

*Revised Draft*  
Joint Housing Strategy

**CORK PLANNING AUTHORITIES**

DECEMBER 2013

Cork Planning Authorities:



Cork City Council  
Comhairle Cathrach Chorcaí



Cork County Council  
Comhairle Contae Chorcaí



CLONAKILTY TOWN COUNCIL



COBH TOWN COUNCIL



MIDELTON TOWN COUNCIL

**Please Note: This *Revised* Draft Version of the Joint Housing Strategy was produced for publication with the Draft Development Plans for the respective Planning Authorities in 2013-2014.**

**This version supersedes the Draft Housing Strategy, published in January 2013 and contains the recommendations contained in the Joint Managers' Report on the submissions and observations received on that document which were agreed by the Councils' at their respective meetings during July - October 2013.**

**The main changes to the original draft (January 2013) are as follows:**

- 1. Reference to Capital Advanced Leasing Facility (CALF) (Pp. 53)**
- 2. Include reference to the default requirement for the transfer of land as provided for within the Planning and Development Acts (as amended). (Pp. 57) (and Exec Summary)**
- 3. Include reference to the possibility of further revising the CDP population targets in consultation with the SWRA (Pp. 16)**
- 4. Insert text on 'Accommodation on the West Cork Islands' (Pp. 49)**
- 5. Insert new policy on 'Accommodation on the West Cork Islands' (Pp.60)**

**\* This version of the document also contains updated references to the former 'CASP Ring' which is now referred to as the 'Greater Cork Ring' in order to bring it into line with the Draft Cork County Development Plan 2013.**

**\*\* In addition, it contains the revised New Households and Units Required (2011-2022) figures contained in Tables 2-6 resulting from changes to the Core Strategy Tables and Appendix in the Draft Cork County Development Plan 2013.**

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**Some Abbreviations used in this Document**

<b>CHR</b>	Centre for Housing Research
<b>CPI</b>	Consumer Price Index
<b>CSO</b>	Central Statistics Office
<b>DFI</b>	Disability Federation of Ireland
<b>DoECLG</b>	Department of the Environment, Community and Local Government
<b>DoHC</b>	Department of Health and Children
<b>DoSFA</b>	Department of Social and Family Affairs
<b>HSE</b>	Health Services Executive
<b>IWA</b>	Irish Wheelchair Association
<b>LA</b>	Local Authority
<b>NDA</b>	National Disability Authority
<b>NDS</b>	National Disability Survey
<b>PRTB</b>	Private Residential Tenancies Board
<b>RAS</b>	Rental Accommodation Scheme
<b>RPG</b>	Regional Planning Guidelines
<b>SHIP</b>	Social Housing Investment Programme

## **EXECUTIVE SUMMARY**

This Draft Housing Strategy has been developed by the eleven Planning Authorities in Cork: Cork County Council, Cork City Council, and the Town Councils of Clonakilty, Cobh, Fermoy, Kinsale, Macroom, Mallow, Midleton, Skibbereen and Youghal in order to address the existing and future housing needs of the area. It is a review of the previous Joint Housing Strategy produced and adopted in 2009. Once adopted, it will replace the previous Strategy.

This document has been prepared in accordance with the relevant legislative requirements of the Planning and Development Acts, 2000-2010, in particular Part V of the Planning and Development Act, 2000, Part II of the Planning and Development (Amendment) Act, 2002, and the provisions of the Planning and Development (Amendment) Act, 2010.

The overarching purpose of a housing strategy is to ensure that the proper planning and sustainable development of the area of the relevant development plan provides for the housing of the existing and future population of the area in an appropriate manner. In addition, this Housing Strategy sets out an overall framework for the supply of land to meet the housing needs arising in the county.

The Government's Housing Policy Statement (16 June, 2011) announced the standing down of all existing affordable housing programmes to reflect current affordability conditions. The Statement also confirmed that Part V of the Planning and Development Act, 2000 is to be reviewed, such that planning gain can be achieved for residential development through resourcing of social housing supports, therefore this Strategy addresses social housing requirements only.

The Housing and Sustainable Communities Agency published the Housing Needs Assessment (2011) which provides a 'snap-shot' assessment based on an extract of data from each housing authority in respect of each household that has been approved for social housing support at 31st March, 2011. In this document, Cork is recorded as having a net housing need of 15,018 households (the total need of Cork City, County and the 9 Town Councils).

The main findings and recommendations of this draft Housing Strategy include the following:

- The Housing Strategy aligns with the population and housing targets set out in the Regional Planning Guidelines for the South West 2010-2022. The current population of Cork City and County taken from Census 2011 is 519,032 with a projected RPG population target of 620,622 persons by 2022.
- The average household size in 2011 was 2.80 in the County and 2.45 in the City and, in accordance with the Regional Planning Guidelines, this is projected to fall to 2.41 by 2022. This will have implications on the annual target for housing production over the life of the housing strategy. In the City, there is an additional allowance made for communal establishments.
- In order to achieve this population and household target the housing requirement for Cork is 78,035 units. A central requirement in the development of these units is the prioritisation of critical infrastructure investment.
- Following a detailed historical and future assessment of the housing market using best available data from the Department of the Environment, Community and Local Government, the CSO and the Central Bank, this strategy proposes that the Planning Authorities will have a requirement that 14% of units on all land zoned for residential uses, (or for a mix of residential and other uses) or lands within the development boundary of

a settlement will be reserved for the purpose of social housing and/or specialised housing needs.

- The actual mechanism used to satisfy the Part V requirement will be by the one that best facilitates the development of strong, vibrant, mixed tenure communities. The options for the discharge of Part V obligations include:

- ⤴ The transfer of land which is subject to the application for permission as is or specified by the agreement as being required to be reserved for the provision of housing
- ⤴ Payment of a financial contribution where the authorities will be open to the principle of phased payments to be agreed with the authority.
- ⤴ Transfer of a reduced number of units or lands in lieu at no cost to the Council. Units will only be accepted in areas where there is a recognized housing need.
- ⤴ Transfer of a reduced number of units that are adapted for disabled persons or persons with a specialized housing requirement at no cost to the Council
- ⤴ A combination of two or more of the above.

Each Local Authority in its development plan may give a further indication of preference for discharge of development under Part V.

- The delivery of social housing is challenging in the current economic climate as the Capital Allocation for the Social Housing Investment Programme (SHIP) has been cut from €74.3 million in 2009 to €16.6 million in 2011 and in the City Council it has been cut from €54 million in 2009 to €5 million in 2011. In future, the Rental Accommodation Scheme (RAS) and the Social Housing Leasing Initiatives will provide a much greater part of social housing provision.

- Voluntary Housing Associations have been making an increasingly significant and valuable contribution to the provision of social housing to accommodate applicants from local authority housing lists. The Councils will utilise to the fullest extent the capabilities and expertise of approved housing bodies in order to maximise social housing acquisition and quality social housing management.

- This Strategy suggests that a Joint Housing Strategy Stakeholders' Forum should be established as required, to include representatives of the main stakeholder groups dealing with housing issues in Cork. It is intended that this group would be set up when required to discuss and formulate policies on particular areas of local or national importance. It is proposed that the first of these Stakeholder Groups will focus on our aging population.

- The Strategy also highlights the importance of estate management generally and in addition, the requirements for housing mix in residential developments. The Cork Local Authorities will ensure a mix of house types and sizes within individual developments and within communities to promote a socially balanced and inclusive society.

- The Strategy takes account of the Unfinished Housing Estates in Cork where the planning authorities will prioritise measures to address public safety and environmental improvements for people living in these estates and surrounding areas.

- It is a requirement of the Planning and Development Acts 2000-2010 that the Housing Strategy is reviewed every two years or sooner if there is a significant change in the housing market or in National Spatial Planning Policy. To facilitate this review and to assess if policies of the strategy are being achieved monitoring of the strategy will be essential. In addition it is important that trends in house prices and incomes are kept under review.

**This report has been prepared with care and is sufficient as a means of estimating future requirements for social housing but the data and conclusions reached should not be used for other purposes.**



## **1 INTRODUCTION**

1.1 This Draft Housing Strategy has been developed by the eleven Planning Authorities in Cork: Cork County Council, Cork City Council, and the Town Councils of Clonakilty, Cobh, Fermoy, Kinsale, Macroom, Mallow, Midleton, Skibbereen and Youghal in order to address the existing and future housing needs of the area. It is a review of the previous Joint Housing Strategy produced and adopted in 2009. Once adopted, it will replace the previous Strategy.

1.2 The primary purpose of the Strategy is to ensure that the overall supply of housing is sufficient to meet the future planned population of Cork. It is based on a shared vision which sees having a suitable place to live at an affordable price as a basic right. This strategy has been formulated in the context of a continuing reality that not everyone in Cork City and County can exercise this right and a substantial portion of our population either cannot afford a house, or live in housing unsuitable for their needs.

