

## **Housing & Homelessness Committee**

### **Opening Statement by Conor Skehan, Chairman of Housing Agency**

Chairman, Members, I am pleased to be here this afternoon to assist the Committee in its examination of the issues facing us in relation to housing and homelessness. I am accompanied by John O'Connor, Chief Executive and David Silke, Director.

#### **Housing Agency**

Founded in 2010, the Housing Agency vision is to enable everyone to live in good quality, affordable homes in sustainable communities. We provide a very wide level of expert advice, support, research and training activities, for local authorities, the Department of the Environment, Community and Local Government, Approved Housing Bodies, NAMA and many other public and private sector organisations in this pursuit.

The many activities we are involved in, together with our research, provides the Agency with a unique vantage point from which to be able to offer this Committee with advice and observations on current housing issues in Ireland and how to make progress towards improving them.

#### **Housing**

Housing in Ireland consists of many parts. Successful policies and actions will need to be co-ordinated across all parts. This means that all parts need to be understood, by all actors. All actions will need to take account of effects in other parts. The Housing Agency urge the Committee to ensure that decisions on priorities - of spending, sequence and action – will need to be taken with the whole sector in mind.

We must also remind ourselves that a house is many things, ranging from the deeply personal and emotional issues surrounding the word 'home' - to practical considerations of a house as a financial asset that also involves complex building and planning regulations.

Shelter is a human right while an address is a social signal of our status. The cost of housing is the single biggest factor that determines the Consumer Price Index and therefore is the biggest driver of wage inflation. A house is also the biggest financial deal that most people ever make – and our mortgage or rent payment is probably our biggest single household payment every month. Nobody is neutral about housing.

Housing is full of contradictions. For example, a couple who enjoy the increased value of their home in a rising market will rue that their children can't afford their own home. The Department of Finance gain revenue from increases in house prices and house building – while the Department of Jobs views the same increase as lost international competitiveness.

All of these factors need to be part of the Committee's consideration in trying to make plans for the future of housing in Ireland.

## **Background**

In facing the housing challenges we must look at the wide and rapidly changing range of households and their needs. Many people are surprised to learn that Irish national homeownership levels peaked at 80% 25 years ago and have fallen every year since. Now 70% of housing is owner occupied and 30% rental. In Dublin city tenure is now equally divided between ownership and rental. This is consistent with international trends. The rental housing consists of both private rental, of which one-third receives state support, and social rental housing.

These changes can be explained, in part, because Ireland has experienced significant demographic changes over the last 40 years with a rapid reduction in household size, which is now an average of 2.7 persons per household. The reality now is that 75% of the housing requirement in the country is for households of 3 persons or less.

It is critical that the work of the Committee is based on the need for these new and emerging type of tenure and types of houses. We must avoid the bitter recent experience of other countries where attempt to recover from housing crises were stymied by the realisation, too late, that they had built houses for sale – when the new markets mainly wanted homes built to rent.

So, actions to increase supply must maintain a focus on providing the right types of accommodation while also making housing affordable to buy or rent. The Committee need to be mindful that one-third of the population will need to get some level of state support. We need to ensure that the majority of households can afford housing from their own resources, but we must also ensure that the State can provide the necessary supports to the third of the population that require them.

## **The Housing Agency Submission**

The Committee have invited the Agency to identify how the obstacles that are currently impeding progress on housing can be surmounted, as well as the specific actions that need to be taken to achieve urgent implementation of measures.

In this matter, the Housing Agency wish to remind the Committee of the need to ensure that the right issues are addressed in the right priority.

Specifically that the biggest priority is that because Ireland has no overall plan, priorities or focus for housing there is a very real danger that attention will focus

excessively on short-term issues at the expense of long term progress. More importantly, the Agency advises, that all sections of housing are deeply interconnected.

For example, a crisis in market housing is quickly transferred into pressure on the private rental sector which, in turn, increases pressure on social housing. Solutions to homelessness will only emerge when the workings of all housing is stabilised and improved.

Addressing the wrong priorities, in the wrong sequence, will condemn Ireland to an unending process of catch-up and, worse, to sowing the seeds of the next housing crisis. For instance, Table One, shows the overall numbers of types of households in Ireland. This shows that homelessness (in emergency accommodation and rough sleeping) account for around 3,400 households which are the subject of vigorous debate – while over 200,000 households are in mortgage arrears and over 200,000 homes lie vacant. These examples suggest that, while homelessness is an acute problem, our priorities also need to be directed towards issues that affect nearly half a million households and half a million properties.

## Conclusion

We have supplied the Committee with material that sets out the Agency's opinions and advice on what the obstacles are and how they may be best overcome.

We are pleased to elaborate upon or discuss these as the Committee sees fit. Thank you, again, for this opportunity to make a contribution about this important issue.

<b>What the Housing Agency Does</b>	
Works with others to improve housing and communities	
Department of the Environment Community & Local Government	Support, feedback and research to inform policy formation. Financial analysis and reporting on AHB applications for funding.
Local Authorities	Support and advice on housing supply (capital, current expenditure etc.), Part V, housing management issues, land mapping. Shared service for loan underwriting.
Approved Housing Bodies	Regulation office is the interim regulator for the sector. Support and advice on housing supply issues.
Other stakeholders	Undertake specific projects such as, unfinished estates, the Pyrite Remediation Scheme, the Mortgage to Rent Scheme etc. Research on the housing market and related issues such as housing standards.

