

**COMHAIRLE CHONTAE NA GAILLIMHE**

**Minutes of Housing SPC Meeting held on Thursday, 12<sup>th</sup> December 2024 in the Council Chamber, Galway County Council at 11.00 a.m.**

**I Láthair:-**

**Baill:**

Cllr. Michael Maher (Chairperson)  
Cllr. Eileen Mannion  
Cllr. Shaun Cuniffe  
Cllr. Gerry Finnerty  
Cllr. Peter Keaveney  
Ms. Helen Jennings  
Mr. AJ Dean  
Mr. Seamus Duffy

**Oifigigh:**

Mr. Michael Owens, Director of Services  
Mr. Gerard Scully, Senior Executive Officer  
Ms. Karen O'Donnell, Senior Executive Officer  
Mr. Damien Mitchell, Senior Engineer  
Ms. Nuala Heffernan, Administrative Officer  
Ms. Angela Spelman Administrative Officer  
Mr. Kieran Keon Senior Social Worker, Housing  
Mr. John Waters, Administrative Officer, Housing  
Ms. Ciara McDonagh, Executive Architect, Housing  
Mr. Brendan Kelly, Assistant Staff Officer, Housing

**Leithscéal**

Cllr. Jimmy McClearn  
Cllr. Declan Kelly  
Mr. Rachel Stewart

## 1. Minutes of the meetings of 10<sup>th</sup> of April 2024 and 14<sup>th</sup> of November 2024.

- The minutes of the SPC meeting held on the 10<sup>th</sup> of April 2024 were again proposed by Cllr. Mannion, However, Cllr. Jimmy McClearn was not in attendance to act as the seconder, and it was agreed to submit them for approval at the January Plenary Council Meeting. Cllr. Mannion and Cllr. McClearn were both members of the previous SPC committee and it is proposed that Cllr. McClearn would second the minutes at the next Plenary Council meeting.
- The Minutes of the SPC meeting held on the 14<sup>th</sup> of November 2024 were proposed by Cllr. Shaun Cuniffe, seconded by Cllr. Eileen Mannion and agreed.
- **Update:** As presented at the November SPC meeting, Mr. Michael Owens informed the members that the Traveller Accommodation Plan 2025 – 2029 was brought before the Elected Members at the November Plenary Council Meeting and it was adopted without amendment. The Traveller Accommodation Plan 2025 – 2029 is now in place and the SPC members will receive regular updates on the Traveller Accommodation Plan implementation.
- **Update:** As presented at the November SPC meeting, Mr. Owens informed the members that the Housing Programme Borrowing Requirement was presented to the Elected Members at the November Plenary Council Meeting whereby it was unanimously approved. He stated that it was now the responsibility of the Minister for Housing to approve the Housing Borrowing Requirement of Galway County Council. Mr. Owens stated that there were new forms relating to the Borrowing Requirement and they will issue from the Department of Housing in January 2025. From this point onwards, the councils borrowing requirement will be identified and submitted to the Department on an annual basis. Mr. Owens explained that there is a national cap on borrowing by Local Authorities, whereby the amount of principle that can be repaid in any given year by the LA Sector is equivalent to the amount that the housing sector can take on in new borrowings. The average amount of new loans per year nationally is approximately €118 million. This in turn excludes the bridging finance figure of €30 million that was discussed at the November SPC and Plenary meetings, this leaves a remaining balance of €36.5 million to be resolved within the overall national funding programme. Mr Owens stated that the department has indicated that they will provide approval for this borrowing on an annual basis. He stated that the SPC will be updated on an ongoing basis regarding the Councils borrowing requirements.
- **Update** on Section 183 Disposals: Mr. Owens informed the committee that legal advice has been sought from the Council's Law Agent regarding the legal

basis for the introduction of restrictions that maybe imposed on any future derelict house sales. Once this legal advice has been received, Mr. Owens confirmed that he will prepare a position paper on Section 183 Disposals for the SPC members to consider. He stated that it was not intended to bring any new properties for Disposal at Plenary prior to receiving the legal advice.

- In response to a query from the Chair, Mr Owens stated that over 800 vacant properties had been identified within County Galway and of these 40 units were being progressed through the CPO Activation process, as was discussed at the previous SPC meeting in November 2024. He stated that a further reminder notice had issued to the owners of the 40 vacant properties, and a notice of enquiry will be issued to all owners who do not engage with the activation program.