1.3 As such the aim of the strategy is to address these issues and:

***'To help enable the people of Cork, now and in the future, to have a place to live, suited to their needs, at a price that they can afford.'***

1.4 Part V of the Planning and Development Act, 2000 requires that all Planning Authorities prepare Housing Strategies and incorporate these into their development plans. Legislation provides for the preparation of a Housing Strategy jointly by two or more planning authorities in respect of the combined area of their development plans. In meeting the requirements of the Planning and Development Act, the Strategy addresses the following objectives:

- a) To ensure that the overall supply of housing is sufficient to meet the future planned population of Cork.
- b) To ensure there is a mixture of house types and sizes to meet the needs of various households.
- c) To ensure that housing is available for people on different income levels.
- d) To meet the need for social housing.

1.5 The Strategy sets out measures to address the housing needs of the existing and future population of Cork identified in the South West Regional Planning Guidelines 2010-2022 and by achieving this need in line with the overarching principle of delivering sustainable communities.

### ***How the strategy was developed***

1.6 The review of the current Housing Strategy, undertaken during 2007-8 coincided with the peak of the property bubble. The seismic changes in the economy and in particular, in the housing market since then mean that the assumptions underpinning the previous strategy have fundamentally changed. The most notable factors which have a serious impact on the Housing Strategy are of course house price – which is defined as the estimation of average new house prices during the period of the strategy and also income variation, taxation and the credit conditions.

1.7 There have been a number of changes since the last Housing Strategy that were taken into consideration in preparing this strategy. These include inter alia:

- The changed nature and period of uncertainty for the Irish economy and the housing market in particular.
- The changing nature of housing demand which is attributable to income, demographics, tax system and credit conditions
- The issue of a revised population target for 2022 for the South West region identified by the Government and set out in the Regional Planning Guidelines
- The enactment of the Planning and Development (Amendment) Act 2010 which requires the inclusion of Core Strategies in all of the Cork Planning Authorities development plans,
- The enactment of the Housing (Misc Provisions) Act 2009 which amends or replaces sections of a large number of Acts as well as introducing totally new provisions. It also puts the RAS (Rental Accommodation Scheme) on a statutory basis for the first time.
- The establishment of the Housing Agency in May 2010, to work with and support the local authorities, approved housing bodies and the Department of Environment, Community and Local Government in the delivery of housing and housing services.
- Publication in 2011 of the Governments '**Housing Policy Statement**' which will serve as a framework for a sequence of legislative and policy initiatives in the short to medium term. It recognises that:
  - Home ownership will continue to be the aspiration of the majority
  - **That the existing affordable schemes should be stood down.**
  - Provides for the ongoing important role for long-term leasing initiatives and RAS.
  - Makes provision for transfer of Rent Supplement to Local Authorities from Community Welfare Service (deduction of rental contributions at source)
  - Options for the delivery of permanent new social housing including options to purchase on lease agreements and a new build-to-lease programme and the use of loan finance by Approved Housing Bodies to build or acquire housing units.
  - Review of Part V (see following sections)
- Publication in 2011 of the Governments '**Statement of Strategy 2011-2014**' which seeks to:
  - Maximise the levels of social housing need through increasing the stock of such housing through a range of flexible delivery and more flexible funding models including examination of the use of bonds and private finance and making more efficient use of the existing stock of social housing through remedial works, retrofitting programmes and effective managements practices by housing authorities.

- Facilitate the transfer of responsibility for long-term rent supplement recipients to housing authorities on a phased basis through a significant reform of this element of housing support.
- Maintain progress in meeting the commitments in relation to homelessness including ending involuntary long term homelessness and the need to sleep rough and through the review of the existing Homeless Strategy and associated institutional arrangements with a particular focus on prevention.
- Implement a comprehensive range of actions to tackle problems associated with unfinished housing estates.
- Availability of data from the '**Housing Needs Assessment 2011**' published by the Housing and Sustainable Communities Agency September 2011. The data is an extract from the iHouse system for each household approved for social housing support at 31<sup>st</sup> March 2011 providing a snapshot for that particular time.

### ***The Housing Strategy in Context***

1.8 The Housing Strategy is set within the context of a range of other documents and plans that have particular relevance to housing provision, many of which have been published/ reviewed since the adoption of the 2009 Strategy. A full list and brief synopsis of these documents is set out in Appendix A of this document. Data has been compiled from published statistics and information provided by the local authorities for the purpose of this work.

### ***Process so far***

1.9 The preparation of this draft document was lead by a joint working group reporting to a steering group chaired by the County Manager whose function was to sign off on the strategy before it went to the members of the local authorities for consideration. It is intended that this strategy would then go on public display in January 2013 and subsequent submissions / observations would be reported to the Members of all of the Cork Planning Authorities.

### ***Review of Part V***

1.10 The Housing Policy Statement, published in June 2011, announced a full review of Part V. The review is being undertaken in the context of the substantially different housing market that currently prevails compared to when Part V was first introduced. The review has been charged with considering how planning gain can still be captured while taking account of prevailing market conditions. The Housing Agency has been requested by the DoECLG to deliver this review, and specifically to:

- ✦ measure the outputs from the Part V process and compare them to the stated policy intent at the time;
- ✦ examine the financial costs and benefits of the process and consider the economic efficiency with which it delivered housing output;
- ✦ make recommendations on how Part V could be re-cast, in the context of a dramatically different economy and housing market, to achieve planning and / or social housing benefits in the future;

- ✦ engage directly with key stakeholders as part of this process, including planning and housing practitioners, local authorities, financial institutions, the voluntary and cooperative housing sector and the house-building sector; and
- ✦ manage a wider public consultation exercise to feed into the overall review process.

1.11 The Housing Agency has appointed DKM, Economic Consultants and Brady Shipman Martin, Planning Consultants to produce a consultation document on the review of Part V. When published, this document will be used to help inform and frame the consultation process which will include a public call for submissions and a number of themed workshops with key stakeholders. This draft strategy will take account of any recommendations and legislative changes when they are published and enacted.

## 2 Population, Household Trends and Housing Demand

2.1 This section sets out the basic demographic assumptions with respect to future population, household and house building projections made in the Strategy.

### Housing Market Areas

2.2 This strategy takes the view that the housing market areas used in previous strategies have been superseded by the Strategic Planning Areas used in the Cork County Development Plan (2009) and the Regional Planning Guidelines (2010). With the exception of the Metropolitan area which is still divided into North, South and East the other areas have been realigned so as to mirror the spatial planning areas included in the County Development Plan. Excluding Cork City, the North, South and East Metropolitan Areas make up the Metropolitan Cork SPA. It is hoped that this will also allow for direct comparisons to be made between the Core Strategies in those documents and the Housing Strategy. The housing market areas used in this strategy are:

- Metropolitan Cork (Subdivided into North, South and East)
- Greater Cork Ring
- West Cork
- North Cork

