



Monaghan County Council

Housing Need and Demand Assessment for Monaghan July 2023

KPMG-FA

July 2023

This report contains 76 pages

Housing Need and Demand Assessment for County Monaghan

Executive Summary

The following analysis has been prepared by KPMG Future Analytics (KPMG-FA) on behalf of Monaghan County Council to provide an overview of the operation of the Housing Need and Demand Assessment (HNDA) for Co. Monaghan.

The National Planning Framework requires all local authorities to carry out a HNDA for their area in order to “*correlate and accurately align future housing requirements*”.¹ The HNDA is intended 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*”.

The HNDA is informed by key evidence inputs, most notably modelled estimates of future housing need and demand, i.e. how many new households in the county will be able to purchase their own home, how many can afford to rent, how many will require social housing, and how many will require affordable housing. These are required to be calculated using the Housing Need and Demand Toolkit (HNDA Toolkit), developed by the Department of Housing, Local Government and Heritage and published in 2021. The toolkit’s outputs for Co. Monaghan are provided in this executive summary.

In addition, the HNDA requires contextual information on demographic and wider economic trends in the county, affordability trends and issues relating to the local housing market, pressures on local housing stock and supply, and issues relating to specialist provision of housing. These are explored in the assessment and summarised in concise key issue tables at the beginning of each subsequent section.

HNDA Toolkit

KPMG-FA prepared a breakdown of housing need by tenure type using the HNDA Toolkit.

This toolkit includes pre-defined projections of households expected to arise in each county, ultimately derived from population projections prepared for the National Planning Framework. Based on these projections, 2,754 new households requiring housing are anticipated to arise in Co. Monaghan between 2023 and 2031. Accounting for existing need (overcrowding and homelessness) adds a further 39 households, leading to a total of **2,789 new households in Co. Monaghan between 2023 and 2031**.

The HNDA Toolkit allocates new households to one of four exclusive categories based on projected incomes and projected prices for house purchases and rents. The four categories are

- **buyers**, or those who can afford to purchase a home

¹ NPF National Policy Objective 39: <https://www.npf.ie/wp-content/uploads/2017/10/Ireland-2040-Our-Plan-Draft-NPF.pdf>, p89

- **private rental sector (PRS)**, or those who cannot afford to purchase a home but can afford market rents
- **social housing**, or those who are eligible to access social housing provision
- **affordability constraint**, or those who fall outside the social housing income thresholds but cannot afford market rents, and are in need of affordable housing solutions

The numbers of new households that fall into each of these categories form the tenure cohorts for each year.

Scenarios

By default, the HNDA Toolkit assumes certain values for future change in incomes, average purchase prices and rental prices. As part of this assessment, a 'core tool default' scenario was run but a sharp difference was noted between these default values and historic trends in Co. Monaghan.

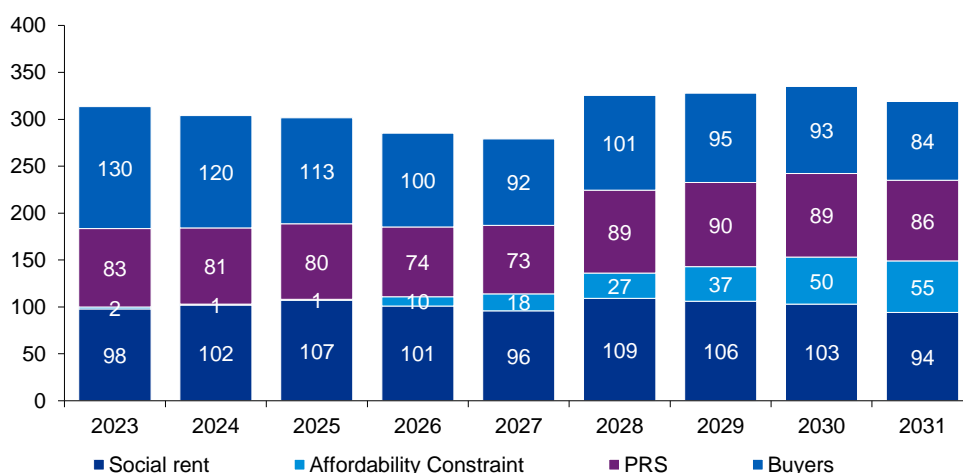
As such, **a bespoke 'Co. Monaghan scenario' was developed to better account for local conditions, market histories and growth expectation.** For this scenario, it was assumed that:

- incomes would grow by c. 2% per annum, in line with forecasts by the Central Bank of Ireland (though higher and lower growth scenarios were also prepared)
- house purchase prices would grow by 8.9% between 2022-2023, reflecting the six-year average of historic sales price change in the county; with this rate of growth gradually tapering down over time.
- rental prices would grow by 6.5% between 2022-2023, reflecting the six-year average of historic rental price change in the county; with this rate of growth gradually tapering down over time.

In this 'Co. Monaghan scenario', tenure forecasts for the assessment period of 2023-2031 were prepared as follows:

- **928** newly arising households (c.**33%** of the 2023-2031 total) are projected to be buyers
- **745** newly arising households (c.**27%** of the 2023-2031 total) are projected to be unable to purchase a home but able to rent in the private rental sector
- **916** newly arising households (c.**33%** of the 2023-2031 total) are projected to require social housing
- **201** households newly arising household (c.**7%** of the 2023-2031 total) are projected to form an affordability constraint cohort, being unable to afford market rents while simultaneously being unable to access social housing. As such, this cohort is anticipated to require affordable housing solutions.

Housing need expressed in number of new households in each tenure cohort per year (2023-2031, DHLGH HNDA Toolkit) – preferred scenario²



Housing need expressed in number of new households in each tenure cohort per year (2023-2031, DHLGH HNDA Toolkit) – preferred scenario

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031	Total
Social rent	98	102	107	101	96	109	106	103	94	916
Affordability Constraint	2	1	1	10	18	27	37	50	55	201
PRS	83	81	80	74	73	89	90	89	86	745
Buyers	130	120	113	100	92	101	95	93	84	928
Total	313	304	301	285	279	326	328	335	319	2,790 ³

With house prices projected to rise at a higher rate than incomes, we can observe a shrinking cohort of buyers over the assessment period. Though rental prices are also projected to increase at a higher rate than incomes, leading to some households being unable to access the private rental sector, the increasing number of households who cannot afford to purchase are shunted into the 'upper end' of the private rental sector, leading to a growing cohort of renters in Co. Monaghan.

A consistent cohort of households requiring social housing is projected to arise each year. An affordability constraint cohort (i.e., of households unable to afford rent but outside social housing thresholds) is projected to arise in 2023 and grow sharply. It will exceed 5% of all annual newly formed households in 2027 (at 6.5%), and ultimately constitute 201 households over the assessment period. These households will require affordable housing solutions.

² 'Co. Monaghan scenario'. Other scenarios, including the Core Tool default scenario, are detailed in Section 4.

³ Due to how the HNDA Toolkit handles rounding, there is a slight variation in total figures.



Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

Glossary

[AHB] Approved Housing Body	[PPR] Property Price Register
[BER] Building Energy Rating	[PPSN] Personal Public Services Number
[CBI] Central Bank of Ireland	[PRS] Private Rental Sector
[CCMA] County and City Management Association	[RAS] Rental Accommodation Scheme
[CSO] Central Statistics Office	[RTB] Residential Tenancies Board
[DHLGH] Department of Housing, Local Government and Heritage	[SA] Small Area
[DSP] Department of Social Protection	[SEAI] Sustainable Energy Authority of Ireland
[ED] Electoral Division	[SSHA] Summary of Social Housing Assessments
[HA] Housing Association	[RAS] Rental Accommodation Scheme
[HAP] Housing Assistance Payment	
[HNDA] Housing Need and Demand Assessment	
[LA] Local Authority	
[LEA] Local Electoral Area	
[MCC] Monaghan County Council	
[MD] Municipal District	

Contents

1	Introduction	7
1.1	Overview	7
1.2	Housing Need Demand Assessment (HNDA)	7
1.2.1	HNDA Guidance and Toolkit, April 2021	8
1.3	Report structure	8
2	Housing market drivers in County Monaghan	9
2.1	Key issues	9
2.2	Existing population and socio-economic profile	10
2.2.1	Population overview	10
2.2.2	Household size	14
2.2.3	Granular Analysis by Age and Tenure - 2016	14
2.2.4	Deprivation	15
2.2.5	Employment	16
2.2.6	Income	18
2.3	Housing market overview	19
2.3.1	Property sales market	19
2.3.2	Residential rental market	25
3	Existing Housing Stock and Supply	31
3.1	Key issues	31
3.2	Housing stock and composition	32
3.3	Housing tenure and type	32
3.3.1	Single rural housing	33
3.4	Issues	34
3.4.1	Housing vacancy	34
3.4.2	Housing condition	37
3.4.3	Overcrowding	38
3.5	Housing Supply	39
3.5.1	Completions and Commencements	39
3.5.2	Unfinished Housing Estates	41
3.6	Social Housing Stock	42
3.6.1	Social housing vacancy and condition	44
3.6.2	Approved Housing Bodies (AHBs)	44
4	Housing Need and Demand Assessment	46
4.1	Key issues	46
4.2	Variables	48
4.2.1	Housing supply targets	48
4.2.2	Household income projection	50
4.2.3	House price forecast	52
4.2.4	Rent price forecast	53

Monaghan County Council

Housing Need and Demand Assessment for Monaghan

July 2023

4.2.5	Social housing	54
4.3	Total Forecast Housing Need	55
4.4	Assessed Scenarios	56
4.5	Housing need estimate	57
4.5.1	Scenario 1: Core tool default	58
4.5.2	Scenario 2: Monaghan	60
4.5.3	Scenario 3: Monaghan (modest real income growth)	62
4.5.4	Scenario 4: Monaghan (below real income growth)	64
5	Demand for Specialist Provision of Housing	66
5.1	Key issues	66
5.2	Older People	67
5.3	People with a Disability	67
5.3.1	<i>Housing Transfer Lists</i>	70
5.3.2	Homeless Persons	71
5.3.3	Emerging Disability Need	71
5.3.4	Owner Occupied Stock	71
5.4	Traveller Accommodation	72
5.5	Accommodating Homeless Persons	72
5.6	Refugees, Asylum Seekers, and Migrants	73
5.7	Students	74

1 Introduction

1.1 Overview

This report summarises the Housing Need and Demand Assessment (HNDA) that has been prepared by KPMG Future Analytics as part of Monaghan County Council's review of the Monaghan County Development Plan 2019-2025.

As part of National Policy Objective 39⁴, the National Planning Framework requires each local authority to develop a Housing Need Demand Assessment (HNDA) which must underpin and support the preparation of housing strategies and housing policy. KPMG Future Analytics have applied a robust methodology to inform decision-making around the current and future housing supply and investment in housing related infrastructure and services in Co. Monaghan in accordance with the NPF and all other relevant statutory requirements.

1.2 Housing Need Demand Assessment (HNDA)

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

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

The HNDA incorporates socio-economic and demographic data in relation to current demand and supply in Co. Monaghan and projects future need over the next ten years. The analysis examines population growth, housing supply targets, incomes, mortgage capacity and rental affordability, social housing and housing needs as well as tenure, type, and dwelling size using evidence-based assumptions relating to employment growth, income levels and affordability in the housing market.⁵

⁴ NPF National Policy Objective 39: <https://www.npf.ie/wp-content/uploads/2017/10/Ireland-2040-Our-Plan-Draft-NPF.pdf>, p89

⁵ While data used inevitably reflects a snapshot in time, best-practice statistical analysis and reasonable assumptions are applied and stated clearly throughout the strategy.

The NPF states that HNDAs are designed to give broad, long run estimates of potential future housing need, rather than precision estimates. The HNDA also fulfils a critical statutory requirement for Monaghan County Council (MCC) through assessing need for social and affordable housing in accordance with Part V of the Planning and Development Act 2000 (as amended).

1.2.1 HNDA Guidance and Toolkit, April 2021

The Department of Housing, Local Government and Heritage (DHLGH) published 'Guidance on the Preparation of a Housing Need and Demand Assessment' and a HNDA Tool in April 2021. This is intended to be the first iteration of the DHLGH's HNDA Tool for use by local authorities in the preparation of housing strategies and development plans. The HNDA Toolkit produces an estimate of total future housing need in a local authority over the period 2020-2040 and an estimate of this need broken down into four tenure types:

- **Owner-occupation**
- **Private rented**
- **Social rented**
- **Affordability constraint** (i.e. households that are above the eligibility threshold for social housing but cannot afford to buy or rent privately and may require a form of affordable housing such as affordable purchase or cost rental).

The HNDA Toolkit may be amended in several ways to reflect custom scenarios and updated assumptions. Several custom variations have been agreed and applied by KPMG Future Analytics and Monaghan County Council to account for up-to-date research on the Co. Monaghan housing market, as set out in Section 4.

1.3 Report structure

This report draws together a broad range of information on the current and forecast housing market and housing needs in Co. Monaghan. Section 2 provides an overview of the demographic and economic drivers behind housing in Co. Monaghan. Section 3 provides an overview of the housing stock and tenure in the county, as well as presenting data on housing condition and vacancy.

Section 4 sets out the assessment of forecast housing need over the plan period through the application of the HNDA Toolkit, including an outline of the Toolkit methodology and outputs. Additional analysis has also been undertaken to assess specific requirements and elements of future housing need set out in the NPF including household composition, dwelling type, single rural dwellings, and specialist provision. Section 5 provides an overview of specialist provision in Co. Monaghan, with reference to older people, people with a disability, travellers, homeless persons, as well as refugees, asylum seekers and migrants.

2 Housing market drivers in County Monaghan

2.1 Key issues

Area of interest	Key issues identified
Demographic issues for the local housing market	<ul style="list-style-type: none"> Between 2016 and 2022, Co. Monaghan experienced a population growth of 6.4%, bringing the total population to 65,288 persons. By 2031 the population is expected to be between 69,000 and 71,000 persons. The age dependency rate in Co. Monaghan (37.9%) is slightly higher than that of the region or State, with locations such as Clones having a higher rate again. The average household size in the county in 2016 was 2.81 persons, a slight decrease on 2016. A little over half of households have only 1 or 2 persons. The two most prominent forms of tenure in Co. Monaghan are owner-occupation (73% of households) and renting (23%), with other tenure arrangements accounting for the remainder (4%). Renting is the prevailing tenure type of the under-35 age group and over-65s make up a significantly higher proportion of owner-occupiers than renters.
Affordability issues for the local housing market	<ul style="list-style-type: none"> The annual number of market residential transactions has almost tripled over the previous decade, growing from 128 in 2012 to 463 in 2022. The residential sales market is dominated by second-hand properties, which average 83.4% of all sales in the last decade. The number of new build units sold has varied significantly year by year. The largest single group of purchases has historically been former owner-occupiers (i.e. movers) but there has been a gradual increase in the volume of purchases by private companies, charities and state institutions. The number of joint and sole transactions in Co. Monaghan is roughly equal, with sole transactions having a lower median sale price and being conducted by slightly older buyers. The average purchase price for Co. Monaghan across all units has steadily increased since 2014, reaching €206,121 in 2022. Prices of new units were on average 23.8% higher between 2017 and 2022, though this varied considerably by year. The average standardised monthly rental price for Co. Monaghan increased by an average of 6.4% annually since 2018, reaching €764 in Q3.2022. Carrickmacross was the most expensive location to rent. Based on existing RTB tenancies, 2-bed and 3-bed units are in the highest demand in most of the county.

Area of interest	Key issues identified
Economic issues for the local housing market	<ul style="list-style-type: none"> Co. Monaghan is the 9th most deprived county on the Pobal HP index and in the mid-range for the Border region. Locally, areas identified as 'marginally below average' are largely clustered around the county's towns. Unemployment in Co. Monaghan has increased slightly since 2016 and is lower than the average for the Border region (8.2% vs 9.5%). Unemployment is lower in the north of the county and slightly higher in the west of the county and around the county's towns. The gross median household income at electoral division level in 2016 ranged between €18,780 and €52,796. Median incomes in the county's southeast are higher than the average.

2.2 Existing population and socio-economic profile

2.2.1 Population overview

The population of Co. Monaghan grew by 1.5% (903 people) between 2011 and 2016, bringing the county population to 61,386⁶. Most of this growth took place among older cohorts (60+) with a decline of 19.1% in those aged 20-29.

Co. Monaghan experienced a sharper increase in population between 2016 and 2022, growing by 6.4% (3,902 people), bringing the total population of the county to 65,288.⁷ 52.6% of this increase (2,055 people) was the result of natural increase, while 47.3% of (1,847 people) was the result of migration into the county. This constituted an annual rate of population increase of 10 people per 1,000, the sixth lowest in the State. This is a sharp increase compared to the annual rate between 2011 and 2016⁸ (-4 people per 1,000, the county experiencing a net migration of -1,231 people) and a smaller increase from the figure for the 2006-2011 census period (8.2 people per 1,000, with inward migration constituting 53.1% of net population growth).

In 2022, 748 people were recorded as relocating from Co. Monaghan to another county, making up 32.6% of people who moved from a location within Co. Monaghan. This represents the 8th lowest proportion in the State of movers leaving a county where they had been previously resident. The remaining movers, 1,550 people or 67.4% of the total, moved within Co. Monaghan.⁹

Based in preliminary figures on an Electoral Division (ED) scale¹⁰, population growth in this period varied across the county, with areas of relative growth south of Ballybay and

⁶ Census 2016, CSO

⁷ Census 2022 Summary Results: <https://data.cso.ie/table/FY003A>

⁸ CSO 2016: <https://data.cso.ie/table/E2007>

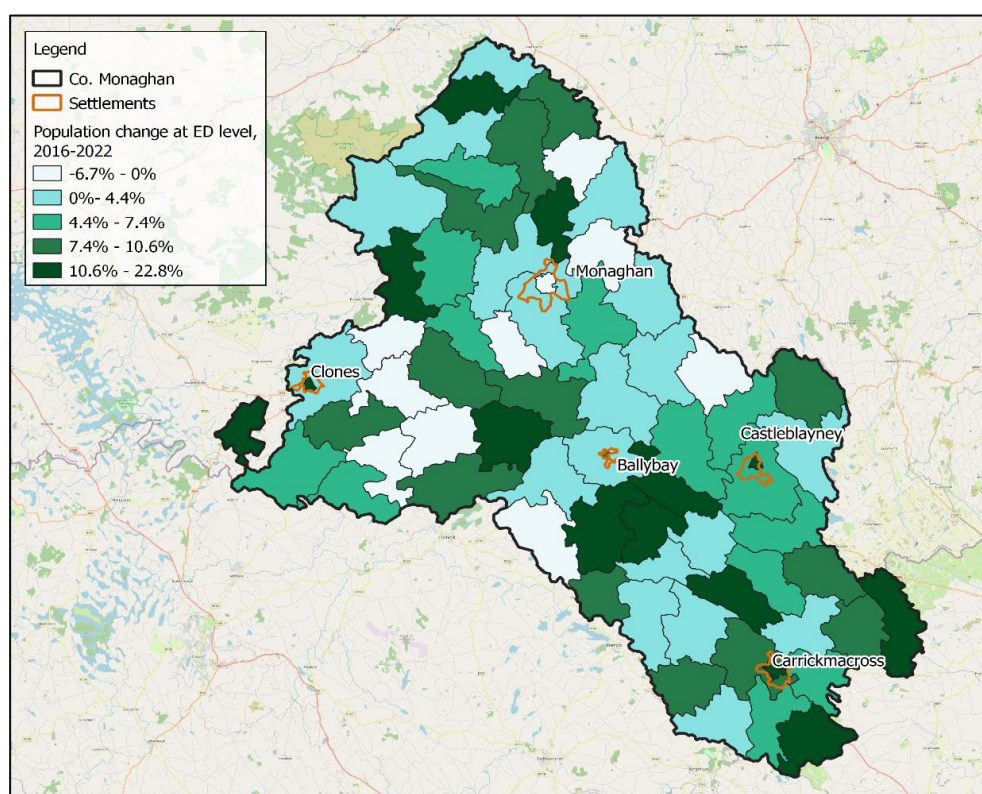
⁹ CSO 2022: <https://data.cso.ie/table/F1037>

¹⁰ Census 2022 Preliminary Results: <https://data.cso.ie/table/FP009>

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

more significant level of relative and absolute growth in the southeast of the county. However, many EDs in the county saw high relative declines between 2016 and 2022, including EDs in a north-south band between Clones and Monaghan Town. The population of Monaghan Urban ED itself decreased by 6.7%, or 162 persons.

Figure 2.1: Population Change 2016-2022 (Electoral Divisions, CSO prelim. Results)



Summary figures for towns from Census 2022 indicate the highest level of population growth in Carrickmacross (14.2%), with only Monaghan Town displaying a lower level of growth than the county (2.8%). When compared to the preliminary results and the decrease in Monaghan Urban ED, this suggests growth in the area around the town.

Table 2.1: Population change, 2016-2022, by town (CSO)¹¹

Settlement	2016 pop.	2022 pop.	Change	Change %
Co. Monaghan total	61,386	65,288	3,902	6.4%
Monaghan Town	7,678	7,894	216	2.8%
Carrickmacross	5,032	5,745	713	14.2%
Castleblayney	3,607	3,926	319	8.8%
Clones	1,680	1,885	205	12.2%
Ballybay	1,241	1,329	88	7.1%

¹¹ Census 2022 Summary Results: <https://data.cso.ie/table/F1015>

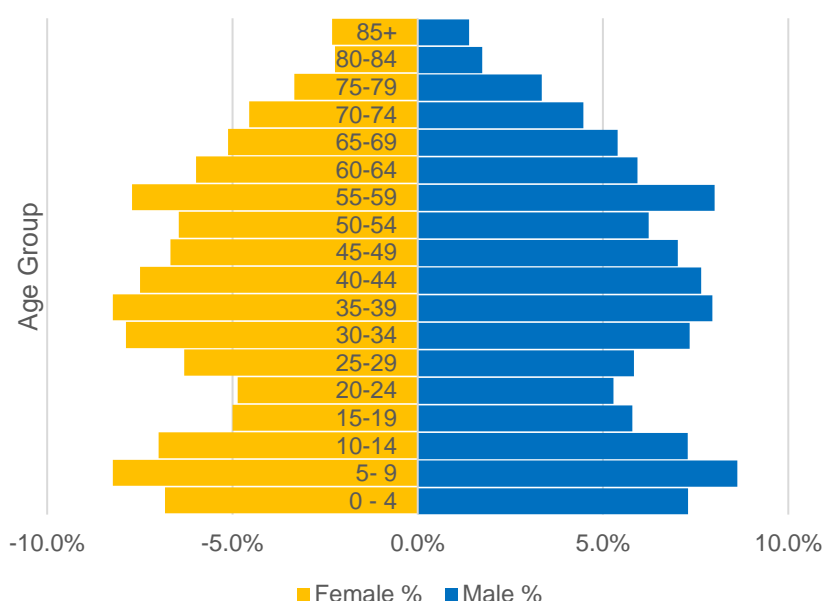
Monaghan County Council

Housing Need and Demand Assessment for Monaghan
July 2023

Growth on a county-scale has been forecasted as part of the National Planning Framework (NPF). NPF projections estimate that by 2031 the population of Co. Monaghan will be between 69,000 and 71,000 persons¹². A simple interpolation between 2016 figures and the 2026 NPF targets (assuming an equal proportion of population growth will be delivered in each year) projected that the county population in 2022 would be between 64,800 and 65,689 persons. With a 2022 population of 65,288 persons, this suggests that population growth in Co. Monaghan is roughly in line with progression towards the NPF targets, tending toward the lower end of the estimated range, though individual towns or subcounty areas may not exhibit this exact level of growth.

