

**Housing Need and Demand Assessment (HNDA)
& Housing Strategy**

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Glossary

AHB	Approved Housing Body
AHF	Affordable Housing Fund
HAA	Housing Agency Acquisition
CALF HAA	Capital Advance Leasing Facility Housing Agency Acquisition
CSO	Central Statistics Office
DHLGH	Dept. of Housing, Local Government & Heritage
DHPLG	Dept. of Housing, Planning & Local Government
ED	Electoral Division
ESRI	Economic and Social Research Institute
FTB	First Time Buyers
GDP	Gross Domestic Product
GVA	Gross Value Added
HAP	Housing Assistance Payment
HNDA	Housing Need and Demand Assessment
IPAS	International Protection and Accommodation Service
IRPP	Irish Refugee Protection Programme
LA	Local Authority
LAGS	Land Aggregation Scheme
LEA	Local Electoral Area
LTACC	Local Traveller Accommodation Consultative Committee
MD	Municipal District
MTR	Mortgage to Rent
NPF	National Planning Framework
NPO	National Policy Objective
PASS	Pathway Accommodation and Support System
PPP	Public Private Partnership
RA	Regeneration Acquisitions
RAS	Rental Accommodation Scheme
RLS	Repair and Leasing Scheme
RPO	Regional Policy Objective
RSES	Regional Spatial and Economic Strategy
RTB	Residential Tenancies Board
SSHA	Summary of Social Housing Assessments

Introduction

National Policy Objective 37 of the National Planning Framework (NPF) provides for a Housing Need and Demand Assessment (HNDA) to be undertaken in each local authority area in order to ensure long-term strategic housing needs are met.

The purpose of the HNDA 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.
- Provide evidence to inform policies related to the provision of specialist housing and housing related services.

In order to ensure that the plan-making system is supported by a robust methodology to inform policies and funding initiatives around housing and associated land requirements, a HNDA should be developed by each local authority to support the preparation of housing strategies and all related housing policy outputs, e.g. city and county development plans, local area plans, etc.

As part of the Development Plan process, each local authority has a statutory obligation to develop a Housing Strategy under section 94 of the Planning and Development Act 2000 and local housing policy in general flows from that strategy.

A key element of the Housing Strategy, that will influence the amount of land to be zoned for housing purposes, is the identification of existing and future housing needs within all tenures for the overall area covered by the strategy.

In the *Housing Supply Target Methodology for Development Planning Guidelines* (December 2020), planning authorities must provide for housing in their development plan that is consistent with national and regional planning objectives. County development plans must therefore plan to provide housing to the extent identified in the established NPF Roadmap population projections for their local authority and in accordance with the NPF 50:50 scenario as set out in the *Housing Supply Target Methodology for Development Planning Guidelines for Planning Authorities* (December 2020). These guidelines place an obligation on Planning Authorities to take into consideration (in addition to the NPF population projections) household demand, actual new housing supply since 2017 and homeless households. Detailed information in relation to these factors has been provided by the ESRI and taken into consideration in the Core Strategy (Volume 1, Chapter 3).

The HNDA Tool is designed to produce a range of broad housing estimates broken down into 4 tenure types; owner occupation, private rented sector, social rented and, where applicable to the local authority, affordability constraints (requiring cost rental/affordable purchase).

National Planning Framework

The National Planning Framework (NPF) sets out a national vision for Ireland for 2040 and provides the framework and principles to manage future population and economic growth over the next 20 years, including the need for an additional 550,000 homes to cater for an extra 1 million people. In this regard, National Policy Objective (NPO) 37 of the NPF requires each Local Authority to carry out a HNDA in order to correlate and accurately align overall future housing requirements, as an evolution of their existing Housing Strategy requirements under Part V of the Planning and Development Act 2000 (as amended).

National Policy Objective 37

A 'Housing Need Demand Assessment' (HNDA) is to be undertaken for each Local Authority Area in order to correlate and accurately align future housing requirements.

The HNDA is:

- to be undertaken by Local Authorities with coordination assistance to be provided by the Regional Assemblies, and also at a Metropolitan scale, particularly where inter-county and inter-regional settlement interactions are to be planned for and managed;
- to primarily inform housing policies, housing strategies and associated land use zoning policies as well as assisting in determining where new policy areas or investment programmes are to be developed; and
- to be supported, through the establishment of a coordination and monitoring unit to assist Local Authorities and Regional Assemblies in the development of the HNDA (DHPLG, Regional Assemblies and the Local Authorities). This will involve developing and coordinating a centralised spatial database for Local Authority Housing data that supports the HNDA being undertaken by Local Authorities.

The HNDA will support the preparation of housing strategies and all related housing policy outputs, e.g. city and county development plans, local area plans, traveller accommodation plans, etc.

The NPF notes that HNDAs are designed to give broad, long run estimates of what future housing need might be, rather than precision estimates. There are a number of key evidence inputs which inform and drive the HNDA model, as follows:

Demographic trends, affordability trends and wider economic trends. The use of economic forecasting or econometric work underpins this section. Data requirements include household composition/projections, house prices, rents, number of first-time buyers (FTBs) and loan to value (LTV) mortgage rates, economic activity and employment rates etc.

Housing Stock Profile Pressures (and existing need) and management issues. Undertaking a detailed profile of housing stock and stock pressures, including Local Authority housing, to identify the main pressures relating to supply and demand, ineffective stock, vacancy 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, below market rent and social rent. Detailed guidance is provided on how to undertake this work, including how and on what evidence to base assumptions on wealth affordability, both in terms of home ownership and the different rental categories.

The HNDA provides estimates of future housing need and demand in County Kerry over the six-year Development Plan period from 2022 to 2028.

Regional Spatial & Economic Strategy for the Southern Region

The Regional Spatial and Economic Strategy reflects the content of the NPF in terms of requirements in relation to HNDA.

RPO 33

Housing Need Demand Assessment (HNDA)

To support local authorities in the provision of a Housing Need Demand Assessment (HNDA) for the preparation of housing strategies, providing a robust evidence base to assist developing long-term strategic

views of housing needs across all tenures and typologies in accordance with statutory guidelines and ensuring phased delivery of services including water, wastewater and transport.

Housing for All

Ireland's housing system is currently not meeting the needs of enough of our people.

- There are not enough houses to buy or rent in the private sector.
- There are not enough houses being built by the State for those who need social housing.
- Housing has become increasingly unaffordable for the 'squeezed middle' who would once have expected to be able to purchase their own home.
- Too many people are experiencing homelessness or are unable to access appropriate housing.
- The cost of building housing is too high.
- Too much vacant housing stock remains unused.
- Our housing stock needs to be more environmentally friendly.

Underpinned by commitments in the Programme for Government, over the last year the Government has taken ambitious action to address these issues while developing the *Housing for All* Plan. These measures have ranged from new affordability measures to enhancing social housing delivery.

Housing for All takes that commitment a step further on the pathway to a sustainable housing system, by clearly setting out how we plan to address the serious short, medium and long-term challenges ahead. The overall aim of our new housing plan for Ireland is that: Everyone in the State should have access to a home to purchase or rent at an affordable price, built to a high standard and in the right place, offering a high quality of life.

Housing for All provides four pathways to achieving four overarching objectives:

- Supporting Homeownership and Increasing Affordability
- Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion
- Increasing New Housing Supply
- Addressing Vacancy and Efficient Use of Existing Stock

Each of the pathways contains a comprehensive suite of actions to achieve these Housing Policy Objectives.



Four pathways to *Housing for All*¹⁸

Guidance on the Preparation of a Housing Need and Demand Assessment

Guidelines on the Preparation of HNDA were published in April 2021 along with a HNDA tool. This guidance document is the basis on which this HNDA has been prepared.

¹⁸ *Housing for All*, Dept. of Housing, Local Government & Heritage (2021)

HNDA Framework

A HNDA Framework is a standardised methodology that allows local authorities to assess local housing needs, existing and future, using consistent evidence bases and within a standardised framework. The HNDA assessment is prepared by the local authority and involves a number of important steps, the first of which is to examine and review the existing housing environment, followed by estimating need to inform housing policy and development plan policy, where relevant.

Within the HNDA Framework, a specific HNDA Tool (developed and made available by the Department of Housing, Local Government and Heritage) is available for use by the local authority to assist in calculating the projected number of homes that are likely to be required to meet the estimated need over the determined period, broken down by tenure type.

The HNDA Framework methodology also involves capturing information on the operation of the housing system to assist local authorities to develop policies on new housing supply, in the management of existing stock and in the provision of housing related services. The assessments are designed to give broad, long-run estimates of what future housing need might be, rather than precision estimates.

How the HNDA informs the Housing Strategy

The Housing Strategy must include measures that address the housing needs of the existing and future population of the area covered by the strategy. It should provide for more sustainable patterns of development by ensuring that as far as possible housing development is designed and located so as to make full use of public transport and to give access to education, employment, health and other services. In terms of catering for the housing needs in the area through the Housing Strategy, the zoning and servicing of land and other means of ensuring housing supply through brownfield redevelopment, building re-use and rural housing, there is a hierarchy and sequencing that should be followed by the local authority:

- conduct the HNDA to estimate the overall housing need
- determine the amount and type of that estimated need that should appropriately be met and where it should be met within different catchment areas in the context of a long-term strategy, as well as over the period of the Development Plan
- in the case of Development Plans under preparation at the time of issue of this guidance, use the methodology outlined in the December 2020 'Housing Supply Target Methodology for Development Planning' guidelines to determine annual housing demand for the 6 years of the Plan
- ensure that there is a sufficient supply of zoned land and other options available to meet identified need and ensure that it is provided in appropriate locations to meet the demand
- set out housing policies that include specific objectives in the Plan, reflecting the need of different areas assessed in the strategy to ensure that the necessary social and affordable housing will be provided for.

While a key objective of the Housing Strategy is to ensure that there is enough zoned land to meet existing and anticipated needs, local authorities should also ensure, based on the analysis carried out for the HNDA, that there is an appropriate mix of dwelling types and sizes to cater for a range of housing needs.

The strategy is required to encourage the development of mixed and balanced communities in order to counteract undue social segregation.

To this end, the strategy should set out local social and affordable housing policies that are designed to encourage the provision of a range of housing types and sizes that meet the different demands of the market as identified by the HNDA, having regard to expected demographic and social changes, including the needs of first-time buyers and also the needs of other currently underprovided households, such as single persons, persons with disabilities, the elderly, modest income households, etc. The strategy must set out the target need out of that identified by the HNDA that is to be met over the timeframe of the Development Plan.

Overview and Core Components of the HNDA Framework

The components of the HNDA Framework upon which the assessment and analysis of future housing need and demand is based are:

Section	HNDA Analysis	Content
Section 1	Key Housing Market Drivers	Identification of key housing market drivers, including household formation, population and migration, housing affordability, including incomes, house prices, rent levels, access to finance and key drivers of the local and national economy.
Section 2	Housing Stock Profile and Pressures, Existing Need and Management Issues	Key outputs from this stage include: an analysis of the entire housing stock (owner occupied, private rented and all social) by, for example, size, condition, tenure and turnover; analysis of the LA's own stock, the location of areas where there is undersupply or low demand; opportunities for more effective use of the housing stock.
Section 3	Estimating Future Housing Need and Demand using the HNDA tool	The HNDA tool estimates overall future requirements (existing housing need and future additional households) divided into four tenure-based categories on the basis of estimates of housing affordability: (1) Owner occupiers, (2) Private renters, (3) Affordability Constraint, (4) Social renters.
Section 4	Specialist Provision	The fourth stage of the HNDA process addresses Specialist Provision to support independent living for people requiring more specialised types of housing or support needs, including accessible and wheelchair housing, housing for students, migrant workers or international protection applicants, supported housing for the elderly and traveller accommodation.

The analysis of demographic and housing affordability data and the conclusions drawn from it in Sections 1 and 3 of the HNDA are used to produce an estimate of total additional housing units required to meet existing and future housing need and a breakdown of tenure type.

The compilation of a comprehensive housing stock profile in Section 2 facilitates analysis of the options for meeting the identified need in Sections 1 and 3, such as adaptation of existing stock and rehabilitation of vacant stock, in addition to new build. Section 4 informs the choices to be made regarding provision for vulnerable groups in society within the overall tenure mix.

Section 1 – Key Housing Market Drivers

According to the *Guidance on the Preparation of a Housing Need and Demand Assessment* each local authority should identify the key demographics and economic trends expected over the period of the HNDA relevant to the authority that will impact on the local housing market, namely:

- Household formation and projections (population growth or decline, immigration, internal migration, trends in household size and household formation age).
- House prices and projected growth/decline.
- Rent levels and projected growth/decline.
- Loan to value mortgage rates, lending criteria and access to finance.
- Levels of economic activity.
- Employment rates and predicted employment growth or job losses.
- Income levels (gross earned income) and projected growth/decline.

This section will identify the key factors driving the local housing market in County Kerry and the analysis will help to understand local housing market dynamics and will also help to inform which demographic, economic and affordability trends will determine the scenarios within the HNDA.

Household Formation and Projections

Population

Census 2016 results show that Ireland’s population stood at 4,761,865, an increase of 173,613 (3.8%) since Census 2011. Kerry’s population in 2016 was 147,707, an increase of 2,205 (1.5%) since 2011. As the table below shows the level of growth experienced by the county is generally less than that of the State and the Region. In the 1911 Census Kerry’s share of the total population of the country was 5.1% but it has fallen since then to now stand at 3.1% of the total population, which is the lowest share that the population of the county has been of the state.

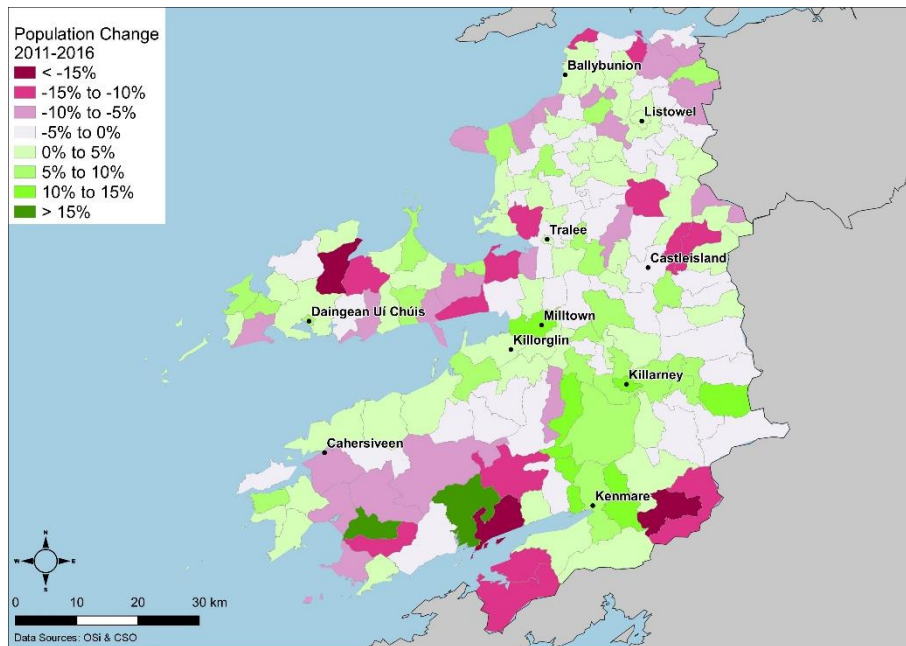
	1986	1991	1996	2002	2006	2011	2016
Kerry	124,159	121,894	126,130	132,527	139,835	145,502	147,707
% Change		-1.8%	3.5%	5.1%	5.5%	4.1%	1.5%
State	3,540,643	3,525,719	3,626,087	3,917,203	4,239,848	4,588,252	4,761,865
% Change	2.8%	-0.4%	2.8%	8.0%	8.2%	8.2%	3.8%
Southern Region	1,237,303	1,226,179	1,255,226	1,343,563	1,442,996	1,541,439	1,585,906
% Change		-0.9%	2.4%	7.0%	7.4%	6.8%	2.9%

Population 1986-2016 (CSO)

In terms of population distribution in the county, 54.6% live outside of the towns and villages, i.e. in the rural area. 45.4% therefore live in towns and villages, i.e. in the urban area. 35% of the urban population in the County is found in Tralee, with Killarney’s population making up 22%. Over half of the urban dwellers in the county therefore reside in Tralee and Killarney. Listowel is one third of the size of Killarney and the other main settlements of Castleisland, Kenmare, Killorglin and Daingean Uí Chúis are approximately half the size of Listowel.