OBSTACLE	SOLUTION	ACTION	PRIORITY
<b>No Overall Plan</b> for all categories of housing in addition to the plan for social housing.	Adopt a <b>National Housing Plan</b> setting out where we are going and need to be, and a set targets for all of all categories of housing; including the cost to the state and who is responsible for action.	Agree, Prepare, Adopt, Resource and Implement a National Housing Plan	Highest
<b>No Set of Priorities</b> that identify and decide on order of priorities	<b>Identify and agree the priority</b> and sequence of implementing each component of the National Housing Plan	<b>Prioritize Affordability</b> of purchase, Renting and Cost to State	Highest
		<b>Prioritize Vacant Properties</b> – significant short and medium term delivery can be achieved by bring a proportion of vacant homes into use	Urgent
		<b>Prioritize Mortgage Difficulties</b> – more attention is required to support people both with financial difficulties and the psychological difficulties	Urgent
		<b>Prioritize Permanent Structural Temporary Crisis Accommodation</b>	High
<b>No Clear Focus</b> on specific aims of increasing supply, reduce prices and improving quality.	<b>Increase Supply</b> – identify and plan for the correct quantity of housing, mix of housing, different tenure and sizes to meet the needs.	<b>Identify</b> mix needed, number and where	Medium
		<b>Allocate</b> targets to each category of housing need	Medium
		<b>Assign</b> responsibility for action	High
		<b>Address</b> vacant properties and mortgage arrears account for 500,000 homes in the country	Urgent
		<b>Increase AHB Sector</b> by incentivizing Vocational Groups to use pension funds to develop low-cost housing for members	Medium
		<b>Incentivize fuller utilization</b> by provision of better alternatives and incentives	Medium
		<b>National Choice Based</b> lettings to be made available	High
	<b>Reduce Price</b> – carry out a co-ordinated campaign to ensue the best price to state; and the price to buy and rent	<b>Value-Engineer</b> elements of price – cost of finance/profit, labour and materials, land and risk, development contributions	Highest
		<b>Affordability</b> Standards to be Establish and Promote	Urgent
		<b>Professional Landlords</b> to be designated and financially incentivized	High
	<b>Improve Quality</b> ensure that the National Housing Plan gives equal emphasis to the issues of tenure, accessibility, community and housing type	<b>Tenure Improvements</b> to Quality Type Management and Security	Medium
		<b>Accommodation Improvements</b> to address standards of accessibility, insulation and shared facilities	Medium



# Ireland's Housing Issues Overview, Indicative Solutions & Responsibilities

Supplemental Submission to the Housing &  
Homelessness Committee

28<sup>th</sup> April 2016

## 1. Introduction

The following tables and charts are submitted to the Committee to support the Housing Agency's statement/presentation. The information is presented to highlight, at a high level, the solutions and actions the Agency believes are required to tackle the obstacles that are currently impeding progress on housing.

Further work is required to develop the information which, by necessity, was prepared in a short time frame. The Committee should treat the information presented as provisional or draft pending further work by the Agency.

## 2. Schedule of Tables and Charts

<b>Table 1:</b> Overview of Ireland's Housing Issues, Solutions and Responsibilities 2016 – 2026	Page 3 & 4
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**Table 1: Overview of Ireland's Housing Issues, Solutions and Responsibilities 2016 - 2026**

Provisional Housing Data from Various Sources		Number	%	ISSUES	SOLUTIONS	ACTIONS	COST	WHO
OWNED 1.14m [58.9%]	No Mortgage	403,306	20.7%	Underutilisation	Increase turnover	Improve availability of step-down housing, specialist housing, housing for age Reform 'Fair Deal'	Minor Cost	Various
	Performing mortgage	537,587	27.5%	Vulnerability to interest rate increase	Ensure prudent lending	Rigorous stress testing of borrowers repayment abilities prior to lending	None	None
	Restructured Mortgages	120,739	6.2%	16,800 already in arrears, a number of solutions not long-term	Develop and Promote use of more long term solutions (see separate note on Mortgage Arrears)	Partial State support for borrowers to remain in their homes who surrender ownership	€60m	New national scheme
	Non-performing mortgage	88,292	4.5%	62,000 are in arrears 90 days or more	Develop and Promote use of more long term solutions (see separate note on Mortgage Arrears)	Continue Funding stream to MTR and other alternative options such as MTL	€60m	New national scheme allowing for full and partial support of borrowers
RENTED 0.3m [15.9%]	Voluntary Independent Rented	100,000	5.1%	Increase and Improve Supply	Improve Affordability	value-engineer elements of price	targeted taxation measures	Industry, DoF, DECLG
					Increase Build-to-let	incentivise build to let		
				Dysfunctional Rental Sector	Professionalise landlords	incentivise larger landlords		
					Improve Tenure	security & quality		