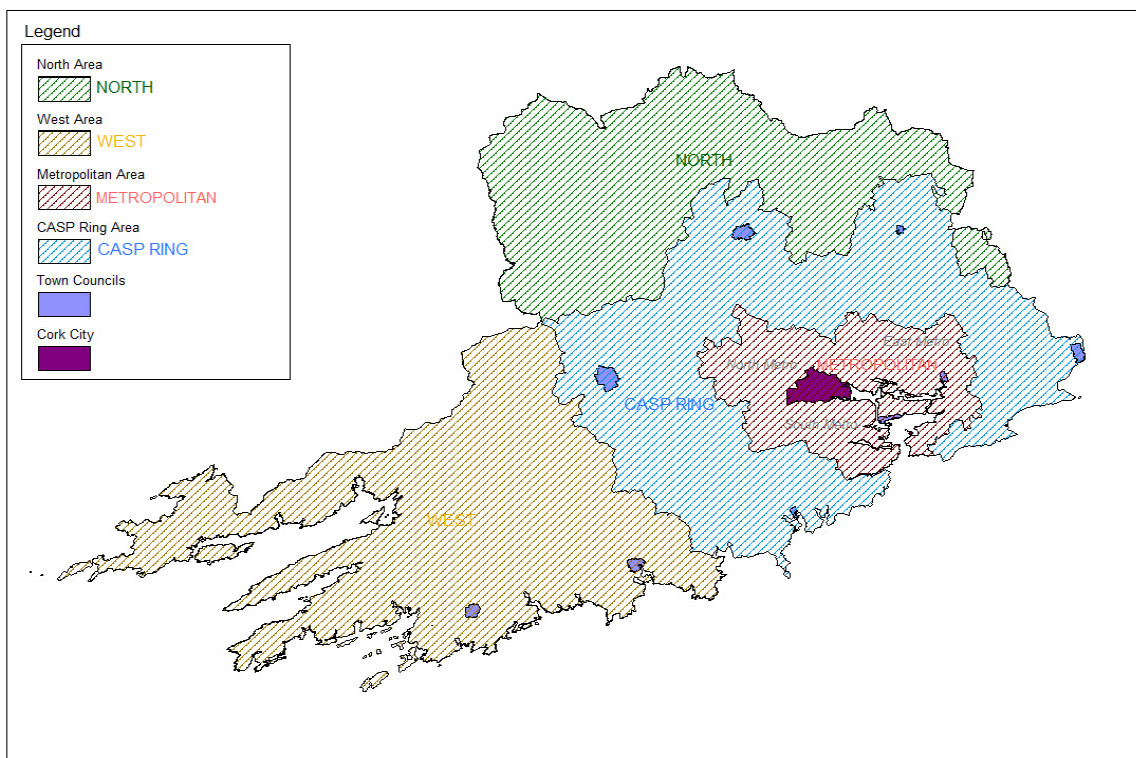
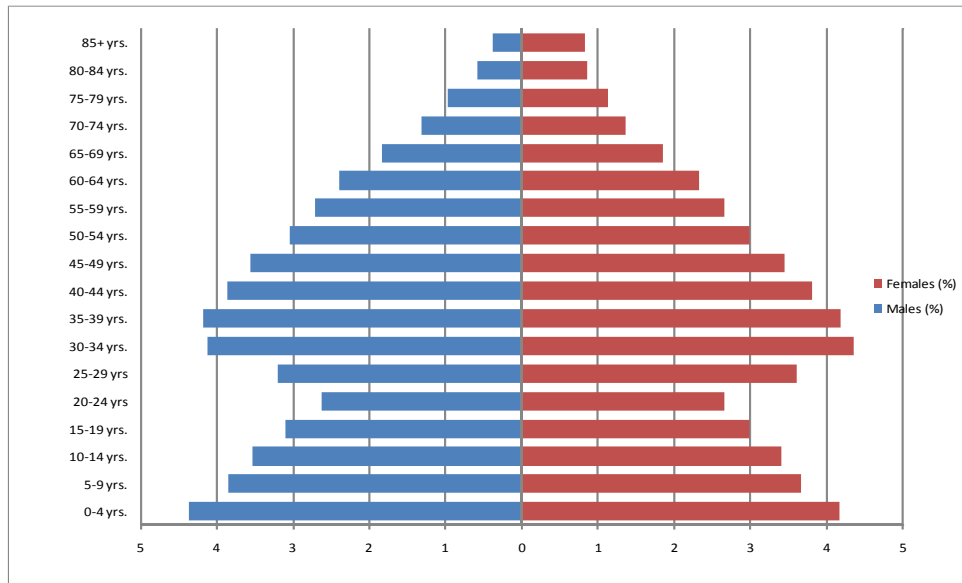


Figure 1: Housing Market Areas

**Demographic Profile**

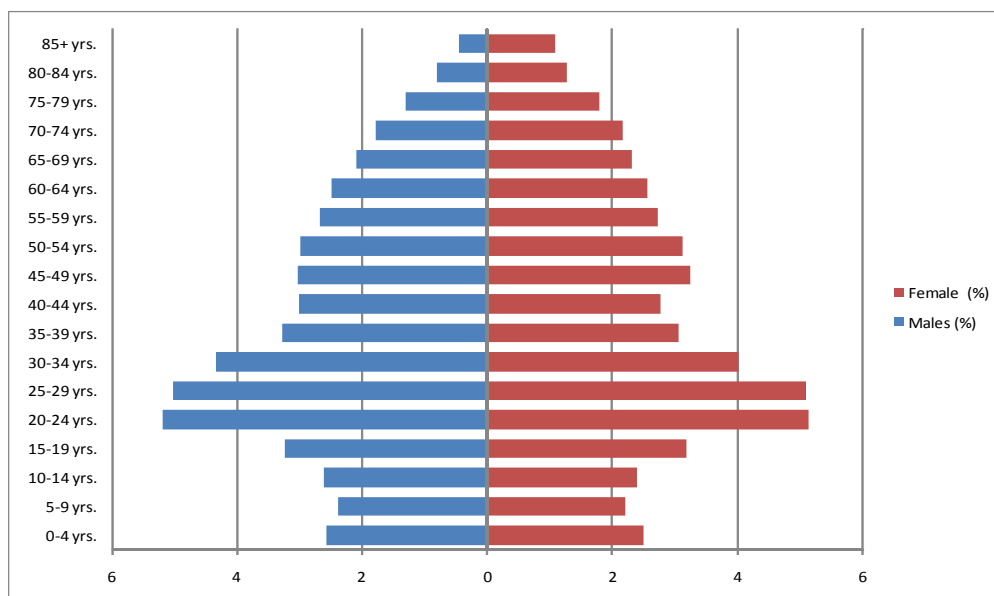
2.3 According to the Census 2011, the combined population of the City & County in 2011 was 519,032. In the County Pyramid the large birth rate is evident as is the number of those at household formation stage.



**Figure 2: Population Pyramid for Cork County (2011)**

Data Source: Census 2011 [www.census.ie](http://www.census.ie)

2.4 In the city the following population pyramid shows the sudden increase in the population at age 18 as people move to the city to work and study.



**Figure 3: Population Pyramid for Cork City (2011)**

Data Source: Census 2011 [www.census.ie](http://www.census.ie)

- 2.5 There is a 30-year cyclical pattern to the population changes in the City & County (1951 - 1981-, 1981-2011). Within each 30-year cycle there appears to be three distinct phases for each cycle:
- Phase 1: Static or low rates of population growth;
  - Phase 2: Medium rates of population growth; and
  - Phase 3: Higher rates of population growth.
- 2.6 The 2011-2021 decade seems likely to be Phase 1 of the new 30-year cycle. The indications are that growth will continue but at a lower rate than in either of the last two decades. Historic patterns suggest that beyond 2021 growth may accelerate during the following two decades towards a possible City and County population of 620,000 – 640,000 by 2041. This long term estimate is broadly in line with National projections recently published by the CSO/DoECLG.
- 2.7 The overall pattern of population growth in the CASP area (including the City) is similar to that for the City & County with evidence of 30-year cycles made up of three ten year phases. However the rate of growth in the CASP area has been generally higher than that for the County as a whole. The 2011-2021 decade is likely to be Phase 1 of new 30-year cycle. The indications are that growth will continue but at a lower rate than in either of the last two decades.
- 2.8 The South West Regional Planning Guidelines (SWRPG) proposes a 2022 target for the CASP area of 495,000. The 2011 Census shows that population growth in the CASP area as a whole is close to the South Western RPG Guidelines 2010. Past trends suggest that this figure could well be achieved by 2031 and even exceeded by 2041.
- 2.9 However, growth patterns have departed somewhat from RPG in certain parts of the CASP area. The Greater Cork Ring has exceeded targeted growth over the last decade the Metropolitan area including the city has underperformed. Particularly in the past decade, higher than projected growth in the Greater Cork Ring has been a factor in slower than projected growth in Metropolitan Cork. Correcting this imbalance may require measures to stimulate increased growth in Metropolitan Cork (including the City), including investment in infrastructure and better management of pressure for development in the Greater Cork Ring area, particularly in the villages and rural areas.
- 2.10 The RPG target for Cork City in 2022 is 150,000. The city population has more or less stabilised in the last 5 years reflecting the increase in house construction that occurred. This followed decline over the previous decades due to falling household size, lack of 'greenfield' land and the growth of the suburbs outside the administrative boundary. There is sufficient capacity to meet the RPG target on brownfield land within the city, particularly in docklands. However achieving this ambitious target will require investment in infrastructure in Docklands, joint action by public agencies and appropriate policies elsewhere in the CASP area, as well as a recovery in the housing market. The forthcoming City Docklands Economic Proposition Report will also provide guidance on this issue.
- 2.11 The following table sets out the % growth of the various strategic planning areas (housing market areas) in Cork. The figures show that the Greater Cork Ring has become the fastest growing area within the CASP region whereas CASP envisaged that Metropolitan Cork (including the City) would be the main centre of growth if its compact-growth model for the region was to be delivered. Growth in the Greater Cork Ring has resulted in the population figures far exceeding the RPG 2022 target of 113,500. Growth in the villages and rural areas of the Greater Cork Ring was particularly significant and considerably

exceeded the expectation. The 2011 census shows that population in the villages and rural part of this area reached 76,855 persons whereas the expectation in the County Development Plan 2009 was 69,760 persons. Measures have been included in the 2011 Local Area Plans to address this issue in the villages, but consideration will also have to be given to measures addressing this issue in the rural areas outside the development boundaries of settlements.

