

Draft Development Plan 2023-2029
Planning Department.
Fingal County Council,
County Hall,
Main St ,
Swords,
Co Dublin

Re Draft Development Plan 2023-2029

11th May'22

A Cara,

Please find enclosed my Submission to Draft Development Plan 2023-2029 for changes to the RS /RA Objectives.

Awaiting hearing from you,

Regards,

Liam Moran



Customer Care Unit
12 MAY 2022
Fingal County Council

RS/RA Objectives

Submissions

"Owner Occupiers"

"Use it Loose it"

RS/RA as Zoning Objectives have served the people of Fingal well since its introduction in 2005. .

With The Economic Crash 2008 and the Housing Crisis, the Housing landscape has changed dramatically. Now we need to review and reconsider the classification of Residential Objectives so as to take account of the present needs of the people of Fingal and the wider Community.

Previously RS/ RA Zoned Land resulted in building of homes that were mainly owner occupied and houses. This has all changed, there are now less houses for Owner Occupiers and more apartments to let .

We have become a Rental / Tenant Society living in apartments.

The fueling of this new Rental Society has been due mainly to the entry of the Funds into the Irish market who are long-term holders of investment properties who only rent dwellings which are predominantly apartments.

This not only has an adverse effect on people's live but also a negative effect on taxes and contributions to the Revenue as against the previous Owner Occupied Model which contributed generously to State on every Sale.

Ireland has been proud of its position at the top of the Home Ownership ladder with nearly 85% of Home Ownership 8 years ago to nearly 50% approx now ,while Europe on average has increased its level of home ownership!

Housing for All - A new Housing Plan for Ireland

Published in September 2021 as part of "Our Shared Future Programme, sets out the Government's missions to tackle our housing crisis

The Objective of the Plan is to ensure that everyone has 'access to sustainable, good quality housing to purchase or rent at an Affordable price ,built to a high standard and located close to essential services ,offering high quality of life '.

The Plan seeks to increase new housing supply to an average of at least **33,000 new units per year** with specific pathways outlined to achieve the Four Overarching Objectives of the Plan which are:

Supporting Homeownership and Increasing Affordability

Increasing Social Housing Delivery

Increasing New Housing Supply

Addressing Vacancy and Efficient Use of Existing Stock

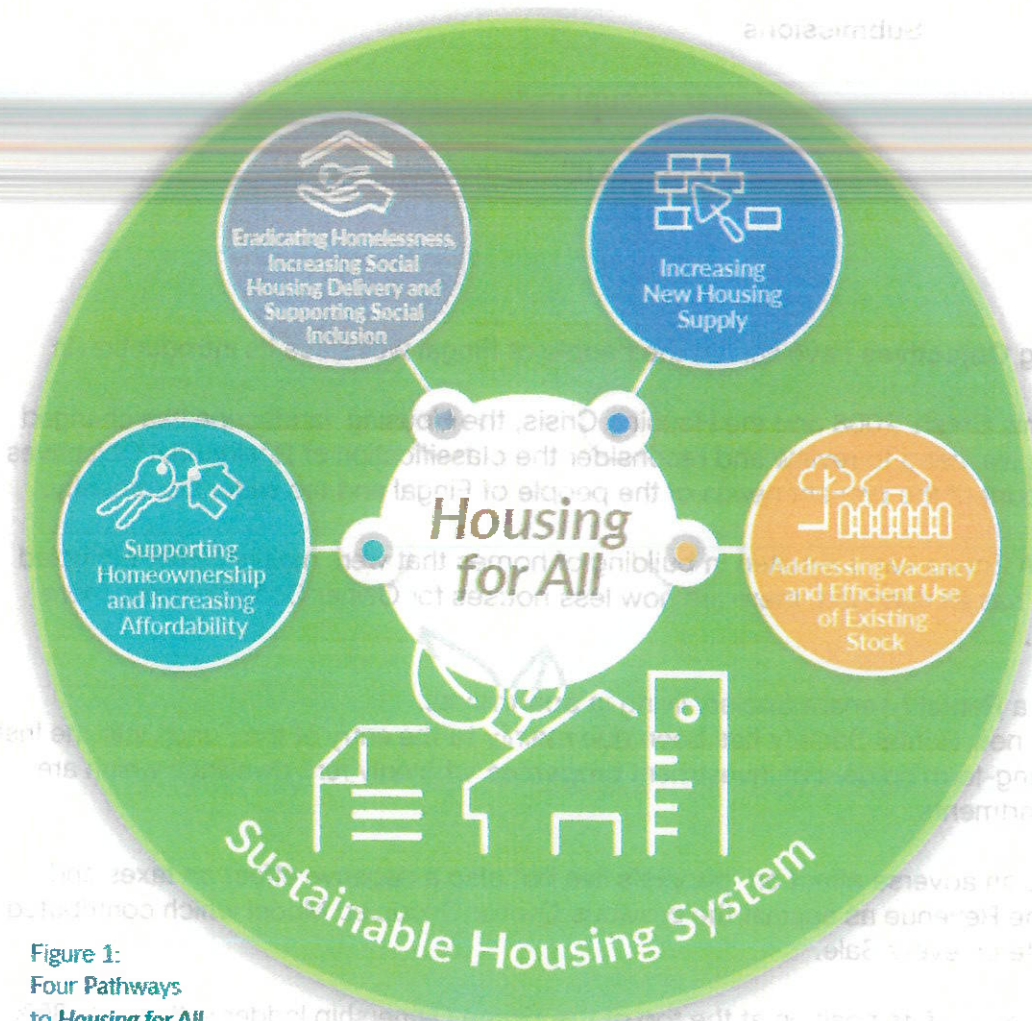


Figure 1:
Four Pathways
to Housing for All

Unfortunately the present RS or RA Objectives do not facilitate these Overarching Objectives of "Housing for All"

The Public can't compete with these Funds who are in a dominant position with their endless financial resources. Furthermore the Funds control a large percentage of the raw material ie the Land .

These Funds are only interested in the Return on their Investment which is in direct competition to the Owner Occupier who just want a Home.

The Funds have managed to commoditize Irish Homes and globalize the Irish Residential Market.

This has created a crisis situation where there are now more units for rent than for Owner Occupation. There are more apartments being built than houses.

Also as the Funds are valued on the basis of what density they can get on the site and not on the actual amount of units constructed and sold .The Executive Management earn their enormous

Bonuses on the increased valuations which is density driven. So with the ever increasing drive for Sustainability, and the RSES support, together with the creation of the Metropolitan Area density has multiplied. This has led the Funds to create a spiral of Planning Applications, not to build extra homes but to increase their Funds Valuation and generate their Substantial Bonuses.

As the Supply of dwellings is managed in order to restricted-supply, causing prices to rise and rents to rocket. The average DUBLIN monthly Rent of €2000 well exceeds the average cost of an equivalent monthly mortgage. The State has now in many situations been forced to subsidize this spiraling rent with HAP.

This has enormous long term economic consequences for the future as when people retire, there will be a very small percentage of retiree who own their own home. This will have far reaching social, economic and community consequences.

Housing for All

So we have created two immediate and major Problems;

- 1. No Homes for Owner Occupiers and very few houses.**
- 2. Many Planning Permission but very few builds.**

These Problems can be addressed by introducing revised Residential Objectives;

- 1 Land Zoned subject to the dwellings been occupied by Owner Occupiers for the for the first 6 years with minimum of 75% being Houses.**
- 2 "Use it or Loose It " Land Zoned Residential but has to be substantially developed within 30 month period otherwise zoning ceases.**

Suggested wording for the New Residential Zoning Objectives

"Owner Occupier"

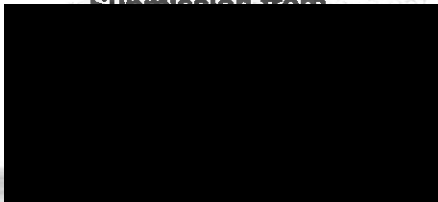
Objective RO

Provide for new residential communities for Owner Occupiers occupying the dwelling for 6 years or more with 75% of the dwellings being houses and to protect and improve residential amenity.

"Use it or Loose it "

Objective RUL

Provide for new residential communities to protect and improve residential amenity, substantially developed within 30 months of zoning, otherwise the RUL ceases.



May 11th 2022

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As the supply of dwellings is managed in order to maintain supply
rents to rocket. The average DUBLIN monthly rent of €2000 will exceed the average cost of an
equivalent monthly mortgage. The date has been in many situations (see below)

this calling for a PAF

This has enormous long term economic consequences for the future as when the rent to the
will be a very small percentage of rent, who own their own home. This will have far reaching
social, economic and cultural consequences

Housing for All

So we have created two immediate and major Problems;

1. No Homes for Owner Occupiers and very few houses

2. Many Planning Permission but very few builds.

These Problems can be solved by introducing a new Residential Zoning at Objective

1. Land Zoned subject to the dwellings being occupied by Owner Occupiers for the
for the first 5 years with a minimum of 75% being Houses.

2. Use it or Loose it - Land Zoned Residential B must be substantially developed
within 30 months of the period otherwise zoning ceases.

3. Suggested wording for the new Residential Zoning Code cases

Owner Occupier

Objective RO

Provide for new residential communities for Owner Occupier occupying the
dwelling for 5 years or more with 75% of the dwellings being houses and to
protect and improve residential amenity

Use it or Loose it

Objective RUL

Provide for new residential communities to protect and improve residential
amenity, substantially developed within 30 months of zoning, otherwise
the zoning ceases.