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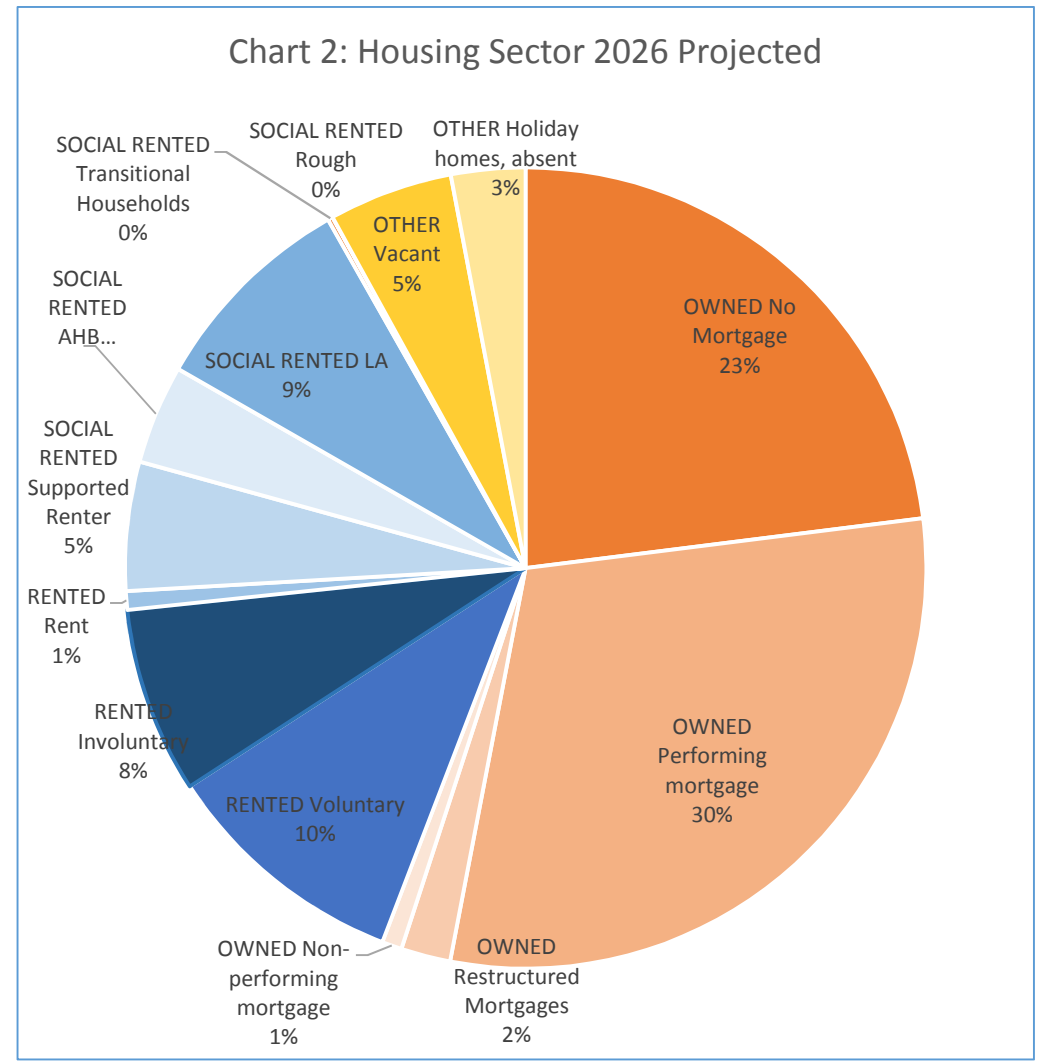
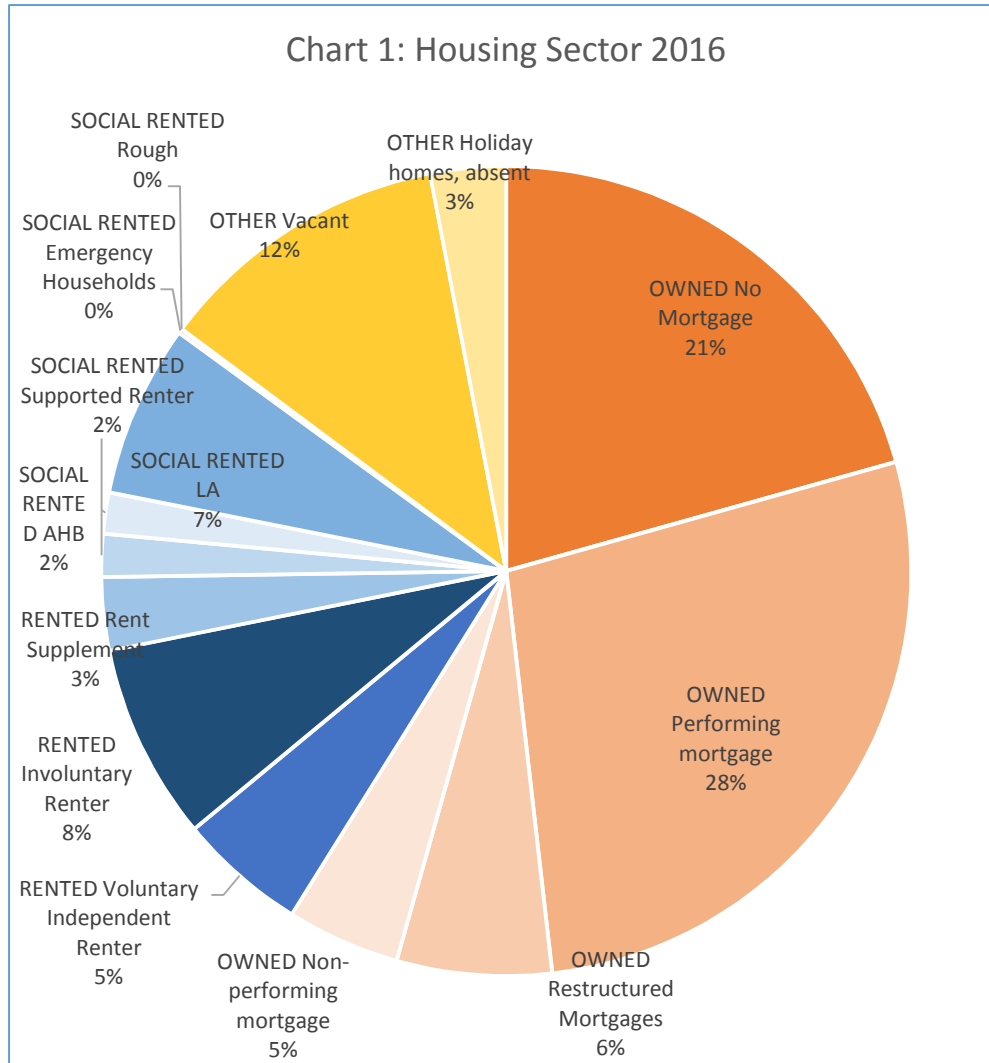
Provisional Housing Data from Various Sources		Number	%	ISSUES	SOLUTIONS	ACTIONS	COST	WHO
RENTED 0.3m [15.9%]	Involuntary Rented	153,000	7.8%	Increase and Improve Supply	Improve Affordability	value-engineer elements of price	targeted taxation measures	Industry, DoF, DECLG
					Increase Build-to-let	incentivise build to let		
				Dysfunctional Rental Sector	Professionalise landlords	incentivise larger landlords		
					Improve Tenure	security & quality		
Rent Supplement	57,000	2.9%	Increase and Improve Supply, Dysfunctional Rental Sector	Improve Affordability, Increase Build to Let, Professionalise Landlords, Improve Tenure	Transfer majority of households to HAP	see below	DECLG, local authorities and DSP	
SOCIAL HOUSING RENTED [10.5%]	Supported Rented - RAS + HAP	33,500	1.7%	Need to increase number & Type	Provide support for additional 60,000 households	Transfer RS tenants, incentivise build to let etc.	€0.5bn	DECLG, local authorities and DSP
	AHB	32,000	1.6%	Increase number of AHBs	Provide 45,000 new Units	Vocational credit Unions may become AHBs.	€6bn	AHB, local authorities, DECLG, finance providers
	LA	135,000	6.9%	Increase LA housing	Provide 30,000 new Units	Increase level of build, purchase through Part V etc.	€8bn	LA, DECLG
	Emergency (Households)	3,300	0.2%	Need to create 'Temporary Housing Stock'	Provide 2,000 units	Provide 20x100 unit centres	€0.3bn	Various
	Rough Sleepers	100	0.0%	Support for 150	Single standard Support	Coordinate supports across agencies	€3m	Various
OTHER [14.8%]	Vacant	230,000	11.8%	Excessive vacancy	Reduce by 50%	Incentivise renovation and renting of vacant properties	Targeted taxagion measures	Owners, DECLG, DoF
	Others [Holiday homes, absent	59,000	3.0%	No action required	No action Required	No action.	None	None
<b>Totals</b>		<b>1,952,824</b>	<b>100%</b>				<b>€15bn</b>	



