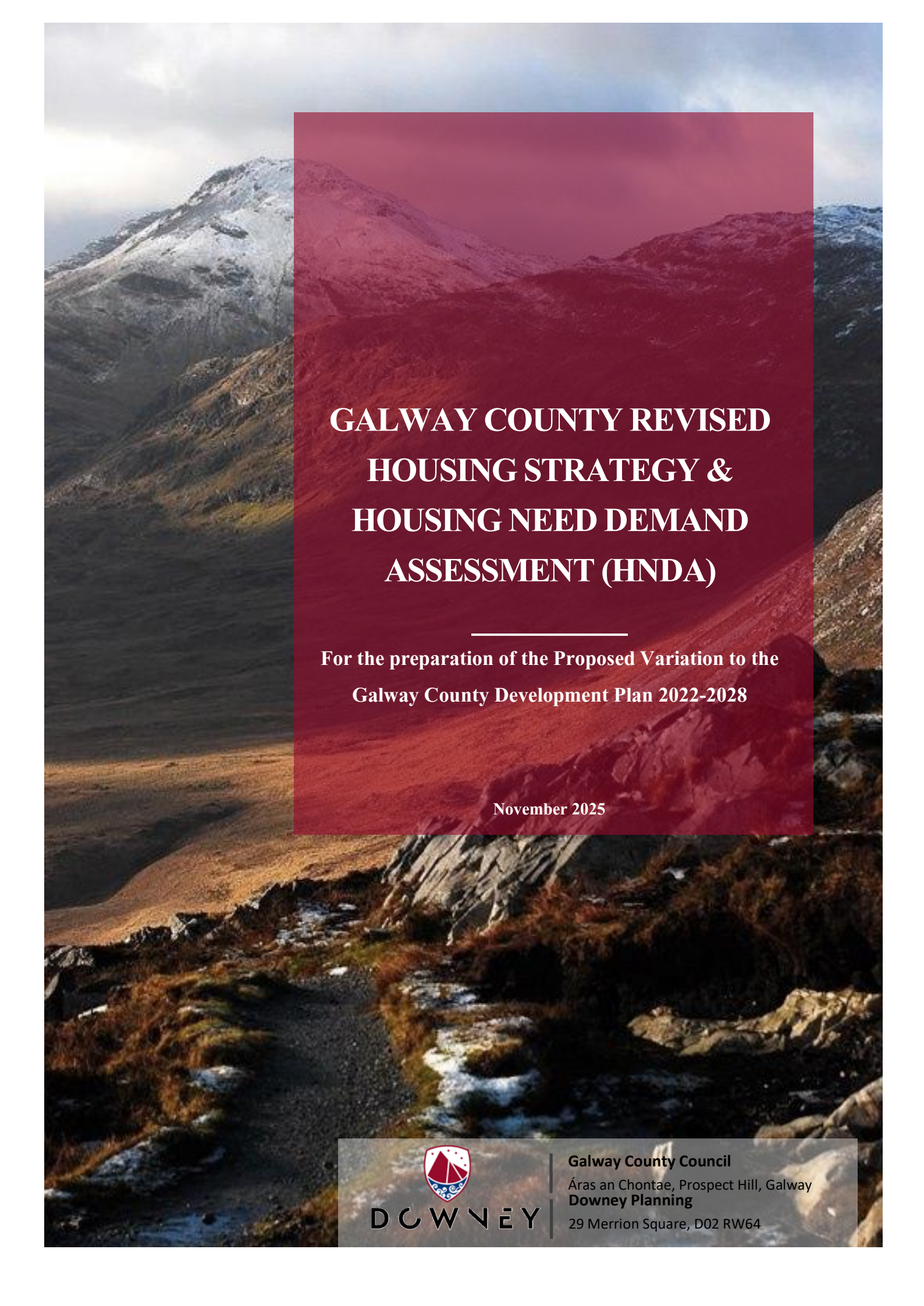




GALWAY COUNTY REVISED HOUSING STRATEGY & HOUSING NEED DEMAND ASSESSMENT (HNDA)

**For the preparation of the Proposed Variation to the
Galway County Development Plan 2022-2028**

November 2025



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EXECUTIVE SUMMARY

The Galway County Council Housing Need and Demand Assessment (HNDA) is an important step in providing a robust, shared and agreed evidence base on housing need and demand to support the proposed variation to the Galway County Development Plan 2022-2028 and the pertaining Housing Strategy. It will help inform the Development Plan to consider the scale of house building and to plan for the quantum of land required to deliver this. It will also inform the Galway County Housing Strategy, providing direction to tackle housing need and demand in accordance with strategic priorities for housing and related services.

The preparation of the HNDA has been undertaken by DOWNEY, supported by the Housing Department and Planning Department of Galway County Council and other research experts.

The HNDA estimates the future numbers of additional homes to meet existing and future demand. The HNDA is intended to produce broad, long-run estimates of what future housing need might be, rather than precision estimates. The scale of need and demand for housing in different scenarios is based on a series of variables, including household change, changes to income and income distribution, and changes in rental and purchase prices for housing amongst other things. This HNDA has investigated a series of different scenarios to gain some insight into both the outputs and the key factors which drive these.

Section 1 provides a brief introduction into the Strategy, its core outputs, methodology and data sources used to produce the HNDA. The relevant legislation and policy framework supporting the different aspects of the Strategy are presented within Section 2. Section 3 provides an analysis and trends of the Housing Market Drivers, including demographic trends, population projection and distribution, housing prices and economic trends. A Housing Stock Profile is contained within Section 4, demonstrating both housing and land supply within the County. The determination of housing need and supply over the operational period of the Development Plan is analysed and discussed in Section 5, projecting and determining the future housing requirements to cover the period between 2025-2034. Section 6 focuses on affordable, cost-rental, and social housing within the County. An analysis of the housing requirements is discussed within Section 7. Having regard to the projected housing requirements and current trends, as well as relevant legislation and policy, Section 8 sets out a number of housing objectives to inform the housing strategy. The document is then concluded in Section 9.

This document is the first iteration of the updated Housing Strategy and acts as a crucial phase in the development of the revised Housing Strategy and Housing Need and Demand Assessment (HNDA) for the proposed variation to the Galway County Development Plan 2022-2028. This revision document has been prepared following a number of key updates in a planning context, most notably:

- The adoption of the new Planning and Development Act 2024, in which various changes will now occur throughout the planning system, including in the context of forward planning (noting that this variation is being carried out under the Planning and Development Act, 2000 (as amended), as per the Implementation Plan);*
- The National Planning Framework First Revision, 2025 and associated updated ESRI Population Projection, as well as the Section 28 Guidelines NPF Implementation: Housing Growth Requirements Guidelines for Planning Authorities.*

- Updated Statistics utilising the latest data from trusted sources such as the DoHLGH, and Residential Tenancies Board datasets, Residential Property Price Register records, Daft.ie and Myhome.ie quarterly/yearly report, and most notably Census 2022 data.

Having reviewed the latest data available, it is noted that various changes have been identified in this revised Housing Strategy. As mentioned above, most notably, this includes the use of the Census 2022 data, whereas the previously adopted Strategy relied on Census 2016 data. As discussed throughout this report, various projections were made in relation to population and housing using trends from Census data up to 2016, whereas the latest Census 2022 data indicate a downward change in some of these figures. Such conclusions include that Galway County has an ageing population, as well as a focus on new housing within the Metropolitan area, in proximity to Galway City. It was also included that the average household size in Census 2022 was bigger than what was previously projected.

As set out within this Housing Strategy, it can be concluded that for the most part, the previous housing targets set out in 2022 remain to satisfy the requirements of the existing and future population of Galway County. It is also noted that the Housing Strategy can be considered a 'live document' which can be updated if/when any further changes and updates occur to all relevant data, including the next Census of 2027. While it has been concluded that the projected needs set out in this report vary from the projections of the Section 28 Ministerial Guidelines, published in July 2025, Galway County Council have accordingly reflected the revised figures of the Section 28 Ministerial Guidelines and the associated ESRI modelling within the Proposed Variation to the County Development Plan.



Section 01.

INTRODUCTION

1.0 INTRODUCTION

1.1 Statutory Background

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

This must consider:

- The existing need and the likely future need for housing;
- The need to ensure that housing is available for persons who have different levels of income;
- The need to ensure that a mixture of house types and sizes is developed to reasonably match the requirements of the different categories of households, as may be determined by the Planning Authority, and including the special requirements of elderly persons and persons with disabilities; and
- The need to counteract undue segregation in housing between persons of different social backgrounds.

Under the 2024 Planning and Development Act, Part 7 of the Act relates to Housing Strategy and Supply, in which under Section 242 (1) of the Act, it is required that planning authorities prepare a housing strategy, for the purpose of ensuring that the housing development strategy makes adequate provision for the housing of the existing and future population of the area of the development plan in accordance with the proper planning and sustainable development of the area. As required under the Planning and Development Act 2024, a housing strategy shall take into account the existing need and the likely future need for housing based on national and regional population growth targets set out in the National Planning Framework. It is noted however that this variation is being carried out under the Planning and Development Act 2000 (as amended), as it remains in effect.

In order to ensure that the plan-making system is supported by a robust methodology to inform policies and funding initiatives around housing and associated land requirements, the National Planning Framework (NPF) introduced a requirement for each Local Authority to develop a Housing Need and Demand Assessment (HNDA), which remains a requirements under NPO 29 of the National Planning Framework First Revision, 2025. 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 (to be referred to as Urban Area Plans and Priority Area Plans under the Planning and Development Act, 2024), etc.

As outlined in the NPF First Revision 2025, 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, including the need for different types and sizes of provision;
- Provide evidence to inform policies related to the provision of specialist housing and housing related services.

The 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:

- 

01 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.
- 

02 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).
- 

03 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.

Therefore, under NPO 29, the NPF First Revision places a responsibility on Local Authorities to prepare a housing strategy supported by an assessment of housing need and demand. A HNDA provides that assessment.

The HNDA will underpin the following key areas of housing policy and planning:

Housing Supply Target - to inform the setting of a Housing Supply Target for use in the Galway County Housing Strategy and Development Plan. The Housing Supply Target sets out the amount and type of housing to be delivered over the plan period from 2022 to 2028.

Stock Management - to assist understanding of the current and future demand for housing by size, type, tenure, and location in order to optimise the provision, management and use of stock. This in turn feeds into policy and planning decisions about future stock in the Galway County Housing Strategy.

Specific Housing Provision - to inform the provision and use of specific housing needs, social and affordable housing, and housing-related services to enable independent living for all, as expressed in policy in the Galway County Housing Strategy and to inform planning decisions, i.e., land for travellers, care for the disabled and the elderly, etc.

Following the publication of the Section 28 Ministerial Guidelines 'NPF Implementation: Housing Growth Requirements' in July 2025, all local authorities must now provide an updated housing strategy and HNDA to reflect the revised figures set out. As such, this HNDA provides estimates of future housing need and demand in County Galway from 2025-2034.

1.2 Core Outputs

There are five Core Outputs which can be identified across the HNDA which need to be completed to achieve a robust and credible assessment. Details of the five outputs and their location within the HNDA are summarised as per the table below:

Core Outputs	Section
01 Housing Targets Reviews the policy documents in the hierarchy of National, Regional, and Local to establish a comprehensive vision of the housing target for County Galway.	Section 2: Planning Context
02 Key Housing Market Drivers Identifies the key factors driving the local housing market. This should consider household formation, population and migration, housing affordability including income, house prices, rent levels, and key drivers of the local and national economy.	Section 3: Housing Market Drivers
03 An Assessment of the Current Stock and Supply Studies the profile of existing housing stock with a focus on different characteristics of the stock, including its composition, tenure, social housing, and housing typology. A further aspect of this part is the supply	Section 4: Housing Stock Profile

and the profile of housing pipeline. The assessment also stretches towards the existing resources for providing housing, which in this case includes the land availability

04 Estimate of Additional Housing Units

Estimates the additional number of housing units which should be delivered within the time period of the Plan in order to meet the housing needs of the local population.

Section 5:

Estimating
Housing Need
and Demand

05 Requirement of the Anticipated Housing Market

Applies the identified trends in population and housing stock from the previous sections to illustrate an indication of the anticipated housing market within the County.

Section 7:

Analysis of
Housing
Requirements

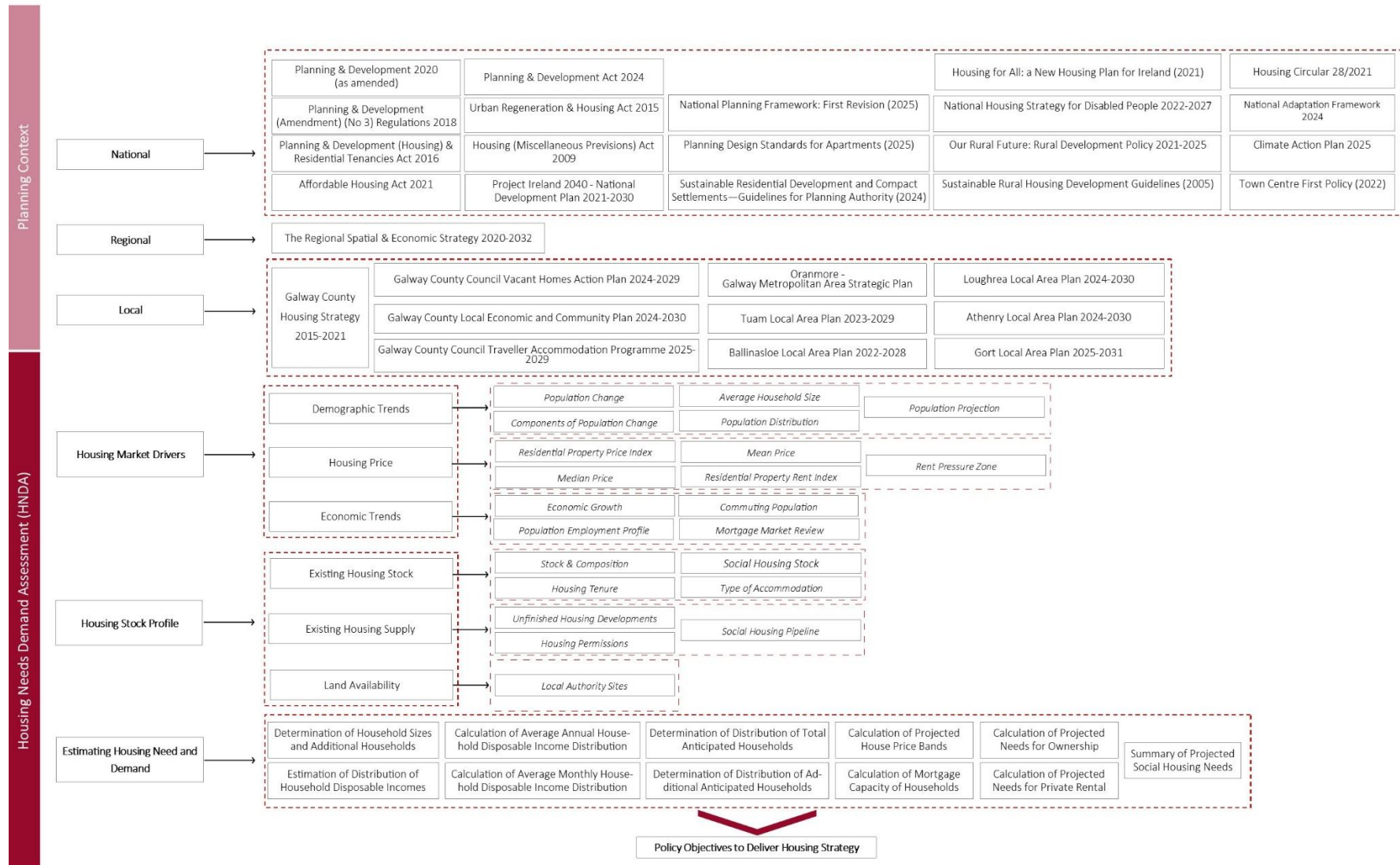


Figure 1. The Structure of the Housing Strategy

1.3 Governance and Consultation

The National Planning Framework (NPF) First Revision, 2025, 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 50,000 homes per annum to 2040, to cater for the increased population projection. In this regard, National Policy Objective (NPO) 47 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). The HNDA is to be undertaken by local authorities with coordination assistance to be provided by the Regional Assemblies, and at a metropolitan scale, particularly where inter-county and inter-regional settlement interactions are to be planned for and managed. This HNDA has been prepared by DOWNEY on the behalf of Galway County Council to meet the statutory requirements set out under Section 94 of Planning and Development Act 2000 (as amended), as it remains in effect.

1.4 Methodology and Data Sources

DOWNEY has aimed to undertake the HNDA and present the findings in a clear and methodical manner. It is agreed in principle that secondary data, including statistically robust and validated national data sets would be the preferred choice of data source subject to triangulation and validation where possible. Primary data from the Council's information systems has also been used. A list of guidelines and data sets used in preparation of the following document is as below:

- The StatBank of CSO Census databases;
- AIRO Mapping Resources, including Census Maps and Housing within the Research Themes in the Regional and Local Authority levels;
- Department of the Housing, Local Government, and Heritage the "Overall Social Housing Provision" to capture the latest statistics on the social housing delivery within the Local Authorities;
- Department of the Housing, Local Government, and Heritage, and "Unfinished Housing Developments" & "Resolving Unfinished Housing Developments";
- Department of the Housing, Local Government, and Heritage, and "Rent Pressure Zones - Ireland";
- The Housing Agency and the "Summary of Social Housing Assessments";
- The "Residential Property Price Index - August 2025" in the CSO Census databases;
- Myhome.ie portal and "Myhome.ie Q2 2025 Property Report in association with Davy";
- Daft.ie portal and "The Daft.ie Housing Market Report; An Analysis of Recent Trends in the Irish Estate Market for 2025 Q2";

- Property Services Regulatory Authority and the search portal for “Residential Property Price Register”;
- Residential Tenancies Board and report on “Rent Index Q1 2025”;
- Department of the Housing, Local Government, and Heritage and the “Homelessness Reports”;
- Department of the Housing, Local Government, and Heritage, and the ‘Homelessness Report’;
- ESRI’s research work on “Population projections, the flow of new households and structural housing demand 2024”; and
- Section 28 Ministerial Guidelines ‘NPF Implementation: Housing Growth Requirements’ July 2025.

1.5 Quality Assurance

The HNDA has been developed in consultation with Galway County Council’s Housing Department and Planning Department, where primary data from the Council’s information systems has also been used. In developing methodologies, e.g., deciding on the scenarios for the HNDA estimates, DOWNEY devised different options and then consulted with experts in data management and analysis for the final decision. This approach creates a robust document with clear and evidence-based guidelines. Section 2.0 of this document comprises a brief assessment of the pertaining existing policy and legislation, thus building the statutory background of the Housing Strategy and HNDA for County Galway. Sections 3.0, 4.0, and 5.0 of the HNDA utilises information from national secondary data sources such as the CSO statistics, population projections, and other government statistical information such as homelessness statistics and social care survey information. These data sources have assurance guaranteed and are consistent across Councils. Within Sections 3.0, 4.0 and 5.0 primary data is also used. This includes information from the Council’s housing management system which provides waiting list, homelessness and letting information. This information was extracted from the system into excel, with relevant data cleansing to ensure data protection. Full details of the scenarios and the reasons why they were chosen are provided in this section.

1.6 Equality Considerations

In preparing this HNDA, consideration has been given to the requirements of the Equal Status Acts 2000-2018, particularly around evidence on the Specific Housing Provision requirements of local populations which is described in more detail in Section 6 of this document. During the course of drafting the HNDA, age, disability, race and sex have been considered as these are the main protected characteristics which have an impact on housing need and demand in relation to Specific Housing Provision.

2.0 PLANNING CONTEXT

2.1 National Legislation and Policy

2.1.1 Planning and Development Act 2000 (as amended)

Part V of the Planning and Development Act 2000 (as amended) contains requirements for all Planning Authorities to ensure that their Development Plans are consistent with high-level strategic policies and population projections for the country. Planning Authorities are required to prepare and incorporate a Core Strategy that shows that the Development Plan is consistent with national and regional objectives under the National Planning Framework and the relevant Regional Spatial and Economic Strategy. Planning Authorities are also required to prepare and incorporate a Housing Strategy into their Development Plan.

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

“...each housing strategy should have regard to the proper planning and sustainable development of an area and should be concerned with the overall supply of housing within the Planning Authority.”

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

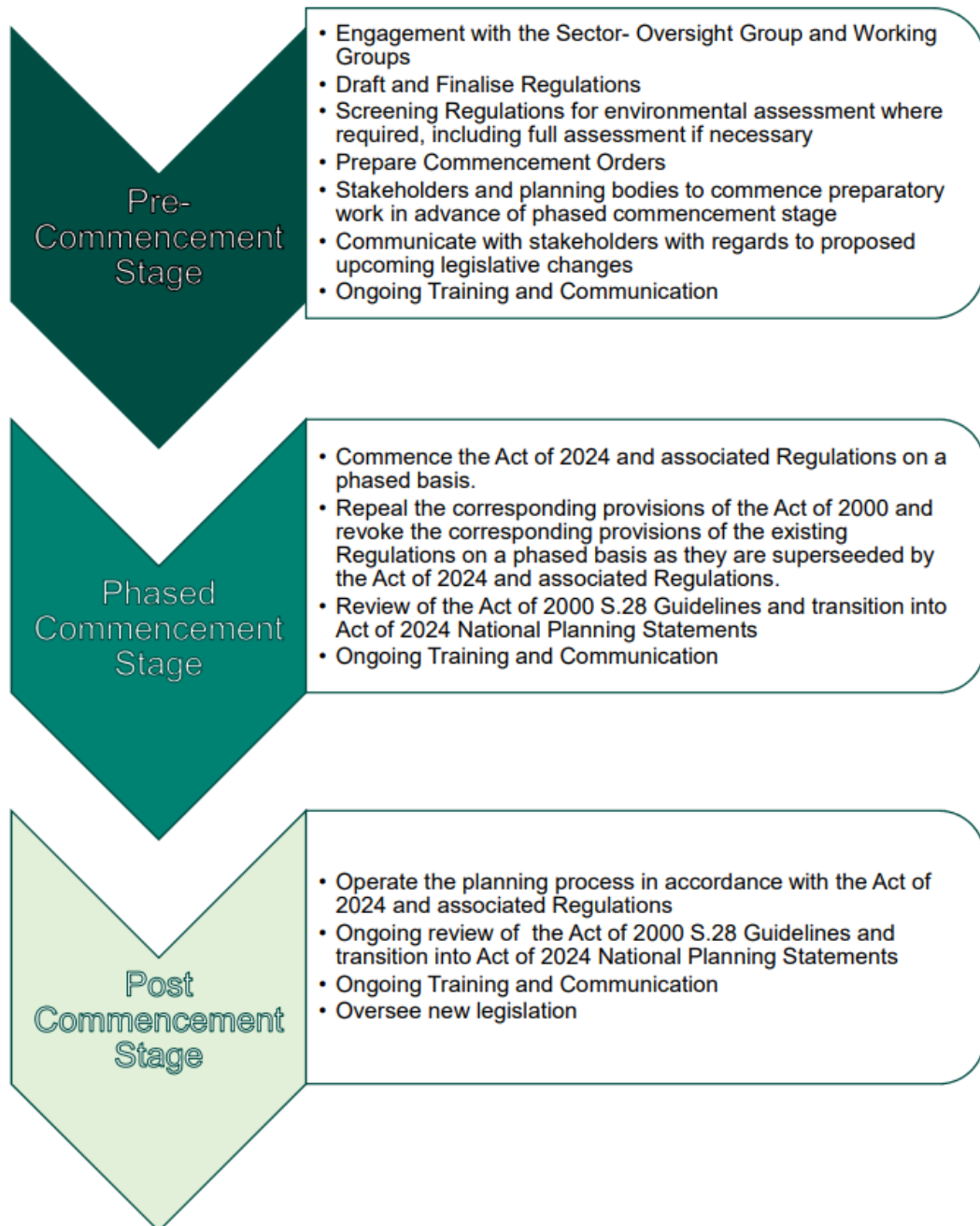
- The existing and likely future need for social housing.
- The need to ensure that housing is available for people of different incomes.
- The need to ensure the availability of a mixture of house types and sizes to cater for the requirements of different categories of households, including the special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

It is required that each Housing Strategy be consistent with high level strategic plans such as the National Planning Framework and the Housing for All Plan. Planning Authorities are also required to demonstrate how the Housing Strategy aligns with the population projects contained in the Core Strategy and the Regional Spatial and Economic Strategy for the Region, which is also due to be updated to reflect latest figures.

2.1.2 Planning and Development Act 2024

On 17th October 2024, the new Planning and Development Act 2024 was signed into law. The new legislation will be commenced on a phased basis, as outlined within the Government’s ‘Implementation Plan for the Planning and Development Act 2024’, published on 4th March 2025.

This Implementation Plan breaks down how legislation will come into effect in 3 Stages, as below:



The Implementation Plan also confirms that all aspects of planning will continue to be covered under the Planning and Development Act 2000 (as amended), until the appropriate time that the above Implementation Plan has been enacted.

Some key changes included within the Planning and Development Act 2024, of relevance from a Forward Planning point of view are as follows:

- **National Planning Framework (NPF)** – The NPF will continue to spearhead the planning agenda, and the Act sets out a ‘plan-led’ system and structure whereby all tiers of planning from regional to local align with the strategic objectives set out in the NPF.
- **National Planning Statements (NPS)** – Ministerial guidelines will be replaced by National Planning Statements. These are subject to consultation and approved by Government and provide greater clarity, whereby alignment with National Planning Policies and Measures will be mandatory, whereas the associated guidance that will outline how these policies should be implemented, will be discretionary in nature.
- **Regional Spatial and Economic Strategy (RSES)** – An assembly will make a long-term strategic planning and economic framework for the development of its region, for a period that is not less than 10 years and not more than 20 years. The RSES will identify settlements or part of urban areas that are within more than one functional area of a planning authority and for which a coordinated area plan will need to be prepared.
- **Duration of County Development Plans** – extended to a 10-year cycle with an “Interim Report on Implementation” to be prepared after 5 years at which point a variation can be proposed, if required.
- **Area Based Plans** – The requirement to prepare Local Area Plans (LAPs) based on population size will be replaced by specific types of area-based plans to meet particular needs including Urban Area Plans for towns designated as “Regional Growth Centres” or “Key Towns” in the RSES; Priority Area Plans for a sub-part of an urban area; Joint Area Plans for an urban area that is in the administrative area of more than one local authority and Urban Development Zones for strategic underutilised lands.

Part 7 of the Planning and Development Act 2024 relates to Housing Strategy and Supply, in which under Section 242 (1) of the Act, it is required that planning authorities prepare a housing strategy, however, given that this Section of the Act has not yet been implemented, this document has been prepared under the requirements of the Planning and Development Act, 2000, as amended.

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

S.I. No. 75/2022 - Planning and Development Act (Exempted Development) Regulations 2022 amended Article 10 of the Planning and Development Regulations as amended by Statutory Instrument No. 30 of 2018, to provide an exemption for the change of use, and any related works, of certain vacant commercial premises to residential without the need to obtain planning permission. The amendment relates to existing buildings that have a current commercial use, and which fall under Class 1, 2, 3, and 6 or 12 of Part 4 to Schedule 2 of the Regulations.

The change of use, and any related works, must occur between when the 2018 Regulation came into operation on 8 February 2018 until 31 December 2025. Therefore, while the exempted development will be permanent in nature, the exemption can only be availed of for a temporary period.

2.1.4 Affordable Housing Act 2021

The Affordable Housing Act 2021 was published on 21st July 2021 as a means to address problems associated with the high cost of housing for the portion of the population that do not qualify for social housing. The Act came into effect from September 2021 which changed the Urban Regeneration and Housing Act 2015, which in itself, was an amendment to the Planning and Development Act 2000. The amendments include an adjustment in the threshold for the social housing requirement and ways of meeting this obligation where social housing is not provided on site. The Act enables:

- the provision of dwellings for the purpose of sale under affordable dwelling purchase arrangements;
- the provision by housing authorities of financial assistance to purchase dwellings under affordable dwelling purchase arrangements;
- the provision of dwellings to be made available on a cost-rental basis;
- the provision of funding to be made available for the purchase of dwellings in accordance with a scheme of shared equity;
- housing authorities to notify the public and assess eligibility and priority in relation to dwellings provided by the Land Development Agency;
- amendments to the Housing Finance Agency Act 1981, the Housing (Miscellaneous Provisions) Act 1997, the Planning and Development Act 2000, the Housing (Miscellaneous Provisions) Act 2009 and the Housing (Miscellaneous Provisions) Act 2014; and
- related matters.

Under Part V Section 94(4)(c) of the Planning and Development Act 2000 (as amended), there is a social housing requirement of between 10%-20% which planning authorities must apply to planning permission for housing on lands zoned for residential use, or for a mixture of residential and other uses, where there is an excess of 4 units on the lands as part of the proposed development. A 10% Part V requirement will apply where land was purchased between 1st September 2015 and 31st July 2021, with a 20% Part V requirement for any land purchased after 1st August 2021 (or previously owned before 31st August 2015).

The Affordable Housing Act 2021 also introduced objectives to provide affordable homes and cost rental homes at low level rents to eligible candidates. These projects require a buy-in from the local authority, an Approved Housing Body (AHB) and the Land Development Agency (LDA).

2.1.5 Housing for All; a New Housing Plan for Ireland - September 2021

The “Housing for All- a New Housing Plan for Ireland” was published on 2nd September 2021 to help deliver more homes of different variety to address the diverse housing needs of the public. This policy sets out steps to achieve a steady supply of housing in the right locations and integrates economic, social, and environmental sustainability built into the system up to 2030.

The Housing for All contains 213 separate actions under four separate pathways:

- Supporting homeownership and increasing affordability;
- Eradicating homelessness, increasing social housing delivery, and supporting social inclusion;
- Increasing new housing supply; and
- Addressing vacancy and efficient use of existing stock.

As per, each local authority will have to prepare a *Housing Delivery Action Plan* to include social and affordable housing delivery by December 2021.

There are significant targets to be reached for local authorities. The strategy includes targeting vacant stock, a new towns fund to renovate properties in town centres - Croi Conaithe, reviewing vacant property tax and CPO powers. New supply of social housing will be required supported by increased funding and prioritization of funding and schemes through Irish Water.

To achieve these overarching objectives, the Plan will require the public and private sector to work together to reach the overall target of 300,000 homes by 2030, the breakdown of which is as follows:

- 170,000 homes for the private market;
- 90,000 social housing units;
- 36,000 affordable housing units; and
- 18,000 cost rental properties.

Additionally, two new affordable purchase schemes have been introduced:

1. “Local Authority Affordable Purchase Scheme”

This scheme will involve Local Authorities delivering, or facilitating the delivery of, new homes in areas where affordability challenges have been identified. The provisions of this scheme have been placed on a statutory footing in the Act and will see homes being provided to primarily first-time buyers at reduced rates. The aim is to make homes available at average purchase prices of €250,000 across the country. In practice this will see a subsidy of up to €100,000 (depending on location and need) being provided towards the cost of a home. The Local Authority will then retain a variable equity stake linked to the open market value of up to

30% in the home, which the homeowner can either choose to buyout at a later date, or the local authority will redeem it when the home is sold or transferred; and

2. The “First Home Scheme”

This scheme will be nationally available and will see the State partner up with the banking sector to support first time buyers to buy a home in a private development by taking an equity stake in the home equivalent to the level of funding provided. An area-based ceiling price for houses and apartments, based on open market prices, will be set and up to 20% equity support will be available to purchase these homes (30% if the Help to Buy scheme is not utilised). The specific functioning of this will see no service charge being applied to the equity stake for the first five years, with a modest annual charge to be applied thereafter.

In terms of rental housing market, the roll-out of cost rental has been introduced in the Plan. This tenure rents charged only cover the cost of developing, financing, managing, and maintaining the homes. The intention is that households with a moderate income will be able to avail of rental accommodation at least 25% below the market value.

To reach the above lofty goals, the State intends to spend €4 billion a year to 2030 on various State interventions and capital investments.

As per the latest update in July 2024, Housing for All is demonstrating significant momentum, marked by a surge in new home completions and construction starts with a record 32,121 new homes started construction in the first five months of 2024 and a robust pipeline in place with almost 38,000 homes approved for planning permission in the 12 months to the end of March 2024. It is also noted that over 25,000 new social homes are either on site or at design and tender stage. To further boost the delivery of affordable homes, the number of specialist staff in local authorities dedicated to delivering affordable housing has doubled, to just over 140 people. The update also provides a continued focus on turning vacant and derelict properties back into homes, with almost 8,200 applications and over 5,000 approvals under the Vacant Property Refurbishment Grant.

Additionally, the government is broadening the scope of the Local Authority Home Loan to encompass the purchase and renovation of derelict or non-habitable properties, while extending the Rent a Room tax relief to individuals in social housing who wish to rent a room to third-level students. These measures reflect a comprehensive strategy aimed at stimulating housing construction, improving affordability, and revitalising vacant properties to meet the diverse housing needs of the Irish population. The Government’s commitment to sustainable housing development, coupled with increased capital investment and a focus on accelerating housing delivery, underscores its determination to sustain the positive momentum in addressing housing challenges across Ireland.

In conjunction with the First Revision of the National Planning Framework, and the revised housing targets it is likely that the Housing for All shall also be updated, to coincide with the revised National Planning Framework.

Housing for All; Action Plan Update & Q2 2024 Progress Report

Published in July 2024, the Action Plan & Q2 2024 Progress Report on Housing for All acknowledges the increase in the housing supply despite extraordinary challenges arising since its adoption in 2021. The 2022 update focused on issues from the war in Ukraine, the energy crisis, and rising interest rates, the 2023 Progress Report noted an increase in supply of housing, with the 2024 update noting record breaking levels of housing supply, with new homes being built at levels not seen since 2008.

Accordingly, recent home delivery indicators show that the Plan is working:

- Almost 32,000 new homes were completed between April 2023 and March 2024, noting a continued rise in the number of houses being completed.
- 32,000 new homes commenced construction in the first five months of 2024.
- The number of homes commenced in the first five months this year is 147% higher than this time last year.
- Almost 38,000 new homes were granted planning permission in the year to March 2024. 13,591 (36%) of these homes were part of multi-development houses, with 19,462 (51%) as private apartments; the remaining 4,900 (13%) were one-off houses.
- More people are buying their first home than in any period in well over a decade, supported by affordable purchase initiatives, including the First Home Scheme, the Local Authority Home Loan and Help-to-Buy, which is extended to the end of 2025. In the first 5-months of 2024, almost 12,200 mortgages were approved for First Time Buyers.
- In the year to the end of May, building started on 52,000 new homes, an increase of over 85% on the previous 12 months, with over 32,000 of these started in the first five months of 2024 alone.

The Government remains committed to achieving its targets for housing in the country with over 25,000 social homes in the pipeline, as of Q2 2025.

The comprehensive array of key figures and statistical updates provided, signifies exceptional shifts in demographic dynamics and housing supply. These changes set a compelling stage for the forthcoming adjustments to housing targets and policies during the review process.

2.1.6 Delivering Homes, Building Communities 2025-2030: An Action Plan on Housing Supply and Targeting Homelessness

Published on 13th November 2025, the Government has introduced a new housing plan to replace Housing for All. The new plan “Delivering Homes, Building Communities”, aims to speed up the delivery of new homes and tackle homelessness, building on the progress of the Housing for All plan. The Plan aims to deliver 300,000 new homes by the end of 2030, which includes 72,000 social homes and 90,000 affordable housing supports. The Plan is also backed by an unprecedented investment in water, energy, and transport infrastructure to assist in the delivery of these houses, with a total of €9 billion capital funding for housing in 2026 alone.

The Plan is based on two key pillars:

1. Activating the supply of 300,000 more homes; and
2. Supporting people to have a home of their own.

Pillar 1 “will be achieved through activating more land, providing more housing-related infrastructure, securing more development finance for home building, addressing viability challenges particularly those seen in apartment delivery, increasing the adoption of Modern Methods of Construction, increasing the skills in the residential construction sector and working toward ending dereliction and vacancy.”

The Plan also identifies four key priorities to activate Pillar 1, which are as below:

1. Ensure a strong pipeline of zoned and serviced land is available.
2. Create the conditions to attract the required investment.
3. Increase skills and support the adoption of Modern Methods of Construction in the residential construction sector.
4. Work toward ending dereliction and vacancy.

With regards to Pillar 2, the Plan “details how Government will support people. It sets out a series of key actions that work towards ending homelessness, support affordability and address the housing needs of people as they progress through life. In partnership with local authorities, the LDA and AHBs, the Plan will address the needs of the most vulnerable in our communities, make buying and renting homes more affordable and support the development of villages, towns and cities across the country.”