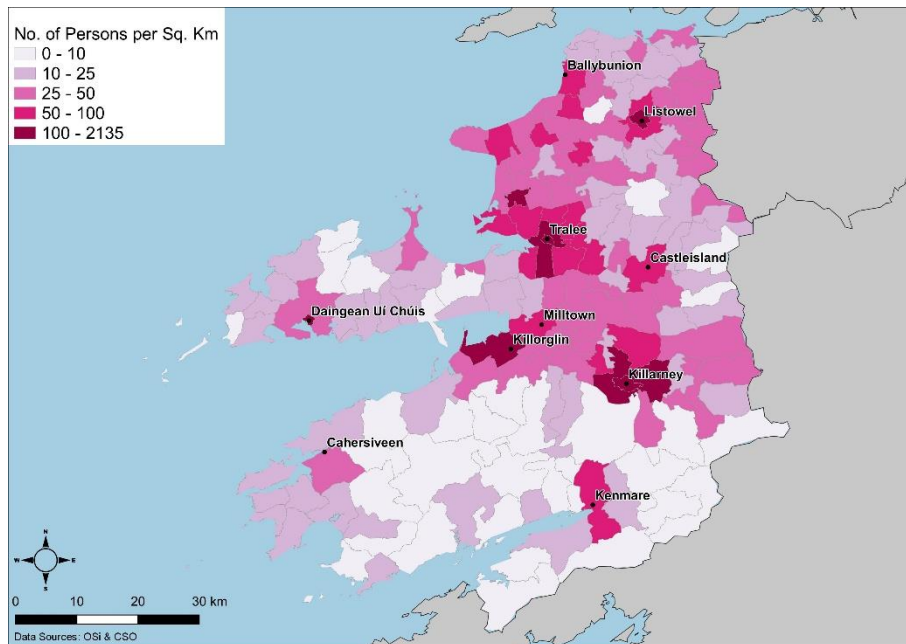
	2016 Population	Urban/Rural %
Tralee	23,691	45.4%
Killarney	14,504	
Listowel	4,820	
Castleisland	2,486	
Kenmare	2,376	
Killorglin	2,199	
Dingle/Daingean Uí Chúis	2,050	
Ballybunion	1,413	
Cahersiveen	1,041	
Milltown	928	
Villages	11,578	
Rural Area	80,621	54.6%
Total	147,707	

Population of Settlements 2016 (CSO)



Population Change 2011-2016 by ED

This map shows where there has been population growth or decline between 2011 and 2016 at ED level. The areas with growth are generally located in the centre of the county between Tralee and Killarney, with areas of decline on the periphery.



Population Density

Population density in the county shows that the population is concentrated between Killarney, Killorglin, Tralee and in the northern half of the County. The peninsulas of Iveragh and Beara show the lower densities of population.

Immigration

The Census gives information on the address of each individual 1 year before Census Day. 1,617 gave their address the year before as being somewhere else in Ireland and 1,939 gave their address as being outside of Ireland, a total of 3,556 therefore moved into Kerry. In 2011, 1,567 gave their address to be elsewhere in Ireland 1 year before Census and 1,208 gave their address as being abroad, a total of 2,775.

Internal Migration

In 2016, 4,699 people recorded that they had a different address 1 year before the Census and the corresponding figure for 2011 was 5,044. Of those that moved from other parts of the country, 565 moved from Cork, 343 from Dublin and 225 came from Limerick.

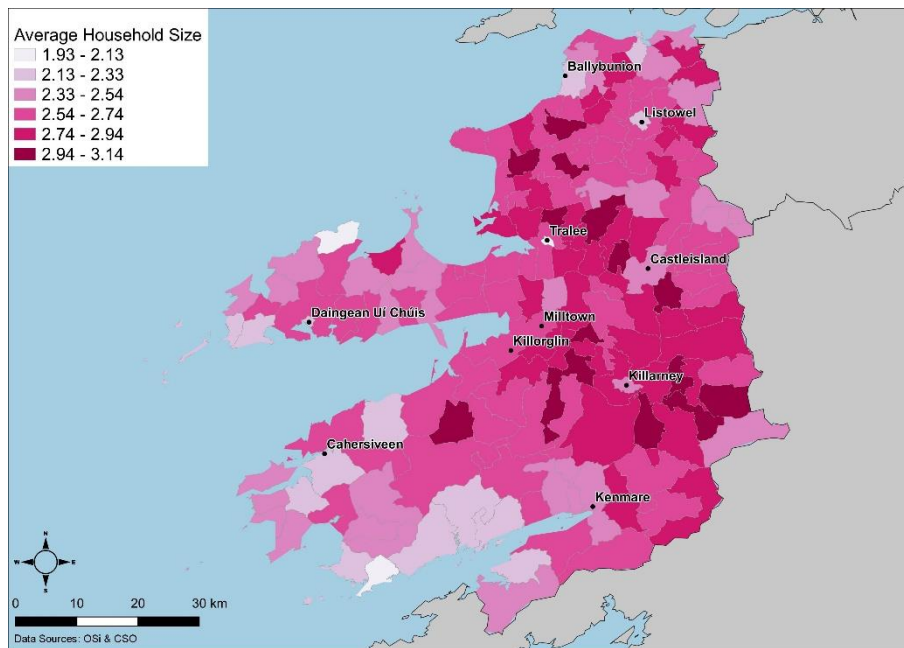
Household Size

In the State, the number of private households increased by 2.9% over the Census 2011-2016 with a growth of average household size from 2.73 persons to 2.75 persons which represents a reversal of the long-term decline in average household size in Ireland. With a growth rate of 2.2% over the same intercensal period, the number of private households in the county increased from 53,306 in 2011 to 54,493 in 2016. The average household size in Kerry decreased from 2.65 in 2011 to 2.6 in 2016, which continues a decreasing trend. The state's average household size increased marginally between 2011 (2.73) and 2016 (2.75). This continues the trend of the average household size in the county being lower than the state.

Households	2011	% of Total	2016	% of Total
1 person	14,038	26.3%	15,008	27.5%
2 person	15,543	29.2%	15,899	29.2%
3 person	8,964	16.8%	8,862	16.3%
4 person	7,981	15.0%	8,201	15.0%
5 person	4,489	8.4%	4,509	8.3%
6 person	1,698	3.2%	1,473	2.7%
7 person	426	0.8%	386	0.7%
8 or more persons	167	0.3%	155	0.3%
Total	53,306		54,493	

Number of Persons per Household (CSO)

As illustrated in the Table above, the pattern of family formation in Kerry is mostly characterised by two-person households (29.2%) followed by single-persons households (27.5%). The share that most types of household have of the total has remained static between 2011 and 2016, with the number of 1 person households exhibiting the only increase. The larger sized households (6 and 7 person) have declined.



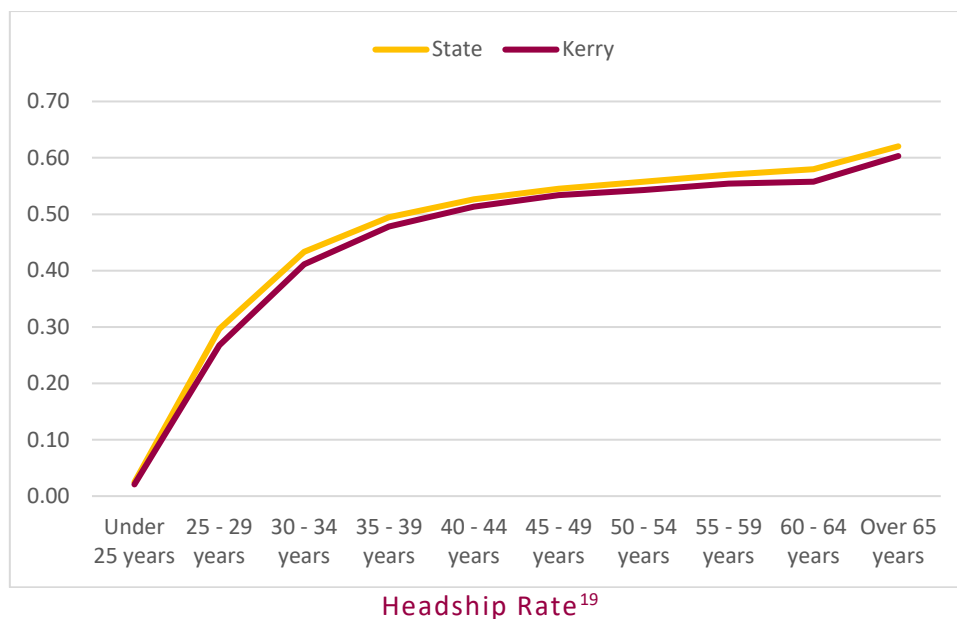
Average Household Size

The ED with the highest average household size is Tubrid, 3.14, with Tralee Rural having an average of 3.13. The lowest average household size is the ED of Killarney Urban, 1.95, with Listowel Urban being 2.07 and Tralee Urban being 2.1. Lower household sizes are therefore associated with the main towns in the county.

The spatial distribution of the average household size throughout the County represents the type of emerging demand in the housing market.

Household Formation Age

The headship rate provides one measure of the rate of household formation. The headship rate is the proportion of individuals in an age cohort that list themselves as “head of household”. Each household provides one reference person, thus an increase in the headship rate reveals an increase in the number of households. The headship rate is calculated as the number of private households in permanent housing units divided by the population, by five-year age cohort and local authority.



The graph shows that the headship rate in Kerry is lower than that of the state for all age categories, apart from the under 25 years category where they are the same, 0.02. Overall though the pattern shows a similar trend to that of the state.

House Prices

The Residential Property Price Index, July 2021 (CSO), showed that residential property prices (houses and apartments) increased by 8.6% nationally in the year to July. This compares to an increase of 6.9% in the year to June and a decrease of 0.7% in the twelve months to July 2020. Outside Dublin, house prices were up by 9.1% and apartment prices up by 14.6%. In the Southwest houses are showing a 5.3% annual increase between 2020 and 2021. The corresponding % for the state is 8.6%, house prices in the Southwest are therefore increasing at a lower rate than the country as a whole.

Monthly house price data is available from the CSO by dwelling status, type of buyer and four different statistics (volume, value, mean and median). Of these three different statistics, volume, mean and average have been expanded on. Mean prices are generally higher than median prices. This is because mean prices are often inflated by the sale of individual high value properties. Mean price and median price provide answers to two different questions. Mean price answers the question: What would be the common price of a group of properties if their value was shared equally amongst them? Median price answers the question: What price is paid by the typical buyer purchasing property in this group?

Volume of Sales

The number of dwellings that have been purchased between 2016 and 2020 shows a similar level of properties being sold each year, with 2020 being an exception due to the impact that Covid-19 has had on the property market. What has changed over this period of time is the value of these sales.

¹⁹ HNDA Data Sources

Year	Volume of Sales	Value of Sales (€m)
2016	1,228	185
2017	1,213	200.4
2018	1,230	218.5
2019	1,185	225.8
2020	1,068	212.4

Volume and Value of Sales in Kerry²⁰

Mean Price

Households paid a mean (average) price of €298,491 for a dwelling on the residential property market in 2020, in 2016 it was €249,610. The mean price in Dublin (€451,762) was the highest in any region or county. Outside of Dublin, Wicklow was the most expensive county with a mean price of €388,514. The mean price of a dwelling in Kerry for 2020 was €198,831, which is nearly €50,000 (32%) more than the mean price in 2016.

Year	Mean Price
2016	€150,635
2017	€165,243
2018	€177,608
2019	€190,560
2020	€198,831

Mean Price of Residential Properties Sold in Kerry²¹

At a lower level there is a range of mean prices across the Eircode areas in the county. Killarney's (V93) mean price in 2020 of €235,443 is €36,612 greater than the county's mean and Listowel's (V31) mean price in 2020 of €153,239 is €45,592 less than the county's mean. This is evidence of a disparity in prices across the county.

Eircode Area ²²	2016	2017	2018	2019	2020
V23: Cahersiveen	€148,874	€147,013	€156,034	€173,437	€178,757
V31: Listowel	€117,683	€128,468	€133,016	€150,105	€153,239
V92: Tralee	€127,199	€144,308	€161,418	€171,777	€182,412
V93: Killarney	€192,508	€207,297	€217,454	€228,139	€235,443

Mean Price by Eircode Area²³

Median Price

Households paid a median²⁴ price of €260,000 for a dwelling on the residential property market in 2020 for the State. The highest median price outside of Dublin (€385,000) was in Wicklow (€350,000), while the lowest median price was €110,000 in Leitrim and Roscommon. County Kerry's median price was €176,000 in 2020. The median price in Kerry has increased by €46,000 (35%) between 2016 and 2020.

Similar to the mean price when the prices are looked at by Eircode area there is a disparity across the areas. Killarney's median price is €220,000 compared to Cahersiveen/Listowel which have median prices of €150,000.

²⁰ <https://data.cso.ie/table/HPA05>

²¹ <https://data.cso.ie/table/HPA05>

²² V23: Cahersiveen includes the towns of Cahersiveen & Waterville, V31: Listowel includes the towns of Listowel & Ballybunion, V92: Tralee includes the towns of Tralee, Castleisland & Dingle, V93: Killarney includes the towns of Killarney, Killorglin, Kenmare, Milltown & Sneem

²³ <https://data.cso.ie/table/HPA04>

²⁴ The median is the middle number in a sorted list of numbers.

Year	Median Price
2016	€130,000
2017	€150,000
2018	€160,000
2019	€172,000
2020	€176,000

Median Price of Residential Properties Sold in Kerry²⁵

Eircode Area	2016	2017	2018	2019	2020
V23: Cahersiveen	€122,580	€140,000	€140,938	€170,000	€150,000
V31: Listowel	€103,750	€118,500	€130,000	€149,500	€150,000
V92: Tralee	€107,310	€130,000	€150,000	€155,000	€162,000
V93: Killarney	€170,000	€185,000	€195,000	€200,000	€220,000

Median Price by Eircode²⁶

Type of House Buyer

The type of buyer that has purchased residential dwellings between 2016 and 2020 show differences in the type of buyer in Kerry than in the state. 30% of dwellings are bought by first-time buyers in the State but in Kerry this figure is much lower at 21%. If the figures are looked at by Eircode then they replicate those shown at county level with the exception of V21: Cahersiveen where between 2016 and 2020 only 8% of homes bought were by first-time buyers which would be indicative of the socio-economic profile of this area.

An example of a 'Non-Occupier' would be a buy-to-let property. This type of buyer is disproportionately high relative to the state average and the number of first-time buyers being disproportionately lower than the state average. 3 out of every 10 properties sold in the county are not being occupied by the purchaser. With the level of tourism found across the county and the recent increase in short-term holiday lets, these non-occupier purchased properties may not be used for long-term permanent occupation.

	State		Kerry	
First-Time Buyer Owner-Occupier	63,371	30.1%	1,262	21.3%
Former Owner-Occupier	109,784	52.2%	2,877	48.5%
Non-Occupier	37,356	17.7%	1,791	30.2%
Total	210,511		5,930	

Volume of Sales by Type of Buyer 2016-2020²⁷

Property Price Register

The Property Price Register²⁸ for Kerry has been analysed in order to identify at a local level if there are issues of affordability that are masked by the County figures and by Eircode figures which also cover a large area. The areas of Killarney, Dingle and Kenmare have been analysed and compared to the county. This analysis is not specific to the respective towns and would include properties sold in the general area.

Killarney and Dingle show consistently higher mean prices than the figure for the county as a whole. Prices in Kenmare are also higher than the county but to a lesser degree. Higher house prices in these areas results in an affordability issue in these towns.