**Table 2: Projected Changes to Ireland’s Housing Sector 2016 - 2026**

2016		%			%	2026	
OWNED	No Mortgage	20.7%	23.0%	OWNED (occupied)	No Mortgage	OWNED (occupied)	OWNED (occupied)
	Performing mortgage	27.5%	30.0%		Performing mortgage		
	Restructured Mortgages	6.2%	2.0%		Restructured Mortgages		
	Non-performing mortgage	4.5%	0.8%		Non-performing mortgage		
RENTED	Voluntary Independent Renter	5.1%	10.0%	RENTED	Voluntary Independent Renter	RENTED	RENTED
	Involuntary Renter	7.8%	7.5%		Involuntary Renter		
	Rent Supplement	2.9%	0.8%		Rent Supplement		
SOCIAL RENTED	Supported Renter	1.7%	5.2%	SOCIAL RENTED	Supported Renter	SOCIAL RENTED	SOCIAL RENTED
	AHB	1.6%	4.0%		AHB		
	LA	6.9%	8.5%		LA		
	Emergency Households	0.2%	0.2%		Transitional Households		
	Rough	0.0%	0.0%		Rough		
OTHER	Vacant	11.8%	5.0%	OTHER	Vacant	OTHER	OTHER
	Holiday homes, absent	3.0%	3.0%		Holiday homes, absent		

Pie Charts 1 and 2 overleaf set out the above information in graphic format indicating the intended change in the proportion of different elements of housing tenure over the 10 year time period 2016 to 2016.



**Table 3:** Indicative Incremental Programme to Meet Ireland's Housing Needs by Harnessing All Parts of The Sector

	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	Total
<b>Use vacant</b>	7,500	7,500	5,000	5,000	3,000	3,000	3,000	3,000	2,000	2,000	41,000
<b>Increase Use</b>	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	25,000
<b>Build to Let</b>	5,000	7,000	7,000	10,000	12,500	12,500	12,500	12,500	13,500	13,500	106,000
<b>Build to own</b>	5,000	7,000	7,000	7,000	9,000	9,000	9,000	10,000	10,000	10,000	83,000
<b>AHB build/acquire</b>	1,500	2,500	4,500	5,500	6,000	5,000	5,000	5,000	5,000	5,000	45,000
<b>LA Build/acquire</b>	2,500	3,500	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	30,000
	<b>24,000</b>	<b>30,000</b>	<b>29,000</b>	<b>33,000</b>	<b>36,000</b>	<b>35,000</b>	<b>35,000</b>	<b>36,000</b>	<b>36,000</b>	<b>36,000</b>	<b>330,000</b>

## Note on Mortgages and Mortgage Arrears

### 1. Background

The Housing Agency currently provides a number of central roles for mortgage lending and the Mortgage Arrears Resolution Process, within the Local Government Sector. The Agency provides an Underwriting Service for new lending as well as a central knowledge bank on mortgage arrears resolution and related services within the sector.

