion is much greater here than across the MD.

Table 3.11: Permanent Private Household Tenures in Main Towns (Source: CSO, 2017⁷)

Main Towns	% Owned	% Rented (Social Housing) ¹⁸¹⁷	% Rented (Private)
Wexford Town	59.8%	13.5%	23%
Gorey	58.8%	12.9%	24.8%
Enniscorthy	53.6%	20.9%	22.1%
New Ross	47.6%	22.9%	24.8%

Further detail on the proportional breakdown of housing tenures in the County, five MDs and four main towns is outlined in Table 3.12 and Table 3.13. This further disaggregates the information provided in Table 3.9 – Table 3.11 by breaking household tenures down into occupancy type (i.e. privately owned with and without mortgages, social housing accommodation provided by the Local Authority or a voluntary body and units occupied free of rent).

¹⁸ This is the proportion renting from local authorities or from voluntary bodies. However, it should be noted that this may not represent all social renting as some respondents to the Census can classify themselves as private renting if in receipt of HAP.

Table 3.12: Permanent Private Household-Tenure by Occupancy Type in Municipal Districts (Source: CSO, 2017)

Municipal Districts	Owner occupied with mortgage	Owner occupied no mortgage	Rented from Private Landlord	Rented from Local Authority	Rented from Voluntary Body	Occupied free of rent	Not stated	Total
Enniscorthy MD	2,723	3,872	1,510	1,255	123	183	179	9,845
% Households	27.7%	39.3%	15.3%	12.7%	1.2%	1.9%	1.8%	100.0%
Gorey MD	5,426	6,019	2,107	896	68	319	314	15,149
% Households	35.8%	39.7%	13.9%	5.9%	0.4%	2.1%	2.1%	100.0%
New Ross MD	2,817	4,416	1,260	1,093	60	247	205	10,098
% Households	27.9%	43.7%	12.5%	10.8%	0.6%	2.4%	2.0%	100.0%
Rosslare MD	2,337	3,447	836	555	39	193	125	7,532
% Households	31.0%	45.8%	11.1%	7.4%	0.5%	2.6%	1.7%	100.0%
Wexford MD	3,259	4,295	2,174	1,162	74	154	264	11,382
% Households	28.6%	37.7%	19.1%	10.2%	0.7%	1.4%	2.3%	100.0%
County Wexford	16,562	22,049	7,887	4,961	364	1,096	1,087	54,006
% Households	30.7%	40.8%	14.6%	9.2%	0.7%	2.0%	2.0%	100.0%

Table 3.13: Permanent Private Household Tenure by Occupancy Type in the Main Settlements (Source: CSO, 2017)

Main Settlements	Owner occupied with mortgage	Owner occupied no mortgage	Rented from Private Landlord	Rented from Local Authority	Rented from Voluntary Body	Occupied free of rent	Not stated	Total
Wexford Town	1,988	2,809	1,846	1,014	69	87	213	8,026
% Households	24.8%	35.0%	23.0%	12.6%	0.9%	1.1%	2.7%	100.0%
Gorey	1,107	990	885	411	48	50	75	3,566
% Households	31.0%	27.8%	24.8%	11.5%	1.3%	1.4%	2.1%	100.0%
Enniscorthy	945	1,371	953	810	94	56	89	4,318
% Households	21.9%	31.8%	22.1%	18.8%	2.2%	1.3%	2.1%	100.0%
New Ross	617	925	804	691	51	43	106	3,237
% Households	19.1%	28.6%	24.8%	21.3%	1.6%	1.3%	3.3%	100.0%

3.4.4 Social Housing Stock

In accordance with Section 9 of the Housing Act 1988, housing authorities are required to undertake an assessment of housing need in their administrative area. The most recent information from September 2019 indicates that Wexford County Council directly own 4,581 social housing units as outlined in Table 3.15.

Table 3.14: Social Housing Stock owned by Wexford County Council in September 2019

Wexford MD	New Ross MD	Enniscorthy MD	Gorey MD	Rosslare MD	County Total
1,152	1,005	1,063	779	582	4,581

Other forms of social housing stock within Wexford County Council as of the 31st December 2019 are as follows:

- 458 on RAS or Leasing Programmes
- 1,377 active HAP tenancies

3.4.4.1 Approved Housing Bodies – AHBs

AHBs also provide social housing and are formed for the purpose of relieving housing need and the provision and management of housing. They are established by a voluntary management board to benefit the community in which they are based and are approved and funded by the Department Housing, Planning and Local Government. Housing cooperatives can provide both social rented housing and housing to purchase.

Housing cooperatives are self-help and jointly owned member/user housing associations or societies. Projects undertaken may be in response to the needs of the older persons, people with disabilities, homeless persons or families and single people on low incomes. Some housing associations may be formed to specialise in meeting a particular housing need, others develop with broader aims. The specific housing services offered will depend on the aims or concerns of

the members, the needs of tenants as well as the financial and other resources available for both capital costs and ongoing management running costs.

A list of AHBs active in County Wexford is set out below and the number of units provided as of December 2019 is set out below in Table 3.16.

Table 3.16: Operational AHBs in County Wexford (Source: Consultation between KPMG FA and those AHBs in December 2019)

List of Operational AHBs in County Wexford	No. of Units
Ard Aoibhinn	2
iCare Housing CLG	7
St. Aidan's Day Care Centre Gorey	5
Steer Housing	20
Focus Ireland	19
Rathangan Senior Citizens Housing Association	7
Slinua Housing Association CLG	4
Grantstown Voluntary HA	24
Respond HA	237
Circle Voluntary HA	13
Co-Operative Housing Ireland	125
Camphill Communities of Ireland	30
Cluid Housing	185
Total	678

In December 2019, DHPLG issued a Circular (Housing Circular 40/2019) directing all local authorities to commence the establishment of a 'Local Authority and Approved Housing Body Housing Delivery Forum' to represent their local authority area. This Circular followed a series of consultations events with local authorities and AHBs as well as detailed engagement with the CCMA Housing and Building Committee and the Irish Council for Social Housing. The overall

objective is for each local authority to establish a local AHB forum to involve the key AHBs that are active in its area. The key concerns to be considered by the AHB forum are as follows:

- Agree and implement a Protocol for local authority/AHB engagement on the Delivery of Housing
- Review delivery targets under Rebuilding Ireland to monitor delivery and identify opportunities
- Agree and implement a Protocol to co-ordinate the provision of the additional support services available from those AHBs that work with households experiencing acute issues (homelessness, disability etc)
- To monitor and improve operational issues including the allocation process, agreeing rents etc
- Bring to the attention of the Department/CCMA/national AHB Forum, strategic or national issues that require agreement or solutions at the Departmental/CCMA level.

3.4.4.2 Social Housing Vacancy

There are 63 vacant social housing units in County Wexford (November 2019). The majority of the vacant units are in varying stages of being re-let; with maintenance, under offer, accepted, refused. There are no long-term vacancies.

3.4.6 Housing Land Supply

The Core Strategy sets out the zoning requirements for the plan period as provided in Table 3.17 and identifies the number of units that this land will yield. It is considered that there will be adequate zoned land in these settlements to accommodate the additional population during the plan period.

Table 3.17 Residential Zoned Land as set out in the Core Strategy

Settlement	HA	Density	Units
Wexford Town	62.11	35	2,174
Gorey Town	28.14	35	985
Enniscorthy Town	25.37	35	888
New Ross Town	8.25	35	289
Bunclody Town	5.32	25	40
Rosslare Harbour and Kilrane	6.8	25	172
Courtown and Riverchapel	2.8	25	67
Rosslare	3.6	25	90
Ferns	3.16	25	79
Castlebridge	4.12	25	103

4 Future Housing: Projected Housing Need and Supply

4.1 Introduction

This chapter sets out the demographic, economic and social inputs of relevance to determining households needs during the plan period as set out in Section 1.3. Specifically, this chapter demonstrates how the various demographic and market factors interact with the assessment of future housing needs and demands. It will utilise the population figures, as set out in the Core Strategy, to determine future households (as per the Housing Supply Targets) and assess the relationship between household incomes, house prices and affordability.

The analysis has been undertaken at County level, though supplemental statistics have been provided in Appendices 1-5 for the Main Towns (Wexford, Gorey, New Ross and Enniscorthy), as well as their Municipal Districts (MDs), where additionally helpful (i.e. showing how rental prices vary below county level).

Where appropriate the information for additional years has been identified to understand progression from the baseline (i.e. 2016). Further details on the analysis undertaken is presented in Appendices 1 – 5.

4.2 Key Inputs: Affordability Assessment and HNDA

4.2.1 Future Population

The future population of County Wexford has been set out for target years 2026 and 2031 in the National Planning Framework Implementation Roadmap (July 2018). Through an interpolation of these target years, the intervening population has been established. This approach is described in detail in Section 3.8 of Chapter 3 in the Core Strategy. The population

over the plan period¹⁹ is outlined in Table 4.1 with the settlement level, additional years and year on year increase provided in Appendix 1.

Table 4.1: Overview of Projected Population throughout the plan period¹⁹

	2021	2022	2023	2024	2025	2026	2027
Wexford Town	22,849	23,381	23,914	24,446	24,978	25,510	26,043
Gorey Town	11,027	11,269	11,510	11,751	11,992	12,233	12,474
Enniscorthy Town	12,467	12,685	12,902	13,119	13,336	13,554	13,771
New Ross Town	8,134	8,204	8,275	8,346	8,417	8,487	8,558
Wexford MD (Remainder)	9,161	9,216	9,270	9,324	9,379	9,433	9,459
Gorey MD (Remainder)	36,571	36,752	36,932	37,113	37,293	37,474	37,543
Enniscorthy MD (Remainder)	14,882	14,967	15,051	15,136	15,221	15,306	15,339
New Ross MD (Remainder)	20,413	20,503	20,594	20,685	20,776	20,866	20,882
Rosslare MD	22,356	22,513	22,669	22,825	22,981	23,137	23,231
County Wexford	157,861	159,488	161,115	162,743	164,372	166,000	167,300

¹⁹ It should be noted that for the purpose of the modelling all of these figures have been rounded from the outset to remove any decimalisation of people and/or households

4.2.2 Future Households

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

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

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

The Section 28 'Housing Supply Target Methodology for Development Planning' Guidelines set a methodology for the application of population and housing projections into Local Authority plan processes and the setting of Housing Supply Targets for the relevant plan period. As set out below, Wexford County Council have prepared the following calculation of housing demand for the period of the plan in accordance with the guidelines.

In working through the methodology as guided, an adjusted **Housing Supply Target Plan Housing Demand figure of 6,427 dwellings** results and will be applied in the Wexford County Development Plan, over a plan period anticipated to cover Q4 2021 – Q3 2027 inclusive.

Table 4.2: Calculation of Housing Supply Target for County Wexford 2021-2027²⁰

Wexford County Council		Annual Average Households	Total Households
A	ESRI NPF scenario projected new household demand 2017 to end Q3 2027	527	5,667
B	Actual new housing supply 2017 to end Q3 2021 (Source: CSO to Q4 2020, pro-rata of 2020 data for remainder)	529	2,513
C	Homeless households and unmet need ²¹	-	110
D	Plan Housing Demand = Total (A-B+C) <i>For plan period Q4 2021 – Q3 2027 (6 years)</i>	544	3,264
E	<i>Potential Adjustment 1 to end 2026 portion of plan period</i>	<i>Mid-point between ESRI NPF and baseline scenarios to 2026 in lieu of A above</i>	<i>Adjusted Total Demand</i>
E1	ESRI Baseline Scenario projected new household demand 2017 to Q4 2026	821	8,210
E2	ESRI NPF Scenario projected new households Q1 – Q3 2027	-	419
E3	Midpoint between ESRI NPF (A - E2) and baseline scenarios to Q4 2026 (E1)	673	6,729
E4	Adjusted Total Plan Demand (E2 + E3 - B +C)	791	4,745
F	<i>Potential adjustment 2 to end 2026 portion of plan period to facilitate convergence to NPF strategy, applicable where B exceeds or is close to D (where justified)</i>	<i>"building on adjustment E, plus up to 25%"</i>	<i>Adjusted Total Demand</i>
F1	E3 + 25%	841	8,412
F2	Remainder plan period demand to Q3 2027	-	419
F3	Adjusted Total Plan Demand (F1+F2-B)+C	1,071	6,427

²⁰ Housing Supply Target Methodology for Development Planning (DHLGH, December 2020)

²¹ Homeless households as of January 2021, plus unmet need as of Census 2016; source: DHLGH, February 2021.

Table 4.2 illustrates the calculation of the Housing Supply Targets for County Wexford. Further detail on settlement level household allocations across the period is provided in the Core Strategy in Volume 1 Written Statement and Appendix 2 of the Housing Strategy.

Table 4.3 identifies the additional households that are anticipated during the plan period whilst Appendix 2 sets out further detail in relation to the distribution of additional households at the relevant spatial levels. The Core Strategy reflects population and household figures for the period 2021-2027'. The additional years and units built will be adjusted when local area plans are being prepared.

Calculation Notes

There are two permissible adjustments under the Guidelines towards better NPF convergence. Justification is needed to avail of both adjustments. These are Adjustment E and Adjustment F –

- Adjustment E: looks at convergence with the ESRI 'Baseline' scenario (up to Q4 2026); a scenario that uses more contemporary inputs on migration data.
- Adjustment F: looks at a potential increase up to Q4 2026, to facilitate convergence with the NPF strategy, where actual new housing supply (up to plan commencement) "exceeds or is close" to Plan Housing Demand projected under the ESRI NPF scenario.

Wexford County Council has exercised both adjustments.

Justification

- Adjustment E is warranted given the ESRI NPF Scenario (Row A) falls significantly short of the ESRI Baseline Scenario (Row E1), and consequently, does not appropriately recognise the housing demand in County Wexford, nor the demographic change which it has undergone since 2016. Convergence with the more contemporary projection provided under the ESRI baseline scenario is essential.
- Adjustment F is warranted as the test set out by the Guidelines is met, i.e. actual housing supply (Row B) *is close to* Plan Housing Demand under the ESRI NPF Scenario

(Row D).

It should be noted that in Table 4.3, Row 'B' is actual housing supply in the period from 2017 to plan commencement. This figure spans less than a 6- year period (4.75 at time of drafting).

Row 'D' represents 'Plan Housing Demand' derived using the ESRI NPF scenario. The ESRI NPF Scenario is modified to deduct row 'B' and include an estimate for homeless and unmet demand (as set by the DHLGH). This figure always spans a 6-year period.

To compare the figures of rows B and D in a like for like manner, the annualised yearly averages are used; given different time periods may apply. This approach is advised by Minister O'Brien, TD. in correspondence issued by the Department of Housing, Local Government and Heritage to Chief Executives (18th December 2020), where it states:

*"It is therefore envisaged that in some local authority areas, and in particular where recent levels of **annual average housing supply already exceed annual average NPF targets**, such output may, in justified circumstances and within specified limitations, be considered in the years to 2026, in the overall context of convergence with NPF scenario housing projections to 2031"* (page 6; emphasis added)

The Guidelines specify the limitations as being up until Q4 2026 only, and only where supply "exceeds or is close to" plan housing demand. In the case of County Wexford, this is true, as Row 'B' (529) is close to Row 'D' (544); indicating that it is appropriate to convergence with the ESRI Baseline Scenario, given historic supply is already close to what would be planned for.

Additionally, such a determination is supported by the Guidelines 'Worked Example #3'²²

²² In this Worked Example, comparing the average annualised figures indicate that actual housing supply, B, is 1,414 while Plan Housing Demand, D, is 931; B exceeds D. However, the opposite is so when looking at Total Households: B is lower than D (5,303 to 5,588); but still close. B is a 3.75 year period, and D is a 6 year period, so comparing average annualised values is the appropriate method.

Furthermore, the Guidelines state that *“Planning authorities that are seeking to justify total demand converging with the NPF strategy under row ‘F’ in Table 1 above, will need to both demonstrate and provide satisfactory policy safeguards, to ensure that their core strategy aligns with national and regional policy as set out in the NPF and relevant RSES”*.

For example, seeking to provide disproportionate levels of new housing development in relatively small settlements with inadequate capacity to provide the necessary supporting services and infrastructure for a new community, and/or with limited public transport accessibility, would not be consistent with national and regional planning objectives.

More specifically, the Guidelines assert that *“planning to accommodate additional household demand under potential convergence adjustments must be clearly quantified and must be:*

- (i) Consistent with the National Planning Framework and relevant Regional Spatial and Economic Strategy in terms of the settlement hierarchy, i.e. located in cities, regional growth centres, key towns, and other sustainable urban centres;*
- (ii) Consistent with the NPF National Strategy outcomes to achieve compact growth, sustainable mobility and transition to a low carbon society;*
- (iii) Consistent with the relevant metropolitan area transport strategy, where applicable, and capable of delivering public and active transport mode choice upon occupation;*
- (iv) Capable of being serviced by physical and social infrastructure such as water services, schools and public amenities and recreational facilities and energy and communications networks within the plan period”*.

In accordance with the requirements of the Planning and Development Act, 2000 (as amended), the Core Strategy demonstrates compliance with the objectives of the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES) in Section 3.3.

The Settlement Hierarchy and population targets of the NPF and its associated Roadmap and the RSES have been used to inform the settlement hierarchy and Core Strategy population allocations (Section 3.7) in this Plan. The Settlement Hierarchy (Section 3.5) details the key locations or types of locations where development will take place.

It should be noted that Wexford County Council, in developing the Core Strategy, has examined how growth to 2040 (at settlement level) may be appropriately and sustainably delivered at a higher than pro-rata rate in the period to 2027 – whilst keeping to the overall NPF targets.