## **2. Draft West Region Homelessness Action Plan 2025-2027**

Ms. Nuala Heffernan gave an update presentation to the committee regarding the Draft West Region Homeless Action Plan. The following areas were discussed.

### **Homeless Services:**

- Currently 291 households categorised as homeless on IHouse
- 63 of the Galway County Council applicants classified as homeless are residing in a tenancy and have a Notice to Quit
- An applicant with a validated Notice to Quit is categorised as homeless 3 months before the effective date of their NTQ.
- 6 men who are categorised as homeless are residing in the Fairgreen – a men's hostel (GCC has 6 beds allocated to it in this hostel)
- 3 women who are categorised as homeless are residing in Osterley Lodge – a women's hostel (GCC has 3 beds allocated to it in this hostel)
- 17 families are residing in Private Emergency Accommodation (purpose-built B & Bs)
- Waiting lists in place to access all forms of emergency accommodation
- 22 individuals are residing in Housing First tenancies
- 10 Galway County Council owned houses allocated to Community Based Housing Scheme.
- 7 households (9 tenancies) are residing in properties leased by Galway County Council to an Approved Housing Body in one town in County – 7 properties
- 8 occupants in Youth Housing properties – 5 properties
- Supported Housing for Families – 2 families in Athenry, supported by COPE Galway

### **Housing First:**

- Housing First is an internationally recognised, evidence-based solution for people who have experienced long-term homelessness and have complex needs.
- Galway County Council was required to house a minimum of 18 individuals within the first 3 years of introducing the programme.
- 22 individuals have been housed since January 2022 in various locations across the County. 1 additional tenancy to be in place within next fortnight.
- New contract for Housing First for West Region, with tender to be rolled out shortly.

### **Community Based Housing**

- Community Based Housing is a supported Housing Service that provides supported shared housing placements in County Galway for individuals in need of emergency accommodation instead of placements in Emergency Homeless Services in Galway City.
- Introduced by Galway County Council in 2022
- Currently 10 Community Based Houses in Loughrea (3), Athenry (1), Tuam (4), Ballinasloe (1), Gort (1) with accommodation available for up to 20 individuals at any one time. 4 of these were added to the service in the last month.
- Up to 4 additional CBHs to be identified across the County in 2025 in suitable locations.

### **Youth Housing**

- A dedicated supported shared housing service for vulnerable Young People, aged 18 to 25, who are homeless or at risk of homelessness was established for the first time in Galway County in 2023.
- Key intervention which prevents a vulnerable group from entering Emergency Homeless Accommodation in unfamiliar surroundings such as hostels.
- 5 Youth Housing houses occupied in Loughrea (1) and Tuam (2), Athenry (1) and Ballinasloe (1) with 8 occupants currently residing in them.
- Consideration to be given to adding 1 additional house to the service in Moycullen area in 2025.

### **Supported Housing for Families**

- A dedicated supported housing service for families with complex needs who are entrenched in homelessness.
- New pilot housing initiative has been implemented in Galway County and City in collaboration with the Department of Housing, HSE, Tusla – pilot to run for 18 months.
- Support service provision to be provided by COPE Galway, following a tender process.
- 4 families, with complex needs, are provided with housing with supports in Galway County (2) and Galway City (2).
- Both families in Galway County are living in Athenry.

## **Cold Weather Response 2024 - 2025**

- Cold Weather Response (CWR) is a low threshold, night-time only accommodation, short-term Winter response with the aim of reducing the risks of harm associated with rough sleeping in cold weather.
- Operational for 6 months from end of October 2024 to April 2025.
- Shared 19 bed facility with Galway City Council, located in the East of Galway City
- 3 dedicated beds allocated to Galway County Council.
- Beds assigned to individuals each week on Monday (3 nights) and Thursdays (4 nights)
- Protocol in place regarding appropriate referrals to the service - beds cannot be allocated to persons being discharged from hospital/prison/excluded from other homeless services
- Beds have been fully occupied since the commencement of the CWR period
- Service unsuitable for persons with higher support needs.