The four key priorities to activate Pillar 2, are as follows:

1. Focus on ending homelessness, deliver homes for older people and support social inclusion.
2. Deliver an average of 12,000 new social homes every year over the lifetime of the Plan.
3. Promote affordable homeownership, protect renters and make buying and renting homes more affordable.

4. Invest in the built environment of towns, villages and cities across the country to enhance community well-being.

The Plan concludes noting that in order to achieve the objective set out, a *“joined-up, long-term national effort”* is required, noting that it is a shared responsibility to deliver on these targets.

2.1.7 Housing (Miscellaneous Provisions) Act 2009

The Housing (Miscellaneous Provisions) Act 2009 amends and extends the Housing Acts 1966 to 2004 to provide local authorities with a framework for a more strategic approach to the delivery and management of housing services. This framework provides for the adoption of housing services plans, homelessness action plans and anti-social behaviour strategies; for new, more objective methods of assessing need and allocating housing; and for a more effective management and control regime covering tenancies, rents, etc. The framework also comprises a more developed legislative basis for the provision of rented social housing by means of leasing or contract arrangements with private accommodation providers, as well as expanded opportunities for home ownership by lower-income households through an incremental purchase scheme and a tenant purchase scheme for apartments. This is to be provided by the Local Authority on lands within the functional area of that Local Authority.

2.1.8 Land Development Agency Act 2021

The Land Development Agency Act 2021 (No. 26 of 2021) (the “LDA Act”) was signed into law on 21 July 2021. The LDA Act established the Land Development Agency (LDA) as a legal entity with the primary aim of facilitating the development of public and privately owned land to increase the supply of affordable housing and support sustainable urban development in Ireland.

The key objectives of the Act and associated entity include:

1. Housing Supply: The LDA is tasked with coordinating and developing land to provide a significant boost to housing supply, particularly focusing on affordable and social housing.
2. Strategic Land Assembly: The agency will strategically assemble land parcels, including both public and private lands, to optimise development opportunities and ensure a cohesive approach to urban planning.
3. Public Land Utilisation: The LDA will oversee the effective use of publicly owned lands for housing development, ensuring that state assets contribute to addressing the housing crisis.

4. Urban Regeneration: The act encourages the redevelopment of underutilised and brownfield sites within urban areas to rejuvenate communities and support sustainable development goals.

5. Partnerships and Collaboration: The LDA will work in collaboration with Local Authorities, Government Departments, and private sector partners to deliver housing projects efficiently and effectively.

Functions and powers of the LDA can be summarised as the following:

- Land Acquisition and Disposal: The LDA has the power to acquire, hold, manage, and dispose of land and property for development purposes.
- Development Planning and Management: The agency is responsible for planning and managing development projects, ensuring they meet high standards of design, sustainability, and social inclusion.
- Funding and Financing: The LDA can secure funding from various sources, including government allocations, private investments, and public-private partnerships, to finance its activities and projects.
- In terms of governance and accountability, the LDA operates under the oversight of the Minister for Housing, Local Government and Heritage. It is required to prepare and submit annual reports, strategic plans, and financial statements to ensure transparency and accountability in its operations.

It is critical to note that the LDA recently published a Statement of Strategy for 2024-2028 in order to maximise the supply of affordable and social homes on public land in a financially sustainable manner, supporting the creation of thriving communities and delivering ongoing positive social impact.

2.1.9 Project Ireland 2040 - National Planning Framework First Revision 2025

The National Planning Framework (NPF) First Revision was published in April 2025 and serves as an update to Ireland's high-level strategy to shape growth and development to the year 2040. The NPF provides a framework for the sustainable development of Ireland's existing settlements, as an alternative to an uncoordinated 'business as usual' approach to development.

The overarching components to the NPF which apply to Galway County would be the population target of 150,000 people across the Northern and Western Region, with 50% of the population focused in the 5 cities and their suburbs. This is coupled with the delivery with the of at least half of the new homes within the existing footprint of these five cities. It is noted that Galway City and suburbs is one of these five cities to concentrate growth in which the metropolitan area traverses both the County and City borders.

Further to this, it is also a priority to enable infill development with up to 50% of future housing in our cities and major urban centres and 30% elsewhere to be provided within existing built-up areas serviced by existing facilities and along high-capacity public transport corridors. It is notable that there are no requirements for the remainders of the land. As there are significant amounts of rural land within the county, it is essential to coordinate the strategy amongst the settlement hierarchy as a priority to meet the minimum targets before moving to more rural locations. In this regard, the NPF sets out the following National Policy Objectives (NPO):

National Policy Objective 7

Deliver at least 40% of all new homes nationally, within the built-up footprint of existing settlements and ensure compact and sequential patterns of growth.

National Policy Objective 10

Deliver Transport Orientated Development (TOD) at scale at suitable locations, served by high capacity public transport and located within or adjacent to the built up footprint of the five cities or a metropolitan town and ensure compact and sequential patterns of growth.

In relation to the rural areas, several National Policy Objectives (NPO) detail the decline of population in rural areas. The following are the most pertinent to this document:

National Policy Objective 27

Continue to support programmes for ‘new homes in small towns and villages’ with local authorities, public infrastructure agencies such as Uisce Éireann and local communities to provide serviced sites with appropriate infrastructure to attract people to build their own homes and live in small towns and villages.

National Policy Objective 28

Ensure, in providing for the development of rural housing, that a distinction is made between areas under urban influence, i.e. within the commuter catchment of cities and large towns and centres of employment, and elsewhere: In rural areas under urban influence, facilitate the provision of single housing in the countryside based on the core consideration of demonstrable economic or social need to live in a rural area and siting and design criteria for rural housing in statutory guidelines and plans, having regard to the viability of smaller towns and rural settlements; In rural areas elsewhere, facilitate the provision of single housing in the countryside based on siting and design criteria for rural housing in statutory guidelines and plans, having regard to the viability of smaller towns and rural settlements.

National Policy Objective 29

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

The following policies detail the delivery of housing on a national and larger scale:

National Policy Objective 42

To target the delivery of housing to accommodate approximately 50,000 additional homes per annum to 2040.

National Policy Objective 43

Prioritise the provision of new homes at locations that can support sustainable development and at an appropriate scale of provision relative to location.

National Policy Objective 44

Support the provision of lifetime adaptable homes that can accommodate the changing needs of a household over time.

National Policy Objective 45

Increase residential density in settlements, through a range of measures including reductions in vacancy, re-use of existing buildings, infill development schemes, area or site-based regeneration and increased building heights.

National Policy Objective 46

Continue to develop methodologies and data sources to improve the evidence base, effectiveness and consistency of the planning process for housing provision at regional, metropolitan and local authority levels. This will include standardised requirements for the recording of planning and housing data by the local authorities in order to provide a consistent and robust evidence base for housing policy formulation.

National Policy Objective 47

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:

- *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;*

and

- *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.*

In July 2025, the housing targets previously set have been updated by Section 28 Guidelines – NPF Implementation: Housing Growth Requirements. The NPF housing supply target has been refined to reflect the research entitled ‘Population Projections, The Flow of new households and Structural Housing Demand’ (July, 2024) by ESRI, which identified a previous underestimation in population growth coupled which has increased structural housing demand over the course of this plan. The housing targets set out in this publication are as per Table 1 below. These guidelines were issued under Section 28 of the Planning and Development Act, 2000 (as amended).

Table 1. Appendix 1 - Housing Targets by Local Authority

Local Authority	Existing Annual 2020 Housing Requirement (Housing Supply Target)	Adopted Development Plan – Annual Housing Requirement (Housing Supply Target)	New Annual Housing Growth Requirement to 2034	New Annual Housing Growth Requirement to 2034
Galway County Council	1,831	1,790	2,008	2,288

These updated targets are the basis for planning authorities being requested to assess the current adopted City and County Development Plans against the updated targets. The assessment has been requested to include the relevant core strategy and settlement strategy for the local authority with the identification of development potential and zoning objectives updated to reach these targets.

For the purposes of this report, the achievement of National Policy Objectives at a County level will be underpinned by the development of a Housing Need Demand Assessment (HNDA) by each Local Authority. A HNDA is defined as a “*database which allows local authorities to run a number of different scenarios to inform key decisions on housing need and supply*”. They will provide long-term estimates of future housing needs to support the preparation of Housing Strategies and inform housing policy outputs. The NPF lists several key evidence inputs that will inform and drive the HNDA model, based around:

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

It is also essential to note the NPF is coupled with the National Development Plan Review 2025. The successful delivery of the objectives set out within the NPF requires the coordination of the subsequent document.

2.1.10 Project Ireland 2040 - National Development Plan Review 2025

Project Ireland 2040 - National Development Plan (NDP) sets out the ten-year investment strategy led by the National Investment Office (NIO). It is structured in two phases with a strongly evidence-based approach, building upon the extensive data and analyses that have been produced by the NIO and by the work of Irish Government Economic and Evaluation Services (IGEES), and other policy units across other Government Departments and agencies, including other newly commissioned and targeted research.

Set out in the NDP, public capital investment must, as a top priority, support the delivery and location of the homes that society will need over the next decade and beyond, while also ensuring that in the future the pattern of housing development underpins the development of more compact higher-density cities, towns and other areas. Published in July 2025, the National Development Plan Review sets out unprecedented levels of investment, to secure Ireland's future, unlock housing, upgrade water and energy infrastructure, deliver more roads, and provide better public transport, providing a total investment of €275.4 billion over the period 2026 to 2035

2.1.11 Planning Design Standards for Apartments (2025)

The Planning Design Standards for Apartments Guidelines for Planning Authorities constitute Ministerial Guidelines under Section 28 of the Planning and Development Act 2000 (as amended) and all planning authorities are to have regard to these Guidelines as they take precedence over any conflicting policies.

Having said this, the Guidelines follow on from the Sustainable Residential Development and Compact Settlement Guidelines (2024) and NPF First Revision with a focus on advancing the *Housing for All* (2021) plan for housing in Ireland. The complimentary guidance to be considered alongside this would be *Design Manual for Quality Housing* (2022) and *Design Manual for Urban Roads and Streets* (2013).

These guidelines cover the apartment design standards, communal facilities, shared accommodation, and development management processes. The first Specific Planning Policy Requirement (SPPR) details:

“Specific Planning Policy Requirement 1

(A) With the exception of social housing developments, social/affordable housing provided for under Part V the Act or schemes to provide housing for older persons where a specific mix of unit sizes may be required, such as in accordance with a Housing Need and Demand Assessment (HNDA), there shall be no restrictions within statutory plans in relation to the mix of unit sizes or types to be provided within apartment developments. There shall be no minimum or maximum requirements for apartments with a certain number of bedrooms.

(B) Where any such restriction or requirement is set out within a statutory plan, this Specific Planning Policy Requirement shall apply to any single apartment scheme and there shall be no restriction in relation to the mix of unit sizes or types and there shall be no minimum requirements for apartments with a certain number of bedrooms within the development, except in the circumstances set out above.”

Following this, the SPPRs address apartment floor areas minimums, dual aspect apartments minimums, ground floor to ceiling heights minimums, and a mandate against units per core. The Guidelines also set out details for communal facilities such that there should be no blanket threshold-based approach in individual apartment schemes.

As for Shared Accommodation, SPPR 7 details:

“There shall be a presumption against granting planning permission for shared accommodation/co-living development unless the proposed development is required to meet specific demand identified by a local planning authority further to a Housing Need and Demand Assessment (HNDA) process.”

When accounting for specifically student accommodation, Specific Planning Policy Requirement 8 details:

(A) (i) There shall be no requirement or restriction in relation to the provision of en-suite bathrooms for single study bedrooms within Purpose Built Student Accommodation schemes.

(ii) The minimum required area for a single study bedroom without en-suite facilities is 8 sq. m. and the minimum required area for a single study bedroom with en-suite facilities is 11.5 sq. m.; and statutory plans may not set out minimum required areas that exceed the minimum required areas set out within this SPPR.

(iii) The minimum space requirements for kitchen/dining/living areas serving 10 and 12 persons are 3.6 sq. m. and 3.3 sq. m. per person, respectively; and statutory plans may not set out minimum required areas that exceed the minimum required areas set out within this SPPR.

(B) Where any other requirement or restriction is set out within a statutory plan, this Specific Planning Policy Requirement shall apply to any single student accommodation scheme.

These guidelines address the specific concerns surrounding variable standards by local authorities and looks to standardise the development of apartments across Ireland. They provide a basis for superseding any conflictual existing local authority policy when providing for housing and must be incorporated into any consideration for development.

2.1.12 Sustainable Residential Development and Compact Settlements - Guidelines for Planning Authorities (2024)

The Sustainable Residential Development and Compact Settlement Guidelines for Planning Authorities came into effect in January 2024 and replaced the 2009 Sustainable Residential Development in Urban Area (which in itself updated the 1999 Residential Density Guidelines). The aim of the updated Guidelines is to assist both planning authorities and developers in meeting certain standards in the design of residential development through new compact standards. There is a renewed focus in the Guidelines on the renewal of existing settlements and on the interaction between residential density, housing standards, and quality urban design and placemaking to support sustainable and compact growth.

The density ranges for compact growth are detailed by the settlement hierarchy, which is also determined by the availability of frequent public transport. First details the area and density ranges for compact growth for cities, specific to County Galway, where the Urban Extension largely captures the Metropolitan Area captured in the settlement hierarchy. These Guidelines for Urban Extension include:

'City - Suburban/Urban Extension

Suburban areas are the low density car orientated residential areas constructed at the edge of cities in the latter half of the 20th and early 21st century, while urban extension refers to greenfield lands at the edge of the existing built-up footprint that are zoned for residential or mixed-use (including residential) development. It is a policy and objective of these Guidelines that residential densities in the range 35 dph to 50 dph (net) shall generally be applied at suburban and urban extension locations in Limerick, Galway and Waterford, and that densities of up to 100 dph (net) shall be open for consideration at 'accessible' suburban / urban extension locations.'

Further to this, the settlement hierarchy also details the area and density for Metropolitan Towns and Villages which is as follows:

Metropolitan Towns (>1,500 population) – Centre and Urban Neighbourhoods

The centre and urban neighbourhoods category includes: (i) the town centre and immediately surrounding neighbourhoods, (ii) strategic and sustainable development locations, and (iii) lands around existing or planned high capacity public transport nodes or interchanges (defined in Table 3.8). It is a policy and objective of these Guidelines that residential densities in the range 50 dph to 150 dph (net) shall generally be applied in the centres and in urban neighbourhoods of Metropolitan Towns.

Metropolitan Towns (>1,500 population) – Suburban / Urban Extension

Suburban areas are the low density car-orientated residential areas constructed at the edge of the town, while urban extension refers to greenfield lands at the edge of the existing built-up footprint that are zoned for residential or mixed-use (including residential) development. It is a policy and objective of these Guidelines that residential densities in the range 35 dph to 50 dph (net) shall generally be applied at suburban and edge locations of Metropolitan Towns, and that densities of up to 100 dph (net) shall be open for consideration at 'accessible' suburban / urban extension locations (as defined in Table 3.8).

Metropolitan Area – Village (<1,500 population)

Metropolitan Villages are small in scale with limited infrastructure and services provision. These settlements are identified for incremental growth that takes account of the capacity of existing services and infrastructure (including public transport and water services infrastructure). Density should be tailored to reflect existing density and / or built form but should not generally not fall below 25 dph.

Following this, the priorities for Key Towns and Large Towns of populations of over 5,000 people are listed. The priorities are to:

- (a) plan for an integrated and connected settlement overall, avoiding the displacement of development generated by economic drivers in the Key Town or Large Town to smaller towns and villages and rural areas in the hinterland,*
- (b) strengthen town centres,*
- (c) protect, restore and enhance historic fabric, character, amenity, natural heritage, biodiversity and environmental quality,*
- (d) realise opportunities for adaptation and reuse of existing buildings and for incremental backland, brownfield and infill development, and*
- (e) deliver sequential and sustainable urban extension at locations that are closest to the urban core and are integrated into, or can be integrated into, the existing built up footprint of the settlement.*

The details for the areas and densities in these towns are listed as well:

‘Key Town / Large Town - Centre and Urban Neighbourhood

The centre comprises the town centre and the surrounding streets, while urban neighbourhoods consist of the early phases of residential development around the centre that have evolved over time to include a greater range of land uses. It is a policy and objective of these Guidelines that residential densities in the range 40 dph-100 dph (net) shall generally be applied in the centres and urban neighbourhoods.

Key Town / Large Town - Suburban/Urban Extension

Suburban areas are the low density car-orientated residential areas constructed at the edge of the town, while urban extension refers to greenfield lands at the edge of the existing built-up footprint area that are zoned for residential or mixed-use (including residential) development. It is a policy and objective of these Guidelines that residential densities in the range 30 dph to 50 dph (net) shall generally be applied at suburban and urban extension locations of Key Towns and Large Towns, and that densities of up to 80 dph (net) shall be open for consideration at ‘accessible’ suburban / urban extension locations (as defined in Table 3.8).’

In addition, Small and Medium Sized Towns with populations of 1,500 to 5,000 follow similar guidance with key priorities to:

- a) strengthen town centres,*
- b) protect, restore and enhance historic fabric, character, amenity, natural heritage, biodiversity and environmental quality,*
- c) realise opportunities for adaption, reuse and intensification of existing buildings and for backland, brownfield and infill development, and*
- d) deliver sequential and sustainable urban extension at locations that are closest to the urban core and are integrated into, or can be integrated into, the existing built up footprint of the settlement.*

The details for the areas and densities in these small and medium towns are listed as:

‘Small / Medium Town - Centre

In many cases, the town centre comprises a main street and streets immediately adjoining, while the inner urban neighbourhood consists of the early phases of residential development around the centre, and may include local services and interdispersed commercial, industrial and institutional

uses. Backland, brownfield and infill sites will generally be in the town centre or inner urban neighbourhoods. It is a policy and objective of these Guidelines that the scale of new development in the central areas of small to medium sized towns should respond positively to the scale, form and character of existing development, and to the capacity of services and infrastructure (including public transport and water services infrastructure).

Small / Medium Town Edge

The edge of small to medium sized towns are the lower density housing areas constructed around the centre, while urban extension refers to greenfield lands at the edge of the built-up area that are zoned for residential or mixed-use (including residential) development. It is a policy and objective of these Guidelines that densities in the range 25 dph to 40 dph (net) shall generally be applied at the edge of small to medium sized towns.

Continuing along these lines are the rural towns and villages under 1,500 population which follow similar key priorities to strengthen the existing urban centre through infill and backland development where it can feasibly be serviced by the necessary infrastructure. However, there is generally no density specified for these locations.

As specified above, the Guidelines generally specify that higher densities be applied to the lands most accessible to frequent public transport as detailed in Table 3.8 of the guidance which has been generally summarised in the table below.

Table 2. Accessibility Criteria for densities in Settlement Hierarchy

High-Capacity Public Transport Node or Interchange	Lands within 1,000 metres walking distance from planned high-frequency public transport identified in Metropolitan Area Transport Strategy
Accessible	Lands within 500 metres of existing or planned high frequency urban bus service (minimum 10-minute peak-hour)
Intermediate	Lands within 500-1,000 metres of existing or planned high frequency urban bus service (minimum 10-minute peak-hour); and Lands within 500 metres of a reasonably frequent urban bus service (minimum 15-minute peak-hour)
Peripheral	Lands below the above thresholds, including all lands in Small and Medium Sized Towns and Rural Towns and Villages.

Following on from these are policies surrounding the quality and requirements to be applied to development in such areas. These Specific Planning Policy Requirements (SPPR) cover a wide range of design aspects that new housing should follow. The SPPR 1 details the minimum

separation distances of 16 metres between opposing habitable rooms above ground floor level. The SPPR 2 covers the minimum private open space standards specific to houses with a 1-bed house being required to provide 20 sq. m open space with 10 sq. m increments by each additional bed to 50 sq. m minimum for a 4 bed+ house.

In relation to parking, specific requirements based on accessibility should be applied. For car parking, this is detailed as maximum rates of 1 no. space per dwelling in city centres, maximums of 1.5 no. spaces per dwelling in accessible locations, and 2 no. spaces per dwelling in intermediate and peripheral locations. For cycle parking, the requirements generally follow for quantity and design with a minimum standard of 1 no. cycle storage space per bedroom be applied with the best practice of secure cycle cage storage or similar facilities provided.

These Guidelines supersede any conflictual existing local guidance and provide a basic guide for all planning authorities to guide housing policy and any core strategy.

2.1.13 Residential Zoned Land Tax: Guidelines for Planning Authorities, June 2022

Housing Policy Objective 15.2 of Housing For All proposed a new tax to activate vacant land for residential purposes as a part of the Pathway to Increasing New Housing Supply. The Residential Zoned Land Tax (RZLT) was introduced by the Finance Act 2021 and has now come into effect, managed by the Revenue Commissioners, since 2024.

The tax and the associated guidelines are part of a suite of integrated measures and policy direction within Housing for All to:

- engage lands in cities and towns,
- create compact and integrated communities,
- aid brownfield regeneration,
- activate greenfield landbanks for housing,
- support place making and growth of sustainable communities.

The objective of the tax is to activate zoned and serviced residential development land and land zoned for mixed use, including residential, for development to increase housing supply and to ensure regeneration of vacant and idle lands in urban locations. These locations have been identified within statutory land use plans as being appropriate locations for housing and they have benefitted from investment in the key services to support the delivery of housing. Given the ongoing and urgent need to increase housing supply, the activation of these lands in a timely manner is essential.

The purpose of the guidelines is to assist and guide planning authorities in meeting the statutory requirement to undertake and publish a draft, supplemental and final map(s)

identifying lands zoned for residential purposes and mixed-use purposes including residential uses, which are connected or able to be connected to the necessary services to support housing development. The guidelines include details in relation to the various actions to be taken and identification of lands in scope for the tax, and the consideration of submissions from landowners and the general public in relation to the lands identified on the maps, including the potential for appeal to An Coimisiún Pleanála where the landowner considers that the land in question does not meet the criteria set out within the legislation.

Whilst the maps will include lands occupied by permanently occupied dwellings in the case of relevant zoned lands, owners of such properties will not be liable for the tax.

By encouraging the development of appropriately zoned and serviced land, the measure will:

- activate greenfield landbanks and brownfield lands for housing and regeneration, increasing housing supply of differing tenures and designs
- support other key policies contained in Housing for All, including Land Value Sharing, Town Centres First, Croí Conaithe (Cities) and (Towns) due to the identification and prioritisation of vacant and idle land for redevelopment and regeneration
- support the accommodation of anticipated population growth and their housing and social infrastructural needs, by directing growth to land which is appropriately serviced, where activation of planning permission for housing is incentivised and thereby providing greater certainty for delivery agencies as to the need for facilities and services to support existing and future residential communities.

2.1.14 Urban Development and Building Heights Guidelines for Planning Authorities (2018)

The ‘*Urban Development and Building Heights, Guidelines for Planning Authorities*’ are intended to set out national planning policy guidelines on building heights in relation to urban areas, building from the strategic policy framework set out in the National Planning Framework 2040 (NPF). This document recognises that in recent years local authorities, through the statutory plan processes, have begun to set generic maximum height limits. However, such limits if inflexibility and unreasonably applied, can undermine national policy objectives to provide more compact urban forms as outlined in the National Planning Framework and instead can continue unsustainable patterns of development.

These Guidelines reinforce that, *“a key objective of the NPF is therefore to see that greatly increased levels of residential development in our urban centres and significant increases in the building heights and overall density of development is not only facilitated but actively sought out and brought forward by our planning processes and particularly so at local authority and An Bord Pleanála levels.”*

The document states that it is critically important that development plans identify and provide policy support for specific geographic locations or precincts where increased building height is not only desirable but a fundamental policy requirement. Locations with the potential for comprehensive urban development or redevelopment should be identified where, for example, a cluster of higher buildings can be accommodated as a new neighbourhood or urban district or precinct.

Section 1.10 of the Guidelines state that the rationale *“for consolidation and densification in meeting our accommodation needs into the future must also be applied in relation to locations that development plans and local area plans would regard as city and town centre areas”*. It continues, *“in such areas, it would be appropriate to support the consideration of building heights of at least 6 storeys at street level as the default objective, subject to keeping open the scope to consider even greater building heights by the application of the objectives and criteria laid out in Sections 2 and 3 of these guidelines, for example on suitably configured sites, where there are particular concentrations of enabling infrastructure to cater for such development, e.g., very significant public transport capacity and connectivity, and the architectural, urban design and public realm outcomes would be of very high quality.”*

Section 1.11 states *“these guidelines therefore set out national planning policy that:*

- *Expand on the requirements of the National Planning Framework; and*
- *Applies those requirements in setting out relevant planning criteria for considering increased building height in various locations but principally (a) urban and city-centre locations and (b) suburban and wider town locations.”*

The following Special Planning Policy Requirements are contained within the Guidelines:

Specific Planning Policy Requirement 1 – *“In accordance with Government policy to support increased building height and density in locations with good public transport accessibility, particularly town/city cores, planning authorities shall explicitly identify, through their statutory plans, areas where increased building height will be actively pursued for both redevelopment, regeneration and infill development to secure the objectives of the National Planning Framework and Regional Spatial and Economic Strategies and shall not provide for blanket numerical limitations on building height.”*

Specific Planning Policy Requirement 2 – *“In driving general increases in building heights, planning authorities shall also ensure appropriate mixtures of uses, such as housing and commercial or employment development, are provided for in statutory plan policy. Mechanisms such as block delivery sequencing in statutory plans could be utilised to link the provision of new office, commercial, appropriate retail provision and residential accommodation, thereby enabling urban redevelopment to proceed in a way that comprehensively meets*

contemporary economic and social needs, such as for housing, offices, social and community infrastructure, including leisure facilities.”

Specific Planning Policy Requirement 3 – *“It is a specific planning policy requirement that where;*

- (A) 1. An applicant for planning permission sets out how a development proposal complies with the criteria above, and*
- 2. the assessment of the planning authority concurs, taking account of the wider strategic and national policy parameters set out in the National Planning Framework and these guidelines;*

then the planning authority may approve such development, even where specific objectives of the relevant development plan or local area plan may indicate otherwise.

- (B) In the case of an adopted planning scheme the Development Agency in conjunction with the relevant planning authority (where different) shall, upon the coming into force of these guidelines, undertake a review of the planning scheme, utilising the relevant mechanisms as set out in the Planning and Development Act 2000 (as amended) to ensure that the criteria above are fully reflected in the planning scheme. In particular the Government policy that building heights be generally increased in appropriate urban locations shall be articulated in any amendment(s) to the planning scheme*

- (C) In respect of planning schemes approved after the coming into force of these guidelines these are not required to be reviewed.”*

Specific Planning Policy Requirement 4 – *“It is a specific planning policy requirement that in planning the future development of greenfield or edge of city/town locations for housing purposes, planning authorities must secure:*

- 1. The minimum densities for such locations set out in the Guidelines issued by the Minister under Section 28 of the Planning and Development Act, 2000 (as amended), titled “Sustainable Residential Development in Urban Areas (2007)” or any amending or replacement Guidelines;*
- 2. A greater mix of building heights and typologies in planning for the future development of suburban locations; and*
- 3. Avoid mono-type building typologies (e.g. two storey or own-door houses only), particularly, but not exclusively so in any one development of 100 units or more.”*

2.1.15 National Housing Strategy for Disabled People 2022-2027

The National Housing Strategy for Disabled People 2022-2027 details a framework to address the housing and care/support needs of disabled people. The overarching vision of the Strategy is to facilitate disabled people to live independently and as part of the community.

The strategy has strategic aims:

- To increase provision of housing that is accessible (physically, sensory, etc.) and promote universal design to ensure accessibility to the full range of housing options available suited to individual and household need.
- To improve coordination among local authorities and other state bodies to better alignment for housing provision with support services
- To ensure disabled people are included in affordable housing schemes and address other barriers to different tenure types
- To facilitate and provide access to information in formats and mediums which work for disabled people's individual needs
- To promote awareness of disability among housing providers and local authorities and ensure consistency in policy implementation
- To provide a framework to support the delivery, monitoring and review of agreed actions.

2.1.16 National Adaptation Framework 2024

In accordance with the Climate Action and Low Carbon Development Act 2015-2021, this National Adaptation Framework (NAF) 2024 specifies the national strategy for adaptation measures in different sectors and by local authorities in their administrative areas to reduce the vulnerability of the State to the negative effects of climate change and to avail of any positive effects that may occur. It sets out the context to ensure local authorities, regions and key sectors can assess the key risks and vulnerabilities of climate change, implement climate resilience actions, and ensure climate adaptation considerations are mainstreamed into all local, regional and national policy making.

Local Authority Adaptation Strategies progress reports are published annually with the latest (2022) report demonstrating that nearly 89% of local authority actions are ongoing or completed. It is important to note that the Local Authority Adaptation Strategy progress reports are to be superseded by the reporting for the Local Authority Climate Action Plans.

2.1.17 Climate Action Plan 2025

The Climate Action Plan 2025 is the third Climate Action Plan to be prepared under the Climate Action and Low Carbon Development (Amendment) Act 2021. The Climate Action Plan identifies the key sectors including Electricity, Transport, Built Environment, Industry and Agriculture and charts a course towards ambitious decarbonisation targets. The overarching target of greenhouse emission reductions of by 51% compared to 2018 by 2030 and a complete transition to neutrality by 2050.

The Pillars of this Action Plan build on the previous with actions across government bodies and local authorities with the majority of the Built Environment being applicable to this iteration of the Housing Strategy herein.

In relation to housing, the residential sector is ahead of its -20% indicative reduction target. The action plan sets a target of about 40% reduction in residential emissions by 2030. In addition, the Vacant Property Refurbishment Grant and Compulsory Purchase Orders Activation Programme for Local Authorities seek to address the dereliction and vacancy rates of buildings especially in town centres. This allows for less embodied carbon to be released into the environment.

The three key Pillars for the residential built environment include:

- Driving Demand and Activity through initiatives such as the Warmer Homes Scheme to combat energy poverty, reduction in VAT rates for heat pumps, and leveraging private investment under the Energy Efficiency Scheme.
- Funding and Finance through a total of 527 million Euro was allocated to support residential retrofit, and 500 million Euro Energy Upgrade Loan Scheme launched with retrofit loans from 3%
- Skills and Standards with six Nearly Zero Energy Building / Retrofit Centres of Excellence are operational expanding availability and uptake of NZEB and retrofit upskilling courses, as well as the Domestic Heat Pump Installation Incentivisation Scheme for plumbers.

2.1.18 Our Rural Future: Rural Development Policy 2021-2025

Our Rural Future: Rural Development Policy 2021-2025 sets out the vision and deliverables for the rural planning landscape for Ireland. While investment in transport and digital connectivity has improved access to rural areas, it is acknowledged that the diversity of rural areas provides further challenges to contend with including ageing populations, a comparatively narrow enterprise base, rapidly changing traditional industries, and high property vacancy rates.

Our Rural Future builds on the previous Action Plan for Rural Development 2017-2019 with more ambitious and holistic approach with a wide range of policies related to spatial planning,

economic growth, social cohesion, community development, key services, essential infrastructure, heritage and climate adaptation. The high-level outcomes include an increase in population in rural areas in settlements of less than 10,000.

In the key deliverables, the themes were:

- Remote Working
- Revitalising Rural Towns and Villages
- Jobs for Rural Ireland
- Rural Living
- Rural Ireland's Unique Tourism, Culture & Heritage
- Supporting Communities to create their own future
- Agriculture, the Marine and Forestry
- Island and Coastal Communities
- Transitioning to a climate neutral economy

The following policy measures relate to the housing:

46. Deliver a range of strategic investment programmes over the lifetime of this policy that meet the needs of differentiated rural areas, including through the €1 billion Rural Regeneration and Development Fund, and an enhanced Town and Village Renewal Scheme. Support Town Centre Living through a mix of housing developments and by utilising existing buildings and unused lands for development.

50. Deliver major regeneration projects in towns with a population of over 10,000 which play an important role as key hubs in rural areas, through the Urban Regeneration and Development Fund.

55. As part of the Town Centre First approach, provide seed capital to Local Authorities to provide serviced sites at cost in towns and villages, to allow individuals and families to build homes in rural centres.

56. Engage the Approved Housing Bodies with responsibility for housing for older people to develop accommodation in town centres more suited for those with reduced mobility.

57. Expand the Town and Village Renewal Scheme as an enabler to bring vacant and derelict buildings and sites back into use as multi-purpose spaces and for residential occupancy.

58. Encourage greater use of the Buy and Renew Scheme and the Repair and Lease Scheme to combat vacancy and dereliction.

60. Review and extend the regulations which exempt certain vacant commercial premises, such as "over the shop" type spaces, from requiring planning permission

for change of use for residential purposes in accordance with housing activation and Town Centre First policies.

64. Invest in infrastructure, including water and wastewater infrastructure, to support the development of rural towns and villages.

66. Review the situation in relation to water services for towns and villages that are not currently on the Irish Water network.

68. Support the development of Smart Towns and Villages which use innovative solutions to improve resilience, build on local strengths and maximise opportunities to create desirable places for people to live and work.

90. Update the Rural Housing Guidelines for planning authorities, to address rural housing in a broader rural development and settlement context.

135. Publish a new 10-year cross-Departmental Policy for Island Development and associated Action Plans to ensure delivery of the policy, covering areas such as housing, health, energy, utilities, waste management, climate change, education, digital connectivity, employment, infrastructure and transport.

This Rural Development Policy is currently being updated, and it is expected that a Draft revised Rural Development Policy shall be published in 2026.

2.1.19 Vacant Homes Action Plan 2023-2026

As discussed in Section 2.1.6 above, Pathway 4 of 'Housing for All' is 'Addressing Vacancy and Efficient Use of Existing Stock'. Since 'Housing for All' was published, the plan to address vacancy has been put into action with real progress made, including the introduction of various schemes and incentives for owners and prospective owners of vacant properties. The 'Vacant Homes Action Plan 2023-2026' reports on the progress that has been made and delivered thus far. The Action Plan also identifies the actions to be pursued in order to continue to return as many recoverable vacant properties as possible back to viable use, increase the housing supply, while also revitalising the vibrancy of local communities.

The Action Plan also notes a number of strategic plans and policies that have been put in place, nationally, to address vacant properties. A number of structures have also been established to support the addressing of vacancy and the re-introduction of vacant properties in the housing stock; such structures include, The Vacant Homes Unit, The Housing Agency, Vacant Homes Officers, Support for Compulsory Purchase Orders.

It is hoped that this Action Plan, along with Housing for All, will reduce vacant properties within the Country to increase the Housing supply pipeline.

2.1.20 Sustainable Rural Housing Development Guidelines (2005)

The Sustainable Rural Housing Development Guidelines (2005) constitute Ministerial guidelines under Section 28 of the Planning and Development Act 2000 to which all planning authorities must have regard. The Guidelines aim to support the sustainable rural growth and housing needs of the rural population while maintaining the landscape and built character.

They respond to the spatial strategy of the time, National Spatial Strategy (NSS), which has now been superseded by the National Planning Framework (NPF). An update of these Guidelines is anticipated but yet to be published. As such, the key policy within the Guidelines is still relevant for inclusion in any Housing Strategy.

The four overarching objectives include:

‘(1) To sustain and renew established rural communities and the existing stock of investment in a way that responds to the various spatial, structural and economic changes taking place, while protecting the important assets rural areas possess.

(2) To strengthen the established structure of villages and smaller settlements both to support local economies and to accommodate additional population in a way that supports the viability of public transport and local infrastructure and services such as schools and water services.

(3) To ensure that key assets in rural areas such as water quality and the natural and cultural heritage are protected to support quality of life and economic vitality.

(4) To ensure that rural settlement policies take account of and are appropriate to local circumstances.’

A distinction is noted in the type of housing need for reference: rural-generated, by persons in the rural community or working in nearby areas, and urban-generated, by person living and working in urban areas (e.g. second homes). The need to protect the environment, especially those of high landscape value are noted and the allowance for tailored settlement policies for each local authority is noted.

In formulating these tailored settlement policies, it is stated that planning authorities should:

(1) Take account of the processes that are triggering changes in settlement patterns in rural areas, particularly those factors that are giving rise to demand for housing in rural areas.

(2) Take account of other related dimensions in relation to rural settlement such as environmental and heritage protection and the need to maintain the integrity of economic resources.

(3) Act as a facilitator in bringing together, within existing local structures, the main interests concerned with rural settlement such as the elected members, farming and community organisations, organisations representing rural dwellers, county development boards, environmental organisations and any other relevant organisations such as the providers of rural public transport.

(4) Develop within the broad interests outlined at (3) above, an awareness of the facts on the ground in relation to population and economic trends in rural areas as well as environmental indicators, that will inform the policy options for the planning authority's development plan.

(5) Work with interests such as those at (3) above to create a shared view of how the issue of rural settlement should be addressed through the development plan in the particular authority concerned.

When considering established rural communities, the planning authorities should manage urban influence on rural settlements and develop policies to ensure scale and type of development is appropriate. In addition, the planning authorities should monitor and respond accordingly when significant population decline and/or increases in rural areas are noted.