In order to achieve Centres of Scale, the Core Strategy allocates 45% and 40% growth to 2040 to Wexford Town and Gorey Town respectively. Considered allocation, following capacity assessment, under the core strategy ensures that the level of new housing demand to relatively small settlements with inadequate capacity is entirely avoided.

Consequently, appropriate policy safeguards are being applied when considering appropriate and proportional allocation of targets throughout the County Wexford Core Strategy. Indeed, the additional household demand under Adjustment F is entirely integrated in the core strategy allocation justifications (and wider housing chapter) such that the requirements of Section 4.7 of the Guidelines are entirely met.

County Wexford	2021	2022	2023	2024	2025	2026	2027	Total
Total households over the Plan period	57,070	58,141	59,212	60,283	61,354	62,426	63,229	-
Total additional households over the Plan period	268	1,071	1,071	1,071	1,071	1,071	803	6,427

4.2.3 Income Analysis

Disposable income is the amount of income, after tax is deducted, that is available for spending and saving. It functions as an important measure of the ability of a household to purchase their own home (i.e. housing affordability). The weekly and annual disposable incomes across ten income segments or 'deciles', at national level, from the CSO's Household Budget Survey (from 2015-2016) have been adjusted to county level based on the application of an "inflater/deflator" approach (by comparing the relative differences between the State and County Wexford in terms of non-decile split household disposable income.

Information at the relevant spatial levels is not available, therefore the county information has been considered herein. The 2016 Average Annual Disposable Income for County Wexford from the CSO's Household Budget Survey (April 2019) was €18,921, and €20,638 for the State; therefore a county deflator²³ of 0.917 has been applied.

Disaggregation has been undertaken to represent the proportion of households in Wexford within each decile. Table 4.4 indicates that in 2017²⁴ after taxes, about one third of the households in Wexford (i.e. the first three deciles) have an average annual disposable income of €22,565, or the equivalent of approximately €434 per week; 2017 was the first projected year in the analysis, continuing up to and across the entire Plan period to 2027. Section 4.2.4 provides a complete view on this continuation.

²³ This is an adjustment which facilitates the production of an income distribution table on the basis that the distribution of incomes across the county (once adjusted by the county deflator of 0.917 in this instance) mirrors the national trend.

²⁴ i.e. the first year after the Household Budget Survey's baseline year of 2016 with the county deflator applied.

Table 4.4: Distribution of Weekly and Annual Household Disposable Incomes in County Wexford (Source: CSO, 2019²⁵)

Income Range	Average Weekly Disposable Income (State) (€) (2009-2010)	Average Weekly Disposable Income (State) (€) (2015-2016)	Percentage Change from 2009-2010 to 2015-2016	Assumed Annual Percentage Increase from 2010 to 2016	Adjusted Average Weekly Disposable Income (State) (€) (2017)	Percentage of Households in Each Category (State)	Average Annual Disposable Income (State) (€) (2017)	Wexford County Deflator	Wexford Average Annual Disposable Income (€) (2017)
1st Decile	188.91	197.40	4.5%	0.90%	199.17	9.83%	10,357.06	0.917	9,495.40
2nd Decile	300.98	324.40	7.8%	1.56%	329.45	10.57%	17,131.32	0.917	15,706.06
3rd Decile	431.28	465.86	8.0%	1.60%	473.33	10.47%	24,613.19	0.917	22,565.47
4th Decile	549.20	593.56	8.1%	1.62%	603.15	10.44%	31,363.73	0.917	28,754.39
5th Decile	669.46	725.85	8.4%	1.68%	738.08	10.25%	38,380.05	0.917	35,186.99
6th Decile	802.56	865.88	7.9%	1.58%	879.54	9.94%	45,736.24	0.917	41,931.17
7th Decile	972.03	1,026.46	5.6%	1.12%	1,037.96	9.62%	53,973.69	0.917	49,483.29
8th Decile	1,183.82	1,215.55	2.7%	0.54%	1,222.07	9.65%	63,547.44	0.917	58,260.54
9th Decile	1,472.66	1,473.25	0.0%	0.01%	1,473.37	9.61%	76,615.14	0.917	70,241.06
10th Decile	2,289.38	2,229.05	-2.6%	-0.53%	2,217.30	9.62%	115,299.70	0.917	105,707.22

²⁵ CSO (2019) Household Budget Survey – County incomes and Regional GDP for 2015-2016, as per statistical release on 3 April 2019. Available from: <https://www.cso.ie/en/releasesandpublications/er/cirgdp/countyincomesandregionalgdp2016/>

4.2.4 Economic Outlook

The local and regional economy is a critical facet of the housing market needs and incomes which can impact on demand and supply. In order to understand the longer-term economic outlook for County Wexford, particularly in relation to how household incomes may change over time, forecasted growth rates in relation to Gross Domestic Product (GDP) have been considered. The following documents have been reviewed to understand forecasted GDP growth at the national level (as information at the relevant spatial levels is not available):

- Economic Quarterly published by the Economic Social and Research Institute (ESRI) in December 2019²⁶;
- Winter 2019 Economic Forecast published by the European Union in February 2020²⁷;
- Q1 2020 Bulletin published by the Central Bank of Ireland in February 2020²⁸;
- Monthly Economic Bulletin for February published by the Department of Finance in March 2020²⁹;
- Economic Quarterly published by the ESRI in March 2020³⁰;
- Q2 2020 Bulletin from the Central Bank of Ireland published in April 2020³¹;
- Stability Programme Update published by the Department of Finance in April 2020³²;
- Spring 2020 Economic Forecast published by the European Union in May 2020³³;
- Economic Research paper published by Davys in May 2020³⁴; and
- Economic Quarterly published by the ESRI in May 2020³⁵.

²⁶ <https://www.esri.ie/publications/quarterly-economic-commentary-winter-2019>

²⁷ https://ec.europa.eu/info/business-economy-euro/economic-performance-and-forecasts/economic-forecasts/winter-2020-economic-forecast-offsetting-forces-confirm-subdued-growth_en

²⁸ <https://www.centralbank.ie/publication/quarterly-bulletins/quarterly-bulletin-q1-2020>

²⁹ <https://www.gov.ie/en/publication/414a9b-monthly-economic-bulletin-february-2020/>

³⁰ <https://www.esri.ie/publications/quarterly-economic-commentary-spring-2020>

³¹ <https://www.centralbank.ie/publication/quarterly-bulletins/quarterly-bulletin-q2-2020>

³² <https://www.gov.ie/en/publication/43a6dd-stability-programme-update-2020/>

³³ https://ec.europa.eu/info/business-economy-euro/economic-performance-and-forecasts/economic-forecasts/spring-2020-economic-forecast_en

³⁴ <https://static.rasset.ie/documents/news/2020/05/new-econ-forecast-may-27th.pdf>

³⁵ <https://www.esri.ie/publications/quarterly-economic-commentary-summer-2020>

It should be noted that this Strategy has been prepared during the COVID-19 pandemic which is ongoing at the time of writing and publication. As such, prioritisation in relation to future forecasted GDP growth has been given to those data sources that are reflective of this. The latter six data sources recognise the potential economic impacts of COVID-19 pandemic whilst the preceding documents were prepared in advance of the shutdown and implementation of quarantine measures associated with the COVID-19 pandemic. As such, all documents have been considered to reflect historic economic growth, whilst just the latter six are considered to provide a consensus view, at this point in time, of potential future economic impacts. The distribution of household disposable incomes for 2016 from the CSO's Household Budget Survey (as set out in Section 4.2.3) have been used as the baseline and adjusted going forward.

The following GDP growth rates have therefore been applied herein:

- **2017:** 8.1% GDP growth which has been set out by ESRI and the EU Commission;
- **2018:** 8.2% GDP growth which has been set out by ESRI and the Central Bank of Ireland;
- **2019:** 5.8% GDP growth which is the average of the ESRI, Central Bank of Ireland, EU and Department of Finance estimates
- **2020:** -9.4% GDP growth (i.e. contraction of the economy) which is the average of the economic forecasts that have been determined from the average of those forecasts from Davys, the ESRI, Central Bank, Department of Finance and European Union that reflect the ongoing COVID-19 pandemic
- **2021:** 6.4% GDP growth which aligns with the latest Davys, Department of Finance and European Union forecasts (i.e. the only datasets for next year that reflects the ongoing COVID-19 pandemic).
- **2022:** 2.8% GDP growth which aligns with the Department of Finance forecast.
- **2023 - 2024:** 2.7% GDP growth which aligns with the Department of Finance forecast.
- **2025 onwards:** 2.5% GDP growth which aligns with the Department of Finance forecast.

No other adjustments have been assumed and/or factored into these estimations of average disposable income per decile. The key outputs of this analysis are shown in Table 4.5 and Table

4.6 which set out the estimated annual and monthly average household disposable incomes per decile in County Wexford.

Table 4.5: Average Annual Household Disposable Incomes per decile in County Wexford

Year	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
% GDP Growth	8.1%	8.2%	5.8%	-9.4%	6.4%	2.8%	2.7%	2.7%	2.5%	2.5%	2.5%
1st Decile	9,495	10,274	10,870	9,848	10,478	10,772	11,063	11,361	11,645	11,937	12,235
2nd Decile	15,706	16,994	17,980	16,290	17,332	17,817	18,298	18,792	19,262	19,744	20,237
3rd Decile	22,565	24,416	25,832	23,404	24,902	25,599	26,290	27,000	27,675	28,367	29,076
4th Decile	28,754	31,112	32,917	29,823	31,731	32,620	33,500	34,405	35,265	36,147	37,050
5th Decile	35,187	38,072	40,281	36,494	38,830	39,917	40,995	42,102	43,154	44,233	45,339
6th Decile	41,931	45,370	48,001	43,489	46,272	47,568	48,852	50,171	51,425	52,711	54,029
7th Decile	49,483	53,541	56,646	51,322	54,606	56,135	57,651	59,207	60,687	62,205	63,760
8th Decile	58,261	63,038	66,694	60,425	64,292	66,092	67,877	69,709	71,452	73,238	75,069
9th Decile	70,241	76,001	80,409	72,850	77,513	79,683	81,835	84,044	86,145	88,299	90,506
10th Decile	105,707	114,375	121,009	109,634	99,329	102,110	104,867	107,698	110,391	113,150	115,979

Table 4.6: Average Monthly Household Disposable Incomes per decile in County Wexford

Year	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
% GDP Growth	8.1%	8.2%	5.8%	-9.4%	6.4%	2.8%	2.7%	2.7%	2.5%	2.5%	2.5%
1st Decile	791	856	906	821	873	898	922	947	970	995	1,020
2nd Decile	1,309	1,416	1,498	1,357	1,444	1,485	1,525	1,566	1,605	1,645	1,686
3rd Decile	1,880	2,035	2,153	1,950	2,075	2,133	2,191	2,250	2,306	2,364	2,423
4th Decile	2,396	2,593	2,743	2,485	2,644	2,718	2,792	2,867	2,939	3,012	3,088
5th Decile	2,932	3,173	3,357	3,041	3,236	3,326	3,416	3,508	3,596	3,686	3,778
6th Decile	3,494	3,781	4,000	3,624	3,856	3,964	4,071	4,181	4,285	4,393	4,502
7th Decile	4,124	4,462	4,721	4,277	4,551	4,678	4,804	4,934	5,057	5,184	5,313
8th Decile	4,855	5,253	5,558	5,035	5,358	5,508	5,656	5,809	5,954	6,103	6,256
9th Decile	5,853	6,333	6,701	6,071	6,459	6,640	6,820	7,004	7,179	7,358	7,542
10th Decile	8,809	9,531	10,084	9,136	8,277	8,509	8,739	8,975	9,199	9,429	9,665

4.2.5 Ownership Analysis

This section sets out background information on house price trends in the current market at the relevant spatial levels. To ensure the most up to date market context, 2019 has been selected as the baseline year and property transactions as recorded on the Residential Property Price Register during that year have been considered representative to understand house prices and the distribution of housing units per price band. Table 4.7 sets out the 1,562 transactions that occurred in County Wexford across the eight price bands during 2019.

Table 4.7: House Sales³⁶ in County Wexford during 2019 (Source: RPPR, 2020³⁷)

Price (€)	Number of Transactions	% of total
0-100,000	242	15.5%
100,000-150,000	339	21.7%
150,000-200,000	410	26.2%
200,000-250,000	258	16.5%
250,000-300,000	168	10.8%
300,000-350,000	61	3.9%
350,000-400,000	42	2.7%
400000+	42	2.7%
Total	1,562	100%

It should be noted that further information on the house sales in each MD is provided in Appendix 3 to understand the local market within each MD³⁸. The distribution of the price of units in the housing market during 2010 – 2019 has been reviewed at the various spatial levels and the distribution per price band in 2019 has been held fixed during the plan period.

³⁶ It should be noted that this relates to House Sales that are inclusive of VAT

³⁷ Residential Property Price Register (2020) All Records as downloaded on 14 April 2020. Available from: <https://propertypriceregister.ie/Website/NPSRA/pprweb.nsf/page/ppr-home-en>

³⁸ It should be noted that the MD has been used in lieu of the relevant spatial levels to ensure a reasonable sample size, i.e. if the information was provided at the relevant spatial levels there would be fewer house sales that may skew the findings and estimated future changes.

It is important to consider how house prices may change over time, particularly fluctuations during the plan period. For this reason, historic house prices have been investigated in each MD through analysis of the Residential Property Price Register from 2011 onwards to contextualise general trends and how they can influence the market.

Given the context of the recent recession and subsequent periods of growth, the average house price change over the past five years has been used as a basis for future changes in average house price from 2020 onwards (i.e. our future baseline). This is considered reflective of economic conditions and housing supply generally improving and its associated positive influence on the housing market.

However, consideration has also been given to recent research³⁹ about how the COVID-19 pandemic may impact on the housing market during 2020 and 2021. The 'V-shaped' recovery scenario set out by ESRI indicates a 4% and 6.4% dip below the baseline in 2020 and 2021 respectively which has been factored into the estimated change in average house price growth during those years.

It is anticipated therefore that the average house prices may change over time as described in Tables 4.8a and 4.8b. Further information in relation to the projected house price bands per year at the relevant spatial levels is provided in Appendix 4. Information is provided at MD/Settlement level for illustrative purposes only, as the County overall total has been used in subsequent modelling and calculations.

³⁹ <https://www.esri.ie/publications/property-prices-and-covid-19-related-administrative-closures-what-are-the-implications>

Table 4.8a: Actual and Anticipated Change in Average Prices in the County Wexford Housing Market

	2015 (Actual)	2016 (Actual)	2017 (Actual)	2018 (Actual)	2019 (Actual)	2020	2021	2022	2023	2024	2025	2026	2027
Wexford MD	8%	0.4%	21.9%	11.7%	8%	6%	3.6%	10%	10%	10%	10%	10%	10%
Gorey MD	8.4%	6.1%	19.3%	6.5%	5.9%	5.2%	2.8%	9.2%	9.2%	9.2%	9.2%	9.2%	9.2%
Enniscorthy MD	16.9%	17.9%	3.5%	5.2%	3.9%	5.5%	3.1%	9.5%	9.5%	9.5%	9.5%	9.5%	9.5%
New Ross MD	-2.1%	28.3%	1%	7.6%	4.3%	3.8%	1.4%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%
Rosslare MD	12.7%	2.5%	12.3%	1.5%	13%	4.4%	2%	8.4%	8.4%	8.4%	8.4%	8.4%	8.4%
County Wexford	7.3%	11.0%	15.2%	3.5%	8.1%	5.0%	2.6%	9.0%	9.0%	9.0%	9.0%	9.0%	9.0%

Table 4.8b: Calculation of projected house price bands for County Wexford

County Wexford														
Year	1st Band (€)	2nd Band (€)		3rd Band (€)		4th Band (€)		5th Band (€)		6th Band (€)		7th Band (€)		8th Band (€)
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	105,028	105,029	157,542	157,543	210,056	210,057	262,570	262,571	315,084	315,085	367,598	367,599	420,112	420,113
2021	107,788	107,789	161,682	161,683	215,576	215,577	269,470	269,471	323,364	323,365	377,258	377,259	431,152	431,153
2022	117,519	117,520	176,279	176,280	235,038	235,039	293,798	293,799	352,557	352,559	411,317	411,318	470,077	470,078
2023	128,129	128,130	192,193	192,194	256,257	256,259	320,322	320,323	384,386	384,387	448,451	448,452	512,515	512,516
2024	139,696	139,698	209,544	209,546	279,392	279,394	349,240	349,242	419,088	419,090	488,936	488,938	558,785	558,786
2025	152,308	152,309	228,462	228,463	304,616	304,617	380,770	380,771	456,924	456,925	533,077	533,079	609,231	609,233
2026	166,058	166,060	249,087	249,089	332,116	332,118	415,145	415,147	498,174	498,176	581,204	581,205	664,233	664,234
2027	181,050	181,052	271,575	271,577	362,100	362,101	452,625	452,626	543,149	543,151	633,674	633,676	724,199	724,201

4.2.6 Rental Analysis

This section sets out background information on rental price and demand by unit type in the current market. To ensure the most up to date market context, 2019 has been selected as the baseline year and rental information as recorded by the Residential Tenancies Board during that year have been considered representative. It should be noted that the information available from the Residential Tenancies Board is more limited and as such, information has been extracted for the following geographic areas unless otherwise stated:

- Gorey Town
- Enniscorthy Town
- New Ross Town
- Wexford County (i.e. all other areas)

An overview of the market rents during 2019 is provided in Table 4.9 with further historic information in relation to the rental prices by unit type within these areas is provided in Appendix 5.