## **FUTURE PLANS**

- The establishment of medium-term 24/7 supported co-living housing service in the County – alternative to hostel accommodation.
- Provision of Cold Weather Response to meet the needs of a small number of people sleeping rough. It will be located in a county town easily accessible from Galway City to include onsite office and support facilities.
- The potential development of a Domestic Violence Refuge in collaboration with multiple agencies.
- Allocation of dedicated supported short to medium accommodation specifically for families exiting domestic violence refuge.
- The expansion of Community Based Housing service in County to 12/14 houses in 2025.

## **Homeless Services:**

- 4 staff members working in homeless team in Galway County Council
- Tenancy Sustainment Officer
- Homeless Support Worker
- Homeless Outreach Worker
- Clerical Officer
- 2 additional staff members have been approved for 2025
- 1 Homeless Services Co-Ordinator and 1 Tenancy Sustainment Officer
- Homeless Services are provided on a regional basis with Galway City Council the lead organisation for the Region.
- Challenging environment, due to the increased complexities of the clientele presenting and the limited appropriate supports available to them.
- Accessing homeless services is not dependent on being eligible for Social Housing (Housing Act 1988) – however Galway County Council requests that a Social Housing application is submitted and assessed prior to consideration of application for homeless services.

## Homeless Services CONTACTS

- Homeless Assessment phone line – 091 509203
- Homeless E-mail – homeless@galwaycoco.ie
- COPE Out of Hours Service - 1800 788 887
- Homeless@galwaycoco.ie – 378 e-mails in November
- 091 509203 – 300 phone calls in November

The Chair thanked Ms. Heffernan for her detailed presentation on the **Draft West Region Homeless Action Plan 2025-2027** and he commended the Homeless Services for their efforts in Community Based Housing, Youth Housing, Family Housing and the Cold Weather Initiative. The Chair then invited the committee members for their questions and comments on the topic.

In response to queries raised by members Ms. Heffernan and Mr. Owens advised as follows:

- In response to Cllr. Cuniffe, Ms Heffernan confirmed that the Family Programme is for households with children. She explained that this is a new pilot programme, whereby Galway County Council currently had two large families being housed under the programme. Ms Heffernan confirmed to Cllr. Cuniffe that Tusla are also involved in the programme.
- Cllr. Cuniffe commended GCC for the inclusion of a Domestic Violence Refuge in their future-plans.
- Mr. Owens thanked and complemented both Ms. Heffernan and her team for their valuable work in providing Homeless Services and he acknowledged that it was a difficult and challenging area to work in. He said that the Draft West Homeless Action Plan was a region wide initiative lead by Galway City Council that included Galway City, County Galway, Mayo and Roscommon. The draft action plan is now in its final stages of review, and it had recently been presented and discussed at the City Councils Housing SPC meeting. Mr. Owens outlined that the finalised version of the Action Plan will be circulated to the County's Housing SPC members in early 2025 and included for discussion and comment at the February SPC meeting, whereby it will be sent forward to the February Plenary Council Meeting for full adoption. Mr. Owens informed the members that Galway County Council intends to develop its own specific Homeless Action Plan in 2025.
- In response to a query from Cllr. Cuniffe, Ms. Heffernan confirmed that persons not residing in emergency accommodation are not counted in the homeless figures returned to the Department of Housing, however she confirmed that GCC's Homeless Services are aware of these individuals, and they are recorded on an emergency accommodation waiting list. Ms. Heffernan confirmed that GCC is finding it difficult to provide suitable emergency accommodation for larger family's due to the number of beds that are currently available through COPE Galway and as such, there are some individuals and family sizes that GCC cannot currently provide with emergency accommodation, whereby individuals make their own arrangements with family and friends until they are contacted by GCC with suitable accommodation.

### 3. Housing Adaptation Grants for Older People & Disabled People

Ms. Nuala Heffernan gave an update presentation to the committee regarding the Draft West Region Homeless Action Plan. The following areas were discussed.