²⁵ <https://data.cso.ie/table/HPA05>

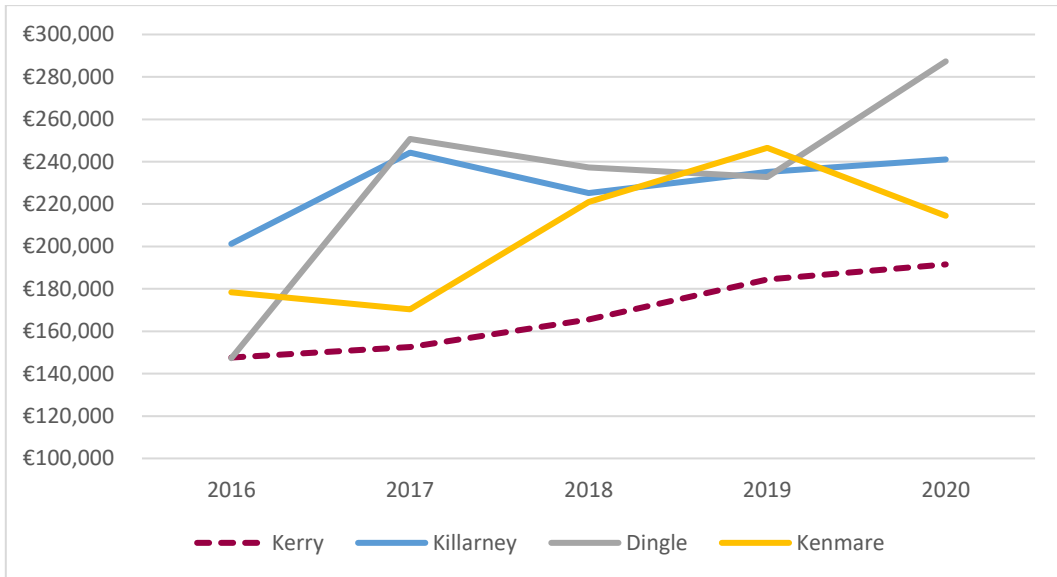
²⁶ <https://data.cso.ie/table/HPA04>

²⁷ <https://data.cso.ie/table/HPA03>

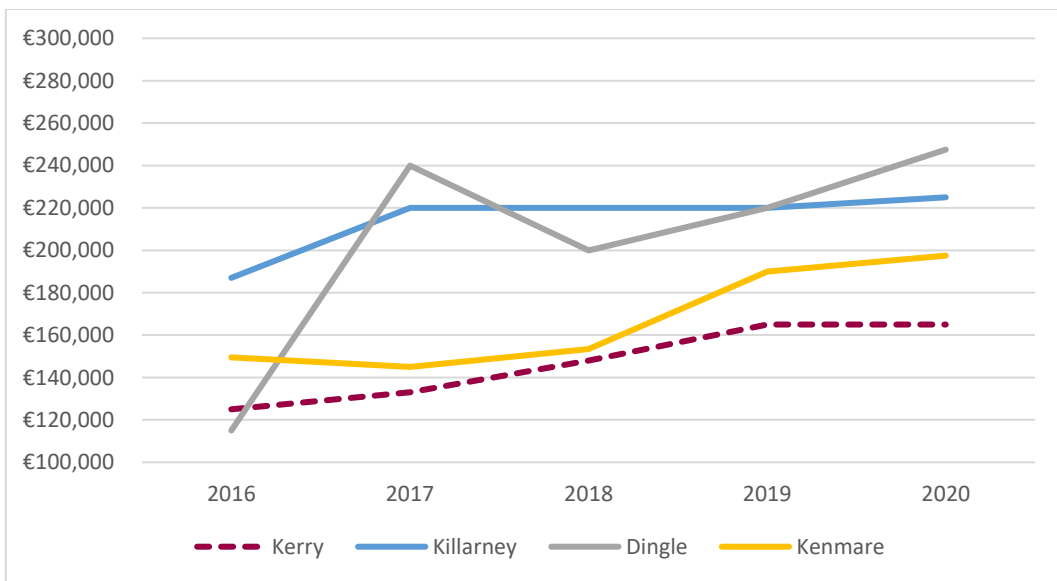
²⁸ <https://www.propertypriceregister.ie/>

	Mean	Median
Kerry	€167,738	€147,500
Killarney	€228,953	€215,000
Dingle	€231,664	€203,380
Kenmare	€205,779	€166,000

Residential Property Price Register Mean/Median Prices 2016-202



Residential Property Price Register 2016-2020 – Mean Price



Residential Property Price Register 2016-2020 – Median Price

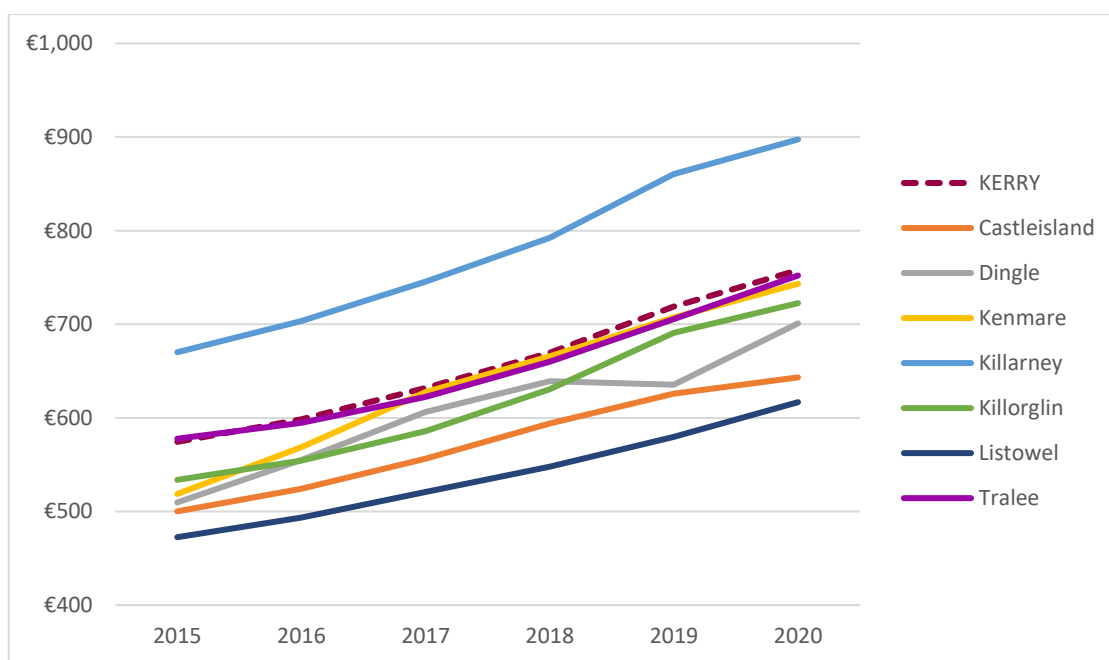
Rent Levels

On an annualised basis, rents grew by 2.7 per cent in the fourth quarter of 2020. This growth rate is higher than that of the previous quarter. The national standardised average rent stood at €1,256 in Q4 2020, equal to its level in the previous quarter. There has been a decline in the number of tenancies registered with the RTB in Q4 2020 compared to the previous quarter. Traditional seasonal patterns are often evident between the third and the fourth quarter of every year in line with changing market activity.

The economic context is critical to determining the drivers of rental inflation in Ireland. At present, economic developments remain tied completely to the spread of Covid-19, the associated restrictions on economic and social life and the changes in behaviour of households and enterprises in reaction to the pandemic. The period Q4 2020 was a quarter in which the Irish economy experienced a lockdown followed by a reopening, as there was a general relaxation of the public health measures in advance of Christmas.

	2015	2016	2017	2018	2019	2020
KERRY	€574	€599	€632	€670	€719	€758
Castleisland	€500	€524	€557	€594	€626	€643
Dingle	€510	€555	€606	€639	€635	€701
Kenmare	€519	€569	€628	€666	€707	€743
Killarney	€670	€704	€745	€792	€860	€897
Killorglin	€534	€554	€586	€631	€691	€723
Listowel	€473	€493	€521	€548	€580	€617
Tralee	€578	€595	€622	€660	€706	€752

RTB Average Monthly Rent Report (all property types)²⁹



Average Monthly Rents

The average monthly report as shown in the table above and illustrated in the graph show that all of the towns listed apart from Killarney are below the county average. Killarney’s rent is significantly higher than all other towns. This is reflected in its designation as a Rent Pressure Zone.

²⁹ <https://data.cso.ie/table/RIA02>

	2015	2016	2017	2018	2019	2020
Detached house	€587	€615	€644	€679	€723	€757
Semi detached house	€606	€632	€658	€699	€749	€777
Terrace house	€561	€581	€616	€641	€697	€740
Apartment	€556	€576	€622	€663	€720	€769
Other flats	€384	€402	€436	€460	€493	€532
All property types	€574	€599	€632	€670	€719	€758

RTB Average Monthly Rent Report (by property type)³⁰

This table presents the average monthly rent for the county by property type. The average rent in 2020 is similar across all property types with the exception of other flats. Within the types the average monthly rent varies in different parts of the county. For detached houses the average rent in 2020 for Killarney was €912 but in Listowel it was €638. Semi-detached houses saw the highest rent being paid in Killarney at €935 with Listowel being €639. The average monthly rent in 2020 for an apartment in Killarney was €866 and in Listowel it was €559. Other parts of the county (where figures are given) ranged between Killarney and Listowel rents.

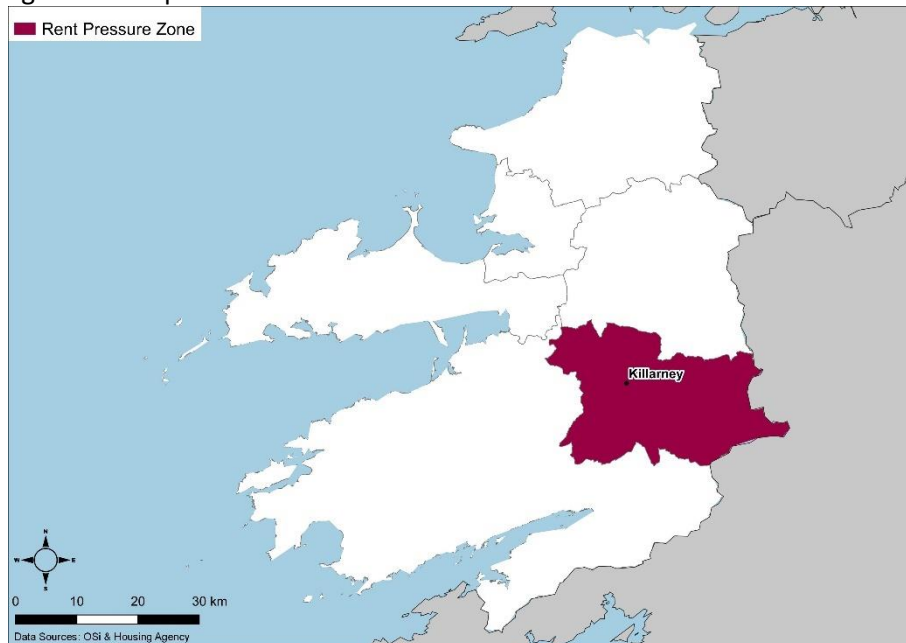
	Standardised Average Rent Q4 2020	Standardised Average Rent Q3 2020	Q-o-Q Change (%)	Standardised Average Rent Q4 2019	Y-on-Y Change (%)
Kerry	802.74	810.88	-1.0	780.88	2.8

RTB Rent Index³¹

Rent Pressure Zones

Rent Pressure Zones are located in parts of the country where rents are highest and rising, and where households have the greatest difficulty finding affordable accommodation. A Rent Pressure Zone is a designated area where rents cannot be increased by more than 4% per annum.

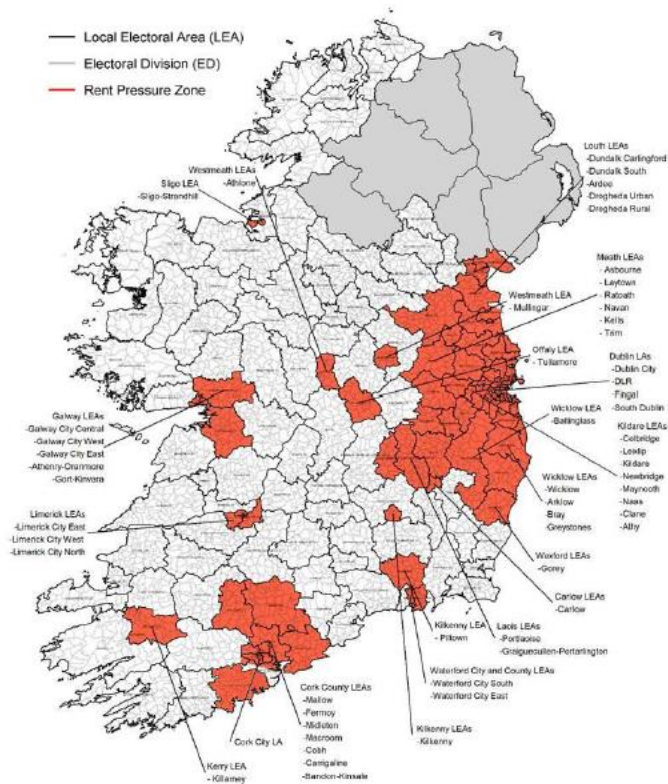
Killarney is amongst the local electoral areas identified as Rent Pressure Zones throughout the County and received this designation in April 2020.



Killarney Rent Pressure Zone

³⁰ <https://data.cso.ie/table/RIA02>

³¹ https://www.rtb.ie/images/uploads/general/RTB_Rent_Index_Report_Q4_2020_3.pdf



Designated Rent Pressure Zones – September 2020³²

This map of Ireland shows that Rent Pressure Zones are generally found in the Greater Dublin Area, and around the cities of Cork, Limerick, Galway and Waterford. The designation of Killarney as a Rent Pressure Zone is for reasons other than those associated with housing pressures surrounding the cities.

Loan to Value Mortgage Rates Mortgage Market Review

In February 2015, the Central Bank made Regulations to set limits on the size of housing loans made by the commercial lenders that it regulates, it set limits on size of mortgages that consumers can borrow to purchase a home. Following an evaluation and consultation process, revised limits took effect from 1st January 2017, under further Regulations. A second annual review was carried out in 2017. Following this review, the Central Bank made new Regulations, which take effect from 1st January 2018. The measures used set limits on size of mortgages that consumers can borrow through the use of loan-to-value (LTV) and loan-to-income (LTI) limits. As a result of the 2020 review of the mortgage measures, the Central Bank has judged that the measures - as currently designed and calibrated - continue to meet their objectives and will remain unchanged in 2021.

³² <https://www.gov.ie/en/publication/85110-rent-pressure-zones/#rent-pressure-zone-maps>



Central Bank Mortgage Measures

Loan-to-Income limit (LTI)

The LTI limit restricts the amount of money you can borrow to a maximum of 3.5 times your gross income. For example, a couple with a combined income of €100,000 you can borrow up to a maximum of €350,000.

Banks and other lenders have the freedom to lend a certain amount above these limits. In any one calendar year they can give an allowance to:

- Up to 20% of the value of mortgages to first-time buyers.
- Up to 10% of the value of mortgages to second and subsequent buyers

Loan-to-Value limit (LTV)

The LTV limit requires you to have a minimum deposit before you can get a mortgage. The size of this deposit depends on what category of buyer you are.

- First-time-buyers need to have a minimum deposit of 10%
- Second and subsequent buyers need to have a minimum deposit of 20%
- Buy-to-let buyers need to have a minimum deposit of 30%

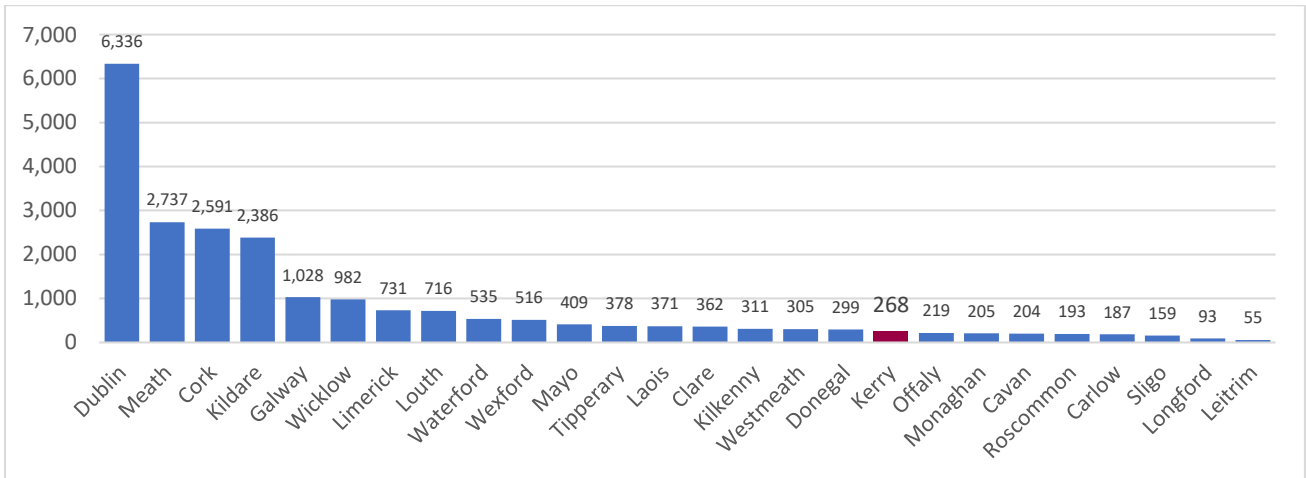
Banks and other lenders have the freedom to lend a certain amount above these limits. In any one calendar year they can give an allowance to:

- Up to 5% of the value of mortgages to first time buyers
- Up to 20% of the value of mortgages to second and subsequent buyers
- Up to 10% of the value of mortgages to buy-to-let buyers

Help to Buy Scheme

The Help to Buy (HTB) incentive is a scheme for first-time property buyers. It will help with the deposit needed to buy or build a new house or apartment. The applicant must buy or build the property to live in as their home.

Up to November 2020, since the beginning of the scheme in March 2017, 268 applications had been made in Kerry.