These Guidelines are vital to facilitating the sustainable development of rural areas and allowing for the planning authority to respond in a holistic way to the housing needs of the rural population.

2.1.21 Town Centre First Policy (2022)

The Town Centre First Policy (2022) by the Department of Housing, Local Government and Heritage is a continuation of The Town Centre Living Initiative (TCLI), a pilot scheme managed by the Department of Rural and Community Development (DRCD). The Policy sought “to develop innovative proposals that encourage the reuse of vacant and underused buildings in town centres for living”. The aim of the initiative was to explore how to encourage increased residential occupancy in rural towns and villages, thus addressing the issue of vacant properties. It is noteworthy that this pilot scheme served as a complement to the Town and Village Renewal Scheme and the Rural Regeneration and Development Fund.

The TCLI report documented the activities and findings of each pilot project in the six towns and a collaborative workshop involving representatives from the TCLI pilot towns and other

stakeholders held in September 2019. The initiative was delivered by the relevant Local Authorities in collaboration with the local communities.

The issues arising and the potential solutions in relation to vacancy and dereliction were synthesised into 15 issues arising and suggested action areas, and were organised into 5 themes that emerged during the initiative:

- ***“Providing supports** refers to hard or soft supports, at either local or national level, which are needed to deliver practical assistance to address identified gaps in knowledge, expertise or capacity.*
- ***Finances and resources** refers to financial issues that may be holding back reuse, and to ways in which these might be addressed.*
- ***Imagination and vision** refers to what future towns are for, what they look like, and how they may need to change to accommodate modern living.*
- ***Confidence and motivation** refers to the less tangible issues that hold property owners back from moving forward towards adaptive reuse.*
- ***Approach** refers to the broader, national context of towns and vacancy, and the significant challenges and opportunities facing Ireland in the future.”*

As indicated in the TCLI report, Local Authorities play a central role in town centre revival and individual property owners need both financial and non-financial supports to help bring vacant buildings back into use. The pilot scheme shows that addressing the challenges of vacant premises should be addressed as a whole to encourage town centre living.

From this report, a suite of supports was made available including the Urban Regeneration and Development Fund (URDF) and twenty-six towns were part of the Town Centre First Pilot Phase with Athenry and Gort being chosen for County Galway. These two plans are further detailed under the Local Policy Section below.

2.1.22 Youth Homelessness Strategy 2023-2025

The Youth Homelessness Strategy is a 3-year strategy working towards ending homelessness for young people aged 18-24 through:

- Prevention and exits; and
- Improving the experience of young people accessing emergency accommodation.

The Strategy contains three main strategic aims:

1. To prevent young people from entering homelessness.
2. To improve the experience of young people accessing emergency accommodation.

3. To assist young people exiting homelessness.

In order to achieve these aims, the Strategy includes a total of 27 specific actions to help vulnerable group along with the relevant stakeholders involved. The Strategy seeks to implement these actions through the establishment of a Steering Group which will drive the delivery of actions and monitor the progress of each action.

2.1.23 Population Projections, the Flow of New Households & Structural Housing Demand, July 2024

Released on 2nd July 2024 the new research paper titled “Population Projections, the Flow of New Households & Structural Housing Demand” provides a comprehensive analysis of structural housing demand at a regional level. This analysis aims to inform the revised NPF and support the updated HNDA carried out by local authorities. Funded by the Irish Department of Housing, Local Government and Heritage under a joint research programme with the ESRI, this study estimates housing demand based on assumptions about population growth, headship rates (household size), and housing stock obsolescence. Given the uncertainties in these key factors, the research considers multiple scenarios to provide a range of projections.

Accordingly, Ireland’s recent rapid population growth, driven primarily by net migration, has surpassed many previous estimates. Census 2022 shows a population of 5.149 million, reflecting an 8.1% increase since 2016. National population growth averaged 1.35% annually from 2016 to 2022, with the Eastern and Midlands regions experiencing the highest growth. According to the recent ESRI report, this trend is expected to continue, aligning with their projections for future population increases.

As outlined in this report, future population scenarios project significant growth, with the baseline scenario expecting an increase to over 6.106 million by 2040. Alternative scenarios consider higher and lower migration rates, leading to populations of 6.308 million and 5.904 million, respectively, by 2040. Regional projections indicate uneven growth, with the Eastern and Midlands region, especially Dublin and the Mid-East, seeing the highest increases.

Transforming population projections into household numbers involves headship rates, parameterised using current data and scenario analysis. This report uses two headship rate sets: one based on current trends and another on European patterns of declining household size. Combined with population scenarios, these provide estimates of new household formations. The report also considers obsolescence rates of 0.25% and 0.5%.

The report presents a range of scenarios for future housing demand, emphasising the uncertainty and sensitivity of projections. Twelve main scenarios consider varying demographic, headship, and obsolescence assumptions. Average projected structural housing demand is around 44,000 units per annum from 2023-2030 and 39,700 units per annum from

2030-2040. In the baseline scenario, demand ranges from 38,000 to 50,000 units per annum during 2023-2030, depending on headship and obsolescence rates. High and low migration scenarios adjust these figures accordingly.

At the Local Authority level, areas like Kildare, Meath, and Dublin have lower structural housing demand relative to population share, while others like Longford and Cork City align more closely. In this context and as outlined in Table A.1 of the report, the population of Galway County and City is projected to reach 297,900 by 2027. This growth is expected to continue, with the population reaching 311,800 by 2032 and 331,500 by 2040.

2.1.24 The Department of Housing, Local Government and Heritage (DoHLGH) Circulars

Since the adoption of the County Development Plan in 2022, several circulars and guidance have also been issued by the DoHLGH to Planning Authorities regarding their responsibilities in terms of housing. These are as follows:

The Housing Minister's (James Browne) Letter to Chief Executives following Approval of the Revised NPF on 16th May 2025 and the establishment of a Housing Activation Office.

Circular 2025/04 – Planning and Development Act 2024 Commencement Circular - New legislation underpinning the National Planning Framework, Regional Spatial and Economic Strategies and National Planning Framework.

Circular 2025/02A - New legislation relating to the restructuring and renaming of An Bord Pleanála.

Circular 2025/01 - Planning and Development Act 2024 Commencement Circular.

Circular PL 02/2024 - Extension of the Temporary Development Contribution waiver and Uisce Éireann Water Connection Charge refund arrangements.

Circular NRUP 02/2024 - Ministerial Planning Guidelines under Section 28 of the Planning and Development Act 2000 (as amended): Sustainable Residential Development and Compact Settlements Guidelines for Planning Authorities.

Circular NRUP 01/2024 - Residential Zoned Land Tax: Amendments to the Taxes Consolidation Act 1997 as a consequence of the enactment of the Finance (No.2) Act 2023.

Circular Housing 09/2023 and Planning PL 01/2023 - Amendments to Planning Legislation relating to local authority Housing Developments - Planning and Development, and Foreshore (Amendment) Act 2022.

Circular 07/2023 - Local Authority Home Loan Scheme (LAHL).

Circular PL 04/2023 - Temporary Time-Limited Waiver in respect of Development Contributions.

Circular NRUP 02/2023 - Residential Zoned Land Tax: Publication of a Final Map.

Circular NRUP 01/2023 - Certain Amendments to Section 28 Ministerial Planning Guidelines related to Build-to-Rent Housing Developments.

Circular PGO 01/2023 - Land Development Agency Act 2021 – Part 9 Planning Condition – Delivery of Affordable Housing on Relevant Public Land and Part 7 Disposal of Relevant Public Land & First Refusal of LDA.

Circular NRUP 03/2022 - Ministerial Planning Guidelines under Section 28 of the Planning and Development Act 2000 (as amended): Development Plans, Guidelines for Planning Authorities.

Circular PL 03/2022 - Progress Report on Implementation of the Vacant Site Levy.

Circular NRUP 02/2022 - Ministerial Planning Guidelines under Section 28 of the Planning and Development Act 2000 (as amended), Residential Zoned Land Tax.

2.2 Regional Policy

2.2.1 Regional Spatial and Economic Strategy (RSES) 2020-2032

The Regional Spatial and Economic Strategy (RSES) provides a high-level development framework for the Northern and Western Region (NWRA) that supports the implementation of the National Planning Framework (NPF) and the relevant economic policies and objectives of Government. It provides a 12-year strategy to deliver the transformational change that is necessary to achieve the objectives and vision of the Assembly.

This RSES provides a robust strategy to deliver anticipated growth, building upon this region's key strategic assets and opportunities and addressing challenges ahead. It also provides Regional Development Objectives that guide policy responses to ensure that people's needs - such as access to housing, jobs, ease of travel and overall well-being - are met, up to 2040 and beyond.

The overarching ambition of the strategy is for a region that is *“Vibrant, Connected, Natural, Smart and a Great Place to Live, consolidated by a strong settlement strategy focusing on ‘People’ and ‘Places’.* The intention is that it becomes a living framework, which will be supported as required by detailed action plans, investment proposals and delivery partnerships.”

In this regard, there are Five Growth Ambitions which are described as follows:

PEOPLE AND PLACES - Compact growth will be pursued to ensure sustainable growth of more compact urban and rural settlements, supported by jobs, houses, services and amenities, rather than continued sprawl and unplanned, uneconomic growth.

VIBRANT AMBITION - The NWRA believes that strong economic growth, which creates permanent, sustainable jobs, is best achieved by building a competitive and productive economy. Focusing policies on scale, investing in connectivity and our people whilst aggressively pursuing a low carbon approach to enhance our differentiation.

NATURAL AMBITION - It has been identified that more strategic actions are required to prepare the region for what is to come and highlights the need to create a combined long-term vision for the future of both energy supply and our ability to use renewable energy. To address our energy requirements our RSES emphasises the need for coordination, new thinking, investment, and skills to implement change. All considerations need to be cognisant of our natural resources, landscape, and heritage (natural, social and cultural).

CONNECTED AMBITION - Accessibility and mobility within the region have a direct effect on the region's economic competitiveness. It also has an effect on the attractiveness of the region as a favourable living and visiting environment. The RSES will support further investment in sustainable transport measures. In addition, to achieve our Vision for the region we need to strengthen our digital network and enable new technologies to work by ensuring that policies and systems are in place that can help people transition to a world much more digitally connected.

INCLUSIVE AMBITION - One of the strongest foundations and emerging propositions this region has to build on is its 'liveability'. The region aspires to be one of the most liveable places in Europe with a commitment to sustainable and inclusive growth.

INFRASTRUCTURE AMBITION - Provision and maintenance of economic infrastructure, such as energy, water, and wastewater, are key to delivering compact growth and a connected, vibrant, inclusive, resilient, and smart region.

The RSES contains the following Regional Policy Objectives:

RPO 3.1: "Develop urban places of regional-scale through:

- Delivering on the population targets for the Metropolitan and Regional; Growth Centres through compact growth;
- Delivering significant compact growth in Key Towns; and,

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

RPO 3.2:

“(a) Deliver at least 50% of all new city homes targeted in the Galway MASP, within the existing built-up footprint of Galway City and suburbs.

(b) Deliver at least 40% of all new housing targeted in the Regional Growth Centres, within the existing built-up footprint.

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

RPO 3.3: *“Deliver at least 20% of all new housing in rural areas on brownfield sites.”*

RPO 3.4: *“To support the regeneration and renewal of small towns and villages in rural areas.”*

RPO 3.5: *“Identify and develop quality green infrastructure, within and adjacent to City, Regional Growth Centres and Key Towns.”*

RPO 3.6: *“Support a coherent and consistent approach in the identification and monitoring of the scale of housing vacancy within the region, identifying vacancy hotspots and informing the setting of actions, objectives and targets in Action Plans and identify how these might best be achieved.”*

RPO 3.7: *“The Assembly supports local authorities in identifying and prioritising a program for the provision of serviced sites within smaller towns and villages within 1 year of the adoption of the RSES. A rolling 2-year implementation plan shall subsequently be prepared.”*

RPO 3.8: *“Support the design of new/replacement/refurbished dwellings to high energy efficiency standards that fully avail of renewable technologies, maximise solar gain, utilising modern materials and design practices.”*

RPO 3.9: *“Identify suitable development opportunities for regeneration and development that are supported by a quality site selection process that also addresses environmental constraints and opportunities.”*

RPO 3.10: *“Ensure flood risk management informs development by avoiding inappropriate development in areas at risk of flooding and integrate sustainable water management solutions (such as SUDS, non-porous surfacing and green roofs) to create safe places. Development plans should assess flood risk by*

implementing the recommendations of the Planning System and Flood Risk Assessment Guidelines for Planning Authorities (2009) and Circular PL02/2014 (August 2014)."

RPO 3.11: *"Local Authorities, DHPLG, OPW, and other relevant Departments and agencies to work together to implement the recommendation of the CFRAM programme to ensure that flood risk management policies and infrastructure are progressively implemented."*

RPO 3.12: *"Within Gaeltacht Areas and Gaeltacht Towns, in particular, emphasis shall be assigned to the impacts of proposed developments and their impact on the community of language and the maintenance and development of its socialisation networks."*

RPO 3.13: *"To support the role of smaller and medium-sized towns, which demonstrate an important role in terms of service provision and employment for their catchments within the economic function of the county. Such settlements will be identified through the Development Plan process as part of the Settlement Hierarchy and the Core Strategy."*

The Settlement Strategy for the region designates Ballinasloe and Tuam as Key Towns. In terms of development, the focus lies in consolidating the built footprint through regeneration and accommodating urban development on infill/brownfield sites, including renewal and regeneration of underused, vacant, or derelict town centre lands for residential development to facilitate population growth.

In relation to Ballinasloe, one of the Key Future Priorities for the town includes: *"realising the town's potential as a 'County Town', ensuring a balance of development in the town centre of Ballinasloe, and providing for compact growth and brownfield development, revitalising Dunlo Street, Market Square, Society Street and Main Street, and to reduce vacancies and support the vitality and vibrancy of these core shopping streets/side streets and the town centre."*

The Key Future Priorities for Tuam differ slightly, as the focus for the town lies in promoting Tuam as a destination for business, however, the following priorities apply: *"to develop Tuam as the focus for future development in North Galway providing the infrastructure and services for its surrounding small towns/villages and rural lands", as well as to "capitalise on the compact urban form of Tuam town centre by encouraging greater connectivity for new development which promotes and encourages walking and cycling ensuring that principles of sustainable transportation along with practical design measures become central to the development of new neighbourhoods."*

The designation of these settlements under the Settlement Strategy for the region and relevant Regional Policy Objectives has informed the Housing Strategy for County Galway.

2.3 Local Policy

2.3.1 Galway County Housing Strategy 2022-2028

The Galway County Housing Strategy 2022-2028 provided a comprehensive review of the available housing and demographic data to 2021 to County Galway to inform the Galway County Development Plan 2022-2028. The overarching purpose of the Housing Strategy is to ensure the housing needs of existing and future populations are provided for in a sustainable and responsive manner.

The key principles of the Housing Strategy include:

- To aid delivery of the estimated population targets of the NPF and RSES with regard to the settlement hierarchy for County Galway;
- To ensure that housing type and size-mix match the requirements of the existing population, including the provision of social rental housing, affordable housing and free market housing;
- To reduce vacancy through a range of measures including re-use of existing buildings, infill development schemes, and area- or site-based regeneration;
- To prioritised residential development on lands located within the residential areas of urban settlements;
- To encourage inclusivity of people with different social backgrounds to create a balanced and sustainable community within all housing areas; and
- To monitor and undertake an interim review of the Housing Strategy in a timely manner, allowing for the successful implementation of the policies.

As outlined in the Housing Strategy 2022-2028, the population of Galway County was expected to increase to approximately 18,655 over the 2022-2028 period as per the National Planning Framework before First Revision and the Regional Spatial and Economic Strategy for Northern and Western Regional Assembly, with a calculated population over the Development Plan period as 211,100.

The Housing Strategy indicated a significant constraining factor of affordable housing around 7.8% which is suitable for the provision of affordable housing. Thus, it was established that further exploration of this over the course of the Plan would be needed to ensure delivery of affordable housing accords with the existing and projected population.

Further to this assessment, the changing demographic profile of the County indicated at the time that there should be interventions such as “Cluster Planning”, a need for smaller household sizes over the Plan period, and an estimated increase in private rental accommodation.

In reference to specific housing needs, several conclusions regarding need were assessed and listed. The homeless population were calculated to be decreasing over the first months of 2020

with the majority being reported in County Galway. The Galway County Council Traveller Accommodation Programme projected a need for 111 no. homes for Traveller Accommodation, the housing needs for people with disability were calculated at 290 people, and the housing need for those aged over 55 years old were stated as 68 no. households.

The revised Housing Strategy herein serves as a Proposed Variation to the Galway County Housing Strategy 2022-2028 as required by the Section 28 Guidelines – NPF Implementation: Housing Growth Requirements.

2.3.2 Galway County Local Economic and Community Plan 2024-2030

The Galway County Local Economic and Community Plan (LECP) 2024-2030, prepared under the Local Government Reform Act 2014, provides the overarching framework that sets priorities, objectives and actions to advance both economic development and local/community development across the county. It serves as the principal local bridge for implementing the relevant components of national and regional strategies and policies with a local mandate. In practical terms, the LECP functions as an enabling framework through which the local authority and key partners can coordinate initiatives, programmes and projects so that, collectively, they enhance quality of life for people who live and work in Galway. Statutorily, the Act assigns responsibility for the economic elements of the LECP to the Council's Strategic Policy Committee (SPC) for Economic Development and Enterprise, while the community elements are to be developed by the Local Community Development Committee (LCDC). As stated within the Galway County LECP, this vision recognises the challenges posed by changes in demographic patterns brought about by social and economic pressures and the risks posed by geographic peripherality to the overall vision of creating *“an inclusive County with a clear sense of identity where we work together towards achieving the full economic, social, community, linguistic and cultural potential of County Galway and its people through citizen engagement at a local level.”*

This Framework LECP sets out the rationale and evidence base for the forthcoming Implementation Plan. It explains what an LECP is and identifies who will deliver its actions; describes how the plan was prepared and the process followed; presents a snapshot of Galway's key economic and community indicators; summarises the principal findings from public consultation; includes a SWOT analysis informed by research and engagement; and sets out six High-Level Goals to guide delivery over the next six years.

In terms of demographic trends, it is asserted that County Galway has seen a steadily growing population over the past decade, with a growth rate of 7.8% between 2016 and 2020, accumulating 179,390 to 193,323 residents. The majority of this population growth is concentrated in the small urban centres and commuter catchment areas of Galway City. The

majority of the population of County Galway (c.75.6%), lives in rural areas. This compares with a national equivalent figure of 36.3% and a 63% figure for the Northern and Western Region.

In relation to housing, the Plan notes that the majority of households (78.8%) in County Galway are found in owner-occupied dwellings, with a vacancy rate for County Galway at 10.7%, higher than the State at 7.7%. The high level of holiday homes and vacant houses contributes to the high vacancy rate within the County.

A series of high-level goals has been set within the LECP to achieve this overarching vision. These include:

Goal 1: Active, healthy and safe communities: *Galway County where individuals and communities are supported to improve their health, wellbeing, and sense of safety and security.*

Goal 2: Equitable, inclusive and engaged communities: *A County that strives to reduce poverty and disadvantage, and fosters social inclusion, through active citizen engagement and participation.*

Goal 3: A County that celebrates its unique cultural identity: *A County with a clear sense of identity, reflecting its heritage, language, and culture.*

Goal 4: An accessible County with thriving urban and rural settlements: *A County that is dedicated to the improving accessibility, revitalisation and regeneration of its towns, villages, and islands in a sustainable manner.*

Goal 5: A Sustainable and climate resilient County: *A County that protects its environment and supports the transformation to a climate neutral society.*

Goal 6: A County that prioritises economic development and education: *A County that promotes sustainable economic and enterprise development, innovation, education and lifelong learning.*

Together, these six goals set a coherent direction for Galway County over the next six years: building active, healthy and safe communities; deepening equity, inclusion and civic participation; celebrating the County's distinctive culture and language; enhancing accessibility and the vitality of towns, villages and islands; accelerating the transition to environmental sustainability and climate resilience; and fostering a dynamic, innovative economy underpinned by education and lifelong learning. Delivery will be driven through the LECP Implementation Plan. In doing so, the LECP provides a practical, evidence-led framework that aligns local ambition with national and regional policy and focuses collective effort on improving quality of life for all who live, work and study in Galway County.

2.3.3 Galway County Council Traveller Accommodation Programme 2025-2029

The Galway County Council Traveller Accommodation Programme 2025–2029 is the sixth Programme prepared and adopted under the Housing (Traveller Accommodation) Act 1998.

Covering January 2025 to December 2029, it sets out the proposals Galway County Council will implement to meet the current and future accommodation needs of Traveller families across the County. Developed in consultation with Travellers and key stakeholders, including the Local Traveller Accommodation Consultative Committee (LTACC), local and national Traveller representative organisations, other public authorities and community groups, the Programme aligns with the Government's Housing for All plan to 2030, which identifies Traveller accommodation as a priority and commits to improving its quality, quantity and comfort. Delivery will be led by the Council's Traveller Accommodation Unit, comprising a Traveller Liaison Officer and dedicated social work, engineering/technical, caretaking and administrative staff, who will progress all appropriate options, continue the refurbishment and upgrade of existing Traveller-specific schemes, and increase the supply of suitable accommodation. The programme of works is informed by Traveller preferences recorded on Social Housing Support applications, the Summary of Social Housing Assessments, and the March–April 2024 review and verification exercise. The Council will continue to work collaboratively with the LTACC, Traveller representative bodies, and the Department of Housing, Local Government and Heritage to maximise the provision of new and improved accommodation throughout County Galway.

The current Programme also provides an assessment of the existing travellers' accommodation needs, and a projection of the anticipated needs over the Programme period. It also includes a policy statement regarding Traveller accommodation and strategy for the implementation of the accommodation programme. According to this Programme, there is a Projected Need of 50 no. households, with a total estimated need of 310 no. homes (when allocating the existing need) from 2025 through 2029. As expressed by most Traveller housing applicants, the preferred accommodation is for standard local authority housing or Traveller Specific Group Housing. Accordingly, Galway County Council anticipates that the overall housing need will be met over the period of this Accommodation Programme predominantly through the provision of standard Local Authority Housing and through Housing Assistance Payment (HAP).

2.3.4 Galway County Council Vacant Homes Action Plan 2024-2029

Galway County Council's Vacant Homes Action Plan 2024–2029 is framed by *Housing for All – A New Housing Plan for Ireland* (to 2030), which sets the ambition that everyone should have access to a high-quality home at an affordable price in the right place. Within this national framework, **Pathway 4, Addressing Vacancy and Efficient Use of Existing Stock**, prioritises bringing existing dwellings and suitable buildings back into productive residential use as a cost-effective, sustainable means of increasing supply, revitalising towns and villages, improving neighbourhood quality, and meeting diverse local housing needs. In response, this Action Plan sets out a targeted, evidence-led approach to identifying vacant and underused properties across the county and returning them to use for both private and social housing. It is prepared

in conjunction with the Town Centre First policy (launched February 2022) and builds on Galway County Council's first Vacant Homes Action Plan 2018–2021, the requirements of Circular PL7/2017 as updated by Circular VHU 01/2018, and the Department of Housing, Local Government and Heritage's Vacant Homes Action Plan 2023–2026.

The Plan recognises that vacancy arises for varied and often complex reasons and therefore combines advice and assistance for owners with the proactive use of the full range of available schemes, supports and incentives to unlock re-use and regeneration. It also addresses vacancy within the social housing stock by diagnosing causes and minimising re-let times, thereby reducing voids. While led by the Housing Department, the Plan is developed collaboratively with the Planning and Economic Development Unit and the Rural and Community Development Department to activate opportunities through the Town & Village Renewal Scheme and align with key criteria under the Urban Regeneration and Development Fund (URDF), the Rural Regeneration and Development Fund (RRDF) and Town Centre First. As a high-level strategy, the 2024–2029 Plan sets clear objectives for the period and will be supported by annual implementation plans, presented to the Housing Strategic Policy Committee, to schedule actions, incorporate any new or updated national measures, and ensure delivery is monitored and responsive over the life of the Plan.

Accordingly, the **Vacant Homes Action Plan 2024–2029** pursues seven objectives:

1. Establish robust, accurate, consistent and up-to-date datasets on vacancy.
2. Bring forward measures to ensure, to the greatest degree possible, that vacant and underused privately owned properties are brought back in to use.
3. Bring forward measures to minimise vacancy arising in Social Housing Stock.
4. Continued engagement with and provision of support to key stakeholders to ensure suitable vacant properties held by banks, financial institutions and investors are acquired for social housing use.
5. Foster and develop cross-sector relationships, collaborating in partnership to tackle vacant housing matters.
6. Facilitate the activation of vacant properties utilising the Town & Village Renewal Scheme, the Urban Regeneration and Development Fund (URDF) and the Rural Regeneration and Development Fund (RRDF) and in conjunction with the Town First Strategy.
7. Acquire derelict and vacant brown field sites to convert into Social Housing Units at strategic locations to meet social housing demand in key County Towns, thereby addressing dereliction in town centres and social housing need as one project.

Taken together, these objectives provide a clear, practical route to reduce vacancy, boost supply and strengthen town and village centres across County Galway. Delivery will be coordinated through annual implementation plans, with measurable indicators, active collaboration across Council departments and partners, and alignment with *Housing for All* and Town Centre First. This disciplined, evidence-led approach will help relieve pressure in the rental and purchase markets, accelerate the turnaround of voids, and improve quality of life for households throughout the county.

2.3.5 Metropolitan Area Strategic Plan 2022-2028

Volume 2 of the Galway County Development 2022-2028 sets out the Galway Metropolitan Area Strategic Plan (MASP) for 2022-2028. This now incorporates key areas within the Galway Metropolitan Area, including Oranmore, Bearna, and Baile Chláir as Metropolitan Settlements, and Briarhill and Garraun as Urban Framework Plans. The MASP supersedes the previous Local Area Plans for these areas. The eastern Metropolitan Area includes planned growth areas at Ardaun Galway City Council, and Garraun and Briarhill Galway County Council.

The MASP sets the overarching framework for the sustainable development of Oranmore Bearna, and Baile Chláir, over the plan period and complements the broader objectives and implementation of the County Development Plan.

Strategic transport investment will underpin compact, sustainable growth within the Metropolitan area. Oranmore Train Station is to be upgraded from a single to a twin-platform station, with a passing loop enabling a doubling of service frequency between Athenry and Galway City. The station will act as a catalyst for sustainable travel within the eastern Metropolitan Area, with opportunities for dedicated walking and cycling links and local bus services connecting Oranmore, Garraun, Ardaun and Briarhill to the rail network and onwards to the city, or eastwards to Athenry and beyond.

Proximity to the city, along with convenient access to the motorway and rail networks, has reinforced the Metropolitan area's appeal as a place to live and work and supported its emergence as a Metropolitan Town. Ensuring that future growth is sustainable, sequential and plan-led will be vital to deliver an enhanced, vibrant and resilient town within Metropolitan County Galway.

The MASP outlines that future housing in Oranmore will prioritise high-quality, sustainable design and layout, with safe, legible pedestrian and cycle links to schools, shops and community facilities made a prerequisite. With regards to Baile Chláir it is included in the MASP that the principles of quality, sustainability and inclusivity must be foremost in future residential development, while for Bearna it states that new housing schemes within the plan area should provide for an appropriate variety of residential units to meet the current and

future demands of the village and be responsive to their local context, in terms of design, layout and density.

2.3.6 Ballinasloe Local Area Plan 2022-2028

The Ballinasloe Local Area Plan is a land use plan and overall strategy for the development of Ballinasloe over the period 2022-2028. The successful implementation of the Plan will have a positive impact on Ballinasloe, ensuring that it develops sustainably and complements the implementation of the County Development Plan.

This Local Area Plan (LAP) has been prepared by Galway County Council to provide a statutory framework for the future growth, development and improvement of Ballinasloe that is consistent with the policies and objectives contained in the current Galway County Development Plan including its Core Strategy/Settlement Strategy and which addresses the needs and requirements of the local community, service providers and other stakeholders. The purpose of the LAP is to guide future development within the town of Ballinasloe, sustainably and equitably and to inform members of the public, the local community, stakeholders and developers regarding policies and objectives for the development of the town, including provisions in relation to land use management, community facilities and amenities, transport and infrastructure, urban design, heritage and the environment.

Ballinasloe occupies a strategic location adjacent to the M6 National Primary route linking Dublin and Galway and is one of the principal 'Gateways to the West'. In addition, the town has daily public transport services (both rail and bus) to Galway, Athlone, and Dublin. Ballinasloe has an important sub-regional role regarding retail provision, employment, and community facilities, in particular education and healthcare.

As stated within the LAP, the Core Strategy in the current Galway County Development Plan has identified a target population growth of up to 1,999 additional persons, corresponding to 799 additional housing units, up to the year 2028, the timeframe for the validity of the current County Development Plan. This target population results in a requirement for 23ha of zoned land for residential purposes. In terms of population trends, according to the 2022 Census, the total population of Ballinasloe was recorded as 6,597 persons which indicates a slight decline in population from 2016, which recorded 6,662 persons.

The Plan seeks to balance the wide-ranging and sometimes competing needs of the local community, businesses, landowners, and the environment, along with promoting the role of Ballinasloe as a 'Key Town' within County Galway, as established in the Galway County Development Plan 2022-2028.

As such, the strategic vision of the Plan seeks that "Ballinasloe Key Town will be the driver of economic growth and inclusive sustainable development in the east of the county. It will

provide a variety of housing types and sizes to cater for all needs with access to excellent public transport provision as well as community, leisure and amenity facilities in a healthy and pleasant environment. The town will continue its role as an attractive place to live, work and do business.”

It is worth mentioning that the RSES for the Northern and Western Region identifies Ballinasloe as a ‘Key Town’.

2.3.7 Tuam Local Area Plan 2023-2029

Adopted on 11th September 2023, this Local Area Plan is a land use plan and overall strategy for the development of Tuam over the period 2023-2029. The successful implementation of the plan will have a positive impact on Tuam, ensuring that it develops sustainably and complements the implementation of the County Development Plan.

This Local Area Plan (LAP) has been prepared by Galway County Council to provide a statutory framework for the future growth and development of Tuam. The purpose of the LAP is to guide future development within the town in a sustainable and reasonable manner and to inform members of the public, the local community, stakeholders and developers of the policies and objectives that will shape the development of the town over the next six years.

Tuam is strategically located as a centre for growth in North Galway. It has excellent connections to the motorway route from Limerick to Sligo, as well as motorway linkages to Galway and Dublin and has the opportunity to develop as the focus for future development in Galway and the wider area, providing the infrastructure and services for its surrounding small towns/villages and rural lands.

The Core Strategy of the Galway County Development Plan 2022-2028 has identified a target population growth of up to 2,630 persons for Tuam to 2028, which results in a maximum requirement for 30.3Ha of zoned residential land. In terms of population growth, Tuam has experienced sustained growth patterns since the last Census period. The forecasted level of 2016 population growth in the County Development Plan of 8,600 persons was exceeded by 167 in the 2016 census figures with a total population of 8,767 persons as per Census 2016. This is a trend worth considering for land allocation in the future, considering that Census 2022 results confirmed a population of 9,647 persons, which is a 10% increase.

This LAP is underpinned by a strategic vision, which seeks *“to promote Tuam as a thriving, vibrant market town, providing a focus for future residential, economic & social development sustainably, encouraging new development and capitalising on the town's unique historical identity and character, as well as its accessibility, thereby realising Tuam's potential as well as supporting the surrounding rural hinterland.”*

2.3.8 Athenry Local Area Plan 2024-2030

This Local Area Plan (LAP) is a land use plan and overall strategy for the development of Athenry over the period 2024-2030. This Local Area Plan (LAP) was prepared by Galway County Council to provide a statutory framework for the future growth, development and improvement of Athenry that is consistent with the national, regional and local policies and objectives.

The Plan's strategic vision for the town is as follows: *"Athenry, a strategic potential town, which will continue to grow as a sustainable, dynamic, and inclusive community while retaining its distinct medieval character. Continued investment will enhance Athenry's potential to become an innovative growth hub within the Strategic Economic Corridor, while also providing a skilled workforce for the county. The town's growth will sustainably take place, using the sequential approach, to ensure high levels of connectivity and permeability throughout Athenry, which will, in turn, facilitate the creation of a healthy, safe, and age-friendly community."*

The purpose of the LAP is to guide future development within the town of Athenry to realise the strategic potential of the town as set out in the Galway County Development Plan 2020-2028. Athenry is strategically located 22km east of Galway Gateway within the Eastern Strategic Corridor and is accessible by rail and motorway networks. As per Census 2016, Athenry had a population of 4,445 persons, which saw a 3.5% increase to a population of 4,603 persons in Census 2022.

The town presently acts as market town and service centre for the surrounding agricultural hinterland, with a main administrative focus around Market Square and a commercial core centred within Church Street, Old Church Street, Cross Street and North Gate Street. The town's location within commuting distance of Galway Gateway has resulted in an increase in population and a greater demand for housing and rail commuter services.

In relation to housing, higher-density residential has been established on the edge of the town and the existing housing stock is noted as a mix of traditional and later infill sites of varying heights.

2.3.9 Loughrea Local Area Plan 2024-2030

The Loughrea Local Area Plan (LAP) is a land use plan which provides an overall strategy for the development of Loughrea over the period 2024-2030. The successful implementation of the Plan will have a positive impact on Loughrea, ensuring it develops in a sustainable manner, and will also complement the implementation of the County Development Plan.

Loughrea is located in eastern County Galway, approximately 30km southeast of Galway City and along the R446 regional route, a key strategic road between Dublin and Galway. Given the

town's proximity to Galway City and the concentration of strategic infrastructure and employment opportunities within the area, it has experienced significant growth in previous Census periods.

As a medium-sized town with an area of 533ha and a population of 5,556 people in 2016, an increase in 494 people (or 9.76%) from the 2011 population of 5,062 people, Loughrea is identified as a 'Self-Sustaining Town' within the Core Strategy/Settlement Strategy of the Galway County Development Plan 2024-2015 and thus it is important that future development for anticipated growth is plan led so that Loughrea can enhance its vibrancy and grow sustainably. A further 13.7% growth occurred between 2016-2022, with Census 2022 results seeing a total population of 6,322.

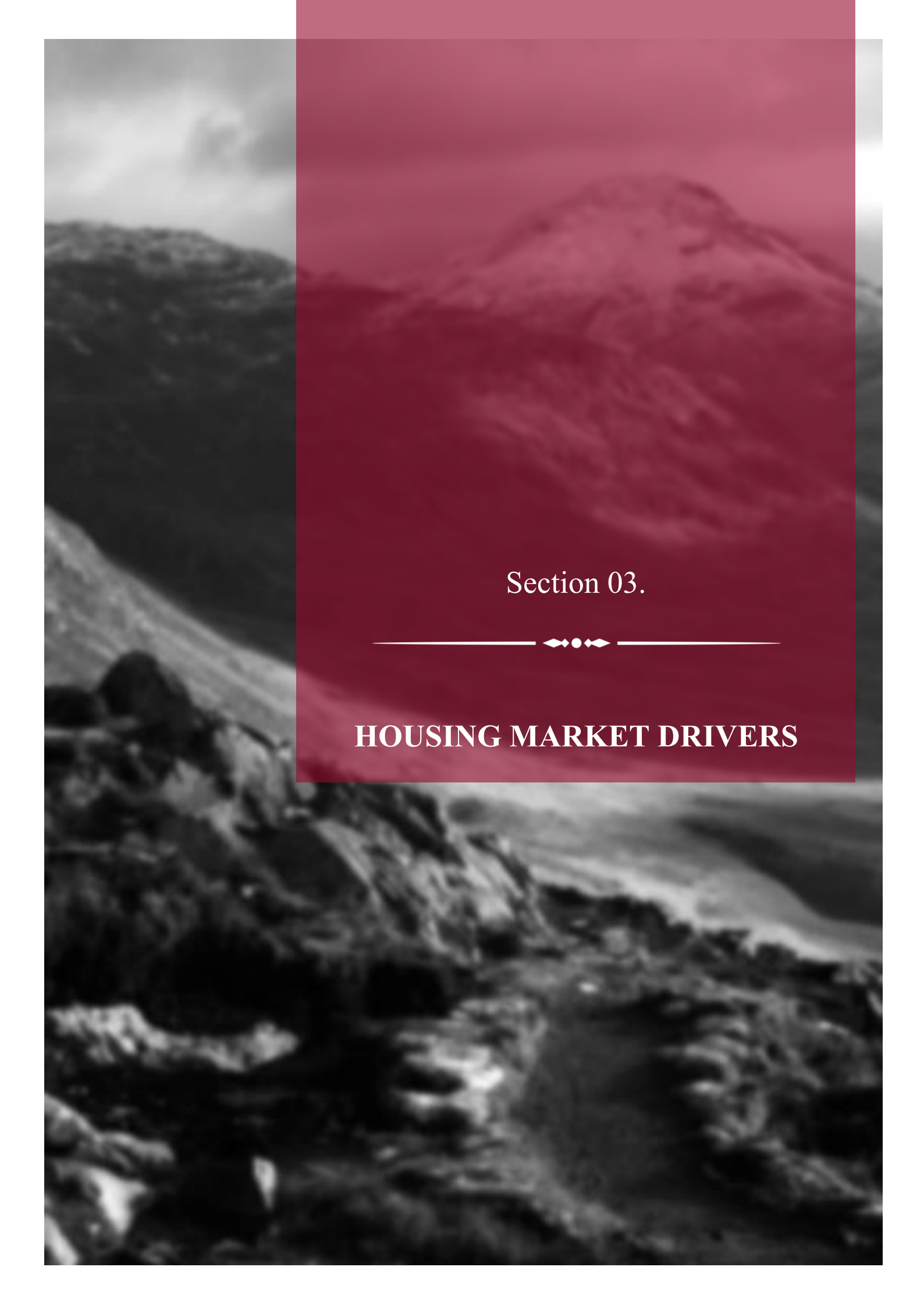
The Plan is underpinned by a strategic vision which envisions *"Loughrea, a self-sustaining town which will continue to grow as a sustainable, vibrant and inclusive community, while supporting the expansion of itself as an innovation growth centre within the County. Continued investment in protecting and enhancing the town's attractive medieval character and natural environment whilst delivering social infrastructure so communities can thrive. The town's growth shall develop in a sustainable manner using the sequential approach, to ensure high levels of connectivity and permeability throughout Loughrea, which will, in turn, facilitate the creation of a healthy, safe and age-friendly community."*

2.3.10 Gort Local Area Plan 2025-2031

Adopted in 2025, Galway County Council, in collaboration with the Gort Town Team, has developed a comprehensive Town Centre First Plan for Gort which has been integrated into the Gort Local Area Plan 2025-2031. The Gort Town Centre First Plan was finalised in late 2023 and outlines an action plan to create a more vibrant, accessible and sustainable town centre with proposals to enhance it as a social, cultural, and economic hub for the wider region.