The working-age cohort comprises those aged 15-64. This measure of the working-age population is an important factor in determining age dependency, which is the population both young (0-14 years) and old (65 years and above) as a ratio of those of working age. This is a strong indicator of employment and economic activity, and has a strong relationship with household formation. The population structure in Co. Monaghan by age cohort and sex is indicated below.

Figure 2.2: Population by Age Cohort and Sex, Co. Monaghan 2022 (CSO)



The age dependency rate in Co. Monaghan in 2022 was 37.87%, slightly higher than the average for the Border region (37.83%) and higher than the State (34.7%).¹³ At a local level this varies slightly by settlement, with lower dependency rates in Monaghan Town (35.1%) compared to a higher rate in Clones (38.5%). The distribution of the working cohort is illustrated below.

¹² Implementation Roadmap for the National Planning Framework, p14, (source: <https://npl.ie/wp-content/uploads/NPF-Implementation-Roadmap.pdf>)

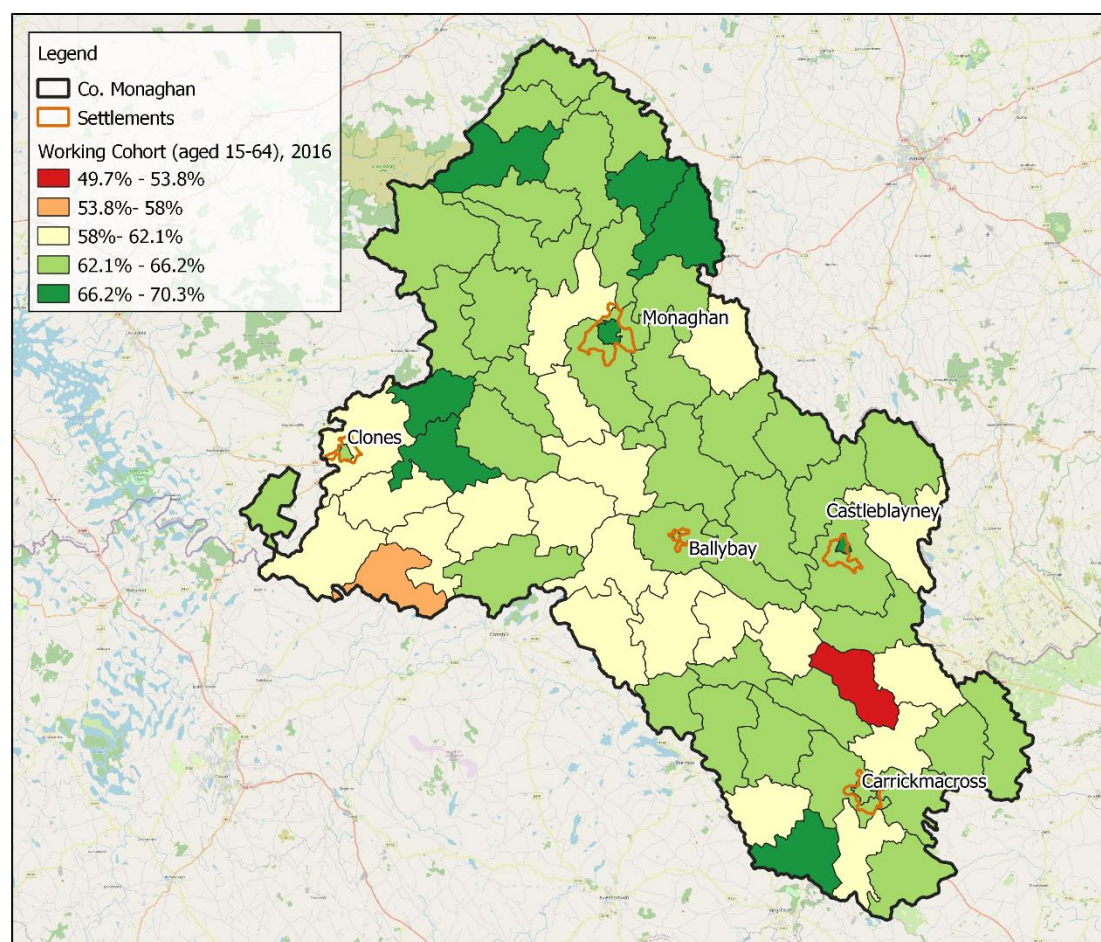
¹³ Census 2022: <https://data.cso.ie/table/F1020>

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

Table 2.2: Age Cohorts and Age Dependency Rate in Settlements, 2022 (CSO)¹⁴

Settlement	0-14 Cohort	15-64 Cohort	65+ Cohort	Dependency	Population
Co. Monaghan total	21.9%	62.1%	15.9%	37.9%	65,288
Monaghan Town	18.9%	64.9%	16.2%	35.1%	7,894
Carrickmacross	21.9%	64.9%	13.3%	35.2%	5,745
Castleblayney	21.5%	62.8%	15.7%	37.2%	3,926
Clones	19.7%	61.5%	18.8%	38.5%	1,885
Ballybay	21.7%	65.2%	13.1%	34.8%	1,329

Figure 2.3: Working-Age Cohort (15-64 years), 2016 (CSO)



¹⁴ Census 2022 Summary Results: <https://data.cso.ie/table/F1015>

2.2.2 Household size

According to the 2022 Census, there are 22,958 private households in Co. Monaghan, an increase of 5.9% compared to 2016 (21,689 households).¹⁵ The average household size in the county was 2.81 persons per household, a slight decrease from the 2016 average household size of 2.83.

A little over half (50.8%) of households in the county in 2016 had just one or two persons living in that household.¹⁶ This is only slightly lower than the proportions for the same household size cohort at State level (52.1%) but diverges further from the figures for the Border region (54.5%).

Table 2.3: Household Size Cohort, 2016 (CSO)

No. People per Household	Households	Persons	Households %	Persons %
1-person household	5,148	5,148	23.7%	8.4%
2-person household	5,866	11,732	27.0%	19.1%
3-person household	3,595	10,785	16.6%	17.6%
4-person household	3,577	14,308	16.5%	23.3%
5+ person household	3,503	19,355	16.2%	31.6%
Total	21,689	61,328	100%	100%

2.2.3 Granular Analysis by Age and Tenure - 2016

Detailed tenure analysis¹⁷ of Co. Monaghan highlights that 73% of all households in 2016 were owner-occupied, compared to c.23% rented, with the remaining c.4% either occupying their dwellings without rent or having no tenure type stated. Age profile data for the area highlights that renting is the prevailing tenure type in Co. Monaghan for the under-35 age group. It also indicates that this trend reverses in older age groups, and there are nearly 3 times as many owner-occupiers as renters in the 35-65 age group. Over-65s make up a significantly higher proportion of owner-occupiers in the county (30.8%) than renters (7.6%).

¹⁵ CSO 2022: <https://data.cso.ie/table/FY004A>

¹⁶ CSO 2016. Detailed results of Census 2022 for household size not yet published.

¹⁷ CSO: Private Households in Permanent Housing Units 2011 to 2016. Source: <https://data.cso.ie/table/E1016>

Table 2.4: Age Profile of Households (HHs) by Tenure Type – Co. Monaghan (CSO), 2016

Co. Monaghan	All types of occupancy	Owner Occupied	% Owner Occupied	Rented	% Rented
Under 25 years	303	39	0.2%	237	4.8%
25 - 29 years	926	227	1.4%	618	12.6%
30 - 34 years	1,837	807	5.1%	933	19.0%
35 - 39 years	2,296	1,404	8.9%	807	16.4%
40 - 44 years	2,344	1,667	10.6%	594	12.1%
45 - 49 years	2,217	1,661	10.5%	486	9.9%
50 - 54 years	2,171	1,746	11.1%	364	7.4%
55 - 59 years	2,059	1,688	10.7%	311	6.3%
60 - 64 years	1,925	1,671	10.6%	192	3.9%
65 years +	5,534	4,859	30.8%	376	7.6%
Total	21,612	15,769	73.0%	4,918	22.8%

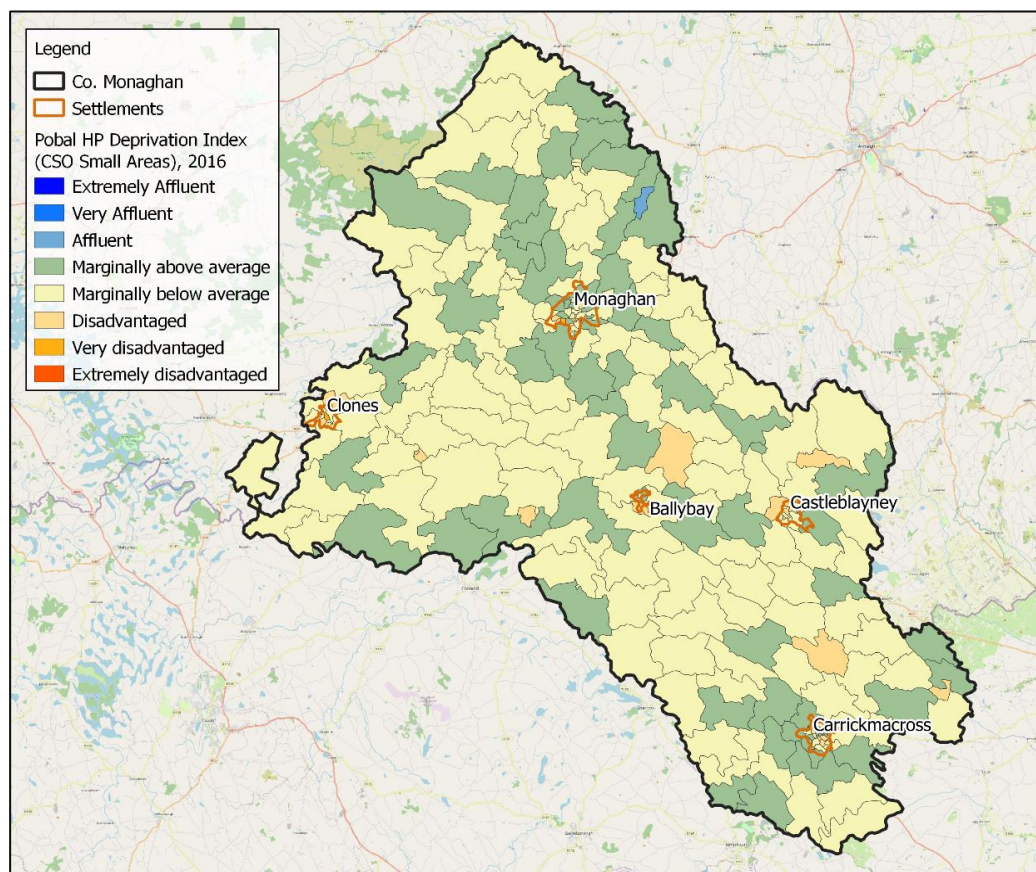
2.2.4 Deprivation

The Pobal HP Deprivation Index (2016)¹⁸ provides a measure of the relative affluence or deprivation in a given area using Census data. The Index assigns a score to areas based on a national average of zero and ranging from approximately -40 (being the most disadvantaged) to +40 (being the most affluent). It is a recognised source for identifying spatial distribution of deprivation through metrics including age, population change, social class composition, educational attainment, employment, single parent households etc.

Within the national context, in 2016 Co. Monaghan was the 9th most-deprived county on the Pobal index with an average score of -3.23. This was an increase on the 2011 score (-3.97) but an overall decrease on the score in 2006 (-3.97). Co. Monaghan's score in 2016 was at the midpoint for the Border region, above Cavan and Donegal but below Leitrim and Sligo. At a local level, disadvantaged areas were most clearly identified around Tier 1-3 settlements, as is visible below. The majority of the county was split between areas classified as 'marginally below average' and 'marginally above average'.

¹⁸ Pobal, 2016: <https://maps.pobal.ie/WebApps/DeprivationIndices/index.html>

Figure 2.4: Pobal Deprivation Index, 2016 (Small Areas, Pobal)



2.2.5 Employment

According to the 2022 Census, 8.2% (4,574) of the population aged 15 and over in Co. Monaghan were unemployed.¹⁹ This represents an increase upon 2016, where 7.3% of the population aged 15 and over were unemployed (3,481), while still being lower than the 2011 figure (11.7% or 5,511 persons). This unemployment rate is slightly lower than both the State average (8.3%) and lower than the average for the Border region (9.5%).

By contrast, the labour force participation rate for 2022 was 61.0% of the population aged 15 and over. This represents a rise upon 2016 (53.9%) and 2011 (49.0%).

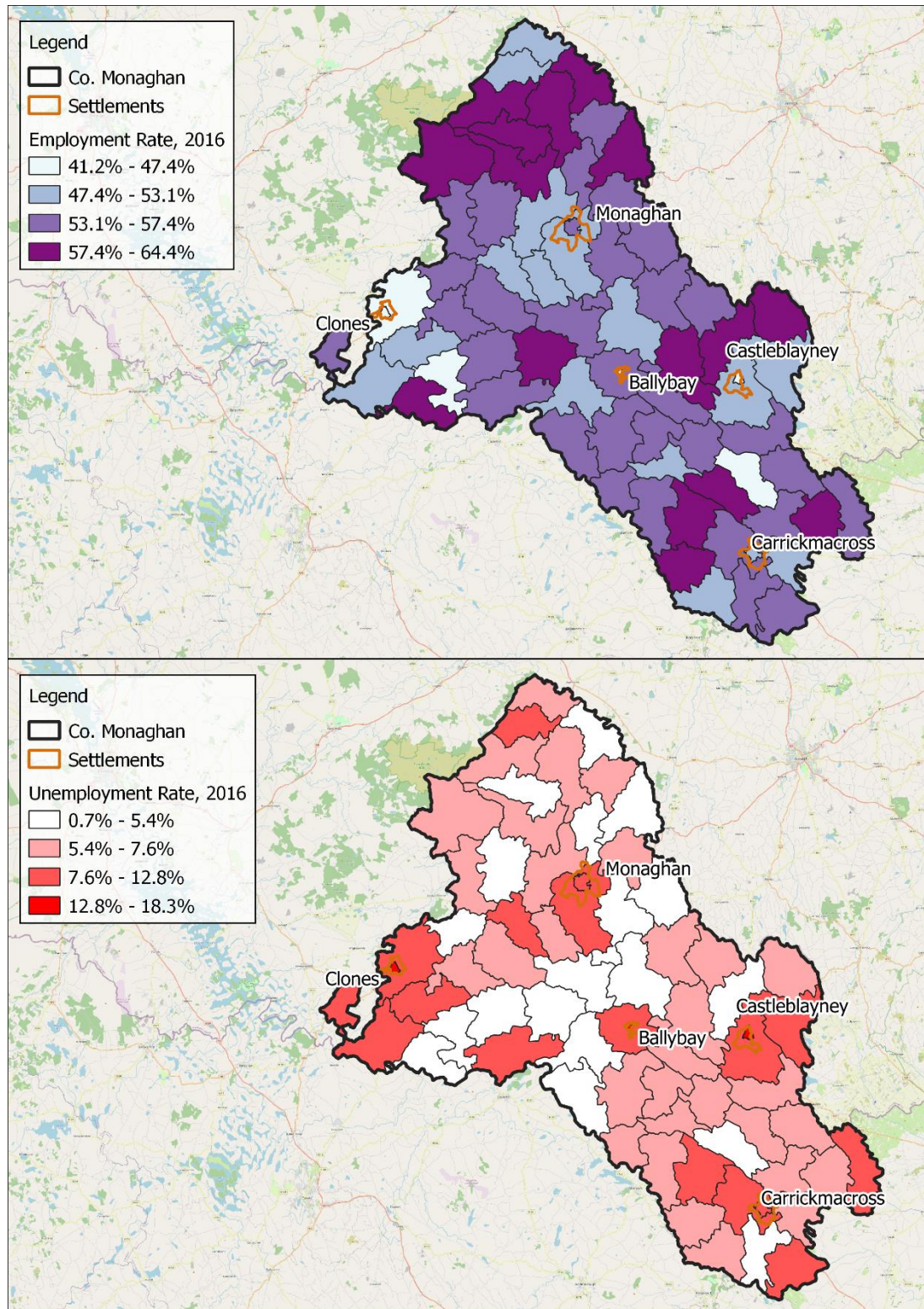
At local level, where data is currently only available for 2016²⁰, unemployment was higher than the Co. Monaghan average in the west of the county and closer to the national average in the urban centres of Castleblayney, Clones and Ballybay. There was a higher concentration of employment in the north of the county. Local variations in employment and unemployment are shown below.

¹⁹ Census 2022: <https://data.cso.ie/table/FY056A>

²⁰ Census 2016 data,

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

Figure 2.5: Employment and unemployment in Co. Monaghan, 2016 (EDs, CSO)

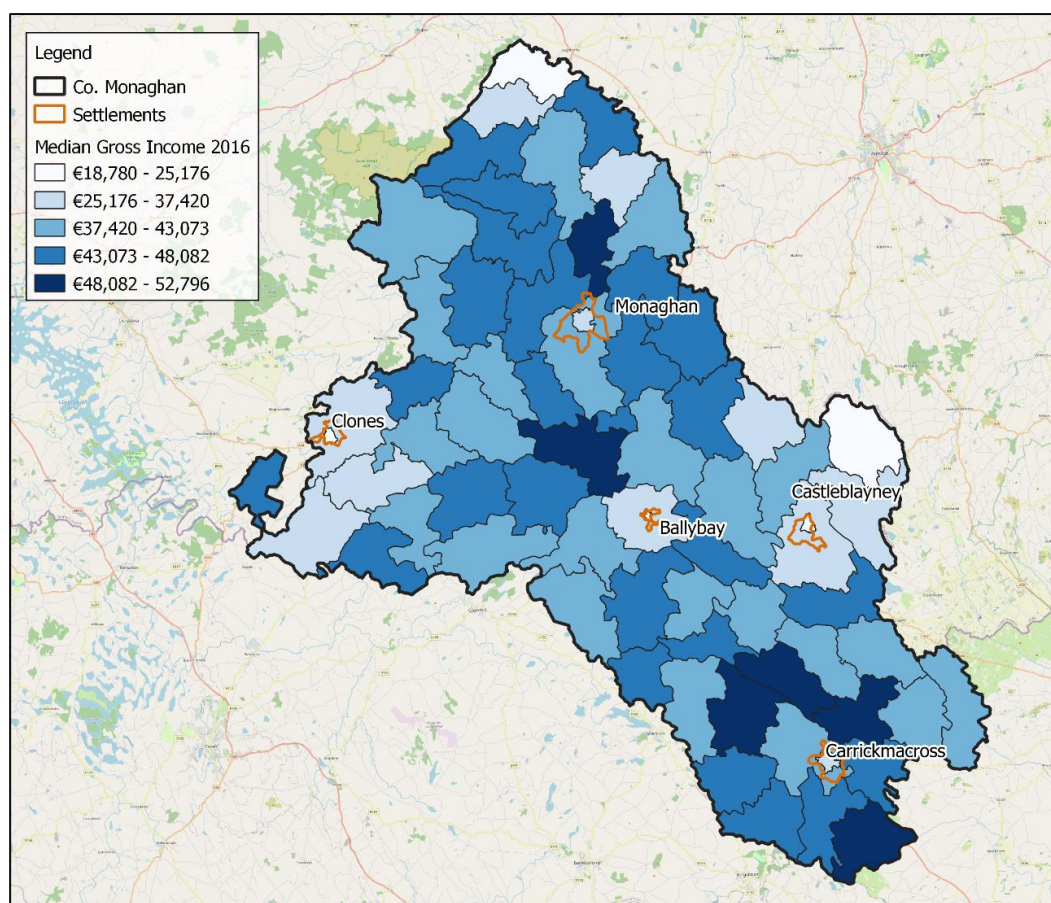


2.2.6 Income

Income is an important economic indicator in determining the affordability of the housing market. Household gross median income (CSO, 2016)²¹ is the only spatially granular dataset available in Ireland and this has been considered as broadly representative of local income variation in Co. Monaghan. The HNDA Toolkit is prepopulated with data on household incomes sourced from the 2016 census, the Revenue Commissioners and Department of Social Protection data, forecasted to 2019, broken down by decile. This data is only provided at county level, forecasting an income range for Co. Monaghan of between €13,743 and €99,405.

Distribution of median household income in the county is uneven, with most Tier 1-3 settlements displaying lower incomes. Median income levels in the southeast of the county are generally higher than the county average. The distribution of gross median household income is shown below.

Figure 2.6: Household Gross Median Income, 2016 (EDs, CSO)



²¹ CSO 2016: <https://www.cso.ie/en/methods/earnings/geographicalprofilesandincomeinireland2016/>

2.3 Housing market overview

2.3.1 Property sales market

Analysis of the residential property price transactions was conducted to understand the variation in transaction price and volume over time in the Co. Monaghan housing market.²² Data was reviewed and configured to produce representative prices across the Co. Monaghan housing market for analysis within the HNDA. Furthermore, the prices and volumes overtime provide insight into the history of the property market.