Cumulative HTB totals by county - November 2020³³

Levels of Economic Activity

New Dwelling Completions

In the last ten years, 2014 was the low point in terms of new houses constructed. Since then there has been a year-on-year increase, with the last two years showing larger increases, with 2020 showing the highest number of dwelling completions in recent years despite the difficulties associated with construction due to Covid-19.

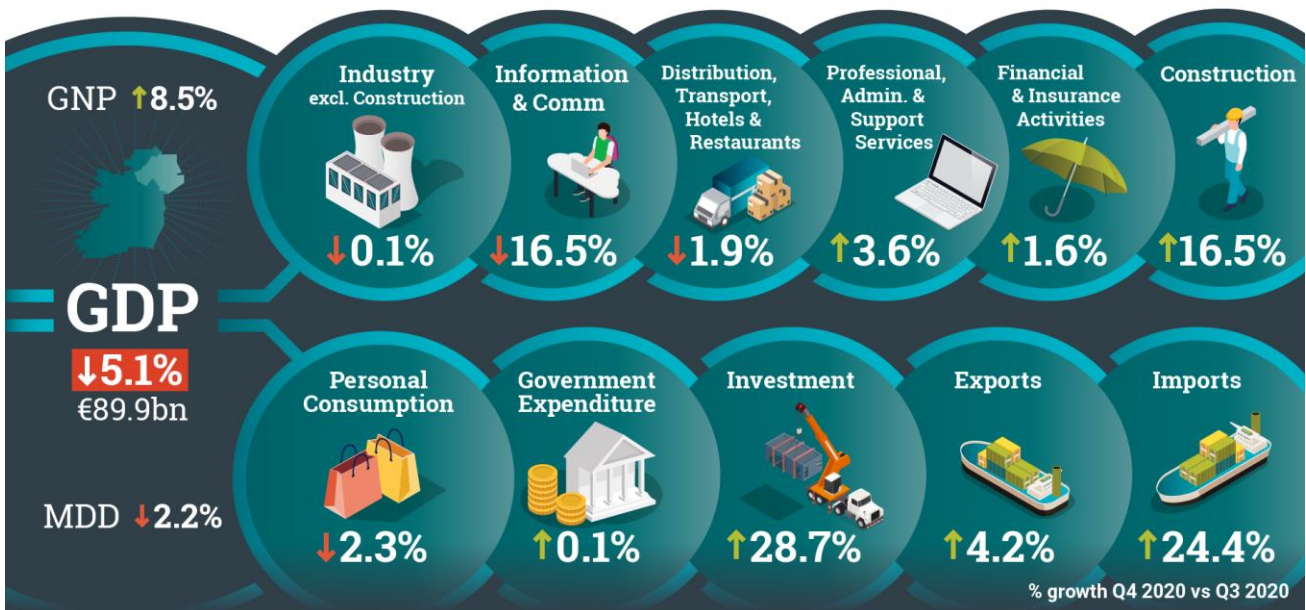
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single house	240	185	172	147	158	188	211	199	230	225
Scheme house	33	7	16	29	34	55	68	170	190	294
Apartment	12	26	6	2	0	11	27	27	17	55
Total	285	218	194	178	192	254	306	396	437	574

New Dwelling Completions by Type of Construction³⁴

³³ HNSA Data Sources

³⁴ <https://data.cso.ie/table/NDQ06>

Quarterly National Accounts Q4 2020



Quarterly National Accounts Q4 2020 Summary³⁵

Preliminary estimates indicate that Gross Domestic Product (GDP) in volume terms increased by 3.4% for the year 2020. GNP showed an increase of 0.6% in 2020 over 2019.

The Irish economy has seen nearly a decade of sustained growth, with an improving picture in the Irish labour market, increases in employment and reductions in unemployment and increased overall economic activity. However, in light of the recent COVID-19 pandemic, an unusual level of uncertainty is triggered by the unprecedented consequences on the overall economy and also the housing market.

The general picture of steady growth for Ireland is likely to characterise developments through the coming years. The Irish economy registered strong growth in recent years with GDP increasing by almost 6% in 2019. While certain multi-national related transactions are distorting the headline figures, the large increase in taxation receipts and the continued strong performance of the Irish labour market means the underlying economy is performing well.

Gross Value Added

Gross Value Added (GVA) is a measure in economics of the value of goods and services produced in an area, industry or sector of an economy. It is generally regarded as the best measure of the sum of economic activity within an area. Gross Value Added (GVA) is conceptually the same aggregate as Gross Domestic Product (GDP). They both measure the added value generated in an economy by the production of goods and services, with the difference that GDP is measured after including product taxes (i.e. excise duties, nondeductible VAT, etc) and deducting product subsidies, while GVA is measured prior to adding product taxes but includes product subsidies.

The table below shows GVA figures between 2014 and 2018. It is important to highlight that the GVA figures consistently increased throughout the surveyed years for the State. The figures for the Southern Region show

³⁵ <https://www.cso.ie/en/releasesandpublications/ep/p-na/quarterlynationalaccountsquarter42020/>

that the GVA per person was less in 2014 than the state but since 2015 it has been higher. The Region does include the cities of Cork, Limerick and Waterford, which would mean that the GVA is not spread equally across the region.

	2014	2015	2016	2017	2018
State	€38,232	€52,070	€52,929	€58,345	€62,906
Southern Region	€35,235	€66,288	€61,567	€70,378	€78,460

Gross Value Added (GVA) per person at Basic Prices³⁶

Number of People Employed by Industry

The next table shows the proportion of people employed by broad industrial group for 2011 and 2016 in County Kerry. The majority of the population in the county work in retail, health and accommodation/food services.

The agriculture, forestry and fishing industry has seen a fall of 10% between 2011 and 2016. Only three groups showed a fall in numbers employed, but that 10% decrease in the agriculture sector refers to nearly 550 people. The largest group, wholesale and retail trade, remained static over the period. Other industrial groups with larger numbers employed in them did show an increase between 2011 and 2016, with the accommodation and food services group increasing by 17.6%.

³⁶ <https://data.cso.ie/table/RAA06>

	2011	% of at work 2011	2016	% of at work 2016	Change 2011 - 2016	% Change 2011 - 2016
Wholesale and retail trade; repair of motor vehicles and motorcycles	8,205	14.7%	8,250	13.5%	45	0.5%
Human health and social work activities	6,226	11.2%	6,839	11.2%	613	9.8%
Accommodation and food service activities	5,483	9.8%	6,450	10.5%	967	17.6%
Manufacturing	5,033	9.0%	5,782	9.4%	749	14.9%
Industry not stated	3,444	6.2%	5,380	8.8%	1,936	56.2%
Education	4,864	8.7%	5,215	8.5%	351	7.2%
Agriculture, forestry and fishing	5,461	9.8%	4,913	8.0%	-548	-10.0%
Construction	3,135	5.6%	3,439	5.6%	304	9.7%
Public administration and defence; compulsory social security	2,994	5.4%	2,945	4.8%	-49	-1.6%
Professional, scientific and technical activities	2,087	3.7%	2,368	3.9%	281	13.5%
Administrative and support service activities	1,598	2.9%	1,791	2.9%	193	12.1%
Financial and insurance activities	1,744	3.1%	1,697	2.8%	-47	-2.7%
Transportation and storage	1,415	2.5%	1,602	2.6%	187	13.2%
Other service activities	1,194	2.1%	1,225	2.0%	31	2.6%
Information and communication	1,020	1.8%	1,159	1.9%	139	13.6%
Arts, entertainment and recreation	883	1.6%	1,009	1.6%	126	14.3%
Electricity, gas, steam and air conditioning supply	372	0.7%	460	0.8%	88	23.7%
Water supply; sewerage, waste management and remediation activities	230	0.4%	280	0.5%	50	21.7%
Real estate activities	202	0.4%	212	0.3%	10	5.0%
Mining and quarrying	121	0.2%	121	0.2%	0	0.0%
Activities of households as employers producing activities of households for own use	55	0.1%	79	0.1%	24	43.6%
Activities of extraterritorial organisations and bodies	1	0.0%	6	0.0%	5	500.0%
Total at work	55,767		61,222		5,455	9.8%

Kerry's Labour Force by Broad Industrial Group 2011 & 2016³⁷

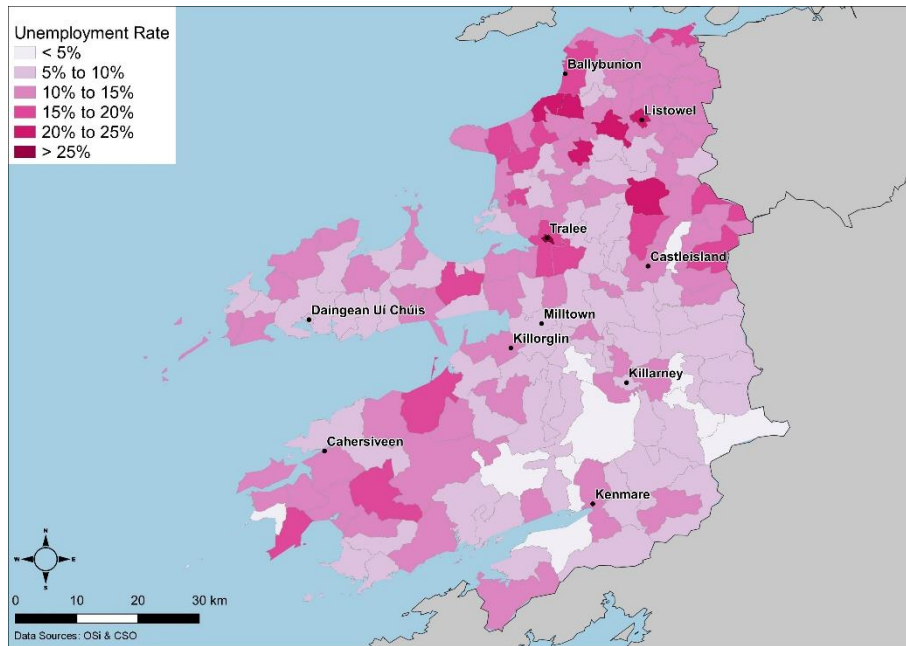
³⁷ <https://data.cso.ie/table/EB027>

Employment Rates

The table below shows that in 2016 the unemployment rate in Kerry was just below the national rate, and this is a trend that is reflected in previous Census. The projected rate for the future from the ESRI shows the unemployment rate for the county being the same as the national figure. When compared to other counties, in 2036, Kerry is projected to have the 7th lowest unemployment rate.

	2001	2006	2011	2016	2021	2026	2031	2036
State	4.7%	4.8%	15.4%	8.4%	5.3%	5.3%	5.3%	5.3%
Kerry	4.8%	4.9%	15.8%	8.1%	5.3%	5.3%	5.3%	5.3%

Unemployment rates and projections from the CSO and the ESRI (projected)³⁸



Unemployment Rate 2016 by ED (CSO)

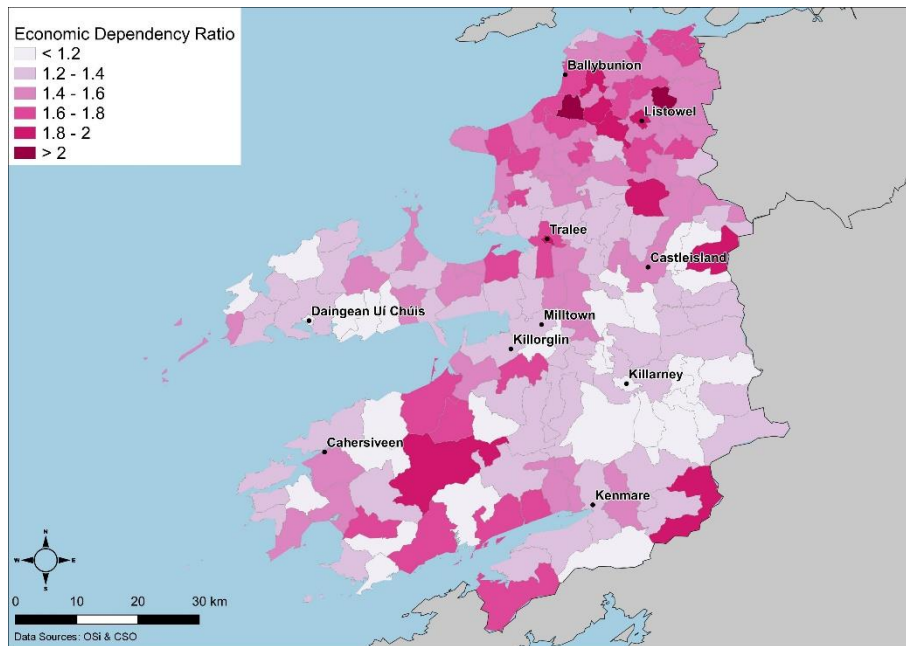
The map shows the unemployment rate of EDS around the county. The central part of the county between Tralee-Killarney-Killorglin, would show lower rates of unemployment compared to parts of the Iveragh Peninsula and North Kerry.

Economic Dependency Ratio

The Economic Dependency Ratio (EDR) is the ratio of the total economic inactive population to those at work. For Kerry the ratio signifies that for every economically active person there are 1.4 economically inactive people in 2016. A rise in economic dependency puts increased burden on the economically productive part of the population to maintain, pensions and other social transfers of the economic dependents. The EDR was 1.6 in 2011, so has therefore improved.

For every one person working there are up to two inactive people in the EDs of Listowel Urban, Cloontubbrid and Ballyduff, all of which are in North Kerry. There is an EDR of less than one in Muckcross, Crinny, Sneem and An Daingean EDs.

³⁸ HNDA Data Sources



Economic Dependency Ratio by ED

Income Levels

Social Class

Kerry has less people classed as Professional Workers and Managerial and Technical than the state.

	Professional workers	Managerial and technical	Non-manual	Skilled manual	Semi-skilled	Unskilled	All others gainfully occupied and unknown
State	8.1%	28.1%	17.6%	14.1%	10.5%	3.6%	18.0%
Southern Region	7.6%	26.7%	17.6%	14.8%	11.5%	3.8%	17.9%
Kerry	6.3%	25.3%	18.2%	15.7%	11.3%	3.7%	19.6%

Social Class, Census 2016 (CSO)

Household Income

Household incomes are a primary factor in determining overall housing affordability levels. Compared to other local authorities, the income estimates in the table below for Kerry would be at the lower end of the table.

	Decile - Annual	Decile - Weekly
Lowest 10% below	€13,191	€253
20%	€19,197	€368
30%	€25,588	€491
40%	€32,364	€621
50%	€40,172	€770
60%	€49,409	€948
70%	€61,786	€1,185
80%	€79,018	€1,515
Highest 10% above	€101,105	€1,939

Income Estimates by Decile - 2019³⁹

³⁹ HNDA Data Sources

It is also possible to compare disposable income in the county to that of the region and state. This comparison shows that disposable income is less in Kerry than the state and the region.

	2013	2014	2015	2016	2017	2018
State	€17,921	€18,109	€18,743	€19,429	€20,578	€21,270
Southern Region	€17,688	€17,736	€18,232	€18,736	€19,761	€20,383
South-West	€17,633	€17,648	€18,053	€18,806	€19,865	€20,684
Kerry	€16,023	€16,261	€16,667	€17,852	€18,793	€18,557

Disposable Income per Person⁴⁰

Key Issues

Area of interest	Key Issues Identified
Demographic issues for the local housing market	<ol style="list-style-type: none"> 1. Population increase lower than the state. 2. Population concentrated in the centre and north of the County. 3. Lower average household size than the state.
Affordability issues for the local housing market	<ol style="list-style-type: none"> 1. Lower levels of disposable income 2. Higher levels of rent in parts of the county. 3. Increasing price of houses.
Economic issues for the local housing market	<ol style="list-style-type: none"> 1. Higher levels of unemployment in parts of North Kerry. 2. Distance from cities of Cork & Limerick. 3. Numbers employed in seasonal tourism.

⁴⁰ <https://data.cso.ie/table/CIA02>

Section 2 – Housing Stock Profile, Pressures & Management

The HNDA process requires that a profile of all existing housing stock (owner occupied, private rented, social rented, vacant, etc.) be prepared in each local authority area. This housing stock profile should also include housing stock pressures and management issues, for example; overcrowding, obsolescence, vacancy, dwellings requiring upgrade or renovation, etc.

A Housing Stock Profile should:

- Consider stock in terms of size, type, condition, occupancy (overcrowding and under occupancy), voids, tenure type and location.
- Consider stock pressures and stock that will no longer be suitable for use due to type, location or condition.
- Identify what existing stock is available to meet local housing need and identify any under supply or surplus of housing types.
- Show where existing housing stock is pressured and could be managed differently to meet housing needs.
- Identify where housing needs could be met through better use of existing stock.

Housing Stock

Census 2016 recorded a total housing stock of 74,094 compared to 74,747 in 2011, the total housing stock therefore decreased by 1%, but over the same period the number of occupied houses increased from 53,753 to 54,891 houses, a 2% increase.