#### **Housing Aid Grants:**

Three types of Housing Aid Grants available from Local Authority

- **Housing Adaptation Grant (HAG)**

- This grant is for people with a physical, sensory, mental health or intellectual disability. It is for big changes you need to make to your home.
- Grant funding of up to €40,000 is available, depending on household income. It does not cover the VAT cost of the work. A grant is not available if the household income for the previous year is in excess of €75,000.
- This grant can be used to improve access in your home like adding:
  - Grab rails
  - Ramp
  - Bathroom facilities like an accessible shower or a downstairs toilet
  - A stair lift
  - Space for wheelchair access
- An extension (typically for a bedroom and/or bathroom to accommodate a person with a disability)
- An occupational therapist report will be required if you are applying for any of the following;
  - A big change to the use of a room in your home
  - A stair lift
  - An extension

- **Housing Aid for Older People Grant (HAOP)**

- This grant is for people aged 66 years or more to do essential repairs, so that they can continue to live in their own home. No medical documents are needed for this grant, as it is based on the condition of the home.
- Grant funding of up to €10,700 is available, depending on household income. The grant can go towards the total cost of the work including the VAT. A grant is not available if the household income for the previous year is in excess of €75,000.

Essential repairs include:

- replacing or repairing a damaged roof,
- upgrading of electrical wiring,
- repairing or replacing damaged doors and windows,
- providing central heating

- **Mobility Aid Grant (MAG)**

- This grant is for older people and/or people with a disability who find it hard to move around their home due to mobility issues.
- Grant funding of up to €8,000 is available, depending on household income. It does not cover the VAT cost of the work. A grant is not available if the household income for the previous year is in excess of €37,500.
- This grant can be used to improve access in your home like adding:
  - Grab rails
  - Ramp
  - An accessible shower
  - A stair lift

### Funding for all Housing Aid Grants

- Grants are jointly funded by the Local Authority and Department.
- Department of Housing provides 85% of the funding and the LA provides 15%.
- In 2024, Galway County Council was allocated €3,846,270, composed of €3,077,016 exchequer funding (80%) and €769,254 GCC funding (20%).
- The **amount** allocated in GCCs budget for 2025 is €1,007,500, which is the provision for 15% matching funds.
- Galway County Council has not yet been advised of the allocation from the Department of Housing. It is expected that it will be received in early 2025.
- All housing grant applications are assessed and evaluated by an Inspector.
- Grants paid – December 2023 to November 2024
  - HAOP - 334 – 1,918,704
  - MAG – 165 - €795,331
  - HAG – 88 - €796,147
  - TOTAL GRANTS 587 - **€3,510,182**
  - **1,030 new grant applications received to date in 2024**

### Housing Grants Contact Details:

- Email – [housinggrants@galwaycoco.ie](mailto:housinggrants@galwaycoco.ie)
- Phone – 091 509301

The Chair thanked Ms. Heffernan once again for her presentation on the Housing Adaptation Grants for Older People & Disabled People and he welcomed the increase to the maximum awards available for each of the three grant types.

- In response to the Chair, Ms. Heffernan stated that availability of these grants has allowed both older and disabled persons to remain in both their own homes and communities. This in turn has helped to reduce the number of persons applying for social housing supports.
- In response to Cllr. Keaveney, the Chair and Ms. Heffernan confirmed that the Housing Aid Grant (HAG) funding of up to €40,000 was not available if the household income for the previous year was more than €75,000. Ms.



Heffernan confirmed that there was no age limit for applicants of the Housing Aid Grant, however they must have a physical, sensory, mental health or intellectual disability to qualify for the grant.

- Mr. Owens acknowledged the work of Ms. Heffernan and the staff of the Housing Grants Section, and he pointed to the large number of grant applications that are received each year, with over a thousand applications received so far in 2024. Mr Owens stated that the number of applications received over the past two years had increased by over 75%, this in turn had increased demands on the workload on staff and the funding available to administer the scheme, be it direct Departmental funding and the Councils own match funding. Mr. Owens stated that there is over a million euros in the adopted 2024 Council budget for match funding for grants, and this represents an increase of over €250,000. He outlined that the Department has indicated that they may need to provide additional financial resources towards the end of 2025. Mr. Owens stated that Local Authorities may need to start prioritising the funding of some grant applications in 2025. He stated that, if required, a policy proposal will be put before the Housing SPC members for consideration, and this will help guide the allocation of the available grant funding.
- In response to a follow up query from the Chair, Mr. Owens confirmed that the exceptional measure regarding Inspections was only introduced from September to December in 2024, will not be extended into 2025. However, he stated that the council will need to review the resources that are available to the wider Grants Scheme in 2025.
- In response to Cllr. Cunniffe, Ms, Heffernan confirmed that all grant applicants must submit an invoice relating to the works carried out at their properties which is kept on the grant applicants' file. She stated that GCC does not require evidence of the invoice being paid. However, in some cases the applicant(s) can request in writing to have the grant payment made payable to the building contractor who carried out the works. Ms. Heffernan confirmed that all works must be inspected by the Councils Inspectorate Unit to certify that the stated work has been completed prior to payment being made. Ms. Heffernan stated that in cases, some elderly persons seek loans from their Credit Union. The Chair stated that he has spoken with many building providers and in most instances they are aware of the issues with grant applications and they generally prepared to wait for the grant payment to be made by the council.