Gort has seen a population decline between Census 2016, and 2022, with a total population of 2,870 as per Census 2022 which was a 0.69% decline. As such the key improvements include reactivation of vacant and underused buildings, enhanced pedestrian and cycle infrastructure, community and recreational spaces alongside public realm interventions, and support for local enterprise.

As noted in the LAP, this option supports the consolidation of the town centre, promotes residential infill, and encourages street-oriented development and responsive frontages. Several opportunity sites have been identified and further development of these will be made in collaboration with the Town Team.



Section 03.

HOUSING MARKET DRIVERS

3.0 HOUSING MARKET DRIVERS

This section details the economic forces driving the housing demand in County Galway and includes information on household formation, population and migration, housing affordability including income, house prices, rent levels, and key drivers of the local and national economy. These provide a basis to understand local housing market dynamics in the county and will determine the scenarios within the HNDA.

3.1 Demographic Trends and Population Projection

3.1.1 Population

Census 2022 results show that Ireland's population stood at 5,149,139 in April 2022, an increase of 387,274 (8.1%) since April 2016. This roughly corresponds to a 1.3% annual increase which is higher than the previous period, 2011-2016 at 0.7% annual growth. The natural population increase was 167,487 while net migration accounted for 219,787. Nationally, this generally follows a trend previous to the 2011-2016 census period with growth rates.

Table 3. Galway County Population and its changing trends in 1991-2022

Year	1991	1996	2002	2006	2011	2016	2022
Population	129,511	131,613	143,245	159,256	175,124	179,390	193,323
Change No.	-	2,102	11,632	16,011	15,868	4,266	13,933
% of Change	-	1.6	8.8	11.2	10.0	2.4	7.8

Source: CSO StatBank

Table 3 illustrates the Galway County Council has had a steady and high growth of population since 1991 with some variations in the periods between 1991 and 1996 and 2011-2016. The 1991-1996 period was markedly slow with only a 1.6% growth in the County, with the 1996-2011 period seeing remarkably higher population growth on average. This was followed by a slow period of population growth from 2011 to 2016 at 2.4%. The latest period of 2016-2022 was marked by more modest growth between the more extreme fluctuations of the previous periods indicating sustained and more incremental growth pattern.

It is worth noting the other counties around the state which had significant increases in population growth such as Longford at 14%, Meath at 13% and Fingal and Kildare with 11% each. Meanwhile, the counties representing the least amount of growth still had increases in population at 5% in Donegal, Kilkenny, Kerry, and Tipperary. In Connacht, Leitrim County counted the highest rate of growth with 10% which is not far ahead of Galway.

Table 4 illustrates the dependency ratio for both old age dependency and young age dependency. It is notable that the old age population has increased most in the last census period with an increase of 23.4%. This is reflected in the increase in old age dependency ratios

over the last two periods, 2011-2022, which is significant at 46%. This is noteworthy for multiple reasons including the implications on specific needs and housing requirements in the future.

As for the young age ratio, it is notable that there is a decrease in the 2016-2022 period; however, accounting for the previous increase indicates a modest growth over the 2011-2022 period. The working age population has seen relatively consistent growth over the 2011-2022 period. This suggests steady increases in the general working age population which is commented on further down.

Table 4. Age Dependency Ratios over 2011-2022, with 2016 for reference

	2011	2016	2022	2016-2022 Change (no.)	2016-2022 Change (%)	2011-2022 Change (no.)	2011-2022 Change (%)
0-14 years	39,693	40,643	40,570	-73	-0.2%	877	2.2%
15-64 years	113,441	112,689	120,591	7,902	7.0%	7,150	6.3%
65 years and over	21,990	26,058	32,162	6,104	23.4%	10,172	46%
Young Age Ratio (%)	35.0	36.1	33.6	-	-	-	-
Old Age Ratio (%)	19.4	23.1	26.7	-	-	-	-
Total Ratio (%)	54.4	59.2	60.3	-	-	-	-

Source: CSO StatBank

Investigating the age profile of the County over the Census 2016-2022 indicates that there was a considerable decline in the cohort aged 0-8 that equates an overall of -1,795 persons, with notably larger decline in the population aged 0-4 with -1,231 persons. Another notable decrease in population would be in the cohort aged 25-39 which would largely be consistent with the previous census period. This is likely indicative of high levels of migration of this age group for economic and social reasons.

On the other hand, most other cohorts show a general upward trend in population indicating that while births may be slowing and those of childbirth age may be leaving the population, those of older age may be increasingly returning.

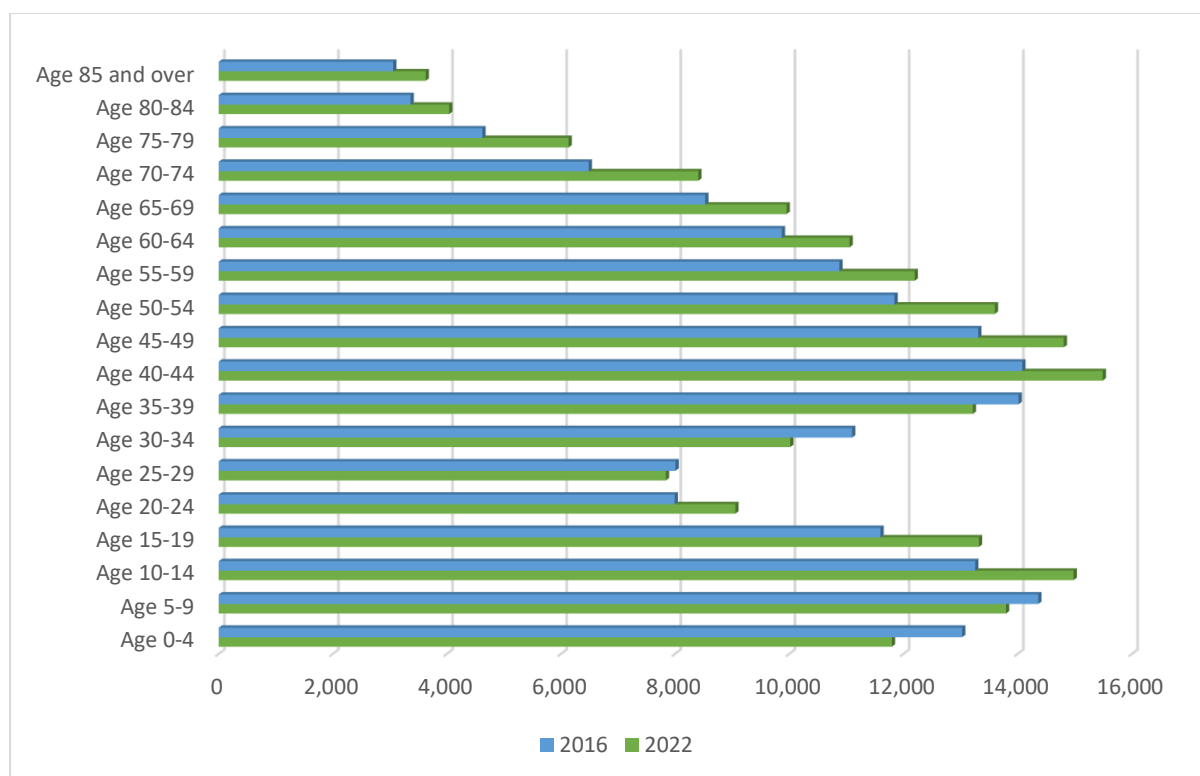


Figure 2. Population Change by Age Cohort in County Galway over 2016-2022

Figure 2 Illustrates a greater number of older citizens in Galway County with a smaller portion of the children in recent years. This appears to be a trend downward as seen in the dependency ratios while the aging population is increasing in size.

It was previously purported that those between the ages of 40-44 were a result of a birth wave in the 1980s and that another occurred between 2006-2011 given the peak in ages from 05-09. It was also determined that the smaller numbers in the 20-24 age category relates to a falling birth rate in that period while the lower number in the 25-29 age categories, and to some extent in the 30-34 are the result of high outward migration. This is indicative of working age and student migration out of the county while consistent working age population indicates the likely return of this cohort of population within their lifetimes.

In addition, the increasing old age dependency combined with a consistent trend upward across age cohorts for the past census period would be enough to indicate the likelihood of consistent increases in the aging population. Therefore, a steady growth of old age population can be expected for the County in coming years. This trend has been reinforced by our data on dependency.

As illustrated in the population pyramid of County Galway (Figure 3 below) the noticeable decline in both birth rate and young adults is generally indicative of a future decline in population similar to previous trends. The data is indicative of a cyclical growth and decline in population with peaks over a thirty-year period. This constrictive population trend is notable among populations which are living longer, experiencing lower birth rates and therefore have

a significant ageing population. This window shows that while the natural population growth may be in decline at the moment, future growth is possible and could be expected in twenty years' time. However, in the short term, the immediate concern should be two-fold: consideration for the ageing population and the need to ease pressure on the child-rearing population.

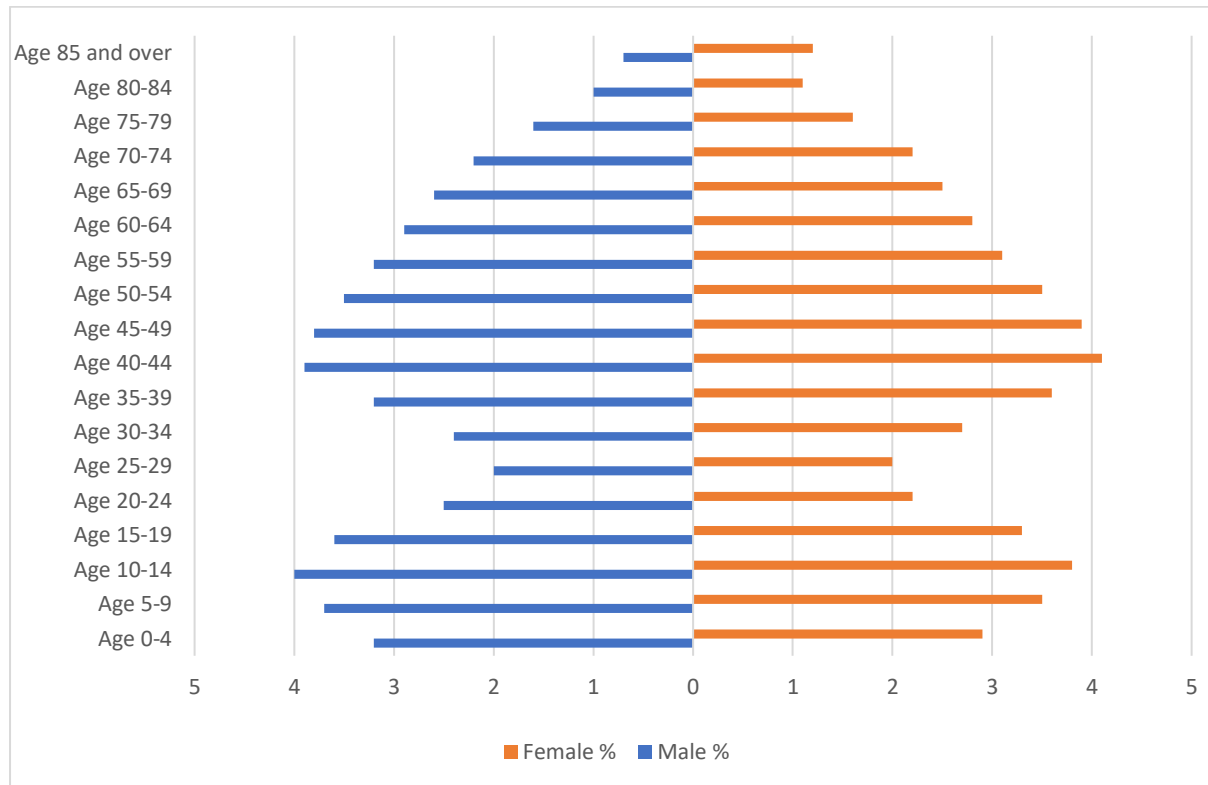


Figure 3. Population Age Pyramid of the County Galway - 2022

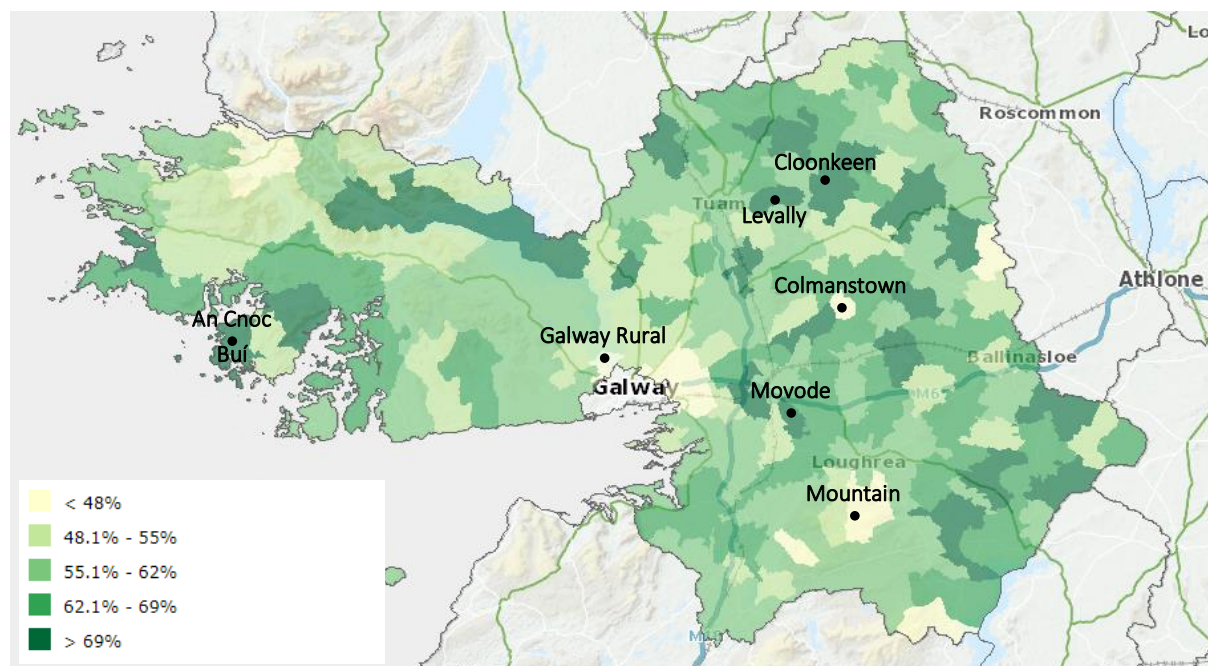


Figure 4. Age Dependency Ratios by Electoral Division - 2016

Investigating the age profile of the County over the Census 2011-2016 indicated that there was a considerable decline in the cohort aged 20-34 that equates an overall of -5,603 persons. On the other hand, the greatest share of the population growth recorded for cohort aged 60-74, which was a total of +12,085 persons. It is noted that the cohort aged 0-4 years old also decreased by -1,604 persons.

In general, the Census shows that there are a greater number of older populations along the West coast of the country compared to the East coast. Galway City, however, has a population in the youngest age bracket, similar to other parts of the country with third level colleges.

Within this context, County Galway had an average age of 40.1 in 2022 which is 2-years more than 2016 (and 3.3-years more than 2011). As it is shown on the below table, the young average age within the Electoral Division has continued to grow older, while the oldest average age has declined, representing an ageing population.

Table 5. Average Age in County Galway from 2016-2022

Electoral Division	2016 Average Age	2022 Average Age	% Change
Youngest Average Age			
Lackalea	31.2	34.2	+9.62
Tiaquin	32.8	36.3	+10.67
Ryehill	33.1	35.5	+7.25
Oldest Average Age			
Coos	49.2	45.6	-7.3
Leitir Breacáin	48.8	43.7	-10.45
Abhainn Ghabhla	47.1	47.7	+1.27
Binn an Choire	46.7	42.6	-8.77

Source, CSO StatBank

As per the above, Galway West is home to older age groups, while younger age groups are distributed within and close to the urban environment and major workplaces.

This also indicates the spots where there is a need to assess and plan for adequate healthcare, accommodation, and services to enable independent living for as long as possible, encourage active lifestyles and address isolation for older residents.

3.1.2 Population Distribution

In a bigger picture, the population of the Northern and Western Region is dispersed unevenly and has historically had a lower level of urbanisation compared to other regions. The urban structure of the region is characterised by its remote nature relative to the other cities in Ireland towards the south and west of the State.

At a County level, and according to the 2016 census, a total of 39,913 people (22.2%) were living in urban settlements with a population of over 1,500 in County Galway. The remaining

139,477 (77.8%) were living in smaller towns and villages, as well as in the rural remainder. In 2011, census results showed a distribution between the urban and rural population as 22.6% and 77.4% respectively. However, when assessing the recent 2022 Census data, a more significant dispersal is seen in aggregate town areas of over 1,500 people. Likely this is due to the increase in population in Baile Chláir, Portumna and Oughterard now classed above 1,500 population and the drop in population in Clifden to below the threshold for an aggregate town. Therefore, further analysis of the breakdown of the settlements is given later in the report.

Table 6. Rural and Urban Population in County Galway over 2011-2022

	2011	2016	2022
Total Population (Number)	175,124	179,390	193,323
Aggregate Town Area (Number)	39,546	39,913	47,137
Aggregate Rural Area (Number)	135,578	139,477	146,186
Percentage of population in Aggregate Town Area (%)	22.6	22.2	24.4
Percentage of population in Aggregate Rural Area (%)	77.4	77.8	75.6

Source: CSO StatBank

The Central Statistics Office published the “Urban and Rural Life in Ireland 2019” which used a six-way urban/rural classification to examine social and economic characteristics of life in Ireland. These themes included income, housing, health, education, and commuting patterns and as shown in Figure 5 below, the County is mostly characterised by rural areas, including those under strong urban-based pressures which is even more evident in Galway West.

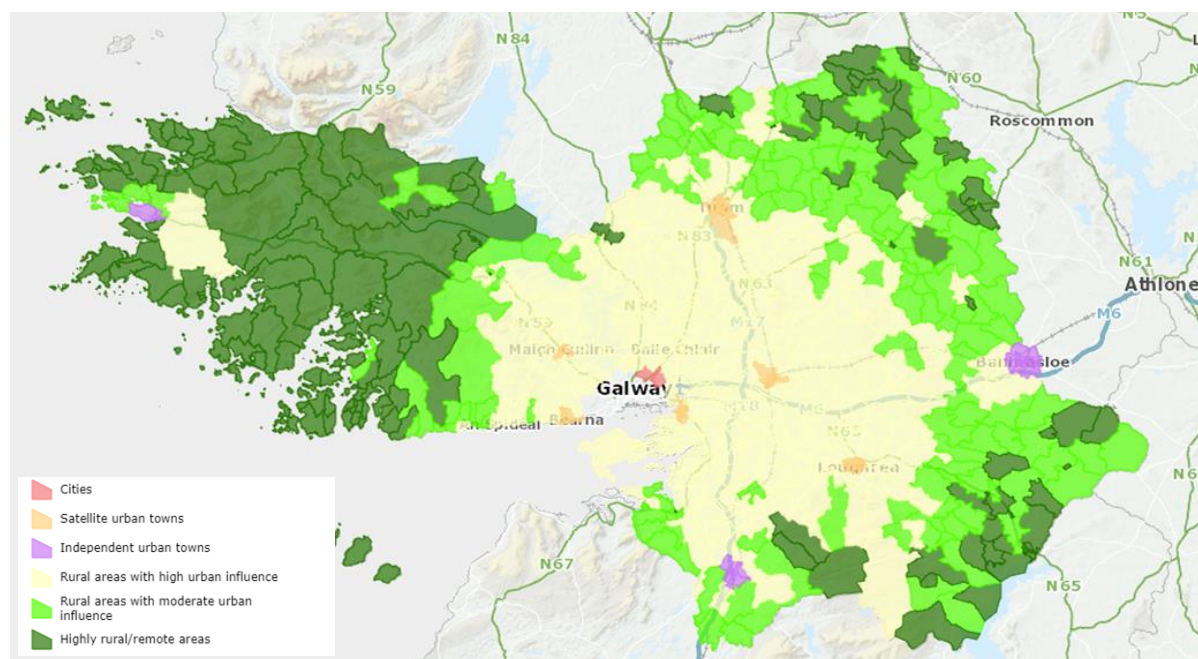


Figure 5. Indication of Area Type Classification by Small Area

Population changes across the various settlements identified in the settlement hierarchy is set out in the Table below with updated figures for the 2022 census. As per Census 2011-2016 results, Athenry, Gort, and Loughrea had experienced an overall rate of growth considerably

higher than the county average between 2011 and 2016, with the population increasing by 11.49% from a total of 11,656 persons in 2011 to 12,995 persons in 2016. The Metropolitan Area had followed with the population growing by 4.33% from 7,894 persons in 2011 to 8,236 persons in 2016. The smaller settlements saw a range of population decline and increase from 2011 to 2016. However, the updated figures show that the overall rate of increase from the 2016 to 2022 period has been more modest and the declines or increase less pronounced especially among smaller settlements and even amongst the metropolitan area. The only population centres to maintain increases were the metropolitan area, Loughrea, Maigh Cuilinn, and Headford. Meanwhile, Tuam and Athenry saw modest increases but significantly lower growth than the previous period. It is also notable that the population of Ballinasloe remained stable while Gort saw modest decline in population and a collapse in growth. It should be noted that within Census 2022, new urban areas, or Built-Up Areas (BUAs) were developed in conjunction with Tálte Éireann. The new BUA boundaries were created using a different approach to the Settlements used in Census 2016 and as such there is no direct comparison of the data for urban areas between the two Census recordings in this publication, thus reflecting minor differences between corresponding results.

Over the remainder of the settlements, small growth towns saw an increase in population overall with only Clifden remaining on a sustained decline. Given the location of Clifden and its increasingly ageing population, the town would be a key consideration for policy intervention to address the sustained population decline and the necessary provisions for an increasingly ageing population as noted in the average age in Table 5. The decline of population from small town to rural town or village is noteworthy and policy intervention can be piloted here to evidence how ageing populations can be addressed in rural locations at a more local level.

Conversely, the small growth villages remained stable overall with no dramatic decline or growth. This is indicative of a more stable population but should be addressed in strategy alongside the trend in the overall ageing population.

Table 7. Population Growth in County Galway 2011-2022 with updates in red

Settlement Typology	Settlement	Population CSO 2011	Population CSO 2016	Growth Rate 2011-2016 (%)	Population CSO 2022	Growth Rate 2016-2022 (%)
Metropolitan Area	Baile Chláir	1,217	1,248	2.55	1,632	5.13
	Bearna	1,878	1,998	6.39	2,336	2.82
	Oranmore	4,799	4,990	3.98	5,819	1.13
Totals		7,894	8,236	4.33	9,787	3.14
Key Towns	Ballinasloe	6,659	6,662	0.05	6,597	-0.16
	Tuam	8,242	8,767	6.37	9,647	1.67
Totals		14,901	15,429	3.54	16,244	0.41
Strategic Potential	Athenry	3,950	4,445	12.53	4,603	0.59
Totals		3,950	4,445	12.53	4,603	0.59
	Gort	2,644	2,994	13.24	2,870	-0.69

Self-sustaining Towns	Loughrea	5,062	5,556	9.76	6,322	2.30
Totals		7,706	8,550	10.95	12,795	1.03
Small Growth Towns	Clifden	2,056	1,597	-22.32	1,259	-3.53
	Maigh Cuilinn	1,559	1,704	9.30	2,279	5.62
	Oughterard	1,333	1,318	-1.13	1,846	6.68
	Portumna	1,530	1,450	-5.23	1,690	2.76
	Headford	889	973	9.45	1,235	4.49
Totals		7,367	7,042	-4.41	8,309	3.00
Small Growth Villages	An Chearthú Rua	814	786	-3.44	725	-1.29
	An Spidéal	250	237	-5.20	254	1.20
	Ballygar	660	687	4.09	660	-0.66
	Dunmore	577	600	3.99	664	1.78
	Glenamaddy	500	480	-4.00	557	2.67
	Kinvara	620	730	17.74	721	-0.21
	Moylough	503	518	2.98	526	0.26
Totals		3,924	4,038	2.91	4,107	0.28
Rural Remainder		129,382	131,650	1.75	137,478	4.43

Source: Galway County Council

The key considerations from this assessment of the settlement hierarchy would be to maintain growth rate within the Metropolitan Area and Key Towns, while maintaining healthy age diversity among smaller settlement populations. A balanced approach to settlement and this hierarchy should allow for the increased growth of urban settlements and the stability of more rural populations.

3.1.3 Components of Population Change

The change in the population between successive Census can be broken down into the combined effect of natural increase (births less deaths) and net migration (immigration less emigration). Table 8 presents the components of intercensal population change back to 2011, which indicates the overall trend of the components align with the State. While the birth and death rates defining the natural growth of the population are close to the State figures over this period, the migration variation is more reactive than that of the State figures indicating a degree of unpredictability in this variable.

Table 8. Components of Population Change and Average Annual Rates of County Galway 2011-2022

	2011	2016	2022
Change in Population since previous census (Number)	15,868	4,266	18,393
Births (Number)	14,392	13,067	17,234
Deaths (Number)	5,994	5,975	7,650
Natural increase (Number)	8,398	7,092	9,584
Estimated net migration (Number)	7,470	-2,826	8,809
Average annual rates per 1,000 - Births (Number)	17.2	14.7	12.1
Average annual rates per 1,000 - Deaths (Number)	7.2	6.7	6.2
Average annual rates per 1,000 - Natural increase (Number)	10	8	6.1
Average annual rates per 1,000 - Estimated net migration (Number)	8.9	-3.2	5.6

Source: CSO StatBank

3.1.4 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. With a growth rate of 3.4% over the same intercensal, the number of private households in County Galway increased from 60,952 in 2011 to 63,040 in 2016. However, the average household size remained unchanged at 2.8 over the previous intercensal period. Therefore, the County stood above the national average by the growth rate of private households, slightly but consistently.

Table 9. Average Number of Persons per Private Household 2011-2022

Household	2011	% of Total	2016	% of Total	2011-2016 Change (%)	2022	% of Total	2016-2022 Change (%)
1-person	14,069	23.1	14,725	23.4	4.7	15,615	23.	5.7
2-person	16,684	27.4	17,352	27.5	4.0	18,713	27.5	7.3
3-person	10,457	17.2	10,379	16.5	-0.7	11,520	16.9	9.9
4-person	10,114	16.6	10,874	17.2	7.5	11,960	17.6	9.1
5 or more	9,628	15.8	9,710	15.4	0.9	10,213	15.0	4.9
All private	60,952	100.0	63,040	100.0	3.4	68,021	100	7.3
All persons in private households	172,308	-	177,145	-	-	190,961	-	-
Average no. of persons in private households	2.8	-	2.8	-	-	2.8	-	-

Source: CSO StatBank

As the Table above illustrates, this consistency in average household size has remained until the 2022 Census. The pattern of household formation in County Galway in 2016 was mostly characterised by two-person households at 27.5%, followed by single-persons households at 23.4%. However, the growth of different household size groups showed that 4-person households increased considerably, 7.5%, over the 2011-2016 period and a further 9.1% over the 2016-2022 period. The notable lower rates were of single person households at 5.7% and two-person and two-person households at 7.3%.

The intercensal period between 2016-2022 has had similar change in proportions of household size indicating a stable if not fixed rate of growth in household formation. However, it is noted that there has been a more significant increase in three-person and four-person households.

Mapping of the percentage of change in average household size within the County illustrated that the most drastic changes from a greater average household size to a smaller household size, as marked with deep blue on Figure 6, had occurred in Colmanstown (-14.8% from 2.84 to 2.42), Scainimh (-12 from 3.08 to 2.71), and Coos (-11.6 from 2.49 to 2.20). To other extent, the EDs with the greatest changes towards bigger average household size, as marked with deep

red on the Figure above, comprise Meelick (+13.9 from 2.67 to 3.04), Lismanny (+11 from 2.63 to 2.92), Kiltullagh (+8 from 2.50 to 2.70), and Castletaylor (+7 from 2.99 to 3.2).

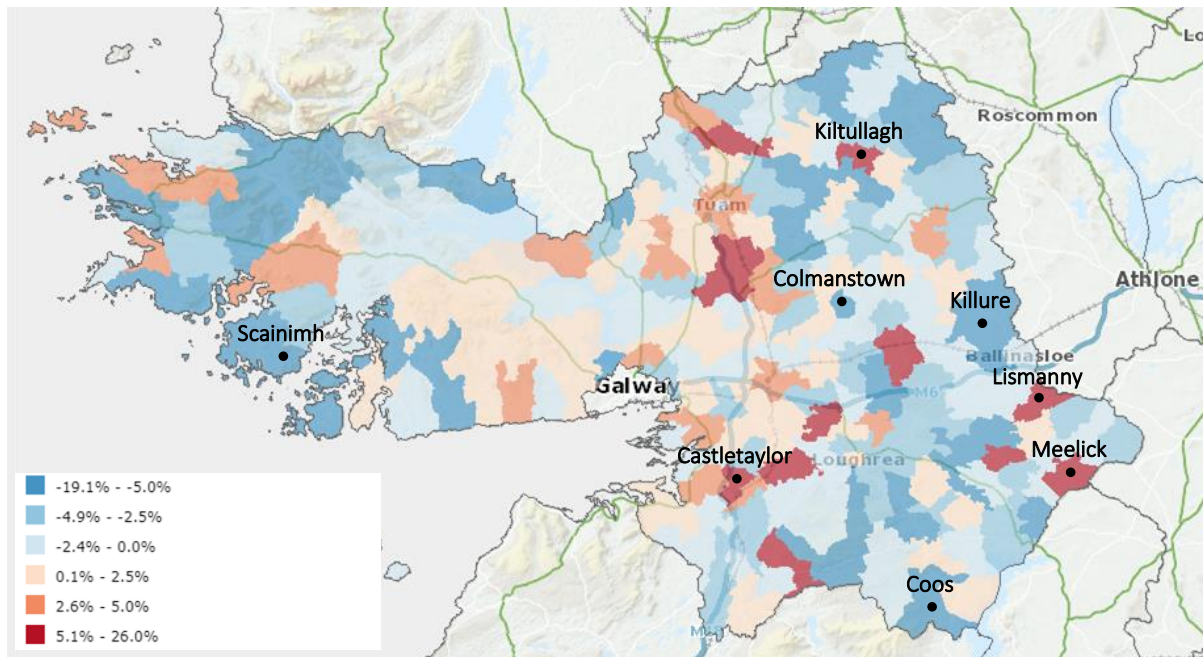


Figure 6. Percentage Change in Average Household Size by Electoral Division 2011-2016

The Census 2016 indicated that greatest average household sizes were located in Lackalea (3.59), Stradbally (3.4), Grange (3.35), Hillsbrook (3.33), while the least average household sizes are located in Inishbofin (2.09), Tuam Urban (2.22), Errislannan (2.29), and Leitir Breacáin (2.3).

Table 10. Percentage Change in Average Household by Electoral Divisions 2016-2022

Electoral Division	2016 Average	Persons in private household	Total Households	2022 Average	Change (%)
Colmanstown	2.42	137	56	2.45	1%
Scainimh	2.71	607	239	2.54	-6%
Coos	2.2	508	205	2.48	13%
Meelick	3.04	300	100	3.00	-1%
Lismanny	2.92	265	88	3.01	3%
Kiltullagh	2.7	824	264	3.12	16%
Castletaylor	3.2	705	215	3.28	2%
Lacklea	3.59	429	145	2.96	-18%
Stradbally	3.4	4206	1459	2.88	-15%
Grange	3.35	1999	678	2.95	-12%
Hillsbrook	3.33	704	236	2.98	-10%
Inishbofin	2.09	186	80	2.33	11%
Tuam Urban	2.22	3857	1659	2.32	5%
Errislannan	2.29	217	84	2.58	13%

Leitir Breacain	2.3	195	85	2.29	0%
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Source: CSO StatBank and author's own calculations

As illustrated above the fluctuations generally range from 2.29 at the lowest to 3.28 at the highest with averages around 2.8 showing the country average of 2.8 showing the least significant increase or decreases. It is notable that the lowest household averages are also in the more remote Galway West area.

When assessing pent-up demand, overcrowding can demonstrate this by cross referencing the household type and the number of bedrooms in houses. If the number of bedrooms and overall ratio is below 1, this means there is one bedroom for each person in the household. The distinction between household type has been made for those with children and those who have another adult within the household. Then this is cross referenced with the number of bedrooms and by virtue of the ratio of people to rooms being greater than two, a household is deemed overcrowded. The yellow quadrant is indicative of those living with others and in potentially overcrowded circumstances.

Table 11. Overcrowding Assessment by HNDA tool by Department of Housing, Local Government and Heritage

Bedrooms	< 0.5	0.5 - 1	1 - 1.5	1.5 - 2	2 - 2.5	2.5 - 3	>3	Total
Total	5,501	19,599	3,821	552	169	28	32	29,702
Married Couple with children	4,236	15,026	2,485	327	101	20	19	22,214
Cohabiting couple with children	224	1,246	415	74	22	<6	<6	1,987
One Parent Mother with children	470	1,318	306	27	<6	<6	<6	2,127
One Parent Father with children	100	182	40	<6	<6	<6	0	324
Married Couple with other persons	175	209	25	12	0	<6	<6	422
Cohabiting couple with other persons	19	<50	19	<6	0	<6	<6	89
Married Couple with children and other persons	49	616	200	40	15	<6	<6	921
Cohabiting couple with children and other persons	<6	57	25	<6	<6	<6	<6	92
One Parent Mother with children and other persons	62	250	65	12	<6	<6	<6	392
One Parent Father with children and other persons	22	60	10	<6	<6	<6	0	100
2 family units with/without other persons	30	341	145	35	14	<6	<6	570

3 or more family units with/without other persons	<6	<6	6	<6	<6	<6	0	14
households comprised of related persons only	59	113	36	<6	<6	<6	0	216
households comprised of unrelated persons only	51	132	44	<6	<6	<6	0	234

The above table illustrates that overcrowding and those living with others is not of particularly high pent-up demand as most of the houses show most of the households have under 2 people per bedroom. Most households in these categories show multiple family units or married people and other persons which could be indicative of multi-generational homes. In addition, there is a notable number of homes indicated which show there are more bedrooms than people as seen in the orange quadrant. This is indicative of either growing or shrinking families and could highlight ineffective use of the housing stock. While these statistics are notable to infer that the housing stock was not highly overcrowded, pent-up demand and housing need would be better addressed through assessments of how to accommodate those experiencing homelessness and how to accommodate an ageing population.