	2011	2016
Occupied	53,753	54,891
Temporarily absent	1,275	1,456
Unoccupied holiday homes	8,202	8,056
Other vacant dwellings	11,517	9,691
Total Housing Stock	74,747	74,094

Housing Stock⁴¹

Since 2016, there has been a sustained rise in the number of residential units completed. The table below indicates that the housing stock has increased by 1,967 units during the period 2016-2020. The number of 'scheme houses' completed since 2018 has increased year-on-year which would indicate that housing estates are now being developed, there would have been very limited development of this type in years prior to this. The number of apartments is low relative to houses, and 2020 saw a large increase in the number of apartments completed, but they still only accounted for 9.5% of units.

	2016	2017	2018	2019	2020	Total
Single house	188	211	199	230	225	1,053
Scheme house	55	68	170	190	294	777
Apartment	11	27	27	17	55	137
Total	254	306	396	437	574	1,967

New Dwelling Completions by Type of Construction⁴²

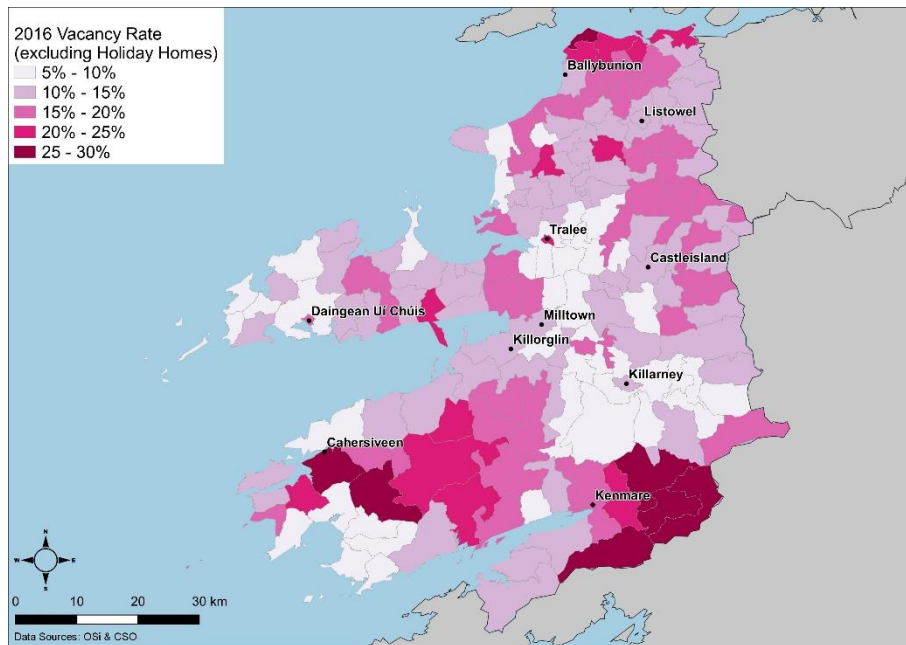
⁴¹ <https://data.cso.ie/table/E1068>

⁴² <https://data.cso.ie/table/NDQ06>

Vacancy

Census 2016 data shows that there were 9,691 vacant units (this figure excludes vacant holiday homes) in the county in 2016.

By excluding the holiday homes and exploring the vacant dwellings within the County, as it is illustrated in the map below, it is evident that most of the vacant dwellings are located in the south and north of the county, the more peripheral parts. The lower vacancy rates are found around Tralee and Killarney. The areas of low vacancy on the coast north of Tralee, the tip of the Dingle Peninsula, and the southwestern part of the Iveragh Peninsula, would correspond to areas with high numbers of holiday homes.



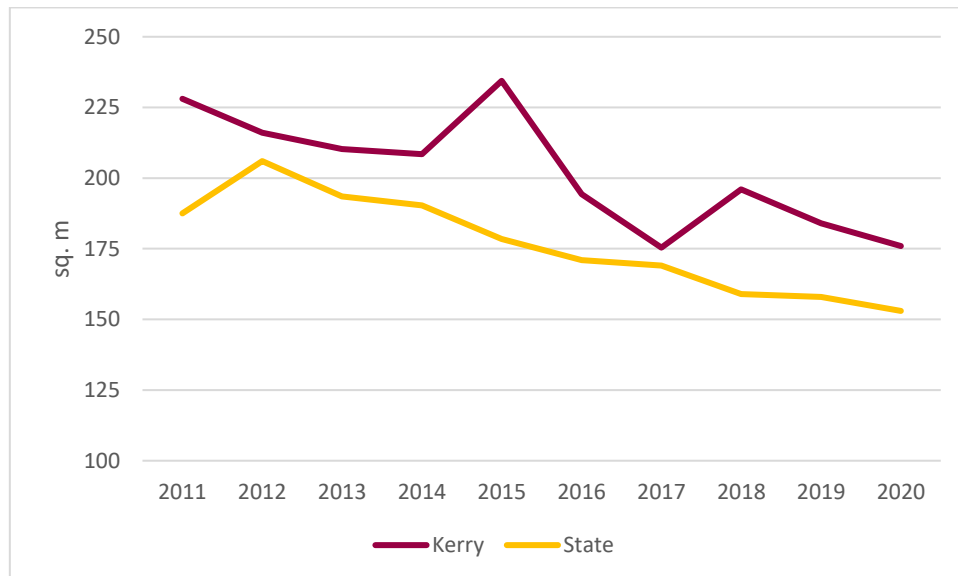
Vacancy Rate (excl. Holiday Homes) 2016, CSO

The change in overall vacancy rate between 2011 and 2016 shows that the majority of EDs showed a decrease in vacancy. Those where the vacancy rate increased are located in the centre of the Iveragh Peninsula, between Tralee and Listowel, and near Castleisland. There would be some correlation between population decline and an increase in vacancy in these areas. It should also be noted that some coastal areas exhibited a decline in the vacancy rate and a decline in population at the same time.

		2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Kerry	House	228	216.1	210.3	208.5	234.4	194.3	175.4	196	184	176
	Apt.	102.3	99.4	73.8	95.1	66.7	0	101.1	101	94	83
State	House	187.5	206	193.5	190.3	178.4	171	169.1	159	158	153
	Apt.	103.2	93	103	88.3	95.2	91.1	85.9	87	80	75

Average Floor Area per Unit (m²)⁴³

This graph tracks how the average permitted floor area of houses has decreased between 2011 and 2020. The state's average shows a consistent decrease but the size of houses in Kerry compared to the state has fluctuated more, with an overall decrease in size between 2011 and 2020.



Average House Floor Area⁴⁴

Type

As summarised in the table below, housing in Kerry is dominantly characterised by houses/bungalows (94%), and that apartments comprise less than 5% of the housing market in the County. The share that houses has of the total is not surprising given the rural characteristics of the County. These figures relate to occupied households only and therefore do not reflect the nature of vacant houses.

	House/Bungalow	Flat/Apartment	Bed-Sit	Caravan/ Mobile home	Not stated	Total
Kerry	50,951	2,556	61	205	720	54,493

Private Households by Type of Accommodation 2016 (CSO)

Of the 50,951 households in the county that reside in houses the following table gives a breakdown of house type. 70% of houses are detached.

House Type	Number	%
Detached	35,667	70
Semi-detached	10,232	20
Terraced	5,052	10

Type of House 2016⁴⁵

⁴³ <https://data.cso.ie/table/BHA02> & <https://data.cso.ie/table/BHA12>

⁴⁴ <https://data.cso.ie/table/BHA02> & <https://data.cso.ie/table/BHA12>

⁴⁵ <https://data.cso.ie/table/E1015>

Condition

The year that houses were built may give an indication of house condition. 28% of housing was built since 2001, 27% was built between 1981 and 2000, and 20% was built before 1981. The number of older houses would give an indication regarding what level of improvement/retrofitting may be required to bring houses up to modern living and energy standards.

Pre 1919	1919 - 1945	1946 - 1960	1961 - 1970	1971 - 1980	1981 - 1990	1991 - 2000	2001 - 2010	2011 or Later	Not stated
4,027	3,487	3,719	3,324	7,161	6,484	7,903	14,185	1,049	2,949
7%	6%	7%	6%	13%	12%	15%	26%	2%	5%

Permanent private households by year built, Kerry (CSO)

Another measure of condition would be BER ratings. A Building Energy Rating (BER) certificate rates your home's energy performance on a scale between A and G. A-rated homes are the most energy efficient while G-rated are the least energy efficient. 30,127⁴⁶ domestic buildings in Kerry have a BER rating. This represents ratings for approximately 40% of the total housing stock. 36% of buildings have a C rating with 49% of buildings having a rating of D or worse. By improving the energy efficiency of buildings, it may also improve their condition.

BER Rating	A	B1	B2	B3	C1	C2	C3	D1	D2	E1	E2	F	G
%	4	2	3	7	11	12	13	13	11	7	5	5	8

BER Certificates by Rating, Kerry (Q2 2021)⁴⁷

Occupancy

In more people per room in a household, the more likely that property is subject to overcrowding. In 2011 54 households had 3 or more persons per room, with this number decreasing in 2016 to 33. The figures for 1.5-2, 2-2.5 and 3.5-3 persons per room, all increased between 2011 and 2016.

	2011		2016	
	State	Kerry	State	Kerry
All households	1,649,408	53,088	1,697,665	54,288
Less than 0.5 persons per room	743,244	26,145	729,012	26,416
Greater than 0.5 but less than 1 person per room	646,225	19,693	644,438	19,377
Exactly 1 person per room	119,614	3,310	135,149	3,537
Greater than 1 but less than 1.5 persons per room	36,607	1,105	45,545	1,176
Greater than 1.5 but less than 2 persons per room	20,819	468	26,489	631
Greater than 2 but less than 2.5 persons per room	12,749	234	17,572	288
Greater than 2.5 but less than 3 persons per room	1,283	20	3,310	45
3 or more persons per room	2,539	54	2,097	33
Not Stated	66,328	2,059	94,053	2,785

Persons per Room⁴⁸

⁴⁶ <https://www.cso.ie/en/releasesandpublications/er/dber/domesticbuildingenergyratingsquarter22021/>

⁴⁷ <https://www.cso.ie/en/releasesandpublications/er/dber/domesticbuildingenergyratingsquarter22021/>

⁴⁸ <https://data.cso.ie/table/E1080>

Those with a ratio of greater than 1 are considered to be overcrowded.

	Ratio Greater than 1							Total
	< 0.5	0.5 - 1	1 - 1.5	1.5 - 2	2 - 2.5	2.5 - 3	3 or more	
Total	3,191	14,781	3,729	631	197	33	45	22,607
Married Couple with children	2,408	10,638	2,323	358	115	22	28	15,892
Cohabiting couple with children	121	1,170	467	92	24	<6	<6	1,882
One Parent Mother with children	293	1,238	326	52	14	<6	<6	1,928
One Parent Father with children	58	170	33	6	0	<6	<6	268
Married Couple with other persons	112	198	32	12	<6	<6	0	356
Cohabiting couple with other persons	18	56	21	9	<6	<6	0	107
Married Couple with children and other persons	39	435	183	46	11	<6	<6	717
Cohabiting couple with children and other persons	<6	<45	<40	8	<6	<6	<6	90
One Parent Mother with children and other persons	45	234	64	15	<6	<6	0	364
One Parent Father with children and other persons	13	39	19	<6	<6	<6	<6	<80
2 family units with/without other persons	10	234	134	21	20	<6	<6	421
3 or more family units with/without other persons	<6	<6	<6	<6	0	<6	0	<6
households comprised of related persons only	24	116	36	<6	<6	<6	<6	183
households comprised of unrelated persons only	46	212	52	<6	<6	<6	<6	318

Households that contain 3 or more usual residents and where number of residents exceeds number of rooms⁴⁹

Voids & Obsolescence

A void is any property that is untenanted for a period of time. In 2019, works were carried out on 117 vacant properties by Kerry County Council, and in 2018, works to 125 houses were funded through the Voids Programme. The aim of this programme is to return vacant properties to productive use in order to meet the needs of qualified housing applicants.

The issue of obsolescence can also be considered, an obsolescent dwelling is one that is uninhabitable and unused. This is calculated by comparing the change in housing stock between Census and subtracting this figure from the number of new dwelling completions over the same time period.

	Obsolescence	Per year	Obsolescence rate
State	20,520	4,104	0.2%
Kerry	1,700	340	0.5%

Obsolescence 2011-2016⁵⁰

⁴⁹ HNDA Data Sources

⁵⁰ HNDA Data Sources

Obsolescence can occur for a number of reasons. These include neglect, financial constraints, regulation changes, family disputes and lack of awareness. This latter point is particularly attributable to properties with overseas owners.

The rate of obsolescence is higher in Kerry than the state’s rate of obsolescence. Kerry shares a rate of 0.5% with Longford, Roscommon and Sligo, and it is the highest rate amongst the local authorities.

Tenure Type

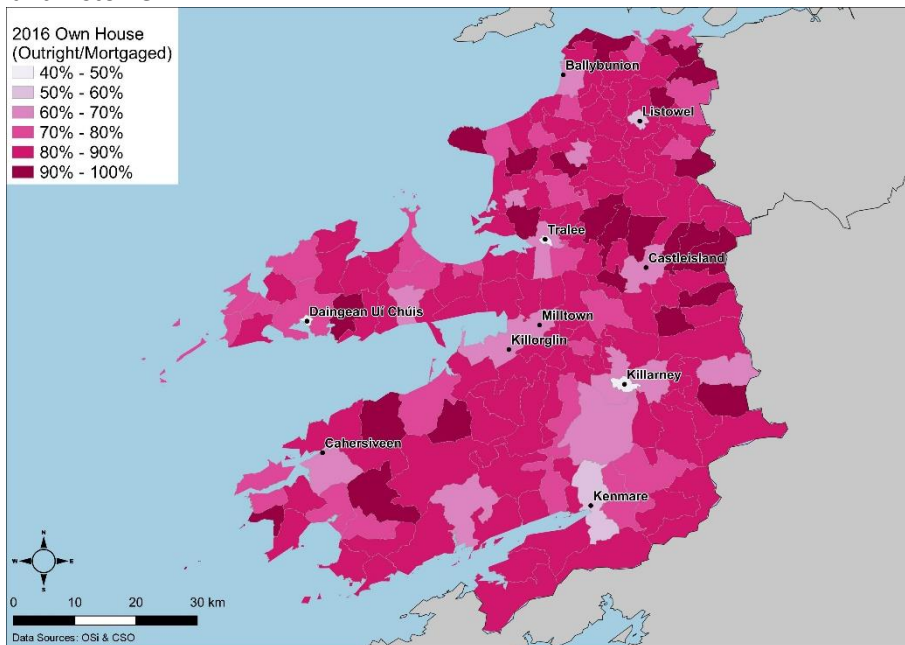
According to Census 2016, home ownership remains the dominant tenure in County Kerry, where 72% of households are categorised as owner occupied units.

	Owned with mortgage or loan	Owned outright	Rented from private landlord	Rented from Local Authority	Rented from voluntary body	Occupied free of rent	Not stated
State	535,675	611,877	309,728	143,178	16,765	27,440	53,002
	31.6%	36.0%	18.2%	8.4%	1.0%	1.6%	3.1%
Kerry	14,236	24,879	7,865	4,373	350	1,182	1,403
	26.2%	45.8%	14.5%	8.1%	0.6%	2.2%	2.6%

Permanent Private Households by Type of Occupancy 2016 (CSO)

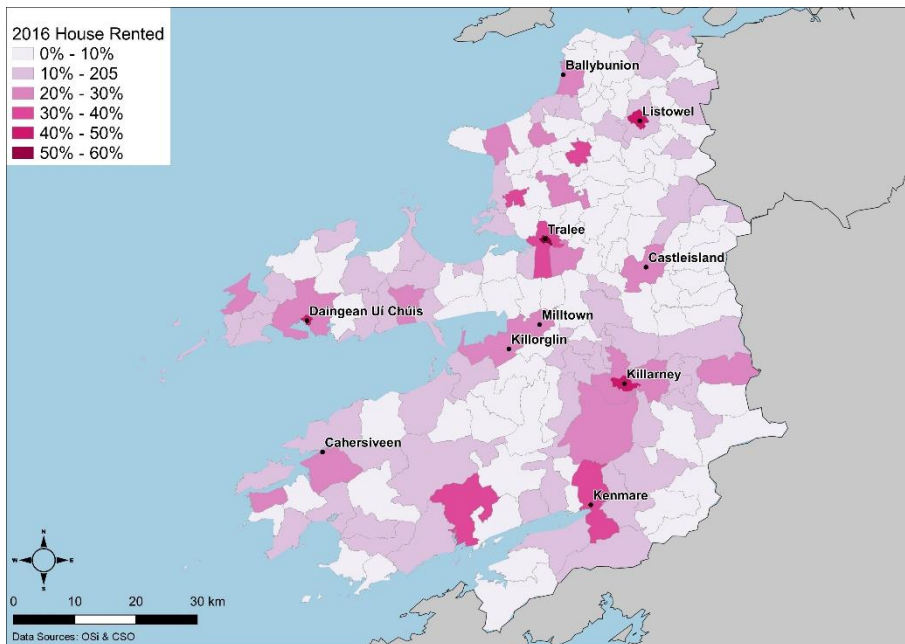
The percentage of households that own their homes outright stands at 45.8%, with the comparable figure for the state being 36%. The table also shows that there is a smaller private rental market compared to the state. The number of social housing rentals would be at the same rate as the state.