Table 4.9: Private Rental Market Prices in 2019⁴⁰ (Source: CSO, 2020⁴¹)

	1 bed unit (€)	2 bed unit (€)	3 bed unit (€)	4+ bed unit (€)	All bedrooms (€)
County Wexford	563	681	764	881	733
Gorey Town	594	782	861	969	840
Enniscorthy Town	517	611	688	805	655
New Ross Town	503	599	672	776	633

⁴⁰ This information for Wexford Town is not available from the Residential Tenancies Board.

⁴¹ CSO (2020) Table RIA02 – Residential Tenancies Board Average Monthly Rent Report by Number of Bedrooms, Property Type, Location and Year

It should be noted that historic demand by unit type was available from the Residential Tenancies Board and analysed at the relevant spatial levels to understand specific demand in the private rental market over time. Table 4.10 sets out the varying demand for individual unit types during 2011 – 2019 which is considered reflective of the demand for a unit type within the relevant spatial levels and thus has been held fixed to understand future demand per unit type at the relevant spatial levels.

Table 4.10: Demand by Unit Type in the Private Rental Market (Source: RTB, 2020⁴¹)

	1 bed unit	2 bed unit	3 bed unit	4+ bed unit
Wexford Town	12%	40.3%	36.2%	11.4%
Gorey Town	7.9%	31.8%	44.6%	15.8%
Enniscorthy Town	8.6%	40.6%	42.7%	8%
New Ross Town	13.6%	48.2%	27.4%	10.8%
Wexford MD (Remainder)	4.4%	25%	45.1%	25.4%
Gorey MD (Remainder)	3.7%	22.4%	46.2%	27.7%
Enniscorthy MD (Remainder)	10.7%	36.4%	36.9%	16%
New Ross MD (Remainder)	4.7%	20.2%	55.1%	20%
Rosslare MD	3.3%	23.9%	52.8%	20%
County Wexford	9.1%	36.2%	40.4%	14.4%

Similarly to the house prices, historic information has been considered to forecast future changes in market rents by unit type going forward. Specifically, analysis of the change in average rental price for all bedroom units over the past three years (i.e. 2017 – 2019) has been used as a baseline and in the absence of any rental market specific analysis, the impact and recovery from the COVID pandemic as outlined by ESRI³⁹ has also been factored in the same manner as the house prices in the ownership analysis.

The following changes in rental prices are therefore used

- **County Wexford:** 2.2% growth in 2020, 0.2% decline in 2021 and 6.2% growth from 2022 onwards – Refer to Table 4.11 for the projected rental prices by unit type.
- **Gorey Town:** 3.6% growth in 2020, 1.2% growth in 2021 and 4% growth from 2022 onwards⁴² (i.e. the maximum as the baseline was 7.6% growth) – Refer to Table 4.12 for the projected rental prices by unit type.
- **Enniscorthy Town:** 1.3% growth in 2020, 1.1% decline in 2021 and 5.3% growth from 2022 onwards – Refer to Table 4.13 for the projected rental prices by unit type.
- **New Ross Town:** 1% growth in 2020, 1.4% decline in 2021 and 5% growth from 2022 onwards – Refer to Table 4.14 for the projected rental prices by unit type.

Table 4.11: Projected Rental Prices Euros by Unit Type in County Wexford

Year	Annual Change	1 bed unit	2 bed unit	3 bed unit	4+ bed unit
2019	2.2%	563	681	764	881
2020	-0.2%	576	696	780	900
2021	6.2%	575	695	779	899
2022	6.2%	610	738	827	954
2023	6.2%	648	784	878	1013
2024	6.2%	688	833	933	1076
2025	6.2%	731	884	991	1143
2026	6.2%	776	939	1052	1214
2027	6.2%	825	997	1118	1289

⁴² Gorey Town was designated as a Rent Pressure Zone from July 2019 onwards, therefore future growth in market rents has been adjusted to reflect that rents cannot be increased by more than 4% per annum. It should be noted that the increase in rental prices during 2017 – 2019 was actually 7.6%.

Table 4.12: Projected Rental Prices Euros by Unit Type in Gorey Town

Year	Annual Change	1 bed unit	2 bed unit	3 bed unit	4+ bed unit
2019	3.6%	594	782	861	969
2020	1.2%	615	810	891	1004
2021	4%	622	819	902	1016
2022	4%	647	852	938	1056
2023	4%	673	886	975	1099
2024	4%	700	921	1014	1142
2025	4%	728	958	1055	1188
2026	4%	757	996	1097	1236
2027	4%	787	1036	1141	1285

Table 4.13: Projected Rental Prices Euros by Unit Type in Enniscorthy Town

Year	Annual Change	1 bed unit	2 bed unit	3 bed unit	4+ bed unit
2019	1.3%	517	611	688	805
2020	-1.1%	524	619	697	816
2021	5.3%	519	612	690	807
2022	5.3%	546	644	726	849
2023	5.3%	575	679	765	895
2024	5.3%	606	715	806	942
2025	5.3%	638	753	849	992
2026	5.3%	672	793	894	1045
2027	5.3%	707	835	941	1100

Table 4.14: Projected Rental Prices by Unit Type in New Ross Town

Year	Annual Change	1 bed unit	2 bed unit	3 bed unit	4+ bed unit
2019	1%	503	599	672	776
2020	-1.4%	508	605	679	784
2021	5%	501	597	670	773
2022	5%	526	627	703	812
2023	5%	553	658	739	853
2024	5%	580	691	776	896
2025	5%	609	726	815	941
2026	5%	640	763	856	988
2027	5%	672	801	899	1038

4.3 Affordability Assessment using the Louth Model

It should be noted that the calculations in this section are based on the methodology contained in the Part V of the Planning and Development Act, 2000, Housing Supply: A Model Housing Strategy and Step-by-Step Guide” (December, 2000) – which was first used in the Louth Housing Strategy and is referred to as ‘The Louth Model’. The purpose of the section is to establish the relationship between households, incomes, interest rates, mortgage terms and sustainable affordability as defined by the Act. In so doing, it will establish the quantum of social and affordable housing requirements.

4.3.1 Housing Affordability

Housing Affordability is associated with disposable income available to a household which has been determined at the county level as described in detail in Section 4.2.3.

Section 93 of the Planning and Development Act 2000, defines affordability by setting the parameters for an ‘eligible person’ as "a person who is in need of accommodation and whose

income would not be adequate to meet the payments of a mortgage for the purchase of a house to meet his or her accommodation needs because the payments calculated over the course of a year would exceed 35% of that person's annual income net of income tax and pay related social insurance...". It therefore is generally accepted that if housing costs exceed 35 per cent of a household's disposable income, the housing is unaffordable and housing costs consume a disproportionately high amount of household income. Based on this information, we have calculated the number of households not meeting the "Affordability Criteria".

The projections for household income during the plan period are applied to the Louth Model Housing Strategy annuity formula as set out in Table 4.15. This formula determines the maximum affordable house price for each of the ten income deciles based on a number of evidence-based variables that have been established through analysis of historic mortgage data from the Central Bank of Ireland. The key variables used in the annuity formula include an affordability threshold of a maximum of 35% expenditure of household income on mortgage costs, a loan to value ratio of 0.90, an annual interest rate (APR) of 3%, and a loan term of 29 years.

Table 4.15: Approximate Affordable House Price per decile in County Wexford

Year	2021	2022	2023	2024	2025	2026	2027
1st Decile	78,863	81,071	83,260	85,508	87,646	89,837	92,083
2nd Decile	130,445	134,097	137,718	141,436	144,972	148,596	152,311
3rd Decile	187,415	192,662	197,864	203,206	208,287	213,494	218,831
4th Decile	238,816	245,503	252,131	258,939	265,412	272,048	278,849
5th Decile	292,241	300,424	308,535	316,866	324,787	332,907	341,230
6th Decile	348,254	358,005	367,671	377,598	387,038	396,714	406,632
7th Decile	410,977	422,485	433,892	445,607	456,747	468,166	479,870
8th Decile	483,875	497,424	510,854	524,648	537,764	551,208	564,988
9th Decile	583,378	599,713	615,905	632,534	648,348	664,556	681,170
10th Decile	747,567	768,499	789,249	810,558	830,822	851,593	872,883

Based on the determination of additional households required (i.e. Table 4.3 in Section 4.2.2), the projected house price bands (i.e. as per Appendix 4) and the calculation of housing affordability (i.e. as per Table 4.15), the Social (and Affordable) Housing Requirements have been determined.

4.3.2 Calculation of Projected Social (and Affordable) Housing Needs

Based on the application of the Louth Model, the assessment of affordability for households in each decile, per year, across the Plan period, is provided in Table 4.16. A summary of Social (and Affordable) Housing requirements is provided thereafter in Section 4.3.3. Throughout the plan period, there is generally a housing shortfall in the 1st price band and a housing surplus in the higher price bands. This is in part due to a downward pressure effect from households of higher deciles being able to afford and compete for households at lower price points (where anticipated supply at their own affordable price band may be limited). Where shortfalls exist at higher price bands, those households who can afford them, have options to purchase from cheaper bands – unlike those in the 1st decile. Anticipated supply is linked with the number of anticipated new households, in order to identify those with affordability challenges.

Table 4.16: Determination of projected Social (and Affordable) Housing Requirements in County Wexford

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2021	1st Decile	26	26	78,863	1st Band	107,788	45	15.49%	41	-4	1.36%
	2nd Decile	28	55	130,445	2nd Band	161,682	26	21.70%	58	32	-
	3rd Decile	28	83	187,415	3rd Band	215,576	29	26.25%	70	42	-
	4th Decile	28	111	238,816	4th Band	269,470	27	16.52%	44	17	-
	5th Decile	27	138	292,241	5th Band	323,364	26	10.76%	29	3	-
	6th Decile	27	165	348,254	6th Band	377,258	22	3.91%	10	-11	-
	7th Decile	26	190	410,977	7th Band	431,152	18	2.69%	7	-11	-
	8th Decile	26	216	483,875	8th Band	None	-	2.69%	7	-	-
	9th Decile	26	242	583,378							
	10th Decile	26	268	747,567							
		268						100.00%	268		

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2022	1st Decile	105	105	81,071	1st Band	117,519	191	15.49%	166	-26	2.38%
	2nd Decile	113	218	134,097	2nd Band	176,279	111	21.70%	232	121	-
	3rd Decile	112	331	192,662	3rd Band	215,576	86	26.25%	281	195	-
	4th Decile	112	442	245,503	4th Band	293,798	152	16.52%	177	25	-
	5th Decile	110	552	300,424	5th Band	352,557	109	10.76%	115	7	-
	6th Decile	107	659	358,005	6th Band	411,317	93	3.91%	42	-51	-
	7th Decile	103	762	422,485	7th Band	470,077	76	2.69%	29	-47	-
	8th Decile	103	865	497,424	8th Band	None	-	2.69%	29	-	-
	9th Decile	103	968	599,713							
	10th Decile	103	1,071	768,499							
			1,071						100.00%	1,071	

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2023	1st Decile	105	105	83,260	1st Band	128,129	203	15.49%	166	-37	3.48%
	2nd Decile	113	218	137,718	2nd Band	192,193	118	21.70%	232	115	-
	3rd Decile	112	331	197,864	3rd Band	256,257	138	26.25%	281	144	-
	4th Decile	112	442	252,131							
	5th Decile	110	552	308,535	4th Band	320,322	115	16.52%	177	62	-
	6th Decile	107	659	367,671	5th Band	384,386	101	10.76%	115	14	-
	7th Decile	103	762	433,892	6th Band	448,451	85	3.91%	42	-43	-
	8th Decile	103	865	510,854	7th Band	512,515	46	2.69%	29	-17	-
	9th Decile	103	968	615,905	8th Band	None	-	2.69%	29	-	-
	10th Decile	103	1,071	789,249							
			1,071						100.00%	1,071	

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2024	1st Decile	105	105	85,508	1st Band	139,696	227	15.49%	166	-61	5.73%
	2nd Decile	113	218	141,436							
	3rd Decile	112	331	203,206	2nd Band	209,544	131	21.70%	232	102	-
	4th Decile	112	442	258,939	3rd Band	279,392	129	26.25%	281	152	-
	5th Decile	110	552	316,866	4th Band	349,240	122	16.52%	177	55	-
	6th Decile	107	659	377,598	5th Band	419,088	107	10.76%	115	8	-
	7th Decile	103	762	445,607	6th Band	488,936	90	3.91%	42	-48	-
	8th Decile	103	865	524,648	7th Band	558,785	49	2.69%	29	-20	-
	9th Decile	103	968	632,534	8th Band	None	-	2.69%	29	-	-
	10th Decile	103	1,071	810,558							
			1,071					100.00%	1,071		

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2025	1st Decile	105	105	87,646	1st Band	152,308	242	15.49%	166	-76	7.08%
	2nd Decile	113	218	144,972							
	3rd Decile	112	331	208,287	2nd Band	228,462	139	21.70%	232	93	-
	4th Decile	112	442	265,412	3rd Band	304,616	137	26.25%	281	144	-
	5th Decile	110	552	324,787	4th Band	380,770	117	16.52%	177	60	-
	6th Decile	107	659	387,038							
	7th Decile	103	762	456,747	5th Band	456,924	100	10.76%	115	15	-
	8th Decile	103	865	537,764	6th Band	533,077	61	3.91%	42	-19	-
	9th Decile	103	968	648,348	7th & 8th Bands	None	-	5.38%	58	-	-
	10th Decile	103	1,071	830,822							
			1,071						100.00%	1,071	

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2026	1st Decile	105	105	89,837	1st Band	166,058	257	15.49%	166	-91	8.52%
	2nd Decile	113	218	148,596							
	3rd Decile	112	331	213,494	2nd Band	249,087	148	21.70%	232	85	-
	4th Decile	112	442	272,048	3rd Band	332,116	146	26.25%	281	135	-
	5th Decile	110	552	332,907							-
	6th Decile	107	659	396,714	4th Band	415,145	124	16.52%	177	53	-
	7th Decile	103	762	468,166	5th Band	498,174	106	10.76%	115	9	-
	8th Decile	103	865	551,208	6th Band	581,204	65	3.91%	42	-23	-
	9th Decile	103	968	664,556	7th Band	664,233	-11	2.69%	29	40	-
	10th Decile	103	1,071	851,593	8th Band	None	-	2.69%	29	-	-
			1,071					100.00%	1,071		

Year	Range	No. of Households Required	Running Total	Affordability by each Decile	Household Band Position	House Prices Bands - Upper Value	No. of Houses Required within each Band	% of Housing Units Projected to be Provided within each Band	No. Housing Units Projected to be Provided within each Band	Housing Shortfall - i.e. No. of Households Meeting Affordability Criteria	Housing Shortfall as a % of Total Households Required
2027	1st Decile	79	79	92,083	1st Band	181,050	205	15.49%	124	-81	10.04%
	2nd Decile	85	164	152,311							
	3rd Decile	84	248	218,831	2nd Band	271,575	124	21.70%	174	50	-
	4th Decile	84	332	278,849							-
	5th Decile	82	414	341,230	3rd Band	362,100	110	26.25%	211	101	-
	6th Decile	80	494	406,632	4th Band	452,625	99	16.52%	133	34	-
	7th Decile	77	571	479,870	5th Band	543,149	85	10.76%	86	2	-
	8th Decile	78	649	564,988	6th Band	633,674	52	3.91%	31	-20	-
	9th Decile	77	726	681,170	7th Band	724,199	-9	2.69%	22	31	-
	10th Decile	77	803	872,883	8th Band	None	-	2.69%	22	-	-
			803					100.00%	803		

4.3.3 Summary of Projected Social (and Affordable) Requirements

The Social (and Affordable) Requirements reflect the projected extent of ‘housing shortfall’ over the plan period. **This is in addition to the current extent of unmet need.** In effect, these household units are the net annual increase projected for social housing, assuming sufficient supply of additional housing for all newly forming households. They have been illustrated in Table 4.17 as a proportion of the total additional anticipated households. Further information is provided in Section 5.3.

Table 4.17: Proportion of total households forming over Plan period that will have anticipated Social and Affordable Housing Requirements

	2021	2022	2023	2024	2025	2026	2027	Total
New Household Formations	268	1,071	1,071	1,071	1,071	1,071	803	6,427
Social (and Affordable) Housing Requirement	4	26	37	61	76	91	81	376
Housing Shortfall as a % of Total Households	1.4%	2.4%	3.5%	5.7%	7.1%	8.5%	10.0%	5.8%

It should be noted that the calculations in Section 4.3 are based on the methodology contained in the guidelines titled “*Part V of the Planning and Development Act, 2000, Housing Supply: A Model Housing Strategy and Step-by-Step Guide*” (December, 2000). The number of households who will experience purchase and rental affordability challenges are assessed separately in Section 4.4 using the HNDA components explored therein.

4.4 HNDA Components

4.4.1 Central Bank Rules

The Central Bank have put measures in place that set limits on size of mortgages that consumers can borrow to purchase a home. These measures have been set through the use of loan-to-value (LTV)⁴³ and loan-to-income (LTI)⁴⁴ limits. It has therefore been analysed whether households could qualify for a mortgage that would enable them to purchase a house in the lowest price band under these rules. The key variables used to determine whether households in a decile can qualify for a mortgage are therefore:

- LTV ratio of 0.90;
- a maximum LTI ratio of 3.5; and
- the upper value of the first house price band for that year (as set out in Section 4.2.5).