2.3.1.1 Volume of transactions

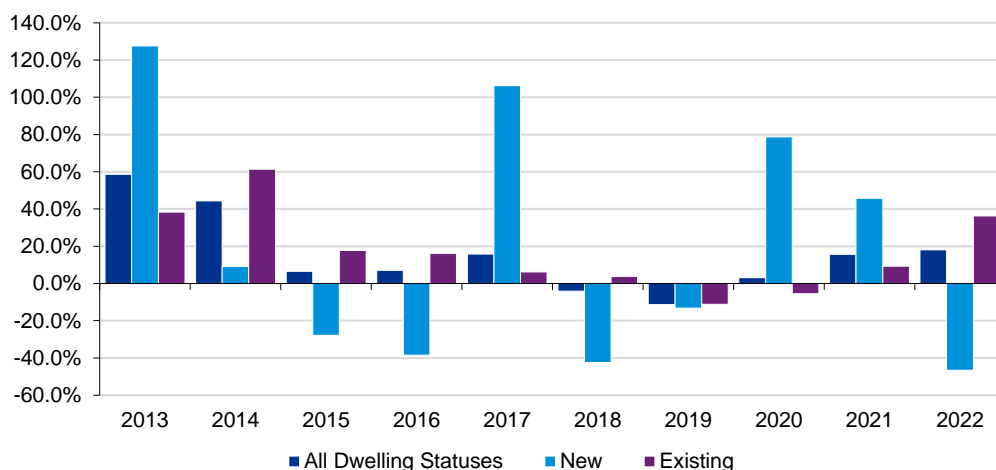
An overview of the volume of market residential transactions categorised by dwelling (new build and second-hand build) is set out below. The number of transactions per annum has almost tripled over the previous decade, growing from 128 in 2012 to 463 in 2022. Notably, there has been significant volatility in new build transactions, varying between increases of over 100% to drops of over 40% in annual quantities of transactions. While there is consistency between the number of sales generally and second-hand properties, the number of new builds sold has been unstable. This is due to the dominance of existing property in the market, averaging 83.4% of all sales over the 10-year period.

Table 2.5 Residential property price transactions in Co. Monaghan (2012-Q1.2023, CSO/PPR)

Year	All Dwellings	New build	Existing
2012	128	29	99
2013	203	66	137
2014	293	72	221
2015	312	52	260
2016	334	32	302
2017	387	66	321
2018	371	38	333
2019	329	33	296
2020	339	59	280
2021	392	86	306
2022	463	46	417
Q1.2023	110	16	95

²² Data gathered from the Residential Dwelling Property Transactions for 2012-2022 (source: <https://data.cso.ie/table/HPA02>) and the Property Price Register for 2023 (<https://www.propertypriceregister.ie/>)

Figure 2.7: Change over time in property transaction volume by dwelling status, Co. Monaghan 2013-2022 (CSO)



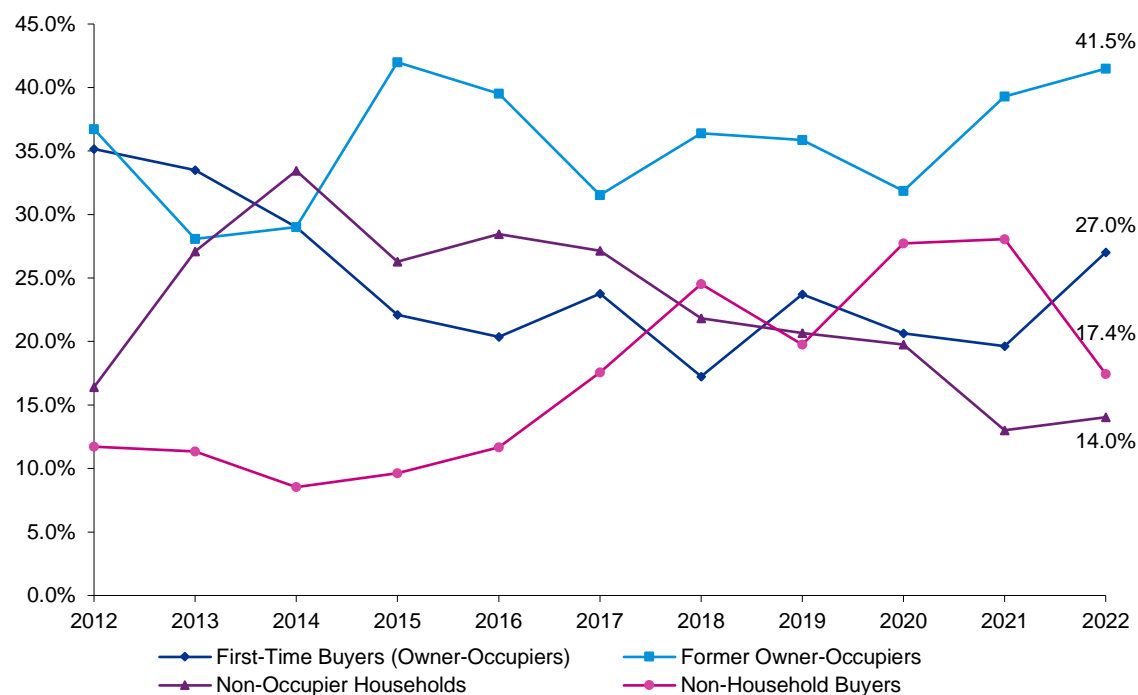
2.3.1.2 Purchaser characteristics

The analysis of the type of purchaser for residential dwelling property transactions²³ indicate that the largest group of purchasers in Co. Monaghan is former owner-occupiers (i.e. movers), averaging 35.6% of all transactions since 2012. This has increased in recent years with an all-time high of 41.5% in 2022. After this, the largest group of buyers are first-time buyers averaging 24.7% over the decade, showing general consistency since 2015 but with an upturn in 2022.

There has been a gradual overall decline in the volume of purchases by non-occupier buyers since a high of 33.4% in 2018. There has also been a gradual increase in the volume of purchases by non-household buyers (private companies, charitable organisations, and state institutions) since 2014, a trend which has accelerated since 2021. The relationship of volume by type of buyer is shown below.

²³ Residential Dwelling Property Transactions (source: <https://data.cso.ie/table/HPA02>)

Figure 2.8: Volume of transactions by type of buyer – Co. Monaghan, 2013-2022 (CSO)



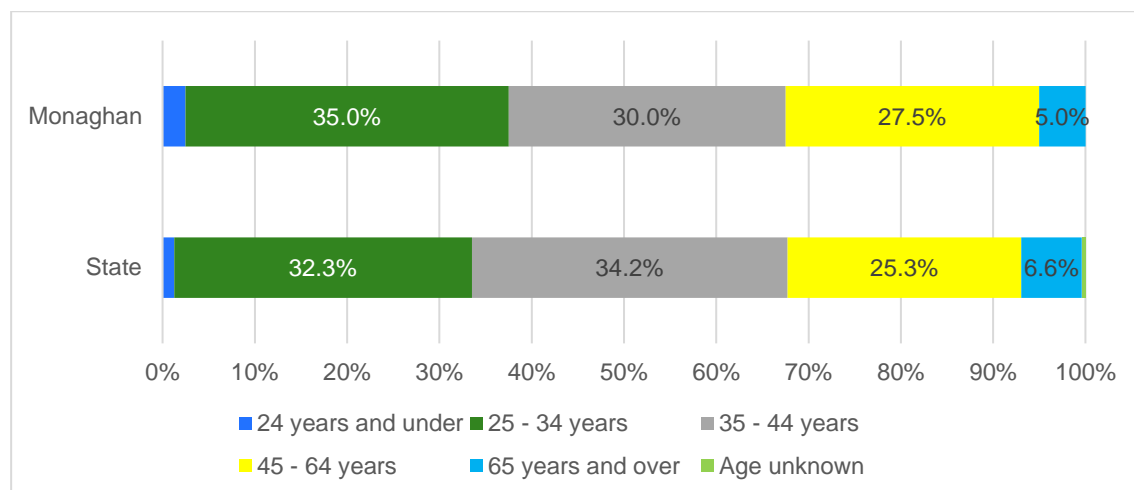
Leveraging the CSO Frontier Series data²⁴ with respect to residential property purchaser characteristics allows for more detailed analysis of the housing market within Co. Monaghan. The data is published by the CSO for the period from 2010-2019 and utilises new statistical methods or data sources which are currently under development and may require additional refinement over time. Despite these limitations, this data illustrates some dynamics of the residential property market in Co. Monaghan.

The Local Authority level data on annual sales shows that in 2019 some 37.5% of residential properties sold in Co. Monaghan were purchased by people under the age of 34, with 35.0% of sales attributed to persons aged 35-44 and 2.5% to those aged 25-34. These figures are slightly higher than is exhibited in national trends, with 33.5% of purchases reported at State level in 2019 being carried out by people under the age of 34.

²⁴ CSO Frontier Series – Characteristics of Residential Property Purchasers 2010-2019.

Source: <https://www.cso.ie/en/releasesandpublications/FP/FP-CROPP/characteristicsofresidentialproperty purchasers2010-2019/>

Figure 2.9: Age Profile of Home Purchasers - Co. Monaghan and State, 2019 (CSO).



With respect to the type and volume of annual transactions, a slim majority of sales executed in 2019 were joint transactions, with 54% recorded in Co. Monaghan, compared to 62% nationally. The number of joint transactions nationally has steadily increased by 1-2% per annum, to reach 62% of all sales in 2019. Within Co. Monaghan, a more even split between sole (46%) and joint transactions (54%) was observed in 2019. This represents a slight decline on the proportion of sole transactions between 2012 and 2016, where they made up an average of 55% of all purchases.

The median sales prices in 2019 for sole and joint transactions were respectively 36% and 41% lower in Co. Monaghan than national figures. Median income by transaction type was about 20% lower than the national equivalent.

Table 2.6: Transaction Types – State and Co. Monaghan, 2019 (CSO).

Area	State		Co. Monaghan	
	Sole Transaction	Joint Transaction	Sole Transaction	Joint Transaction
Volume	38%	62%	46%	54%
Median Age	42	38	43	37
Median Sale Price	€ 205,000	€ 290,000	€ 131,000	€ 170,000
Median Income	€ 42,600	€ 81,200	€ 34,000	€ 64,500

Locational data for the area²⁵ also indicates that about 77% of residential properties sold in Co. Monaghan in 2019 were purchased by buyers with a local address, followed by about 5% with a Co. Louth address. This represents a higher average rate of 'same county' purchasers within Co. Monaghan than elsewhere in the State (66%). A lower number of purchasers with Co. Dublin addresses were recorded in Co. Monaghan (4%)

²⁵ <https://data.cso.ie/table/CRP05>

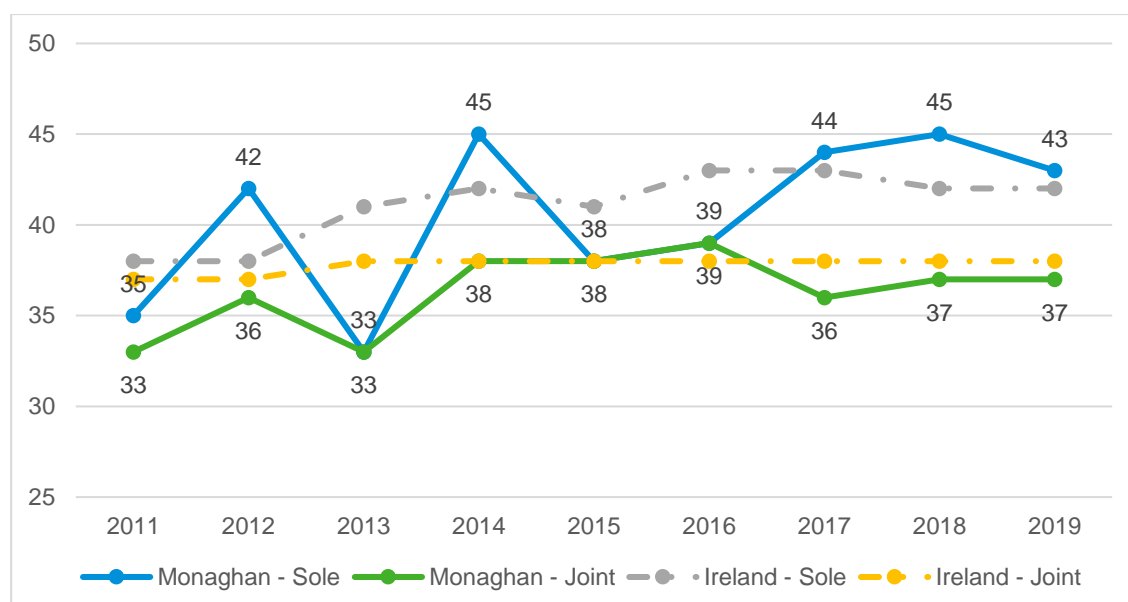
Monaghan County Council

Housing Need and Demand Assessment for Monaghan
July 2023

compared to the State average of about 10%. Notably, Co. Monaghan recorded a higher proportion of purchasers from Northern Ireland, namely 3%, than any other county besides Co. Donegal (15%).

The median age of purchasers varies by transaction type, with sole transactions being undertaken by slightly older individuals within Co. Monaghan (median age of 42) compared to joint transactions (median age of 37). The ages of purchasers in both categories were comparable to State-level figures for this period (median age of 42 and 38). Sole transactions appear to be increasingly made by older individuals, who likely require smaller properties and have higher incomes or savings to apply to a home purchase than the relatively younger joint purchasers (aged 36-38 years).

Figure 2.10: Median Age of Purchasers (Sole & Joint) - Co. Monaghan, 2011-2019 (CSO).



Some regional data is also available with respect to the family composition of purchasers, which gives insight as to the characteristics of purchasers who do and do not have children. Our analysis of the Border region (incl. Co. Monaghan) identified that many individual purchasers (sole transactions) do not have children and that the median age of purchasers for both sole and joint transactions is slightly higher for those without children.

As illustrated below, 81% of purchases by persons with children are joint transactions, while sole transactions predominate to a greater extent among purchasers without children. It is also worth noting that the sale prices for purchasers in the 'with children' group are higher than the 'without children' group for both sole and joint transactions, most likely reflecting the demand for larger unit sizes.

Table 2.7: Purchaser Characteristics - Border Region, 2019 (CSO)

Border Region	With Children		Without Children	
	Sole Transaction	Joint Transaction	Sole Transaction	Joint Transaction
Volume	19%	81%	59%	41%
Median Age	43	39	44	47
Median Sale Price	€ 110,000	€ 165,000	€ 113,500	€ 147,600
Median Income (€)	€ 35,100	€ 71,400	€ 33,100	€ 60,300

2.3.1.3 Property prices

To develop representative average change figures for the Co. Monaghan housing market assessment in the HNDA model, the following statistics were considered:

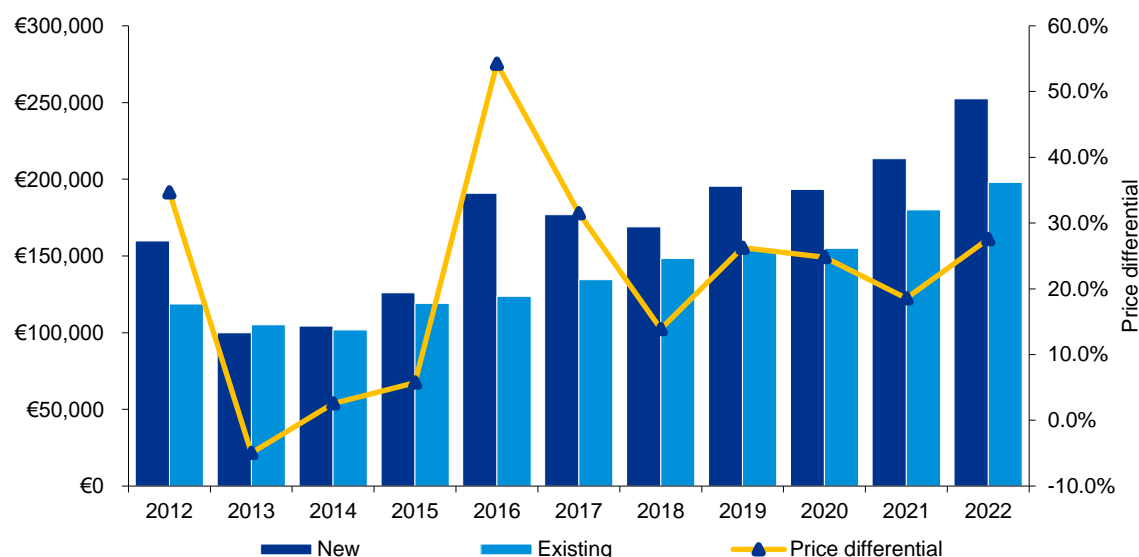
Table 2.8: Median price per transaction by dwelling status, Co. Monaghan (market sales, all buyer types, all unit types – CSO/PPR)

Year	All Dwelling Statuses	% Annual change	New	Existing
2012	€112,226	-	€147,550	€100,000
2013	€87,000	-22.5%	€97,500	€81,000
2014	€87,000	0.0%	€96,210	€80,500
2015	€110,000	26.4%	€123,375	€106,500
2016	€125,000	13.6%	€186,424	€113,500
2017	€140,000	12.0%	€188,000	€130,000
2018	€140,000	0.0%	€177,962	€137,000
2019	€155,000	10.7%	€195,793	€148,250
2020	€150,000	-3.2%	€221,962	€140,000
2021	€177,250	18.2%	€206,042	€170,000
2022	€205,000	15.7%	€252,408	€197,885
Q1.2023	€223,928	9.2%	€274,927	€215,248

The average price for all unit types has steadily increased since 2014, with a slight dip in 2020 (€150,000) before reaching its highest point in Q1.2023 (€223,928). There is a notable (though unstable) disparity in price between new builds and second-hand averaging a difference of 23.8% in price between 2017 and 2022, reaching a 27.7% difference in Q1.2023. The variation in price by dwelling status is illustrated below.

A notable quality of the price history in Co. Monaghan has been the volatility of annual change in median prices, with multiple years seeing significant growth followed by decline or no change. In this light, an average figure for price change (8.9% since 2017, as per Table 2.8) is observed over a 6-year period and has been used for forecasting future change in Section 4.2.3.

Figure 2.11: Property transaction prices by dwelling status (CSO/PPR)



2.3.2 Residential rental market

2.3.2.1 Price variability

Residential Tenancies Board (RTB) data published by the CSO for the period 2012-2022²⁶ has been analysed to identify the rental market profile in Co. Monaghan. The data available on rental price is less granular and comprehensive than sales price data (particularly outside of urban areas) with only average unit prices by aggregate area available as outlined in the table below. The average prices (for all property types) were analysed to identify spatial variation. No rental data was available for Clones.

The average standardised monthly rental price in Co. Monaghan in Q3.2022 was €764, an increase of 26.4% on 2018 rents. The most expensive single location was Carrickmacross at €895, in comparison to Ballybay which was the cheapest at just €695. Monaghan Town and Castleblayney exhibited the lowest and highest increases in rents in the last five years respectively, at 24.8% and 43.1%.

The average annual rental price increase for the county between 2017 and 2022 was 6.5% (the 6-year average). Monaghan Town exhibited the lowest average annual increase of towns apparent in the data at 5.3% and Castleblayney exhibited the highest at 8.5%. The change over time in average monthly rent is illustrated in the table below, showing a slight slow-down in annual rental price increases between 2017 and 2021, followed by a sharp increase in 2022.

²⁶ RTB Average Monthly Rent report. Q3.2022 most recent available data. Source: <https://data.cso.ie/table/RIQ02>

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

Table 2.9: Average monthly rent in Co. Monaghan (all unit types, CSO/RTB)²⁷

Location	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Q3. 2022
Co. Monaghan	€488	€481	€491	€499	€524	€563	€604	€646	€670	€681	€764
Monaghan Town	€526	€534	€549	€524	€548	€583	€605	€667	€696	€707	€755
Ballybay	€417	€387	€402	€410	€425	€486	€527	€559	€579	€595	€695
Carrickmacross	€552	€523	€541	€558	€586	€656	€707	€754	€756	€742	€895
Castleblayney	€484	€457	€468	€477	€529	€570	€593	€620	€678	€694	€848

Figure 2.12: Average rent change over time in Co. Monaghan (all unit types, CSO/RTB)

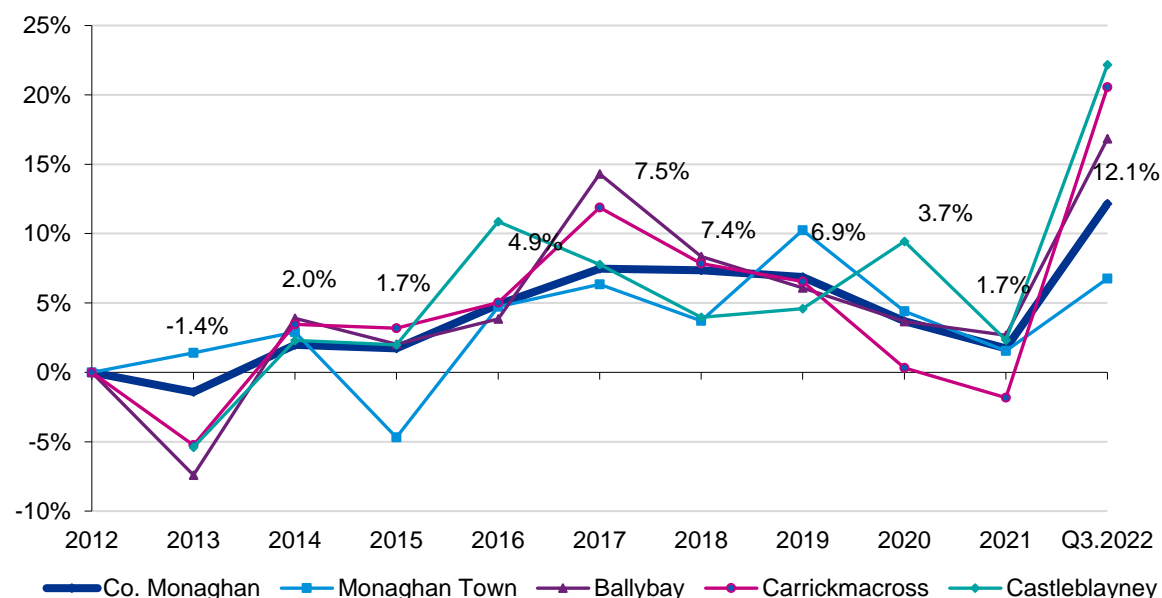


Table 2.10: Average rent change over time in Co. Monaghan (all unit types, CSO/RTB)²⁸

Location	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Q3. 2022
Co. Monaghan	-3.5%	-1.4%	2.1%	1.6%	5.0%	7.4%	7.3%	7.0%	3.7%	1.6%	12.2%
Monaghan Town	3%	1%	3%	-5%	5%	6%	4%	10%	4%	2%	7%
Ballybay	-7%	-7%	4%	2%	4%	14%	8%	6%	4%	3%	17%
Carrickmacross	0%	-5%	3%	3%	5%	12%	8%	7%	0%	-2%	21%
Castleblayney	-4%	-5%	2%	2%	11%	8%	4%	5%	9%	2%	22%

²⁷ Note that no rental data was available through the CSO/RTB for Clones.