The map showing home ownership by ED indicates that there are high levels of home ownership between Tralee and Castleisland and in parts of North Kerry. The areas of lowest ownership relate to the urban EDs of Tralee, Killarney and Listowel.



Percentage of Households that own their home (outright/mortgaged)

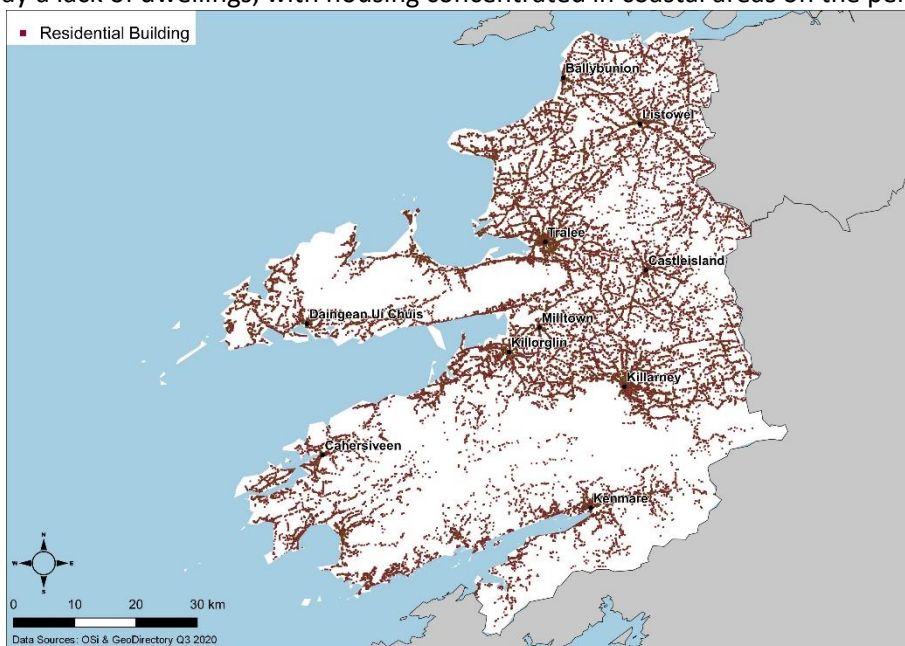
The areas with the higher percentages of renting are urban in nature, with Tralee, Killarney, Listowel and Kenmare showing high levels of renting. Other EDs that contain settlements also show higher levels of renting. Areas with the lowest levels of renting would be rural in nature.



Percentage of Households that Rent their home

Location

There are 74,094 houses in Kerry in 2016, of these 33,482 are located in the settlements as enumerated in the Census, with 40,612 houses therefore being located in the rural. 55% of housing is located in the rural area in Kerry. The location of where housing is found is shown on the following map. The map shows that the central and northern parts of the county has the highest concentration of dwellings. The elevated areas on the peninsulas display a lack of dwellings, with housing concentrated in coastal areas on the peninsulas.



Spatial Distribution of Housing

Social Housing

In 2018, the council had a rented housing stock of 4,335 units, including demountable units and the same figure in 2019 had increased to 4,428 units, including Demountable Units.

Municipal District	% of Overall Housing Stock	% of Total Population
Castleisland/Corca Dhuibhne	16%	21%
Kenmare	16%	17%
Killarney	12%	20%
Listowel	23%	19%
Tralee	33%	22%

Location of Council Housing Stock (2019)⁵¹

The table above indicates that the MDs have varying levels of social housing stock relative to their share of population. Castleisland/Corca Dhuibhne and Killarney have a larger % difference, Kenmare is similar, with Listowel and Tralee showing a higher share of social housing relative to population.

Indicator	Value
No. of dwellings added to the LA owned stock during 2018	152
No. of LA owned dwellings sold in 2018	31
No. of LA owned dwellings demolished in 2018	2
No of Dwellings in the ownership of the LA	4,205
% of LA dwellings vacant	5%

Kerry County Council Social Housing Stock (31/12/2018)⁵²

The level of social housing provision has increased in recent years as the next table below, both in terms of houses built by the local authority and acquired.

	2017	2018	2019	2020
Build	10	88	62	38
Acquisitions	50	57	55	2

Social Housing Provision⁵³

The way that Local Authorities deliver housing is done in a number of ways. The table below outlines Kerry County Council's output in recent years. 2020 saw a limited number of acquisitions compared to 2019 and 2018, Covid restrictions on the property market may have impacted on this figure. It should be noted though that the number of new builds did increase in 2020 compared to 2019 and 2018. Numbers in leasing, RAS and HAP remained similar.

	New Build				Acquisitions				Leasing	RAS	HAP
	LA	AHB	Part V	Total	LA	AHB	CALF HAA	Total			
2020	38	167	26	231	2	0	2	4	59	78	607
2019	62	89	8	159	55	26		81	77	37	511
2018	88	23	8	119	57	9		66	83	56	566

Social Housing Delivery Output⁵⁴

Recent years has seen the reduction of households qualified for social housing support. The reported data refers only to households who have been deemed qualified for social housing support. This means that households who are already living in local authority or approved housing body accommodation, or

⁵¹ Annual Report 2019, Kerry County Council

⁵² Annual Report 2018, Kerry County Council

⁵³ <https://www.gov.ie/en/collection/6060e-overall-social-housing-provision/?referrer=http://www.housing.gov.ie/housing/social-housing/social-and-affordble/overall-social-housing-provision#local-authority-build>

⁵⁴ <https://www.gov.ie/en/collection/6060e-overall-social-housing-provision/?referrer=http://www.housing.gov.ie/housing/social-housing/social-and-affordble/overall-social-housing-provision#leasing>

accommodation provided HAP, RAS or accommodation provided under the Social Housing Capital Expenditure Programme, are excluded from this report.

2018	2019	2020	Change 2019/2020
2,910	2,767	2,180	-587 (-21.2%)

Number of Households Qualified for Social Housing Support⁵⁵

The age profile of households indicates that over 50% of applicants are aged between 30 and 49. The numbers requiring support under the age of 25 and over the age of 70 only account for 10% of the total.

	Less than 25 years	25-29 years	30-39 years	40-49 years	50-59 years	60-69 years	70 years old or more	Total
2020	148	259	615	512	361	200	85	2,180
2019	156	299	843	671	442	245	111	2,767
2018	152	379	874	707	466	233	99	2,910

Age Profile of Households (Main Applicant)⁵⁶

The majority of those that have applied for support are unemployed. In line with the overall reduction in households requiring support in the last 3 years, the numbers unemployed have fallen in line with this reduction. The categories of Homemaker and Other, are the only categories to have increased between 2019 and 2020.

	Unemployed, in receipt of social welfare	Employed	Back-to work / Solas scheme	Homemaker (no income)	One parent family supports	Other	Retired	Total
2020	1,169	574	55	43	64	172	103	2,180
2019	1,596	690	91	42	83	150	115	2,767
2018	1,726	684	94	51	102	156	97	2,910

Employment Status of Households (Main Applicant)⁵⁷

Social welfare is the main source of income for 62% of those requiring support.

	Social Welfare Only	Employment Only	Employment & Social Welfare	Other	Total
2020	1,355	387	209	229	2,180
2019	1,762	462	284	259	2,767
2018	1,921	461	256	271	2,910

Sources of Household Income⁵⁸

The Summary of Social Housing Assessments (SSHA) also provides details on specific accommodation requirements, this information is of relevance to the HNDAs as it provides details on Homeless applicants, Traveller applicants and those aged 65 years or more.

⁵⁵ Summary of Social Housing Assessments 2020 & 2019, The Housing Agency

⁵⁶ Summary of Social Housing Assessments 2020 & 2019, The Housing Agency

⁵⁷ Summary of Social Housing Assessments 2020 & 2019, The Housing Agency

⁵⁸ Summary of Social Housing Assessments 2020 & 2019, The Housing Agency

	General (no specific requirements)	Enduring physical, sensory, mental health or intellectual issue	Homeless	Traveller	Aged 65 years or more	Total
2020	1,552	415	64	105	44	2,180
2019	2,050	455	125	93	44	2,767
2018	2,244	472	75	96	23	2,910

Breakdown of Specific Accommodation Requirements

One third of households have been on the waiting list for more than 7 years. The SSHA does not provide details or reasons as to why this category is the highest, it should be noted that this issue is a national issue with 27% of households in the SSHA being on the waiting list for over 7 years.

	Less than 6 months	6 – 12 months	1 – 2 years	2 - 3 years	3 – 4 years	4 – 5 years	5 – 7 years	More than 7 years	Total
2020	170	162	324	236	133	165	271	715	2,180
2019	255	199	296	248	295	190	385	899	2,767
2018	216	143	304	364	242	248	430	963	2,910

Length of Time on Record of Qualified Households (Waiting List)⁵⁹

Housing Supply

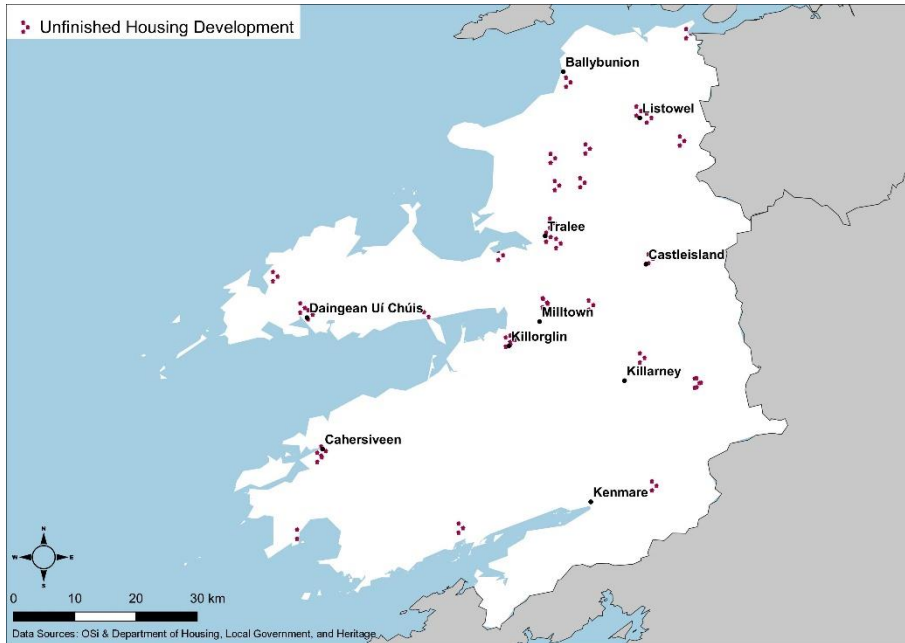
This section examines the potential future housing supply, in terms of unfinished developments that could be completed, units for which planning permission has been granted, future social housing developments, and local authority sites.

Unfinished Housing Developments

The 2017 Annual Progress Report on Actions to Address Unfinished Housing Developments⁶⁰ (DHPLG) surveyed 31 sites in Kerry. Following the survey, 20 sites remained on the list. The number of unfinished developments was 120 in 2013.

⁵⁹ Summary of Social Housing Assessments 2020 & 2019, The Housing Agency

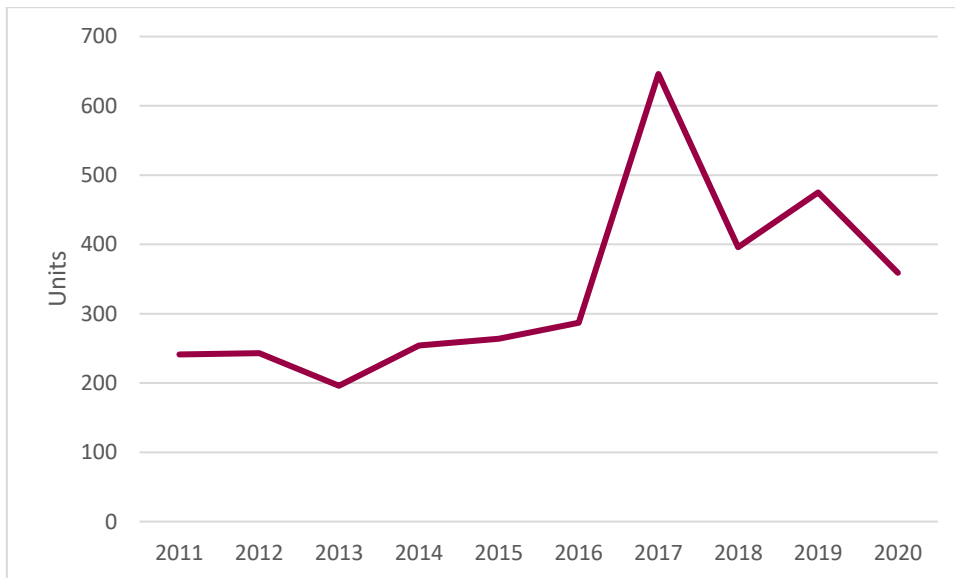
⁶⁰ <https://assets.gov.ie/45629/f5b33468f3ec4b8ca9f12539adf9dfe8.pdf>



Sites surveyed for Unfinished Housing Development Report 2017

Planning Permissions

In the last 10 years 3,361 units have been granted planning permission in Kerry. The number of units granted permission annually has increased since 2016 with the years preceding 2016 showing a similar level of permissions granted each year. Since 2016 the number of units granted increased in 2017 but then fell to lower levels in 2018 and 2019, before decreasing further in 2020.



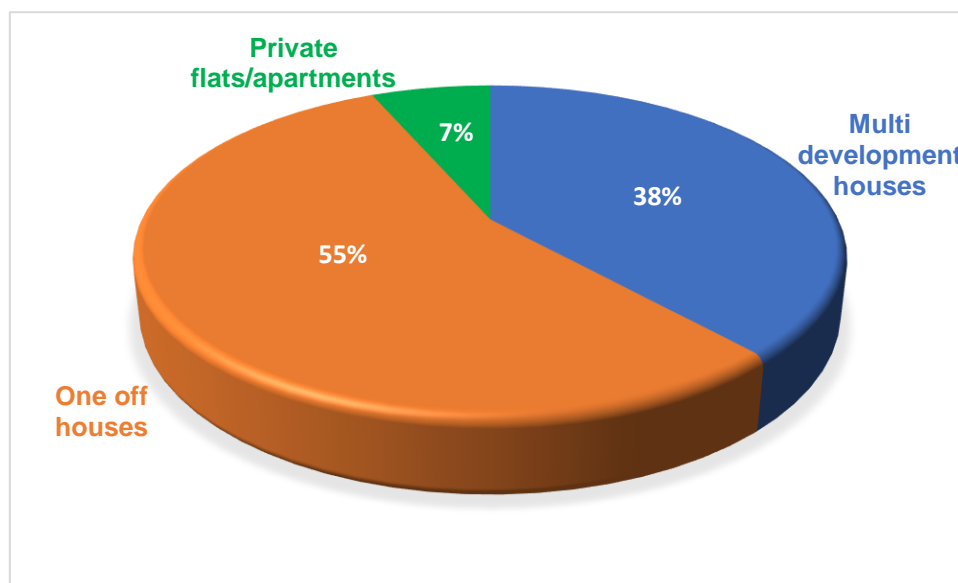
Annual Number of Units for which permission granted⁶¹

⁶¹ <https://data.cso.ie/table/BHA02> & <https://data.cso.ie/table/BHA12>

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Multi development houses	27	95	41	84	99	100	381	139	163	156
One off houses	205	143	143	163	162	178	216	209	257	180
Houses	232	238	184	247	261	278	597	348	420	336
Private flats/apartments	9	5	12	7	3	9	49	48	55	23

Units for which permission granted⁶²

As can be seen in the table above which gives a breakdown of permitted units and the chart below, the number of units permitted shows that in Kerry apartments is an uncommon form of development, with houses being favoured, although recent years has seen growth in this type of planning application. The overall profile of the granted permissions indicates that the housing market is characterised by houses and single one-off dwellings.



Typology of Permitted Units⁶³

In the last 6 years almost 1,750 units have been permitted for permanent place of residence⁶⁴ in the settlements in the county listed in the table below. That equates to 62% of total units over this time period. It gives an indication of which settlements are subject to development pressures and settlements that are not.