	<b>2006</b>	<b>2011</b>	<b>Growth</b>	<b>% Growth</b>
<i>County Metro</i>	153,123	170,509	17,386	11.3%
<i>City</i>	119,418	119,230	-188	-0.1%
<b>Total Metro</b>	<b>272,541</b>	<b>289,739</b>	<b>17,198</b>	<b>6.3%</b>
Greater Cork Ring	105,055	118,418	13,363	12.7%
North	46,428	50,498	4,070	8.7%
West	57,271	60,377	3,106	5.4%
<b>Total City and County</b>	<b>481,295</b>	<b>519,032</b>	<b>37,737</b>	<b>7.8%</b>

2.12 In a recovered housing market the continuation of this trend would have serious long term effects on the overall economic competitiveness of the Cork region through the higher costs (water, transport, public service delivery, energy, logistics etc.) associated with a more dispersed population, and environmental considerations. This strategy is based on the introduction of a number of planning policy measures in order to bring the pattern of population growth into closer alignment with the South West Regional Planning Guidelines. The aim will be not to limit growth in the towns but to manage growth in the rural areas more efficiently.

### **Population Targets**

2.13 The future targets for population and households for Cork City and County are based on the target figures as set out in the Regional Planning Guidelines 2010. A review of the need to further revise the CDP respective targets will be carried out in consultation with the SWRA, during the lifetime of the strategy taking the following into account:

- The intended review of the NSS
- The review of the SWRPG (due to be complete in 2016)
- The CSO review of National population forecasts
- The outcome of the 2016 Census of Population.

### **Household Size and Growth**

2.14 In tandem with the current population trends, average household size is continuing to decline through the impact of population growth and social changes, such as more elderly people living alone and higher incidences of marital breakdown. According to the 2011 census the average number of persons in private households for the Cork Area is 2.7 persons, in 2006 it was 2.81 and in 2002 it was 2.94 persons. Average household size in Cork County was recorded as 2.8 while the city was recorded as being 2.45. This trend indicates that more new dwellings will have to be supplied for the same amount



of persons. In line with falling household size and current European experience much of the additional demand of dwellings may be for smaller units rather than the traditional three bedroom semi-detached house.

### Housing Requirement

2.15 The number of new houses required is based on the number of new households projected from each strategic planning area plus an allowance to accommodate other factors including: frictional vacancies, second homes, net losses due to demolition and conversions, and an allowance for investment properties. The downturn in the economy and the re-adjustment of the housing market will result in a lower housing unit / household conversion rate. Previously the conversion rate was 30% however, this figure was adjusted in the most recent South West Regional Planning Guidelines to 15% as a result of the downturn in the housing market.

2.16 In order to determine the number of net units required account has also been taken of the most recent published survey (2011) from the Department of the Environment on Unfinished Housing Estates where units that are complete but vacant i.e. those units that may have the most reasonable prospect of contributing to the overall housing market over the strategy period are subtracted from the overall amount of units required. The next section provides further analysis of this survey. From the following table, it can be concluded that in order to meet the housing requirements for 2022, there is a need to plan for the construction of up to 78,035 units.

Strategic Planning Area	Housing Requirement				Housing Supply <sup>1</sup>	
	Census 2011	Population Target for 2022	Total New Households 2011-2022	New Units Required 2011-2022	Net Residential area zoned in CDP / LAP / TC (ha)	Total Units
Cork City	119,230	150,000	17,792	20,032	204.00	14,530
County Metropolitan						
<i>Total County Metropolitan</i>	170,509	213,891	<b>27,856</b>	31,038	<b>1,241.94</b>	<b>36,620</b>
<i>Metropolitan Cork (including the City)</i>	<b>289,739</b>	<b>363,891</b>	<b>45,648</b>	<b>51,070</b>	<b>1445.94</b>	<b>51,150</b>
Greater Cork Ring						
<b>Total Greater Cork Ring</b>	118,418	131,882	<b>12,431</b>	<b>13,406</b>	<b>705.63</b>	<b>19,984</b>
<b>Total County CASP</b>	288,927	345,773	<b>40,287</b>	<b>44,444</b>	<b>1947.57</b>	<b>56,604</b>
<b>Total CASP</b>	<b>408,157</b>	<b>495,773</b>	<b>58,079</b>	<b>64,476</b>	<b>2151.57</b>	<b>71,134</b>
North						
<b>Total North</b>	<b>50,498</b>	<b>56,012</b>	<b>5,206</b>	<b>5,689</b>	<b>261.50</b>	<b>7,142</b>
West						
<b>Total West</b>	<b>60,377</b>	<b>68,837</b>	<b>7,000</b>	<b>7,872</b>	<b>360.9</b>	<b>9,716</b>
<b>Total Cork County</b>	<b>399,802</b>	<b>470,622</b>	<b>52,493</b>	<b>58,005</b>	<b>2569.97</b>	<b>73,462</b>
<b>Total City &amp; County</b>	<b>519,032</b>	<b>620,622</b>	<b>70,285</b>	<b>78,037</b>	<b>2773.97</b>	<b>87,992</b>

<sup>1</sup> The Housing Supply referred to here is the land zoned in the current City and County Development Plans, Town Council Development Plans, Electoral Area and Local Area Plans.

**Table 3: Population, Households and Net New Houses for Cork City and County to 2022:  
Metropolitan Cork Strategic Planning Area**

Strategic Planning Area	Housing Requirement				Housing Supply	
	Census 2011	Population Target for 2022	Total New Households 2011-2022	New Units Required 2011-2022	Net Residential area zoned in CDP / LAP / TC (ha)	Total Units
<b>Cork City</b>	119,230	150,000	17,792	20,032	204.00	14,530
<b>County Metropolitan</b>						
<b>North Metro</b>						
Cork North Environs	6,692	10,719	2,058	2,281	143.80	3,371
Monard	0	3,619	1,502	1,727	170.0	5,000
Glanmire	8,924	10,585	1,205	1,320	57.70	1,321
Blarney	2,437	7,533	2,255	2,566	92.00	2,792
<b>South Metro</b>						
Cork South Environs	32,635	31,308	1,336	1,284	93.00	1,285
Carrigaline	14,775	17,870	2,138	2,422	90.80	2,423
Passage West	5,790	6,965	822	925	33.90	929
Ballincollig	17,368	23,805	3,675	4,033	170.30	4,872
<b>East Metro</b>						
Midleton	12,001	21,576	4,667	5,243	190.11	5255
Carrigtwohill	4,551	11,618	3,195	3,656	127.8	3,656
Cobh	12,347	14,543	1,625	1,778	72.53	1907
<b>Total Main Towns</b>	117,520	160,141	24,478	27,235	1241.94	32,811
<b>Villages</b>						2,137
<b>Rural</b>						1,672
<b>Total Villages and Rural</b>	52,989	53,750	3,378	3,803	N/A	3,809
<b>Total County Metropolitan</b>	170,509	213,891	27,856	31,038	1241.94	36,620
<b>Metropolitan Cork (including the City)</b>	<b>289,739</b>	<b>363,891</b>	<b>45,648</b>	<b>51,070</b>	<b>1445.94</b>	<b>51,150</b>

**Table 4: Population, Households and Net New Houses for Cork City and County to 2022:  
Greater Cork Ring Strategic Planning Area**

Strategic Planning Area	Housing Requirement				Housing Supply	
	Census 2011	Population Target for 2022	Total New Households 2011-2022	New Units Required 2011-2022	Net Residential area zoned in CDP / LAP / TC (ha)	Total Units
<b>Main Towns</b>						
Bandon	6,640	7,765	851	892	91.84	1,766
Fermoy	6,489	7,589	831	938	94.56	1,601
Kinsale	4,893	5,722	627	714	39.80	856
Macroom	3,879	4,536	497	468	60.9	1,184
Mallow	11,605	20,000	4,154	4,552	339.93	6,961
Youghal	7,794	9,115	999	1,037	78.60	1,955
<b>Total Main Towns</b>	<b>41,300</b>	<b>54,727</b>	<b>7,959</b>	<b>8,601</b>	<b>705.63</b>	<b>14,323</b>
<b>Villages</b>						3,231
<b>Rural</b>						2,430
<b>Total Villages and Rural</b>	<b>77,118</b>	<b>77,155</b>	<b>4,472</b>	<b>4,805</b>	<b>N/A</b>	<b>5,661</b>
<b>Total Greater Cork Ring</b>	<b>118,418</b>	<b>131,882</b>	<b>12,431</b>	<b>13,406</b>	<b>705.63</b>	<b>19,984</b>
<b>Total County CASP</b>	<b>288,927</b>	<b>345,773</b>	<b>40,287</b>	<b>44,444</b>	<b>1947.57</b>	<b>56,604</b>
<b>Total CASP</b>	<b>408,157</b>	<b>495,773</b>	<b>58,079</b>	<b>64,476</b>	<b>2151.57</b>	<b>71,134</b>

**Table 5: Population, Households and Net New Houses for Cork City and County to 2022:  
North Cork Strategic Planning Area**