²⁸ Note that no rental data was available through the CSO/RTB for Clones.

The variation between rental prices for different unit sizes are shown below in Figure 2.13. In some cases, price points were not available for each location for all unit types (likely due to a low number of renters in those areas).

Figure 2.13: Average rent by unit size in Co. Monaghan (Q3.2023, CSO/RTB)²⁹

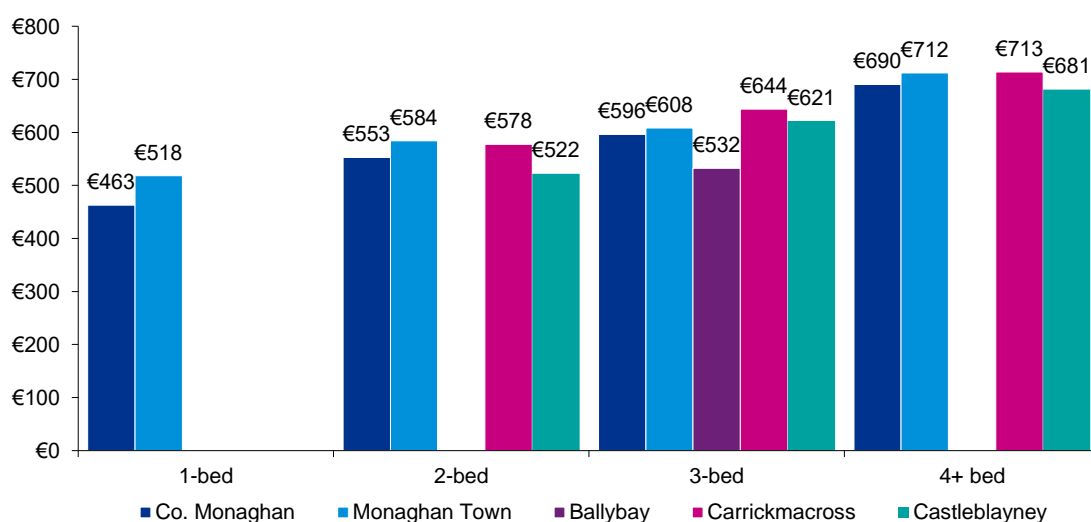


Table 2.11: Average rent by unit size in Co. Monaghan (Q3.2023, CSO/RTB)³⁰

Location	1-bed	2-bed	3-bed	4+ bed
Co. Monaghan	€463	€553	€596	€690
Monaghan Town	€513	€584	€608	€712
Ballybay	-	-	€532	-
Carrickmacross	-	€578	€644	€713
Castleblayney	-	€522	€621	€681

2.3.2.2 Existing Private Tenancies

An analysis of the raw RTB tenancy database for Co. Monaghan was conducted to evaluate rental tenancy volume by unit size (number of beds) within the county. An overview of RTB tenancies by unit size in Co. Monaghan is set out below. We would note that the overall volume of RTB-registered tenancies in Co. Monaghan decreased from c.800 in June 2022 to 541 in June 2023. The small volume of rental properties is particularly visible outside of Monaghan Town, with a related effect on unit size choice.

²⁹ Note that no rental data was available through the CSO/RTB for Clones.

³⁰ Note that no rental data was available through the CSO/RTB for Clones.

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

Table 2.12: RTB Tenancies by Unit Size – Co. Monaghan, June 2023 (RTB)

Town	1-bed	2-bed	3-bed	4+ bed	Total
Monaghan Town	69	188	165	69	491
Ballybay	-	-	1	1	2
Carrickmacross	1	2	-	-	3
Castleblayney	7	1	1	-	9
Clones	2	3	1	8	14
Rest of county	4	3	6	9	22
Total	115	283	268	134	541
% of tenancies	14.4%	35.4%	33.5%	16.8%	100.0%

Figure 2.14: RTB Unit Size Demand – Co. Monaghan, June 2023 (RTB)

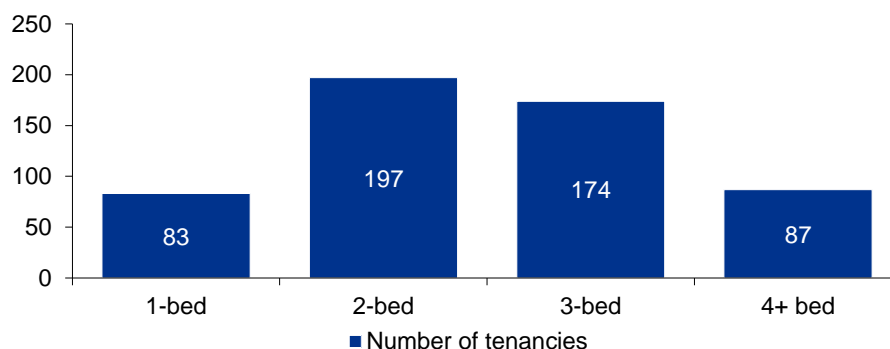
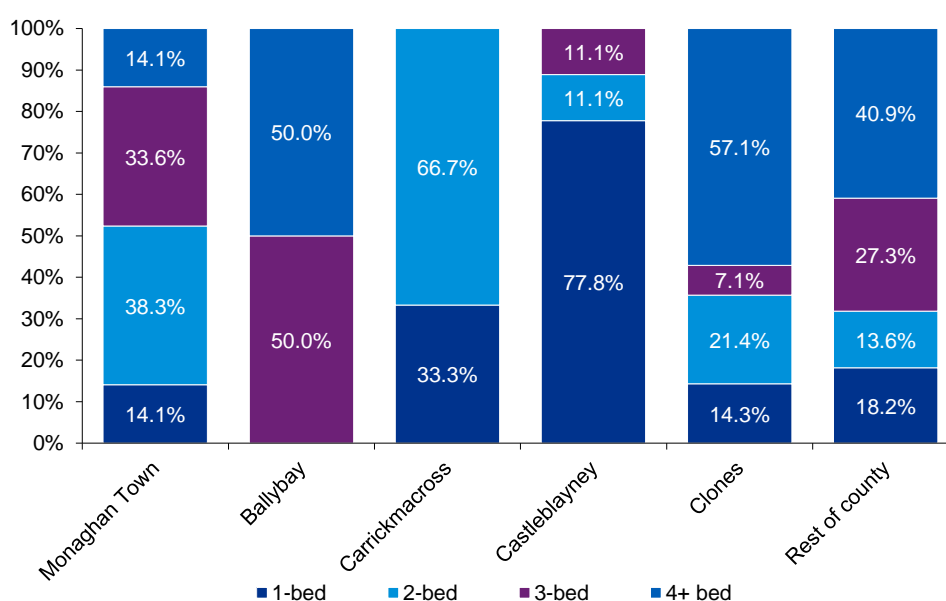


Figure 2.15: Proportional RTB Unit Size Demand - Co. Monaghan, June 2023 (RTB)



2.3.2.3 *Rental supports*

There are several types of housing support in operation through the local government, the primary among these being access to social housing, followed by the Housing Assistance Payment (HAP).

Housing Assistance Payments (HAP) are the second form of social housing support available to people who have a long-term housing need, specifically for those persons or families who are eligible for social housing but are unable to be assigned an appropriate social housing unit. Under HAP, a local authority can make a monthly payment to a landlord, subject to terms and conditions including rent limits, on a tenant's behalf.

Under the current HAP legislation, limits for HAP payments are based on the number of people in a household and the rental market in the area. Local authorities have limited additional flexibility to exceed the maximum rent limits on a case-by-case basis. As of June 2022, the Department of Housing, Local Government and Heritage proposed further flexibility for local authorities, permitting them to exceed rent limits by up to 35%.³¹

Table 2.13: Maximum HAP Monthly Payments in Co. Monaghan, Band 3, 2023 (DHLGH)

HAP Overview	Monthly Payments
Single	€330
Couple – no dependents	€390
Couple/lone parent with 1 child	€500
Couple/lone parent with 2 children	€515
Couple/lone parent with 3 or more children	€530
Single in shared accommodation	€200
Couple in shared accommodation	€220

As of 2021, the most recent year for which data is available, there were 494 HAP properties listed in Co. Monaghan, a decrease on the number listed for 2020 (549).³² These properties were concentrated in Monaghan Town (218 properties between Monaghan Urban and Monaghan Rural EDs), with smaller concentrations also found in Carrickmacross, Clones, Castleblayney and Ballybay.

While HAP is intended to offer increased affordability for lower income households and has potential to significantly reduce the proportion of monthly disposable income a household allocates toward rent, it has been noted that it offers support for a wider range of renters (16.7% of renters supported by HAP are in the top half of income

³¹ Prior to July 2022, this flexibility extended to 20% above the rent limits. Note that in practice not every household whose rent exceeds the limit but falls within this 35% additional threshold will receive HAP. Source: https://www.citizensinformation.ie/en/housing/renting_a_home/housing_assistance_payment.html

³² CSO 2021: <https://data.cso.ie/table/HAP16>

Monaghan County Council

Housing Need and Demand Assessment for Monaghan

July 2023

distribution³³). It has also been suggested that HAP has an inflationary effect on rental prices in the private sector³⁴.

We note that HAP has not been factored into the current assessment model due to the complexity around identification of applicable deciles under HAP eligibility criteria and assumed uptake of this support.

³³ Low Income Renters and Housing Supports, Esri (source: https://www.esri.ie/system/files/publications/RS141_1.pdf)

³⁴ <https://businessplus.ie/news/hap-rents/>

3 Existing Housing Stock and Supply

3.1 Key issues

Area of interest	Key issues identified
Stock, tenure and composition	<ul style="list-style-type: none"> Over 95% of households in Co. Monaghan reside in houses or bungalows, though up to c.13% of households in urban areas such as Monaghan Town reside in apartments. Over 70% of households in the county are owner-occupied, with 16% renting on the private market and c.8% socially renting. Urban areas display higher proportions of private renters (c.29% in Monaghan Town) and high proportions of households in social housing (16% in Castleblayney). One-off houses, including single rural housing, have made up the majority of planning permissions granted since 2012, though this has declined to an average of 60% over the last five years.
Vacancy, condition and overcrowding	<ul style="list-style-type: none"> Residential vacancy in Co. Monaghan is 10.8%, a higher rate than that of the State but lower than other Border counties. Hotspots for vacancy include Ballybay (c.18%) and Clones (c.14%). The most commonly listed reasons for vacancy is that the dwelling is a rental property and that the owner is deceased, though the third most frequent reason given for vacancy is that the dwelling is an abandoned farmhouse, at almost double the proportion for the State. As measured by the HNDA Toolkit, Co. Monaghan has a lower housing obsolescence rate than the State or the Border region. c.14,800 dwellings in Co. Monaghan, or c.65%, were constructed pre-2001. As measured by the HNDA Toolkit, Co. Monaghan has an overcrowding rate of 0.21% of households, a lower figure than the State but higher than the Border region average.
Supply	<ul style="list-style-type: none"> Almost two-thirds of dwelling completions in Co. Monaghan have been for single houses, with another third for houses in schemes. Only 5% of completions have been for apartments. Housing completions have accelerated since 2019, even accounting for slowdowns arising from COVID-19, with a sharp increase in 2022. Carrickmacross-Castleblayney MD has consistently displayed the greatest number of completions per annum.

Area of interest	Key issues identified
	<ul style="list-style-type: none"> Completion of social housing units in 2022 was predominantly provided by Monaghan County Council, with AHBs providing a smaller proportion than the State average. 60% of social housing stock is directly owned by Monaghan County Council, with AHBs providing a further c.20% and the majority of remaining stock provided through HAP.

3.2 Housing stock and composition

The overall stock of housing in the county in 2016 was 25,311 permanent dwellings. Based on preliminary results from the 2022 census, this had risen to 26,548 units, a net increase of 4.9%.³⁵

3.3 Housing tenure and type

The vast majority of households in Co. Monaghan in 2022 reside in houses or bungalows (95.4%) with only 4.5% of the housing stock comprising apartments and flats. However, based on subcounty data published in 2016, apartments comprise a slightly higher proportion of units in some towns as shown in Table 3.1. In 2022, a further 0.02% of homes in the county are bedsits, caravans or mobile homes, or cases where the form of accommodation was not stated.

Table 3.1: Household type, 2022³⁶/2016³⁷ (CSO)

Location	House/Bungalow	Flat/Apartment	Other ³⁸	Total
Co. Monaghan (2022)	95.4%	4.5%	0.02%	22,855
Co. Monaghan (2016)	93.9%	4.2%	2.0%	21,689
Monaghan Town (2016)	85.5%	12.7%	0.1%	3,233
Carrickmacross (2016)	91.2%	6.5%	0.1%	2,286
Castleblayney (2016)	87.3%	10.6%	0.1%	1,775
Clones (2016)	95.2%	2.4%	0.4%	976
Ballybay (2016)	94.4%	4.0%	0.3%	730

Household tenure across Co. Monaghan varies greatly. At county level in 2022, 70.6% of households are owner-occupied (both with and without mortgages). That said, based on sub-county data published for 2016, owner-occupation varies significantly within the settlements identified in Table 3.2, with notably lower rates in all towns. All settlements

³⁵ CSO 2022: <https://data.cso.ie/table/FP008>

³⁶ CSO 2022: <https://data.cso.ie/table/FY033A>

³⁷ CSO 2016: <https://data.cso.ie/table/SAP2016T6T1ED>

³⁸ Includes bedsits, caravans, mobile homes, and cases where form of accommodation was not stated.

have higher proportions of social housing than the county average, with a high of 16.1% in Castleblayney. The private rental market is relatively small at 16.0% overall in the county in 2022 but with considerably higher proportions of renters in all towns in 2016, particularly Monaghan Town at 28.6%.

Table 3.2: Household tenure, 2022³⁹/2016⁴⁰ (CSO)

Location	Owner Occupied	Privately Rented	Social Housing	Other	Total
Co. Monaghan (2022)	70.6%	16.0%	7.7%	5.7%	22,855
Co. Monaghan (2016)	73.0%	14.2%	8.6%	4.3%	21,689
Monaghan Town (2016)	53.3%	28.6%	14.7%	3.4%	3,230
Carrickmacross (2016)	57.7%	23.9%	15.1%	3.3%	2,283
Castleblayney (2016)	57.5%	20.2%	16.1%	6.1%	1,774
Clones (2016)	66.5%	14.9%	13.7%	4.9%	976
Ballybay (2016)	57.6%	22.4%	14.8%	5.2%	730

3.3.1 Single rural housing

The analysis of planning permission data from 2012 to 2022 has been carried out to determine the need for single rural housing in Co. Monaghan. The data helps to understand typical quantum per annum of one-off houses being permitted in the county and the proportion of overall residential permissions they comprise.

One-off houses have historically made up the greatest part of granted planning permission in Co. Monaghan, constituting 67.3% of all units between 2012 and 2022. This rate reflects the county's rural character but makes up a higher proportion of overall planning permissions than is apparent for the Border region (63.3%) and a considerably higher proportion than is apparent at the State level (27.7%).

Though the average annual number of units granted permission increased between 2018 and 2022, the proportion of one-off houses has decreased, with the 5-year average decreasing from 83.4% to 60.2%.

³⁹ CSO 2022: <https://data.cso.ie/table/FY034A>

⁴⁰ CSO 2016: <https://data.cso.ie/table/SAP2016T6T3CON17>

Table 3.3: Planning permissions granted in Co. Monaghan between 2012 and 2022 by housing type⁴¹ (CSO)

Year	One-off houses	Total units granted permission	One-off houses as %
2012	94	112	83.9%
2013	87	93	93.5%
2014	109	118	92.4%
2015	114	223	51.1%
2016	115	120	95.8%
2017	148	168	88.1%
2018	207	351	59.0%
2019	165	371	44.5%
2020	148	206	71.8%
2021	219	311	70.4%
2022	150	237	63.3%

It should be noted however that these figures include both urban and rural one-off housing and can be assumed to represent the upper limit of rural one-off housing figures per annum, even in a predominantly rural county such as Co. Monaghan.

National Policy Objective 20 of the NPF requires Local Authorities to ‘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.’ It should be noted however that in its current implementation, the HNDA Toolkit does not permit this function to be carried out. This is anticipated as a future feature of the Toolkit.

3.4 Issues

3.4.1 Housing vacancy

Census data indicated that residential vacancy (including those classed as temporarily absent, holiday homes, and vacant) in Co. Monaghan in 2016 was 11.4 % compared to 14.8% for the State overall, though there is some variation between settlements with Clones and Ballybay exhibiting vacancy rates higher than the national average. Unoccupied holiday homes account for only 1.0% of the total stock.

Based on preliminary results from the 2022 census⁴², the county-level vacancy rate decreased to 10.8%, a higher rate than that of the State (7.8%), but the lowest in the Border region⁴³. Variation was apparent at the local level, with most settlements seeing

⁴¹ CSO 2022: <https://data.cso.ie/table/BHA12>

⁴² CSO Housing Stock and Vacant Dwellings 2022 (preliminary results): <https://data.cso.ie/table/FP010>

⁴³ Cavan: 11.8%, Donegal: 11.4%, Leitrim: 15.5%, Sligo: 11.8%

a slight decrease. Clones saw the largest drop in vacancy rate, from 18.1% to 13.7% while Monaghan Town saw a slight increase, from 11.5% to 12.3%.

Table 3.4: Residential vacancy in Co. Monaghan, 2016 and 2022 (CSO)

Location	2016			2022 (preliminary)		
	Vacant	Total	Vacancy Rate	Vacant	Total	Vacancy Rate
Co. Monaghan total	2,884	25,311	11.4%	2,873	26,548	10.8%
Monaghan Town	431	3,751	11.5%	476	3,864	12.3%
Carrickmacross	284	2,643	10.7%	294	2,842	10.3%
Castleblayney	212	2,037	10.4%	180	2,158	8.3%
Clones	223	1,229	18.1%	176	1,284	13.7%
Ballybay	163	916	17.8%	166	934	17.8%

Of the 2,884 vacant units present in Co. Monaghan in 2016, 48.5% (1,399 units) were occupied in 2022. Of the 2,873 vacant units present in Co. Monaghan in 2022, 4.1% (1,079 units) were also vacant in 2016, and 2.1% (549 units) had been vacant since 2011. When compared with other counties, Co. Monaghan ranked 9th in the State for the proportion of dwellings that have been vacant for 7 years and ranked 7th for the proportion of dwellings that have been vacant for 11 years.

The 2022 census recorded a vacancy reason for each vacant dwelling. We would note that while a dwelling may have had more than one reason for being vacant (e.g., a property for sale with a recently deceased owner), only a single reason was recorded. The 'Other' category includes all dwellings where no clear reason for vacancy could be ascertained.

In Co. Monaghan the leading reasons recorded for vacancy were that the dwelling was a rental property (21.7%) and that the owner was deceased (20.3%). This matches the national trend, where these are also the leading reasons, but the proportion of vacant properties falling into these categories in Co. Monaghan is higher in both cases. Considering the relatively high proportion of dwellings that have been vacant for 7 or more years, this may indicate a large number of dwellings unable to be released to the market due to probate-related situations following the deaths of owners.

The third most frequently given reason for vacancy in the county is that the dwelling is an abandoned farmhouse (13.8%). Abandoned farmhouses comprise nearly double the proportion of vacant properties in Co. Monaghan than on the State level. Given this, particular focus should be directed to solutions targeting these vacant properties.

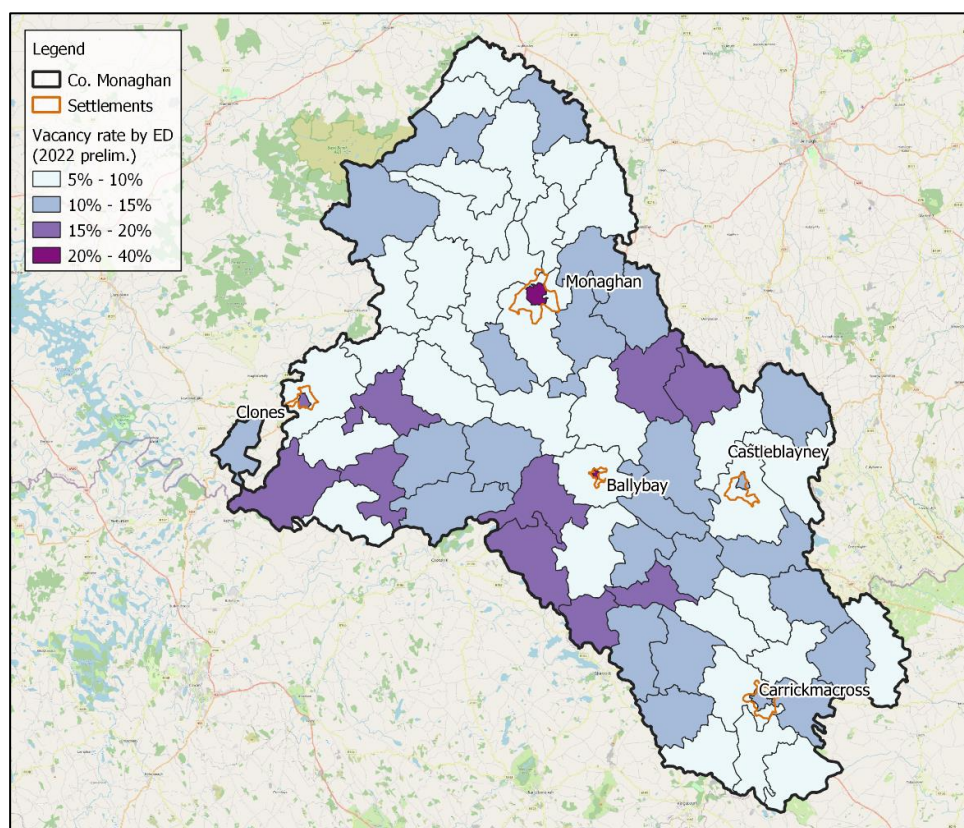
Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

Table 3.5: Reasons for vacancy, 2022 (CSO)

Location	Reason for vacancy, 2022 (preliminary)				
	Rental Property	Deceased	Abandoned Farmhouse	Renovation	Other
Co. Monaghan	21.7%	20.3%	13.8%	11.5%	11.2%
State	21.2%	16.5%	7.4%	14.2%	14.7%

Location	Reason for vacancy, 2022 (preliminary), continued				
	For Sale	New Build	Nursing Home / Hospital	With Relatives	Emigrated
Co. Monaghan	6.1%	5.6%	5.2%	3.1%	1.5%
State	10.7%	4.0%	6.7%	3.1%	1.5%

Figure 3.3.1: Vacancy rates by electoral division (CSO 2022 preliminary results)⁴⁴



⁴⁴ CSO Housing Stock and Vacant Dwellings 2022 (preliminary results): <https://data.cso.ie/table/FP010>

3.4.2 Housing condition

There is no locally available data regarding the condition of houses. Useful indicators include rates of vacancy (discussed above), rates of obsolescence, year of construction and Building Energy Rating (BER) data.