⁶² <https://data.cso.ie/table/BHA02> & <https://data.cso.ie/table/BHA12>

⁶³ <https://data.cso.ie/table/BHA02> & <https://data.cso.ie/table/BHA12>

⁶⁴ Includes additional units to CSO planning data with changes of use included in this figure.

Settlement	Units	Settlement	Units
Tralee	152	Ballyheigue	11
Ardfert	74	Tarbert	4
Fenit	4	Ballylongford	0
Killarney	550	Kenmare	64
Castleisland	98	Killorglin	91
Rathmore	6	Dingle	90
Feries	5	Cahersiveen	3
Barraduff	208	Milltown	194
Kilcummin	57	Waterville	6
Farranfore	1	Sneem	9
Listowel	96	Castlemaine	2
Ballybunion	22		

Permitted Units by Settlement March 2015 – March 2021 (Kerry County Council)

Social Housing Development

In addition to the developments that are currently under construction or where construction is planned as outlined in the table below, sites in Lixnaw (10 units), Ardfert (22 units) and Rathmore (20 units), have recently completed construction.

Name of Development	No. of Units	Est. Completion Date
Tarbert	22	Jul-22
Lohercannon, Tralee	61	Jul-22
Ballyrickard, Tralee	21	Feb-22
Hawley Park, Tralee	16	Sep-23
Cruaghoint, Tralee	30	Apr-22
Carraig Bheag, Rock Road, Killarney	10	Feb-22
Rahoonane, Tralee	8	May-22
Ard Bhearna Phase 5, Gortamullin, Kenmare	14	Oct-22
Glór na Toinne, Ballybunion	14	Oct-22
Carraig an Phoill, Ballylongford	7	Oct-22
Total Units	203	

Current Social Housing Projects (Kerry County Council)

Local Authority Sites

This data-set which forms part of the Rebuilding Ireland's Housing Land Map⁶⁵ was created as a result of a 2015/2016 survey of all local authority housing land carried out by the County and City Management Association, with the assistance of the Housing Agency. It comprises lands owned or controlled by local authorities and will be used with other data collected to ensure the optimal use of the land from a planning, land use, and social dividend perspective as provided for under Rebuilding Ireland.

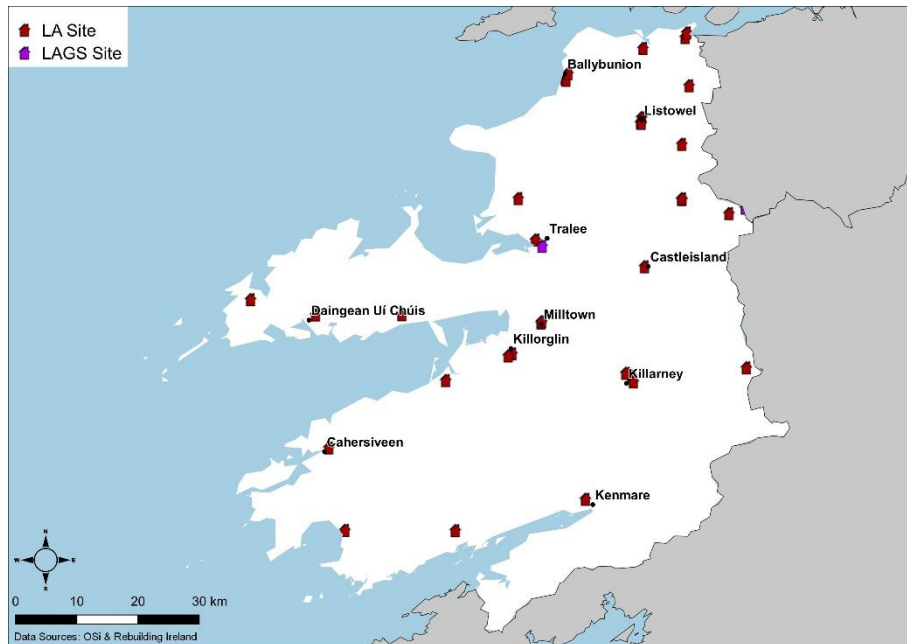
⁶⁵ <https://rebuildingireland.ie/news/rebuilding-ireland-land-map/>

Location	Greenfield	Title	Zoning Status	Serviced	Area (ha)
Deerpark, Killarney	Yes	Freehold	Not Zoned	No	4.32
Sneem	Yes	Freehold	Residential	Yes	1.50
Dingle	Yes	Freehold	2.5 Acres Zoned Residential	Yes	4.15
Spunkane, Waterville	Yes	Freehold	Residential	Yes	1.57
Rathmore	Yes	Freehold	Residential	Yes	1.00
Lohercannon ⁶⁶	Yes	Freehold	Housing	No	19.24
Bridewell Lane	No	Owned by council	Town Centre mixed use	Yes	0.26
William Street	No	Owned by council	Town Centre mixed use	Yes	0.18
Ardfert	Yes	Freehold	Residential	Yes	3.75
Ballyferriter	Yes	Freehold	Community, Educational, Permanent Residential	Yes	1.20
Ballylongford	Yes	Freehold	Not Zoned	Yes	0.31
Caherciveen	Yes	Freehold	Residential	Yes	1.49
Gortamullen, Kenmare	Yes	Freehold	Residential and portion public utility and light industry	Yes	6.51
Knocknagoshel 2	Yes	Freehold	Residential	Yes	0.17
Castle Inch, Listowel	Yes	Freehold	General Development	Yes	2.63
Bridge Road, Listowel	Yes	Freehold	General Development	Yes	1.27
Myles Lane, Milltown	Yes	Freehold	Residential	Yes	0.45
Moyvane	Yes	Freehold	Residential	Yes	1.36
Doonard Lower, Tarbert	Yes	Freehold	Majority of site outside Zoned Lands	No	2.18
Anascaul	Yes	Freehold	Not Zoned	Yes	0.34
Marconi 1, Ballybunion	Yes	Freehold	Residential	Yes	0.97
Marconi 2, Ballybunion	Yes	Freehold	Residential	Yes	2.36
Dromin, Ballybunion	Yes	Freehold	Residential	Yes	0.93
Brosna	Yes	Freehold	Residential	Yes	1.29
Cahareens 1, Castleisland	Yes	Freehold	Mixed use Development	Yes	0.84
Kilnabrack, Glenbeigh	No (existing Building on site)	Freehold	Mixed use Development	Yes	0.03
Duagh	Yes	Freehold	Residential	Yes	1.80
Ardmoneel, Killorglin	Yes	Freehold	Residential Medium Density	Yes	0.41
Farrantoreen, Killorglin	Yes	Freehold	Residential Low Density	Yes	0.99
Knocknagoshel 1	Yes	Freehold	Residential	Yes	1.09

⁶⁶ Adjacent to the Tralee Wastewater Treatment Plant which has spare capacity.

Tarbert	Yes	Freehold	Residential	Yes	5.72
Derreen, Killarney	Yes	Freehold	Housing	Yes	2.04
Pinewood, Killarney		Freehold	Housing	Yes	0.07

Local Authority Sites (Kerry)⁶⁷



Local Authority & LAGS Sites

Key Issues

Area of interest	Key Issues Identified
Housing quality	<ol style="list-style-type: none"> 1. Obsolescence rate is higher than the state. 2. Vacancy rate has fallen in recent years. 3. Smaller houses now being permitted.
Housing stock pressures	<ol style="list-style-type: none"> 1. Limited development/planning permissions in some settlements. 2. Number of holiday homes in the county. 3. Apartments make up a small share of housing stock.
Size, type, tenure and location of future planned social housing supply	<ol style="list-style-type: none"> 1. Majority of projects proposed are in Tralee. 2. 1/3 of those on waiting list are on it for over 7 years. 3. The number of units permitted in a social housing development for the most part is approx. 15-20 units.
Sustaining communities e.g. planned projects using tenure diversification/regeneration	<ol style="list-style-type: none"> 1. Recent developments show a more sustainable mix of house types. 2. The NPF & RSES have put increased focus on regeneration of brownfield/infill sites. 3. Social housing is being built/permitted on infill/brownfield sites.

⁶⁷ <https://data.gov.ie/dataset/local-authority-sites-points>

Section 3 – Estimating Future Housing Need and Demand using the HNDA tool

The HNDA tool is designed to produce a range of broad housing estimates broken down into four tenure types:

1. Owner Occupation
2. Private Sector Rented
3. Social Rented
4. Affordability Constraint

The Tool is an Excel based system with macros running in the background into which local variables can be entered and it can then be run to produce the demographic housing demand by tenure type.

HNDA Tool Data

There are five broad data categories that are populated within the HNDA tool.

I - Demography: household projections to 2040

Data on demography provided by the ESRI is based on assumptions relating to mortality (CSO national and regional projections) and fertility (low variant assumption used by the CSO applied proportionally to all counties) as well as internal and international migration and the temporal horizon runs to 2040. This provides population projections by single year of age at local authority level and authorities can choose between five different international migration scenarios:

- **Convergence scenario** (default scenario): 50:50 city scenario adjusted for new housing supply since 2017, and to facilitate convergence to NPF strategy as per the *Housing Supply Target Methodology for Development Planning* guidelines.
- **50:50 city scenario** population increase roughly equally split between the East and Midlands regions and urban areas/cities in the rest of the country and allows for a more even spread across the country.
- **Baseline** based on net international migration declining linearly from +33,700 in 2019 to +15,000 by 2024 and remaining constant thereafter.
- **High migration** based on net international migration of +30,000 in 2020 and remaining constant thereafter.
- **Low migration** based on net international migration dropping to +5,000 by 2022 and adjusting towards the baseline scenario over the following years.

The default population projection scenario is the Convergence scenario, which when combined with the default assumptions around Existing Need is consistent with the *Housing Supply Target Methodology for Development Planning, Guidelines for Planning Authorities* issued under section 28 of the Planning and Development Act 2000 in December 2020.

The Guidelines are designed to assist planning authorities in appropriately integrating the strategic national and regional population parameters in the NPF and Regional Spatial and Economic Strategies into their statutory planning processes, such as the preparation of their Development Plan and Housing Strategy as informed by the HNDA process. The issued housing supply targets, quantified as the overall number of housing units to be planned for in the development plan process of each local authority, provide a path for local authorities to progress the Development Plans currently being prepared, prior to the development of expertise and practice in applying the HNDA methodology. The issued targets and the total demand and supply parameters used within the HNDA Tool share the same underlying statistical basis and are consistent.

II - Homeless households and unmet demand

Data on homeless households inputted to the HNDA Tool is sourced from the Department and data has been obtained from a special CSO tabulation³ using the Census question on household composition to estimate the number of households that may be involuntarily sharing accommodation. The Tool allocates the resulting total for unmet need as requiring social housing spread evenly over the next 10 years.

III - Income data

Income data is taken from the CSO's most recently published detailed information on gross household income at local authority level that allows access to detailed income distribution data based on any breakdowns that are provided in normal Census outputs. The CSO link the Census data with Revenue and Department of Social Protection files to create a breakdown of the gross household income distribution by local authority from which the income of all households can be interpolated. The data is based on the most recent available Census and forecast to 2019 using county incomes from national accounts and data from the CSO's Earnings and Labour Costs Annual Data. In the default scenario these income distributions are assumed to grow uniformly at 2% per annum.

IV - House price data

House price data is taken and aggregated at periodic intervals from the CSO's monthly residential property price index, which provides data at local authority level in terms of 25th percentile, mean, median and 75th percentile dwelling prices, as well as value and volume data. In the default scenario these prices are assumed to grow uniformly at 2.25% per annum.

V - Private market rent

Data provided by the RTB on the rental market for two bedroom properties at local electoral area (LEA) level has been aggregated to local authority level. The Tool contains both mean and median rent, as well as the 30th percentile, calculated from the raw data. The benchmark rent used in the Tool is the median rent for two bedroom properties. In the default scenario rents are assumed to grow at the same rate as house prices.

HNDA Scenarios

The HNDA tool has been run using five scenarios.

Convergence (Scenario 1)

50:50 city scenario adjusted for new housing supply since 2017. It facilitates convergence to NPF strategy as per the *Housing Supply Target Methodology for Development Planning Guidelines*.

The convergence scenario was estimated within the DHLGH based on the 50:50 City Scenario but taking into account any under-supply relative to this scenario in the years 2017-2019. Projections for all years across 2020-2031 are adjusted upwards to allow for the shortfall to be covered off equally over this period. From 2032 onwards Convergence Scenario and 50:50 City Scenario are identical for all local authorities. This Convergence Scenario is the default scenario for use in the Tool whilst each of the other scenarios are available for sensitivity testing.

50:50 (Scenario 2)

The National Planning Framework (NPF) 50:50 City scenario is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF 'Roadmap' document and the population parameters specified therein. It results in an alternative spatial distribution, where population growth is more evenly distributed between the Eastern and Midland regional assembly area and the rest of the country and where counties with larger cities attract higher inflows.

The NPF 50:50 City scenario captures two core national policy objectives- aiming to have population growth more evenly distributed throughout Ireland and less focused on Dublin and its surrounding area, and also taking advantage of the potential of cities to accommodate more compact growth and to drive regional development.

Baseline (Scenario 3)

A ‘business as usual’ scenario which is based on current trends and medium-term projections for the Irish economy. It is based on net international migration declining linearly from +33,700 in 2019 to +15,000 by 2024 and remaining constant thereafter.

Low Migration (Scenario 4)

This scenario incorporates assumptions around lower international migration flows into Ireland based on lower economic growth than the baseline. It is based on net international migration dropping to +5,000 by 2022 and adjusting towards the baseline scenario over the following years.

High Migration (Scenario 5)

This scenario is based on net international migration of +30,000 in 2020 and remaining constant thereafter. It incorporates assumptions around high international migration flows.

Tool Scenario Options

As the purpose of the HNDA is to provide an evidence base for the policies to be included within the Housing Strategy, which influences the Development Plan, it must be robust and credible. The methodology followed and the decisions taken as to the assumptions used in preparing the HNDA must therefore be capable of standing up to appraisal.

The default scenario is Scenario 1, Convergence.

The scenarios are also subject to a number of assumptions. These assumptions can be altered in the tool but the defaults provided in the tool have been applied to all scenarios. The default settings were chosen to reflect, as far as is possible, the prevailing state of the Irish housing market and economy when the Tool was created.

Stage	Scenario	Assumption
1 – Household Projections	Household Projection	<ul style="list-style-type: none"> Convergence (Scenario 1) 50:50 City (Scenario 2) Baseline (Scenario 3) Low Migration (Scenario 4) High Migration (Scenario 5)
	Household Growth Adjustment	Not used
2 – Existing Need	Affordability filter switched off	All need goes to social rent
	Own existing unmet demand figures	Homeless households and unmet demand
	Years to clear need	10 years
	Use affordability model to assign need, affordability filter switched on	Apportion need across all applicable tenure types
3 – Income, Growth & Distribution	Income data	Based on last CSP Geographical Profiles of Income in Ireland
	Growth in median income scenario	No real growth
	Change in income distribution	No change
4 – Prices and Affordability	House price scenario	ESRI Projection (2.25%)
	Dwelling price percentile	25%
	Income ratio	3.9
	Rent growth	ESRI projection (2.25%)

5 – Split Need into Tenure	Proportion of market who buy	70%
	Upper income-to-rent threshold	35%
	Social Housing Uptake percentage	100%

Tool Scenario Options

The scenarios chosen in running the HNDA Tool reflect the local authority’s best estimate as to own existing need figures and what may happen to future household formation, local house prices, rents and incomes. The choice of scenarios is consistent with the characteristics and trends of the local housing market that have been identified for the HNDA.

The Tool is designed to produce a range of broad housing estimates about several alternative futures; any of which might occur but one or two of which are more likely to occur based on previous housing market trends and local knowledge of housing markets.

Housing Need and Demand Assessment Results

Total Households with existing need (net)	192	Number of years to clear existing need			10
Total number of new households over the projection period	CONVERGANCE	50:50 CITY	BASELINE	LOW MIGRATION	HIGH MIGRATION
	3,983	3,616	5,470	4,990	6,100
HNDA Projection Period	2022-2028				
Total households over the projection period who can afford	SCENARIO 1	SCENARIO 2	SCENARIO 3	SCENARIO 4	SCENARIO 5
OWNER OCCUPATION	301	274	404	346	430
PRIVATE RENT	166	151	223	191	237
AFFORDABLE CONSTRAINT	0	0	0	0	0
SOCIAL RENT	246	225	323	280	343
TOTAL ADDITIONAL FUTURE HOUSING UNITS	713	649	950	816	1,009

Annualised Estimates of Additional Future Housing Units

The Convergence Scenario is consistent with the *Housing Supply Target Methodology for Development Planning, Guidelines for Planning Authorities*, it is therefore the chosen scenario to use for this HNDA.