Strategic Planning Area	Housing Requirement				Housing Supply	
	Census 2011	Population Target for 2022	Total New Households 2011-2022	New Units Required 2011-2022	Net Residential area zoned in CDP / LAP / TC (ha)	Total Units
<b>Main Towns</b>						
Buttevant	945	1,501	285	298	31.5	482
Charleville	3,646	4,925	741	804	72.5	1,124
Kanturk	2,263	2,400	188	141	29.2	329
Millstreet	1,574	1,756	166	177	23.8	475
Mitchelstown	3,677	5,346	905	1,040	79.60	1,293
Newmarket	988	1,189	141	155	24.9	345
<b>Total Main Towns</b>	13,093	17,117	2,426	2,615	261.5	4,048
<b>Villages</b>						1,384
<b>Rural</b>						1,710
<b>Total Villages and Rural</b>	37,405	38,895	2,780	3,074	N/A	3,094
<b>North</b>	<b>50,498</b>	<b>56,012</b>	<b>5,206</b>	<b>5,689</b>	<b>261.5</b>	<b>7,142</b>

**Table 6: Population, Households and Net New Houses for Cork City and County to 2022:  
West Cork Strategic Planning Area**

Strategic Planning Area	Housing Requirement				Housing Supply	
	Census 2011	Population Target for 2022	Total New Households 2011-2022	New Units Required 2011-2022	Net Residential area zoned in CDP / LAP / TC (ha)	Total Units
<b>Main Towns</b>						
Bantry	3,348	5,484	1,080	1,241	103.85	1,393
Castletownbere	912	1,439	271	309	37.75	443
Clonakilty	4,721	7,218	1,309	1,500	94.53	1,600
Dunmanway	1,585	1,976	254	273	36.84	593
Schull	658	748	75	87	12.6	205
Skibbereen	2,670	3,035	306	332	75.33	1,300
<b>Total Main Towns</b>	13,894	19,900	3,295	3,742	360.9	5,534
<b>Villages</b>						2,167
<b>Rural</b>						2,015
<b>Total Villages and Rural</b>	46,483	48,937	3,705	4,130	N/A	4,182
<b>West</b>	<b>60,377</b>	<b>68,837</b>	<b>7,000</b>	<b>7,872</b>	<b>360.9</b>	<b>9,716</b>

**Summary of Key Points**

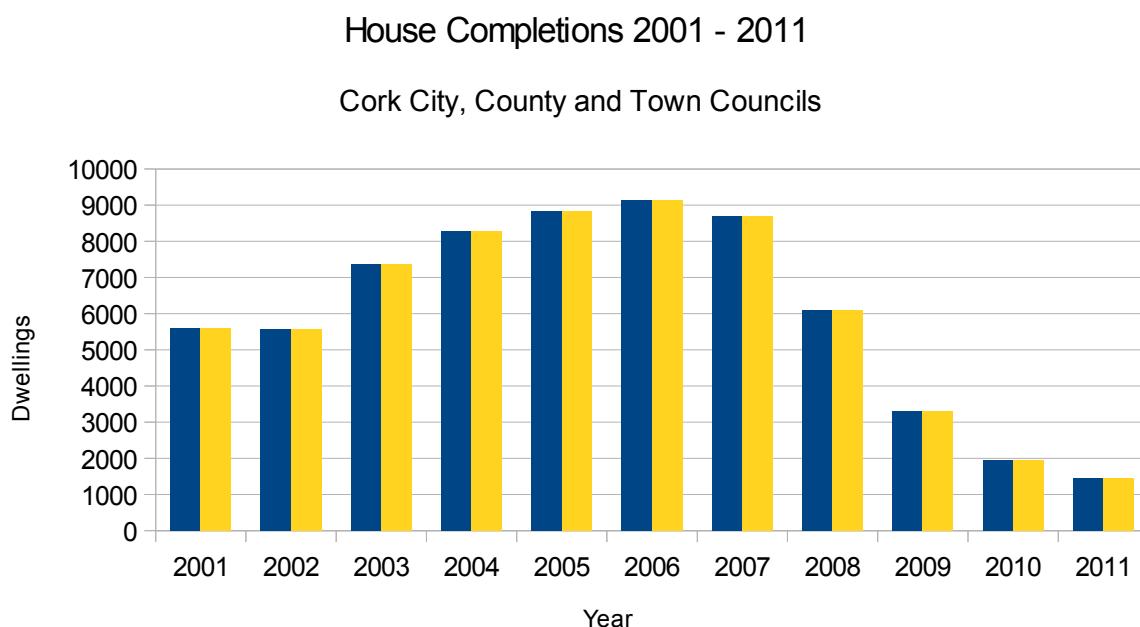
- ✦ The Target Population for Cork City and County from the Regional Planning Guidelines (2010) is: 620,622
- ✦ This will result in an expected total increase in new households of: 70,285
- ✦ Which in turn will require a total of 78,035 new houses to be built during this period.

### 3 Housing Targets and Land Supply

3.1 This section of the Strategy considers housing supply and in doing so provides an analysis of house completions, type of house developed, house price trends and land availability.

#### House Completions

3.2 On average, since 2006 there has been a dramatic fall in construction rates in Cork. The graph below shows the pattern of new house completions in Cork (including Cork City and Town Council Areas) from 2001-2011. Housing completion rates in Cork peaked in 2006, with a total of 9,141 units being built in the County as a whole. In contrast, the DoECLG house completion figures reveal that a total of 1459 new houses were built in 2011. This figure is made up of 127 in the city and these figures show that between the end of 2006 and the end of 2011 the house completion rate in the County had dropped by 84%.



**Figure 4: New House Completions in Cork 2001-2011**

Source: DoECLG, Annual Housing Statistics Bulletins

3.3 The graph above reflects the seismic changes which have occurred in the construction sector over the last 11 years.

#### House Types

3.4 The following table provides further analysis of the types of houses that have been built over the last few years. It outlines both the dramatic drop in the overall numbers of house completions in both the city and county and in addition, the marked changes in the number of semi-detached and terraced houses being built in the county and also the dramatic drop in the numbers of flats/apartments built in the city.

<b>Table 7: House Completion Type Cork City and County<sup>2</sup></b>						
	<b>Bungalow</b>	<b>House Detached</b>	<b>House Semi - D</b>	<b>House /Terraced</b>	<b>Flat / Apartment</b>	<b>Total</b>
<b>Year</b>	<b>Individual House</b>		<b>Scheme House</b>		<b>Apartments</b>	<b>Total</b>
<b>2005</b>	2,189		5,024		1,629	<b>8,842</b>
<b>2006</b>	2,340		5,458		1,343	<b>9,141</b>
<b>2007</b>	2,177		5,189		1,320	<b>8,686</b>
<b>2008</b>	1,988		3,042		1,062	<b>6,092</b>
<b>2009</b>	1,321		1,435		550	<b>3,306</b>
<b>2010</b>	1,020		804		116	<b>1,940</b>
<b>2011</b>	909		447		103	<b>1,459</b>

Source: DoECLG Housing Statistics 2005 – 2011

### **Unfinished Housing Estates Survey 2011**

3.5 In line with the commitments in the Departments response to the report of the Advisory Group on Unfinished Housing development to maintain up to date data a new survey of unfinished housing developments in Ireland was conducted over the summer of 2011, updating previous survey material from 2010. The survey covered all housing developments of two or more dwellings over a survey period from June to September 2011<sup>3</sup>.

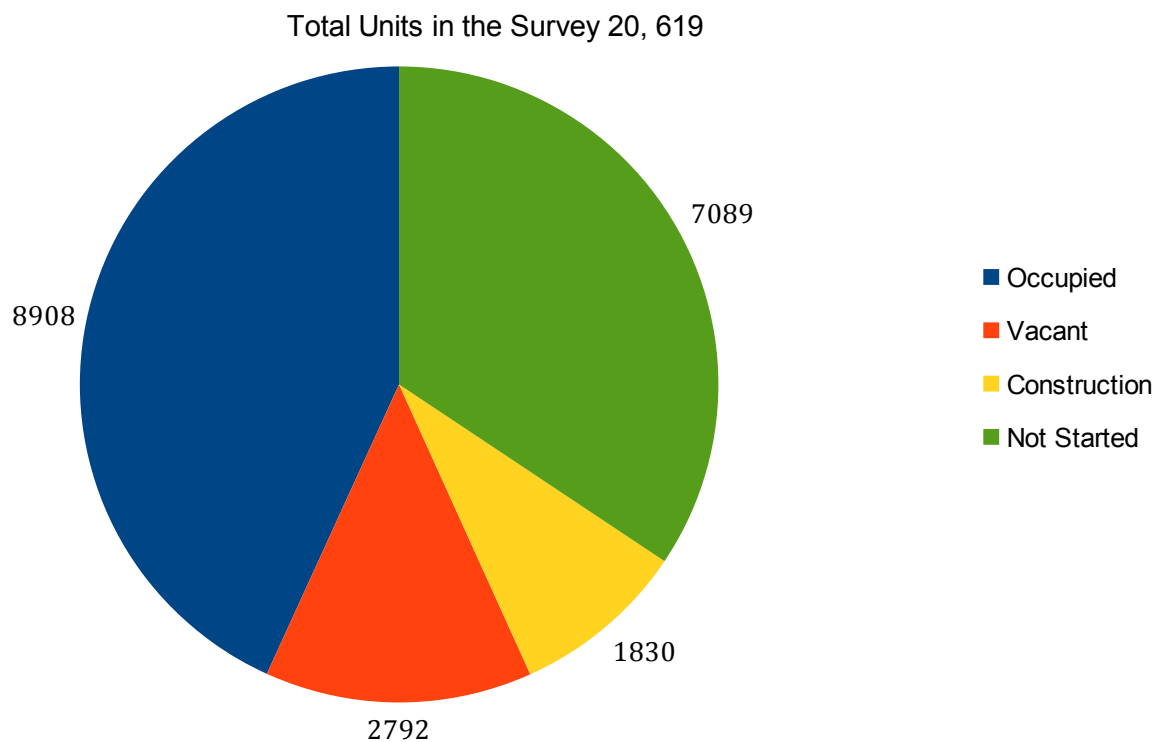
3.6 In order to get a more accurate picture of what the situation in Cork was, the survey was further analysed by organising each estate into one of the housing market areas. The survey records the fundamental characteristics of the estate as it appears at the time of the survey, i.e. how many units are complete, vacant, at some level of construction and also the number of units that have not