The HNDA Toolkit provides obsolescence rates at State and county levels, indicating losses of housing units due to dilapidation or demolition for replacement with new units, which can act as an indicator of housing condition. This has been calculated by taking the change in housing stock in the intercensal period, 2011– 2016, and subtracting it from the actual number of new dwellings constructed in the same period.

Between 2011 and 2016 Co. Monaghan experienced a net increase in housing stock of 255, whereas the number of new units constructed in the same period was 485. The difference is 230 dwellings or 46 per annum over the 5-year period between 2011 and 2016. With a total housing stock of 25,311 dwellings in 2016, this gives an annual obsolescence rate of 0.18%. This is shown in the table below, indicating that Co. Monaghan has a lower obsolescence rate than both the State and the Border region.

Table 3.6: Obsolescence rate (2011-2016, DHLGH HNDA Toolkit⁴⁵)

Location	HNDA Toolkit obsolescence rate (2011-2016)
State	0.20%
Border region	0.35%
Co. Monaghan	0.18%

In addition, age of housing stock can be used as a rough indicator of housing condition. The table below shows the period of construction of the housing stock in Co. Monaghan as indicated in the 2022 census, recorded by occupied household⁴⁶. 64.8% of dwellings (14,816 units) were constructed pre-2001 and are 22+ years old.

Table 3.7: Construction period of housing stock in Co. Monaghan, 2022 (CSO)⁴⁷

Period Built	Households	Proportion
Pre 1919	2,288	10.0%
1919 - 1945	1,580	6.9%
1946 - 1960	1,340	5.9%
1961 - 1970	1,221	5.3%
1971 - 1980	3,178	13.9%
1981 - 1990	2,351	10.3%
1991 - 2000	2,858	12.5%

⁴⁵ DHLGH HNDA Toolkit: <https://www.gov.ie/en/publication/eea99-housing-need-and-demand-assessment-hnda/>

⁴⁶ CSO 2022: <https://data.cso.ie/table/FY102>

⁴⁷ CSO 2022: <https://data.cso.ie/table/FY102>

Period Built	Households	Proportion
2001 - 2010	5,864	25.7%
2011 - 2015	716	3.1%
2016 or later	1,029	4.5%
Not stated	430	1.9%
Total	22,855	100.0%

The table below has been sourced from the Sustainable Energy Authority of Ireland (SEAI) and indicates the typical BER ratings for houses by age for various fuel types, reflecting typical building regulations at the time of construction. This suggests that the 64.8% of units in the county built prior to 2001 have a maximum BER rating of C3. We would note that a target of the Climate Action Plan 2019 is to complete 500,000 home retrofits nationally to achieve a BER rating of B2.

This does not take account of units which have undergone renovation to achieve a higher BER. An indicator of the number of these units is the number of home energy grants availed of for insulation, heating, and renewable energy upgrades. As of 2018⁴⁸, a total of 3,930 home energy grants and 1,806 free energy upgrades were granted for Co. Monaghan, equivalent to 26.5% of the total housing stock across all ages.

Figure 3.2: Indicative BER ratings for housing units by age⁴⁹

Oil/gas central heating		Standard electric heating		Solid fuel central heating	
Year of construction	Typical energy rating	Year of construction	Typical energy rating	Year of construction	Typical energy rating
2012+	A3	2012+	A3	2012+	A3
2010-2011	B1	2010-2011	B1	2010-2011	B1
2008-2009	B3	2008-2009	C3	2008-2009	B3
2005-2007	C1	2005-2007	D1	2005-2007	C2
1994-2004	C3	1994-2004	E1	1994-2004	D1
1978-1993	D1	1978-1993	E2	1978-1993	D2
Pre 1978	D2/E1/E2	Pre 1978	G	Pre 1978	F

3.4.3 Overcrowding

Overcrowding is an important factor when considering housing demand and is pre-programmed into the HNDA Toolkit as a set variable. This variable is based on households which share a dwelling with other persons or with another household with unrelated persons, and where the ratio of the number of persons in the dwelling to the number of rooms is 2.0 or greater. We should note that this measure of overcrowding is derived from census data on the number of rooms and persons per dwelling, cross

⁴⁸ The Energy Efficiency of Irish Homes, Conor Callaghan, UCD, PublicPolicy.ie (https://publicpolicy.ie/downloads/papers/2019/The_energy_efficiency_of_irish_homes.pdf)

⁴⁹ A Guide to Building Energy Rating for Homeowners, SEAI: <https://www.seai.ie/publications/Your-Guide-to-Building-Energy-Rating.pdf>

Monaghan County Council

Housing Need and Demand Assessment for Monaghan
July 2023

tabulated with housing composition. This measure does not conform to that set out by Eurostat⁵⁰ and as such is best considered a rough proxy. It is anticipated that forthcoming data arising from the full publication of the 2022 census will provide an improved measure due to the inclusion of a specific question on the number of bedrooms.

For Co. Monaghan, the HNDA Toolkit presumes there are 22 overcrowded households in the county, or an overcrowding rate of 0.21%. This is considerably lower than the State average of 0.7% but slightly above the average for the Border region of 0.14%.

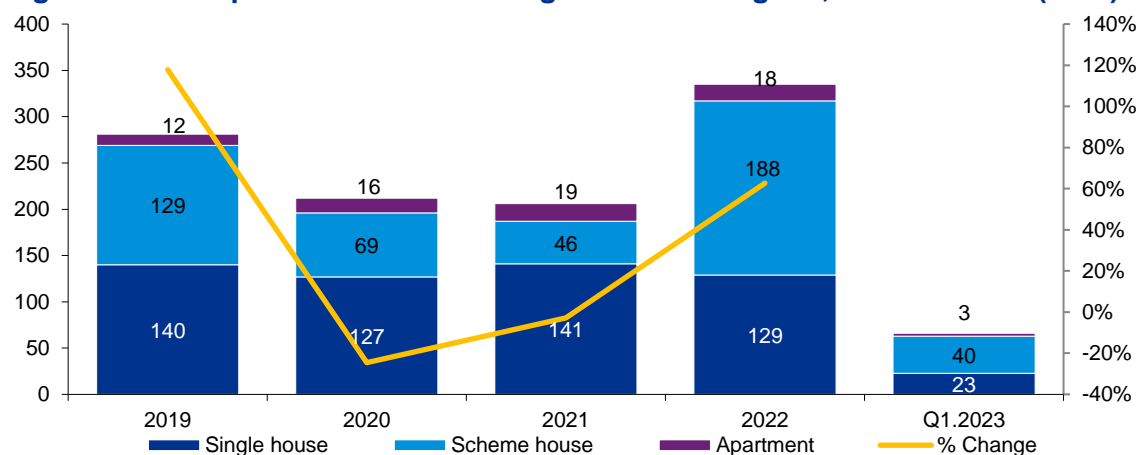
3.5 Housing Supply

3.5.1 Completions and Commencements

Between 2012 and 2022, 1,776 new dwellings have been completed in Co. Monaghan.⁵¹ Of these, 62.8% were for single houses, 32.2% for houses in schemes, and only 5.0% of apartments. This represents the 8th highest proportion of single houses for any county and is well above the State average (29.1%).

Completions have increased significantly since 2019, even taking into account any COVID-19-related slowdown in 2020 and 2021. The proportion of completed apartments has also increased, making up 6.2% of completions between 2019 and 2022, though this is still less than half the State average for apartments in the same period (20.1%).

Figure 3.3: Completion of new dwellings in Co. Monaghan, 2019-Q1.2023 (CSO)⁵²



Based on completion figures shown below, the highest number of completions has been in the Carrickmacross-Castleblayney municipal district (MD), at 809 units between 2012

⁵⁰ https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Overcrowding_rate

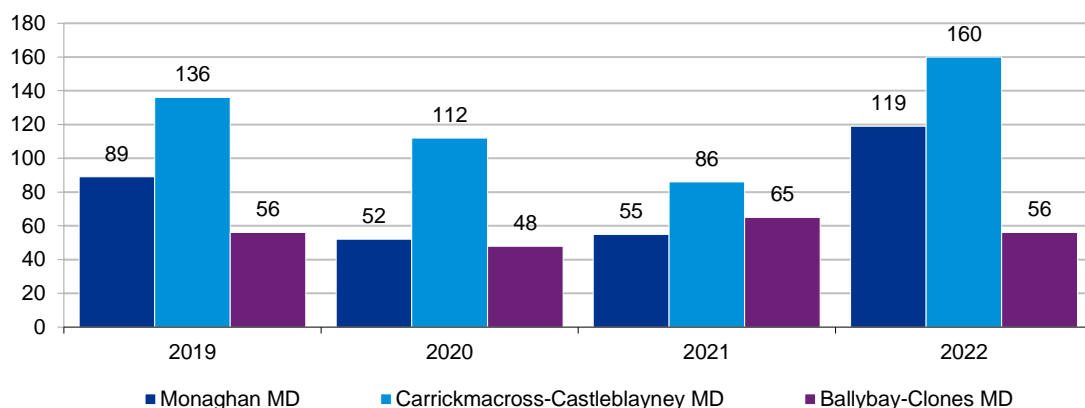
⁵¹ Note that the CSO prepares figures for completions of new dwellings based on connections to the ESB network. This different source and methodology accounts for the slight difference between these figures and those shown in Table 3.7, which were gathered as part of Census 2022 and include dwellings for which no construction date was recorded.

⁵² CSO 2022: <https://data.cso.ie/table/NDQ06>

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

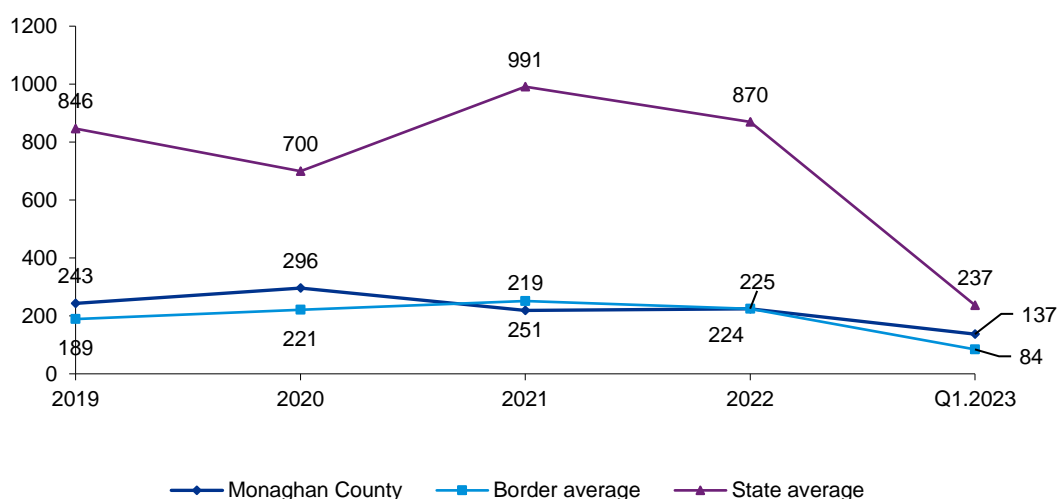
and 2021. This is followed by 554 completed units in Monaghan MD and 420 in Ballybay-Clones MD.

Figure 3.4: Completion of new dwellings in Co. Monaghan by MD, 2019-2022 (CSO)⁵³



Commencements in Co. Monaghan have averaged between 200 and 299 units since 2018. This is above the annual average for the Border region but is considerably below the average for all counties in the State, which is buoyed by the presence of large urban areas.

Figure 3.5: Average commencement of new units per year, 2019-Q1.2023 (CSO)⁵⁴



Completion of new social housing in 2022 was predominantly provided by the local authority itself, with 82.5% of all new-build social housing units and 'turnkey' acquisitions

⁵³ CSO 2022: <https://data.cso.ie/table/NDA05>

⁵⁴ CSO 2023: <https://data.cso.ie/table/HSM13>

coming through MCC. This was above the State-level proportion, where AHBs provided 41.3% of all social housing completions.

Table 3.8: Social housing completions 2022 (DHLGH)⁵⁵

Location	LA builds	LA turnkey acquisitions	Approved Housing Body (AHB) builds	Approved Housing Body (AHB) acquisitions
Co. Monaghan	82.5%	2.2%	15.3%	0.0%
State	41.3%	9.1%	45.0%	4.7%

3.5.2 Unfinished Housing Estates

The National Housing Development Survey⁵⁶ indicates that there were 5 unfinished housing developments in 2017. 4 of these were completed or saw substantial construction activity by 2020, leaving 1 development classified as unfinished.

⁵⁵ DHLGH Overview of Social Housing Activity 2022: <https://www.gov.ie/en/collection/6060e-overall-social-housing-provision/#overview>

⁵⁶ <https://www.gov.ie/en/publication/cb57d-unfinished-housing-developments-progress-update-from-2017-to-2020-by-local-authority/>

3.6 Social Housing Stock

In accordance with Section 9 of the Housing Act 1988, housing authorities are required to undertake an assessment of housing need in their administrative area. The social housing stock of MCC as of June 2023 consists of 2,927 units, variously owned by MCC, directly leased by MCC, provided by an Approved Housing Body (AHB), or leased through RAS or HAP.

The breakdown of this stock by type is as follows:

Table 3.9: Social housing stock type in Co. Monaghan, 2023 (MCC)⁵⁷

Stock type	No. of Units
Directly owned by LA	1,761
RAS	65
HAP	513
AHB (independent units)	483
AHB (group home beds)	100
Directly leased by LA	5
Total	2,927

Data on new social housing delivered by local authorities since 2015 is available through the Department of Housing, Local Government and Heritage (DHLGH). The numbers of new units delivered are shown below, broken down by mode of delivery.

Table 3.10: New social housing delivered in Co. Monaghan, 2015-2022 (DHLGH)⁵⁸

Year	New build ⁵⁹	Acquisition ⁶⁰	Leasing	RAS ⁶¹	HAP ⁶²	Total
2015	9	45	4	0	182	240
2016	0	28	0	0	171	199
2017	46	69	1	0	203	319
2018	37	16	45	19	198	315
2019	121	18	4	7	215	365
2020	59	32	3	4	200	298
2021	58	35	15	27	102	237
2022	140	3	8	31	85	267
Total	321	170	68	57	918	1,534

⁵⁷ Data provided by MCC

⁵⁸ DHLGH Overview of Social Housing Activity 2022: <https://www.gov.ie/en/collection/6060e-overall-social-housing-provision/#overview>

⁵⁹ Figures for new build units include those units delivered by the MCC, AHBs, and through Part V agreements with private developers.

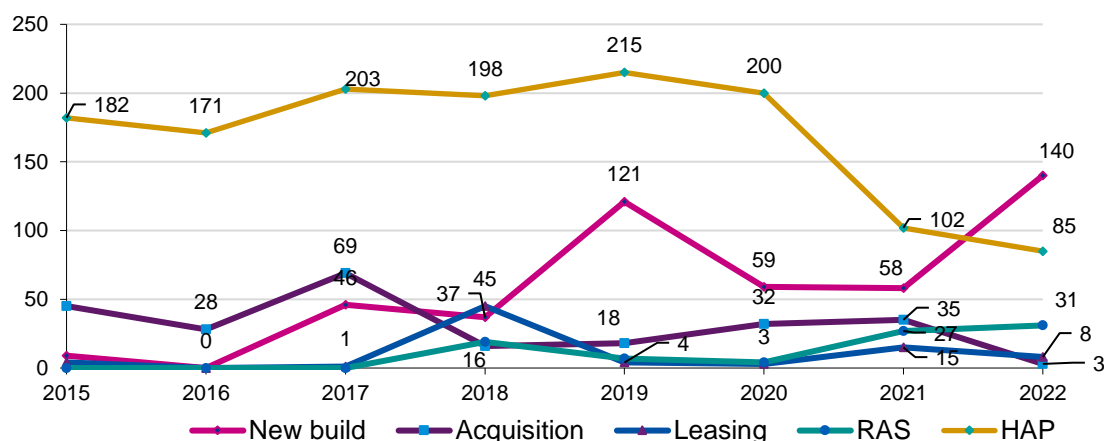
⁶⁰ Acquisitions include units acquired by MCC (through the Housing Agency Acquisition Fund and through regeneration of derelict or vacant units) and through AHBs.

⁶¹ Rental Accommodation Scheme

⁶² Housing Assistance Payment

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

Figure 3.6: New social housing delivered in Co. Monaghan, 2015-2022 (DHLGH)⁶³



Units made available through the Housing Assistance Payment (HAP) scheme constitute the largest proportion of new social housing, at 59.8% of all units made available for social housing since 2015, or 918 units. New builds constitute the next largest proportion of all units, at 20.9%, or 321 units.

Social housing delivery increased significantly across all modes of delivery from 2016 onwards, with an average delivery of 300 units per annum between 2017 and 2022. Delivery has decreased slightly since 2020, most likely due to slowdowns in construction and a tightening of the rental market associated with the COVID-19 pandemic, though the number of units delivered as new builds increased sharply in 2022, making up 52.4% of all deliveries and surpassing the number of deliveries via HAP for the first time.

These stock levels can be compared to the number of households which qualified for social housing support. As of December 2022, 306 households were subject to assessment and deemed qualified for social housing support by MCC.

Table 3.11: Number of households qualifying for social housing support in Co. Monaghan (Housing Agency)⁶⁴

Year	No. of households	% Change
2017	476	-7.4%
2018	505	6.1%
2019	530	5.0%
2020	413	-22.1%
2021	393	-4.8%
2022	306	-22.1%

⁶³ DHLGH Overview of Social Housing Activity 2022: <https://www.gov.ie/en/collection/6060e-overall-social-housing-provision/#overview>

⁶⁴ Housing Agency Summary of Social Housing Assessments: <https://www.housingagency.ie/publications/summary-social-housing-assessments-ssha-2022>

3.6.1 Social housing vacancy and condition

Based on data provided by MCC, there were 20 vacant social housing units in the county as of December 2022.

Age of housing stock can be used as a rough indicator of housing condition. Based on data provided by MCC, 781 social housing dwellings, or 26.7% of the social housing stock, were constructed pre-2001 and are over 22 years old. This represents a considerably lower proportion than observed for the county's wider housing stock, where 64.8% of dwellings were constructed pre-2001.

As in section 3.32, BER ratings can also be used as an indicator of housing condition. Data provided by the SEAI on housing stock age suggests that this 26.7% of social housing stock has a maximum BER rating of C3. This does not take account of units which have undergone renovation to achieve a higher BER.

3.6.2 Approved Housing Bodies (AHBs)

AHB's provide social housing and are formed for the purpose of relieving housing need and the provision and management of housing. They are established by a voluntary management board to benefit the community in which they are based and are approved and funded by the Department of Housing, Planning and Local Government. Housing cooperatives can provide both social rented housing and housing to purchase. Housing cooperatives are self-help and jointly owned member/user housing associations or societies. Projects undertaken may be in response to the needs of the elderly, people with disabilities, homeless persons or families and single people on low incomes. Some housing associations may be formed to specialise in meeting a particular housing need, others develop with broader aims. The specific housing services offered will depend on the aims or concerns of the members, the needs of tenants as well as the financial and other resources available for both capital costs and ongoing management running costs.

In December 2019, DHPLG issued a Circular (Housing Circular 40/2019) directing all local authorities to commence the establishment of a **Local Authority and Approved Housing Body Housing Delivery Forum** to represent their local authority area. This Circular followed a series of consultations events with local authorities and AHBs as well as detailed engagement with the CCMA Housing and Building Committee and the Irish Council for Social Housing. The overall objective is for each local authority to establish a local AHB forum to involve the key AHBs that are active in its area. The key concerns to be considered by the AHB forum are as follows:

- Agree and implement a Protocol for local authority/AHB engagement on the Delivery of Housing.
- Review delivery targets under Rebuilding Ireland to monitor delivery and identify opportunities.
- Agree and implement a Protocol to co-ordinate the provision of the additional support services available from those AHBs that work with households experiencing acute issues (homelessness, disability etc).

Monaghan County Council

Housing Need and Demand Assessment for Monaghan

July 2023

- To monitor and improve operational issues including the allocation process, agreeing rents etc.
- Bring to the attention of the Department/CCMA/national AHB Forum, strategic or national issues that require agreement or solutions at the Departmental/CCMA level.