As such if a household does not have sufficient income to meet the Central Bank rules (i.e. 3.5 times their gross income is less than 90% of the value of purchase a house in the lowest projected price band for that year), they do not qualify for a mortgage that would enable them to purchase a home in their relevant area.

Table 4.18 summarises the number of households that do not qualify for a mortgage. On this basis 2,403 of the 6,427 additional households will not qualify for a mortgage over the plan period (based on the current Central Bank rules).

⁴³ The LTV limit requires you to have a minimum deposit before you can get a mortgage. First-time buyers are allowed up to 90% LTV, meaning they're required to provide a minimum deposit of 10% upfront for any property.

⁴⁴ The LTI limit restricts the amount of money you can borrow to a maximum of 3.5 times your gross income.

Table 4.18: Overview of Anticipated Households that Do Not Qualify for a Mortgage to Purchase the Less Expensive Property⁴⁵

	2021	2022	2023	2024	2025	2026	2027	Total
No. of anticipated households	268	1,071	1,071	1,071	1,071	1,071	803	6,427
No. of households not passing the CB LTI Test	83	331	331	442	442	442	332	2,403
% of households not passing from total anticipated households	30.9%	30.9%	30.9%	41.3%	41.3%	41.3%	41.3%	37.4%

In addition to the above, analysis has been undertaken to estimate potential total cost and associated monthly mortgage repayments for a household on the basis of the following variables (refer to Table 4.19):

- Mortgage amounts of €100,000, €200,000 and €300,000
- APR of 2.75%, 3% and 3.25% (Noting that the average as indicated by the Central Bank is 3% as set out in Section 4.3.1); and
- Loan term of 29 years (i.e. Central Bank average as set out in Section 4.3.1).

⁴⁵ Totals may not sum due to rounding

Table 4.19: Indicative Range of Monthly Repayments for Mortgages

Mortgage Amount	Estimated Total Cost	Estimated Monthly Cost
2.75% APR		
€100,000	€154,914	€430.32
€200,000	€309,827	€860.63
€300,000	€464,741	€1,290.95
3% APR		
€100,000	€158,059	€439.05
€200,000	€316,119	€878.11
€300,000	€474,178	€1,317.16
3.25% APR		
€100,000	€163,706	€454.74
€200,000	€327,412	€909.48
€300,000	€491,119	€1,364.22

4.4.2 Private Rental

Analysis of affordability in relation to private rental has been undertaken in order to ensure a comprehensive understanding of the housing market. The key variables used to determine whether households in a decile can qualify for a private rental for a specific unit are:

- Disposable income per decile throughout the plan period as described in Section 4.2.3;
- Projected market rents per unit type as set out in Section 4.2.6;
- Additionally, the demand for a particular unit type (as set out in Section 4.2.6) has been factored to estimate what type of unit the additional anticipated households are more likely to prefer to rent.

As such if a household does not have sufficient income to meet the private rental rates for a unit in a given year (i.e. 35% of their disposable income is less than average market rent), they cannot afford the rent by themselves. An overview of those that cannot afford private rental is provided in Table 4.20. This information is shown by year and by unit type (number of bedrooms per unit).

Table 4.20: Overview of Anticipated Households Not Able to Afford Private Rental (total and by unit type, based on RTB Demand)⁴⁶

	2021	2022	2023	2024	2025	2026	2027	Total
No. of anticipated households	268	1,071	1,071	1,071	1,071	1,071	803	6,427
No. of households not able to afford private rental of any type	70	337	337	337	382	382	306	2,149
% of households not able to afford private rental of total anticipated households	26.1%	31.4%	31.4%	31.4%	35.6%	35.6%	38.1%	33.4%
1 Bed	5	20	20	20	20	20	22	127
2 Bed	20	120	120	120	120	120	90	707
3 Bed	33	134	134	134	179	179	134	925
4+ Bed	12	64	64	64	64	64	60	389
Total	70	337	337	337	382	382	306	2,149

It is recognised that many households can also receive financial support, therefore the Housing Assistance Payment (HAP) has also been considered. HAP is a form of social housing support for

⁴⁶ Totals may not sum due to rounding

people who have a long-term housing need and which is available to those who are eligible for social housing support that is administered by local authorities. Under HAP, Wexford County Council can make a monthly payment to a landlord, subject to terms and conditions including rent limits, on a tenant’s behalf.

For the purpose of this analysis, family units have been allocated against particular unit types that are likely to serve their needs in order to understand whether they would be able to afford private rental for that unit if they received a HAP contribution. As such, the current HAP contributions have therefore been assumed as set out in Table 4.21.

Table 4.21: Assumptions in relation to HAP Contributions

	Unit Type	HAP Contribution ⁴⁷
One adult	1-bedroom unit	€450
Couple (no children or dependents)	1-bedroom unit	€470
Couple or Adult with 1 child	2-bedroom unit	€600
Couple or Adult with 2 children	3-bedroom unit	€625
Couple or Adult with 3 or more children	4-bedroom unit	€650
Shared accommodation (single person or couple)	Not applicable or analysed as this is not considered to represent a demand for an individual household in the private rental market	

An overview of those that still cannot afford private rental whilst in receipt of those HAP contributions is provided in Table 4.22.

⁴⁷ Further information in relation to HAP is available from Wexford County Council - <https://www.wexfordcoco.ie/housing/private-rented-accommodation/hap-housing-assistance-payment>

Table 4.22: Overview of Anticipated Households Not Meeting Private Rental Affordability with HAP⁴⁸

	2021	2022	2023	2024	2025	2026	2027	Total
No. of anticipated households	268	1,071	1,071	1,071	1,071	1,071	803	6,427
No. of households not able to afford private rental <u>with HAP</u>	0	15	15	15	58	112	91	306
% of households not able to afford private rental <u>with HAP</u> of total anticipated households	0.0%	1.4%	1.4%	1.4%	5.4%	10.5%	11.4%	4.8%
1 Bed	0	0	0	0	0	0	7	7
2 Bed	0	0	0	0	0	38	29	67
3 Bed	0	0	0	0	43	43	32	117
4+ Bed	0	15	15	15	15	31	24	115
Total	0	15	15	15	58	112	91	306⁴⁹

⁴⁸ Totals may not sum due to rounding

⁴⁹ Wexford County Council endeavours to support those unable to access rental accommodation utilising allowable HAP contribution by using its discretionary budgetary resources, where possible.

4.4.3 Household Composition

Analysis of historic information (i.e. during the 2006, 2011 and 2016 Census) in relation to the composition of households has been undertaken at County level to understand these dynamics and estimate how they may change over time. Specifically, the intercensal average has been used to determine a trended annual average change in household composition. This is summarised in Table 4.23 with the overall proportional change illustrated in Figure 4.11 and Table 4.24.

Table 4.23: Forecasted Annual Change in Household Size Cohort (by Persons)

	1 person household	2 person household	3 person household	4 person household	5+ person household
County Wexford	0.14%	0.22%	0.09%	0.12%	-0.56%

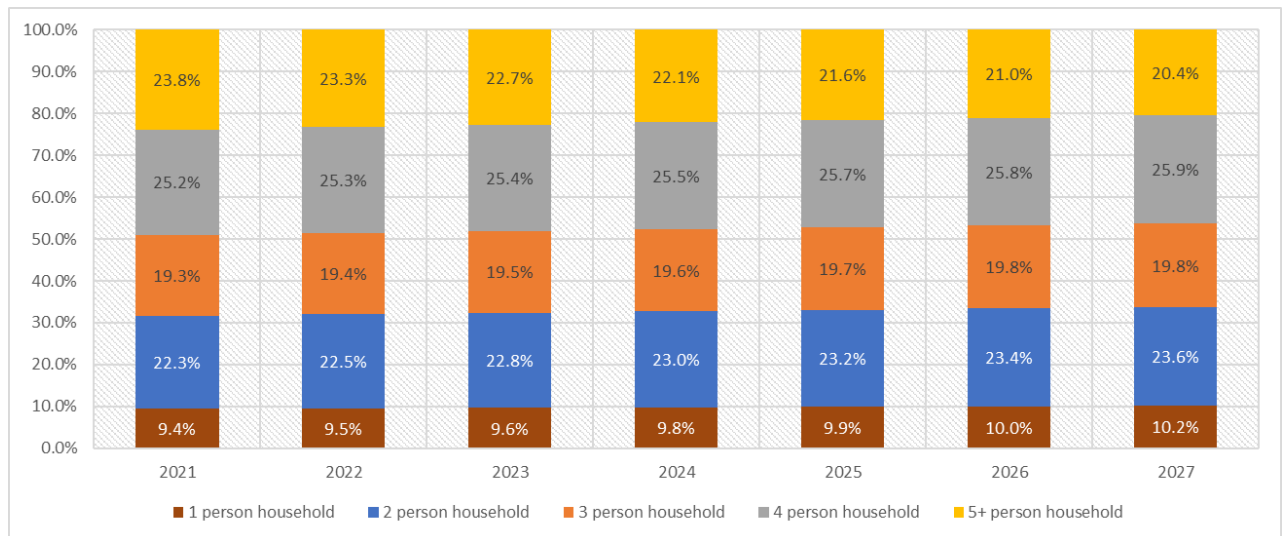


Figure 4.11: Forecasted Household Size Cohort in County Wexford during the plan period

Table 4.24: Household Size Cohort Forecasts for Additional Anticipated Households in County Wexford during the plan period

	2021	2022	2023	2024	2025	2026	2027	Total
1 person household	25	102	103	105	106	108	82	630
2 person household	60	242	244	246	249	251	190	1,481
3 person household	52	208	209	210	211	212	159	1,260
4 person household	67	271	272	274	275	276	208	1,643
5+ person household	64	249	243	237	231	225	164	1,413
Total	268	1,071	1,071	1,071	1,071	1,071	803	6,427

4.4.4 Household Tenure

Analysis of historic information (i.e. during the 2006, 2011 and 2016 Census) in relation to the household tenure has been undertaken to understand these dynamics and estimate how they may change over time. Specifically, the intercensal average has been used to determine a trended annual average change in household tenure at County level. This is summarised in Table 4.24 with the overall proportional change illustrated in Figures 4.12 and Table 4.25.

Table 4.24: Forecasted Annual Change in Tenure Composition of Households

	Owner Occupier ⁵⁰	Private Rental ⁵¹	Other Rental ⁵²
County Wexford	-0.61%	0.44%	0.17%

⁵⁰ This related to those who own their household outright or those who own with a mortgage or loan as documented in the Census

⁵¹ This relates to rental from a private landlord as documented in the Census

⁵² This relates to all other rental types as documented in the Census including those that are free of rent, renting from local authorities or renting from voluntary bodies.



Figure 4.12: Forecasted Household Tenure in County Wexford during the plan period

Table 4.25: Household Tenure Forecasts for Additional Anticipated Households in County Wexford during the plan period

	2021	2022	2023	2024	2025	2026	2027
Owner occupied ⁵³	187	743	736	730	723	717	533
Private Rental ⁵⁴	46	188	192	197	202	207	158
Other Rental ⁵⁵	35	141	143	144	146	148	112

4.4.5 Dwelling Type

The information on types of dwellings is limited in that there is no quantification of the number of bedrooms per dwelling type historically available from the Census. As the demand for specific dwelling types cannot be interpolated, we have therefore assumed that the demand for specific dwelling types within the private rental market at county level is indicative of the future demand for specific dwelling types within the overall housing market. The demand by unit type is summarised in Table 4.26 and illustrated as assigned to the quantum of anticipated future households, year on year in Table 4.27.

⁵³ This relates to all other rental types as documented in the Census including those that are free of rent, renting from local authorities or renting from voluntary bodies.

⁵⁴ This relates to rental from a private landlord as documented in the Census

⁵⁵ This relates to all other rental types as documented in the Census including those that are free of rent, renting from local authorities or renting from voluntary bodies.

Table 4.26: Dwelling size of private rental accommodation in County Wexford (RTB, 2020)

	1-bed unit	2-bed unit	3 bed unit	4+ bed unit
RTB Demand % of all units	9.1%	36.2%	40.4%	14.4%

Table 4.27: Dwelling size for Additional Anticipated Households in County Wexford during the plan period

	2021	2022	2023	2024	2025	2026	2027	Total	% of Total
1-bedroom unit	24	97	97	97	97	97	73	583	9.1%
2-bedroom unit	97	387	387	387	387	387	291	2,325	36.2%
3 bedroom unit	108	433	433	433	433	433	324	2,596	40.4%
4+ bedroom unit	38	154	154	154	154	154	115	924	14.4%
Total Anticipated Households	268	1,071	1,071	1,071	1,071	1,071	803	6,427	100%

4.4.6 Single Rural Dwellings

Analysis of historic information (i.e. during 2006 – 2019) on granted planning applications (by number of units) in County Wexford has been undertaken to understand the proportion of housing units that are single rural dwellings that have been approved during that period. This information from the CSO gives an indication of the dynamics between the urban and rural housing market within the county.

As outlined in Table 4.28, approximately 40% of granted units between 2006-2019 were for single rural dwellings, however large fluctuations were evident throughout the years as illustrated in Figure 4.13. It should be noted that whilst these are granted planning applications (by unit), this does not equate to a housing unit which has been built. It is an indicator of ongoing demand only. Furthermore, the Core strategy has only allocated 879 households to Level 5-7 to reflect national, regional and local policy for compact growth and sustainable development.

These fluctuations may be associated with the wider economic context, associated demands for particular dwellings within the housing market as well as variables such as land availability, individual preferences and/or resource availability/demands in any given year. Generally, it is recognised that a single rural dwelling is sized according to what the applicants can afford to build along with their actual requirements and thus the average floor size for single rural dwellings has also been analysed for context as set out in Table 4.28.

Table 4.28: Analysis of Historic Granted Planning Applications (in Units) for Single Rural Dwellings in County Wexford (Source: CSO, 2020⁵⁶)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Total	Mean
No. Houses and Apartments	2,468	3,738	4,753	897	382	363	54	37	142	148	352	424	640	1,419	15,817	-
No. Single Rural Dwelling	941	897	718	451	284	216	174	174	163	202	219	263	285	291	5,278	-
Houses and Apartments (%)	72.4%	80.6%	86.9%	66.5%	57.4%	62.7%	23.7%	17.5%	46.6%	42.3%	61.6%	61.7%	69.2%	83.0%	-	60.5%
Single Rural Dwelling (%)	27.6%	19.4%	13.1%	33.5%	42.6%	37.3%	76.3%	82.5%	53.4%	57.7%	38.4%	38.3%	30.8%	17.0%	-	39.5%
Total	3,409	4,635	5,471	1,348	666	579	228	211	305	350	571	687	925	1,710	21,095	

⁵⁶ CSO (2020) Tables BHQ02 and Table BHQ12 – Planning Permissions Granted for New Houses and Apartments by Type of Dwelling, Region and County, Quarter and Statistic. Available from: https://statbank.cso.ie/px/pxeirestat/Database/eirestat/Planning%20Permissions/Planning%20Permissions_statbank.asp?sp=Planning%20Permissions&Planguage=0&ProductID=DB_BH

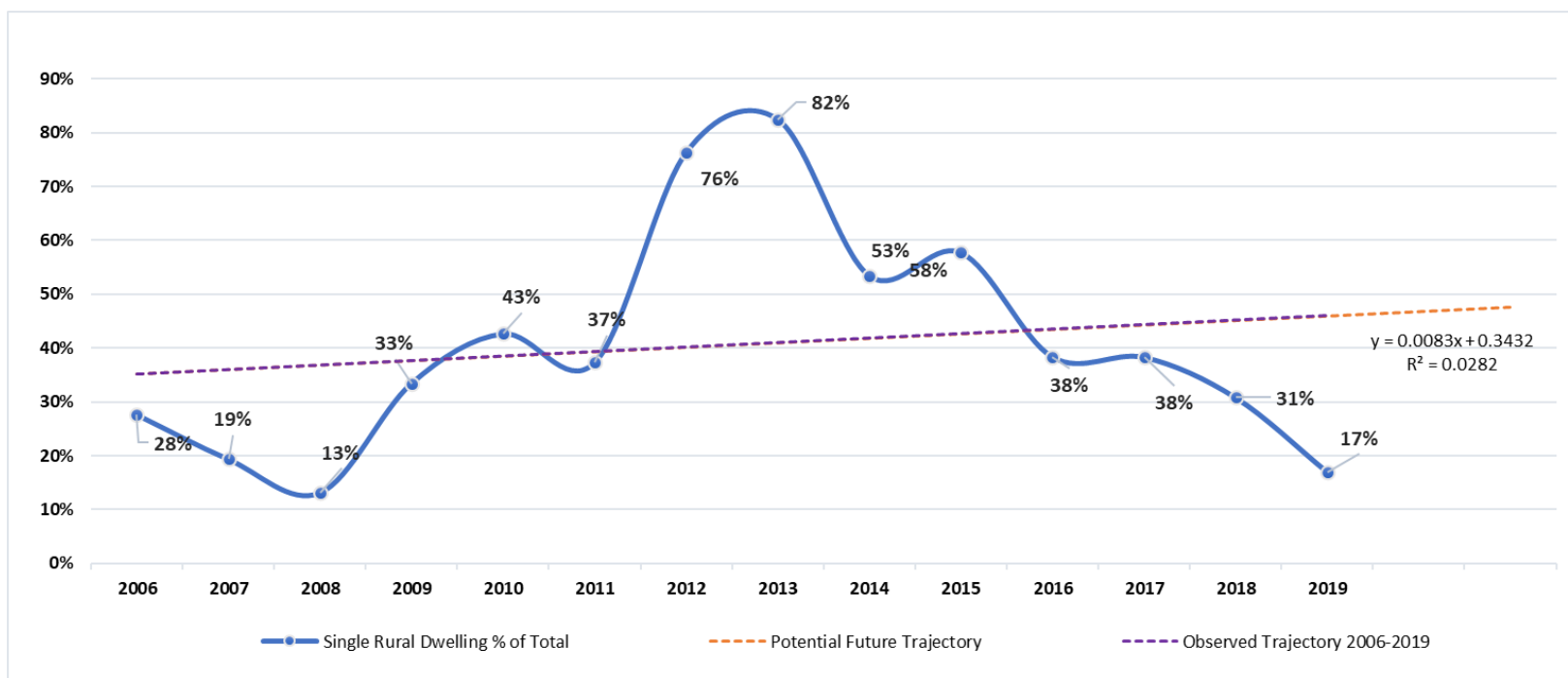


Figure 4.13: Analysis of Historic Granted Planning Applications (in Units) for Single Rural Dwellings in County Wexford (Source: CSO, 2020⁵⁶)

Table 4.29: Analysis of Floor Size of Granted Planning Applications for Single Rural Dwellings in County Wexford (Source: CSO, 2020⁵⁶)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Mean
Average floor size (m ²)	228.4	246.6	244.0	247.4	246.5	252.1	255.1	260.0	236.5	242.0	238.7	230.8	237.3	239.6	243.20

4.4.7 Specialist Provision

Analysis of historic information (i.e. during 2016-2019) in relation to specialist requirements of households in need of social housing support in County Wexford has been undertaken (with further detail on the Social Housing Support Need Analysis provided in Section 5.1). For the purpose of estimating specialist requirements, this information gives an indication of the historic specialist housing requirements in County Wexford and within each of the MDs.