The threat of homelessness as a result of mortgage arrears continues to be a concern for many households as a result of borrowings from banks and lending institutions, as well as through the Local Authority Sector. The latter, while on a smaller scale, are more vulnerable to outside influences. According to the Central Banks figure at the end of December 2015

- 62,000 households are still in arrears for 90 days or more,
- 120,000 mortgages are restructured,
- a number of short and medium term option are utilised in the restructuring, such as Interest Only, Deferred Interest Scheme, Split Mortgages and Capitalisation of Arrears, but do not deal with the long-term unsustainability of the mortgage,
- over 16,800 restructured mortgages are in arrears, and
- unless there is a major change on the households' circumstances under these options, the restructuring is only delaying the arrears crisis for the household.

In addition to the above mortgages, out of a total of 137,500 residential buy to let mortgage accounts

- almost 29,000 are in arrears,
- with over 23,000 of these 90 days or more in arrears,
- a further 27,000 were classed as being restructured but
- of these over 4,000 are not meeting the restructured arrangements.

It needs to be recognised that the ongoing arrears situation must be dealt with in a sustainable manner. The solutions offered to households cannot just shift the crisis two, five or ten years down the road. There must be an acceptance that people will lose the ownership of their homes but we must prevent these people from losing their homes.

### 2. Categories of Borrowers

There are **three categories of borrowers** that are unable to sustain full payment of their mortgages:

- (1) Those that have an income that is below the threshold for Social Housing Support and can, as a result have their long-term housing need addressed by the State.
- (2) Those who cannot afford to make their mortgage repayments, but can afford a market rent in their area of choice, and as a result can meet their housing need from their own resources. This allows for other opportunities within the sector if their debt is sold on.
- (3) Those who are above the threshold for Social Housing Support but cannot afford the market rent in their area of choice.

### 3. Mortgage to Rent Scheme

It is important that the Mortgage to Rent Scheme and other similar schemes are maintained and promoted for the borrowers, where the income of the household is below the threshold for Social Housing Support. The scheme ensures that the borrower(s) remain in the home and also remain part of their existing community.

However as the State's housing support model provides for total support or no support. Households where the income is above the threshold for Social Housing Support, but they are unable to meet their long-term housing need from their own resources, are the becoming or are risk of becoming homeless.

Based on the review of the figures from the Central Bank, the number of households emerging as homeless through the path of repossessions will continue to increase into the future.

There is a requirement for a scheme that allows these households to get **partial support** from the state to meet their long-term housing need.

Such a scheme could allow for a capping of the market rent payable or a capping of the contribution from the State per month.

The purchase of the property from the lenders could be funded using private finance, whether that is State support for the Approved Housing Body Sector or by other entities that would be tied into a minimum term lease, with the State having first option after the household to purchase the property.

The State intervention per household for such a scheme could very approximately be €5,000 to €10,000 per household per year compared to the estimate of €40,000 per household per year in Homeless Services. The scheme would assist in

- Dealing with the mortgage arrears situation,
- Keeping families in their homes and communities,
- Preventing unnecessary pressures on the Homeless Service
- Avoiding longer housing waiting lists.

### 4. Recommendation

Consider options for providing a partial level of state support to households with serious mortgage difficulties that do not qualify for social housing support.

## **Note on National Housing Strategy for People with a Disability 2011 - 2016**

### **1. Background**

The strategy promotes the equal access to mainstream housing options for people with a disability which allows individuals to have real choice regarding their living arrangements. There are eighty priority actions in the strategy that if implemented will allow for easier access to housing for people with a disability.

The current strategy needs to be extended for a period to 2020 to align with the Social Housing Strategy 2020. A review of the strategy should be carried out to future-proof the Priority Actions.

The ultimate aim is to increase the supply of appropriate housing for people with a disability, whether they are currently living in a Congregated Setting, a support hostel environment or in the family home.

It is important that it is accepted that any lack of housing supply has a more critical impact on the delivery of suitable housing for people with a disability. However, it should also be recognised that not all people with a disability require specially adapted accommodation, and issues such as suitability of location can be more critical.

In order to ensure that there is a co-ordinated and focused approach to delivery of housing units for people with a disability, the National Strategic Plan, due for completion at the end of Q2 should be adopted as the way forward for the targeted housing provision for people with a disability under the Social Housing Strategy 2020.

### **2. Actions**

There are a number of immediate actions that could be undertaken that will enhance the ability of people with a disability to access social housing supports and increase future supply. These are:

- a) Allow for flexibility in the Housing Assistance Payment caps for people with a diagnosed disability where location or type of dwelling is critical to their ability to avail of opportunities to live independently.
- b) Introduce a new category of Disability within the Local Authority and assign priority to the category and allocate accordingly.
- c) Introduce regulations to streamline the way applications for Social Housing Supports are dealt with from people with a disability.
- d) Recognise the impact of the reduction in the property sizes allowable by the Minister. A certain portion of all new developments should be designed and finished under the Universal Design Guidelines.
- e) Increase the funding available for adaptations to properties, for both private homes and those owned by Local Authorities or Approved Housing Bodies.