3.1.5 Population Projection

The previous population projection accounted for “non-intervention” and “policy-intervention” scenarios and were based on the 2016 census trends at the State and County level and the available policy interventions from regional and national planning guidance. The results for 2022 and 2028 which mark the Plan period were summarised in Table 12 below with the two variations: the first variation relied on the State projection figures provided by CSO StatBank, applying the growth rate of the State to the County from 2016 onwards. The second variation utilised the Cohort Component Method (CCM), which is considered to be the best-in-class methodology for demographic projection. CCM in the following Strategy projects the population by age groups and sex using survival rates, net migration, and birth rates over the Plan period.

On the other hand, the Policy-Intervention scenario relied on the NPF on the NPF/RSES population targets, utilising these figures as the fixed variables to interpolate the required level of change per annum within the County. Different variations under this scenario were explored:

- (1) performing the calculation for both City and Galway using the NPF and RSES high population targets over the Plan period and estimating the County population by subtracting City from the overall figure;
- (2) taking the mid-way NPF population target and performing the calculations; and,
- (3) taking the high NPF population target and performing the calculations. Set out under the Council's provision guidance and local knowledge of the County, the third variation of policy-intervention scenario was selected for the purpose of HNDA and the Core Strategy.

Table 12. Results of Population Projection in Different Scenarios, 2021

Scenario	Population 2022	Population 2028
Non-intervention - A	190,100-193,269	202,936-206,154
Non-intervention - B	207,329	212,415
Policy-intervention (Galway calcs - City calcs)	195,855	212,432
Policy-intervention (midway NPF target)	192,356	205,900
Policy-intervention (high NPF target)	195,056	211,100

Accordingly, the previous NPF set out a targeted pattern of growth for Galway to 2026 with the projected population to range between 300,000 to 308,500 persons. Specific population targets for Galway City are also set out in the RSES. As per the City Development Plan, 2017-2023, being the statutory plan adopted at that time which has now been superseded by the 2023-2029 Galway City Development Plan, the target for the city is to reach a population of 102,900 by 2026, that is an increase of 23,000 people from the Census 2016 City and Suburbs population of 79,900. Longer term to 2031, the target for the city is to grow by a further 12,000 to 114,900 population. Taking the 308,500 as the anticipated population for Galway, the population projection of County Galway will be as the following.

Table 13. Census and NPF Roadmap Figures, 2021

Settlement	Census 2016	NPF/RSES Population Target 2026	NPF/RSES Population Target 2031
City and Suburbs	80,000	23,000	12,000
Galway County	180,000	25,500	14,000
Total	260,000	48,500	26,000

Source: Galway County Council

In this policy intervention scenario, the above population targets were used as the fixed variables and then an interpolation of the required level of change per annum was developed from baseline year 2016 to NPF/RSES target years 2026 and 2031; thus, producing annualised

figures over the period of 2022 and 2028 which is the lifetime of the Development Plan. The results are summarised in the Table 14 below. The National Planning Framework First Revision has detailed phased population growth targets by regional assembly, and it is suggested that the following population growth targets can be updated once the Northern & Western Regional Assembly publish the revised Regional Spatial and Economic Strategy.

Table 14. Projected Population Growth Over the Plan Period based upon NPF/RSES 2026 & 2031 Targets

Year	Total Population in County Galway	Annual Population Increase during Year	Annual Population Increase 2022-2028	Total Population Increase 2022-2028	Total Population Increase 2016-2028
2006	159,256	68.70%	-	-	-
2011	175,124	69.90%	-	-	-
2016	179,390	69.50%	-	-	-
2017	182,001	1.46%	2,611	-	-
2018	184,612	1.46%	2,611	-	-
2019	187,223	1.46%	2,611	-	-
2020	189,834	1.46%	2,611	-	-
2021	192,445	1.46%	2,611	-	-
2022	195,056	1.46%	2,611	-	-
2023	197,667	1.46%	2,611	-	-
2024	200,278	1.46%	2,611	-	-
2025	202,889	1.46%	2,611	-	-
2026	205,500	1.46%	2,611	-	-
2027	208,300	1.36%	2,800	-	-
2028	211,100	1.36%	2,800	18,655	31,710
2029	213,900	1.36%	2,800	-	-
2030	216,700	1.36%	2,800	-	-
2031	219,500	1.36%	2,800	27,055	40,110

In the interest of updating the population projection, the population for Galway County from Census 2022 is used as a starting point. The population was divided into individual years of age and sex for Galway County. The projected births were determined by applying the age-specific fertility rate for the West to each of the child-bearing female cohorts in County Galway and divided by the national sex ratio at birth of 51.2% male.

The population was aged one year with the standardised death rate for Galway County Council being applied across all years. This was then applied across all age years and the new birth totals for each of the years. Migration rates were applied on the three annual growth in percentage as reported in the Population Projections, The Flow of New Households and

Structural Housing Demand by Economic & Social Research Institute. The results of this projection are in the table below.

Table 15. Projected Population from calculations based on CSO data and ESRI migration rates

Year	Baseline Migration	High Migration	Low Migration
2022 (Census)	193,323	193,323	193,323
2023	195,745	195,745	195,745
2024	198,111	198,885	197,724
2025	200,394	201,566	199,810
2026	202,608	204,184	201,824
2027	204,758	206,744	203,771
2028	206,819	209,220	205,627
2029	208,826	211,649	207,427
2030	210,810	214,060	209,202
2031	212,729	216,411	210,909
2032	214,590	218,708	212,558
2033	216,425	220,983	214,179
2034	218,213	223,216	215,752

Source: Author's own calculations

As seen in the population projections, the average of the three scenarios roughly correspond to the previous projection for 2028. However, it is notable that the baseline is below the previous projection, if only just. It is important to reiterate that the population is shown as constricting and ageing meaning that futureproofing the housing stock as age-friendly will be of particular importance over the duration of the plan and past.

The migration rate does not have a significant impact on the population in these projections with only a possible difference of 5,000 due to immigration meaning that it is unlikely to cause shortages or surpluses. Another more rudimentary projection is below following the average growth rates for the intercensal period of 2011-2022.

Table 16. Projected Population Growth Over the Plan Period updated with 2022 census from CSO Statbank

Year	Total Population in County Galway	Annual Population Increase during Year	Annual Population Increase	Total Population Increase 2022-2028	Total Population Increase 2016-2028
2006	159,256	-	-	-	-
2011	175,124	-	-	-	-
2016	179,390	-	-	-	-
2022	193,323	1.33%	-	-	-
2023	195,894	1.33%	2,571	-	-
2024	198,500	1.33%	2,606	-	-
2025	201,140	1.33%	2,640	-	-
2026	203,815	1.33%	2,675	-	-

2027	206,526	1.33%	2,711	-	-
2028	209,272	1.33%	2,746	15,949	29,882
2029	212,055	1.33%	2,783	-	-
2030	214,876	1.33%	2,820	-	-
2031	217,733	1.33%	2,858	-	-
2032	220,629	1.33%	2,896	-	-
2032	223,564	1.33%	2,934	-	-
2034	226,537	1.33%	2,973	-	-

Source: Author's own calculations

While both projections are similar to the previous projected growth in the RSES and NPF, it is notable that both point to an overestimation of growth within Galway County. It is expected that this is largely due to an expectation that growth of the County will be consistent with Galway City and the State; however, consideration for the ageing population and consistent generational migration of the young labour force to cities must be taken as these trends are likely to have continual effect.

3.2 Housing Price

3.2.1 Residential Property Price Index

According to the “Residential Property Price Index - July 2025” prepared by the CSO, residential property prices increased by 7.5% nationally in the year to July. This compares to an increase of 7.9% in the year to June 2025. In Dublin, residential property prices saw an increase of 6% in the year to August with house prices increasing by 6.2% and apartments increased by 5.3%. The region outside of Dublin that saw the largest rise in house prices was the Midlands (Laois, Longford, Offaly, and Westmeath) at 10.9%, while at the other end of the scale, the South-East (Carlow, Kilkenny, Waterford, and Wexford) and the South-West (Cork and Kerry) both saw a rise of 8.1%.

In this context, residential property price index in the West increased by 8.3%. According to Myhome.ie, a four-bedroom semi-detached house in County Galway priced at €275,000 in 2025 Q2. This indicates a quarterly change of 0% and annual change of +3.19%, which indicates a moderate growth by standing slightly above the median price increase (7%) across the State. Noted that Dublin quarterly increase for the same type of unit was 1.72% over this time.

This index for a four-bedroom semi-detached dwelling is recorded as €365,000 in the same period, which shows a quarterly change of +5.8% and an annual change of +4.28%. Wicklow prices were up more aggressively, by 7.1% to €530,000 at the median. In Kildare prices were up 4.1% to €380,000 and by 9.4% in Meath to €350,000. Cork prices also saw a marked 7.1% rise to €413,000 and by 10.9% in Limerick to €355,000.

3.2.2 Median Price

The median price of a dwelling purchased in the 12 months to July 2025 was €374,999. The highest median price for a dwelling in the 12 months to July 2025 was €675,000 in Dún Laoghaire-Rathdown, whilst the highest outside Dublin was found in Wicklow €451,000 and the lowest median price was €195,000 in both Donegal and Leitrim.

According to Myhome.ie in 2025 Q2, households paid a median price of €350,000 for a dwelling in County Galway which indicated an annual change of +12.9%. This places County Galway amongst the highest median prices increases, after Donegal (+18.6%) and Leitrim (+13.14%).

3.2.3 Mean Price

As per Daft.ie 2025 Q2 House Price Report, households paid a mean price of €357,851 for a dwelling on the residential property market in the 12 months to August 2025. The mean price in South County Dublin (€479,934) was the highest in any region or county. South County Dublin had the highest mean price in the Dublin region at €718,098, while West County Dublin had the lowest at €391,197.

Outside of Dublin, the Mid-East was the most expensive region, with Wicklow being the most expensive in the Mid-East at a mean price of €454,929. This represents a 13% year-on-year increase. With regards to the Northern and Western Region, prices have risen by 4% to a mean price of €256,557. Galway City was the most expensive at €426,348 with Galway County as the second most expensive at €317,700, which represents a 13.7% year-on-year increase.

Within this context and as recorded by Daft.ie property report, households paid a mean price of €234,406 for a dwelling in County Galway which indicates a year-on-year change of 7.9%. The breakdown of the mean price for different types of properties in Q2 2025 is shown below:

Table 17. Average Asking Price for Different Types of Properties in County Galway Q2 2025

	Single bed Apt.	Two-bed Terrace	Three-bed semi-detached.	Four-bed bungalow.	Five-bed detached.
Average Asking Price	125,000	142,000	185,000	378,000	372,000
Annual Change 2024	29.4%	10.1%	7.8%	16.6%	11.4%

Source: The Daft.ie Housing Market Report, June 2025

As it is shown, there is a continued increase in the average price of properties in County Galway, with a particular note on 1-bed apartments and 4-bed properties as properties with the highest increase in prices.

3.2.4 Residential Property Rent Index

As asserted in the “*Residential Tenancies Board; Rent Index – Q1 2025*”, rents are highest in Dublin, the surrounding counties, and larger urban counties such as Wicklow, Kildare, Galway, and Meath. With most renters concentrated in the large population centres near jobs, education and amenities, price pressures are greatest in these areas. There were six counties where the standardised average rent exceeded €1,500 per month in 2025 Q1, including Dublin, Kildare, Wicklow, Meath, Limerick, and Galway. With a standardised average rent of €1556, in 2025 Q1, Galway County placed as the fifth expensive rental market in the State.

Table 18. Rent Index in County Galway - 2025 Q2

	Standardised Average Rent Q1 2025 (€)	Q-on-Q Change (%)	Y-on-Y Change (%)
New tenancies	1,345	1.9	9.6
Existing Tenancies	1,078	-0.1	5.5

Source: Residential Tenancies Board; Rent Index Q2 2025, p. 36

3.2.5 Rent Pressure Zone

As of 20 June 2025, all areas across Ireland are now designated as Rent Pressure Zones (RPZs). This expansion replaces the previous system, under which only specific areas such as Athenry–Oranmore and Gort–Kinvara within County Galway were identified as RPZs by the Housing Agency.

Under the updated national designation, all private tenancies and student-specific accommodation tenancies and licences are now subject to RPZ regulations. The current rules stipulate that:

- Rent may only be increased once every 12 months (or, for existing tenancies in newly included areas, the first review may occur 24 months after the last rent review or the tenancy start date).
- Rents cannot increase by more than 2% per year, or by the rate of inflation (Harmonised Index of Consumer Prices – HICP), whichever is lower.
- Depending on the timing of a rent review and prevailing HICP levels, the permitted increase may be below 2% or none at all.

This nationwide measure reflects ongoing affordability pressures in both urban and peri-urban markets such as County Galway, where rental demand remains closely tied to proximity to key employment hubs—including Galway City—and the accessibility of public transport links facilitating daily commuting patterns.

3.3 Economic Trends

This section considers key economic indicators comparing County Galway with Ireland, including economic growth, employment, commuting and mortgage capacity information. 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 latest figures indicate that the Irish economy picked up strongly in 2024, in line with a surge in leading indicators across business surveys, and CSO's StatBank data sets relating to economic growth and employment profiles. 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 2.6% in 2024. 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.

The regional diversity of the Irish property market performance over the last 10 years indicates that both prices and rents have grown at significantly different rates in different areas of the country during this period. Areas of the country that had relatively high prices and rents initially experienced the fastest pace of growth subsequently. This suggests that different regions of the country have experienced varying economic growth rates over the past 10 years.

3.3.1 Economic Growth (GVA)

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, non-deductible VAT, etc) and deducting product subsidies, while GVA is measured prior to adding product taxes but includes product subsidies.

Table 19 shows GVA figures between 2011 and 2023. It is important to highlight that the GVA figures consistently increased throughout the surveyed years for the State; however it dropped slightly for the West region (i.e., Galway, Mayo, and Roscommon) in 2013, thus representing a decrease within the economic sector of the region. The region recovered in 2015, with an increase surpassing the figures for 2011. The fall in the region may indicate the migration of

certain industries towards the other regions given the statistics shown at State level, as well as demonstrating the varying economic growth rates for the regions.

From 2016 to 2023, both the State and West Region continued to experience notable growth, albeit at different scales. Nationally, GVA per person rose from €54,091 in 2016 to €91,428 in 2023, representing an overall increase of approximately 69%. The West Region, while growing from a lower base, also demonstrated steady improvement, with GVA per person rising from €24,843 in 2016 to €43,115 in 2023, an increase of around 74%.

Despite these gains, the West Region's relative share of national GVA remained modest, fluctuating between 7.4% and 8.4%, reflecting a continued concentration of high-value economic activity in the Eastern and Southern regions. Nonetheless, the West's proportional increase in 2023 (8.2%) suggests renewed momentum and a gradual strengthening of the regional economy, supported by growth in advanced manufacturing, med-tech, and knowledge-based industries in and around Galway.

Overall, the data highlights both the broad resilience of the Irish economy and the persistent regional disparities in productivity and industrial concentration that remain key considerations for spatial and economic policy at national and county levels.

Table 19. Gross Value Added (GVA) by Region, Statistical Indicator and Year

		2011	2012	2013	2014	2015
State	Gross Value Added (GVA) per person at Basic Prices (€)	34,336	34,961	35,789	38,400	52,461
	Gross Value Added (GVA) at Basic Prices (%)	100.0	100.0	100.0	100.0	100.0
	Population (%)	100.0	100.0	100.0	100.0	100.0
	Persons at work (%)	100.0	100.0	100.0	100.0	100.0
	GDP per person (€)	37,583	38,287	39,254	42,203	56,529
West	Gross Value Added (GVA) per person at Basic Prices (€)	28,335	28,809	25,749	27,173	29,677
	Gross Value Added (GVA) at Basic Prices (%)	8.0	8.0	7.0	6.9	5.5
	Population (%)	9.7	9.7	9.7	9.7	9.7
	Persons at work (%)	9.6	9.8	9.8	9.4	9.2
	GDP per person (€)	31,015	31,550	28,242	29,865	31,978

Source: CSO StatBank

		2016	2017	2018	2019	2020	2021	2022	2023
State	Gross Value Added (GVA) per person at Basic Prices (€)	54,091	59,471	64,358	69,039	71,519	83,318	95,683	91,428
	Gross Value Added (GVA) at Basic Prices (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	Population (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	Persons at work (%)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	GDP per person (€)	58,118	63,995	68,474	73,211	75,919	88,223	100,185	96,292
West	Gross Value Added (GVA) per person at Basic Prices (€)	24,843	25,685	26,841	28,593	31,706	36,099	41,237	43,115

Gross Value Added (GVA) at Basic Prices (%)	8.4	7.9	7.6	7.4	7.9	7.7	7.6	8.2
Population (%)	18.2	18.2	18.2	17.8	17.8	17.7	17.6	17.4
Persons at work (%)	16.6	16.8	16.3	16.3	16.1	16.3	16.1	16.2
GDP per person (€)	26,693	27,639	28,557	30,321	33,656	38,224	43,176	45,409

Source: CSO StatBank

3.3.2 Employment Profile

Tables 20 and 21 below outline the current levels of employment and unemployment across County Galway based on the 2022 Census data. The percentage of economically active people has slightly decreased to 96%, compared with 96.4% in 2016. There continue to be notable variations within the employer/employee status bands, with a significantly higher percentage of employees (46.9%) compared to employers or self-employed persons (9.2%). This indicates that the proportion of employer/self-employed individuals remains much lower than employees, despite a 19.1% increase in the number of employees since 2016 and a 4.0% decline among employers and own-account workers over the same period.

Unemployment levels in County Galway have continued to fall, with the percentage of people classified as “Unemployed looking for first regular job” and “Unemployed having lost or given up previous job” dropping from 7.2% in 2016 to 4.3% in 2022.

In addition, other economic categories have seen notable change. The number of retired persons increased by 25.7%, reflecting an ageing population, while the student population rose by 12.2%, indicating sustained participation in education and training. Meanwhile, those looking after the home or family decreased by 16.6%, suggesting shifting household and labour market dynamics. Persons unable to work due to permanent sickness or disability increased modestly by 13.3%, while those recorded under ‘Other economic status’ more than doubled (+144.6%), albeit from a low base.

Overall, the 2022 Census results indicate a strengthening labour market in County Galway, characterised by a growing and increasingly employed population. The continued decline in unemployment, combined with a strong rise in the number of employees, points to a more stable and resilient local economy following previous periods of labour market recovery. The increase in the number of retired persons highlights the county’s ageing demographic structure, while the growth in student numbers reflects sustained investment in education and skills development. Meanwhile, the decline in those engaged in home duties suggests a gradual shift toward greater labour force participation. Collectively, these changes illustrate evolving socio-economic dynamics across County Galway, with implications for future policy in housing, infrastructure, and service provision as the population becomes both more active and more diverse in its economic roles.

Table 20. Population aged 15 years and over in the Labour Force by Age group and Census year

	2011	%	2016	%	2022	%	% Change
All ages	69,207	100.0	75,116	100.0	85,901	100.0	14.4
15-24 years	4,042	5.8	4,134	5.5	5,321	6.2	28.7
25-34 years	16,983	24.5	14,626	19.5	14,358	16.7	-1.8
35-44 years	19,885	28.7	22,361	29.8	23,829	27.7	6.6
45-54 years	16,056	23.2	18,832	25.1	22,892	26.7	21.6
55-64 years	9,768	14.1	12,132	16.2	15,421	18.0	27.1
65 years and over	2,473	3.6	3,031	4.0	4,080	4.8	34.6

Source: CSO StatBank

Table 21. Population aged 15 years and over by Principal Economic Status and Census year

	2011	%	2016	%	2022	%	%Change
All persons aged 15 years and over	135,431	100.0	138,747	100.0	152,753	100	10.1
Employer or own account worker	15,122	11.2	14,682	10.6	14,102	9.2	-4.0
Employee	53,762	39.7	60,186	43.4	71,672	46.9	19.1
Assisting relative	323	0.2	248	0.2	127	0.08	-48.8
Unemployed looking for first regular job	1,188	0.9	936	0.7	984	0.6	5.1
Unemployed having lost or given up previous job	14,123	10.4	9,002	6.5	5,708	3.7	-36.6
Student or pupil	14,192	10.5	14,877	10.7	16,691	10.9	12.2
Looking after home/family	13,356	9.9	12,099	8.7	10,096	6.6	-16.6
Retired	17,161	12.7	20,569	14.8	25,849	16.9	25.7
Unable to work due to permanent sickness or disability	5,749	4.2	5,724	4.1	6,487	4.3	13.3
Other economic status	455	0.3	424	0.3	1,037	0.7	144.6

Source: CSO StatBank

3.3.3 Commuting Profile

As set out in Table 22 below, the percentage of the population in County Galway travelling for longer than one hour has continued to rise between the 2016 and 2022 Census periods, albeit at a slower rate than in the previous intercensal period. The number of commuters within the 1 hour to 1½ hour band increased by 1.5%, while those travelling for 1½ hours and over grew by a further 21.9%. This highlights the persistence of long-distance commuting patterns, with

over 8,879 people now travelling outside of County Galway each day for employment or education purposes. Such patterns have ongoing implications for the county's local economy, as extended commute times can influence spending habits, time availability, and overall engagement with local services.

At the same time, shorter journey times continue to account for the majority of travel, with 32.1% of commuters travelling under 15 minutes, 24.4% between 15 and 30 minutes, and 20.2% between 30 and 45 minutes. These trends suggest that while most residents live and work within relatively close proximity, a growing share is increasingly reliant on longer-distance commuting — likely driven by employment opportunities and educational access in larger urban centres such as Galway City and neighbouring counties.

Table 22. Population aged 5 years and over by Journey time to work, school or college and Census year

	2011	2016	2020	% in 2022	% Change
Under 15 mins	35,951	38,214	38,610	32.1	1.0
¼ hour - under ½ hour	26,271	27,111	29,420	24.4	8.5
½ hour - under ¾ hour	20,055	22,008	24,330	20.2	10.6
¾ hour - under 1 hour	6,676	7,675	8,252	6.9	7.5
1 hour - under 1 ½ hours	5,374	6,748	6,847	5.7	1.5
1 ½ hours and over	1,789	2,131	2,597	2.2	21.9
Not stated	6,263	7,199	10,331	8.6	43.5
Total	102,379	111,086	120,387	100	8.4

Source: CSO Census 2011-2016 SAPMAP Area (County Galway)

Table 23. Population aged 15 years and over at work, school or college by Means of Travel and Census year

	2011	2016	2022	% in 2022	% Change
All means of travel	67,610	73,896	137,204	100.0	85.7
On foot	3,404	3,442	8,977	6.6	160.7
Bicycle	515	628	1,125	0.8	79.2
Bus, minibus or coach	926	1,076	10,232	7.5	851.2
Train, DART or LUAS	226	302	751	0.6	148.7
Motorcycle or scooter	139	154	146	0.1	-5.2
Motor car: Driver	45,269	50,043	56,305	41.0	12.5
Motor car: Passenger	2,419	2,759	33,518	24.4	1,115
Van	6,177	6,729	7,868	5.7	16.9
Other, incl. lorry	829	675	742	0.5	9.9
Work mainly at or from home	4,763	5,065	9824	7.2	94.0
Not stated	2,943	3,023	7716	5.6	155.2

Source: CSO StatBank

3.3.4 Mortgage Market Review

In February 2015, the Central Bank of Ireland (CBI) introduced mortgage measures with the objective of strengthening the resilience of borrowers, lenders, and the economy overall. These mortgage measures use Loan-to-Value (LTV) and Loan-to-Income (LTI) limits to place an outer boundary on the size of borrowers' mortgage debt used to purchase residential properties. The CBI conducts an annual review of these mortgage measures to ensure they remain fit for purpose. In this regard, the outcome of the most recent Consultation on the Mortgage Measures Framework Review ("CP146") was published by the CBI on 19th October

2022 when they announced several changes to the mortgage measures. The changes to these measures came into effect on 1st January 2023.

The CBI has acknowledged that while the Framework remains an essential policy instrument, there were certain aspects that need reform. The CBI concluded that while the Framework has worked as intended, the imbalance between supply and demand for housing has resulted in growing affordability pressures. On this basis, the CBI has determined that a “targeted recalibration” of the Framework is warranted. The following provides an overview of the targeted amendments.

A. First Time Buyers

First-time buyers will now have the ability to borrow up to 4 times their gross income, an increase from the previous LTI limit of 3.5 times gross income. The term “first-time borrower” has also been widened to reflect societal changes. Also termed “fresh starter”, this may now include:

- borrowers who are divorced or separated, or have undergone bankruptcy or insolvency (where they no longer have an interest in the previous property); and
- borrowers who get a top-up loan or re-mortgage with an increase in the principal (provided the property remains their primary home).

The LTV for first-time buyers will remain at 90%.

B. Second and Subsequent

LTV for second and subsequent buyers will increase from 80% to 90%. Second and subsequent buyers will continue to have the facility to borrow up to 3.5 times their gross income.

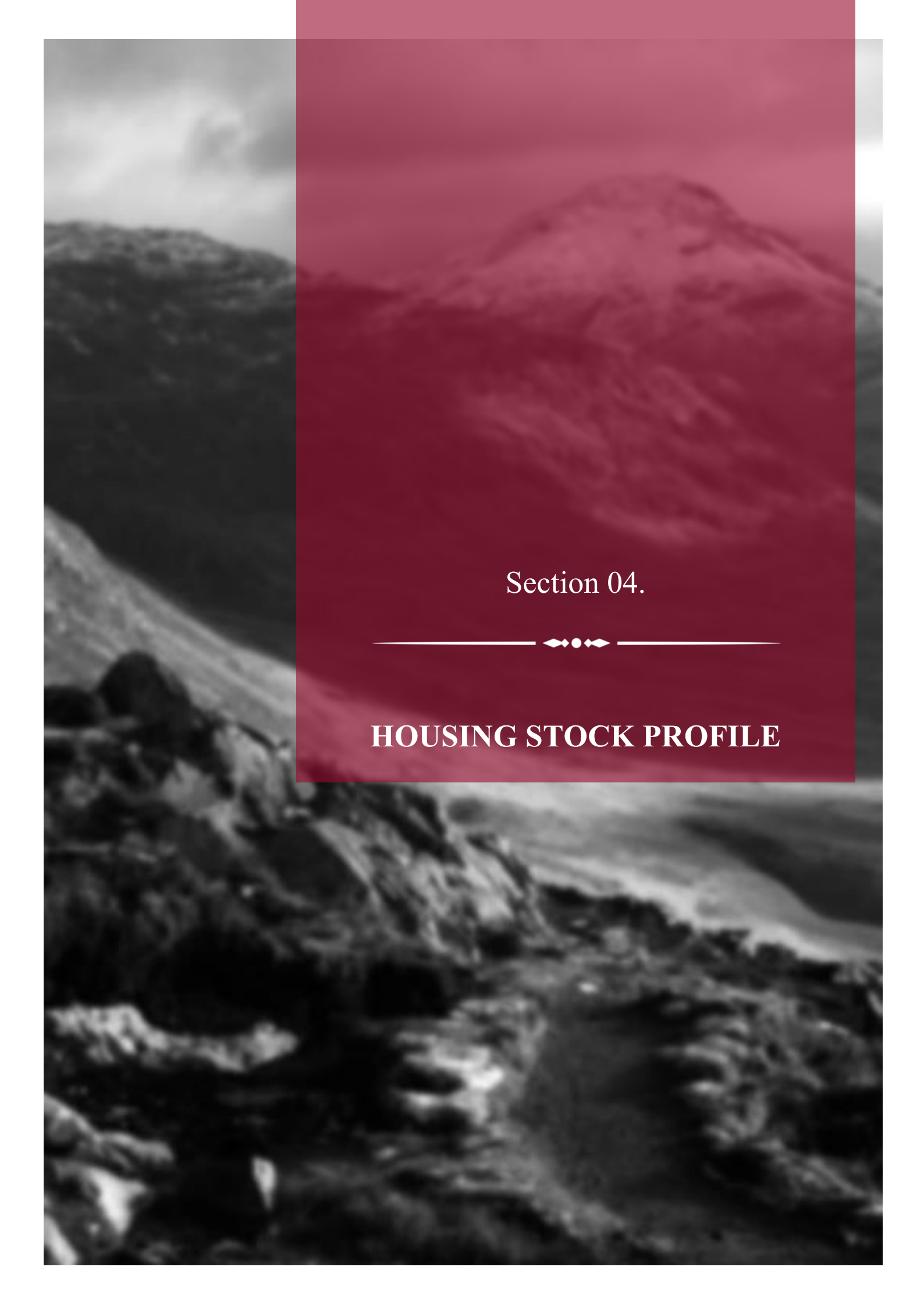
C. Lending Above Limits

The Framework will continue to leave scope for a proportion of lending to occur above the specified limits. However, the CBI notes that the importance of this allowance will decrease with the introduction of the targeted amendments set out above.

To reduce complexity in the Framework, the proportion of lending allowed above limits will now apply at the level of the borrower type (for example, first-time buyer) rather than at individual limit level (for example, first-time buyer LTI). The allowance proportions are now as follows:

- 15% of first-time buyer lending can take place above limits;
- 15% of second and subsequent buyer lending can take place above limits; and
- 10% of buy-to-let lending can take place above limits.

It is critical to note that no changes are being made to the limits relating to buy-to-let lending where a 70% LTV limit will continue to apply.



Section 04.

HOUSING STOCK PROFILE

4.0 HOUSING STOCK PROFILE

This chapter will consider what existing stock is available to meet the housing needs of the local population and will demonstrate both housing and land supply within the County. Moreover, in terms housing stock, it also covers the social housing stock and its most recent changes.

4.1 Existing Housing Stock

4.1.1 Stock and Composition

The global recession and collapse of the property market in 2008 resulted in the stagnation of household construction across the State and within County Galway. In 2011, the total housing stock in the county stood at 78,043 units, of which a significant proportion were vacant. By 2016, the housing stock had risen only marginally to 78,696 units, representing an increase of just 926 dwellings (1.2%). Over the same period, the number of vacant holiday homes grew by 407 units, equivalent to a 12.4% increase, highlighting a gradual shift in the composition of vacant housing. The overall vacancy rate also declined modestly from 19.3% in 2011 to 17.7% in 2016, reflecting some improvement in housing occupation levels despite limited new supply.

According to the 2022 Census, the total housing stock in County Galway has since increased to 82,337 dwellings, with 13,089 units recorded as vacant, representing 15.9% of the total housing stock. This includes 4,286 vacant holiday homes and 8,803 other vacant dwellings. While the overall vacancy rate has continued to fall, the absolute number of vacant homes remains high, indicating ongoing challenges in reactivating unused housing and addressing spatial imbalances between housing demand and supply across the county.

Table 24. Existing Housing Stock in County Galway - 2022

Housing Stock	Vacant Holiday Homes	Other Vacant Dwellings	Total Vacancy	% Vacancy
82,337	4,286	8,803	13,089	15.9

Source: CSO StatBank

Since the recession however, there has been a sustained rise in the number of residential units completed. The Table below indicates that the housing stock has increased by 2,736 units or 3.4% during the period 2016-2020 Q3. This figure also represents a 37.4% increase on the number of units completed over 2011-2016.

This upward trend has continued beyond 2020, with completions reaching 745 units in 2021, 895 in 2022, 956 in 2023, and 967 in 2024. In the first two quarters of 2025, a further 435 units were completed, signalling sustained construction activity despite broader economic pressures. These figures demonstrate a notable recovery and stabilisation of the residential construction sector in County Galway, supported by renewed investment confidence, population growth, and ongoing housing demand across both urban and rural settlements.

Table 25. New Dwelling Completion in County Galway over 2016-2025 Q2

Year	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025 (Q1-2)
Unit Completion	399	496	544	807	846	745	895	956	967	435

Source: CSO StatBank

The spatial distribution of housing stock throughout County Galway continues to show a clear concentration around the outskirts of Galway City, with the highest levels recorded in the western and suburban areas.

The 2022 Census data show a continued upward trend in housing stock across County Galway's principal settlements, with several towns recording modest but steady growth since 2016. The largest concentrations of housing remain within and around the county's key urban centres, including Ballinasloe Urban (3,012 units), Loughrea Urban (2,911 units), and Tuam Rural (2,621 units), which together account for a significant share of the county's residential base.

Between 2016 and 2022, growth was strongest in Clarinbridge (+12.0%), Gort (+9.9%), Athenry (+6.5%), Oranmore (+6.5%), and Loughrea Urban (+6.4%), reflecting gradual yet sustained expansion in well-connected settlements with strong commuter and service roles. Tuam Urban and Ballinasloe Urban also experienced smaller but stable increases in their housing stock, consistent with ongoing infill and renewal within established urban areas.

The most dramatic change occurred in Bearna, where housing stock rose sharply to 6,574 units, representing an increase of over 370% since 2016. This unprecedented growth highlights Bearna's emergence as one of the county's most dynamic and rapidly expanding settlements, driven by its strategic proximity to Galway City and sustained housing demand along the western commuter belt.

Overall, these figures confirm that housing growth in County Galway remains spatially concentrated around major urban centres and the Galway metropolitan fringe, while smaller rural settlements continue to experience slower but steady levels of development.

Table 26. Housing Stock Change in Settlements with the Greatest Housing Stock in the County 2011-2016-2022

Settlement (Electoral Division)	2011	2016	2022	% Change (2016–2022)
Ballinasloe Urban	2,927	2,972	3,012	+1.3%
Loughrea Urban	2,695	2,735	2,911	+6.4%
Tuam Rural	2,555	2,576	2,621	+1.7%
Athenry	2,204	2,205	2,349	+6.5%
Tuam Urban	1,923	1,944	2,027	+4.3%
Oranmore	1,757	1,760	1,874	+6.5%
Clarinbridge	1,421	1,471	1,647	+12.0%
Gort	1,390	1,390	1,528	+9.9%

Settlement (Electoral Division)	2011	2016	2022	% Change (2016–2022)
Bearna	1,363	1,388	2,311	+66.49%

Source: CSO StatBank

Spatial analysis of vacancy rates across County Galway in 2022 reveals a shift in the pattern observed in previous Census recordings. As shown in Table 27, the highest vacancy levels are now concentrated in northern and north-eastern rural areas. The Electoral Divisions of Island (26.1%), Moat (26.0%), and Ballymoe (25.9%) recorded the highest vacancy rates in the county, followed closely by Kilcroan (24.1%) and An Ros (23.3%). These elevated levels indicate persistent challenges in rural housing occupation, particularly in peripheral locations distant from major employment centres and transport networks.

Conversely, the lowest vacancy rates are concentrated in and around Galway City and its surrounding commuter belt, where demand for housing remains consistently high. The Galway Rural (Part Rural) ED recorded the lowest vacancy rate in the county at 2.0%, followed by Colmanstown (3.3%), Lisín an Bhealaigh (3.6%), Cahermore (3.7%), and Greethill (3.8%). This pattern reflects the ongoing urban–rural divide in housing demand.

Table 27. Vacancy Rate by ED in County Galway - 2022

Rank	Electoral Division	Vacancy Rate (%)
Highest Vacancy Rates		
1	Island	26.1%
2	Moat	26.0%
3	Ballymoe	25.9%
4	Kilcroan	24.1%
5	An Ros	23.3%
Lowest Vacancy Rates		
1	Galway Rural (Part Rural)	2.0%
2	Colmanstown	3.3%
3	Lisín an Bhealaigh	3.6%
4	Cahermore	3.7%

Rank	Electoral Division	Vacancy Rate (%)
5	Greethill	3.8%

4.1.2 Housing Tenure

According to Census 2022, home ownership remains the dominant form of housing tenure in County Galway, accounting for 75.2% (50,978 households) of all households. Although ownership continues to represent the majority tenure, this share has shown a gradual decline over time, down from 78.5% in 2011 and 76.7% in 2016, signalling a slow but steady shift in tenure patterns across the County.

Between 2016 and 2022, the number of owner-occupied dwellings increased from 48,358 to 50,978 households, representing a 5.4% rise. While the absolute number of homeowners has grown, the proportion of owner-occupied units relative to the total housing stock has continued to decline, indicating that other tenure types are growing at a faster rate.

The private rental sector accounted for 13.5% (9,177 households) in 2022, reflecting a 6.2% increase since 2016 (8,641 households). This continued, albeit moderate, rise in private renting highlights the persistent demand for rental accommodation within the County, likely driven by affordability pressures, changing lifestyle preferences, and demographic shifts.

The 'Other Rental' category, which includes those renting from a Local Authority or Voluntary Body, experienced a 5.4% decrease, falling from 3,128 households in 2016 to 2,958 households in 2022. Meanwhile, the number of households 'Rent Free' increased notably by 14.6%, rising from 1,381 to 1,583 during the same period.