The year-on-year analysis that has been undertaken to examine the needs from a broad range of categories of people including vulnerable groups such as the homeless, disabled and those that are struggling financially. It should be noted that information specifically in relation to the traveller community is set out in Section 5.2.2. The basis of need for each household in need of social housing support in County Wexford is from August 2019 (i.e. the latest information) and has been set out in Table 4.30.

Table 4.30: Social Housing Support Need by Basis of Need within County Wexford (in August 2019)

Basis of Need	Enniscorthy MD	Wexford MD	New Ross MD	Gorey MD	Rosslare MD	Total
Unsuitable - household circumstances	86	102	43	93	33	310
Unfit accommodation	8	10	1	9	9	44
Overcrowded	35	33	12	26	8	110
Involuntary sharing	74	87	39	85	35	264
Homeless/institution	4	39	3	12	5	58
Exceptional medical/compassionate grounds	2	1	0	5	1	12
Disability requirements	100	115	48	92	30	529
Rent allowance	102	162	105	172	72	1443
Mortgage is unsustainable	15	7	6	25	14	43
Total	426	556	257	519	207	1,965

With the exception of 2019, any information set out herein relates to the entire, historic Municipal Districts boundaries as per the 2016 Census. Further, the following assumptions are noted in relation to the categories of specialist requirements that have been assumed as part of this analysis:

- Older persons relates to those that classify themselves as being 55 years or older during that year;
- Disability rates relate to those that self-declare their needs as having a disability in a sensory, physical, mental health, intellectual or other capacity;

- Financial relates to those that self-declare their needs as concluding their mortgage was unsustainable, that they are currently dependent on rent supplement and/or financial reasons; and
- Other relates to those that classify their need for any reason other than what has been set out above.

It should be noted that the data for the MD of Rosslare was not available prior to 2019 (as it was contained within Wexford MD), therefore this has been excluded from that analysis henceforth and an overview of the needs within Rosslare MD during 2019 is provided in Table 4.31 for context.

Table 4.31: Social Housing Support Need by Basis of Need within Rosslare MD (in August 2019)

Basis of Need	Waiting list in 2019
Disability	14.5%
Homeless	2.4%
Financial	41.6%
Other	41.6%
Older persons	23.2%

For the Wexford MD, the annual social housing waiting list was 1,470 people in 2016 decreasing to 897 in 2017, 914 in 2018 and 556 people in 2019. An overview of the historic number and proportion of the specialist categories of need within Wexford MD is provided in Table 4.32.

Table 4.32: Social Housing Support Need by Basis of Need within Wexford MD

Category of Need	2016	2017	2018	2019	% Change 2016 - 2019
Disability	9.12%	14.72%	18.49%	20.68%	11.57%
Homeless	1.43%	2.34%	4.81%	7.01%	5.59%
Financial	75.37%	48.27%	47.48%	30.40%	-44.98%
Other	14.08%	34.67%	29.21%	41.91%	27.82%
Older persons	14.00%	18.00%	25.00%	17.81%	3.81%

For the Gorey MD, the annual social housing waiting list was 1,024 people in 2016 decreasing to 738 in 2017, 658 in 2018 and 519 people in 2019. An overview of the historic number and proportion of specialist categories of need within Gorey MD is provided in and Table 4.33.

Table 4.33: Social Housing Support Need by Basis of Need within Gorey MD

Category of Need	2016	2017	2018	2019	% Change 2016 - 2019
Disability	12.60%	18.70%	12.92%	17.73%	5.13%
Homeless	2.05%	1.08%	2.89%	2.31%	0.26%
Financial	64.06%	57.72%	48.48%	37.96%	-26.10%
Other	21.29%	22.49%	35.71%	42.00%	20.71%
Older persons	14.00%	16.00%	21.00%	19.27%	5.27%

For the Enniscorthy MD, the annual social housing waiting list was 868 people in 2016 decreasing to 671 in 2017, 620 in 2018 and 426 in 2019. An overview of the historic number and proportion of individual specialist groups within Enniscorthy MD is provided in Table 4.34.

Table 4.34: Social Housing Support Need by Basis of Need within Enniscorthy MD

Category of Need	2016	2017	2018	2019	% Change 2016 - 2019
Disability	10.48%	22.21%	23.06%	23.47%	12.99%
Homeless	1.73%	1.49%	3.06%	0.94%	-0.79%
Financial	68.43%	53.20%	36.94%	27.46%	-40.97%
Other	19.35%	23.10%	36.94%	48.12%	28.77%
Older persons	14.00%	16.00%	25.00%	22.07%	8.07%

For the New Ross MD, the annual social housing waiting list was 725 people in 2016 decreasing to 507 in 2017, 425 in 2018 and 257 in 2019. An overview of the historic number and proportion of specialist categories of need within New Ross MD is provided in Table 4.35.

Table 4.35: Social Housing Support Need by Basis of Need within New Ross MD

Category of Need	2016	2017	2018	2019	% Change 2016 - 2019
Disability	11.45%	21.70%	15.53%	18.68%	7.23%
Homeless	1.93%	1.18%	1.41%	1.17%	-0.76%
Financial	62.48%	53.25%	49.65%	43.19%	-19.29%
Other	24.14%	23.87%	946.67%	36.96%	12.83%
Older persons	15.00%	18.00%	20.00%	36.58%	21.58%

5 Analysis of Housing Requirements in Wexford

5.1 Introduction

This chapter set out specific information summarising the existing situation about how social housing support is administered by Wexford County Council, with the latest existing data, delivery methods and targets set out herein. This is followed by a summary of the future requirements at the county level (i.e. an overarching summary of the analysis that has been set out in Section 4).

This informs the development of policy objectives for this Housing Strategy that have been presented in Section 6 as it represents the existing situation in advance of the implementation of the policy objectives as well the overview of the projected future requirements in relation to housing in County Wexford.

5.2 Existing Requirements

5.2.1 Social Housing Needs Assessment

The most recent Social Housing Support Need Analysis in County Wexford was carried out in August 2019 by Wexford County Council. This is the latest information as the 2020 survey has been delayed owing to COVID-19 and thus has not been available during preparation of this Housing Strategy. The most recent information available has therefore identified a social housing need of 1,965 units (exclusive of applicants on a transfer list) within County Wexford.

Table 5.1 sets out the number of social housing units that are required to meet the existing needs across each of the MDs in County Wexford. Table 5.1 therefore represents the latest situation on the demand for social housing in those locations (i.e. the Social Housing Waiting List) across County Wexford.

Table 5.1: Social Housing Support Needs within County Wexford (August 2019)

Municipal District	Number of Units Required
Wexford	556
Enniscorthy	426
Gorey	519
New Ross	257
Rosslare	207
Total	1,965

Wexford County Council have examined and identified the needs of each household on the list in relation to specific unit type. The requirement by unit type across County Wexford is detailed in Table 5.2 and generally, there is a much greater demand for 1 and 2 bed units which account for 70% of the requirement. Table 5.3 -Table 5.7 identify the demand by unit type in each MD.

Table 5.2: Social Housing Support Need by Unit Type within County Wexford (August 2019)

MD	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Wexford (Units)	250	164	135	7	0
Wexford (%)	45%	30%	24%	1%	0.0%
Enniscorthy (Units)	169	141	107	8	1
Enniscorthy (%)	40%	33%	25%	2%	0.1%
Gorey (Units)	168	152	183	16	0
Gorey (%)	32%	30%	35%	3%	0.0%
New Ross (Units)	110	75	68	3	1
New Ross (%)	43%	29%	27%	1%	0.1%
Rosslare (Units)	65	75	61	5	1
Rosslare (%)	31%	36%	29%	3%	1%
Total (Units)	762	607	554	39	3
Total (%)	39%	31%	28%	2%	0.1%

Table 5.3: Social Housing Support Need by Unit Type within Wexford MD (August 2019)

Area	Bed 1	Bed 2	Bed 3	Bed 4
Barntown	5	3	5	
Castlebridge	8	8	7	1
Coolcotts		1		1
Crossabeg	1	2		
Curracloe	1	1	2	1
Glynn	1		3	
Killurin	2			
Screen	1		1	
Wexford Town	231	149	117	4
Total	250	164	135	7

Table 5.4: Social Housing Support Need by Unit Type within Gorey MD (August 2019)

Area	Bed 1	Bed 2	Bed 3	Bed 4
Ballycanew	4	3	2	1
Ballygarrett	3	4	3	
Ballymurn	1	2	2	
Blackwater	4	1	4	1
Boolavogue	1		2	
Camolin	4	2	4	
Castletown				1
Coolgreany	1	2	2	1
Craanford		1		
Glenbrien	2	2	1	
Gorey Town	125	99	124	7
Hollyfort		3	1	
Kilanerin	3	1	2	1
Killenagh		1		
Kilmuckridge	2	8	5	
Monageer	3	1	2	
Monamolin	1	2	3	
Oulart	2		1	
Oylegate	3		2	1
Riverchapel	6	14	19	2
The Ballagh	3	6	4	1
Total	168	152	183	16

Table 5.5: Social Housing Support Need by Unit Type within New Ross MD (August 2019)

Area	Bed 1	Bed 2	Bed 3	Bed 4	Bed 5
Adamstown	1	2			
Arthurstown	1	1			
Ballinaboola			1		
Ballycullane	5	2	1		
Ballyhack			2	1	
Ballywilliam	2		1		
Campile	3	1	4		
Clonroche	3	3	1		
Duncannon	3	2	6		
Fethard-on-sea	3	4	1		
New Ross Town	89	57	46	2	1
Newbawn		1	2		
Ramsgrange			1		
Rathnure			1		
Terrerath		2	1		
Total	110	75	68	3	1

Table 5.6: Social Housing Support Need by Unit Type within Enniscorthy MD (August 2019)

Area	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
Ballindaggin	2	1		1	
Ballyhogue	2	2			
Bree	3	2	1		
Bunclody	8	11	11	1	
Caim		2			
Clohamon	2	1	1		
Clonegal	1				
Davidstown	2	1	1		
Enniscorthy Town	135	107	76	6	1
Ferns	11	10	12		
Kilmyshall	1		2		
Kiltealy		3	1		
Marshalstown	1	1	2		
Tombrack	1				
Total	169	141	107	8	1

Table 5.7: Social Housing Support Need by Unit Type within Rosslare MD (August 2019)

Area	Bed 1	Bed 2	Bed 3	Bed 4	Bed 5
Ballymitty	1				
Bridgetown	1	4	8	1	
Broadway	1		1		
Carrig-on-Bannow	6	4	5	2	
Clongeen		1	1		
Duncormick	1	1	1		
Foulksmills	5	5	1		
Killinick	1	2	1		
Kilmore	2	5	3		
Kilmore Quay	3	4	3		
Kilrane	5	3	3		1
Ladys Island	5	3			
Murrintown	3	3	4		
Piercestown	1		1		
Rosslare Harbour	8	13	7		
Rosslare Strand	9	14	12		
Taghmon	6	10	6	2	
Tagoat	3	2	1		
Tomhaggard		1	1		
Wellingtonbridge	4		2		
Total	65	75	61	5	1

5.2.2 Meeting Social Housing Demand

5.2.2.1 Overview

Wexford County Council will continue to meet their identified social housing provision requirements via a combination of existing delivery schemes. Currently, social housing support in Wexford is administered by the Housing Department within Wexford County Council and there are mechanisms in the social housing system to meet the demand and deliver social housing as summarised below and described in further detail thereafter:

- A social rented tenancy in a property owned and managed by the local authority.
- A tenancy in a property the local authority is renting or has leased from a private owner.
- A social rented tenancy in property owned and managed by an approved housing body (AHB).
- Wexford County Council provides accommodation specifically for Travellers and for people with specific housing needs such as older persons, people with disabilities and the homeless etc.
- A tenancy where the local authority arranges short or long-term leases with private landlords for particular properties (i.e. people that are in receipt of rent supplement for 18 months or longer are eligible to apply for this type of accommodation).

5.2.2.2 Social Rental Tenancy from and/or via the Local Authority

This relates to a social rented tenancy in any property that owned and managed by Wexford County Council or alternatively, this may relate to any tenancy in a property that Wexford County Council is managing or has leased from a private property owner. These can include:

- Construction Projects: This is housing specifically constructed by Wexford County Council.
- Portfolio Acquisitions: Suitable portfolios of vacant properties can be acquired by Wexford County Council from financial institutions and investors.
- Turnkeys: Wexford County Council buy a new house/houses from a developer, ready for a tenant to move into.

- Tenant Purchase Scheme: In January 2016, a new scheme for the purchase of existing local authority houses came into effect – The Tenant (Incremental) Purchase Scheme 2016.
- Acquisitions: This is the purchase by Wexford County Council of a second-hand house on the open market.
- Buy and Renew: Under this scheme Wexford County Council can buy sub-standard properties, which have been vacant for over a year, refurbish them and bring them back into use through the Council’s housing stock. The purchase cost plus the cost of refurbishment can’t exceed what a comparable property would attain on the private market. This initiative, which complements the Repair & Leasing Scheme (which is aimed at private owners of vacant properties), is designed to assist local authorities and AHBs (Approved Housing Bodies) to harness the accommodation potential that exists in certain vacant properties for social housing use.
- Provision of Social Housing under Part V of the Planning and Development Acts 2000 (as amended) While the provision of social housing via traditional Part V mechanism will continue to play a role in the delivery of social housing in County Wexford, other delivery channels for social housing are likely to be more significant in terms of their potential to contribute to the social housing targets set out. The statutory context for the provision of social and affordable housing has changed under the Urban Regeneration and Housing Act 2015. The amendments include that there will be a requirement for up to 10% social housing in developments that are in excess of nine units. The use of cash payments in lieu of social housing provision is no longer allowed. Provision is made for the transfer of completed units on other land not subject to the planning permission to be provided. Provision is also made for the Part V obligation to be fulfilled by developers through long term leasing of properties and rental accommodation availability agreements.

5.2.2.3 Social Rental Tenancy from an AHB

This relates to a social rented tenancy in any property that is owned and managed by an AHB. AHBs have been founded for the purpose of relieving housing need and the provision and management of housing and provide social housing. They are established by a voluntary management board to benefit the community in which they are based and are approved and funded by the Department of the Housing, Planning and Local Government.

Such housing cooperatives (i.e. the AHBs) can provide both social rented housing and/or housing to purchase. AHBs are self-help and jointly owned member/user housing associations or societies. Projects undertaken by any AHB may be in response to the needs of older persons, people with disabilities, homeless persons or families and single people on low incomes. Specifically, some AHBs have been formed to specialise in meeting a particular housing need, whilst others develop with broader aims in relation to the provision of social housing. The specific housing services offered by the AHB can depend on the aims or concerns of the members, the needs of tenants as well as the financial and other resources available for both capital costs and ongoing management running costs. As of December 2019, AHBs in County Wexford provide 678 separate units of accommodation and further detail in this regard has been provided in Section 3.4.5.1.

5.2.2.4 Specialist Provision Support from Wexford County Council

Wexford County Council provides accommodation specifically for individual groups such as Travellers and for people with specific housing needs such as people with disabilities and the homeless as noted in Section 4.4.7. The existing delivery programmes responding to specific needs include the Refugee Resettlement Programme and Traveller Accommodation Plan.

Under the Refugee Resettlement Programme, 213 people have been resettled and allocated social housing in County Wexford during 2017 - 2019. Additionally, a family of four were also resettled under the Red Cross Refugee Programme in 2018. These families are part of approximately 4,000 people which the Government committed to receiving through the Irish

Refugee Protection Programme. Wexford County Council will continue to work with Central Government and relevant State Agencies Office in responding to its requirements to support refugees as they undergo their resettlement process in County Wexford.

Under the provisions of the Housing Traveller Accommodation Act 1998, all local authorities are required to prepare, adopt and implement a Traveller Accommodation Programme (TAP) to meet the accommodation needs of the county's Traveller community. The current Traveller Accommodation Programme for County Wexford sets out the strategy for providing accommodation and support services over a five-year period from 2019-2024.