In the delivery of housing for people with a disability through the mainstream housing options, there must be a cross-departmental approach that will ensure that there is a review and increase in the budget for supports for individual to live independently in the community.



# Overview of Trends in Irish Housing

Supplemental Submission to the Housing &  
Homelessness Committee

28<sup>th</sup> April 2016

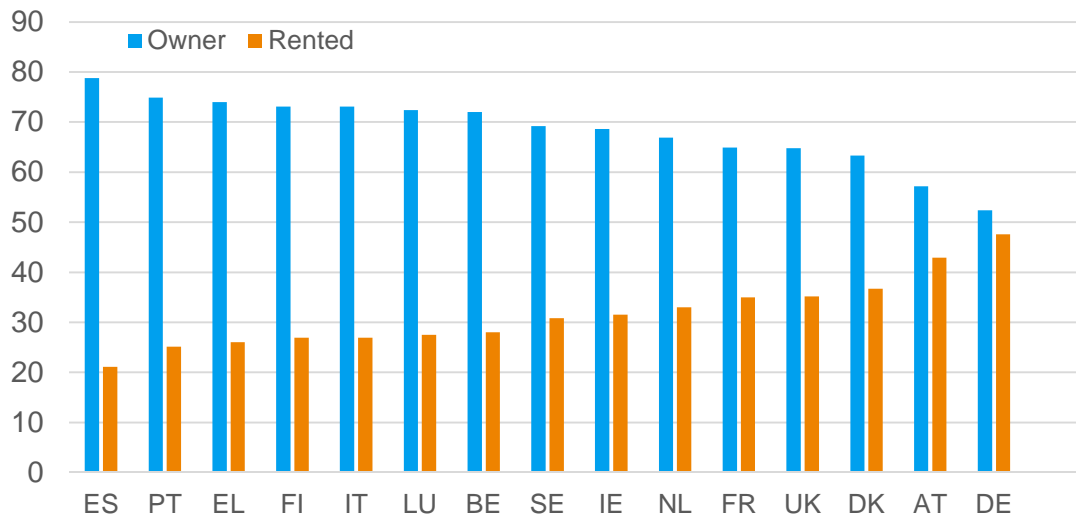
## 1. Owned or Rented? Tenure Type

Table 1: Composition of permanent private households by tenure type<sup>1</sup>

	1946	1961	1971	1981	1991	2002	2006	2011
Owner-Occupied	52.6	59.8	70.8	74.7	80.0	79.8	77.2	70.8
Renting	42.6	35.6	26.8	22.6	17.9	18.5	21.3	27.7
Other	4.7	4.6	2.4	2.6	2.1	1.7	1.5	1.6

The number of owner-occupiers as a proportion of all private households reached a peak of 80 per cent in 1991. The following 20 years saw a shift towards renting; by 2011 just under 28 per cent of all households were in rent accommodation, a 9.8 percentage point increase compared to the corresponding figure from 1991. The most recent data from the Survey on Income and Living Conditions indicates this trend has continued with 31.5 per cent of all household in the rental sector in 2014. This shift over the past 25 years has brought Ireland broadly in line with the tenure mix across the EU 15 countries (see Figure 1 below).

Figure 1: Comparison on tenure type across countries in the EU 15, 2014<sup>2</sup>



The tenure mix has been relatively stable in rural areas since the 1970s. Much of the overall shift towards renting is been driven by a significant increase in the proportion of households renting in the main urban areas in the county—Dublin, Cork and Galway and Limerick. In Dublin city, for instance, roughly 48 per cent of those living in the area are renting. This would suggest that only half the new stock added in the capital will be purchased and lived in by owner-occupiers with the remaining 50 per cent rented either privately or with state-support. A significant change in the tenure mix is underway and is likely to continue over the coming years. This change may be felt most acutely by those seeking to live near centers of employment opportunity.

<sup>1</sup> Abstracted from Norris 2013

<sup>2</sup> European Commission, Eurostat, Survey on Income and Living Conditions 2014



## 2. Homelessness

Table 2: Breakdown of individuals accessing local authority managed emergency accommodation by region and age, February 2016<sup>3</sup>

	Dublin	Outside Dublin	Total
Adults and Children	4,308	1,503	5,811
Homeless Adults of which:	2,692	1,238	3,930
Age 18-24	465	171	636
Age 25-44	1,685	689	2,374
Age 45-64	501	334	835
Age 65+	41	44	85
Children	1,616	265	1,881

In total, 5,811 individuals were recorded as homeless during this period, with 74 per cent (4,308 people) of these based in the Dublin region. Adults, predominantly in the 25-44 age bracket, comprised approximately two-thirds (3,930 people) of the overall number of individuals recorded as homeless. In the last week of February, 912 families across the country (87 per cent of which were based in Dublin) accessed emergency accommodation. This meant 1,881 children made up the remaining one-third of those experiencing homelessness.