Table 28. Housing Occupancy in County Galway - 2022

Type of Occupancy	Households	Households %
Owner Occupied (all)	50,978	75.2
Private Rental	9,177	13.5
Other Rental	2,958	4.7
Rent Free	1,583	2.3
Not Stated	3,086	4.6
Total	67,782	100.0

Source: CSO StatBank

Table 29. Change of Housing Occupancy Type over the period of 2011-2016-2022

	2011	%	2016	%	2022	%	% of Change
Owner Occupied (all)	47,872	78.5	48,358	76.7	50,978	75.2	5.4
Private Rental	8,074	13.2	8,641	13.7	9,177	13.5	6.2
Other Rental	2,949	4.8	3,128	5.0	2,958	4.7	-5.4

Rent Free	1,260	2.1	1,381	2.2	1,583	2.3	14.6
Not Stated	797	1.3	1,532	2.4	3,086	4.6	101.4
Total	60,952	100.0	63,040	100.0	67,782	100	7.5

Source: CSO StatBank

Table 30. Homeownership by ED Galway County 2022

Rank	Electoral Division	Permanent Private Households (Owned)
Highest Homeownership		
1	Ballinasloe Urban	2,609
2	Loughrea Urban	2,507
3	Tuam Rural	2,338
4	Athenry	2,068
5	Oranmore	1,705
Lowest Homeownership		
1	Galway Rural	44
2	Cappard	42
3	Kilthomas	41
4	Illion	39
5	Doonloughan	38

Source: CSO StatBank

As shown in Table 30, the 2022 Census highlights clear contrasts in homeownership levels across County Galway. The highest concentrations of owned households are located in the county's principal urban and commuter centres, including Ballinasloe Urban (2,609 households), Loughrea Urban (2,507), Tuam Rural (2,338), Athenry (2,068), and Oranmore (1,705). These figures reflect the scale of urban settlement, population density, and continued investment in housing within the county's key towns.

In contrast, the lowest levels of homeownership are recorded in smaller and more rural Electoral Divisions such as Galway Rural (44 households), Cappard (42), Kilthomas (41), Illion (39), and Doonloughan (38), where household numbers are considerably lower overall. This distribution underscores the spatial disparity between high-density urban ownership and sparsely populated rural areas, illustrating the influence of settlement size, proximity to Galway City, and access to employment on tenure patterns across the county.

4.1.3 Social Housing Stock

The Overall Social Housing Provision provided by the Department of Housing, Planning and Local Government represents all social housing constructions activity undertaken by local authorities and Approved Housing Bodies (AHBs) since 2004. County Galway aided in the

provision of an overall social housing stock of 652 units in 2019, which is 10% above the 2019 target for the County (110% target achieved by 2019). A breakdown of the County social housing stock provided in 2019-2024 is summarised in the table below.

Table 31. Breakdown of Social Housing Activity in County Galway, 2019-2024

Year	LA New Build	AHB New Build	Part V -New Build (All delivery stream)	Total New Build	RAS	HAP	Total 2019 Output under Housing for All	2019 Social Housing Delivery Targets	% of 2019 target Achieved by end Q4 2019	DoHLGH funded LA Voids - delivered above capped limits under Housing for All
2019	100	18	27	145	12	387	652	591	110%	32
2020Q1	0	0	0	0	94	105	-	-	-	-
2020Q2	0	0	0	0	64	76	-	-	-	-
2024	0	101	71	172	103	217	-	-	-	-

Source: Department of Housing, Planning & Local Government, Social Housing Delivery by Local Authority 2024

Since 2019, total social housing delivery stands at 2,294 homes. As of Q2 2025, cumulative deliveries have reached 4,528 homes, an increase of 967 units, representing a 97.4% uplift over the 2019 baseline. This step-change underscores a sustained upward trajectory in output and reflects continued progress in meeting identified social housing needs. The household size and age range 2024 figures is summarised in the Table 32 below.

Table 32. Household Size and Age Range on the Waiting List in County Galway, 2024

Age Range	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed	6 Bed	Total
18 - 27	171	32	129	4	0	0	336
28 - 37	219	46	348	36	8	1	658
38 - 47	216	95	388	83	13	0	795
48 - 57	252	104	188	39	5	2	590
58 - 65	210	55	48	3	0	2	318
65+	288	63	12	4	0	0	367
Total	1356	395	1113	169	26	5	3,064

Source: Department of Housing, Planning & Local Government, Social Housing Delivery by Local Authority

In 2024, 3,064 households are on the social housing waiting list in County Galway. Demand is concentrated in 1-bed and 3-bed units (44.3% and 36.3% respectively), with smaller shares for 2-bed (12.9%), 4-bed (5.5%), and very limited need for 5- and 6-bed homes (0.8% and 0.2%). By age, the largest cohorts are 38–47 (25.9%) and 28–37 (21.5%), followed by 48–57 (19.3%), 65+ (12.0%), 18–27 (11.0%), and 58–65 (10.4%). Overall, the profile points to a predominance of smaller household sizes seeking 1- and 3-bed accommodation.

Figure 7 sets out the basis of need for households on the 2024 waiting list (total 3,062). The largest single category requires rent supplement with 1,594 households (52.1%). Other notable pressures include involuntary sharing (300; 9.8%) and disability related needs: physical (266; 8.7%), mental (254; 8.3%), intellectual (156; 5.1%) and sensory (23; 0.8%), which together account for 699 households (22.8%). Additional identified needs include homeless/institution/emergency (147; 4.8%), exceptional medical or compassionate grounds (108; 3.5%), unsuitable particular household circumstances (68; 2.2%), unfit (59; 1.9%), overcrowded (44; 1.4%), and mortgage unsustainable (concluded) (43; 1.4%).

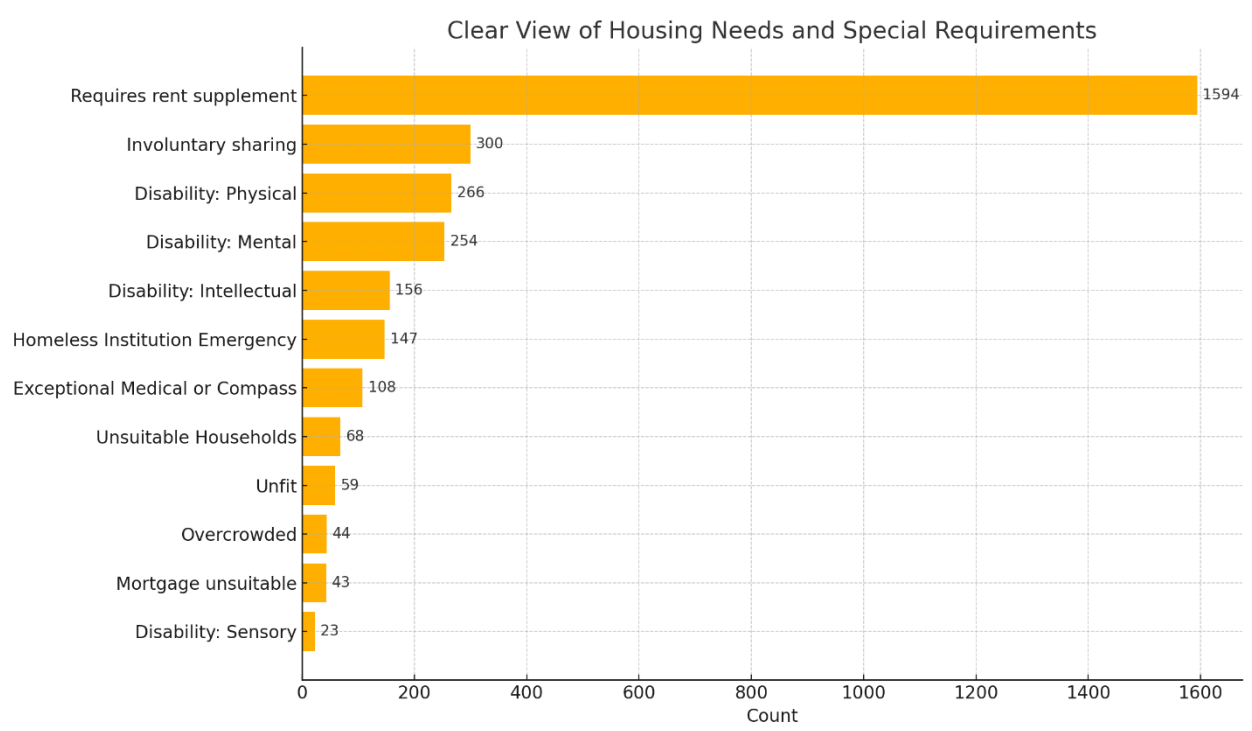


Figure 7. Main Needs of Household on the Waiting List in County Galway, 2024

Spatial distribution of social housing across County Galway in 2024 is illustrated in Table 33 below. As can be seen, social housing is mostly concentrated in key towns and self-sustaining towns—historical trending of social housing delivery across key towns and self-sustaining towns of County Galway, as shown below.

Table 33. Spatial Distribution of Social Housing across Key Settlements of County Galway

Settlement	2016	2017	2018	2019	2020	2024
Athenry-Oranmore	15	30	48	36	42	552
Ballinasloe	27	32	35	61	81	889
Conamara	37	40	36	65	65	744
Loughrea	21	27	34	28	31	1039
Tuam	23	25	58	60	66	945
Other	-	-	-	-	-	359
Total	156	191	257	324	348	4,528

Source: Galway County Council

4.1.4 Type of Accommodation

The 2022 Census data indicates that detached houses remain the predominant dwelling type in County Galway, accounting for 77.5% of all households, a slight increase from 76.9% in 2016. This reinforces the County's strong rural settlement pattern, where one-off housing continues to play a central role in accommodating population growth. The number of semi-detached and terraced houses also increased modestly by 4.3% and 16.4% respectively, reflecting a gradual move toward more compact and suburban forms of housing in urban areas such as Galway City, Tuam, and Ballinasloe.

The most notable relative growth occurred in flats or apartments within converted houses or commercial buildings, which rose sharply by 69.9% between 2016 and 2022. This suggests a growing trend of urban infill and adaptive reuse, often linked to housing demand pressures in towns and city neighbourhoods. Purpose-built apartment blocks also saw a smaller yet steady rise of 10.9%, maintaining their overall share at 2.8% of the total housing stock.

While these changes are modest in absolute terms, they highlight a gradual diversification of housing stock and a slight shift toward more urban and higher-density living arrangements. Nonetheless, the continued dominance of detached dwellings indicates that low-density, car-dependent development patterns still characterise much of County Galway's housing landscape, presenting challenges for long-term sustainability and infrastructure planning.

Table 34. Type of Accommodation in County Galway 2016-2022

Type of Accommodation	2016	%	2022	%	% Change
Detached house	48,213	76.9	52,459	77.5	8.8
Semi-detached house	8,698	13.9	9,068	13.4	4.3
Terraced house	2,703	4.3	3,145	4.6	16.4
Flat or apartment in a purpose- built block	1,732	2.8	1,921	2.8	10.9
Flat or apartment in a converted house or commercial building	670	1.1	1,138	1.7	69.9
Bed-sit	35	0.1	51	0.1	45.7
Not stated	678	1.1	0	0	-100
All households	62,729	100.0	67,782	100.0	8

Source: CSO StatBank

4.2 Existing Housing Supply

4.2.1 Unfinished Housing Developments

As per the latest data provided by the Local Authority, there are no current updated information on unfinished housing developemtns, and the corresponding information for such.

4.2.2 Housing Permissions

The tables below illustrate the number of granted planning applications and granted residential units in County Galway between 2018 and 2025.

Between 2018 and 2019, there was a slight increase of 1.96% in the number of granted applications, rising from 509 to 519. In contrast, the number of granted residential units decreased by 4.99%, from 702 to 667.

In 2020, the number of granted applications rose sharply to 797, an increase of 53.6% on the previous year, while 1,015 residential units were granted — a 52.2% rise compared with 2019.

In 2021, granted applications increased to 1,289 (+61.7%), and the number of granted residential units grew to 1,864, representing an annual rise of 83.7%.

In 2022, both indicators rose again, with 1,539 granted applications (+19.4%) and 2,094 residential units (+12.3%).

In 2023, the number of granted applications decreased to 820 (–46.7%), while the number of granted units also fell to 1,195 (–42.9%). The following year, 2024, saw renewed growth, with 995 applications (+21.3%) and 1,955 granted units (+63.6%).

By 2025 (Q1–Q2), the total number of granted applications stood at 519, while 1,724 residential units were granted, maintaining a relatively high level of permissions relative to earlier years.

Throughout this time, single one-off dwellings consistently accounted for the majority of permissions, reflecting their continued prominence in County Galway’s housing market. However, the data also show intermittent increases in multi-development housing schemes and private apartment developments, particularly between 2021 and 2024, suggesting a gradual diversification in housing typologies. While one-off dwellings remain the dominant housing form, the growing share of multi-unit and apartment developments in recent years indicates a slow but notable broadening of the County’s residential output.

Table 35. Granted Planning Applications and Granted no. of Units in County Galway during 2018-2025- Q2

	2018				2019				2020	
Granted Applications	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Houses	116	106	133	127	149	115	130	105	136	42
Multi-development Houses	7	8	9	11	5	5	5	3	5	1
One-off Houses	109	98	124	116	144	110	125	102	131	41
Private Flats/Apartments	5	6	8	8	4	4	7	5	7	0
Total	121	112	141	135	153	119	137	110	143	42
% of Change	-	-7.4	25.9	-4.3	13.3	-22.2	15.1	-19.7	30.0	-70.6
Granted no. of Units	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Houses	256	257	229	335	168	126	337	124	234	50
Multi-development Houses	20	21	13	28	3	2	29	2	14	1
One-off Houses	109	98	124	116	144	110	125	102	131	41
Private Flats/Apartments	14	13	34	112	4	4	93	49	8	0
Total	143	132	171	256	151	116	247	153	153	42
% of Change	-	-7.7	29.5	49.7	-41.0	-23.2	112.9	-38.1	0.0	-72.5

	2020		2021				2022			
Granted Applications	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Houses	157	143	134	139	179	183	219	226	171	148
Multi-development Houses	4	3	9	3	3	4	2	6	8	2
One-off Houses	153	140	125	136	176	179	217	220	163	146
Private Flats/Apartments	9	3	5	8	4	2	2	5	1	3
Total	323	289	273	286	362	368	440	457	343	299
% of Change		-0.11	-0.06	0.05	0.27	0.02	0.20	0.04	-0.25	-0.13

	2023				2024				2025	
Granted Applications	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Houses	151	89	89	76	89	112	113	136	123	119
Multi-development Houses	5	3	3	4	5	6	8	5	4	13
One-off Houses	146	86	86	72	84	106	105	131	119	106
Private Flats/Apartments	1	3	3	4	2	7	10	7	3	9
Total	303	181	181	156	180	231	236	279	249	247
% of Change	0.01	-10.5%	0.0%	-13.8%	15.4%	28.3%	2.2%	18.2%	-10.8%	-0.8%

Source: CSO StatBank

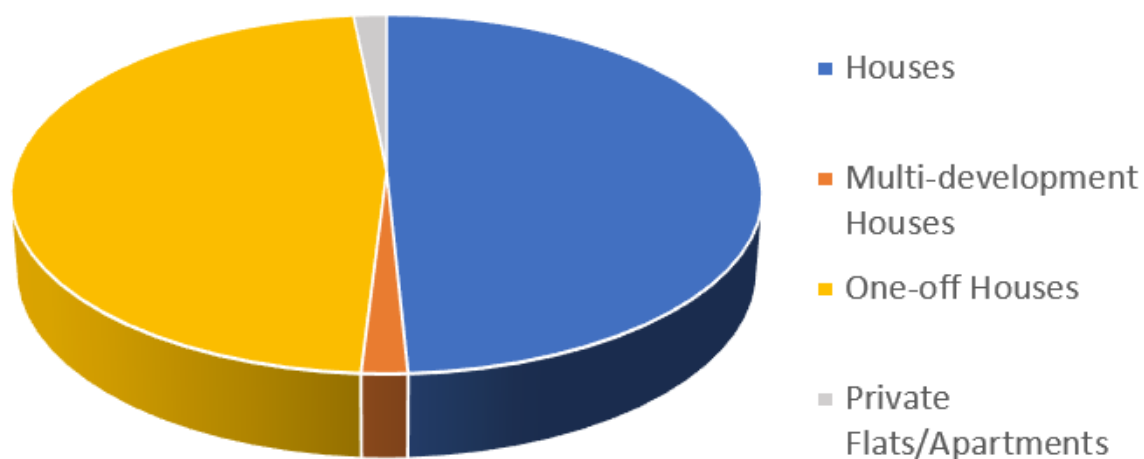


Figure 8. The Typology of Granted Permissions in County Galway, 2018-2025Q2

4.2.3 Social Housing Pipeline

The latest data on the social housing in County Galway shows that a total number of 639 social housing units are in the pipeline with LA supplying the biggest share of the market (37.4%) followed by the private sector (33.2%) and AHB (26.8%). By the slight increase of apartment developments, a marginal growth of the Part V share in providing the social housing is also observable.

Section 05.

**ESTIMATING HOUSING NEED AND
DEMAND**

5.0 ESTIMATING HOUSING NEED AND DEMAND

The determination of housing need and supply over the operational period of the Development Plan is a fundamental cornerstone of the Housing Strategy. Having reviewed and analysed the existing needs and supply in prior sections, the following section is focused on the projection and determining the future housing requirements to cover the remaining plan period and beyond up to 2034.

5.1 Determination of Average Household Size and Additional Household Requirements

Several population scenarios for County Galway have been investigated to 2031, and a 'Policy-Intervention Scenario' has been applied for the purpose of this analysis into the county's housing needs. In accounting for the NPF/RSES population growth targets, an interpolation of the required level of change per annum was developed for County Galway from baseline year 2022 to target years 2034; thus, producing annualised figures between 2025-2034.

As mentioned earlier, Census 2022 results indicate that County Galway had a population to household ratio of 2.81 which is slightly higher than the State average of 2.74, compared to 2.8 in Census 2016. However, the NPF states that this is expected to decline to around 2.5 by 2040, while also acknowledging that household sizes in urban areas tend to be smaller than in the suburbs or rural parts of the country.

Analysis of historical trends of household size in County Galway has been undertaken to determine the evidence-based graduated reduction in average household size with an annualised rate of -0.62%, which is slightly less than the national average of -0.71%.

Table 36. Average Household Size Trends in County Galway 1996-2022

	1996	2002	2006	2011	2016	2022
Private households	38,849	45,253	53,308	60,952	63,040	68,021
Persons in private households	131,613	138,275	155,271	172,308	177,145	190,961
Average number of persons in private households	3.4	3.1	2.9	2.8	2.8	2.81

Source: CSO StatBank

Table 37. Average Household Size Projection for County Galway 2022-2034

	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
Average number of persons in private households	2.79	2.78	2.76	2.74	2.72	2.71	2.69	2.67	2.66	2.64	2.62	2.61

This rate has been applied to the average household size for County Galway from the 2022 Census to establish the trend adjusted average household size that has been projected during

the Plan period. As shown in Table 37 above, the average household size is thus projected to be 2.71 at the end of the Plan period (2028) and 2.61 by 2034. It is noted that this differs from the previous estimate included within the previous Housing Strategy. The initial report estimated an average household size of 2.68 in 2022 (using Census average up to 2016), however, according to Census 2022 results, the actual average household size was 2.81, indicating a difference between the previous estimates, and the actual results. This has subsequently altered the total number of household requirements for the future of County Galway, as set out in Table 38 below.

By applying the relevant household size to projected population increases, it is possible to forecast required household numbers to the end of the plan period. As summarised in the same table, the number of households in County Galway is expected to increase from 68,021 households in 2022 to 76,666 households in 2028 providing a total demand of 8,645 households, or the equivalent of 1,441 units per annum on average. Extending the projection to 2034, it is expected that the number of households in County Galway shall be 84,144, or the equivalent of 1,344 household per annum up to 2034.

Table 38. Projected Households over the Plan Period

Year	Total Population in County Galway	Average Household Size in County Galway	Number of Households	No. of Anticipated Houses per Annum	Total Anticipated Households
2006	159,256	2.90	53,308	-	-
2011	175,124	2.73	60,952	-	-
2016	179,390	2.75	63,040	-	-
2022	193,323	2.81	68,021		
2023	195,815	2.79	70,185	2,164	
2024	198,307	2.78	71,333	1,149	
2025	200,799	2.76	72,753	1,420	
2026	203,291	2.74	74,194	1,441	
2027	205,783	2.72	75,656	1,462	
2028	207,764	2.71	76,666	1,010	8,645
2029	209,745	2.69	77,881	1,215	
2030	211,726	2.68	79,109	1,228	
2031	213,708	2.66	80,349	1,240	
2032	215,689	2.64	81,601	1,252	
2033	217,670	2.63	82,866	1,265	
2034	219,651	2.61	84,144	1,278	8,488

With respect to the ESRI research work “*Population projections, the flow of new households and structural housing demand*” published on 2nd July 2024, and the Ministerial Letter advising these publications as the most up to date approach towards demand projection, this projection has been revised. According to Appendix 1 of the NPF Implementation Ministerial Guidelines published in July 2025, a total of 55,598 new houses will be required in the State to 2034. With specific regard to Galway County, this reflects a requirement of 2,008 new houses per annum.

On the supply side, a total number of 5,683 units had been delivered over 2020-2025Q1, as recorded on CSO StatBank. This demonstrates a quarterly growth rate of 2% over 2020-2025Q1. Not accounting for one-off houses, a total of 2,987 units had been delivered over 2020-2025Q1.

Applying these figures to the following formula:

$$\text{Housing Demand 2025-2034} = (\text{Total Projection 2034} - \text{Unit Completions 2020-2025Q1}) + \text{Total Unmet Demand}$$

The overall housing demand up to 2034 is expected to be 15,409 units, which equates to 1,712 housing units per annum.

Table 39. Housing Demand Estimation over the Plan Period Utilising ESRI Methodology

	County Council	Annual Avg. Households	Total Households
A	NPF scenario projected new household demand to 2034	2,008	18,072
B	Actual new housing supply 2020 to most recent available year or quarter period (i.e., 2020-Q1 2025)	478	2,987
C	Homeless households (latest data), and unmet demand as at most recent Census	N/A	182
D	Plan Housing Demand = A - B + C	1,712	15,409

This indicates a difference of 178 no. units per annum when compared with the previous method (which estimated a requirement of 1,543 additional units per annum), which can be explained through factoring in the two elements of housing supply and unmet demand in the ESRI method, resulting in a more accurate housing target.

5.2 Calculation of Estimated Distribution of Household Disposable Incomes

Disposable income is the amount of income, after tax is deducted, that is available to a household or individual for spending and saving. It functions as an important measure of housing affordability in any given area, i.e., the ability of a household to purchase their own home. This calculation of an estimated distribution has been based on the weekly and annual disposable household incomes at national level from the 'Household Budget Survey 2015-2016' by the CSO.

These national incomes have been adjusted to county level based on the application of an inflator/deflator rate. A deflator rate of 0.923 has been applied to County Galway based on the CSO report on County incomes and Regional GDP from 2016, which is the baseline year at the time of the survey.

Table 40 below illustrates the outputs of this exercise, with findings disaggregated into ten income deciles and applied to the proportion of households within each decile. This indicates that in 2024 after taxes, about one third of the households in County Galway have an average annual disposable income of €26,308, or the equivalent of €505.92 per week.

Table 40. Calculation of the Distribution of Disposable Household Incomes (Annual and Weekly) during the Baseline Year

Income Deciles	State Real Avg. Weekly Disposable Income 2020/21	State Real Avg. Weekly Disposable Income 2022/23	State Real Avg. Weekly Disposable Income 2023/24	Percentage Change from 2022/2023 to 2023/24	Assumed Annual Percentage Income	State Adjusted Real Avg. Weekly Disposable Income 2025	Percentage Households in Each Category 2015/16	State Real Avg. Annual Disposable Income 2025	Galway County Deflator	Galway Real Avg. Annual Disposable Income 2025	No. Households in County Galway 2022
-	€	€	€	%	%	€	%	€	-	€	-
1st Decile	220.32	229.74	230.00	0.1%	0.0%	230.08	9.83	11,964.16	0.923	11,042.92	6,684
2nd Decile	299.69	311.58	311.06	-0.2%	-0.1%	310.89	10.57	16,166.12	0.923	14,921.33	7,191
3rd Decile	348.45	359.13	360.31	0.3%	0.1%	360.71	10.47	18,756.73	0.923	17,312.46	7,121
4th Decile	400.05	412.17	411.15	-0.2%	-0.1%	410.81	10.44	21,362.25	0.923	19,717.36	7,101
5th Decile	452.10	464.88	460.06	-1.0%	-0.3%	458.47	10.25	23,840.52	0.923	22,004.80	6,972
6th Decile	506.82	522.33	516.01	-1.2%	-0.4%	513.92	9.94	26,723.95	0.923	24,666.21	6,763
7th Decile	571.76	588.40	581.53	-1.2%	-0.4%	579.26	9.62	30,121.53	0.923	27,802.17	6,544
8th Decile	657.17	668.39	659.15	-1.4%	-0.5%	656.11	9.65	34,117.85	0.923	31,490.78	6,564
9th Decile	767.93	784.76	771.13	-1.7%	-0.6%	766.66	9.61	39,866.27	0.923	36,796.56	6,535
10th Decile	1,228.49	1,300.19	1,284.00	-1.2%	-0.4%	1,278.66	9.62	66,490.52	0.923	61,370.75	6,544
Total							100.00				68,021

5.3 Calculation of Average Annual Household Disposable Income Distribution

To inform the projection of affordability in County Galway during the plan period, the baseline figures have been adjusted annually using the forecasted growth rates in relation to real Gross National Income (GNI), as forecasted by the Department of Finance (Stability Programme, May 2025 Update). Based on the latest macroeconomic prospects, real GNI growth rates of 4.1% and 3.4% are forecasted for 2025 and 2026, respectively. For 2027-2034, these rates are estimated to be 2.4%. By applying these growth rates to the estimation of real income levels

in County Galway, we can provide an updated and accurate projection of housing affordability. The results of these calculations are summarised in the Table below, reflecting the anticipated income levels and their implications for housing affordability in the County.

Table 41. Calculation of Average Annual Household Disposable Income Distribution in County Galway (€)

	2025	2026	2027	2028
% Growth	-	3.4%	2.4%	2.4%
1st Decile	11,042.92	11,418.38	11,692.42	11,973.04
2nd Decile	14,921.33	15,428.66	15,798.94	16,178.12
3rd Decile	17,312.46	17,901.08	18,330.71	18,770.65
4th Decile	19,717.36	20,387.75	20,877.05	21,378.10
5th Decile	22,004.80	22,752.97	23,299.04	23,858.22
6th Decile	24,666.21	25,504.86	26,116.98	26,743.79
7th Decile	27,802.17	28,747.44	29,437.38	30,143.88
8th Decile	31,490.78	32,561.47	33,342.94	34,143.17
9th Decile	36,796.56	38,047.65	38,960.79	39,895.85
10th Decile	61,370.75	63,457.36	64,980.34	66,539.86

	2029	2030	2031	2032	2033	2034
% Growth	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
1st Decile	12,260.40	12,554.65	12,855.96	13,164.50	13,480.45	13,803.98
2nd Decile	16,566.39	16,963.99	17,371.12	17,788.03	18,214.94	18,652.10
3rd Decile	19,221.14	19,682.45	20,154.83	20,638.54	21,133.87	21,641.08
4th Decile	21,891.18	22,416.56	22,954.56	23,505.47	24,069.60	24,647.27
5th Decile	24,430.81	25,017.15	25,617.56	26,232.39	26,861.96	27,506.65
6th Decile	27,385.64	28,042.89	28,715.92	29,405.10	30,110.83	30,833.48
7th Decile	30,867.33	31,608.15	32,366.74	33,143.54	33,938.99	34,753.52
8th Decile	34,962.61	35,801.71	36,660.95	37,540.81	38,441.79	39,364.40
9th Decile	40,853.35	41,833.83	42,837.84	43,865.95	44,918.73	45,996.78
10th Decile	68,136.82	69,772.10	71,446.63	73,161.35	74,917.23	76,715.24

5.4 Calculation of Average Monthly Household Disposable Income Distribution

As outlined in the previous sub-section, these calculations have been based on the same forecasted data but scaled to provide the monthly estimates of disposable income per household in each decile as described in the Table below.

Table 42. Calculation of Average Monthly Household Disposable Income Distribution in County Galway (€)

	2025	2026	2027	2028
% Growth	-	3.4%	2.4%	2.4%
1st Decile	920.24	951.53	974.37	997.75
2nd Decile	1,243.44	1,285.72	1,316.58	1,348.18
3rd Decile	1,442.70	1,491.76	1,527.56	1,564.22
4th Decile	1,643.11	1,698.98	1,739.75	1,781.51
5th Decile	1,833.73	1,896.08	1,941.59	1,988.18
6th Decile	2,055.52	2,125.41	2,176.41	2,228.65
7th Decile	2,316.85	2,395.62	2,453.12	2,511.99
8th Decile	2,624.23	2,713.46	2,778.58	2,845.26
9th Decile	3,066.38	3,170.64	3,246.73	3,324.65
10th Decile	5,114.23	5,288.11	5,415.03	5,544.99

	2029	2030	2031	2032	2033	2034
% Growth	2.4%	2.4%	2.4%	2.4%	2.4%	2.4%
1st Decile	1021.70	1046.22	1071.33	1097.04	1123.37	1150.33
2nd Decile	1,380.53	1,413.67	1,447.59	1,482.34	1,517.91	1,554.34
3rd Decile	1,601.76	1,640.20	1,679.57	1,719.88	1,761.16	1,803.42
4th Decile	1,824.26	1,868.05	1,912.88	1,958.79	2,005.80	2,053.94
5th Decile	2,035.90	2,084.76	2,134.80	2,186.03	2,238.50	2,292.22
6th Decile	2,282.14	2,336.91	2,392.99	2,450.43	2,509.24	2,569.46
7th Decile	2,572.28	2,634.01	2,697.23	2,761.96	2,828.25	2,896.13
8th Decile	2,913.55	2,983.48	3,055.08	3,128.40	3,203.48	3,280.37
9th Decile	3,404.45	3,486.15	3,569.82	3,655.50	3,743.23	3,833.07
10th Decile	5,678.07	5,814.34	5,953.89	6,096.78	6,243.10	6,392.94

5.5 Determination of Distribution of Total Anticipated Households

This calculation has been based on the outputs related to the Determination of Average Household Size and Additional Households Required in relation to the number of private households per year during the plan period, and the distribution of housing units in the State from the Household Budget Survey 2015-2016 by the CSO. Table 43 below identifies the distribution of total households across each of the ten deciles during the plan period.

Table 43. Determination of Distribution of Total Anticipated Households per Decile

Determination of Distribution of Total Households per decile							
Income Deciles	% Households	2023	2024	2025	2026	2027	2028
1st Decile	9.83	6,787	6,893	6,999	7,108	7,218	7,330
2nd Decile	10.57	7,302	7,416	7,531	7,647	7,766	7,886
3rd Decile	10.47	7,232	7,344	7,458	7,573	7,691	7,810
4th Decile	10.44	7,212	7,323	7,437	7,552	7,669	7,788
5th Decile	10.25	7,080	7,190	7,301	7,415	7,529	7,646
6th Decile	9.94	6,868	6,975	7,083	7,192	7,304	7,417
7th Decile	9.62	6,646	6,749	6,854	6,960	7,068	7,177
8th Decile	9.65	6,666	6,769	6,874	6,981	7,089	7,199
9th Decile	9.61	6,636	6,739	6,843	6,949	7,057	7,166
10th Decile	9.62	6,646	6,749	6,854	6,960	7,068	7,177
Total	100	69,075	70,146	71,233	72,337	73,458	74,597

Determination of Distribution of Total Households per decile							
Income Deciles	% Households	2029	2030	2031	2032	2033	2034
1st Decile	9.83	7,443	7,559	7,676	7,795	7,916	8,039
2nd Decile	10.57	8,008	8,133	8,259	8,387	8,517	8,649
3rd Decile	10.47	7,931	8,054	8,179	8,305	8,434	8,565
4th Decile	10.44	7,909	8,031	8,156	8,282	8,411	8,541
5th Decile	10.25	7,765	7,885	8,007	8,131	8,258	8,385
6th Decile	9.94	7,532	7,649	7,767	7,888	8,010	8,134

7th Decile	9.62	7,288	7,401	7,516	7,633	7,751	7,871
8th Decile	9.65	7,311	7,424	7,539	7,656	7,775	7,895
9th Decile	9.61	7,277	7,390	7,505	7,621	7,739	7,859
10th Decile	9.62	7,288	7,401	7,516	7,633	7,751	7,871
Total	100	75,753	76,927	78,120	79,330	80,561	81,809

5.6 Determination of Distribution of Additional Anticipated Households

As outlined in the previous sub-section, these calculations have been based on the same forecasted data but scaled to provide the anticipated households in each decile as described in the Table below.

Table 44. Distribution of Additional Households per Decile in County Galway (no. of households)

Determination of Distribution of Total Households per decile (per no. households)							
Income Deciles	% Households	2023	2024	2025	2026	2027	2028
1st Decile	9.83	104	105	107	108	110	112
2nd Decile	10.57	111	113	115	117	119	120
3rd Decile	10.47	110	112	114	116	117	119
4th Decile	10.44	110	112	113	115	117	119
5th Decile	10.25	108	110	111	113	115	117
6th Decile	9.94	105	106	108	110	111	113
7th Decile	9.62	101	103	105	106	108	110
8th Decile	9.65	102	103	105	107	108	110
9th Decile	9.61	101	103	104	106	108	109
10th Decile	9.62	101	103	105	106	108	110
Total	100	1,054	1,071	1,087	1,104	1,121	1,139

Determination of Distribution of Total Households per decile							
Income Deciles	% Households	2029	2030	2031	2032	2033	2034
1st Decile	9.83	114	115	117	119	121	123
2nd Decile	10.57	122	124	126	128	130	132
3rd Decile	10.47	121	123	125	127	129	131
4th Decile	10.44	121	123	125	126	129	130
5th Decile	10.25	118	120	122	124	126	128
6th Decile	9.94	115	117	119	120	122	124
7th Decile	9.62	111	113	115	116	118	120
8th Decile	9.65	112	113	115	117	119	120
9th Decile	9.61	111	113	115	116	118	120
10th Decile	9.62	111	113	115	116	118	120
Total	100	1,156	1,174	1,193	1,210	1,231	1,248

5.7 Calculation of Projected House Price Bands

The following section is providing a calculation of projected house prices bands based upon the percentage split of 8 price bands. Accordingly, a background assessment of the housing sale prices in the current market is conducted. In this regard, data was taken from 2020-2025Q1, as the baseline year and several databases were used to capture the relevant data on property transactions, including Residential Property Price Register, CSO and Daft. As demonstrated in the Table below, 9,739 transactions occurred in County Galway across the 8 price bands during 2020-2025Q1. 2023 saw the greatest number of transactions, with a total of 2,224 across the year, with 2024 also seeing a total of 2,123. This reflects an ever-increasing trend in the number of purchased properties bought in County, with a 5.28% increase in total purchases between 2021 and 2024. It is expected that this increased trend shall continue, with a total of 1,124 transactions made in Q1 and Q2 of 2025 already.

The greatest share of the 2024 transactions is for those categorised as the €400,000 price band (23.98%), with the price bands of €300,000 - €350,000 and €200,000-€250,000 both accounting for 13.38% of the total transactions in 2024. This reflects that while house prices are increasing, there remains a demand and need for the lower price transactions.

Table 45. Overview of House Sales in County Galway – 2020-2025Q2

	2020 (Q3 + Q4)	2021	2022	2023	2024	2025 (Q1 + Q2)		
Price Band (€)	No of Transactions	No of Transactions	No of Transactions	No of Transactions	No of Transactions	No of Transactions	% of Total Sales 2024	Annualised % of Change
0-100,000	142	316	223	168	168	70	7.91	-11.71
100,000-150,000	130	241	164	179	131	56	6.17	-11.41
150,000-200,000	143	269	219	239	216	72	10.17	-4.93
200,000-250,000	143	252	245	347	284	84	13.38	3.17
250,000-300,000	144	250	263	351	275	124	12.95	2.50
300,000-350,000	52	168	196	305	284	135	13.38	17.26
350,000-400,000	38	95	125	217	256	127	12.06	42.37
400,000+	52	162	236	418	509	456	23.98	53.55
Total	844	1,753	1,671	2,224	2,123	1,124	100.00	5.28

Source: Residential Property Price Register, 2019

As part of the price assessment and projection for Galway, it is important to determine, generally, current house price sales and how they may fluctuate over the Plan period. For this reason, historic house prices have been investigated through analysis of the Residential Property Price Register, and CSO data in order to contextualise general trends and how they can influence the market. As illustrated in Table 46, the recession and subsequent period of economic growth resulted in large variances in house prices and in year-on-year growth metrics. In the Table below, the change rate in CSO data and RPPR are calculated, while the Daft rates are copied directly from the reports which are accessible through the Daft portal. Noted that checking these rates with the given house prices in the same portal, several discrepancies have been identified. These have been marked with light red in the Table.