#### 4. Social Housing Supply & Demand Update incl. Summary Social Housing Assessments 2024

Mr. Ger Scully gave a detailed presentation on the **Social Housing Supply & Demand Update incl. Summary Social Housing Assessments 2024**. The following areas were Discussed.

- **GCC's Housing Interactive Dashboard**
  - Zero Vacancy Rate
  - Over the past two years, GCC's Vacancy rate has reduced from 7.2% to less than 2%.
  - This new vacancy rate is made up of derelict units that are no longer habitable and beyond economic repair.
  - 16 derelict Section 183 Disposal units are currently sale agreed and are currently conveyancing with GCC's Law Agent.
  - 8 derelict units remain, and it is intended that they will be disposed of by Section 183 at Plenary in 2025.
  - 17 Units are awaiting minor repairs prior to being allocated in the next 3-4 months.
  - Major Refurbishment Programme - 3 units have undergone an Energy Retrofit have been allocated and they should be made habitable in the first quarter of 2025.
  - To date 488 properties were allocated to clients in 2024.
  - By years end over 500 properties will be allocated to Housing Waiting List Clients.
  - The housing Dashboard is updated twice daily, and it is open to the public to view at any time.
  - Key Performance indicators (KPI)
    - Statutory NOAC Returns
- **Supply Dashboard Demonstration:**
  - Occupied Stock numbering 4098 units
  - Of these 2932 are Local Authority owned units
  - 871 Approved Housing Body units.
  - 104 RAS Units.
  - 76 Traveller Specific Accommodation units.
  - 69 Leasing Properties
  - 46 Mortgage to Rent Units (MTR)
  - GCC is the only LA that displays non-LA owned properties (i.e. AHB, RAS, Leasing etc.).
- **Phase 2 of the Interactive Dashboard project.**
  - Addition of an interactive map by Area of Choice.
  - Inclusion of all HAP properties on the Interactive Dashboard.
  - Currently 1,250 HAP properties with Housing Support Applicants.
- **Demand interactive Dashboard Demonstration:**
  - Search by Area of Choice, beds required, HAP, Age Category, disability etc...
  - The Supply and Demand dashboards have reduced the need for FOI requests and queries from Councillors.

- Developers can use the Demand Dashboard to identify areas with a housing need and use this in their planning applications.
- 1 and 3 bed units are most in demand.
- Highly useful tool when it comes to Strategic Planning for the provision of Social Housing.
- GCC Senior Management can use the dashboard to identify both specific locations and types of properties that are currently required.
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- **Summary Social Housing Assessments 2024 (SSHA)**
  - 1600 Applicants Assessed
  - 440 Applications closed due to non-eligibility
  - 1240 Social Housing Applications who qualified under 2024's SSHA
  - 160 Applicants not assessed as the SSHA review was underway.
  - 130 applicants that were assessed as HAP Only or MTR.
  - GCC's Demand matches that of the SSHA Figures

The Chair thanked Mr. Scully for his very detailed presentation on the Social Housing Supply & Demand Update and SSHA and he acknowledged the usefulness of the Interactive Dashboard. The Chair then invited the committee members for their questions or comments on the topic.