	2022	2023	2024	2025	2026	2027	TOTAL
OWNER OCCUPATION	299	298	295	288	270	278	1,728
PRIVATE RENT	163	163	160	157	140	145	928
AFFORDABLE CONSTRAINT	0	0	0	0	0	0	0
SOCIAL RENT	247	246	244	238	230	237	1,442
TOTAL ADDITIONAL FUTURE HOUSING UNITS	709	707	699	683	640	660	4,098

Convergence Scenario for 6 year period of Draft Development Plan

Core Strategy & HND A Convergence Scenario

The Core Strategy as contained in the Draft Kerry County Development Plan 2022-2028 has been prepared using population projections contained in the *Implementation Roadmap for the National Planning Framework* (DHPLG, July 2018) and the *Housing Supply Target Methodology for Development Planning* (DHLGH, December 2020).

Section 4 – Specialist Provision

The fourth stage of the HNDA process addresses Specialist Provision to support independent living for people requiring more specialised types of housing or support needs, including accessible and wheelchair housing, housing for students, migrant workers or international protection applicants, supported housing for the elderly and traveller accommodation.

This part of the HNDA deals with the assessment of need for specialist provision for households requiring a specific housing solution suited to their needs that addresses sometimes complex issues around disability and health, ethnic status, etc.

Specialist provision refers to three broad categories, which in turn cover six types of housing related provision aimed at supporting independent living and allowing people to live well and with dignity. It is recommended that, where relevant to the type of housing provision under consideration, HNDA practitioners engage with health and social care workers to share evidence, identify needs and jointly plan for the scale and type of specialist provision solutions across social care, health and housing.

Category of housing need	Type of housing provision
Property Needs	1. Accessible Housing
	2. Adapted housing
	3. Temporary housing, e.g. students, international protection applicants
Care and Support Needs	4. Supported provision, e.g. care homes, sheltered housing, hostels and refuges
	5. Care/support services for independent living
Locational or Land Needs	6. Site provision, e.g. sites/pitches for Travellers, locations near colleges for student accommodation

Specialist Provision Categories

The number of households with a housing requirement should be identified for the following categories of specialist need:

- Older people
- People with a disability
- Homeless
- Travellers
- International protection applicants
- Students.

The following types of specialist provision should be considered and recorded in the HNDA:

- accessible and adapted housing
- housing suitable for wheelchair users
- non-permanent housing
- supported provision
- care and support services for independent living at home
- site provision

Categories of Housing Requirement

Older People

The *Summary of Social Housing Assessments 2020 Key Findings*⁶⁸ indicates that there are 200 applicants in the 60-69 years category and 85 applicants in the 70 years or more category. In terms of the Breakdown of Specific Accommodation Requirements, 44 are listed in the 65 years or more category for Kerry (unchanged from 2019).

This data allows the local authority to see the numbers needing accommodation at the date of assessment, it does not indicate the level of supports that are required, or that may be required in the future by this age group, which could range from minimal to high.

People with a Disability

The *Summary of Social Housing Assessments 2020 Key Findings*⁶⁹ in its Breakdown of Specific Accommodation Requirements indicates that 415 applicants are in the enduring physical, sensory, mental health or intellectual issue category (unchanged from 2019).

Homeless

Official homelessness data is produced by local authorities through the Pathway Accommodation and Support System (PASS).

The data produced captures details of individuals in State-funded emergency accommodation, arrangements that are overseen by local authorities.

The lead local authorities for homelessness in each region provide monthly reports on homelessness which identify the number of people utilising State-funded emergency accommodation on a regional and county basis.

Month	No.
January	101
February	95
March	93

Homelessness in Kerry 2021⁷⁰

Travellers

The Housing (Traveller Accommodation) Act, 1998, requires Housing Authorities, in consultation with the Local Traveller Accommodation Consultative Committee (LTACC), representative organisations and with the general public, to prepare and adopt a five-year Traveller Accommodation Programme or for a shorter period as the Minister may direct, to meet the existing and projected needs of Travellers in their area. The Act requires, also, that the programme be reviewed periodically and that the Local Authority take reasonable steps to ensure the programme is implemented.

The current Traveller Accommodation Programme⁷¹ runs between 2019 and 2024. During the term of the last Traveller Accommodation Programme, covering the period 2014 – 2018, 89 families (identified as Travellers) were accommodated in Local Authority housing, on halting sites or through other housing supports.

As part of the Programme a Summary Social Housing Assessment (SSHA) was undertaken in June 2018. The purpose of this SSHA is to determine the number of households requiring a social housing option in the county.

⁶⁸ <https://www.gov.ie/en/publication/970ea-summary-of-social-housing-assessments-2020-key-findings/>

⁶⁹ <https://www.gov.ie/en/publication/970ea-summary-of-social-housing-assessments-2020-key-findings/>

⁷⁰ <https://www.gov.ie/en/collection/80ea8-homelessness-data/>

⁷¹ <http://docstore.kerrycoco.ie/KCCWebsite/housing/travprog.pdf>

It also determines the basis and classification of the need. The result of this assessment was that, in June 2018, 2,917 households were identified with a social housing need in Kerry. This included 97 Traveller households which represents 3.3% approx. of the overall demand.

Total demand, both current and projected, amounts to 160 households approximately. It is proposed to accommodate these households over the five years of the programme (2019-2024) in the following accommodation options:

- halting site bays
- casual vacancies
- rented accommodation with social supports
- leased accommodation
- local authority / voluntary housing

Accommodation	2019 From 01/07/2019	2020	2021	2022	2023	2024 To 30/06/2024	Total
Filling Halting Site vacancies	1	3	3	3	3	2	15
Private rented accommodation with Social Supports	9	19	19	19	19	10	95
Leased Accommodation	1	3	3	3	3	2	15
Direct Local Authority and Voluntary Housing Provision	3	7	7	7	7	4	35
Total Accommodation	14	32	32	32	32	18	160

Traveller Accommodation Programme 2019-2024 Targets

International Protection Applicants

Information on non-permanent housing required for international protection applicants may be obtained from the International Protection and Accommodation Service (IPAS) who publish statistics on the occupancy rate of their accommodation centres. The last monthly report from the Reception and Integration Agency was in 2018 and IPAS has yet to publish statistics.

2018		2019		2020	
Capacity	Occupancy	Capacity	Occupancy	Capacity	Occupancy
490	458	490	461	521	424

Capacity and occupancy of Direct Provision centres in Kerry⁷²

Applicants are accommodated in IPAS Direct Provision centres or emergency accommodation sourced by IPAS while their applications are processed. Residents of IPAS accommodation who have been granted status or permission to remain have the same access to housing supports and services as Irish and EEA nationals. Refugees under the Irish Refugee Protection Programme (IRPP) are accommodated initially in Emergency Reception and Orientation Centres before being resettled by those local authorities working with the IRPP.

Students

The Munster Institute of Technology has two of its six campuses based in Tralee, Tralee North Campus and Tralee South Campus. These Tralee campuses currently have 3,500 full & part-time students.

⁷² <https://asylumineurope.org/reports/country/republic-ireland/reception-conditions/housing/types-accommodation/>

There are a number of dedicated student accommodation providers in Tralee with other students accommodated in the private rental market or in digs.

Name
Coisceim Village
Kerry Lee Student Village
King's Court Student Apartments
Oakfield Court
Tennis Village
Tralee Town Centre Apartments

Tralee Student Accommodation

There is sufficient land zoned in Tralee to accommodate any additional demand for Student accommodation.

Circular Letter: NRUP 05/2021 (DHLGH, September 2021) states in considering planning applications for the change of use of existing student accommodation for a temporary period, planning authorities and An Bord Pleanála must be satisfied that there are compelling non-Covid related grounds to grant permission for any such proposed change of use, while demand for student accommodation remains high. The removal of student accommodation from availability for student use runs contrary to the National Student Accommodation Strategy. Accordingly, the onus must be on any applicant for change of use from existing purpose-built student accommodation to demonstrate that there is no longer a need for such use in the area in question. Otherwise, student accommodation should be retained, where appropriate.

Section 5 – Housing Strategy

In September 2021 the Government published *Housing for All – A new Housing Plan for Ireland*.

It is a key objective of the State to increase housing supply and ensure that everyone in the State should have access to a home to purchase or rent at an affordable price, built to a high standard and in the right place, offering a high quality of life. The Government’s Housing for All plan sets out ambitious targets for new residential Social Housing development by Local Authorities to meet current and future social housing need.

In addition, the Plan details specific actions across a range of Housing Policy Objective areas. Some of the Local Authority actions set out in the plan will be dependent on changes to existing legislation and introduction of new legislation. As legislative changes, policy changes and scheme initiatives for each of these actions emerge this will involve review and potential changes to existing Housing Delivery approaches and related strategic approaches.

The Housing for All Plan will inform and shape the of all Housing delivery into the future but will specifically drive Social Housing Delivery for 2022-2026 and following years.

The social housing targets for Kerry County Council as determined by Government is set out in the table below:

Year	2022	2023	2024	2025	2026	Total
Build	315	261	267	287	293	1,423
Long-term Leasing	31					31
Total	346	261	267	287	293	1,454

Government policy is focussed on the delivery of new build homes and, accordingly, the targets are primarily focussed on new build. There will be no general acquisition programme and leasing programmes are being phased out under the plan.

One of the initial actions of the ‘Housing for All’ plan is the preparation of a Housing Delivery Action Plans by Local Authorities by 17th December 2021 based on current social housing needs across the various settlements in County Kerry. This Action Plan is based on defined templates issued by the Department and will be considered by Council in early December 2021.

The Housing Delivery Action Plan will set out the detail of the proposed delivery of social housing over the period for the plan 2022-2026 to meet the challenging targets assigned to Kerry.

Social Housing Needs Assessment

Kerry County Council carries out on-going assessments of social housing applications in Kerry. These reviews include an annual Summary of Social Housing Assessment in accordance with statutory requirements.

For the purposes of Social Housing Delivery Action Plan the current nett Housing Need for County Kerry is 2,115. This does not include those classified as transfer requests (e.g. HAP and RAS clients in this category).

This net need is broken down as follows:

Municipal District	
Tralee	778
Killarney	483
Listowel	283
Castleisland Corca Dhuibhne	277
Kenmare	294
Total Current Net Need	2,115

In addition, this need is categorised by bedroom need as follows:

Municipal District	Bedroom(s)					Total
	1	2	3	4	5	
Tralee	503	156	101	16	2	778
Killarney	278	107	83	15	-	483
Listowel	175	65	32	10	1	283
Castleisland Corca Dhuibhne	157	70	44	6	-	277
Kenmare	172	63	46	13	-	294
Total Net Need⁷³						2,115

This existing need does not account for the future needs at this time.

The current needs assessment indicates that while family type units continue to be required that the primary need currently is in the area of smaller units – 1 & 2 bedroom units. For the planning and delivery of future Social Housing, the programme will be rebalanced to reflect this primary need and the provision of multi-unit/apartment developments will form a significant feature of future programmes.

As part of this preparation of the delivery programme the current needs are being analysed by individual settlements across the County. In the development of delivery pipelines, the programme will reflect existing infrastructural constraints. Programmes and specific projects will be focused in areas and settlement where there is current infrastructural capacity.

The future social housing needs will be consistent with Population and Housing distribution figures contained in the County Development Plan and HNSA model.

The final details of this social housing needs analysis, delivery programme, and Housing Delivery Action Plan are currently being prepared and will form part of the Draft Development Plan at Material Alterations stage.

Current Delivery

Kerry County Council is partnership with other agencies and supported by Government, delivers social housing programmes under a number of delivery streams.

On the provision of new units, the primary partnership exists with Approved Housing Bodies (AHBs). AHBs have played an increasingly important role in meeting housing needs nationally and in Kerry have successfully partnered with the Council in delivery its programmes. AHBs are subject to a formalised governance arrangement within existing national regulation in this area.

⁷³ As of 8th November 2021

The current delivery methods are:

- A social housing tenancy in a property owned and managed by Kerry County Council - currently 4,387 housing units
- A social housing tenancy in a property owned and managed by one of the Approved Housing Bodies operating in Kerry
- A tenancy in a property the local authority is managing or has leased from a private owner.
- Accommodation provided for specific categories of applicants
 - Travellers
 - Persons/ households with specific housing needs such as
 - older persons,
 - people with disabilities
 - homeless
- A tenancy where the local authority arranges leases with private landlords for properties.

It should be noted that Government as part of the Housing for All Actions have indicated the phasing out of Leasing as a social housing delivery method.

Accommodation Provision for Specific Categories

Homeless Accommodation

The provision of Homeless Accommodation is facilitated under a number of priority areas and under a number of initiatives. The Council constitutes to support the provision of emergency accommodation and support Approved Housing Bodies working in this way. Specific housing needs in this area are dealt with under general housing delivery programmes and under specific initiatives including the provision of additional accommodation under the continued expansion of the Housing First Programme in Kerry.

Disability Housing Support

The National Housing Strategy for People with a Disability (2011-2016 (extended to 2020)) has come to an end. A new National Strategy is now being developed for the period 2022-2027.

The vision of the Strategy is to facilitate access, for people with disabilities, to the appropriate range of housing and related support services, delivered in an integrated and sustainable manner, which promotes equality of opportunity, individual choice and independent living.

The four categories of disability referred to in the Strategy are:

- a) Sensory disability
- b) Mental health disability
- c) Physical disability and
- d) Intellectual disability

The Kerry Strategic Plan for Housing People with a Disability 2021-2026 was prepared and agreed by the Housing and Disability Steering Group at its meeting held on 10th June 2021. The Plan aims to provide the local authority and other housing providers with information that will help to inform and guide housing provision for people with a disability over the next number of years.

Traveller Accommodation

A new Traveller Accommodation Programme (TAP) 2019-2024, was adopted by Council in September 2019. The Council is making significant progress in achieving the targets as set out in the Programme, with updates provided to the Local Traveller Accommodation Consultative Committee (LTACC), Housing SPC and to the Department.

Accommodation for the Elderly

The Council and AHBs have a number of specific developments which provide accommodation for the elderly

In addition, Kerry County Council continues to administer 3 grant schemes on behalf of Government– Mobility Aids Scheme, Housing Adaptation Scheme for Persons with a Disability and Housing Adaptation Scheme for Older Persons. These schemes are funded through an exchequer contribution of 80% of scheme costs and a Local Authority contribution of 20%.

All newly developed project provides specific units to meet the needs of specified categories outlined above.

Affordable Housing and Affordability Assessment

Affordable Housing provision is provided for under the Affordable Housing Act, 2021 which sets out the legislative provisions to govern the sale or cost rental of supported affordable homes. Regulations to further underpin the schemes are currently being finalised by the Department and the Council has been advised that they will be available later this month.

The Affordable Housing Fund (AHF) will provide Exchequer funding support to local authorities to assist in meeting the cost of delivery of affordable housing. A local authority contribution to the subsidy cost provided under the AHF will be required and this will be at a rate of 5%.

The AHF must focus funding support on projects where it has been clearly identified that an affordability challenge exists.

A HNDA for a whole local authority (or a focused HNDA in relation to a large town) must form the basis for:

- a) determining the scale of need with affordability constraint,
- b) identifying affordably constrained need as a proportion of total housing need arising and, accordingly,
- c) whether the proportion of affordably constrained demand is at least 5% of total demand arising in the next 5 years.

The scheme and the associated award criteria envisage application and access to the fund from

1. CSO settlement boundaries of the 5 cities (Dublin, Cork, Limerick, Galway and Waterford)
2. Proposals outside the 5 cities must be located within local authority areas with a minimum average 5% HNDA Affordability Constraint for new housing demand over the period 2021 to 2026 calculated for the entire local authority area.
3. Proposals located in towns with a population of more than 10,001 people located in local authority areas which do not qualify on the basis of minimum average 5% HNDA may be eligible if the proposing local authority can demonstrate a localised Affordability Constraint of at least 5% over the period 2021 to 2026 using methodology based on the HNDA.

Based on the HNDA model in use by the Department, County Kerry as a whole does not meet the required 5% Affordability criteria. The scheme does provide for sub county analysis but only in respect of settlements with a population exceeding 10,000.

Kerry County Council has commenced the HNDA analysis in respect of Killarney and Tralee to determine whether they would meet the required affordability constraint to access the fund. This issue will be addressed further as part of future phases of the County Development Plan.

Conclusion

This HNDA addresses the following key issues:

- Identification of housing need within County Kerry
- Identification of social and specific housing needs within County Kerry
- Identification and estimation of supply requirements to satisfy identified future needs within County Kerry

All relevant and up-to-date legislation, publications, and data resources, all of which have been analysed in detail to provide a robust and evidenced base for future policy development and implementation, in accordance with the *Guidance on the Preparation of a Housing Need and Demand Assessment*.

This HNDA meets the relevant statutory requirements for its production and provides for housing needs estimates in accordance with existing and future population projections, which will ensure the proper planning and sustainable development of County Kerry.

The Housing Strategy will also be informed by the Housing Delivery Action Plan which is currently being prepared.

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