<sup>2</sup> Note this data is based on the number of new dwellings connected by the ESB to the electricity supply but exclude conversions and may not accord precisely with local authority boundaries.

<sup>3</sup> This study will be reviewed and updated during the summer 2012.

commenced. It is also noteworthy that the infrastructure and services for the development including the open space provision are also recorded. The units of most relevance to this strategy are those which are fully constructed but vacant as these units can reasonably be expected to contribute to the overall housing supply in a settlement. The following chart gives an overall impression of the level of vacant units as a proportion of the overall units in the survey and in addition, to the units constructed and occupied, under construction and not started.

### Unfinished Housing Estates (2011 Survey) for Cork City and County



**Figure 5: Unfinished Housing Estates Data from the 2011 Survey**

Source: [www.viron.ie](http://www.viron.ie)

### Housing Targets

3.7 The following table provides a summary of the size of each household in the city and county which is produced by the CSO (2011). As expected there are a greater number of smaller or 1 person households in the city at 29% while there are a greater number of 4/5 person households in the county 17.6/10.1%.



**Table 8: Cork Private Households by Size**

Size of family	Cork County		Cork City	
	Households	% of Total	Households	% of Total
1 person	30,896	21.9%	13,831	29.3%
2 persons	39,171	27.8%	14,893	31.6%
3 persons	25,252	17.9%	8,156	17.3%
4 persons	24,793	17.6%	5,997	12.7%
5 persons	14,219	10.1%	2,947	6.2%
6 persons	4,823	3.4%	951	2.0%
7 persons	1,216	0.9%	256	0.5%
8 + persons	486	0.3%	132	0.3%
Total	140,856	100.0%	47,163	100.0%

Source: [www.cso.ie](http://www.cso.ie)

3.8 It is intended that Local Authorities may include more detailed guidance on this matter in their respective development plans. In future, monitoring of house completions will be required to establish to what extent targets are being achieved.

### **Private Rented Sector**

3.9 House price falls have led to a recovery in rental yields in recent years. The expectation that rents and prices move together – which was certainly the case in 2007 and 2009 no longer applies because housing bubbles involve prices getting out of line with underlying rents, so a necessary part of the correction when a bubble ends is that rents stabilise or increase, while house asking prices fall further.

3.10 It would seem from recent reports that this is the case in Ireland. The rental component of the Consumer Price Index suggests that rents rose by 1.7% in the year to January 2012, however as expected, recovery in rental yields has been more acute in urban locations. Comparing Ireland's house price-to-rent ratio, the inverse of the rental yield, to other OECD nations suggests that the house price-to-rent ratio has fallen to its lowest level since 1999 and that there has been a much sharper correction than in other EU countries.

3.11 Recent analysis of the buy versus rent comparison by Davy Research based on the CPI of private rents, (the annual cost of renting a property versus mortgage repayment) points to buying as being a better option. However, access to credit to purchase a house and the factors which affect the housing market generally all influence people's ability to purchase a house.

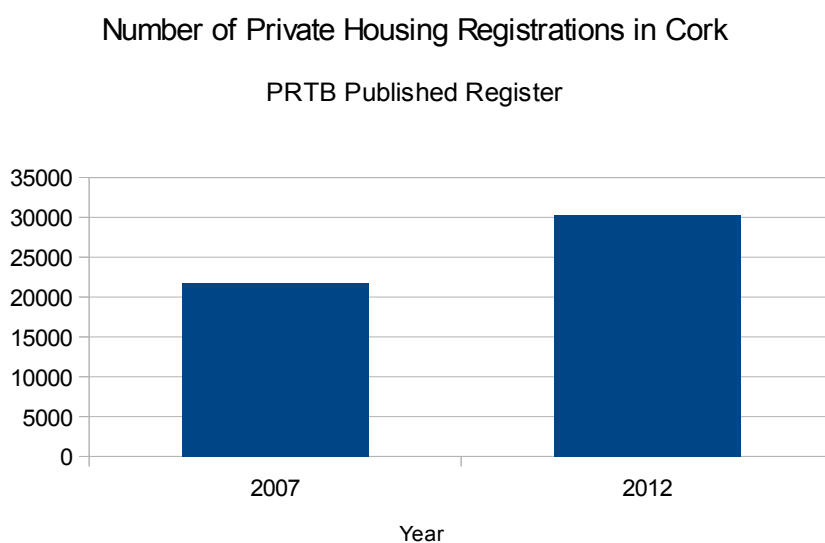
3.12 In 2007 there were 21,702<sup>4</sup> private rented housing registrations in Cork and the most recent published Register from the PRTB (Private Residential Tenancies Board) in 2012 shows that this figure has increased to a total of 30,312 private rented registrations in Cork. The strong growth in rented accommodation has been recorded in the most recent Census (2011) where the number of households which were rented either from a private landlord or a voluntary body rose by 63.6% from 195,797 in

<sup>4</sup> This represents the actual number of tenancy registrations entered on the PRTB computer system on 31 December 2007 that are still active on 30<sup>th</sup> April 2008.

2006 to 320,319 in 2011. Houses or apartments which were rented from a local authority also experienced gains in the inter-censal period, increasing by 22% from 105,509 to 129,033. This sharp increase has caused the overall home ownership rate to drop from 74.7% to 69.7%.

3.13 The private rental sector currently provides accommodation for about 11,431 (or about 76%) of Social Housing Applicants. The Rental Accommodation Scheme introduced in 2005 and the Social Housing Leasing Initiative(s) introduced in 2009, will continue to strengthen the development of this sector. These schemes are examined in more detail in the social housing section of this strategy.

3.14 It is necessary to monitor the private rental sector, particularly within the context of a changing housing market and various steps have been taken particularly with the introduction of the PRTB to implement this.



**Figure 6: Number of Private Housing Registrations in Cork**

Source: PRTB published figures [www.prtb.ie](http://www.prtb.ie)

### **Housing Land Supply**

3.15 Every year a Housing Land Availability Annual Return is carried out by each Planning Authority in Cork. This return includes a comprehensive survey of residential land availability taking the position as of the 30th of June. The following table sets out the returns for this year (2012).

<b>Table 9: Housing Land Supply – for the Cork Local Authorities</b>					
<b>Local Authority</b>	<b>Total Land Undeveloped zoned and available in CDP / LAP (Ha)</b>	<b>Total Land Undeveloped serviced and ready for residential development (Ha)</b>	<b>Estimated No of Residential Units</b>	<b>Number of dwelling units commenced but <u>not</u> completed on sites for which planning permission has been granted</b>	<b>Number of dwelling units on sites for which a planning permission with at least 2 years life remaining has been granted but where construction is not yet under way.</b>
Cork City	204	204	14,530	0	1,170
Cork County	2,241.1	318.06	6,997	107	2,791
Clonakilty TC	47.02	35.70	511	0	47
Cobh TC	2.37	2.37	61	0	0
Fermoy TC	10.26	1.86	48	0	2
Kinsale TC	10	10	180	179	236
Macroom TC	36.78	16.14	323	36	12
Mallow TC	45.19	36.78	880	300	250
Midleton TC	7.27	7.27	436	0	0
Skibbereen TC	41.88	34.68	867	10	260
Youghal TC	60.8	6.8	204	0	32
<b>Total</b>	<b>2,706.67</b>	<b>673.66</b>	<b>25,037</b>	<b>632</b>	<b>4,800</b>

Source: Housing Land Availability Annual Returns from each Local Authority

3.16 From this table it is estimated that there is sufficient supply for 25,037 new units in Cork. Different Authorities have taken a different approach to the assessment of the availability of infrastructure to service this land supply. This figure needs an important caveat however, as significant infrastructural investment is required on unserviced land in order to achieve this supply.