MCC has been working closely together with the following voluntary and co-operative housing bodies that are active in the towns and villages in the county:

- Castleblayney Care Association
- Respond
- Newgrove Housing Association
- Tuath
- Clúid Housing
- North & East Housing Association
- Monaghan Housing Association
- Monaghan Parents and Friends
- Oaklee
- Broomfield HA
- Camphill Community
- Clones Special Needs Ltd
- Lisdoonan HA
- Castleblayney Trust
- Lord Blayney Trust
- Cuan Mhuire
- Home for Life Partnership
- Clanmil Housing Association
- iCare Housing

4 Housing Need and Demand Assessment

4.1 Key issues

Area of interest	Key issues identified
Variables	<ul style="list-style-type: none"> The HNDA Toolkit estimates housing need broken down by tenure type on the basis of projected incomes and purchase/rental prices. Households are classified into one of four exclusive categories: <ul style="list-style-type: none"> buyers (those who can purchase a home) private rental sector (those who cannot afford to purchase a home but can afford market rents) social housing (those who are eligible to access social housing provision) affordability constraint (those who fall outside the social housing income thresholds but cannot afford market rents, and are in need of affordable housing solutions) Based on the projections used as part of the HNDA Toolkit, 2,754 new households requiring housing are anticipated to arise in Co. Monaghan between 2023 and 2031. Accounting for existing need based on homelessness and overcrowding adds a further 39 households, leading to a total of 2,788 households. Household income projections are modelled as rising by c.2% per annum in the HNDA Toolkit. This is broadly in line with forecasts by the Central Bank of Ireland, though higher and lower income growth rates have also been explored for other modelled scenarios. House purchase prices are modelled as growing by 2.25% per annum by default in the HNDA Toolkit. Given the difference between these figures and observed historic price growth, a conservative estimate of 8.9% growth per annum (based on the 6-year historic trend) has been adopted for other modelled scenarios, and it has been assumed that this level of price growth will decrease by 0.25% per annum (see section 4.2.3). Rental prices are modelled as growing by 2.25% per annum by default in the HNDA Toolkit. Given the difference between these figures and observed historic price growth, a conservative estimate of 6.5% growth per annum (based on the 6-year historic trends) has been adopted for other modelled scenarios, and it has been assumed that this level of price growth will decrease by 0.25% per annum (see section 4.2.4). As per the social housing thresholds set out in January 2023, households whose net income falls below €30,000 per annum are eligible for social housing support and are assigned to the social housing cohort in the HNDA Toolkit.

Area of interest	Key issues identified
Scenarios	<ul style="list-style-type: none"> Four scenarios were evaluated to account for local conditions in Co. Monaghan and to explore differing levels of income growth. Using the HNDA Toolkit default settings, 1,316 households (c.47%) are projected to be buyers and 663 (c.24%) can rent in the private rental sector. 792 households (c.29%) are projected to require social housing and 6 (0.2%) are projected to require affordable housing. Using the preferred scenario which accounts for local factors in Co. Monaghan (i.e. rental and sales prices in line with historic trends rather than the flat growth assumed by the HNDA Toolkit), 928 households (c.33%) are projected to be buyers, 745 (c.27%) can rent in the private rental sector, and 916 (c.33%) are projected to require social housing. 201 households (c.7%) are projected to be unable to afford market rents while being unable to access social housing, and as such require affordable housing solutions. A scenario which assumes income growth will grow at a higher rate than inflation leads to higher projected proportions of buyers and renters, while fewer households are projected to require affordable or social housing. A scenario which assumes income growth will grow at a lower rate than inflation leads to lower projected proportions of buyers and renters, while more households are projected to require affordable or social housing.

This section provides an overview of the pre-set and modifiable variables included in the HNDA Toolkit, the scenarios appropriate for Co. Monaghan that were run using the Toolkit, and the housing need estimates broken down by tenure type. The assessment was carried out for the period from 2023-2031.

The Toolkit models tenure type distributions through a county-level affordability assessment that is based on the median household income, the 25th percentile house sales cost and median rental costs. This is prepared for a baseline year and projected forward, while working with county-level household projections to quantify the number of new households which are distributed into each of the tenure categories.

The Toolkit distributes the projected new households into four categories:

- 1 **Buyers** – households that can afford to purchase homes on the market.
- 2 **Private Rental Sector (PRS)** – remaining households that can afford median rent for 35% or less of their disposable income.
- 3 **Social Rent** – households that fall within income brackets for social housing provision (€30,000 in Co. Monaghan).
- 4 **Affordability Constraint** – households with income above the social housing brackets but cannot afford median rental at 35% of disposable income, i.e.

those who do not qualify for social housing but are also priced out of the rental market.

4.2 Variables

The HNDA Toolkit incorporates a number of pre-set variables for population/household formation projections, macroeconomic scenarios, changes in the level and distribution of household incomes, and price growth for housing sales and rent. Some of these variables are fixed as part of the Toolkit, some permit minor changes to be made, and some permit wholesale replacement with 'custom' variables that are more appropriate to the local authority area under assessment.

The guidance associated with the Toolkit emphasises that *"Unless local authorities can present strong evidence that would suggest departure from the default options, they should opt for the default scenarios provided. Decisions taken to vary the default values in the tool should be fully recorded within the HNDA assessment with a complete rationale provided for the choice of any alternative value used."*⁶⁵

Details of the variables are provided below, including where this assessment has deviated from the defaults included in the Toolkit.

4.2.1 Housing supply targets

The HNDA Tool incorporates population and household projections produced at county and local authority level by the ESRI in December 2020 as a key evidence base⁶⁶. Population projections under the four scenarios modelled by ESRI are included for each local authority in supplementary material released by DHLGH. The four scenarios are:

- **Baseline:** net international migration nationally declines linearly from +33,700 in 2019 to +15,000 by 2024 and remains constant thereafter.
- **50:50 city:** 50% of national population growth between 2016 and 2040 in Eastern/Midlands region and additional population growth focused on major cities within each region, aligning with the NPF.
- **High migration:** net international migration of nationally +30,000 in 2020 and remaining constant thereafter.
- **Low migration:** net internal migration nationally drops to +5,000 by 2022 and adjusts towards baseline scenario over following five years.

⁶⁵ 'Guidance on the Preparation of a Housing Need and Demand Assessment', p22 (Source: <https://www.gov.ie/en/publication/ea999-housing-need-and-demand-assessment-hnda/>)

⁶⁶ DHLGH, 'Housing Supply Target Methodology for Development Planning: Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended)', December 2020.

Population projections for Co. Monaghan up to 2031 (a key milestone year in the National Planning Framework) are shown below.

Table 4.1: Population projections for Co. Monaghan, 2020-2031 (ESRI/HNDA Toolkit)

Year	Baseline	50:50 City	High Migration	Low Migration
2016 (Actual)	61,386	61,386	61,386	61,386
2020	63,262	62,682	63,267	62,966
2021	63,775	63,052	63,821	63,213
2022	64,237	63,373	64,360	63,437
2023	64,650	63,647	64,888	63,701
2024	65,014	63,876	65,407	64,007
2025	65,332	64,061	65,918	64,300
2026	65,638	64,233	66,423	64,581
2027	65,938	64,395	66,925	64,854
2028	66,233	64,552	67,428	65,124
2029	66,527	64,705	67,934	65,390
2030	66,821	64,857	68,444	65,657
2031	67,117	65,010	68,962	65,927

It is worth noting that based on the summary results of the 2022 census, the population of Co. Monaghan (65,228 persons⁶⁷) exceeds the projected figure used in the HNDA Toolkit in all four projected population scenarios.

The above population projections were used by ESRI to inform projections of household formation. There are five scenarios inbuilt into the tool which form a basis for the calculation of housing need across all tenures:

- **Convergence:** based on ESRI 50:50 City Scenario and incorporating unmet demand in years 2017-2019 inclusive over the period 2020-2031.
- **Baseline**
- **50:50 city**
- **High migration**
- **Low migration**

The additional, newly formed households forecast under these scenarios form the structural housing demand for Co. Monaghan over the plan period and beyond and are shown in table below.

⁶⁷ Census 2022 Summary Results: <https://data.cso.ie/table/FY003A>

Table 4.2: Population projections for Co. Monaghan, 2020-2031 (ESRI/HNDA Toolkit)

Year	Convergence	Baseline	50:50 City	High Migration	Low Migration
2020	313	337	291	338	254
2021	294	320	273	331	241
2022	280	308	261	330	235
2023	309	335	288	368	284
2024	300	326	279	372	300
2025	298	324	277	382	307
2026	281	309	261	371	293
2027	275	305	256	370	289
2028	321	348	299	416	334
2029	324	352	301	423	338
2030	331	359	308	433	346
2031	315	344	293	421	332

The HNDA Toolkit by default incorporates the household formation projections from the Convergence scenario.

4.2.2 Household income projection

The HNDA Toolkit provides several pre-set forecasts for growth of median income. By default it is assumed that, nationally, median incomes will grow uniformly at an inflation rate of 2% per annum nationally. A modest growth scenario of 3.5% per annum and a below-inflation scenario of 0.5% per annum are also available.

- **2% per annum:** this is the default scenario used in the HNDA Toolkit and assumes that median incomes will rise in line with projections of inflation from 2020, leading to “*no real growth*”. We would note that this rate of income growth is broadly in line with that forecast by the Central Bank of Ireland (CBI) as per their Spring 2023 Quarterly Bulletin.⁶⁸
- **0.5% per annum:** this scenario assumes that median incomes will rise at a lower rate than projections of inflation from 2020, leading to “*below real growth*”
- **3.5% per annum:** this scenario assumes that median incomes will rise at a higher rate than projections of inflation from 2020, leading to “*modest real growth*”

⁶⁸ CBI, March 2023: <https://www.centralbank.ie/news-media/press-releases/quarterly-bulletin-2023-1-inflation-easing-but-expected-to-remain-elevated>

These three pre-set forecasts have been used for the HNDA assessment in lieu of attempting to incorporate bespoke high-level forecasts of income inflation into the modelling process.

No change was made to the default Toolkit assumption of ‘no change’ to income distribution.

Table 4.3: Forecast household incomes in Co. Monaghan, 2023-2031 (2% increase per annum, “no real growth”) (HNDA Toolkit)

	Median income	75 th Percentile Income	25 th Percentile Income
2023	€45,256	€73,359	€25,840
2024	€46,161	€74,827	€26,357
2025	€47,084	€76,323	€26,884
2026	€48,026	€77,850	€27,422
2027	€48,987	€79,407	€27,970
2028	€49,966	€80,995	€28,529
2029	€50,966	€82,615	€29,100
2030	€51,985	€84,267	€29,682
2031	€53,025	€85,952	€30,276

Table 4.4: Forecast household incomes in Co. Monaghan, 2023-2031 (0.5% increase per annum, “below real growth”) (HNDA Toolkit)

	Median income	75 th Percentile Income	25 th Percentile Income
2023	€42,652	€69,138	€24,353
2024	€42,865	€69,484	€24,475
2025	€43,080	€69,832	€24,597
2026	€43,295	€70,181	€24,720
2027	€43,512	€70,532	€24,844
2028	€43,729	€70,884	€24,968
2029	€43,948	€71,239	€25,093
2030	€44,167	€71,595	€25,218
2031	€44,388	€71,953	€25,345

Table 4.5: Forecast household incomes in Co. Monaghan, 2023-2031 (3.5% increase per annum, “modest real growth”) (HNDA Toolkit)

	Median income	75 th Percentile Income	25 th Percentile Income
2023	€47,977	€77,771	€27,394
2024	€49,657	€80,493	€28,353
2025	€51,395	€83,310	€29,345
2026	€53,193	€86,226	€30,372
2027	€55,055	€89,244	€31,435
2028	€56,982	€92,367	€32,535
2029	€58,977	€95,600	€33,674
2030	€61,041	€98,946	€34,853
2031	€63,177	€102,409	€36,073

4.2.3 House price forecast

By default, the HNDA Toolkit assumes a flat, uniform, annual growth in sales prices of 2.25%. Using this assumption, the default median sales price in Co. Monaghan is forecast to rise from €164,509 in 2023 to €196,561 in 2031, as shown in Table 4.6.

For this assessment, a review of historic price changes (detailed in Section 2.3) indicated that **price growth in Co. Monaghan diverged significantly from the values assumed in the Toolkit’s default price growth scenario**. As such a custom price growth scenario was prepared.

For this scenario, it was assumed that price change between 2022 and 2023 would match the historic six-year average of county-level price changes between 2017 and 2022, an increase of 8.89% (as discussed in Section 2.3.1.3).

As a consistent annual 8.89% growth in house prices through to 2031 would be fundamentally unsustainable, a conservative tapering effect was applied. It was assumed that this 8.89% rate of price increase would gradually reduce by 0.25% annually, i.e., the growth rate between 2023-24 was assumed to be 8.75%, the growth rate between 2024-25 was assumed to be 8.50% and so on, ultimately declining to 7.00% by 2031.

Though this modelling approach cannot capture severe fluctuations in price which might arise in a given year, on the scale of a decade it can account for changing market dynamics.

As a result, in this scenario the median sales price is forecast to increase significantly over the assessment period, rising from the Dept. Toolkit’s 2019-era default pricing to a modelled €199,647 in 2023 and €366,084 by 2031; approximately 86% higher than the median price forecast using the default scenario.

Table 4.6: Projected sales prices in Co. Monaghan, 2023-2031 (flat 2.25% annual increase, HNDA Toolkit default)⁶⁹

	Mean Price	Median Price	25 th Percentile Price
2023	€171,676	€164,509	€120,239
2024	€175,539	€168,210	€122,945
2025	€179,489	€171,995	€125,711
2026	€183,527	€175,865	€128,539
2027	€187,657	€179,822	€131,431
2028	€191,879	€183,868	€134,389
2029	€196,196	€188,005	€137,412
2030	€200,611	€192,235	€140,504
2031	€205,124	€196,561	€143,665

Table 4.7: Projected sales prices in Co. Monaghan, 2023-2031 (8.9% annual increase with conservative tapering applied and declining to 7% by 2031)⁶⁹

	Mean Price	Median Price	25 th Percentile Price
2023	€208,346	€199,647	€145,922
2024	€226,576	€217,116	€158,690
2025	€245,835	€235,571	€172,178
2026	€266,116	€255,006	€186,383
2027	€287,405	€275,406	€201,294
2028	€309,679	€296,750	€216,894
2029	€332,905	€319,007	€233,161
2030	€357,041	€342,135	€250,065
2031	€382,034	€366,084	€267,570

4.2.4 Rent price forecast

By default, the HNDA Toolkit assumes a flat, uniform, annual growth in rental prices of 2.25%. Using this assumption, the median weekly rental price in Co. Monaghan is forecast to rise from €164 (€8,526 annually) in 2023 to €196 (€10,187 annually) in 2031.

For this assessment, a review of historic rental price changes (detailed in Section 2.3) indicated that **price growth in Co. Monaghan diverged significantly from the values assumed in the Toolkit's default scenario**. As such a custom rental price growth scenario was prepared.

⁶⁹ Note that these figures are built from 2019-era DHLGH HNDA Toolkit pricing for Co. Monaghan, against which either the Toolkit default growth scenario (Table 4.6) or the Preferred Scenario (Table 4.7) is being applied. Prices therefore differ from observed market values as presented in Section 2.3, as a consequence of this modelling, though are closer in alignment using the Preferred Scenario.

Monaghan County Council

Housing Need and Demand Assessment for Monaghan
July 2023

For this scenario, it was assumed that the price change between 2022 and 2023 would match the historic average of county-level price change between 2016 and 2022, a 6.5% increase (as discussed in Section 2.3.1.3). A conservative tapering effect was then applied whereby it was assumed that this rate of rental price increase would gradually reduce by 0.25% annually, i.e., the growth rate between 2023-24 was assumed to be 6.25%, the growth rate between 2024-25 was assumed to be 6.0% and so on, ultimately declining to 4.25% by 2031. Though this approach cannot capture severe fluctuations in price which might arise in a given year, on the scale of a decade it can account for changing market dynamics.

As a result, the median rental price is forecast to increase significantly over the assessment period, rising from €176 (€9,148 annually) in 2023 to €243 (€12,242 annually) in 2031, approximately 20% higher than the median rent forecast using the default scenario.

Table 4.8: Projected median rental prices in Co. Monaghan (2023-2031, HNDA Toolkit)⁷⁰

Year	Flat 2.25% annual increase		Tapered 6.5% annual increase	
	Median weekly rent	Median annual rent	Median weekly rent	Median annual rent
2022	€160	€8,338	€167	€8,692
2023	€164	€8,526	€178	€9,257
2024	€168	€8,718	€189	€9,836
2025	€171	€8,914	€200	€10,426
2026	€175	€9,115	€212	€11,025
2027	€179	€9,320	€224	€11,632
2028	€183	€9,529	€235	€12,242
2029	€187	€9,744	€247	€12,854
2030	€192	€9,963	€259	€13,465
2031	€196	€10,187	€271	€14,071

4.2.5 Social housing

A household's eligibility for social housing is based on thresholds for net income. These thresholds were revised upwards in January 2023 to include households with higher incomes⁷¹. In Co. Monaghan, this means that household with an annual net income of less than €30,000 is eligible for social housing, whereas pre-2023 only households with incomes of less than €25,000 were eligible. This change means that a larger number of households in Co. Monaghan are now eligible for social housing support.

⁷⁰ Note that these figures are built from 2018-era DHLGH HNDA Toolkit rental pricing for Co. Monaghan, against which either the Toolkit default growth scenario (2.25%) or the Preferred Scenario (6.5%) is being applied. Rents therefore differ from observed market values as presented in Section 2.3, as a consequence of this modelling, though are closer in alignment using the Preferred Scenario.

⁷¹ <https://www.gov.ie/en/press-release/7e024-government-approves-increase-in-social-housing-income-eligibility-thresholds/>

Social income thresholds vary based on household size and number of children⁷² but the HNDA Toolkit operates based on the maximum net income thresholds for a single person, i.e. €30,000 for Co. Monaghan. As modelled, arising households with income that falls within this threshold are allocated to the 'social rent' cohort.

4.3 Total Forecast Housing Need

The total housing need figure over the plan period used in the HNDA is a combination of a structural demand forecast provided as part of a household projection scenario (in this case the Convergence scenario) and an estimate of existing unmet housing need.

This estimate of unmet need includes an estimate of overcrowded households from the 2016 Census (22 households in Co. Monaghan) combined with existing homeless households. The HNDA Toolkit includes a 2019 figure for 3 existing homeless households, resulting in a combined unmet need of 25 households.

MCC have provided a total figure of 17 homeless households as of 2021. This results in a combined unmet need of 39 households, permitting an updated existing need figure to be used in assessments tailored towards circumstances in Co. Monaghan, in lieu of that assumed by default in the Toolkit.

The Toolkit assumes that clearance of this unmet need figure, whether the default or the updated figure, will be equally distributed across the assessment period, as shown in the tables below. Note that due to how the HNDA Toolkit handles rounding of figures in order to avoid the projection of 'half households', there is a slight variation between these figures and when they are broken down into tenure cohorts in Section 4.5.

Table 4.9: Total annual housing need, 2023-2031 (HNDA Toolkit default existing need)

	2023	2024	2025	2026	2027	2028	2029	2030	2031	Total
Total	311.5	302.5	300.5	283.5	277.5	323.5	326.5	333.5	317.5	2,777
Convergence projection	309	300	298	281	275	321	324	331	315	2,754
Existing need	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	25

Table 4.10: Total annual housing need, 2023-2031 (MCC updated existing need)

	2023	2024	2025	2026	2027	2028	2029	2030	2031	Total
Total	313	304	302	285	279	325	328	335	319	2,789
Convergence projection	309	300	298	281	275	321	324	331	315	2,754
Existing need	5	4	4	4	4	4	4	4	5	39

⁷² DHLGH Illustrative table of net income limits, 2023:
<https://www.gov.ie/pdf/?file=https://assets.gov.ie/236056/59ecede4-f862-4c5d-bf5a-e1a1d4ff9a63.pdf>

4.4 Assessed Scenarios

Four scenarios were assessed using the HNDA Toolkit as part of this assessment.

The first scenario, '*Core tool default*' includes the default variables prepared as part of the Toolkit for Co. Monaghan and is best understood as a comparator for the other scenarios.

The second scenario, '*Monaghan*', incorporates updated existing need figures provided by MCC as well as forecasts for growth in purchase price and rents derived from the Property Price Register (PPR) and Residential Tenancies Board (RTB) data between 2016 and 2021. The third and fourth scenarios, '*Monaghan (modest real income growth)*' and '*Monaghan (below real income growth)*' are variations on the second scenario that use different forecasts for income growth in the county.