In December 2019, as part of the latest annual National Traveller Estimate a total of 746 traveller families were identified in County Wexford, of which 627 are currently accommodated and 119 families are without accommodation. The type of accommodation for those traveller families with accommodation is set out in Table 5.8 whilst the breakdown of those without accommodation are illustrated in Table 5.9. As can be seen the distribution of traveller accommodation needs is spread out relatively evenly across the MDs within County Wexford.

Table 5.8: Breakdown of Traveller Accommodation (by Families) in County Wexford in 2019

Accommodation Type	Enniscorthy	New Ross	Wexford	Gorey	Rosslare	Total
Standard L.A. Social Housing	40	52	44	33	19	188
L.A. Group Housing	30	12	2	0	1	45
Private L.A. Assisted Housing	16	9	3	3	1	32
Private Houses	80	75	20	21	20	216
Private Rented Accommodation	39	11	28	20	6	104
Voluntary Housing	4	4	2	6	0	16
Official Halting Sites	6	7	0	0	0	13
Other:	2	2	4	5	0	13
Total Families with Accommodation	217	172	103	88	47	627

Table 5.9: Breakdown of Traveller Families without Accommodation in County Wexford in 2019

Accommodation Type	Enniscorthy	New Ross	Wexford	Gorey	Rosslare	Total
Sharing with relatives	18	9	6	17	5	55
Unauthorised Sites	14	20	10	14	6	64
Transient Sites	0	0	0	0	0	0
Roadside Caravans	0	0	0	0	0	0
No Fixed abode	0	0	0	0	0	0
Total Families without Accommodation	32	29	16	31	11	119

Further, an assessment of the accommodation need was carried out in December 2018 and updated in February 2019 (i.e. predating the survey above). This assessment of applicants seeking assistance with accommodation determined that there are 99 approved Traveller families seeking accommodation at that time with the breakdown of their preferred accommodation type also as set out in Table 5.10.

Table 5.10: Breakdown of Traveller Families without Accommodation in County Wexford by Unit Type in 2019

MD	No. of Families	1 Bed	2 Bed	3 bed	4 bed	Traveller Group Housing
Wexford	29	13	5	6	1	4
Gorey	19	2	4	9	4	0
New Ross	25	3	5	13	4	0
Enniscorthy	26	1	7	16	2	0
Total	99	19	21	44	11	4

The projected need set out in the TAP is 100 units, which if spread evenly, equates to an annual target of 20 homes per annum during 2019 -2024. As such, the annual target of 20 units per annum as set out in the TAP is considered appropriate to apply for this purpose of this Housing Strategy, however this will be reflected upon accordingly during the preparation and review of the TAP for 2024 onwards to ensure the latest information in relation to needs will be addressed.

In order for Wexford County Council to meet the need of the existing Traveller families without accommodation during the lifetime of this programme, it is considered that the best option is to spread these targets evenly throughout the plan period. Wexford County Council will therefore use those approaches as summarised herein to meet the accommodation need of those families whose preferred choice is standard social housing.

5.2.2.5 Local Authority Support for Leases with Private Landlords

This relates to a tenancy where the local authority arranges short or long-term leases with private landlords for particular properties. Specifically, this applies to people that have been in receipt of rent supplement for 18 months or longer who are deemed eligible to apply for this type of accommodation from Wexford County Council. They can receive this support by way of either the Housing Assistance Payment (HAP), the Rental Accommodation Scheme (RAS) or Repair and Lease.

HAP is a scheme under the Housing Miscellaneous Provisions Act 2014 for people who have a long-term housing need and who qualify for social housing support. It is administered by housing authorities and will eventually replace long-term rent supplement (i.e. RAS). The HAP scheme aims to allow all social housing supports to be accessed via Wexford County Council (in this instance) to enable people to take up full-time employment whilst keeping their housing support. Under the HAP scheme, the housing applicant finds appropriate private rented accommodation (within specific caps) and Wexford County Council then pays the landlord directly as the tenant pays rent to the local authority based on the differential rent scheme.

The RAS is an initiative to cater for the accommodation needs of certain persons in receipt of rent supplement, normally for more than 18 months. These individuals have been assessed as having a long-term housing need, therefore Wexford County Council pays rent directly to the accommodation providers on behalf of the tenant (which is a maximum of 92% of the market rent). Wexford County Council therefore makes use of the private and voluntary sector and engages in a contractual arrangement with the provider to secure medium-long term rented accommodation on behalf of the applicant/tenant.

The Rebuilding Ireland Action Plan for Housing and Homelessness introduced a new scheme, the Vacant Housing Repair and Leasing Initiative (i.e. Repair and Lease). This scheme specifically targets the delivery of social housing and seeks to ensure that existing housing stock is used to the maximum degree possible. The basis of the Repair and Lease scheme is that repair and

improvement works to suitable vacant properties are funded in order to bring them up to the standard for rented accommodation and the cost of the works is then deducted from lease payments over an agreed lease term.

5.2.3 Delivery Methods and Targets

It is anticipated that Wexford County Council will continue to meet their identified social housing provision (i.e. as described in Section 5.2.1) via a combination of the existing delivery schemes (that have been set out in Section 5.2.2) and through other either existing or recently established schemes and mechanisms that have been implemented. The different Social Housing delivery channels available in County Wexford and their progress to date in achieving the recent targets (i.e. set out in the Rebuilding Ireland: Action Plan for Housing and Homelessness which was published in July 2016) has been examined.

As set out in Section 2.1, Rebuilding Ireland recognises issues around supply and affordability in Ireland's housing sector and provides a multi-stranded approach to achieve key housing objectives up to 2021 and commits to the national delivery of 138,000 additional social housing during 2016-2021 including 83,760 HAP homes, 3,800 RAS homes and over 50,000 new homes (broken down into 33,617 builds, 6,830 acquisitions and 10,036 leases).

Within County Wexford over 2018 - 2021, a target of delivering 1,222 units via build, acquisition and leasing has been set out by Rebuilding Ireland. Additionally, a target of delivering 931 additional units across all social housing delivery streams was set for 2019 as illustrated in Table 5.11.

Table 5.11: Social Housing Targets under Rebuilding Ireland for County Wexford

Targets for 2018-2021	Targets for 2019				
Build, Acquisition and Leasing	Build	Acquisition	Leasing	HAP and RAS	All social housing streams
1,222	252	51	50	578	931

Progress on the delivery of social housing units is regularly monitored and documented as part of quarterly updates from the Department of Housing, Planning and Local Government. The most recently available progress update relates to the end of 2019. This shows that the total output during 2019 was 858 units, meaning that 92% of the overall 2019 target was achieved. This information is set out in further detail in Table 5.12 and it represents an encouraging indicator for future progress.

1,222 units in total are targeted for County Wexford within the ‘building, acquisition and leasing’ category specifically between 2018-2021. To date, 858 units have been delivered through these mechanisms (i.e. between 2018-2019) and thus, approximately 364 additional units are to be delivered during 2020 and 2021.

As set out in Section 5.2.1, there were 1,965 households on the social housing waiting list in County Wexford in August 2019 (i.e. as per the latest available information). Should the Rebuilding Ireland targets be met up to 2021, some of these units will contribute towards this existing social requirement. If all 1,222 units were delivered by 2021 and allocated to those on this list, approximately 743 households from the existing list will remain. The Housing Department of Wexford County Council will be required to make provision for those households accordingly as these households have not been addressed in the analysis in Section 4 which examines additional households during the plan period only.

Table 5.12: Progress by Wexford County Council on Rebuilding Ireland Targets to Quarter 4 2019 (Source: Rebuilding Ireland⁵⁷)

Build	
LA New Build ^[1]	80
AHB New Build ^[2]	52
Part V - New Build ^[3]	32
Total New Build	164
LA Voids ^[8]	10
Total	174
Acquisition	
LA Acquisition	33
AHB Acquisition	28
Total	61
Other	
Leasing ^[4]	43
Rental Accommodation Scheme (RAS) ^[5]	7
Housing Assistance Payment (HAP) ^[6]	573
Total	858 (92% of target of 931)

⁵⁷ <https://rebuildingireland.ie/news/details-of-social-housing-delivery-on-a-local-authority-basis-for-2019/>

- 1. LA New Build includes units delivered through Rapid, Traditional, Turnkey and Regeneration (detail available on the Construction Status Report ^[7])*
- 2. AHB New Build includes CAS and CALF New Build (detail available on the Construction Status Report [7])*
- 3. Part V New Build includes Part V's delivered under LA Build and AHB Build*
- 4. New leasing units operational are defined as the number of new leasing units delivered under this scheme in the given period. This program was previously known as long term leasing until 2014.*
- 5. RAS - New transfers is defined as the number of households which have moved from Rent Supplement to RAS in that specific year. It includes households who remained in their existing accommodation and those for whom the LA had to source new properties.*
- 6. HAP - New Households Supported refers to the number of qualified households with an established housing need who are being accommodated under the HAP scheme for that year.*
- 7. The most recently published Construction Status Report is available on www.rebuildingireland.ie*
- 8. LA Voids includes 132 voids beyond the void target set under Rebuilding Ireland for Q3 2019*

5.3 Future Requirements

This section summarises the overall housing requirements for County Wexford having regard to the analysis that has been undertaken at the relevant spatial levels as described in detail in Section 4.

Between 2021 and 2027, **a population increase of 9,439 people is projected** for County Wexford. This indicates that the total population in County Wexford will be **167,300 people by 2027** as set out in Section 4.2.1 and in the Core Strategy.

The population targets for this plan period establishes a total housing target for Wexford of 6,427 additional anticipated households during 2021 – 2027 which is the equivalent of **1,071 units per annum across the plan period** (slightly modified in both 2021 and 2027, given the quarter 3 commencement and completion of the plan; at 268 and 803 units respectively). This will result in **an estimated 63,229 households in County Wexford by 2027** as described in detail in Section 4.2.2 and in the Core Strategy.

Using the Louth Model and as detailed in Section 4. 3, the social (and affordable) housing requirement within County Wexford throughout the plan period is equivalent to those that cannot afford to purchase a property within the lowest price band as noted in Section 4.3. Based on these calculations, **it was determined that 376 of the 6,427 anticipated new households will not meet the affordability criteria for home ownership** throughout the plan period which is equivalent to an average of 5.8% of the total anticipated new households forming in County Wexford during 2021 – 2027. The identified social (and affordable) housing requirement for the plan period has been summarised in Table 5.13 and Figure 5.1.

Table 5.13: Summary of County Wexford Social (and Affordable) Housing Needs throughout the plan period⁵⁸

	2021	2022	2023	2024	2025	2026	2027	Total
Additional Anticipated Households	268	1,071	1,071	1,071	1,071	1,071	803	6,427
Social (and Affordable) Housing Requirements	4	26	37	61	76	91	81	376
% (as a Total of Additional Anticipated Households)	1.36%	2.38%	3.48%	5.73%	7.08%	8.52%	10.04%	5.8%

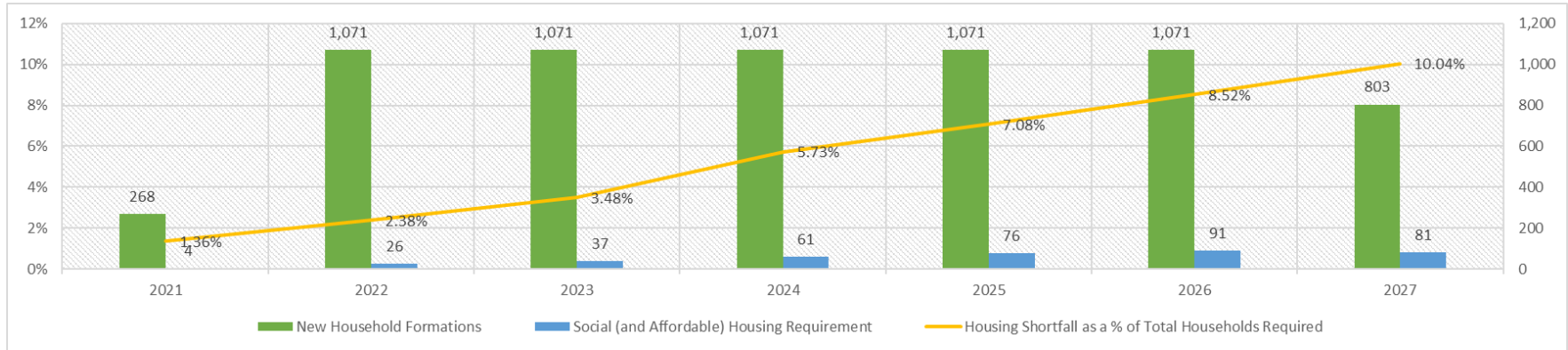


Figure 5.1: Summary of Wexford County Social (and Affordable) Housing Needs throughout the plan period

⁵⁸ Totals may not sum due to rounding

Further analysis has been undertaken to reflect the HNDA requirements as set out in the NPF and described in detail in Section 4.4. This analysis focused on the additional anticipated households in order to examine aspects such as the Central Bank Rules for qualifying for a mortgage, private rental as well as indications on household composition, tenure and dwelling type.

It has been determined that **2,403 of the 6,427 additional anticipated households** will not qualify for a mortgage during the plan period owing to the Central Bank Rules (refer to Section 4.4.1 for further detail). This equates to 37.4% of the additional anticipated households in County Wexford.

Whilst an estimated **2,149 of the 6,427 additional households** will not meet the affordability criteria for private rental during the plan period (Refer to Section 4.4.2 for further detail). This equates to 33.4% of the additional anticipated households in County Wexford. This has been set out in Table 5.14. It should be noted that mortgage qualification and private rental have been considered in isolation and should therefore not be aggregated.

Table 5.14: Overview of Mortgage Qualification and Private Rental Affordability for Additional Anticipated Households in County Wexford⁵⁹

	2021	2022	2023	2024	2025	2026	2027	Total
Anticipated Households that Do Not Qualify for a Mortgage to Purchase the Cheapest Property	83	331	331	442	442	442	332	2,403
Anticipated Households Not Able to Afford Private Rental (based on RTB Demand allocation by Unit Type)	70	337	337	337	382	382	306	2,149

⁵⁹ Totals may not sum due to rounding

With regard to household composition, which has been described in Section 4.4.3, the following estimates have been projected for Wexford County during the plan period as summarised below and in Table 5.15:

- 630 of the additional anticipated household are estimated to be 1 person households (i.e. 9.8% of the total additional anticipated households);
- 1,481 of the additional anticipated household are estimated to be 2 person households (i.e. 23.0% of the total additional anticipated households);
- 1,260 of the additional anticipated household are estimated to be 3 person households (i.e. 19.6% of the total additional anticipated households);
- 1,643 of the additional anticipated household are estimated to be 4 person households (i.e. 25.6% of the total additional anticipated households); and
- 1,413 of the additional anticipated household are estimated to be 5+ person households (i.e. 22.0 % of the total additional anticipated households).

Table 5.15: Household Size Cohort Forecasts for Additional Anticipated Households in County Wexford during the plan period⁶⁰

	2021	2022	2023	2024	2025	2026	2027	Total
1 person household	25	102	103	105	106	108	82	630
2 person household	60	242	244	246	249	251	190	1,481
3 person household	52	208	209	210	211	212	159	1,260
4 person household	67	271	272	274	275	276	208	1,643
5+ person household	64	249	243	237	231	225	164	1,413

⁶⁰ Totals may not sum due to rounding

With regard to household tenure, which has been described in Section 4.4.4, the following estimates have been projected for Wexford County during the plan period as summarised below and in Table 5.16:

- 4,368 of the additional anticipated household are estimated to be owner occupiers (i.e. 68.0% of the total additional anticipated households);
- 1,190 of the additional anticipated household are estimated to be private rental (i.e. 18.5% of the total additional anticipated households); and
- 869 of the additional anticipated household are estimated to be other rental (i.e. 13.50% of the total additional anticipated households).

Table 5.16: Household Tenure Forecasts for Additional Anticipated Households in County Wexford during the plan period⁶¹

	2021	2022	2023	2024	2025	2026	2027	Total
Owner occupied	187	743	736	730	723	717	533	4,368
Private Rental	46	188	192	197	202	207	158	1,190
Other Rental	35	141	143	144	146	148	112	869

With regard to household dwelling type, which has been described in Section 4.4.5, the following estimates have been projected for Wexford County during the plan period as summarised below and in Table 5.17:

- 583 of the additional anticipated household are estimated to be 1 bedroom households (i.e. 9.1% of the total additional anticipated households);
- 2,325 of the additional anticipated household are estimated to be 2 bedroom households (i.e. 36.2% of the total additional anticipated households);
- 2,596 of the additional anticipated household are estimated to be 3 bedroom households (i.e. 40.4% of the total additional anticipated households); and

⁶¹ Totals may not sum due to rounding

- 924 of the additional anticipated household are estimated to be 4+ bedroom households (i.e. 14.4% of the total additional anticipated households).

Table 5.17: Forecasts for Dwelling Type of Additional Anticipated Households in County Wexford during the plan period⁶²

	2021	2022	2023	2024	2025	2026	2027	Total
1 Bed	24	97	97	97	97	97	73	583
2 Bed	97	387	387	387	387	387	291	2,325
3 Bed	108	433	433	433	433	433	324	2,596
4+ Bed	38	154	154	154	154	154	115	924

In relation to Single Rural Dwellings, which has been described in detail in Section 4.4.6, the lowest (i.e. 13.1%) and average (i.e. 39.5%) percentage of units granted have been considered and applied to the additional anticipated households throughout the plan period. In the absence of guidance from the DHPLG, this has been undertaken to provide an indicative range of the proportion of additional households that may be estimated to be single rural dwellings based on the historic trends only. It should be noted that this represents only historic information and future delivery may be lower to reflect national, regional and local policy for compact growth and sustainable development. It will be at the discretion of Wexford County Council, based on the specifics of any individual application to determine whether planning should be granted for any single rural dwellings.