- In response to queries from Mr. A.J. Dean and Mr. Seamus Duffy, Mr. Scully stated that he would like to see the Social Housing Stock (i.e. Supply & Demand) stats included in each town's interactive profile, with a view to informing the Local Area plans. He stated that he had worked closely with Planning during the development of the Interactive Dashboard, and he did not know if the dashboard was harnessed to update their current Planning Policy. Mr. Scully stated that the statistics from the Dashboard are highlighted at the Galway Housing Taskforce meetings. For example, he pointed to the fact that GCC currently has approximately 600 units in the Athenry/Oranmore area, however this area represents a third of the Social Housing demand. Mr. Scully stated that the delay to the upgrading of the wastewater treatment system in Athenry had historically prevented the development of new social housing units in that area. He concluded by saying that it will take time to balance the disparity in the supply and demand of social housing units in that area.
- Cllr. Shaun Cunniffe complemented and congratulated Mr. Scully and his staff on the fantastic Interactive Dashboard that is unique to Galway County Council, and he stated that once you can analyse a problem you can start to deal with it.
- Mr. Owens complemented Mr. Scully and his team for their work in developing the Interactive Dashboard, and he stated that its value as a real time analytical tool was self-evident. He stated that the Interactive Dashboard was showcased to developers at the recent Breakfast Briefing Meeting in Athenry, whereby it was hoped that it could be harnessed to inform the location of new Turnkey and Part V and Social Housing developments within the County. He acknowledged and welcomed the fact that there are no vacant properties owned by GCC and that by the years

end, Mr. Scullys team will have allocated approximately 500 units to Social Housing Applicants. Mr. Owens also wished to acknowledge the work of all the teams in Housing that helped to provide the allocation of these 500 units in 2024.

## **5. Affordable Housing Update**

Mr. John Waters gave a detailed presentation on the results of the Affordable Housing. The following areas were discussed.

- **Affordable Housing Survey:**
  - Open between September 4th to October 13th, 2024.
  - 19 questions were asked of the participants.
  - There were 467 unique responses.
  - 233 (50%) expressed a preference for Galway County and 234 (50%) expressed a preference for Galway City.
  - The survey results focus on the 233 respondents that expressed a preference for Galway County only.
- **Survey in Print and Social Media:**
- **Findings and Stats from Affordable Survey – See Slides 4 to 37**
- **Applications for Phase 1 of Garraí Na Gaoithe**
  - Open between October 14th to November 11th 2024.
  - 165 applications for 17 houses in Phase 1.
  - 70% allocated on first come, first served basis.
  - 30% allocated to those within the administrative area of Galway County Council or, if oversubscribed, within the Athenry Municipal District or within 10km of this said relevant affordable scheme and within the administrative area of Galway County Council, if oversubscribed, on a lottery basis.
  - 28 local applicants in lottery for 3 and 4 Bed Houses.
- **Conclusions**
  - Lower than anticipated response to the survey.
  - High number of respondents from the City.
  - High preference for the MASP areas.
  - Only 34 respondents expressed a first preference for one of the bottom 10 towns combined.
  - Affordability gap in all areas of the County.

The Chair thanked Mr. Waters for his detailed presentation that was packed with many interesting statistics that were generated from Affordable Housing Survey. The chair pointed to the fact that half the participants expressed a preference for affordable housing to be in Galway City. The Chair stated that he has constituents contacting him regularly who wish to avail of Affordable Housing within their communities. Before opening the topic to the committee members, the Chair invited Mr. Damien Mitchel (Senior Engineer, Housing) for his comments on Affordable Housing.