## 3. Housing Supply

Table 3: Planning Permissions Granted for New Houses and Apartments 2015

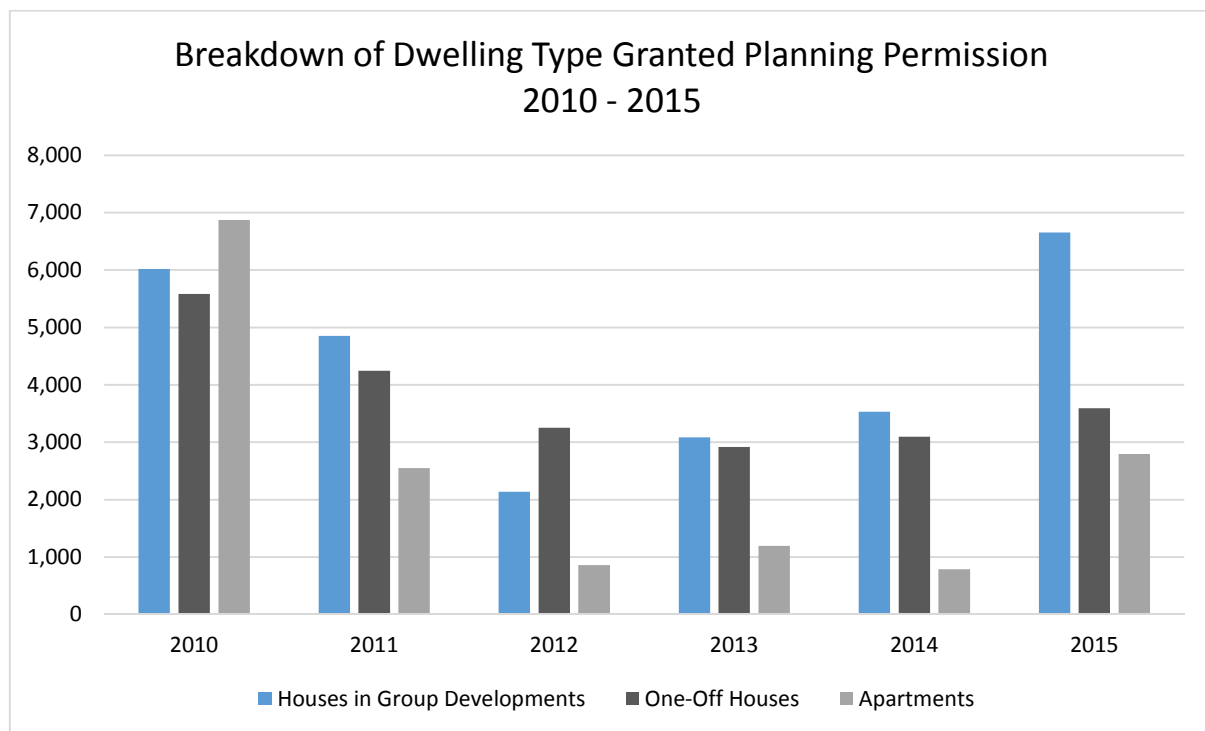
Type of Housing Unit	National	Dublin
Multi development (Scheme) houses	6,658	3,596
One off houses	3,592	336
Private flats/apartments	2,794	2,378
Total Units Granted Planning Permission	13,044	6,310
as % of total units	100%	48%

- There were 13,044 individual units granted planning permission in 2015.
- Nearly 50% of all planning permissions were granted for housing in the Dublin region.

<sup>3</sup> Department of Environment, Community and Local Government, Homelessness Report February 2016

- One fifth (21%) of all units granted planning permission were private flats/apartments.
- When the breakdown by unit type is compared against 2014 there was a 55% increase in the number of houses granted planning permission in 2015 on 2014; made up of an 89% increase in planning permissions for houses in group developments (multi-development schemes) and a 16% annual increase in the numbers of one-off houses granted planning permission.
- There was an increase of 256% in the number of planning permissions for apartments granted in 2015 on 2014. In 2014 there were 785 apartments granted planning permission, whereas in 2015 there were 2,794 apartments granted planning permission.
- There was a significant increase seen in the last quarter of 2015, of 731% on 2014.

**Figure 2:** Breakdown of planning permissions by type of dwelling 2010 to 2015



**Table 4:** Number of Planning Permissions and total floor area granted 2007 to 2015

Year	Planning Permissions Granted	Total Floor Area (000 Sq. Metres)
2007	22,253	12,206
2008	17,491	9,837
2009	10,380	5,928
2010	6,347	2,861
2011	4,767	1,981
2012	3,643	1,199
2013	3,316	1,305
2014	3,606	1,366
2015	4,269	2,147

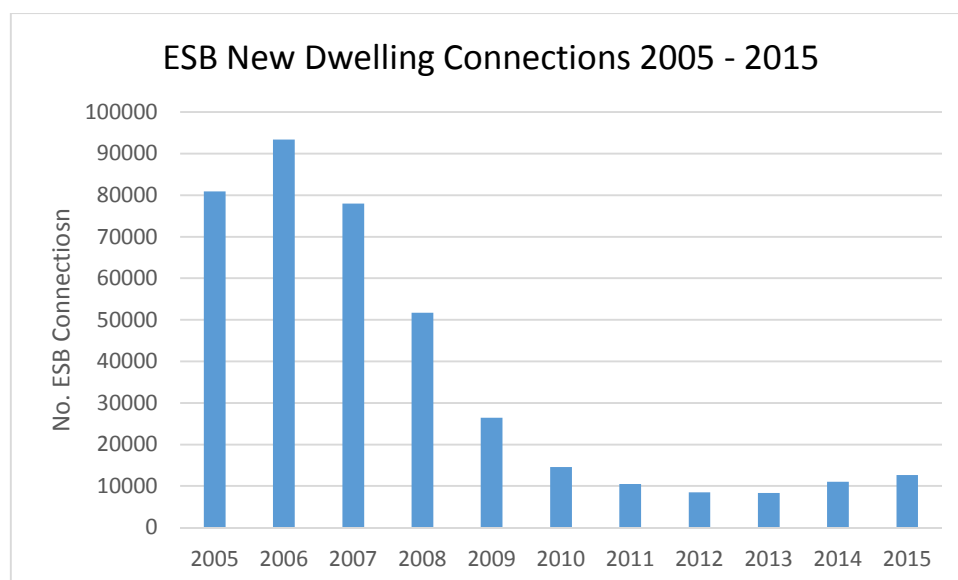
- There were a total of 4,269 planning permissions granted in 2015 for the construction of the 13,044 new residential units, and also a further 22 planning permissions granted for communal dwellings (eg. nursing homes).
- In 2015 there was a total floor area of 2,147,000 square metres granted planning permission, an increase of 57% on the floor area granted permission in 2014.