⁶² Totals may not sum due to rounding

Table 5:18: Indicative Forecasts for Single Rural Dwellings in County Wexford during the plan period

	2021	2022	2023	2024	2025	2026	2027	Total
Low estimate of single rural dwellings (13.1%)	35	141	141	141	141	141	105	843
High estimate of single rural dwellings (39.5%)	106	423	423	423	423	423	318	2,540

6 Policy Objectives to Deliver Housing Strategy

This section sets out draft policies to meet the housing requirements for County Wexford set out in this Housing Strategy. These policy objectives will apply throughout the plan period unless otherwise stated.

Table 6:1: Policy Objectives for the Housing Strategy

It is the objective of Wexford County Council:	
PO1	To ensure adequate and appropriate land is zoned to facilitate and implement the aims of the Core Strategy, to deliver sustainable development, and to meet likely future housing need in the County as identified by the Housing Strategy
PO2	To require that 10% of lands zoned for residential use, or for a mixture of residential and other uses, be reserved for social and affordable housing in accordance with the Urban Regeneration and Housing Act 2015 and the Planning and Development Act 2000 (as amended), with the exception of exemptions provided for by the Planning and Development Act 2000 (as amended) for areas identified in this Development Plan as having an overprovision of social housing.
PO3	To ensure that housing is available to meet the needs of people of all incomes and needs, with an appropriate mix of unit types and tenures provided in appropriate locations. This shall in part be achieved through the provision of social and affordable housing accommodation through a range of delivery mechanisms including new builds, acquisitions, renovations and acquisitions of vacant homes, leasing, and housing supports including RAS and HAP. Provision shall be made to meet the housing needs of those within the County with specialist needs such as the older persons, people with disabilities, and the homeless.

PO4	To ensure the selection of land or housing units to purchase or lease by the Council, including Part V, counteracts undue segregation by persons of different social backgrounds.
PO5	<p>To provide for current identified housing need in the County through the provision of social and affordable housing. The Council will endeavour to deliver 1,965 social housing units over the plan period specifically to meet current need, to include 1,222 new homes to be delivered by 2021 through Rebuilding Ireland programme targets and delivery mechanisms. A further 743 units shall be delivered to meet the needs of the remainder as resources allow. These shall be delivered through the following means</p> <ul style="list-style-type: none"> • Tenancies directly provided by Wexford County Council; • Tenancies provided by an Approved Housing Body; • Specialist accommodation for Travellers and those with specific housing needs; and • Short- and long-term tenancies arranged by Wexford County Council with private landlords. <p>New units shall be delivered in appropriate locations and having regard to local need as identified in the HNDA. Provision shall account for the identified support needs of households as set out in the HNDA and shall include an appropriate mix of unit types and designs to meet these needs.</p>
PO6	To provide social and affordable housing to meet forecast future housing need over the plan period as identified in the HNDA. The Council will endeavour to deliver a further 376 social and affordable housing units over the plan period to meet the forecasted need during the plan period. This shall be delivered having regard to the local breakdown of forecast need detailed in the HNDA. New units shall be delivered having regard to the aims and policies of the Core

	Strategy, including the need to deliver sustainable development and an appropriate mix of housing types and tenures.
PO7	To ensure growth and higher densities in the Key Towns of Wexford and Gorey suited to their strategic regional role, subject to good design and development management standards being met.
PO8	To ensure that density is determined by reference to the settlement size and the guiding densities set out in the Guidelines for Planning Authorities on Sustainable Residential Development in Urban Areas (DEHLG, 2009) and Section 4.7.2.1 of Volume 1 Written Statement.
PO9	To promote Universal Design and Lifetime Housing standards in new homes built in the County in accordance with best practice. Significant developments of new homes shall ensure that a minimum of 20% of dwellings are suitable to accommodate or are adaptable to provide accommodation for people with disabilities. Developers will be required to show an accessible route to the residential units from the boundary of the property. Proximity and access to local services must also be considered relative to the units which are accessible.
PO10	To tackle vacancy and to secure new homes and urban regeneration by bringing vacant sites into use. This shall be pursued through the application of the vacant site levy in accordance with the Urban Regeneration and Housing Act 2015, and through the implementation of the County Wexford Vacant Homes Strategy and Action Plan 2018-2021. The Council shall review and update this programme if deemed necessary.
PO11	To progress the implementation of the County Wexford Traveller Accommodation Programme (TAP) 2019-2024 and to review this programme if required and/or deemed to be necessary during the plan period. This shall include the provision of the projected need of 99 units as set out in the TAP, equating to an annual target of 20 units per annum, as resources allow.

PO12	To continue to work with Central Government and relevant State Agencies in responding to requirements to support those in need of refuge.
PO13	To support the on-going monitoring and review of the HNDA in accordance with the forthcoming guidance on HNDA methodology to be issued by the Department of Housing, Planning and Local Government.
PO14	To utilise the information available through the HNDA to communicate information to Central Government and relevant State Agencies on the position of current social and affordable housing provision, rental affordability, and issues arising from caps to social housing supports, and to seek to influence policy changes in these areas for the benefit of those in need of assistance.

7 Conclusion

This Housing Strategy has been prepared by KPMG Future Analytics on the behalf of Wexford County Council to meet the statutory requirements set out under Section 94 of Planning and Development Act, 2000 (as amended). The implementation of this Housing Strategy by way of the Wexford County Development Plan 2021 – 2027 will ensure that the proper planning and sustainable development of the county provides for the housing of the existing and future population within County Wexford.

The Housing Strategy sets out the relevant policies and objectives that translate national housing policies to the local level. It is considered that this Housing Strategy is consistent with the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES) for the Southern Regional Assembly, notwithstanding the absence of guidelines from DHPLG in relation to the HNDA.

Appendices

Appendix 1 – Population

Appendix 1 sets out the following:

- Interpolated populations by settlement to the end of the plan period;

It should be noted that all figures contained herein are estimated using the approach as set out in Section 3.8 of Chapter 3 in the Core Strategy.

Interpolation of Population per Settlement 2016 - 2027

Settlement	Level	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
Wexford Town	Level 1	20,188	20,720	21,252	21,785	22,317	22,849	23,381	23,914	24,446	24,978	25,510	26,043
Gorey		9,822	10,063	10,304	10,545	10,786	11,027	11,269	11,510	11,751	11,992	12,233	12,474
Enniscorthy	Level 2	11,381	11,598	11,816	12,033	12,250	12,467	12,685	12,902	13,119	13,336	13,554	13,771
New Ross		7,780	7,851	7,921	7,992	8,063	8,134	8,204	8,275	8,346	8,417	8,487	8,558
Bunclody Town	Level 3a	1,430	1,463	1,495	1,528	1,560	1,593	1,625	1,658	1,690	1,723	1,755	1,788
Castlebridge		1,840	1,865	1,890	1,915	1,940	1,965	1,991	2,016	2,041	2,066	2,091	2,116
Courtown and Riverchapel		3,591	3,607	3,624	3,640	3,656	3,673	3,689	3,705	3,722	3,738	3,754	3,771
Ferns		1,415	1,434	1,454	1,473	1,492	1,511	1,531	1,550	1,569	1,589	1,608	1,627
Rosslare Harbour and Kilrane		1,847	1,889	1,931	1,973	2,015	2,057	2,099	2,141	2,183	2,225	2,267	2,309
Rosslare Strand		1,620	1,642	1,664	1,686	1,708	1,730	1,753	1,775	1,797	1,819	1,841	1,863
Bridgetown		462	466	470	474	477	481	485	489	493	497	500	504
Campile	Level 3b	448	454	460	466	472	479	485	491	497	503	509	515
Clonroche		326	329	331	334	337	340	342	345	348	350	353	356
Coolgreany		376	381	386	391	397	402	407	412	417	422	427	432
Kilmore Quay		372	377	382	387	392	397	402	408	413	418	423	428
Kilmuckridge		722	732	742	752	761	771	781	791	801	811	820	830
Taghmon		585	590	595	600	604	609	614	619	624	629	634	639
Wellingtonbridge		137	139	142	144	147	149	152	154	157	159	162	164
Adamstown	Level 4	293	297	301	305	309	313	317	321	325	329	333	337
Ballaghkeen		515	520	524	529	534	538	543	548	552	557	562	567
Ballycanew		516	521	525	530	535	539	544	549	554	558	563	568
Ballindaggin		237	240	243	247	250	253	256	260	263	266	269	273
Ballycullane		318	322	327	331	335	340	344	348	353	357	361	366
Ballyhogue		269	273	276	280	284	287	291	295	298	302	306	309
Ballymurn		524	531	538	545	553	560	567	574	581	588	595	603

Settlement	Level	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027
Ballywilliam		141	143	145	147	149	151	153	154	156	158	160	162
Barntown		459	465	472	478	484	490	497	503	509	515	522	528
Blackwater		339	344	348	353	357	362	367	371	376	381	385	390
Bree		193	196	198	201	204	206	209	211	214	217	219	222
Camolin		415	419	423	426	430	434	438	441	445	449	453	457
Carrig on Bannow		258	262	265	269	272	276	279	283	286	290	293	297
Clongeen		234	236	238	240	243	245	247	249	251	253	255	257
Craanford		121	123	124	126	128	129	131	133	134	136	138	139
Duncannon		305	309	313	317	322	326	330	334	338	342	347	351
Fethard		311	315	319	324	328	332	336	341	345	349	353	358
Killinerin		244	247	251	254	257	261	264	267	271	274	277	281
Murntown		365	370	375	380	385	390	395	400	405	410	415	420
Oilgate		358	363	368	373	378	382	387	392	397	402	407	412
Oulart		274	278	281	285	289	293	296	300	304	308	311	315
Piercestown		595	603	611	619	627	636	644	652	660	668	676	684
Ramsgrange		126	128	129	131	133	135	136	138	140	141	143	145
Tagoat		439	445	451	457	463	469	475	481	487	493	499	505
Settlements Total	-	72,191	73,549	74,907	76,265	77,623	78,981	80,339	81,698	83,056	84,414	85,772	87,130
Wexford MDR	Level 5 - 7 and Open Count ryside	6,591	6,614	6,637	6,660	6,683	6,706	6,729	6,752	6,774	6,797	6,820	6,815
Gorey MDR		26,259	26,350	26,442	26,533	26,624	26,716	26,807	26,898	26,990	27,081	27,173	27,153
Enniscorthy MDR		12,328	12,371	12,414	12,457	12,500	12,542	12,585	12,628	12,671	12,714	12,757	12,748
New Ross MDR		17,691	17,753	17,814	17,876	17,937	17,999	18,060	18,122	18,183	18,245	18,306	18,293
Rosslare MDR		14,662	14,713	14,764	14,815	14,866	14,917	14,968	15,019	15,070	15,121	15,172	15,161
MD Remainder Total		77,531	77,801	78,070	78,340	78,610	78,880	79,149	79,419	79,689	79,959	80,228	80,170
Wexford County Total	-	149,722	151,350	152,978	154,605	156,233	157,861	159,489	161,117	162,744	164,372	166,000	167,300

Appendix 2 – Household Estimations

Appendix 2 sets out the following:

- Appendix 2.1: Estimated Additional Households per Settlement between 2021 and 2027; and
- Appendix 2.2: Estimated Cumulative Additional Households per Settlement between 2021 and 2027;

It should be noted that all figures contained herein are estimated using the approach as set out in Section 3.8 of Chapter 3 in the Core Strategy.

Estimated Additional Households per Settlement between 2021 and 2027

Settlement	Level	2021	2022	2023	2024	2025	2026	2027	Total
Wexford Town	Level 1	91	362	362	362	362	362	272	2,174
Gorey		41	164	164	164	164	164	123	985
Enniscorthy	Level 2	37	148	148	148	148	148	111	888
New Ross		12	48	48	48	48	48	36	289
Bunclody Town	Level 3a	6	22	22	22	22	22	17	133
Castlebridge		4	17	17	17	17	17	13	103
Courtown and Riverchapel		3	11	11	11	11	11	8	67
Ferns		3	13	13	13	13	13	10	79
Rosslare Harbour and Kilrane		7	29	29	29	29	29	21	172
Rosslare Strand		4	15	15	15	15	15	11	90
Bridgetown	Level 3b	1	3	3	3	3	3	2	16
Campile		1	4	4	4	4	4	3	25
Clonroche		0	2	2	2	2	2	1	11
Coolgreany		1	3	3	3	3	3	3	21
Kilmore Quay		1	3	3	3	3	3	3	21
Kilmuckridge		2	7	7	7	7	7	5	40
Taghmon		1	3	3	3	3	3	2	20
Wellingtonbridge		0	2	2	2	2	2	1	10
Adamstown	Level 4	1	3	3	3	3	3	2	16
Ballaghkeen		1	3	3	3	3	3	2	19
Ballycanew		1	3	3	3	3	3	2	19
Ballindaggin		1	2	2	2	2	2	2	13
Ballycullane		1	3	3	3	3	3	2	18
Ballyhogue		1	2	2	2	2	2	2	15
Ballymurn		1	5	5	5	5	5	4	29
Ballywilliam		0	1	1	1	1	1	1	8
Barntown		1	4	4	4	4	4	3	26
Blackwater		1	3	3	3	3	3	2	19

Settlement	Level	2021	2022	2023	2024	2025	2026	2027	Total
Bree		0	2	2	2	2	2	1	11
Camolin		1	3	3	3	3	3	2	15
Carrig on Bannow		1	2	2	2	2	2	2	14
Clongeen		0	1	1	1	1	1	1	9
Craanford		0	1	1	1	1	1	1	7
Duncannon		1	3	3	3	3	3	2	17
Fethard		1	3	3	3	3	3	2	17
Killinerin		1	2	2	2	2	2	2	14
Murntown		1	3	3	3	3	3	3	20
Oilgate		1	3	3	3	3	3	2	20
Oulart		1	3	3	3	3	3	2	15
Piercestown		1	6	6	6	6	6	4	33
Ramsgrange		0	1	1	1	1	1	1	7
Tagoat		1	4	4	4	4	4	3	24
Settlements Total		-	231	925	925	925	925	925	694
Wexford MDR	Level 5 - 7 and Open Countryside	3	12	12	12	12	12	9	75
Gorey MDR		12	50	50	50	50	50	37	298
Enniscorthy MDR		6	23	23	23	23	23	17	140
New Ross MDR		8	33	33	33	33	33	25	201
Rosslare MDR		7	28	28	28	28	28	21	166
MD Remainder Total		37	146	146	146	146	146	110	879
Wexford County Total	-	268	1,071	1,071	1,071	1,071	1,071	803	6,427

Estimated Cumulative Additional Households per Settlement between 2021 and 2027

Settlement	Level	2021	2022	2023	2024	2025	2026	2027
Wexford Town	Level 1	91	453	815	1,178	1,540	1,903	2,174
Gorey		41	205	369	534	698	862	985
Enniscorthy	Level 2	37	185	333	481	629	777	888
New Ross		12	60	108	157	205	253	289
Bunclody Town	Level 3a	6	28	50	72	94	116	133
Castlebridge		4	21	38	56	73	90	103
Courtown and Riverchapel		3	14	25	36	47	58	67
Ferns		3	16	30	43	56	69	79
Rosslare Harbour and Kilrane		7	36	64	93	121	150	172
Rosslare Strand		4	19	34	49	64	79	90
Bridgetown	Level 3b	1	3	6	9	11	14	16
Campile		1	5	9	14	18	22	25
Clonroche		0	2	4	6	8	10	11
Coolgreany		1	4	8	11	15	18	21
Kilmore Quay		1	4	8	11	15	18	21
Kilmuckridge		2	8	15	22	28	35	40
Taghmon		1	4	7	11	14	17	20
Wellingtonbridge		0	2	4	6	7	9	10
Adamstown	Level 4	1	3	6	9	12	14	16
Ballaghkeen		1	4	7	10	14	17	19
Ballycanew		1	4	7	10	14	17	19
Ballindaggin		1	3	5	7	9	12	13
Ballycullane		1	4	7	10	13	16	18
Ballyhogue		1	3	6	8	11	13	15
Ballymurn		1	6	11	16	21	26	29
Ballywilliam		0	2	3	4	6	7	8
Barntown		1	5	10	14	18	22	26

Settlement	Level	2021	2022	2023	2024	2025	2026	2027
Blackwater		1	4	7	10	13	17	19
Bree		0	2	4	6	8	9	11
Camolin		1	3	6	8	11	13	15
Carrig on Bannow		1	3	5	8	10	13	14
Clongeen		0	2	3	5	6	8	9
Craanford		0	1	3	4	5	6	7
Duncannon		1	4	6	9	12	15	17
Fethard		1	4	6	9	12	15	17
Killinerin		1	3	5	7	10	12	14
Murntown		1	4	8	11	14	18	20
Oilgate		1	4	7	11	14	17	20
Oulart		1	3	6	8	11	13	15
Piercestown		1	7	12	18	23	29	33
Ramsgrange		0	1	3	4	5	6	7
Tagoat		1	5	9	13	17	21	24
Settlements Total		-	231	1,156	2,081	3,006	3,930	4,855
Wexford MDR	Level 5 - 7 and Open Countryside	3	16	28	40	53	65	75
Gorey MDR		12	62	112	161	211	260	298
Enniscorthy MDR		6	29	52	76	99	122	140
New Ross MDR		8	42	75	109	142	175	201
Rosslare MDR		7	35	62	90	118	145	166
MD Remainder Total		37	183	330	476	622	769	879
Wexford County Total	-	268	1,339	2,410	3,482	4,553	5,624	6,427

Appendix 3 – Historic House Price Market Data

Appendix 3 sets out the following:

- Historic housing market data from the Residential Property Price Register at the relevant spatial levels during 2010 - 2019.