Table 46. Historic Year-on-year Change in House Price Metrics in County Galway

Year	Annual Change in Average House Sale Prices (CSO)	Annual Change in Median House Sale Prices (RPPR)	Annual Change in Average House Sale Prices (RPPR)
2019	-18.0	2.3	2.1
2020	-11.0	6.7	6.0
2021	4.9	55.4	44.7
2022	7.9	-14.1	15.2
2023	2.9	16.0	22.0
2024	8.2	6.7	22.0

Source: CSO StatBank, Residential Property Price Register

Comparing the house price changes across these sources, however, there are still discrepancies which cannot be justified. As such, the average of annual house prices based on different sources of data has been calculated. The results are summarised in the Table below.

Table 47. Average House Prices by Various Sources of Data in County Galway 2011-2019

Average	Average Annual Change in Average House Sale Prices (CSO), Annual Change in Median House Sale Prices (RPPR), and Annual Change in Average House Sale Prices (RPPR)
2019	3.45
2020	5.32
2021	34.96
2022	6.34
2023	14.75
2024	10.75

Considering the recorded property transactions in the Property Services Regulatory Authority as the baseline data, and assuming on the context of improving economic conditions and its associated influence on house prices, it is anticipated that the distribution per price band will continue to change during the plan period as demonstrated in the Table below.

Table 48. Calculation of Projected Distribution of Houses by Price Band in County Galway to 2034

Price Band (× €1,000)	Annualised Change	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
0-100	-0.082	7.55	6.30	4.90	3.73	2.78	2.03	1.46	1.03	0.72	0.61	0.51
100-150	-0.067	8.05	4.99	3.95	3.05	2.31	1.72	1.25	0.90	0.64	0.55	0.47
150-200	-0.005	10.75	8.79	7.41	6.12	4.94	3.91	3.05	2.34	1.78	1.62	1.48
200-250	0.053	15.60	12.22	10.91	9.52	8.14	6.82	5.62	4.57	3.67	3.55	3.42
250-300	0.015	15.78	11.41	9.82	8.26	6.80	5.50	4.37	3.42	2.65	2.47	2.30
300-350	0.150	13.71	13.34	13.00	12.39	11.56	10.58	9.52	8.45	7.41	7.81	8.24
350-400	0.349	9.76	14.12	16.15	18.06	19.77	21.23	22.43	23.36	24.04	29.75	36.83
400+	0.386	18.79	28.82	33.85	38.87	43.70	48.21	52.29	55.92	59.09	75.10	95.46
Total	-	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

This information has supported the calculation of projected house price bands based on the percentage split of the eight price bands (Table 48) and the average price of each band. This reflects market changes during the Plan period as summarised in the Table below.

Table 49. Projected Growth Rate of House Prices in County Galway

Avg. Price in Each Band (× €1000)	2024	2025	2026	2027	2028
1st Band: 50	264,940	224,436	177,311	136,952	103,570
2nd Band: 125	705,718	444,733	357,149	280,406	215,554
3rd Band: 175	1,319,180	1,095,406	938,619	786,307	644,950
4th Band: 225	2,462,522	1,958,959	1,775,746	1,573,711	1,365,527
5th Band: 275	3,044,444	2,235,073	1,953,211	1,668,765	1,395,958
6th Band: 325	3,126,449	3,089,171	3,057,125	2,957,830	2,801,974
7th Band: 375	2,566,606	3,771,042	4,380,084	4,973,846	5,530,103
Average House Price	237	253	264	276	287
Annual Change (%)	0.00	6.76	4.48	4.36	4.16

Avg. Price in Each Band (× €1000)	2029	2030	2031	2032	2033	2034
1st Band: 50	76,843	56,068	40,330	28,666	24,508	20,952
2nd Band: 125	162,568	120,573	88,160	63,696	55,354	48,104
3rd Band: 175	519,002	410,724	320,432	247,023	229,058	212,394
4th Band: 225	1,162,476	973,209	803,220	655,054	642,578	630,323
5th Band: 275	1,145,666	924,660	735,719	578,438	547,025	517,305
6th Band: 325	2,604,136	2,380,135	2,144,595	1,909,430	2,044,881	2,189,885
7th Band: 375	6,032,296	6,470,984	6,843,276	7,151,093	8,988,487	11,297,689
Average House Price	298	309	319	328	336	342
Annual Change (%)	3.89	3.56	3.19	2.80	2.41	2.04

As compared the indicative house price metrics in Table 49 with the average growth rate of house prices in the County over 2020-2024 in Table 47, the projected rates are aligned with the historical trends of housing prices in Galway. In the next step, the projected growth rate of

house prices in the County were applied to each price band in order to forecast house prices in each price bracket. The results are summarised in the following Table.

Table 50. Calculation of Projected House Price Bands during the Plan Period

Year	Projected Avg. Price Change	1st Band	2nd Band		3rd Band		4th Band		5th Band		6th Band		7th Band	
2023	-	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000
2024	0.00	100,000	100,001	150,000	150,001	200,000	200,001	250,000	250,001	300,000	300,001	350,000	350,001	400,000
2025	6.76	106,760	106,761	160,140	160,141	213,519	213,520	266,899	266,900	320,279	320,280	373,659	373,660	427,039
2026	4.48	111,540	111,541	167,310	167,311	223,080	223,081	278,850	278,852	334,620	334,622	390,391	390,392	446,161
2027	4.36	116,400	116,401	174,599	174,600	232,799	232,800	290,999	291,000	349,199	349,200	407,398	407,399	465,598
2028	4.16	121,240	121,241	181,859	181,861	242,479	242,480	303,099	303,100	363,719	363,720	424,338	424,340	484,958
2029	3.89	125,952	125,954	188,928	188,930	251,905	251,906	314,881	314,882	377,857	377,858	440,833	440,834	503,809
2030	3.56	130,432	130,433	195,648	195,649	260,864	260,865	326,080	326,081	391,296	391,297	456,512	456,513	521,728
2031	3.19	134,587	134,589	201,881	201,882	269,175	269,176	336,468	336,470	403,762	403,763	471,055	471,057	538,349
2032	2.80	138,351	138,353	207,527	207,528	276,702	276,704	345,878	345,879	415,054	415,055	484,229	484,231	553,405
2033	2.41	141,685	137,923	206,882	212,530	275,843	275,844	354,214	354,215	413,765	425,058	482,725	482,727	566,742
2034	2.04	144,580	140,741	211,109	216,872	281,478	281,480	361,450	361,452	422,218	433,742	492,587	492,589	578,320

5.8 Calculation of Mortgage Capacity of Households

The following section is providing a determination as to whether households in each decile can qualify for a mortgage that enables them to purchase a house in the lowest price band under the current macro-prudential rules, as set out by the Central Bank of Ireland. Accordingly, the Central Bank of Ireland have measures in place that set limits on size of mortgages that consumers can borrow through the use of loan-to-value (LTV) and loan-to-income (LTI) limits (see Section 3.3.5). The LTI limit restricts the amount of money that households can borrow to a maximum of 4 times their gross annual income. Using the projected annual income in Section 5.3, the mortgage capacity for households in County Galway per decile is determined as per the following Table, which represent a significant improvement from the previous research (which is now based off the increased average disposable income and increase loan value).

Table 51. Mortgage Capacity of Households per Decile (€) in County Galway based on Central Bank Rules and adjusted by inflation rates

Income Deciles	2025	2026	2027	2028	2029
1st Decile	17,474	22,389	23,511	23,955	24,530
2nd Decile	23,611	30,252	31,768	32,369	33,146
3rd Decile	27,394	35,100	36,859	37,556	38,457
4th Decile	31,200	39,976	41,979	42,773	43,800
5th Decile	34,819	44,614	46,849	47,735	48,881
6th Decile	39,030	50,010	52,516	53,509	54,793
7th Decile	43,992	56,368	59,192	60,311	61,759
8th Decile	49,829	63,846	67,046	68,313	69,953
9th Decile	58,225	74,603	78,342	79,823	81,739
10th Decile	97,109	124,426	130,662	133,132	136,327

Income Deciles	2030	2031	2032	2033	2034
1st Decile	25,119	25,722	26,339	26,971	27,619
2nd Decile	33,941	34,756	35,590	36,444	37,319
3rd Decile	39,380	40,325	41,293	42,284	43,299

4th Decile	44,851	45,927	47,029	48,158	49,314
5th Decile	50,054	51,255	52,485	53,745	55,035
6th Decile	56,108	57,454	58,833	60,245	61,691
7th Decile	63,241	64,759	66,313	67,905	69,534
8th Decile	71,632	73,351	75,111	76,914	78,760
9th Decile	83,700	85,709	87,766	89,873	92,030
10th Decile	139,599	142,949	146,380	149,893	153,491

Using the first three deciles and the fourth decile in 2028 as key variables, the number of households that can/cannot be qualified has been determined based upon those income deciles that can meet the Central Bank requirements. The results are colour coded in the following Table, with green determined qualified households.

Table 52. Determination of Mortgage Qualification for Households

Year	Decile	No. of Additional Anticipated Households	Upper Value of Cheapest House Price Band	Min. LTV (90% of Cheapest House Price)	Max. LTI (4 LTI adjusted by Inflation Rates)	Mortgage Qualification	No. of Additional Anticipated Households Qualifying for a Mortgage	No. of Additional Anticipated Households that do not Qualify for a Mortgage
2025	1st Decile	107	104,666	94,200	90,496	Fail	0	107
	2nd Decile	115			127,344	Pass	115	0
	3rd Decile	114			147,750	Pass	114	0
	4th Decile	113			168,275	Pass	113	0
	5th Decile	111			187,796	Pass	111	0
	6th Decile	108			210,510	Pass	108	0
	7th Decile	105			237,273	Pass	105	0
	8th Decile	105			268,753	Pass	105	0
	9th Decile	104			314,034	Pass	104	0
	10th Decile	105			523,759	Pass	105	0
	Total	1087	-	-	-	-	980	107
2026	1st Decile	108	109,407	98,466	97,448	Fail	0	108
	2nd Decile	117			131,673	Pass	117	0
	3rd Decile	116			152,774	Pass	116	0
	4th Decile	115			173,996	Pass	115	0
	5th Decile	113			194,182	Pass	113	0
	6th Decile	110			217,667	Pass	110	0
	7th Decile	106			245,340	Pass	106	0
	8th Decile	107			277,891	Pass	107	0
	9th Decile	106			324,711	Pass	106	0
	10th Decile	106			541,567	Pass	106	0
	Total	1104	-	-	-	-	996	108
2027	1st Decile	110	114,162	102,746	100,260	Fail	0	110
	2nd Decile	119			135,472	Pass	119	0
	3rd Decile	117			157,182	Pass	117	0
	4th Decile	117			179,016	Pass	117	0
	5th Decile	115			199,784	Pass	115	0
	6th Decile	111			223,947	Pass	111	0
	7th Decile	108			252,419	Pass	108	0
	8th Decile	108			285,908	Pass	108	0
	9th Decile	108			334,080	Pass	108	0

	10th Decile	108			557,191	Pass	108	0
	Total	1121	-	-	-	-	1011	110
2028	1st Decile	112	118,909	107,018	102,504	Fail	0	112
	2nd Decile	120			138,505	Pass	120	0
	3rd Decile	119			160,700	Pass	119	0
	4th Decile	119			183,024	Pass	119	0
	5th Decile	117			204,256	Pass	117	0
	6th Decile	113			228,961	Pass	113	0
	7th Decile	110			258,070	Pass	110	0
	8th Decile	110			292,309	Pass	110	0
	9th Decile	109			341,559	Pass	109	0
	10th Decile	110			569,665	Pass	110	0
	Total	1139	-	-	-	-	1027	112
2029	1st Decile	114	123,531	111,178	104,964	Fail	0	114
	2nd Decile	122			141,829	Pass	122	0
	3rd Decile	121			164,557	Pass	121	0
	4th Decile	121			187,416	Pass	121	0
	5th Decile	118			209,159	Pass	118	0
	6th Decile	115			234,456	Pass	115	0
	7th Decile	111			264,263	Pass	111	0
	8th Decile	112			299,324	Pass	112	0
	9th Decile	111			349,756	Pass	111	0
	10th Decile	111			583,337	Pass	111	0
	Total	1156	-	-	-	-	1042	114
2030	1st Decile	115	127,925	115,132	107,484	Fail	0	115
	2nd Decile	124			145,233	Pass	124	0
	3rd Decile	123			168,507	Pass	123	0
	4th Decile	123			191,914	Pass	123	0
	5th Decile	120			214,178	Pass	120	0
	6th Decile	117			240,083	Pass	117	0
	7th Decile	113			270,606	Pass	113	0
	8th Decile	113			306,508	Pass	113	0
	9th Decile	113			358,150	Pass	113	0
	10th Decile	113			597,337	Pass	113	0
	Total	1174	-	-	-	-	1,059	115
2031	1st Decile	117	132,000	118,800	110,063	Fail	0	117
	2nd Decile	126			148,719	Pass	126	0
	3rd Decile	125			172,551	Pass	125	0
	4th Decile	125			196,520	Pass	125	0
	5th Decile	122			219,319	Pass	122	0
	6th Decile	119			245,845	Pass	119	0
	7th Decile	115			277,100	Pass	115	0
	8th Decile	115			313,864	Pass	115	0
	9th Decile	115			366,746	Pass	115	0
	10th Decile	115			611,673	Pass	115	0
	Total	1193	-	-	-	-	1076	117
2032	1st Decile	119	135,692	122,122	112,705	Fail	0	119
	2nd Decile	128			152,288	Pass	128	0
	3rd Decile	127			176,692	Pass	127	0
	4th Decile	126			201,237	Pass	126	0
	5th Decile	124			224,582	Pass	124	0
	6th Decile	120			251,745	Pass	120	0
	7th Decile	116			283,751	Pass	116	0
	8th Decile	117			321,397	Pass	117	0
	9th Decile	116			375,548	Pass	116	0

	10th Decile	116			626,354	Pass	116	0
	Total	1210	-	-	-	-	1091	119
2033	1st Decile	121	138,962	125,066	115,410	Fail	0	121
	2nd Decile	130			155,943	Pass	130	0
	3rd Decile	129			180,933	Pass	129	0
	4th Decile	129			206,066	Pass	129	0
	5th Decile	126			229,972	Pass	126	0
	6th Decile	122			257,787	Pass	122	0
	7th Decile	118			290,561	Pass	118	0
	8th Decile	119			329,110	Pass	119	0
	9th Decile	118			384,561	Pass	118	0
	10th Decile	118			641,386	Pass	118	0
	Total	1231	-	-	-	-	1,110	121
2034	1st Decile	123	141,801	127,621	118,179	Fail	0	123
	2nd Decile	132			159,686	Pass	132	0
	3rd Decile	131			185,275	Pass	131	0
	4th Decile	130			211,012	Pass	130	0
	5th Decile	128			235,492	Pass	128	0
	6th Decile	124			263,974	Pass	124	0
	7th Decile	120			297,534	Pass	120	0
	8th Decile	120			337,009	Pass	120	0
	9th Decile	120			393,791	Pass	120	0
	10th Decile	120			656,779	Pass	120	0
	Total	1248	-	-	-	-	1,125	123

5.9 Calculation of Projected Needs for Ownership

The following section provides a calculation of the approximate affordable house price for each of the ten income deciles per year over the plan period based on the application of the annuity formula which is adjusted for the inflation during 2024-2034. Following this, the calculation of the households' surplus and/or deficit per price band has been undertaken with respect to the number of households that can qualify for a mortgage.

In estimation of affordable house prices in the County and over the Plan period, the maximum affordable house price for each of the income deciles is based on a number of evidence-based variables that have been established through analysis of historic mortgage lending data from the Central Bank. The key variables that have been used in the annuity formula for the purpose of this assessment are as follows:

- Maximum affordability threshold of 35 per cent;
- LTV ratio of 0.90;
- Annual interest rate (APR) of 4.02%; and
- Loan term of 29 years.

It is suggested that the real income levels, which account for inflation, offer a more precise estimate of mortgage capacities. Consequently, inflation rates for 2024-2034 have been

incorporated into the projected housing prices, affordability thresholds across the income deciles, and the latest available mortgage interest rate to align these metrics with real income levels and provide for a more accurate estimation of affordability across the County.

The results are illustrated in the Table below. It is noted that whilst some of the lower deciles have a maximum affordable house price that is higher than the lowest price band for that year, as outlined in the preceding step, these households would not qualify for a mortgage due to the current Central Bank rules.

Table 53. An Indication of Affordable House Prices (€) in County Galway per Decile

Decile	2025	2026	2027	2028	2029
1 st Decile	90,496	97,448	100,260	102,504	104,964
2 nd Decile	127,344	131,673	135,472	138,505	141,829
3 rd Decile	147,750	152,774	157,182	160,700	164,557
4 th Decile	168,275	173,996	179,016	183,024	187,416
5 th Decile	187,796	194,182	199,784	204,256	209,159
6 th Decile	210,510	217,667	223,947	228,961	234,456
7 th Decile	237,273	245,340	252,419	258,070	264,263
8 th Decile	268,753	277,891	285,908	292,309	299,324
9 th Decile	314,034	324,711	334,080	341,559	349,756
10 th Decile	523,759	541,567	557,191	569,665	583,337

Decile	2030	2031	2032	2033	2034
1 st Decile	107,484	110,063	112,705	115,410	118,179
2 nd Decile	145,233	148,719	152,288	155,943	159,686
3 rd Decile	168,507	172,551	176,692	180,933	185,275
4 th Decile	191,914	196,520	201,237	206,066	211,012
5 th Decile	214,178	219,319	224,582	229,972	235,492
6 th Decile	240,083	245,845	251,745	257,787	263,974
7 th Decile	270,606	277,100	283,751	290,561	297,534
8 th Decile	306,508	313,864	321,397	329,110	337,009
9 th Decile	358,150	366,746	375,548	384,561	393,791
10 th Decile	597,337	611,673	626,354	641,386	656,779

As the next step, the housing surplus and deficit per price band has been determined. This is supported by the determination of additional households required (see Table 44 and Table 48), the projected house price bands (see Table 50), the determination of households that can qualify for a mortgage (see Table 52) and the calculation of housing affordability (see Table 53).

Accordingly, a surplus in a given price band would be where the number of anticipated housing units is greater than the number of households that qualify for a mortgage and have the ability to purchase a home at the upper value of that house price band. On the other hand, a deficit within a price band would be where there is a fewer household anticipated compared to the number of households that qualify for a mortgage and have the ability to purchase a home at the upper value of that house price band. The results are summarised in the following Table.

Table 54. Housing Shortfall Determination based on Additional Households Qualified for a Mortgage and able to Buy at the Upper Value of House Price Bands

Year	Decile	No. of Households Required	Running Total	Affordability Threshold	Household Band Position	Upper Value of House Prices	Households Required in Each Band	% of Housing Units Anticipated per Price Band	No. of Anticipated Housing Units	Housing Shortall	Housing Shortfall as % of Total Required Households
2025	1st Decile	107	107	90,496	1st & 2nd Band	157,000	273	6.30	55	218	24.8%
	2nd Decile	115	222	127,344	3rd & 4th Band	261,666	321	4.99	44	277	31.5%
	3rd Decile	114	336	147,750	5th & 6th Band	314,000	244	8.79	77	166	18.9%
	4th Decile	113	449	168,275	7th Band	366,333	255	12.22	107	148	16.8%
	5th Decile	111	560	187,796	8th Band	-	-	67.69	595	-	-
	6th Decile	108	669	210,510							
	7th Decile	105	773	237,273							
	8th Decile	105	878	268,753							
	9th Decile	104	982	314,034							
	10th Decile	105	1087	523,759							
	Total	1087	-	-	-	-	-	100.00	879	284	0.2%
2026	1st Decile	108	108	97,448	1st & 2nd Band	164,110	281	4.90	43	238	27.0%
	2nd Decile	117	225	131,673	3rd & 4th Band	273,517	329	3.95	35	295	33.5%
	3rd Decile	116	341	152,774	5th & 6th Band	328,221	250	7.41	65	185	21.0%
	4th Decile	115	456	173,996	7th Band	382,925	262	10.91	96	166	18.9%
	5th Decile	113	569	194,182	8th Band	-	-	72.82	640	-	-
	6th Decile	110	679	217,667							
	7th Decile	106	785	245,340							

	8th Decile	107	892	277,891							
	9th Decile	106	998	324,711							
	10th Decile	106	1104	541,567							
	Total	1104	-	-							
2027	1st Decile	110	110	100,260	1st & 2nd Band	171,243	289	3.73	33	256	29.2%
	2nd Decile	119	229	135,472	3rd & 4th Band	285,405	339	3.05	27	312	35.5%
	3rd Decile	117	346	157,182	5th & 6th Band	342,487	258	6.12	54	204	23.2%
	4th Decile	117	463	179,016	7th Band	399,568	270	9.52	84	186	21.2%
	5th Decile	115	578	199,784	8th Band	-	-	77.58	682	-	-
	6th Decile	111	689	223,947							
	7th Decile	108	797	252,419							
	8th Decile	108	905	285,908							
	9th Decile	108	1013	334,080							
	10th Decile	108	1121	557,191							
	Total	1121	-	-	-	-	-	100.00	879	959	27.3%
2028	1st Decile	112	112	102,504	1st & 2nd Band	178,363	299	2.78	24	275	31.3%
	2nd Decile	120	232	138,505	3rd & 4th Band	297,272	351	2.31	20	331	37.6%
	3rd Decile	119	352	160,700	5th & 6th Band	356,728	267	4.94	43	223	25.4%
	4th Decile	119	470	183,024	7th Band	416,182	280	8.14	72	208	23.7%
	5th Decile	117	587	204,256	8th Band	-	-	81.84	719	-	-
	6th Decile	113	700	228,961							
	7th Decile	110	810	258,070							
	8th Decile	110	920	292,309							
	9th Decile	109	1029	341,559							
	10th Decile	110	1139	569,665							
	Total	1139	-	-	-	-	-	100.00	879	1037	29.5%
2029	1st Decile	114	114	104,964	1st & 2nd Band	185,297	308	2.03	18	290	33.0%
	2nd Decile	122	236	141,829	3rd & 4th Band	308,828	362	1.72	15	347	39.4%
	3rd Decile	121	357	164,557	5th & 6th Band	370,594	275	3.91	34	240	27.3%
	4th Decile	121	478	187,416	7th Band	432,360	288	6.82	60	228	25.9%
	5th Decile	118	596	209,159	8th Band	-	-	85.52	752	-	-
	6th Decile	115	711	234,456							

	7th Decile	111	822	264,263							
	8th Decile	112	934	299,324							
	9th Decile	111	1045	349,756							
	10th Decile	111	1156	583,337							
	Total	1156	-	-	-	-	-	100.00	879	1105	31.4%
2030	1st Decile	115	115	107,484	1st & 2nd Band	191,887	316	1.46	13	304	34.5%
	2nd Decile	124	239	145,233	3rd & 4th Band	319,811	371	1.25	11	360	41.0%
	3rd Decile	123	362	168,507	5th & 6th Band	383,775	282	3.05	27	255	29.0%
	4th Decile	123	485	191,914	7th Band	447,737	296	5.62	49	246	28.0%
	5th Decile	120	605	214,178	8th Band	-	-	88.61	779	-	-
	6th Decile	117	722	240,083							
	7th Decile	113	835	270,606							
	8th Decile	113	948	306,508							
	9th Decile	113	1061	358,150							
	10th Decile	113	1174	597,337							
	Total	1174	-	-	-	-	-	100.00	879	1165	33.1%
2031	1st Decile	117	117	110,063	1st & 2nd Band	198,000	324	1.03	9	315	35.8%
	2nd Decile	126	243	148,719	3rd & 4th Band	330,000	380	0.90	8	372	42.4%
	3rd Decile	125	368	172,551	5th & 6th Band	396,002	289	2.34	21	268	30.5%
	4th Decile	125	493	196,520	7th Band	462,002	303	4.57	40	262	29.9%
	5th Decile	122	615	219,319	8th Band	-	-	91.15	801	-	-
	6th Decile	119	734	245,845							
	7th Decile	115	848	277,100							
	8th Decile	115	964	313,864							
	9th Decile	115	1078	366,746							
	10th Decile	115	1193	611,673							
	Total	1193	-	-	-	-	-	100.00	879	1218	34.6%
2032	1st Decile	119	119	112,705	1st & 2nd Band	203,537	330	0.72	6	324	36.8%
	2nd Decile	128	247	152,288	3rd & 4th Band	339,229	387	0.64	6	382	43.4%
	3rd Decile	127	373	176,692	5th & 6th Band	407,076	294	1.78	16	278	31.7%
	4th Decile	126	500	201,237	7th Band	474,922	308	3.67	32	276	31.4%
	5th Decile	124	624	224,582	8th Band	-	-	93.19	819	-	-

	6th Decile	120	744	251,745							
	7th Decile	116	861	283,751							
	8th Decile	117	977	321,397							
	9th Decile	116	1094	375,548							
	10th Decile	116	1210	626,354							
	Total	1210	-	-	-	-	100.00	879	1259	35.8%	
2033	1st Decile	121	121	115,410	1st & 2nd Band	202,905	327	0.61	5	321	36.6%
	2nd Decile	130	251	155,943	3rd & 4th Band	347,405	403	0.55	5	398	45.3%
	3rd Decile	129	380	180,933	5th & 6th Band	416,887	299	1.62	14	285	32.4%
	4th Decile	129	508	206,066	7th Band	473,447	278	3.55	31	247	28.1%
	5th Decile	126	635	229,972	8th Band	-	-	115.14	1012	-	-
	6th Decile	122	757	257,787							
	7th Decile	118	876	290,561							
	8th Decile	119	994	329,110							
	9th Decile	118	1113	384,561							
	10th Decile	118	1231	641,386							
	Total	1231	-	-	-	-	-	121.46	879	1251	35.6%
2034	1st Decile	123	123	118,179	1st & 2nd Band	207,051	330	0.51	5	326	37.0%
	2nd Decile	132	255	159,686	3rd & 4th Band	354,502	407	0.47	4	403	45.8%
	3rd Decile	131	385	185,275	5th & 6th Band	425,404	302	1.48	13	289	32.9%
	4th Decile	130	516	211,012	7th Band	483,119	281	3.42	30	251	28.5%
	5th Decile	128	643	235,492	8th Band	-	-	142.82	1255	-	-
	6th Decile	124	768	263,974							
	7th Decile	120	888	297,534							
	8th Decile	120	1008	337,009							
	9th Decile	120	1128	393,791							
	10th Decile	120	1248	656,779							
	Total	1248	-	-	-	-	-	148.71	879	1268	36.1%

5.10 Calculation of Projected Needs for Private Rental

The following section is a calculation of the households not meeting the affordability criteria to privately rent a home with respect to the number of households that cannot qualify for a

mortgage. In this regard, an estimation of the rental prices by unit types is carried out based upon the rental price changes over a fourteen-year period up to 2024. To build up the historical trend of rental market in County Galway, the baseline data is captured from the Rental Tenancy Board on the CSO website and summarised in the Table below. As mentioned earlier, as of 20th June 2025, all areas across Ireland are now designated as Rent Pressure Zones (RPZs).

Table 55. Rental Price Changes by Unit Type (€) in County Galway over 2010-2024

	One bed	Two bed	Three bed	Four-plus bed	All bedrooms	y-o-y Change
2024	1,037.18	1,400.42	1,510.68	1,903.71	1,525.35	
2023	936.72	1260.26	1,367.28	1,706.38	1,372.20	11.16%
2022	869.9	1160.04	1,273.96	1,591.55	1277.87	7.38%
2021	832.91	1110.68	1188.13	1,431.47	910.64	40.33%
2020	793.89	1057.73	1133.73	1,337.62	1128.98	-19.34%
2019	768.12	1015.71	1084.43	1272.47	1082.41	4.30%
2018	716.79	967.5	1017.12	1173.02	1014.98	6.64%
2017	673.86	895.02	961.15	1080.51	944.3	7.48%
2016	620.58	837.2	887.27	1006.03	878.21	7.53%
2015	594.21	770.22	808.86	936	812.51	8.09%
2014	566.81	714.41	744.78	872.6	756.14	7.45%
2013	540.23	691.86	723.95	837.09	729.37	3.67%
2012	535.76	691.05	725.87	824.42	727.58	0.25%
2011	546.68	690.41	719.37	818.49	724.54	0.42%
2010	549.16	696.1	739.35	829.04	736.19	-1.58%
Average	705.52	930.57	992.40	1174.69	974.75	
Annual Change Rate	3.1%	3.4%	3.5%	4.1%	3.8%	

Establishing a demand price per unit type database, then the annual growth rate for each type of unit was calculated, which then was applied to estimate the rent prices in County Galway up to 2034. The results are summarised in the Table below.

Table 56. Estimated Rental Prices by Unit Type (€) throughout the Plan Period in County Galway

	One bed	Two bed	Three bed	Four-plus bed
2025	1,103.02	1,501.63	1,623.25	2,079.98
2026	1,173.03	1,610.16	1,744.21	2,272.57
2027	1,247.49	1,726.53	1,874.19	2,482.99
2028	1,326.68	1,851.31	2,013.85	2,712.89
2029	1410.89	1,985.10	2,163.85	2,964.08
2030	1500.45	2,128.57	2,325.17	3,538.53
2031	1595.69	2,282.41	2,498.44	3,583.39
2032	1696.98	2,447.36	2,684.62	3,866.02
2033	1,804.70	2,624.24	2,884.67	24,223.98
2034	1,919.25	2,813.90	3,099.63	4,615.08

5.11 Summary of Projected Social Housing Needs

The following section provides an overview of the anticipated social housing needs for Galway County Council as set out in the preceding steps and reflects assessments for mortgage qualification and the affordability for ownership and private rental. As outlined in Table 57, it is expected that an average of 13.7% of the overall household over the Plan period does not qualify

for a mortgage. A further investigation of these households with respect to the rental market indicates that this group cannot afford private rental either.

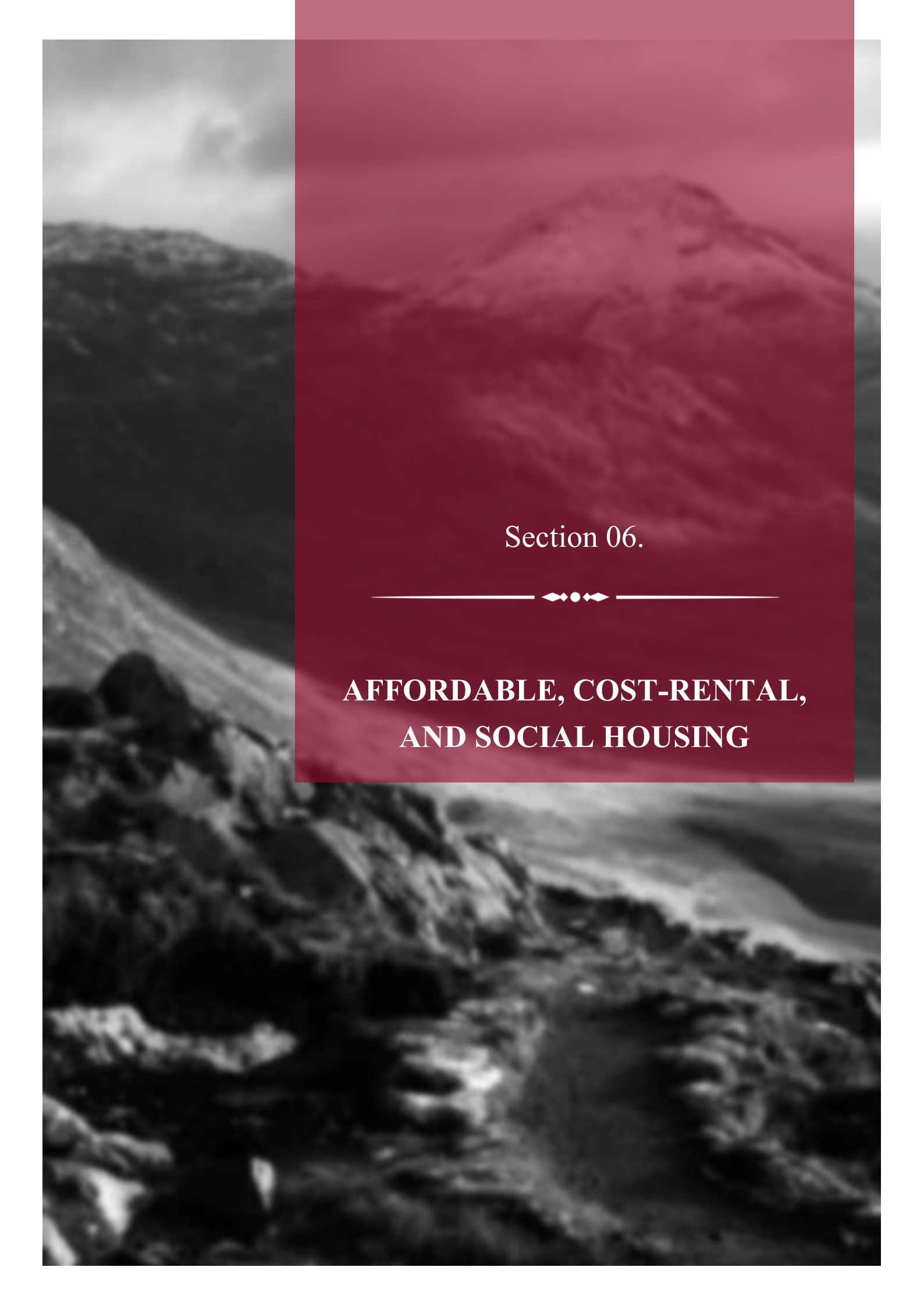
Table 57. Housing shortfall throughout the plan period in County Galway

	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
Number of Additional Anticipated Households	1,087	1,104	1,121	1,138	1,156	1,174	1,192	1,210	1,229	1,248
Number of Additional Households not Qualified for a Mortgage	107	108	110	112	114	115	117	119	121	123
Number of Additional Households not Qualified for a Mortgage and cannot Afford Private Rental	107	108	110	112	114	115	117	119	121	123
Housing Shortfall (%)	9.8	9.8	9.8	9.8	9.9	9.8	9.8	9.8	9.8	9.9



Figure 9. An Overview of Housing Requirements over the Plan Period

With an overall housing demand of 11,659 houses for County Galway up to 2034, it is expected a total of 1,146 no. households would not qualify for a mortgage and cannot afford private rental either. As such, in order to cater for those who do not qualify for a mortgage, and cannot afford private rental, supplementary housing provisions should be provided, in the form of social housing, cost rental, affordable purchase, or other similar schemes. As calculated above, to meet this shortfall in County Galway, an average of 115 no. social housing per annum over the Plan period is required.



Section 06.

**AFFORDABLE, COST-RENTAL,
AND SOCIAL HOUSING**

6.0 AFFORDABLE, COST-RENTAL, AND SOCIAL HOUSING

Housing for All, the plan launched by the Government on 2nd September 2021, promises 54,000 affordable homes by 2030 – 36,000 for purchase and 18,000 cost-rental units. To support affordable purchase, two schemes have been introduced within the Plan:

- (1) The shared-equity First Home scheme, and
- (2) The Local Authority-led Affordable Purchase Scheme.

To provide for the first scheme, the State and banks will jointly support first-time buyers on moderate incomes to buy a new home on the private market. Up to 20 per cent equity support will be available to purchase these homes, or a maximum of 30 per cent if the Help to Buy is not utilised. There will be caps based on the value of properties that participants in the scheme can buy.

These ceilings will be based on open market prices, and this is defined at €350,000 for County Galway. When comparing this ceiling cap with the transactions in County Galway over 2022-2024 (Table 41), it is apparent that most transactions were in the €400,000+ price band as well as the €300,000 - €350,000 and €200,000-€250,000 price bands.

It is noted that The Help to Buy incentive helps first-time buyers buy a newly built house or apartment, which also applies to once-off self-build homes. It only applies to properties that cost €500,000 or less. The Help to Buy incentive scheme gives a refund of income tax and Deposit Interest Retention Tax (DIRT) paid in Ireland over the previous 4 tax years. The relief available to first time-buyers was increased in July 2020, and this increase has been extended in subsequent budgets. This increase which is known as the Enhanced Help to Buy Scheme was extended until 31 December 2022 in Budget 2022.

Outlined in Section 5, the detailed assessment of income profile, housing prices (purchase and rental), and the affordability criteria determined the future housing requirements in County Galway over the plan period 2022-2028. This would assist to establish long-term strategic view of housing need across all tenures in the County and identify the proportion of social and affordable housing over the Plan period.

With an overall housing demand of 11,659 houses for County Galway up to 2034, it is expected a total of 1,146 no. households to not qualify for a mortgage and cannot afford private rental either. Given the estimates of the rental market prices in the County, as summarised in Section 5 (Table 56), it is expected that the same rate not to be able to afford private rental either.