3.17 Table 2 indicates that 7,094 houses need to be constructed per annum, if the full SWRPG target for the city and county is to be achieved by 2022.

#### **Summary of Key Points**

- ✦ Average Household Size is 2.8 in the County and 2.45 in the City (2011 Census)
- ✦ In 2012 there were 30,312 private rented housing registrations in Cork – representing 12% of total households in the city and county
- ✦ The Housing Land Availability Annual Returns from each Local Authority indicates that the land supply in the County and City could yield an overall supply of 25,037 housing units.

#### **4 Affordability Model**

4.1 This section sets out the housing strategy affordability model. One of the central inputs in this model is to estimate the average house price over the strategy period. This section examines the most recent available house price data and the scenarios that were used to determine an average house price, incomes and interest rates using the best available information.

##### ***Demographic and Income Distribution Assessment of Affordability***

4.2 An essential aspect of the Joint Housing Strategy is ensuring that provision is made for people who cannot gain access to housing on the open market. The last Strategy followed the approach outlined by the DoECLG based on household and income analysis and projections forward from which the number of households which fall under the affordability criteria (as defined in the Planning and Development Act 2000) was estimated. To assess the extent to which affordability is an issue in Cork the data used in the last housing strategy has been updated. The assessment of the need for social housing has been based on Peter Bacon's demographic distribution model and it includes the South West Regional Authority Population Projections published in 2010 as set out in Section 2 of this document.

##### ***House Price Trends***

4.3 There is limited agreement on the future of house price trends and attempting to predict future trends as a means of estimating affordability is difficult. A recent (March 2012) report from Davy Stockbrokers (Research) suggests that house prices will continue to fall below the long-run sustainable levels. Just as Irish house prices overshot measures of sustainability during the boom, a period below the long-run equilibrium is now likely due to a range of factors. These include:

- ✦ Constrained credit availability
- ✦ Uncertainty about economic prospects
- ✦ Migration and Demographic factors that will push down on household formation
- ✦ The supply of vacant housing units and expectations of further prices falls

4.4 While international comparisons suggest that Irish house prices have further to fall, it is now estimated that an eventual peak-to-trough decline of about 65-70% is likely.<sup>5</sup> It is difficult to compare Ireland with past international experience as the length, duration and magnitude of the house price cycle has been exceptional. The European Central Bank Working Paper Series entitled 'Booms and Busts in Housing Markets' (July 2009) studied 25 house price busts in Industrial Countries and found that on average house prices fell by about 44% from their peak price with the average persistence of a typical bust period being in the region of about 7 years.

##### ***House Price Data***

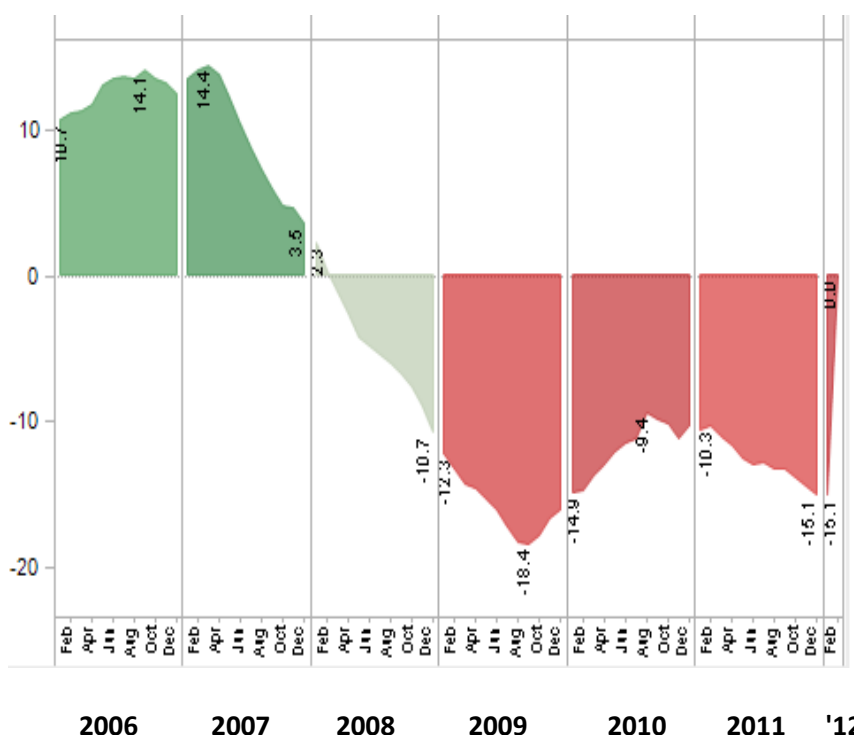
4.5 As noted previously, the extent of price falls is difficult to gauge in a depressed housing market. The situation is particularly complex in Ireland where there is no definitive source of comprehensive housing market data. This situation will change in the coming years as the recently published Residential Property Price Register, published by the Property Services Regulatory Authority (PSRA), gathers

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<sup>5</sup> Davy Research [Research Report](#) March 15<sup>th</sup> 2012

momentum. This register includes information on residential properties purchased in Ireland since the 1st January 2010, as declared to the Revenue Commissioners for stamp duty purposes by the person(s) acquiring the property. It is designed to provide, on an ongoing basis, accurate prices of residential properties purchased at a particular date. The information is accessible for the Cork area and provides the most up to date data on house prices.

4.6 Before the *Residential Property Price Register* was published, the two main houseprice data sets available at a county (and in some cases city) level were from the DoECLG and Daft.ie. The CSO publish monthly residential property price indices, however this data is only available at a ‘National’ and ‘National excluding Dublin’ level. The following graph produced by the *All Ireland Research Observatory* is based on the CSO data and shows the extent of property price fall for ‘National excluding Dublin’.



**Figure 7: Change in Property Values: National (excluding Dublin) – All Residential Properties**

Source: All Ireland Research Observatory [www.airo.ie](http://www.airo.ie)

4.7 The latest Daft.ie report published in October, 2012 estimated that average asking prices in Cork County are down to about €159,440, a change from the peak of about -54.4% while in Cork City average asking prices were down to about €185,851, a change of about -51% from the peak suggesting an overall average for Cork of about €172,646. The report goes on to state that prices throughout Munster outside of the cities fell by 5% and 7% between June and September, which it notes is the fastest rate of decline seen yet in the province.<sup>6</sup>

4.8 The Department of the Environment, Community and Local Government (DoECLG) also publish data for

<sup>6</sup> The Daft.ie House Price Report – Q3 2012 (1<sup>st</sup> October 2012)

the Cork area and previous strategies have used this data. It is based on loans approved rather than loans drawn down. The following tables, which are based on the data available for Cork show the average price of new houses between 2001 and 2011 and the average price of second hand houses between 2001 and 2011.

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Cork (% change )	174,550	184,369 (6%)	211,980 (15%)	237,858 (12%)	265,644 (12%)	305,015 (15%)	325,453 (7%)	314,276 (-3%)	252,011 (-20%)	244,333 (-3%)	241,502 (-1%)
National (% change )	182,863	198,087 (8%)	224,567 (13%)	249,191 (11%)	276,221 (11%)	305,637 (11%)	322,634 (6%)	305,269 (-5%)	242,033 (-21%)	228,268 (-6%)	231,301 (1%)

Source: DoECLG Housing Statistics 2001 – 2011 [www.environ.ie](http://www.environ.ie)

Year	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Cork (% change )	179,687	200,155 (11%)	240,444 (20%)	273,605 (14%)	307,007 (12%)	353,104 (15%)	368,523 (4%)	340,467 (-8%)	245,224 (-28%)	251,756 (-3%)	228,763 (-9%)
National (% change )	206,117	227,799 (8%)	264,898 (13%)	294,667 (11%)	330,399 (11%)	371,447 (11%)	377,850 (6%)	348,804 (-5%)	275,250 (-21%)	274,125 (-6%)	262,621 (4%)

Source: DoECLG Housing Statistics 2001 – 2011 [www.environ.ie](http://www.environ.ie)

4.9 In order to provide an indication of how the various datasets relate to each other, the following graph was prepared. The graph takes an average of the DoECLG new and second hand house price data from tables 10 and 11 above in order to get a more balanced portrayal of the dataset. It also illustrates the average house price data provided for the Cork area, or where data was available for the city and county it uses an average of the two. It is clear from the graph that there is a closer correlation between the Daft.ie and the House Price Register than the DoECLG Data, which it could be argued is not an entirely up to date portrayal of the current housing market. This issue is further discussed in the next section which sets out the scenario model used to estimate the average house price for the strategy period.