2019 Housing Market Data for Wexford MD (Source: Property Price Register)

Estimated Value (€)	Number of Transactions	Percentage of Total
0-100,000	39	10.7%
100,000-150,000	73	20.1%
150,000-200,000	116	31.9%
200,000-250,000	63	17.3%
250,000-300,000	28	7.7%
300,000-350,000	20	5.5%
350,000-400,000	13	3.6%
400,000+	12	3.3%

2010-2019 Housing Market Data for Wexford MD (Source: Property Price Register)

Year	Number of Transactions	Average Price (€)	Year on Year Increase (%)
2010	164	177,578	
2011	146	135,023	-24.0%
2012	224	127,347	-5.7%
2013	225	120,989	-5.0%
2014	288	123,652	2.2%
2015	309	133,600	8.0%
2016	130	134,070	0.4%
2017	205	163,407	21.9%
2018	396	182,563	11.7%
2019	423	197,081	8.0%

2019 Housing Market Data for Gorey MD (Source: Property Price Register)

Estimated Value (€)	Number of Transactions	Percentage of Total
0-100,000	29	6.6%
100,000-150,000	75	17.1%
150,000-200,000	136	31.1%
200,000-250,000	88	20.1%
250,000-300,000	54	12.3%
300,000-350,000	22	5.0%
350,000-400,000	15	3.4%
400,000+	19	4.3%

2010-2019 Housing Market Data for Gorey MD (Source: Property Price Register)

Year	Number of Transactions	Average Price (€)	Year on Year Increase (%)
2010	253	192,399	
2011	212	150,582	-21.7%
2012	335	133,653	-11.2%
2013	326	132,605	-0.8%
2014	423	138,779	4.7%
2015	406	150,419	8.4%
2016	229	159,569	6.1%
2017	295	190,320	19.3%
2018	1,040	202,672	6.5%
2019	481	214,596	5.9%

2019 Housing Market Data for Enniscorthy MD (Source: Property Price Register)

Estimated Value (€)	Number of Transactions	Percentage of Total
0-100,000	71	22.5%
100,000-150,000	90	28.6%
150,000-200,000	67	21.3%
200,000-250,000	39	12.4%
250,000-300,000	37	11.7%
300,000-350,000	7	2.2%
350,000-400,000	4	1.3%
400,000+	0	0.0%

2010-2019 Housing Market Data for Enniscorthy MD (Source: Property Price Register)

Year	Number of Transactions	Average Price (€)	Year on Year Increase (%)
2010	161	144,768	
2011	153	139,938	-3.3%
2012	169	106,966	-23.6%
2013	205	105,204	-1.6%
2014	262	103,110	-2.0%
2015	338	120,563	16.9%
2016	154	142,102	17.9%
2017	132	147,119	3.5%
2018	274	154,714	5.2%
2019	327	160,743	3.9%

2019 Housing Market Data for New Ross MD (Source: Property Price Register)

Estimated Value (€)	Number of Transactions	Percentage of Total
0-100,000	76	33.6%
100,000-150,000	57	25.2%
150,000-200,000	35	15.5%
200,000-250,000	36	15.9%
250,000-300,000	15	6.6%
300,000-350,000	2	0.9%
350,000-400,000	0	0.0%
400,000+	5	2.2%

2010-2019 Housing Market Data for New Ross MD (Source: Property Price Register)

Year	Number of Transactions	Average Price (€)	Year on Year Increase (%)
2010	90	190,541	
2011	86	137,448	-27.9%
2012	155	102,222	-25.6%
2013	164	96,098	-6.0%
2014	184	104,121	8.3%
2015	212	101,910	-2.1%
2016	100	130,792	28.3%
2017	103	132,151	1.0%
2018	286	142,176	7.6%
2019	236	148,341	4.3%

2019 Housing Market Data for Rosslare MD (Source: Property Price Register)

Estimated Value (€)	Number of Transactions	Percentage of Total
0-100,000	27	12.3%
100,000-150,000	44	20.1%
150,000-200,000	56	25.6%
200,000-250,000	32	14.6%
250,000-300,000	34	15.5%
300,000-350,000	10	4.6%
350,000-400,000	10	4.6%
400,000+	6	2.7%

2010-2019 Housing Market Data for Rosslare MD (Source: Property Price Register)

Year	Number of Transactions	Average Price (€)	Year on Year Increase (%)
2010	8	3.7%	8
2011	5	2.3%	5
2012	14	6.4%	14
2013	44	20.1%	44
2014	56	25.6%	56
2015	32	14.6%	32
2016	34	15.5%	34
2017	10	4.6%	10
2018	16	7.3%	16
2019	8	3.7%	8

Appendix 4 – Future House Price Bands

Appendix 4 sets out the following:

- The projected change in each of the eight house price bands at the relevant spatial levels to the end of the plan period.

Projected House Price Bands in Wexford Town

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	105,991	105,992	158,986	158,987	211,982	211,983	264,977	264,978	317,973	317,974	370,968	370,969	423,963	423,965
2021	109,797	109,798	164,695	164,696	219,594	219,595	274,492	274,493	329,391	329,392	384,289	384,290	439,187	439,189
2022	120,767	120,768	181,150	181,151	241,533	241,534	301,916	301,918	362,300	362,301	422,683	422,684	483,066	483,067
2023	132,832	132,833	199,248	199,250	265,664	265,666	332,080	332,082	398,497	398,498	464,913	464,914	531,329	531,330
2024	146,103	146,105	219,155	219,156	292,207	292,208	365,258	365,260	438,310	438,311	511,361	511,363	584,413	584,415
2025	160,700	160,702	241,050	241,052	321,401	321,402	401,751	401,752	482,101	482,102	562,451	562,453	642,801	642,803
2026	176,756	176,757	265,133	265,135	353,511	353,513	441,889	441,891	530,267	530,269	618,645	618,646	707,022	707,024
2027	194,415	194,417	291,623	291,625	388,830	388,832	486,038	486,040	583,245	583,247	680,453	680,455	777,660	777,662

Projected House Price Bands in Gorey Town

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	105,223	105,224	157,835	157,836	210,446	210,447	263,058	263,059	315,669	315,670	368,281	368,282	420,893	420,894
2021	108,194	108,195	162,291	162,292	216,387	216,389	270,484	270,485	324,581	324,582	378,678	378,679	432,775	432,776
2022	118,173	118,174	177,259	177,260	236,345	236,346	295,431	295,433	354,518	354,519	413,604	413,605	472,690	472,691
2023	129,072	129,073	193,608	193,609	258,144	258,145	322,679	322,681	387,215	387,217	451,751	451,752	516,287	516,288
2024	140,976	140,978	211,464	211,466	281,952	281,954	352,441	352,442	422,929	422,930	493,417	493,418	563,905	563,906
2025	153,979	153,980	230,968	230,969	307,957	307,959	384,947	384,948	461,936	461,937	538,925	538,927	615,915	615,916
2026	168,180	168,182	252,270	252,272	336,361	336,362	420,451	420,452	504,541	504,543	588,631	588,633	672,721	672,723
2027	183,692	183,694	275,538	275,539	367,384	367,385	459,229	459,231	551,075	551,077	642,921	642,923	734,767	734,769

Projected House Price Bands in Enniscorthy Town

Year	1 st Band		2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001	400,001
2020	105,476	105,477	158,215	158,216	210,953	210,954	263,691	263,692	316,429	316,430	369,167	369,168	421,905	421,907	421,907
2021	108,721	108,722	163,082	163,083	217,442	217,443	271,803	271,804	326,164	326,165	380,524	380,525	434,885	434,886	434,886
2022	119,024	119,025	178,536	178,537	238,048	238,049	297,560	297,561	357,072	357,073	416,584	416,585	476,096	476,097	476,097
2023	130,303	130,304	195,455	195,456	260,606	260,608	325,758	325,759	390,909	390,911	456,061	456,062	521,213	521,214	521,214
2024	142,651	142,653	213,977	213,978	285,302	285,304	356,628	356,629	427,953	427,955	499,279	499,280	570,605	570,606	570,606
2025	156,169	156,171	234,254	234,256	312,339	312,340	390,423	390,425	468,508	468,509	546,593	546,594	624,677	624,679	624,679
2026	170,968	170,970	256,453	256,454	341,937	341,939	427,421	427,423	512,905	512,907	598,390	598,391	683,874	683,876	683,876
2027	187,170	187,172	280,755	280,757	374,340	374,342	467,925	467,927	561,510	561,512	655,095	655,097	748,680	748,682	748,682

Projected House Price Bands in New Ross Town

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	103,836	103,837	155,753	155,754	207,671	207,672	259,589	259,590	311,507	311,508	363,425	363,426	415,342	415,343
2021	105,326	105,327	157,989	157,990	210,653	210,654	263,316	263,317	315,979	315,980	368,642	368,643	421,305	421,306
2022	113,579	113,580	170,369	170,370	227,158	227,160	283,948	283,949	340,738	340,739	397,527	397,528	454,317	454,318
2023	122,479	122,480	183,718	183,719	244,958	244,959	306,197	306,198	367,436	367,438	428,676	428,677	489,915	489,916
2024	132,076	132,077	198,114	198,115	264,152	264,153	330,189	330,191	396,227	396,229	462,265	462,266	528,303	528,304
2025	142,425	142,426	213,637	213,638	284,849	284,851	356,062	356,063	427,274	427,275	498,486	498,488	569,699	569,700
2026	153,584	153,586	230,377	230,378	307,169	307,171	383,961	383,963	460,753	460,755	537,546	537,547	614,338	614,340
2027	165,619	165,620	248,428	248,430	331,238	331,239	414,047	414,049	496,856	496,858	579,666	579,667	662,475	662,477

Projected House Price Bands in Wexford MD (Remainder)

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	105,991	105,992	158,986	158,987	211,982	211,983	264,977	264,978	317,973	317,974	370,968	370,969	423,963	423,965
2021	109,797	109,798	164,695	164,696	219,594	219,595	274,492	274,493	329,391	329,392	384,289	384,290	439,187	439,189
2022	120,767	120,768	181,150	181,151	241,533	241,534	301,916	301,918	362,300	362,301	422,683	422,684	483,066	483,067
2023	132,832	132,833	199,248	199,250	265,664	265,666	332,080	332,082	398,497	398,498	464,913	464,914	531,329	531,330
2024	146,103	146,105	219,155	219,156	292,207	292,208	365,258	365,260	438,310	438,311	511,361	511,363	584,413	584,415
2025	160,700	160,702	241,050	241,052	321,401	321,402	401,751	401,752	482,101	482,102	562,451	562,453	642,801	642,803
2026	176,756	176,757	265,133	265,135	353,511	353,513	441,889	441,891	530,267	530,269	618,645	618,646	707,022	707,024
2027	194,415	194,417	291,623	291,625	388,830	388,832	486,038	486,040	583,245	583,247	680,453	680,455	777,660	777,662

Projected House Price Bands in Gorey MD (Remainder)

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	105,223	105,224	157,835	157,836	210,446	210,447	263,058	263,059	315,669	315,670	368,281	368,282	420,893	420,894
2021	108,194	108,195	162,291	162,292	216,387	216,389	270,484	270,485	324,581	324,582	378,678	378,679	432,775	432,776
2022	118,173	118,174	177,259	177,260	236,345	236,346	295,431	295,433	354,518	354,519	413,604	413,605	472,690	472,691
2023	129,072	129,073	193,608	193,609	258,144	258,145	322,679	322,681	387,215	387,217	451,751	451,752	516,287	516,288
2024	140,976	140,978	211,464	211,466	281,952	281,954	352,441	352,442	422,929	422,930	493,417	493,418	563,905	563,906
2025	153,979	153,980	230,968	230,969	307,957	307,959	384,947	384,948	461,936	461,937	538,925	538,927	615,915	615,916
2026	168,180	168,182	252,270	252,272	336,361	336,362	420,451	420,452	504,541	504,543	588,631	588,633	672,721	672,723
2027	183,692	183,694	275,538	275,539	367,384	367,385	459,229	459,231	551,075	551,077	642,921	642,923	734,767	734,769

Projected House Price Bands in Enniscorthy MD (Remainder)

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	105,476	105,477	158,215	158,216	210,953	210,954	263,691	263,692	316,429	316,430	369,167	369,168	421,905	421,907
2021	108,721	108,722	163,082	163,083	217,442	217,443	271,803	271,804	326,164	326,165	380,524	380,525	434,885	434,886
2022	119,024	119,025	178,536	178,537	238,048	238,049	297,560	297,561	357,072	357,073	416,584	416,585	476,096	476,097
2023	130,303	130,304	195,455	195,456	260,606	260,608	325,758	325,759	390,909	390,911	456,061	456,062	521,213	521,214
2024	142,651	142,653	213,977	213,978	285,302	285,304	356,628	356,629	427,953	427,955	499,279	499,280	570,605	570,606
2025	156,169	156,171	234,254	234,256	312,339	312,340	390,423	390,425	468,508	468,509	546,593	546,594	624,677	624,679
2026	170,968	170,970	256,453	256,454	341,937	341,939	427,421	427,423	512,905	512,907	598,390	598,391	683,874	683,876
2027	187,170	187,172	280,755	280,757	374,340	374,342	467,925	467,927	561,510	561,512	655,095	655,097	748,680	748,682

Projected House Price Bands in New Ross MD (Remainder)

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	103,836	103,837	155,753	155,754	207,671	207,672	259,589	259,590	311,507	311,508	363,425	363,426	415,342	415,343
2021	105,326	105,327	157,989	157,990	210,653	210,654	263,316	263,317	315,979	315,980	368,642	368,643	421,305	421,306
2022	113,579	113,580	170,369	170,370	227,158	227,160	283,948	283,949	340,738	340,739	397,527	397,528	454,317	454,318
2023	122,479	122,480	183,718	183,719	244,958	244,959	306,197	306,198	367,436	367,438	428,676	428,677	489,915	489,916
2024	132,076	132,077	198,114	198,115	264,152	264,153	330,189	330,191	396,227	396,229	462,265	462,266	528,303	528,304
2025	142,425	142,426	213,637	213,638	284,849	284,851	356,062	356,063	427,274	427,275	498,486	498,488	569,699	569,700
2026	153,584	153,586	230,377	230,378	307,169	307,171	383,961	383,963	460,753	460,755	537,546	537,547	614,338	614,340
2027	165,619	165,620	248,428	248,430	331,238	331,239	414,047	414,049	496,856	496,858	579,666	579,667	662,475	662,477

Projected House Price Bands in Rosslare MD

Year	1 st Band	2 nd Band		3 rd Band		4 th Band		5 th Band		6 th Band		7 th Band		8 th Band
2019	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000	400,001
2020	104,413	104,414	156,619	156,620	208,826	208,827	261,032	261,033	313,239	313,240	365,445	365,446	417,651	417,652
2021	106,515	106,516	159,772	159,773	213,029	213,030	266,286	266,287	319,544	319,545	372,801	372,802	426,058	426,059
2022	115,475	115,477	173,213	173,214	230,951	230,952	288,689	288,690	346,426	346,427	404,164	404,165	461,902	461,903
2023	125,190	125,191	187,785	187,787	250,380	250,382	312,976	312,977	375,571	375,572	438,166	438,167	500,761	500,762
2024	135,722	135,724	203,583	203,585	271,445	271,446	339,306	339,307	407,167	407,168	475,028	475,029	542,889	542,891
2025	147,140	147,142	220,711	220,712	294,281	294,282	367,851	367,852	441,421	441,423	514,991	514,993	588,562	588,563
2026	159,519	159,521	239,279	239,280	319,038	319,040	398,798	398,799	478,557	478,559	558,317	558,318	638,076	638,078
2027	172,939	172,941	259,409	259,411	345,878	345,880	432,348	432,350	518,818	518,819	605,287	605,289	691,757	691,759

Appendix 5 – Historic Rental Market Data

Appendix 5 sets out the following:

- Historic private rental market data from the Residential Tenancies Board at the relevant spatial levels during 2017 - 2019.

Historic Wexford County Private Rental Market Data (Source: Rental Tenancies Board)

Year	1 bed unit	2 bed unit	3 bed unit	4+ bed unit	All bedrooms
2019	563	681	764	881	733
2018	569	718	732	851	731
2017	507	653	695	792	678

Historic Gorey Town Private Rental Market Data (Source: Rental Tenancies Board)

Year	1 bed unit	2 bed unit	3 bed unit	4+ bed unit	All bedrooms
2019	594	782	861	969	840
2018	594	782	861	969	840
2017	594	782	861	969	840

Historic Enniscorthy Town Private Rental Market Data (Source: Rental Tenancies Board)

Year	1 bed unit	2 bed unit	3 bed unit	4+ bed unit	All bedrooms
2019	517	611	688	805	655
2018	517	611	688	805	655
2017	456	543	636	694	588

Historic New Ross Town Private Rental Market Data (Source: Rental Tenancies Board)

Year	1 bed unit	2 bed unit	3 bed unit	4+ bed unit	All bedrooms
2019	503	599	672	776	633
2018	487	585	649	719	612
2017	469	542	633	709	585