The second scenario, '*Monaghan*', was chosen as the preferred scenario as it takes account of local conditions (existing need, forecast sales and rental prices based on the average of historic change rates) and projects income growth in line with recent CBI forecasts.⁷³

Table 4.11: Comparison of scenarios assessed for Co. Monaghan using the HNDA Toolkit

Variable	1. Core tool default	2. Monaghan	3. Monaghan (modest real income growth)	4. Monaghan (below real income growth)
1. Household Projections	Convergence scenario	Convergence scenario	Convergence scenario	Convergence scenario
2. Total existing need	25 (2016 overcrowded figure & 2019 homeless figure)	39 (2016 overcrowded figure & 2021 homeless figure)	39 (2016 overcrowded figure & 2021 homeless figure)	39 (2016 overcrowded figure & 2021 homeless figure)
3. Income growth	2% ("no real growth")	2% ("no real growth")	3.5% ("modest real growth")	0.5% ("below real growth")
4. Sales growth assumption	2.25% (Esri forecast)	8.9% (projection based on average of last 5 years' PPR) reducing to 7% by 2031	8.9% (projection based on average of last 5 years' PPR) reducing to 7% by 2031	8.9% (projection based on average of last 5 years' PPR) reducing to 7% by 2031
5. Rental growth assumption	2.25% (Esri forecast)	6.5% (projection based on average of last 5 years' rental prices) reducing to 4.25% by 2031	6.5% (projection based on average of last 5 years' rental prices) reducing to 4.25% by 2031	6.5% (projection based on average of last 5 years' rental prices) reducing to 4.25% by 2031

⁷³ CBI, March 2023: <https://www.centralbank.ie/news-media/press-releases/quarterly-bulletin-2023-1-inflation-easing-but-expected-to-remain-elevated>

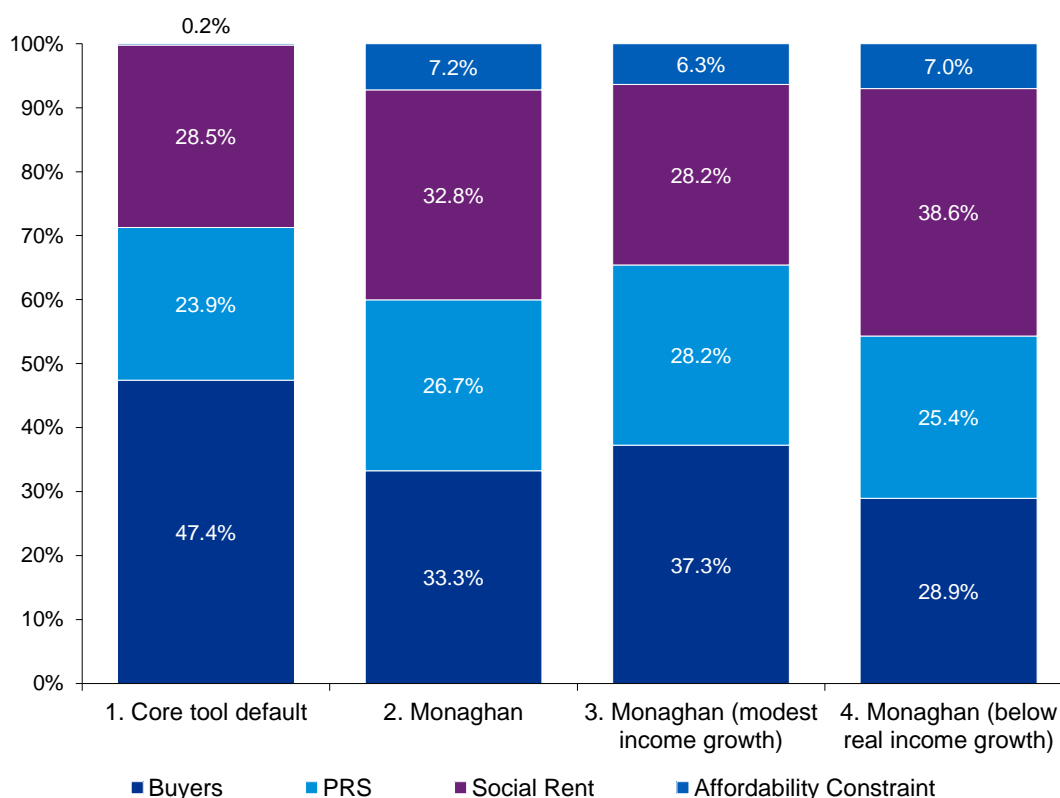
4.5 Housing need estimate

Based on the application of the additional anticipated households in the HNDA model and the scenarios for existing need, incomes, affordability criteria, house prices, and rental prices as described in Section 4.3, the HNDA Toolkit calculates total housing need for each year and how many forecast households can afford to purchase homes in the private market. Of those who cannot, it calculates how many can afford to rent privately, how many require social housing, and how many are 'affordability constrained' and require a form of affordable housing tenures (such as Cost Rental or affordable purchase).

The following tables summarise this estimate of housing need across all tenures. Over the assessment period of 2023-2031, there will be a need to house an estimated 2,754 newly formed households in Co. Monaghan, based on the Convergence projections. In addition, based on information provided by MCC on existing unmet need, a further 39 existing households will need to be housed.

A breakdown of tenure type distribution (between the discrete cohorts for 'Buyers', 'PRS', 'Social Rent', and 'Affordability Constraint') for the 4 assessed scenarios is provided below and a comparison of the proportions of different tenure types shown in Figure 4.1.

Figure 4.1: Tenure type distribution for Co. Monaghan for total projected households across assessed scenarios, 2022-2031



4.5.1 Scenario 1: Core tool default

The following section details the tenure distribution estimated when the default settings for Co. Monaghan are used with the HNDA Toolkit.

Over the assessment period of 2023-2031, there is an estimated need for 792 social homes in Co. Monaghan (28.5% of the total) and 6 affordable homes (0.2%); 663 households (23.9%) are estimated to be able to access private ownership based on average projected prices for Co. Monaghan, while 1,316 households (47.4%) are estimated to be able to meet their needs in the private rental market.

Table 4.12: Estimated housing need by tenure, 2023-2031 (households)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031	Total
Social rent	86	84	86	81	80	92	96	96	91	792
Affordability Constraint	0	0	0	0	0	0	0	3	3	6
PRS ⁷⁴	76.75	74.09	72.30	68.15	67.03	78.29	76.04	77.04	73.45	663.15
Buyers	149	145	142	134	131	153	154	158	150	1,316
Total	312	303	300	283	278	323	326	334	317	2,777

Table 4.13: Estimated housing need by tenure, 2023-2031 (%)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031
Social rent	27.6%	27.7%	28.6%	28.6%	28.8%	28.5%	29.4%	28.7%	28.7%
Affordability Constraint	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%
PRS	24.6%	24.4%	24.1%	24.1%	24.1%	24.2%	23.3%	23.1%	23.1%
Buyers	47.8%	47.8%	47.3%	47.3%	47.1%	47.3%	47.2%	47.3%	47.3%

Figures 4.2 and 4.3 below illustrate the estimate of housing need by tenure. The constant rate of growth in incomes, sales prices and rental prices used in the HNDA Toolkit's core settings for Co. Monaghan result in a picture of relatively consistent tenure cohorts across the assessment period.

An affordability constraint cohort is only anticipated to arise in 2030, i.e. households that are unable to afford rents while falling outside the social housing income thresholds are

⁷⁴ Note that rounding applied to the PRS figures would result in a study period total of 662 households in the PRS cohort, due to the functionality of HNDA Toolkit an operating figure of 663 households is used.

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

only anticipated from 2030 onwards. We would note that this can in part be attributed to the January 2023 revision of social housing thresholds to include Co. Monaghan households with incomes of €30,000 or less rather than €25,000 or less. When modelled under the pre-January 2023 threshold, an affordability constraint was forecast to arise in 2025.

Figure 4.2: Estimated housing need by tenure, 2023-2031 (households)

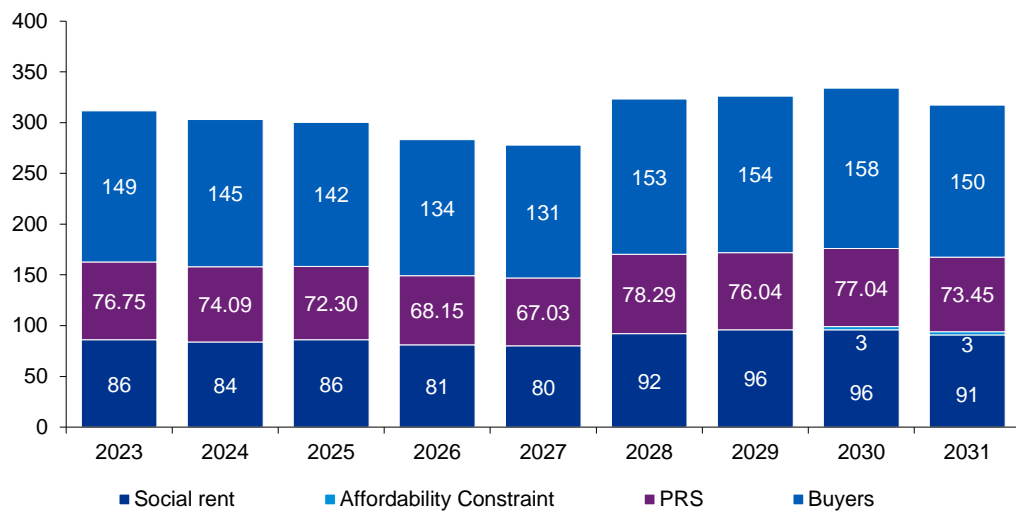
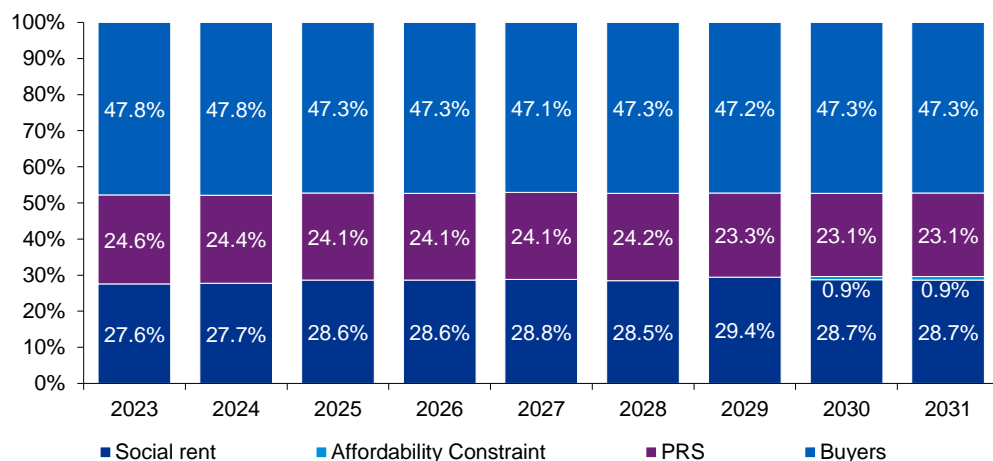


Figure 4.3: Estimated housing need by tenure, 2023-2031 (%)



4.5.2 Scenario 2: Monaghan

The following section details the tenure distribution estimated when updated existing need figures provided by MCC and custom forecasts for growth in purchase price and rents are used with the HNDA Toolkit. Income growth is assumed to be 2%.

Over the assessment period of 2023-2031, there is an estimated need for 916 social homes in Co. Monaghan (32.8% of the total) as well as 201 affordable homes (7.2% of the total); 745 households (26.7%) are estimated to be able to access private ownership based on average projected prices for Co. Monaghan, while 928 households (33.3%) are estimated to be able to meet their needs in the private rental market.

Table 4.14: Estimated housing need by tenure, 2022-2031 (households)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031	Total
Social rent	98	102	107	101	96	109	106	103	94	916
Affordability Constraint	2	1	1	10	18	27	37	50	55	201
PRS	83	81	80	74	73	89	90	89	86	745
Buyers	130	120	113	100	92	101	95	93	84	928
Total	313	304	301	285	279	326	328	335	319	2,790 ⁷⁵

Table 4.15: Estimated housing need by tenure, 2022-2031 (%)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031
Social rent	31.3%	33.5%	35.5%	35.4%	34.4%	33.5%	32.3%	30.7%	29.5%
Affordability Constraint	0.6%	0.3%	0.3%	3.5%	6.5%	8.3%	11.3%	14.9%	17.2%
PRS	26.6%	26.7%	26.7%	26.0%	26.2%	27.2%	27.4%	26.6%	26.9%
Buyers	41.5%	39.5%	37.5%	35.1%	33.0%	31.0%	29.0%	27.8%	26.3%

Figures 4.4 and 4.5 below illustrate the estimate of housing need by tenure. With house prices projected to rise at a considerably higher rate than incomes, we can observe a shrinking cohort of buyers over the assessment period. Though rental prices are also projected to increase at a higher rate than incomes, leading to some households falling out of the PRS, the increasing number of households who cannot afford to purchase are shunted into the 'upper end' of the PRS, leading to a growing cohort of renters. Social housing thresholds remain the same, resulting in a consistent cohort. The affordability constraint cohort is projected to arise by 2023 and grow sharply. It will exceed 5% of all

⁷⁵ Due to rounding some variance in total exists. Further, due to existing need figures and the use of rounding in the HNDA Toolkit, the total number of households differs slightly between scenarios.

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

annual newly formed households in 2027 (at 6.5%), and ultimately constitute 201 households over the assessment period.

Figure 4.4: Estimated housing need by tenure, 2023-2031 (households)

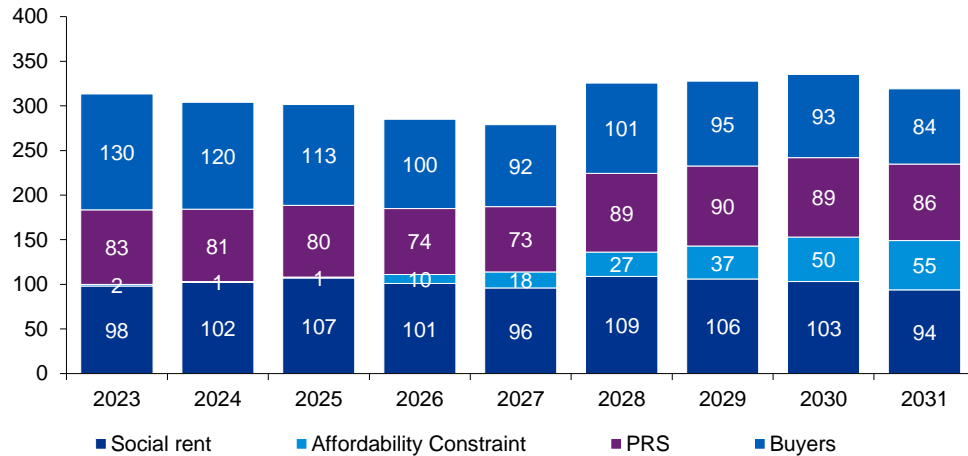
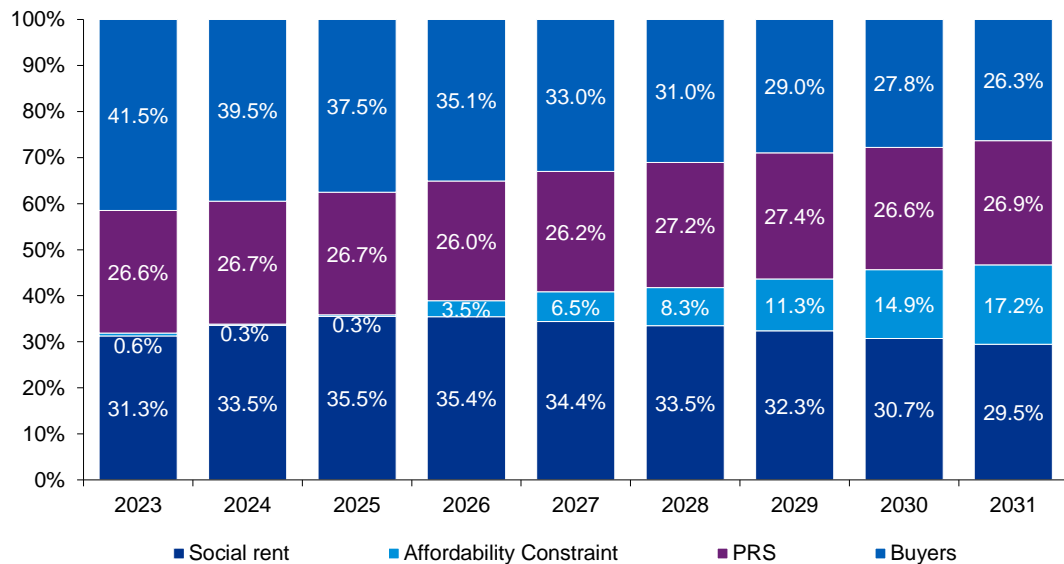


Figure 4.5: Estimated housing need by tenure, 2023-2031 (%)



4.5.3 Scenario 3: Monaghan (modest real income growth)

The following section details the tenure distribution estimated when updated existing need figures provided by MCC and custom forecasts for growth in purchase price and rents are used with the HNDA Toolkit. Income growth is assumed to be 3.5%.

Over the ten-year assessment period of 2022-2031, there is an estimated need for 787 social homes in Co. Monaghan (28.2% of the total) as well as 177 affordable homes (6.3% of the total); 1,039 households (37.3%) are estimated to be able to access private ownership based on average projected prices for Co. Monaghan, while 786 households (28.2%) are estimated to be able to meet their needs in the private rental market.

Table 4.16: Estimated housing need by tenure, 2022-2031 (households)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031	Total
Social rent	92	93	95	87	82	92	87	83	76	787
Affordability Constraint	2	1	1	10	15	24	34	43	47	177
PRS	84	84	84	78	78	92	94	98	94	786
Buyers	136	126	121	110	104	117	113	111	101	1,039
Total	314	304	301	285	279	325	328	335	318	2,789⁷⁶

Table 4.17: Estimated housing need by tenure, 2022-2031 (%)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031
Social rent	29.3%	30.6%	31.5%	30.5%	29.4%	28.3%	26.5%	24.8%	23.9%
Affordability Constraint	0.6%	0.3%	0.3%	3.5%	5.4%	7.4%	10.4%	12.9%	14.8%
PRS	26.7%	27.7%	28.0%	27.4%	27.8%	28.3%	28.7%	29.2%	29.6%
Buyers	43.4%	41.4%	40.1%	38.6%	37.3%	36.0%	34.4%	33.2%	31.7%

Figures 4.6 and 4.7 below illustrate the estimate of housing need by tenure. With house prices projected to rise at a considerably higher rate than incomes, even assuming modest real income growth, we can observe a gradually shrinking cohort of buyers over the assessment period, though one that is larger than in Scenario 2, with c.33% of newly

⁷⁶ Due to rounding some variance in total exists. Further, due to existing need figures and the use of rounding in the HNDA Toolkit, the total number of households differs slightly between scenarios.

Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

formed households in 2031 able to afford purchase prices. Though rental prices are also projected to increase at a higher rate than incomes, leading to some households falling out of the PRS, the increasing number of households who cannot afford to purchase are shunted into the 'upper end' of the PRS, leading to a growing cohort of renters. Social housing thresholds remain the same, resulting in a consistent cohort. The affordability constraint cohort is projected to arise in 2023 and grow sharply. It will exceed 5% of all annual newly formed households in 2027 (at 5.4%), and ultimately constitute 177 households over the assessment period.

Figure 4.6: Estimated housing need by tenure, 2022-2031 (households)

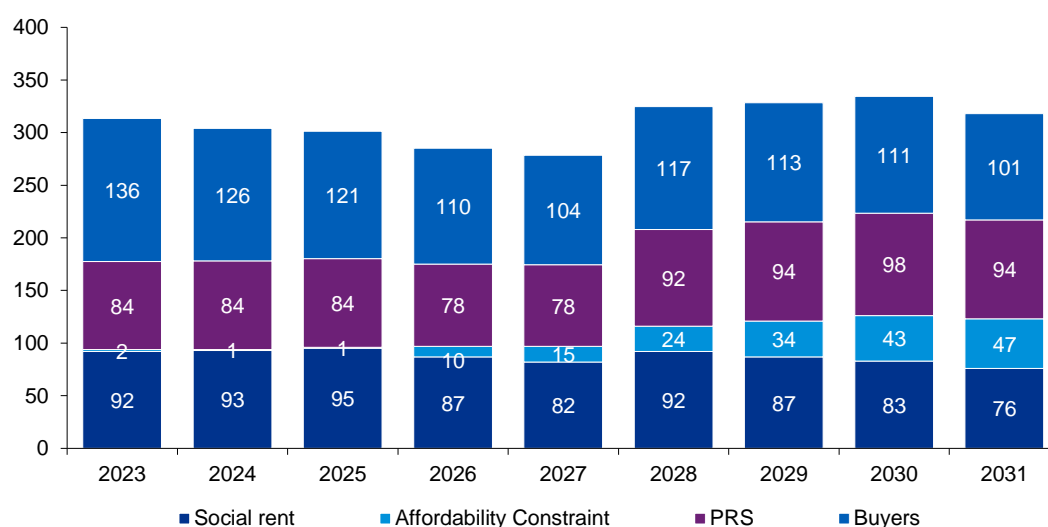
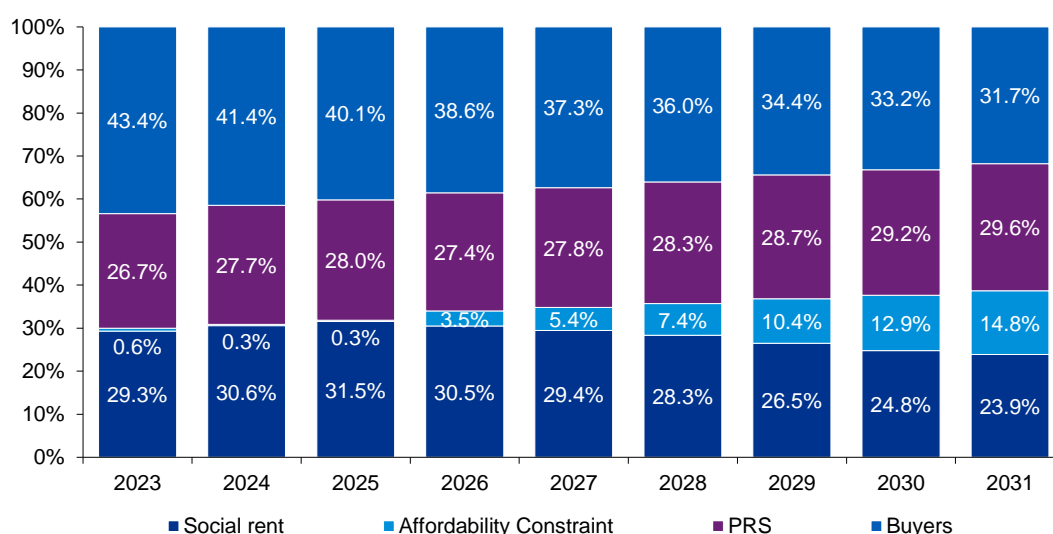


Figure 4.7: Estimated housing need by tenure, 2022-2031 (%)



4.5.4 Scenario 4: Monaghan (below real income growth)

The following section details the tenure distribution estimated when updated existing need figures provided by MCC and custom forecasts for growth in purchase price and rents are used with the HNDA Toolkit. Income growth is assumed to be 0.5%.

Over the ten-year assessment period of 2022-2031, there is an estimated need for 1,078 social homes in Co. Monaghan (38.7% of the total) as well as 196 affordable homes (7.0% of the total); 807 households (28.9%) are estimated to be able to access private ownership based on average projected prices for Co. Monaghan, while 708 households (25.4%) are estimated to be able to meet their needs in the private rental market.