To better demonstrate that, the following Table provides estimated prices of housing rent in the County over the Plan period redeemed by the 25% rate. This is with respect to the definition of cost rental, being at least 25% below the open market rents.

Table 58. Cost-Rental Prices 25% below the Estimated Open Market Prices by Unit Type (€) up to 2034

	One bed	Two bed	Three bed	Four-plus bed
2025	827.26	1126.22	1217.44	1559.98
2026	879.77	1207.62	1308.16	1704.42
2027	935.62	1294.89	1405.64	1862.24
2028	995.01	1388.48	1510.39	2034.67
2029	1058.17	1488.83	1622.94	2223.06
2030	1125.34	1596.43	1743.88	2428.90
2031	1196.77	1711.81	1873.83	2653.79
2032	1272.73	1835.52	2013.46	2899.51
2033	1353.52	1968.18	2163.50	3167.98
2034	1439.44	2110.42	2324.72	3461.31

Comparing this with the projected level of incomes within the deciles not qualifying for a mortgage demonstrates that applying a rate of 25% to the estimated rental prices in the County provides a level of prices which is still notably greater than 35% of the incomes for the first three deciles.

Table 59. Projected Average Monthly Income per Decile for those not Capable of Affording a Mortgage with the 35% of their Monthly Incomes defined as the Affordability Threshold of Rental Market

	2025	2026	2027	2028	2029
1st decile	920.24	951.53	974.37	997.75	1021.70
2nd decile	1,243.44	1,285.72	1,316.58	1,348.18	1380.53
3rd decile	1,442.70	1,491.76	1,527.56	1,564.22	1601.76
35% 1st d	322.09	333.04	341.03	349.21	357.59
35% 2nd d	435.21	450.00	460.80	471.86	483.19
35% 3rd d	504.95	522.11	534.65	547.48	560.62

	2030	2031	2032	2033	2034
1st decile	1046.22	1071.33	1097.04	1123.37	1150.33
2nd decile	1413.67	1447.59	1482.34	1517.91	1554.34
3rd decile	1640.20	1679.57	1719.88	1761.16	1803.42
35% 1st d	366.18	374.97	383.96	393.18	402.62
35% 2nd d	494.78	506.66	518.82	531.27	544.02
35% 3rd d	574.07	587.85	601.96	616.40	631.20

Considering that the most recent available data on households' budget dates back to 2015-16, there is a degree of uncertainty for these estimates, in particular, regarding the impact of COVID-19 on the income levels and housing prices. Moreover, the aforementioned method to investigate the cost-rental demand in the County needs to be updated upon guidance of the Department of Housing, Local Government and Heritage, as the method utilised is an experiment to explore incorporation of cost-rental within the HNDA model.

Notwithstanding the above some locations may, upon further analysis, and over the period of the plan, have an affordability constraint in excess of 5% and therefore may be suitable for the provision of affordable housing. County Galway is identified to have an affordability constraint of 7.78%. The Council will further explore this affordability constraint over the Plan period to ensure the delivery of affordable housing as per the population.

In addition, the Department of Housing, Local Government and Heritage provided social housing targets for County Galway over the 5-year period of 2022-2026. These targets are provided in the Table below.

Table 60. The Social Housing Targets for Galway County Council over 2022-2026

Year	2022	2023	2024	2025	2026	Total
Build	230	351	358	385	393	1,717
Long-term Leasing	10	-	-	-	-	10
Total	240	351	358	385	393	1,727

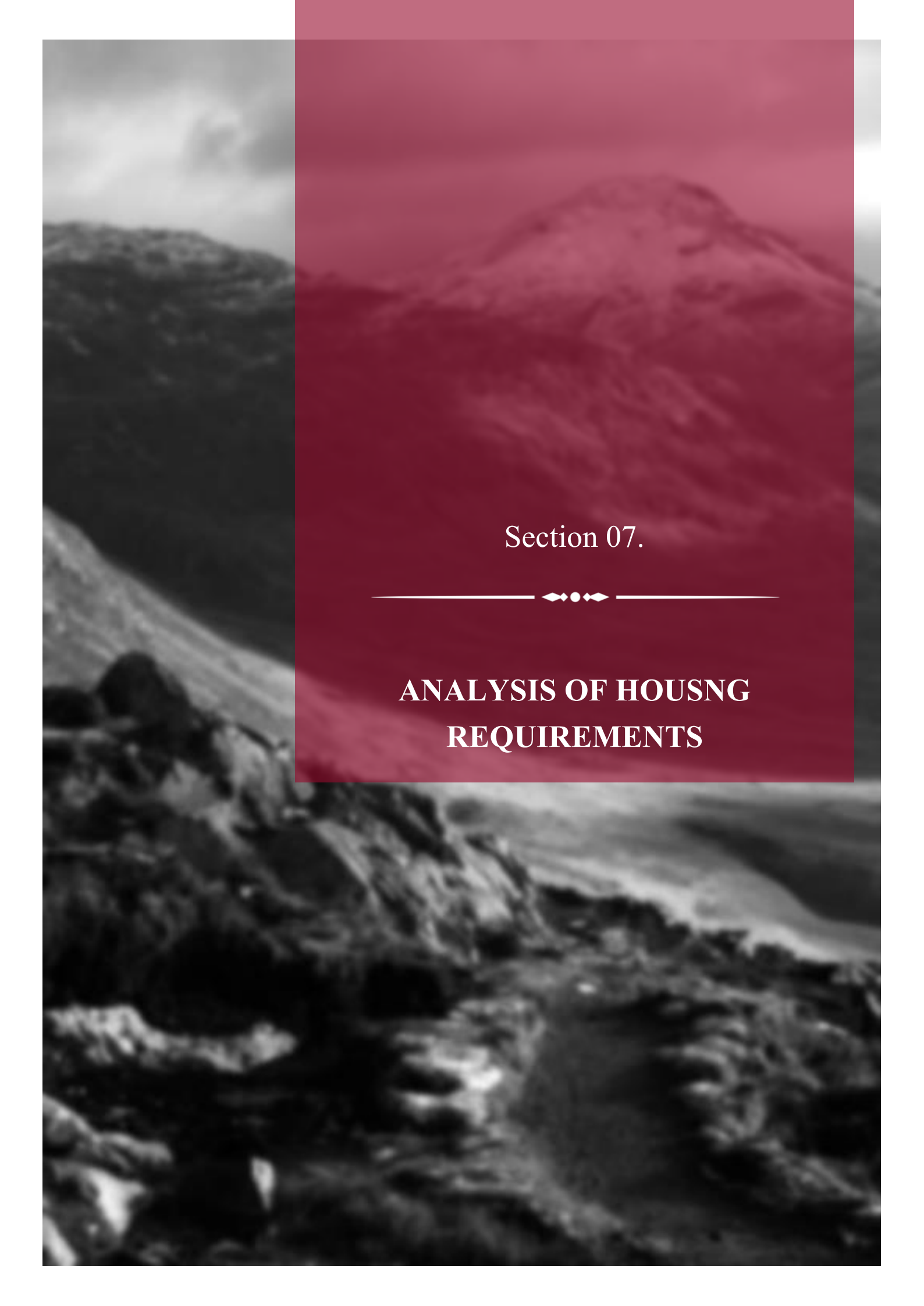
Source: Housing for All - a New Housing Plan for Ireland; Social Housing Delivery Targets, issued on 20 September 2021

It is noted that there is a difference in the Table above with Table 57, which is summarising the housing shortfall in the County, however, this can be justified by referring to the Circular 32/2021, pg. 4 stating "Local authorities in carrying out their assessment may consider that the HNDA with default inputs produces a result that is not appropriate because of some factor that arises in their area. In such cases, the relevant default value may be amended and a different result may emerge. Within a HNDA, all deviations from defaults must be documented and justified."

As per the DoHLGH letter on Social Housing Delivery Targets, the social housing delivery in the County is to be guided by the targets set out above, indicating the potential for affordable supply or mixed tenure supply, while precise delivery of affordable units is being worked through.

In this regard, although the analysis of current available statistics of income levels and housing prices in the County suggests an emergence of social housing demand rather than affordable housing demand over the Plan period, some locations may have an affordability constraint in excess of 5% and indeed this may change further over time, and as such, this section of the

HNDA will require further analysis upon receipt of Census results, further guidance from the DoHLGH, and further analysis of individual locations.



Section 07.

**ANALYSIS OF HOUSNG
REQUIREMENTS**

7.0 ANALYSIS OF HOUSING REQUIREMENTS

7.1 Overview

The following section provides an overview of the overall housing requirements for County Galway having regard to the supply and demand analysis outputs which has been determined in the previous sections over the Plan period of 2022-2028.

As set out in Section 3, the indication of population projection based on a policy-intervention scenario shows that the population of County Galway is expected to increase to 206,819 by 2028 and 218,213 by 2034. With respect to the ESRI research work, and the Section 28 Ministerial Guidelines advising this method as the most up to date approach towards demand projection, the housing demand projection has been revised, and the ESRI demand projection spreadsheet is utilised within the HNDA rather than population projection. Accordingly, the overall housing demand up to 2034 is expected to be 15,409 units, which equates to 1,712 housing units per annum. Studying the income profile of the county and calculating the mortgage capacity of the households in County Galway as outlined in Sections 5.2 to 5.8 with regard to projection of affordable housing thresholds in the County determines that an average of 26.5 percent of the additional anticipated households will not qualify for a mortgage during the Plan period.

As asserted in Section 93 of the Planning and Development Act 2000 (as amended), an “eligible person” for “affordable housing” is defined as ‘a person who is in need of accommodation and whose income would not be adequate to meet the payments on a mortgage for the purchase of a house to meet his or her accommodation needs because the payments calculated over the course of a year would exceed 35 per cent of that person's annual income net of income tax and pay related social insurance.’ This has been applied within this analysis and informs the determination of the social requirement for the Plan period. It should be noted that while some of these households could afford to sustainably repay a loan of a certain size, their inability to qualify for a mortgage precludes them and effectively results in them being considered as having either a social or affordable need.

Applying the above affordability criteria to the anticipated households, it is expected a total of 875 no. households to not qualify for a mortgage and cannot afford private rental either. To meet this shortfall in County Galway, an average of 605 no. social housing per annum over the Plan period is required.

The following provides an analysis of housing requirements in the County, including the estimation of single one-off dwellings, household size cohorts, and household tenure. Moreover, it provides an overview of the specific housing needs in the County that covers the statistics on homeless, travellers’ accommodation, disability, and housing for older people.

7.2 Single One-off Dwellings

As set out by the NPF, Development Plans are required to project the demand for single one-off dwellings throughout the Plan period. According to National Policy Objective 29:

‘Project the need for single housing in the countryside through the Local Authority’s overall Housing Need Demand Assessment (HNDA) tool and county development plan core strategy processes.’

Considering the challenges faced by rural communities, ranging from urban generated pressures in some locations to a declining and ageing population, and to the structure of the economy and lack of access to quality infrastructure and new technologies, there is a necessity for policy intervention which has been quoted as “Cluster Planning” within the NPF and RSES. Cluster Planning aims to encourage more focused settlements throughout the country, where “Cluster Living” around towns and villages will emerge. Therefore, the estimation and delivery of single one-off dwellings over the Plan period is based on an intervention-policy approach, which has been addressed within the Core Strategy of the Development Plan. All single one-off dwelling application will be assessed on their own merits and in the context of the county’s rural housing policy.

7.3 Household Size Cohort

Set out within Section 6.6 of the NPF, household composition and projections are informative evidence input which can assist with building up a better understanding of the future demand market of the County. In this regard, an analysis of the historical trending of the households with a concentration on the household size cohort per household would help identify the patterns of change and apply that to the projected households to estimate how the composition of households may change during the Plan period.

In this regard, a database of the household size cohorts over 2006-2022 was established. By utilising the annualised growth rate over the mentioned period to 2023-2028, a projection of the average household size was calculated to be 2.71 in 2028 and 3.61 by 2034, as illustrated in Figure 10 below.

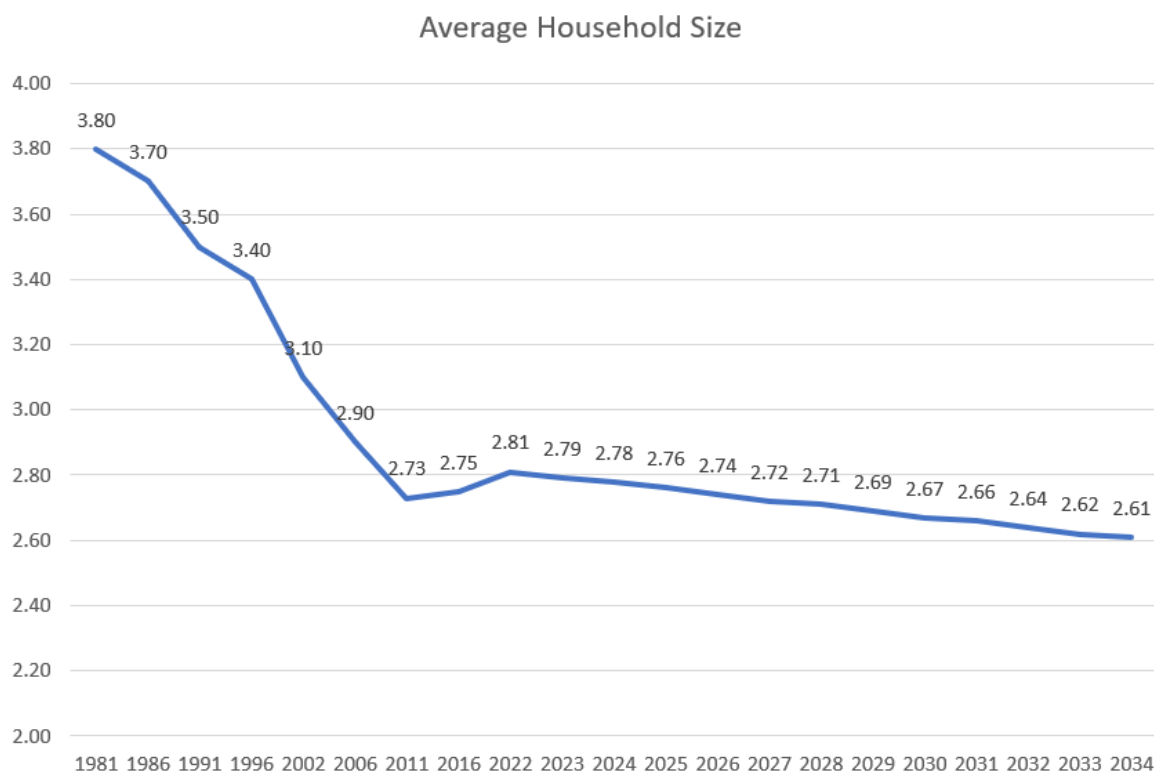


Figure 10. Projection of Household Size Cohorts Trending up to 2034

7.4 Specific Housing Needs

7.4.1 Homeless

As per the latest data available from Galway County Council, there are 182 households registered as homeless applicants on the housing waiting list. Of these persons, a total of 57 no. people are residing in emergency accommodation.

7.4.2 Traveller Accommodation Programme 2025-2029

According to the Galway County Council Traveller Accommodation Programme 2025-2029, the Projected Need of 50 no. households, with a total estimated need of 310 no. homes (when allocating the existing need) from 2025 through 2029.

A breakdown of the housing provision for Travellers in Galway is provided in the Table below.

Table 61. Projected Traveller Accommodation Provision in County Galway

Accommodation Type	2025	2026	2027	2028	2029	Total
Group Housing - Scheme Existing	1	1	1	1	1	5
New Group Housing	0	0	10	0	0	10
Permanent Halting Site Service Block - Existing	1	1	3	1	1	7
Local Authority Standard Housing	22	22	22	22	23	111
Rental Accommodation Scheme/Long term Leasing	0	1	1	0	1	3
Single Rural - Traveller Specific Housing	0	0	0	1	1	2
Voluntary Housing	16	16	16	16	16	80
Purchase by Travellers	0	0	0	1	1	2
Housing Assistance Payment/Private Rented Accommodation with/out Rent Supplement	18	18	18	18	18	90
Total	58	59	71	60	62	310

Source: Galway County Council Traveller Accommodation Programme, 2019-2024, pg. 28

7.4.3 People with Disabilities

Provided by the Housing Agency in the 'Summary of Social Housing Assessments - 2024', the latest figures on people with disabilities and in need of specific housing and accommodation requirements within the County Galway is summarised in the Table 62 below.

Table 62. Breakdown of People with Disabilities in County Galway - 2024

Disability - Physical	Disability - Sensory	Disability - Mental Health	Disability - Other	Disability - Intellectual	Exceptional Needs or Compassionate Grounds
34	33	151	0	105	11

Source: Summary of Social Housing Assessments, 2024, pg. 47

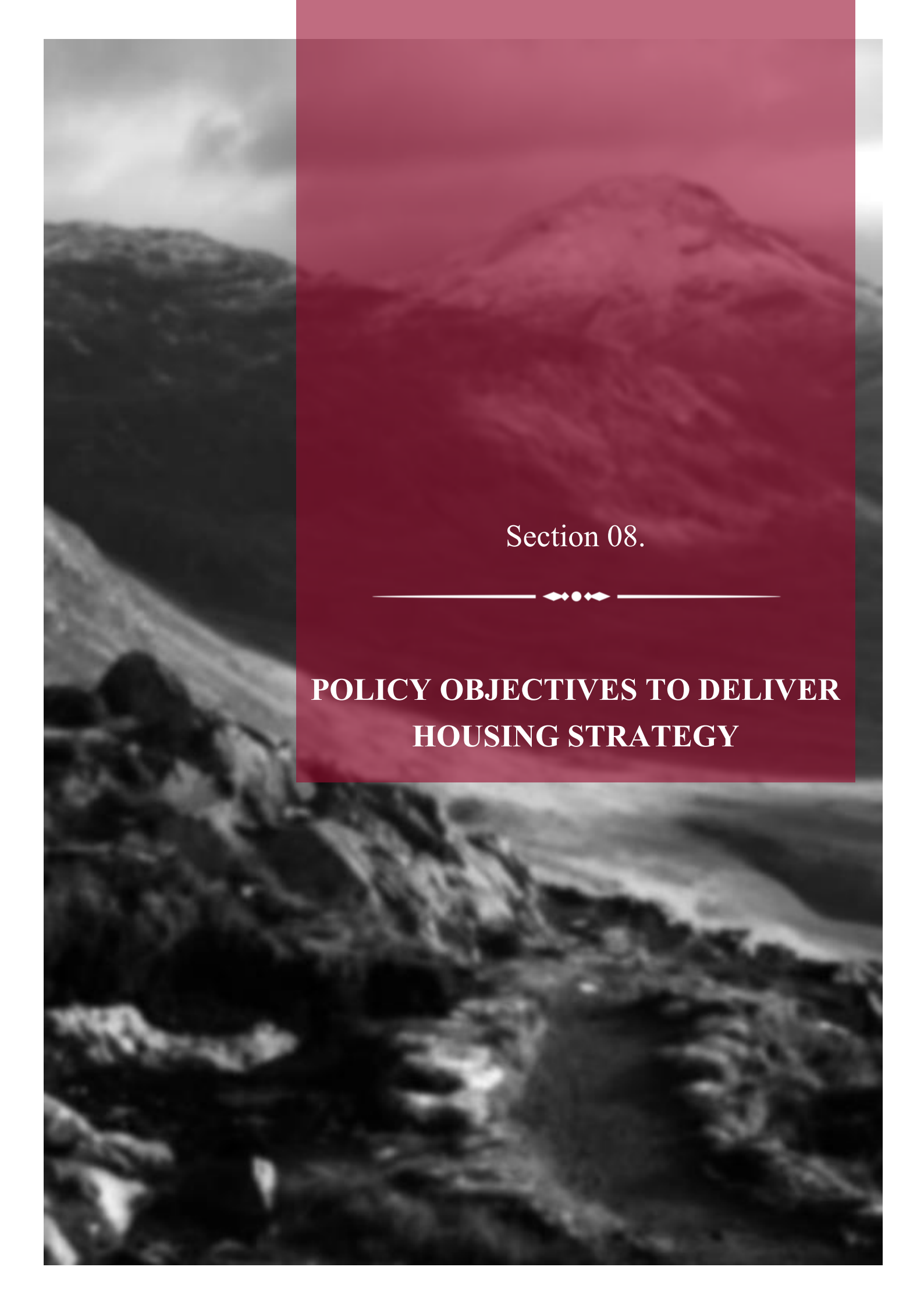
It is worth noting that the above figures are the Local Authority data on the composition of specific housing needs in the County, however, this is also relevant for those in the private housing sector.

7.4.4 Housing for Older People

As cited by 'Summary of Social Housing Assessments - 2024, currently there are 556 households aged over 50 years old and in need of specific housing and accommodation requirements within the County.

It is worth noting that the above figures are the Local Authority data on the composition of specific housing needs in the County, however, this is also relevant for those in the private housing sector.

As set out within Section 3 of this reports, County Galway has an ageing population, as per Census 2022 results. As such, not only should additional housing units be provided, purpose-built units should also be prioritised, including but not limited to elderly living scheme.



Section 08.

**POLICY OBJECTIVES TO DELIVER
HOUSING STRATEGY**

8.0 POLICY OBJECTIVES TO DELIVER HOUSING STRATEGY

As stated throughout this document, HNDAs are designed to give broad, long-run estimates of what future housing need might be, rather than precision estimates. They provide an evidence base to inform housing policy decisions in a Local Housing Strategy and land allocation decision in Development Plans.

A HNDA is just the first step in the housing planning process and HNDA housing estimates derived get refined in the Housing Supply Targets for the pertaining Housing Strategy. Factors such as housing policies, available finance and capacity of the construction sector are used to translate the HNDA estimates into the Housing Supply Targets. Each step of this housing planning process informs the next step. In this regard, a detailed timeline should be put in place jointly by housing and planning officials to ensure that each step takes place at the right time.

Based upon the comprehensive analysis of the existing housing market in County Galway, and the projection and/or estimation of the housing requirements over the Plan period, the following section provides the housing objectives that inform the overall approach to the housing strategy within the County. These objectives are comprising the general housing objectives and the housing objectives relating to social housing and provision of specific housing needs.

8.1 Key Principles of the Housing Strategy

The overarching purpose of a housing strategy is to ensure that the proper planning and sustainable development of the area of the development plan provides for the housing of the existing and future population of the county in an appropriate manner. The housing strategy will then help to inform the Development Plan in relation to the scale of house building and the quantum of land required to deliver this.

As such, the key principles of the housing strategy contemplate the following:

- To work to deliver the estimated population targets as set out in the NPF and RSES, having regard to the settlement hierarchy for County Galway as set out in the Galway County Development Plan.
- To ensure an adequate provision of house types, mix and sizes is available for people with varying levels of income, including provision of social rental housing for households unable to afford housing from their own resources and specific housing requirements.
- To reduce vacancy through a range of measures including re-use of existing buildings, infill development schemes, and area- or site-based regeneration, particularly in opportunity sites.

- To prioritise residential development of undeveloped residentially zoned lands located within and adjacent to established residential areas within towns/villages in order to consolidate the built-up area of the towns/villages.
- To promote inclusivity between people of different social backgrounds in order to create socially balanced and sustainable communities within all housing areas across County Galway.
- To monitor and undertake an interim review of the housing strategy in a timely manner, allowing for a successful implementation of the policies set out in the strategy.

8.2 Development Plan Housing Objectives

The Planning and Development Act 2000 (as amended) sets out clear requirements for the monitoring and review of Local Authority housing strategies. Section 95 subsection (1)(b) requires that a Planning Authority 's development plan shall include objectives in order to secure the implementation of the housing strategy. These objectives should relate to:

- The existing and likely future need for social housing;
- The need to ensure the availability of housing for persons who have different levels of income;
- The need to provide different types and sizes of housing, to match, in so far as possible, the different types of households to be provided for;
- The special needs of the elderly and those with disabilities must be provided for;
- The need to counteract social segregation in the provision of housing;
- The reduction of vacancy in order to consolidate the established residential areas and to address a rising demand in housing provision; and,
- The regeneration of derelict/underutilised/vacant sites in line with a Public Realm Strategy that encourages the creation of vibrant towns and villages for people to live and work in.

This Housing Strategy sets out the objectives, which are to be incorporated into the respective plans of the Galway Local Authorities, in the following subsections for a) General Housing, and b) Social, Affordable, and Specific Housing.

8.2.1 General Housing Objectives

It is the policy of the Council:

- To secure the implementation of the Galway County Housing Strategy in accordance with the provision of national legislation and relevant policies and standards.

- To support the regional Settlement Strategy, taking into consideration the estimated population growth set out within the NPF and RSES, and make provision for the scale of population growth and housing allocations.
- To ensure that sufficient zoned land is available at appropriate locations to cater for the envisioned population growth within the County and to satisfy residential development needs within the County in compliance with the Core Strategy and Settlement Strategy of the Development Plan.
- To engage in active land management and site activation measures, and address dereliction and vacancy to ensure the viability of towns and village centres.
- To plan for future housing needs and housing allocation within the County in accordance with the estimated population targets and the Settlement Strategy, in order to facilitate the expansion of existing settlements in a planned, sequential and coordinated manner, which ensures development is built alongside the necessary infrastructure including works with Irish Water, and to consolidate the built-up area within the existing settlements. This ensures the creation of sustainable communities in line with national policy.
- To encourage the redevelopment of existing brownfield sites within established villages in the Gaeltacht area for potential residential developments in order to maximise the sustainable regeneration of underutilised/vacant lands and/or buildings in accordance with the pertaining zoning designation.
- In relation to rural housing, it shall be provided where it promotes the economic role of these areas, negates isolation, and promotes social inclusion and compact growth. Development will be subject to infrastructure being delivered in rural areas or working with Irish Water to develop same.
- To ensure that an appropriate mix of housing types and sizes is provided in each residential development and within communities in keeping with Development Plan standards. All new housing development is expected to be of a high-quality design in compliance with the relevant standards.
- To seek the creation of well-planned communities, where travel distances to education, work and services are reduced, walking and cycling are chosen for more commutes, and local renewable and low-carbon energy sources are integrated into infrastructure.
- To promote residential densities appropriate to the development's location and surrounding context, having due regard to Government policy relating to sustainable development, which aims to reduce the demand for travel within existing settlements, and the need to respect and reflect the established character of rural areas particularly in the Gaeltacht areas.
- To promote best practice and innovative solutions in relation to the ongoing management and maintenance of all housing stock and associated public realm.

- To ensure that investment in infrastructure is distributed in a balanced manner around the County, with priority given to designated growth towns in line with the Settlement Strategy and in accordance with the sequential approach for developments. This includes working with Irish Water to ensure infrastructure is being delivered in rural areas.
- To support the development of serviced sites to address the issue of single one-off dwellings.
- To promote residential development addressing any shortfall in housing provision through active land management and a coordinated planned approach to developing appropriately zoned lands at key locations including regeneration areas, vacant sites, and underutilised sites. This includes backland development, thus promoting a more efficient use of zoned land.
- To encourage and ensure high standards of energy efficiency in existing and new residential developments in line with good architectural conservation practice and promote energy efficiency and conservation in the design and development of new residential units, encouraging improved environmental performance of building stock. Improving environmental performance may include measures to reduce carbon emissions, improve resource use efficiency and minimise pollution and waste.
- In order to address public safety and environmental improvement within Unfinished Housing Estates, the Local Authority should continue to work with developers and residents of private residential developments, where possible.

8.2.2 Social and Specific Housing Objectives

In relation to provision for social and affordable housing, as well as specific housing, including Traveller accommodation, people with disabilities and housing for older people, it is the policy of the Council:

- To ensure that all new housing contemplates the principles of adaptability and flexibility, and addresses the changing needs of the homeowner, to facilitate a lifelong home for people and independent living in relation to housing for older people.
- In this regard, to support the concept of independent living and assisted living for older people, as well as the provision for specific purpose-built accommodation.
- To facilitate and ensure the provision of social housing and affordable housing throughout the County to sufficiently cater for social, affordable, and specific housing needs and relevant requirements over the Development Plan period.
- To progress the provision of social, affordable, and specific housing through partnership with approved housing bodies, voluntary and co-operative organisations, the Health Service Executive, and through agreements with private developers.

- To promote social integration and facilitate a diverse range of dwelling tenures within housing developments, including social housing within the County.
- To build and support the delivery of new housing appropriate to the needs of the county in terms of the demand for social and affordable housing, the needs of people with disabilities, homeless people, older people, and the Traveller community.
- To meet the County's housing need for social and affordable housing provision through a range of mechanism, including Part V of the Planning and Development Act 2000 (as amended), a social housing building programme, acquisition, leasing, the Housing Assistance Payment (HAP) scheme, the Rental Accommodation Scheme (RAS) and the utilisation of existing housing stock, i.e. vacant and underutilised sites.
- To ensure the provision of housing for people with varying levels of income taking into consideration the housing support system and the planning system which will ensure that an appropriate mix of units is provided in appropriate locations. All new social and/or affordable housing should be of the highest standard of design and in accordance with the development standards set out in the County Development Plan and the DoHLGH social housing guidelines.
- In accordance with the provision of national legislation, 20% of all lands zoned for residential uses, or for a mixture of residential and other uses, shall be reserved for the provision of social and/or affordable housing in order to address the requirement for social and affordable housing under Part V, thus promoting tenure diversity and socially inclusive communities within the County. Outlined in the Housing Circular 28/2021, the Part V contribution applicable to a grant of planning permission remains at 10% (to be applied to social housing only) until 31 July 2026 for all land purchased in the period between 1 September 2015 and 31 July 2021. Where the planning permission is granted after 1 August 2026, the applicable percentage will be 20% in all cases.
- In this regard, the percentage reservation for Part V shall be decided on a case-by-case basis of individual site assessment. Criteria to be taken into account will include the type and location of the housing units required by the Planning Authority at a given time, as defined by the priority housing list by the Housing Section and the existing mix of housing classes in the area. The location, house size and house design requirements for permissions that will include social housing shall be discussed at pre-planning meetings between the applicant and the Local Authority.
- To implement the Galway County Council Traveller Accommodation Programme 2025-2029 (and any superseding programmes agreed by the Council) in accordance with the principles of proper planning and sustainable development.

8.3 Monitoring & Implementation

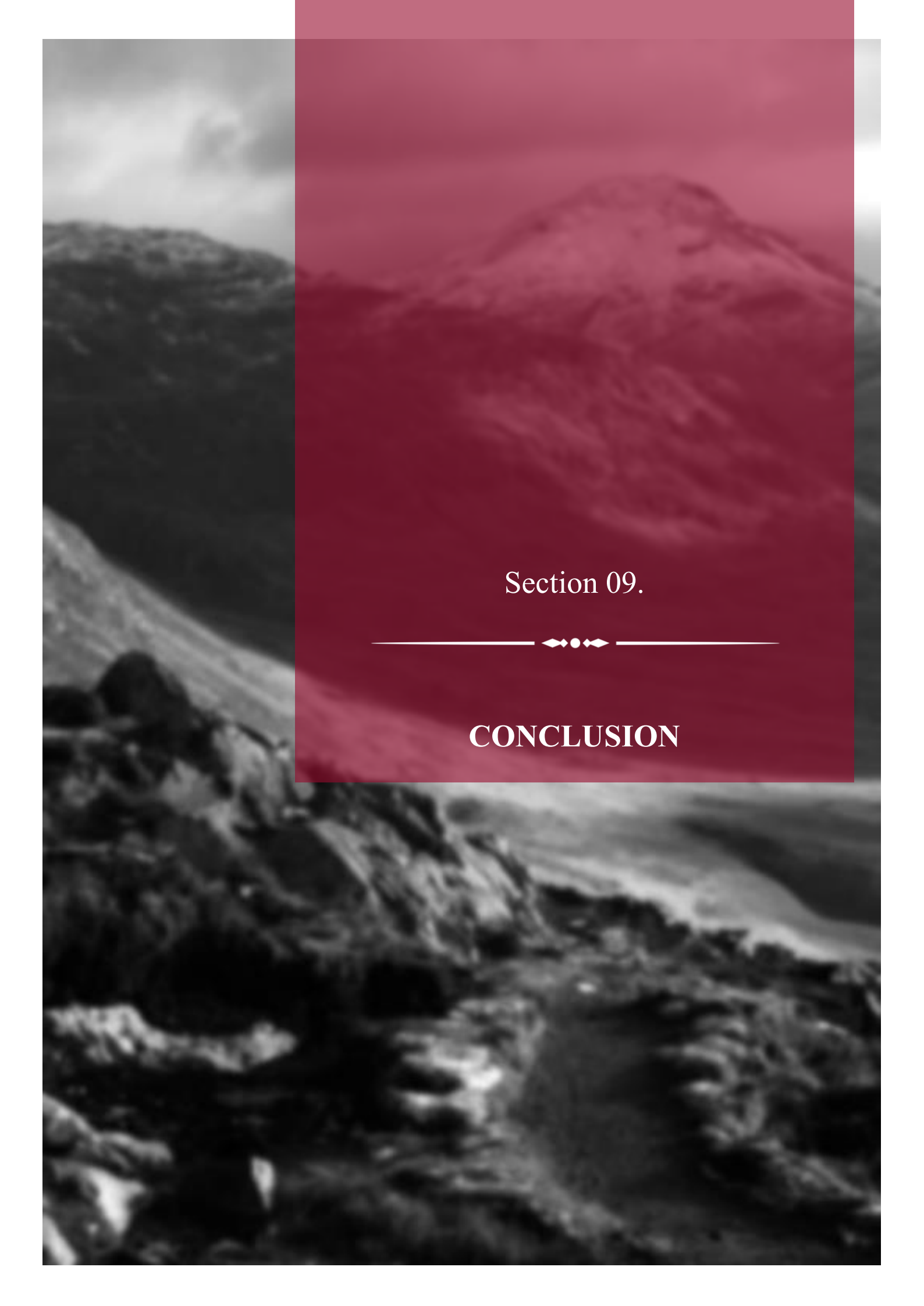
This report acts as a revision to the initial Housing Strategy taking into account updated figures made available, including but not limited to the Census 2022 results. This document shall be considered a 'live document' which can be updated as and when any revised data is published, which would likely alter the conclusions of this report. The Housing Strategy may be amended, and the Development Plan varied accordingly if the report prepared by the Chief Executive identifies new or revised housing needs within the functional area of the Local Authority.

In addition to the statutory requirement to prepare a two-year progress report on securing the objectives of the Housing Strategy and Development Plan, a progress report on the performance indicators, which will measure performance and progress and will include accurate measurements of energy efficient improvements, delivery of renewable energy and the overall carbon emissions reductions in the County, shall be presented to the Council on a biennial basis. This approach will assist in the transparency and objective evaluation of the two-year review process.

Active land management including the implementation of the RZLT are key means to implement the Housing Strategy.

As far as practicable, the Council will implement a monitoring programme, including regular review of targets and analysis of latest CSO data, managing, and updating of waiting lists, stakeholder engagement. This aspect of monitoring will ensure compliance with the Housing Strategy objectives as set out in the Development Plan.

In terms of an overall approach, the Council will seek to promote the implementation of the Housing Strategy in a rational and sequential manner. As well as ensuring that essential facilities, such as roads infrastructure, water, sewerage, are secured and provided in conjunction with proposed developments and in line with the pertaining legislation and best practice.



Section 09.

CONCLUSION

9.0 CONCLUSION

DOWNEY have prepared this Housing Strategy and HNDA on behalf of Galway County Council in accordance with the requirements of Part V of the Planning and Development Act 2000 (as amended). This document addresses the following key points:

- Identification of housing need within County Galway;
- Identification of social and specific housing needs within County Galway;
- Identification and estimation of supply requirements to satisfy identified future needs within County Galway;
- Analysis of key findings within each section of the Housing Strategy and HNDA; and,
- Consideration of specific policy response to the above.

For the preparation of this strategy, DOWNEY have undertaken an assessment of 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. This Housing Strategy and 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 Galway.

As set out within this report, this revised Housing Strategy now takes into account various updated available data and statistics, including Census 2022. As detailed within the various sections of this report, previous estimates of population, housing units, and average household size projected within the initial adopted Housing Strategy were based on the statistics available at the time but since the publication of Census 2022 results, a more detailed and up to date estimate can be made to calculate the projected need of new housing within County Galway.

Taking the above into account, it has been estimated that there is an average requirement of 1,713 additional units per annum, to be delivered up to 2034. While this differs from the previous publication, it also varies from the projected figures set out within the Section 28 Ministerial Guidelines, published in July 2025, which requires an annual housing delivery of 2,008 units in County Galway. Thus, while it has been concluded that the projected needs set out in this report do vary from the projections of the Section 28 Ministerial Guidelines, Galway County Council duly reflects the revised figures of the Section 28 Ministerial Guidelines and the associated ESRI modelling within the Proposed Variation to the County Development Plan.

DCWNEY

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Cover photo: Conamara, Galway, Ireland