**Table 5:** Completions counted by ESB Connections of new dwellings 2015

	National	Dublin
Total Number of Housing Units	12,666	2,891
as % of total units	100%	23%

- There was a 15% increase in completions between 2014 and 2015.
- 23% of housing completed was in Dublin.
- The trend in figures shows the number of connections falling from a high of 93,419 connections in 2006, levelling out at 8,301 units in 2013 and slowly increasing to 12,666 dwellings in 2015.

**Figure 3: Number of Completions (ESB Connections) 2005 to 2015**



**Table 6: Completions breakdown by type of dwelling unit**

	National	Dublin
Houses - of which		
Multi development houses (Scheme House)	4,954	1,702
One off houses	6,071	370
Private flats/apartments	1,641	819
Total Units Granted Planning Permission	12,666	2,891
as % of total units	100%	23%

## 4. Demographics

**Table 7:** Population Breakdown Census 2011

	National	Dublin
Data from 2011 Census	4,588,252	1,273,069

- The total population was estimated by the CSO in April 2015 as increasing to 4,635,400. This increase is the combined effect of natural increase and negative net migration resulting in an overall increase of 47,148 in the population since 2011.

**Table 8:** Estimated Populations (persons in April) 000 by Regional Authority Area and Year (<http://cso.ie/px/pxeirestat/Statire/SelectVarVal/saveselections.asp>)

	2011	2012	2013	2014	2015	% Change 2011 to 2015
Border	515.5	510.9	509.6	503.9	496	-3.78%
Midland	283.8	287	288.7	290.6	293.2	3.31%
West	440.8	437.4	437.9	437.1	435.5	-1.20%
Dublin	1261.5	1262.9	1262.4	1274.6	1305.3	3.47%
Mid-East	533.8	540.1	540.8	546.9	551.4	3.30%
Mid-West	377.8	380.1	378	378.2	377.9	0.03%
South-East	499.3	500.8	505.1	504.8	506.7	1.48%
South-West	662.3	666.2	670.6	673.4	669.4	1.07%

- Key growth areas shown as Dublin, Mid-East and the Midlands Regional Authority Areas.
- Population estimates from the CSO show population decreasing in the Border and West Regional Authority Areas and remaining static in the Mid-West.

## Note on Vacant Housing

In the short-term, efforts should be made to occupy vacant housing, whether through sale or renting. Housing can be vacant for various legitimate reasons but more proactive monitoring can focus on getting housing back into use.

According to the 2011 Census, Ireland has a high proportion of vacant housing summarised in the table below.

<b>Total housing stock</b>	<b>1,994,845</b>
Occupied by usual resident(s) of the household	1,649,408
Occupied by visitors only	10,703
Unoccupied - residents temporarily absent	45,283
Unoccupied - vacant house	168,427
Unoccupied - vacant flat	61,629
Unoccupied - vacant holiday home	59,395
<b>Vacancy rate</b>	<b>14.5%</b>

*Source: CSO Census 2011*

While the data is from 2011, there continues to be vacant properties for a variety of reasons, including:

- Properties for sale
- Properties for rent
- Usual Occupier(s) in Care
- Abandoned - Refurbishment required
- Repossessed by Lending Institution
- Disputed ownership

If the State was to target the utilisation of some categories of vacant properties, it could give a much needed boost to housing supply in the short term and relieve some of the pressures on supply while other actions are being considered, or their effects start to impact on supply. For example, lending institutions could have thousands of repossessed vacant properties but there is no visibility of these within the wider housing sector. These would be expected to be mostly buy-to-let properties and properties voluntarily surrendered or abandoned.

Empty homes is not just an Irish issue. All across Europe charities have been highlighting empty housing. Empty Homes, a charity in the England has monitored and researched the issue and has reported that there are approximately 600,000 empty homes there, with approximately 200,000 of these vacant for more than six months. The focus of its study is on the reasons homes remain empty for long periods.

**Recommendation: Actively monitor the level of empty homes and the reasons they are empty with a view to targeting those that can potentially be utilised quickly.**

Such a programme has already been successful in dealing with both unfinished housing estates and local authority void properties. In both cases, the targeting of funding at appropriate properties led to previously vacant properties being sold or rented. While the unfinished estates annual survey was a relatively simpler task, there is information held by organisations such as lending institutions that could assist with identifying vacant properties. The latest Census information, when it becomes available, will also be useful in identifying areas of the country with concentrations of empty homes.