Table 4.18: Estimated housing need by tenure, 2022-2031 (households)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031	Total
Social rent	105	114	122	115	113	128	129	129	123	1,078
Affordability Constraint	1	1	1	7	15	30	37	50	54	196
PRS	84	78	77	73	70	82	83	82	80	708
Buyers	123	111	102	90	81	85	79	74	62	807
Total	313	304	302	285	279	325	328	335	319	2,789 ⁷⁷

Table 4.19: Estimated housing need by tenure, 2022-2031 (%)

Tenure	2023	2024	2025	2026	2027	2028	2029	2030	2031
Social rent	33.5%	37.5%	40.5%	40.4%	40.5%	39.4%	39.3%	38.6%	38.6%
Affordability Constraint	0.3%	0.3%	0.3%	2.5%	5.4%	9.2%	11.3%	14.9%	16.9%
PRS	26.9%	25.7%	25.4%	25.6%	25.2%	25.2%	25.3%	24.4%	25.0%
Buyers	39.3%	36.5%	33.8%	31.6%	29.0%	26.2%	24.1%	22.1%	19.5%

Figures 4.8 and 4.9 below illustrate the estimate of housing need by tenure. With house prices projected to rise at a considerably higher rate than incomes, we can observe a gradually shrinking cohort of buyers, with only c.20% of newly formed households able to buy in 2031. Though rental prices are also projected to increase at a higher rate than

⁷⁷ Due to rounding some variance in total exists. Further, due to existing need figures and the use of rounding in the HNDA Toolkit, the total number of households differs slightly between scenarios.

Monaghan County Council

Housing Need and Demand Assessment for Monaghan
July 2023

incomes, leading to some households falling out of the PRS, the increasing number of households who cannot afford to purchase are shunted into the 'upper end' of the PRS, leading to a growing cohort of renters but one that remains smaller than was modelled in other scenarios. Social housing thresholds remain the same, resulting in a broadly consistent cohort. The affordability constraint cohort is projected to arise in 2023 and grow quickly. It will exceed 5% of all annual newly formed households in 2027 (at 5.4%), and ultimately constitute 196 households over the assessment period. This is a larger number of households than in Scenario 3, where income growth leads to a greater proportion in the PRS and buyer cohorts, but smaller than Scenario 2, where a flat 2% income growth sees fewer households falling into the social rent cohort.

Figure 4.8: Estimated housing need by tenure, 2022-2031 (households)

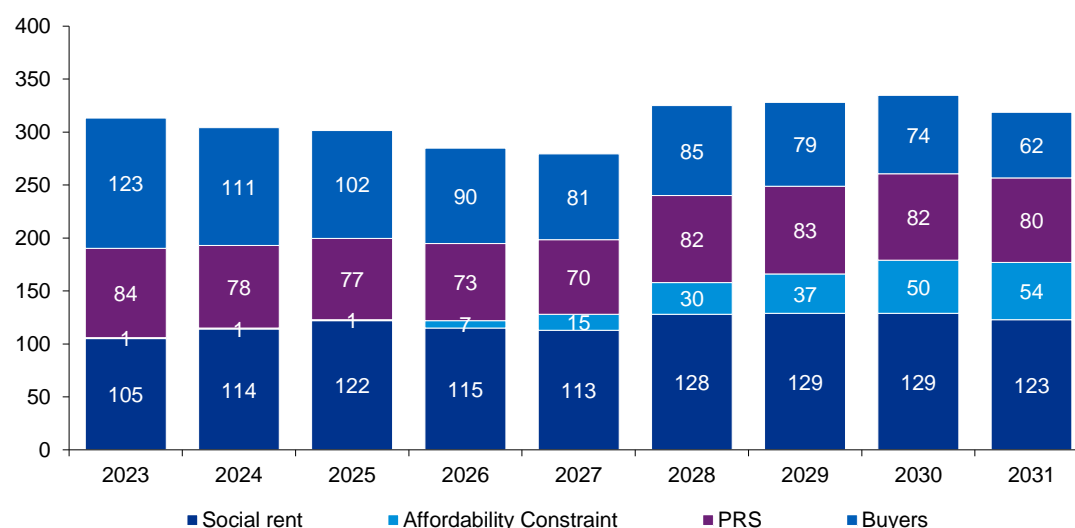
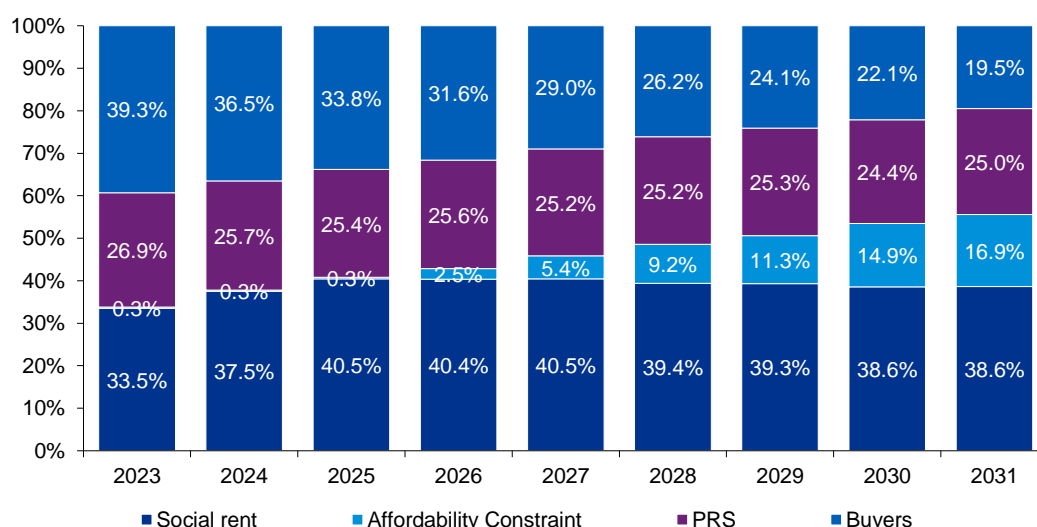


Figure 4.9: Estimated housing need by tenure, 2022-2031 (%)



5 Demand for Specialist Provision of Housing

This section provides an analysis of demand for Specialist Provision of Housing. As specified in the County Development Plan 2019-2025 and the Strategic Plan for Housing Persons with Disabilities, MCC recognises the need to accommodate the housing requirements of groups with special housing needs, such as the elderly, people with disabilities, the homeless, Travellers, and international protection applicants.

5.1 Key issues

Area of interest	Key issues identified
Older people	<ul style="list-style-type: none"> There are 10,397 people over the age of 65 living in Co. Monaghan, representing a higher proportion of the population than at State level but a lower proportion than for the Border region. 2,692 people over the age of 65 live alone in Co. Monaghan. 1,403 people over the age of 75 live alone. As of 2021 there were 306 private bed available in nursing homes in Co. Monaghan, a 12% decrease from 2020. By 2030, demand for nursing homes is anticipated to grow between 40% and 54% on 2015 figures.
People with a disability	<ul style="list-style-type: none"> 12,282 people in Co. Monaghan were recorded as having a disability, a lower proportion than the State but higher than in 2016. In 2016, 11% of people with a disability in Co. Monaghan lived in social housing. 63 households on the social housing waiting list have special accommodation requirements due to disability or medical needs.
Traveller accommodation	<ul style="list-style-type: none"> The total current need and projected housing needs for the Travelling Community in Co. Monaghan is sixty households by 2024
Homelessness	<ul style="list-style-type: none"> 123 adults and 28 children presented themselves to Monaghan County Council as homeless in 2022.
Refugees, asylum seekers, and Migrants	<ul style="list-style-type: none"> As of February 2023, 500 Ukrainian arrivals have been given PPS numbers, constituting 0.8% of the county's population. The Ballybay-Clones LEA has the highest proportion of these arrivals.
Students	<ul style="list-style-type: none"> In 2022, 5,274 residents of Co. Monaghan reported their principle economic status as being students, constituting 10.3% of all those aged 15 and over.

5.2 Older People

As of 2022, there were 10,397 people over the age of 65 living in Co. Monaghan, constituting 15.9% of the population.⁷⁸ This proportion is higher than the State figure (15.1%) but lower than the average for the Border region (17.2%). In the context of accommodation, 9,894 (95.2%) of this cohort reside in private households⁷⁹, indicating that 1,043 live in non-private households/communal establishments including nursing homes.⁸⁰

2,692 people over the age of 65 live alone in Co. Monaghan, of which 1,403 are over the age of 75. People living alone constitute 27.2% of all over-65s in private households in the county, a higher proportion than observed at a State level (25.9%).⁸¹

According to the latest Nursing Home Survey carried out by BDO and Nursing Homes Ireland (NHI) in 2021, there were 306 private beds available in nursing homes across the county, a decrease of 42 beds or 12.1% from 2020.

Demand for nursing homes is not modelled as part of the HNDA Toolkit but is anticipated to grow, with demand increasing on a national level to between 40,700 and 44,600 places by 2030, an increase of between 40% and 54% on 2015 figures. The Monaghan County Development Plan 2019-2025 recommends that nursing homes and other appropriate facilities for older people be located within the Tier 1-3 settlements, where public utilities are available and where greater opportunities for social inclusion and integration into the community are available.

5.3 People with a Disability

The National Housing Strategy for People with Disability 2022-2027⁸² uses the term “disability” in reference to four categories of disability, namely sensory, mental health, physical, and intellectual disability. In 2022, 12,282 people were recorded in the census as having a disability, representing 18.8% of the overall population.⁸³ Though lower than the national figure of 21.5%, this is an increase on the figure of 12% reported in 2016. In Co. Monaghan, 7.0% of the population (4,576 people) self-reported as having a “disability to a great extent”, while 11.8% (7,706 people) self-reported as having “a disability to some extent”.

More granular detail on the types of disabilities and conditions reported by people in Co. Monaghan was available for 2016, as summarised in Table 5.1.

⁷⁸ CSO 2022: <https://data.cso.ie/table/F1020>

⁷⁹ CSO 2022: <https://data.cso.ie/table/FY010A>

⁸⁰ Other forms of non-private households include hotels, hostels, guest houses, hospitals, welfare institutions, group homes, boarding schools and prisons.

⁸¹ CSO 2022: <https://data.cso.ie/table/FY010A>

⁸² Government of Ireland (2022). *National Housing Strategy for Disabled People 2022 – 2027*. Available from: [gov.ie - National Housing Strategy for Disabled People 2022 – 2027 \(www.gov.ie\)](https://www.gov.ie/en/publications/national-housing-strategy-for-disabled-people-2022-2027/)

⁸³ CSO 2022: <https://data.cso.ie/table/FY084>

Table 5.1: Overview of Disability Conditions in County Monaghan, 2016

Type of Disability	People
Difficulties with basic physical activities	3,143
Difficulty with pain, breathing, or other chronic illness/condition	3,080
Learning difficulty	1,781
Deafness or serious hearing impairment	1,214
Mental health	1,196
Intellectual disability	811
Blindness or a serious vision impairment	670

Source: Disability Federation of Ireland (2016). *Disability Profile: County Monaghan* (<https://www.disability-federation.ie/publications/disability-profile-monaghan/>)

As far as the housing needs of people with a disability are concerned, 11% of people with a disability in Co. Monaghan lived in social housing⁸⁴ at the time of the 2016 Census, compared to 7% of the general population⁸⁵. These figures have been largely reflected in Co. Monaghan's social housing waiting list as recorded in the annual Summary of Social Housing Assessments (SSHA) exercises.

According to the latest SSHA⁸⁶ count, as of November 2022, there were 306 households on the Monaghan Social Housing Waiting List, representing a decrease from 392 in 2021. This figure excludes households placed on the transfer list as well as those accommodated in a Housing Assistance Payment (HAP) tenancy, whose social housing needs are considered to have been met.

Identifying households with a disability in the SSHA is not entirely straightforward. The social housing application form does not specifically ask whether applicants or household members have a disability. Nevertheless, households whose need for social housing is assessed as a disability or who require specific accommodation due to a disability are captured in the data under two fields, namely 'Basis of Need' and 'Specific Accommodation Requirements'. These two fields may overlap when households are recorded as both having a disability basis of need and a specific accommodation requirement due to a disability. Conversely, applicants who may have a disability but require specific accommodation to suit other requirements, such as old age, may not be counted under the disability category. Therefore, the SSHA does not provide a comprehensive count of all households on the waiting list who have a disability⁸⁷.

⁸⁴ People aged 15 years and over who were renting from the Local Authority or an Approved Housing Body.

⁸⁵ Disability Federation of Ireland (2016). *Disability Profile: County Monaghan*. Available from: [Publications | Disability Federation of Ireland \(disability-federation.ie\)](https://www.disability-federation.ie/publications/disability-profile-monaghan/)

⁸⁶ The Housing Agency (2023). *Summary of Social Housing Assessment 2022*. Available from: [gov.ie - Summary of Social Housing Assessments 2021 – Key Findings \(www.gov.ie\)](https://www.gov.ie/en/publications/summary-of-social-housing-assessments-2021-key-findings/).

⁸⁷ For more details on how to identify households with a disability in the SSHA, see Oona Kenny (2021). *Analysis of Households with a Disability Basis of Need for Social Housing 2016 – 2020*. Dublin: The Housing Agency.

Monaghan County Council

Housing Need and Demand Assessment for Monaghan
July 2023

Of the 306 households placed on Co. Monaghan's social housing waiting list, 25 have specific accommodation requirements⁸⁸, as detailed in Table 5.2. The change in needs for specific accommodation requirements for Co. Monaghan over the 2017-2021 period is presented. While the number of households requiring special accommodation due to old age, homelessness, and traveller specific needs has either slightly decreased or remained constant, the number of households waiting for social housing with specific accommodation requirements due to one of the household members having a disability has increased from 16 in 2017 to 37 in 2020 and 2021, falling to 24 in 2022.

Table 5.2: Overview of Specific Accommodation Requirements in Co Monaghan (DHLGH)

Year	Enduring physical, sensory, mental health or intellectual issues	Homeless	Traveller	Aged 65 or more	Total
2017	16	0	1	3	20
2018	23	1	1	2	27
2019	23	1	1	1	26
2020	37	1	1	0	39
2021	37	1	1	0	39
2022	24	0	1	0	25

Source: Summary of Social Housing Assessments 2017-2021. Available from: [gov.ie - Summary of Social Housing Assessments \(www.gov.ie\)](https://www.gov.ie/en/publications-and-statistics/publication/summary-of-social-housing-assessments-2017-2021/).

A longer-term perspective on special needs accommodation can also be grasped by considering the basis of need for social housing (i.e., if a household's current accommodation is unsuitable due to a physical, sensory, mental health/or intellectual disability). In addition to the four types of disability, the basis of need field includes an option for "Exceptional medical needs or compassionate grounds". While this option is not formally related to a disability need, it is possible that these households may require special needs accommodation in the future.

The proportion of households assessed as having either medical or a disability-related basis of need as well as changes over the 2017-2022 period are presented in Table 5.3. This data shows the number of households with an intellectual disability has doubled from 2017 to 2022. Conversely, the number of households with exceptional medical needs has been steadily decreasing. Altogether, 63 households on Co. Monaghan's social housing waiting list can be considered to have special accommodation requirements due to either disability or medical needs conditions.

⁸⁸ Specific Accommodation Requirements in the Summary of Social Housing Assessments (SSHA) refer to the classification of accommodation requirements as set out in the Social Housing Assessment Regulations 2011 and are used to determine the form of social housing support appropriate for a household that qualifies for social housing support.

Table 5.3: Overview of Basis of Need for Social Housing Support in Co. Monaghan, 2017-2022⁸⁹

Year	Physical disability	Sensory disability	Mental health disability	Intellectual disability	Unspecified disability	Medical needs	Total
2017	5	0	3	7	1	138	154
2018	5	0	2	14	0	116	137
2019	6	3	2	16	0	108	135
2020	4	2	4	17	0	73	100
2021	4	2	4	18	0	64	92
2022	4	1	2	14	0	42	63

Co. Monaghan's Strategic Plan for Housing Persons with Disabilities⁹⁰ provides additional sources of housing needs for people with a disability, as follows

5.3.1 Housing Transfer Lists

Annually, several tenants require alternative accommodation on grounds of medical or disability need. In 2016, there were 16 transfers granted on the grounds of medical need. Additionally, ten tenants in social housing support units were also seeking transfers on medical grounds. Table 5.4 shows the breakdowns of social housing tenants who were seeking transfers on disability or medical grounds.

Table 5.4: People with a disability in social housing support units seeking transfers, 2016 (MCC)

Disability	Individuals
Physical	9
Sensory	1
Mental Health	0
Intellectual	0
Total	10

Source: Monaghan County Council (2016). *Strategic Plan for Housing Persons with Disabilities*.

⁸⁹ Summary of Social Housing Assessments, DHLGH: <https://www.gov.ie/en/collection/62486-summary-of-social-housing-assessments/>

⁹⁰ Monaghan County Council (2019). *Strategic Plan for Housing Persons with Disabilities*. Available from: [Strategic-Plan-for-Housing-Persons-with-a-Disability.pdf \(monaghan.ie\)](https://www.monaghan.ie/media/monaghancounty/Strategic-Plan-for-Housing-Persons-with-a-Disability.pdf)

5.3.2 Homeless Persons

Individuals who are engaged with Homeless Services may also be living with a disability. Table 5.5 shows the number of individuals who engaged with the services in 2016. As noted in the Council's Strategic Plan for Housing Persons with Disabilities, individuals with addiction issues are included as persons with mental health problems, although these may be masking other medical problems. In 2016, this was the case for 19 additional presentations to the Homeless Services.

Table 5.5: People with a disability engaging with Homeless Services, 2016 (MCC)

Disability	Individuals
Physical	1
Sensory	0
Mental Health	27
Intellectual	2
Total	30

Source: Monaghan County Council (2016). *Strategic Plan for Housing Persons with Disabilities*.

5.3.3 Emerging Disability Need

Table 5.6 forecasts the likely emerging disability needs in Co. Monaghan based on past evidenced presentations and projections from individuals under 18 who are currently in receipt of care. In 2016, Enable Ireland recorded nine children with potential need for housing adaptation in the future.

Table 5.6: Emerging Disability Need in County Monaghan, 2016 (MCC)

Source	Description	Likely Disability	Annual Forecast of Presenting Numbers
Enable Ireland	Early Intervention (0-6 years)	Physical	9 children with potential need for housing adaptations in the future

Source: Monaghan County Council (2016). *Strategic Plan for Housing Persons with Disabilities*.

5.3.4 Owner Occupied Stock

Requirements for adaption or alternative accommodation due to disability arise in owner occupied properties as well. From a housing authority perspective, such housing needs can be inferred from the number of applications made annually for either Housing Adaption Grants or Mobility Aids Grants. Table 5.7 provides the number of applications made annually under these schemes for the 2012-2016 period.

Table 5.7: Applications for Housing Adaptation and Aid Grants, Co Monaghan (MCC)

Applications	2012	2013	2014	2015	2016
Housing Adaptation Grants	54	44	70	48	45
Mobility Aids Grants	69	52	64	53	41
Total	123	96	134	101	86

Source: Monaghan County Council (2016). *Strategic Plan for Housing Persons with Disabilities*.

5.4 Traveller Accommodation

MCC's Traveller Accommodation Programme 2019-2024⁹¹ sets out the Council's targets for meeting the housing needs of the Travelling Community in Co. Monaghan through the provision of accommodation. MCC carried out an assessment of need for the current programme and identified that there are 47 families in need of long-term housing. A further 13 families are projected to require accommodation in the long term, which will be met through HAP. Overall, the total current need and projected housing needs for the Travelling Community is 60 households.

The 2019-2024 Programme will seek to meet these housing needs through direct provision of Local Authority housing, RAS leasing private rented accommodation, HAP, and voluntary housing. In addition, as specified in the County Development Plan 2019-2025, travellers who seek accommodation in Traveller-specific accommodation will be considered subject to availability at Gortakeegan Park.

5.5 Accommodating Homeless Persons

The number of adults presenting themselves as homeless in Co. Monaghan increased from 54 in 2013 to 80 in 2016, before dropping to 65 in 2019 and then more than doubling to 147 in 2020. Similarly, the numbers of children presenting as homeless increased from 46 to 72 over the 2013-2016, dropped to 36 in 2019 and increased to 44 in 2020. In 2021, the level of homeless presentations was at one of their lowest levels in Co. Monaghan, with 60 adults and 11 children.

This then increased to 123 adults and 28 children in 2022, the third highest number of homeless presentations on record. Table 5.8 summarises homeless presentations statistics over the 2013-2022 period.

⁹¹ Monaghan County Council (2019). *Traveller Accommodation Programme 2019-2024*. Available from: [Traveller Accommodation Programme 2019 2024 - Housing \(monaghan.ie\)](https://www.monaghan.ie/traveller-accommodation-programme-2019-2024-housing)

Table 5.8: Homeless Presentations, Co. Monaghan (MCC)

Year	Presentations	
	Adults	Children
2013	54	46
2016	80	72
2019	65	36
2020	147	44
2021	60	11
2022	123	28

Source: *Monaghan County Development Plan 2019-2025* and Monaghan County Council, Homeless Services (June 2023 Correspondence)

5.6 Refugees, Asylum Seekers, and Migrants

Statistics released by the Central Statistics Office (CSO) for the week ending 13 February 2023 show that 500 Ukrainian arrivals who are availing of support and services from the Department of Social Protection and have been given PPS numbers are living in Co. Monaghan, constituting 0.8% of the county's population. Table 5.9 details the number of PPSN allocations by local electoral area in County Monaghan.

Table 5.9 PPSN Allocations to Arrivals from Ukraine in Co. Monaghan (CSO, Feb.2023)⁹²

Local Electoral Area	Number
Monaghan	152
Carrickmacross-Castleblayney	150
Ballybay-Clones	198

As in the past, people who have been granted refugee status have the right to apply for local authority housing and St Patricks Accommodation Centre in Monaghan Town operates as a direct provision centre for persons seeking asylum. This centre has the capacity to accommodate 200 people.

⁹² Number and location (based on PPSN allocations data) of arrivals from Ukraine: <https://data.cso.ie/table/UA05>

Monaghan County Council

Housing Need and Demand Assessment for Monaghan

July 2023

5.7 Students

According to the 2022 census, 5,274 residents of Co. Monaghan reported their principle economic status as being students (or 10.3% of all those aged 15 and over), representing a slight increase on figures in 2016 (10.3%)⁹³. In 2016, where sub-county data is available, students made up an average of 9% of the population of the county's towns, with Carrickmacross exhibiting the highest proportion at 9.8%, most likely due to the proximity of Dundalk Institute of Technology.

There are no third level institutions in Co. Monaghan but as part of the Monaghan County Development Plan 2019-2025, it is the policy of MCC *"to facilitate, promote and encourage the development of third level education facilities in County Monaghan"*. It is anticipated that furthering this policy would lead to increased demand for student housing.

⁹³ CSO 2022: <https://data.cso.ie/table/FY047A>



Monaghan County Council
Housing Need and Demand Assessment for Monaghan
July 2023

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