- Responding to earlier comments from Mr. A.J. Dean, Mr. Mitchell stated that the National Planning Framework is based on the latest Census data, and this will be used to inform both the County Development and Local Area Plans, and he said that this will help to identify what land is required in each area for social housing. He stated that GCC can only acquire lands for development that are currently zoned for same. Mr. Mitchell stated that the current cost to build is still very high and as such there is almost no construction projects occurring outside of the MASP Areas. He said that many proposed projects are simply not cost effective due to the high cost to build and there is also an uncertain market value for these units. Under these circumstances, Mr. Mitchell stated that Developers are unwilling to take on these risks and this is why individual Developers of Turnkey units are seeking to work with Galway County Council. In terms of the affordable market, he stated that the cost of finance was a major issue for developers, whereby he contended that if the current 10% to 13% cost of finance could be reduced or removed, and the Affordable Schemes base funding limit of €50,000 increased to €75,000, this would help to make the Affordable Scheme more viable. Mr Mitchell stated that the Department of Housing had been working with Galway County Council to help make the Affordable Scheme more viable, and he also acknowledged Mr. Owen's efforts in the form of the introduction of a borrowing requirement fund for the provision of Affordable units.
- Cllr. Cunniffe pointed to the fact that there were 165 applications for 17 Affordable units in Phase 1 of Garraí Na Gaoithe, Claregalway proves that people are crying out for affordable homes. However, he stated that the current cost of build and the Affordable Schemes current subsidies mean that these houses are not currently affordable. He stated that he had meet constituents that had applied for the Claregalway Affordable Scheme, and they had expressed real anger at not being successful in their application. Cllr. Cunniffe stated that even with the subsidy, the houses are still too expensive, and he suggested that the entire scheme needs to be reviewed. He stated that the current mortgage rates do not match the average person's income. Cllr. Cunniffe acknowledged the findings of the Affordable Survey, as they helped to define the problem, and it will allow Galway County Council to start to address and resolve the lack of affordable homes in the county.
- Mr. A.J. Dean stated that he appreciated that the national plan to provide more homes is currently being revised, and he pointed to the fact that approximately 440 homes are planned to be delivered in Athenry over the next four years and he stated that with current population increases it may be possible to achieve the Affordable Schemes Density requirement needed to achieve the €75,000 funding limit. He stated that the Planning Department of GCC had to come on

board to help achieve the number of units required in Athenry and elsewhere in the County.

- Mr. Seamus Duffy referenced that the Local Area Plan for Ballinasloe has projected a 30% increase to the population over the next five years and he said that there was little chance of enough affordable housing units being built in Ballinasloe to reflect these projected population increases. Referencing Mr. Mitchell's earlier comments regarding the cost to build and cost of finance, Mr. Duffy stated that he is aware of one developer who has submitted a planning application for 50 houses in Ballinasloe and he requested that Galway County Council help to provide supports to such Developers who are willing to meet the need and incur the financial risks associated with the planning and construction of new housing developments.
- Mr. Owens stated that Galway County Council is committed to delivering affordable housing units in a way that makes the scheme viable and the units affordable. He acknowledged that this requires certain interventions such as the national review and the development of a new programme for government that is expected early in the new year. He outlined that the subsidy is currently limited to the level of the density of the scheme and that no other requirement is taken into consideration and he confirmed that Galway County Council has asked the Department for this to be amended. Mr. Owens outlined that the current market and the density requirement are not aligned in relation to the demand for 3 and 4 bed Semi-detached properties, as opposed to the apartment and duplex units. He stated that the density issue has been raised with the Department of Housing and they have indicated a willingness to consider and support affordable schemes on a case-by-case basis where GCC can demonstrate the benefit of a higher subsidy is required. In terms of the MASP Area, Mr. Owens confirmed that the figures do add up to reflect both the demand and viability of the scheme and he confirmed that GCC's current commitment to deliver affordable units at Cost Rental. He outlined that the Borrowing Requirement that went before the Plenary Council Meeting will allow GCC to bring forward three housing schemes, in the form of a mixed tenure development in Claregalway and two additional affordable schemes in Athenry. He stated that any additional schemes will require approval from the Elected Members at a Plenary Council meeting. He concluded by saying that the Affordable Scheme as it stands is probably more accurately described as a shared equity scheme.

## 6. Schedule of Dates for 2025

The Chair listed the following proposed dates for Housing SPC Meetings in 2025.

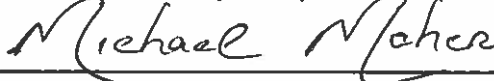
- Thursday, 20th February 2025 @ 11am – Council Chamber
- Thursday, 22nd May 2025 @ 11am – Council Chamber
- Thursday, 25th September 2025 @ 11am – Council Chamber
- Thursday, 18th December 2025 @ 11am – Council Chamber

## 7. Any Other Business

Cllr. Cunniffe requested that copies of the presentations discussed today be emailed to the members.

The Chair concluded the meeting by thanking the Director of Service and his staff for their presentations and he wished everyone present a Happy Christmas. The Chair informed the members that the next meeting will take place on the 20<sup>th</sup> of February 2025 at 11 am in the Council Chamber. The Chair then concluded the meeting.

Minutes Confirmed by Chairperson

  
Cllr. Michael Maher

Date: 20/02/2025