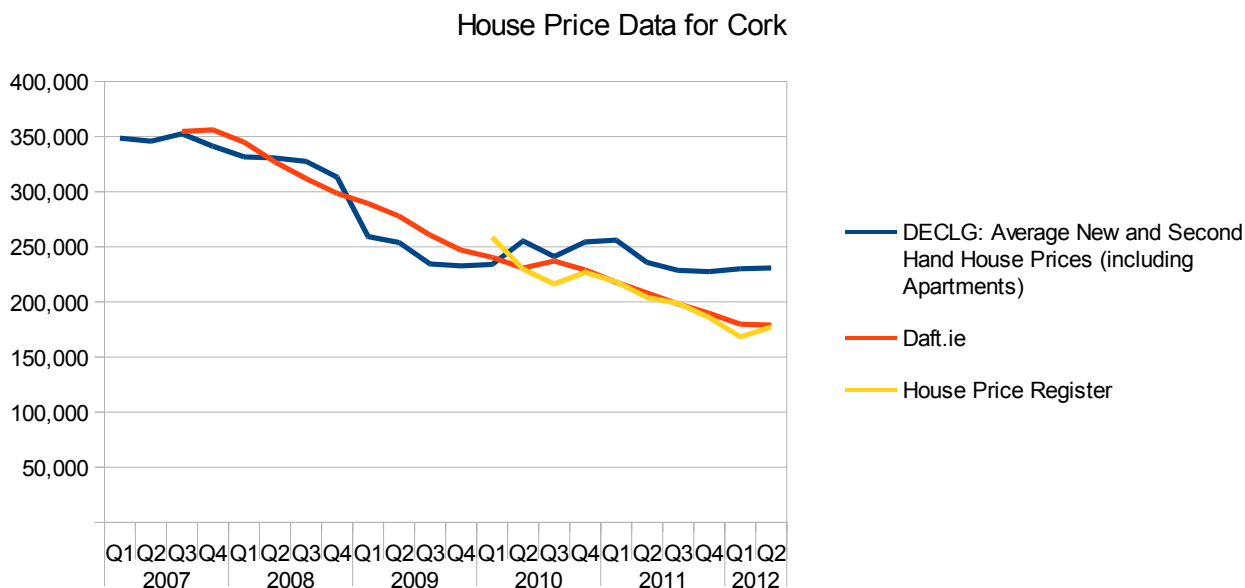


Figure 8: House Price Data for Cork

4.10 During the preparation of the first Housing Strategy in 2001 a house price survey was carried out. The survey outlined the variation in prices, for a new 3-bed house between different housing market areas.<sup>7</sup> During the preparation of the second strategy in 2008 it was deemed appropriate to use the same variables that were used in 2001 when identifying the average house price by market area as it was considered that there had been no significant change in house price distribution during the intervening years. While there has been a dramatic change in house prices it was determined that due to the decreased number of transactions, or level of activity in the market it would be difficult to accurately estimate the current variable levels and therefore this strategy uses the same variables realigned in accordance with the new housing market areas in order to project a mortgage repayment for each of the different housing market areas. The next section describes the process which lead to the estimation of an average house price for the strategy period as a baseline for the affordability model.

**Analysis: The Affordability Model**

**(A) House Prices**

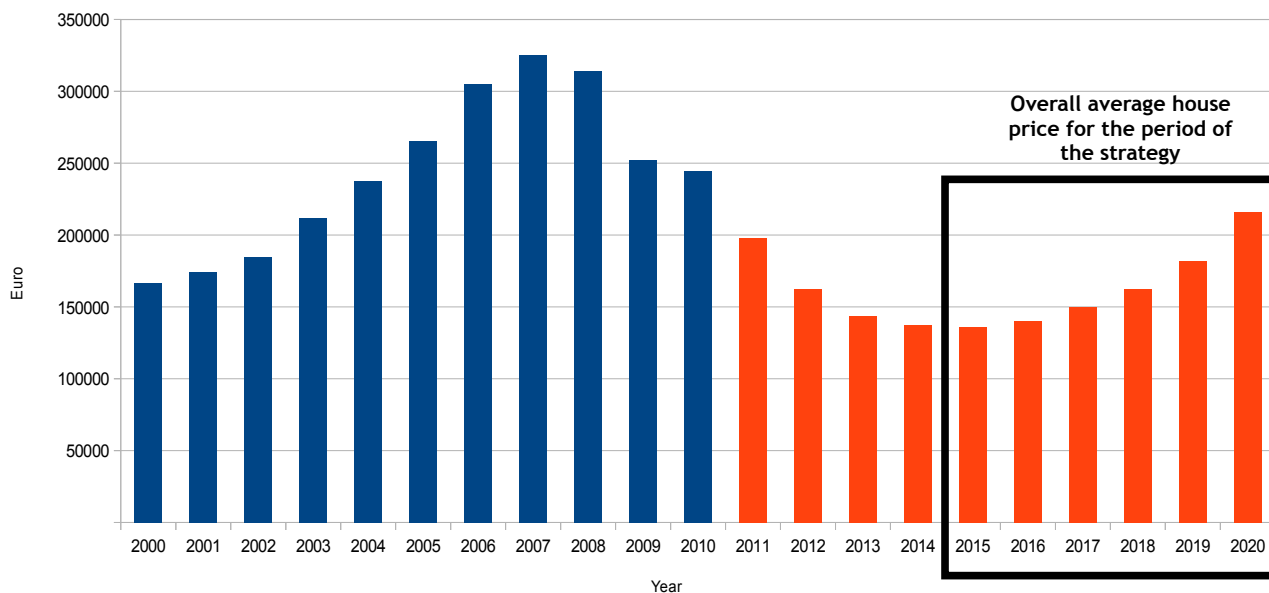
4.11 In order to provide an indication of future affordability, this strategy uses the best available data and experiences of other previous property stabilisations or 'corrections' to try and estimate average house prices for the period of this strategy. In order to determine this figure, four different scenarios were examined:

<sup>7</sup> The survey was based upon a postal and telephone survey of auctioneers for each Market area. Of the 175 auctioneers surveyed only 27% responded, from which over 1,000 price data returns were received. A follow up telephone survey of 20 auctioneers was completed to further substantiate returns.

- ⤴ Scenario A: 55% peak to trough drop of 6 years
- ⤴ Scenario B: 60% peak to trough drop of 8 years
- ⤴ Scenario C: 65% peak to trough drop of 10 years
- ⤴ Scenario D: to a 70% peak to trough drop of 12 years

4.12 These four experiences were then combined by getting the mean of scenarios A and B (6-8 year cycle) and scenarios A and D (6-12 year cycle) and then combining these results (reaching a final mean) to inform the final proposed scenario. The final result proposes a 58% peak to trough drop for 8 years with an overall average figure for the period of the strategy of **€164,415**.

Proposed Combined Scenario: 58% Peak to Trough for 8 Years



**Figure 9: Proposed Combined Scenario**

4.13 The graph above shows the existing published data from the DoECLG in blue and the proposed combined scenario in red. The overall house price for the strategy period is derived from an average of the years 2015 to end of 2020. Since the preparation of this graph, further data has been produced for 2011 and Q1 and Q2 2012. However, as noted in the section on house price trends, there is evidence to support the fact that this data is lagging behind the true current picture of house prices. The CSO in their most recent Residential Property Price Index (published 24<sup>th</sup> October 2012) note that the fall in the price of residential properties in the 'Rest of Ireland' is 46%. Using the peak data from the 2007 DoECLG, this would yield a current (2012) average residential property value of €175,745 which supports the indicative property value for 2012 shown on the above graph.

4.14 In order to test the robustness of the house price figures in the strategy the same scenarios were



used but with the averaged house price data (€179,836) for Cork City and County from the Daft.ie reports from 2005 to the Q2 of 2012. As previously discussed, this data is based on asking prices and gives an alternative, average house price for the strategy period. The critical point for the strategy is that by using the Daft.ie figures and following the same scenarios described in the earlier paragraphs of this section the result is within the same percentage range and ultimately it would not change the output of the model.

***(B) Income***

4.15 The most recently published data for Cork is contained in the CSO 'County Incomes and Regional GDP 2009' published in January 2012. The first task was to project the average disposable income for the strategy period.

4.16 Following consultation with the CSO on incomes in general, contact was made with the Central Bank who suggested that forecasts of Ireland's GDP would be a good measure of disposable income as historically disposable incomes closely track GDP. They suggested using the Financial Measures Programme (published by the Central Bank in March 2011) which outlines Ireland's GDP and inflation macro economic scenarios for the period 2011-2035.

4.17 This yielded a base and an adverse projection at 18% and 5% respectively. Due to this large range a mean of these two Central Bank projections was calculated at **11.5%**.

***(C) Interest Rates***

4.18 In 2001, the first Joint Housing Strategy adopted an average interest rate of 6%. The second Strategy (2009) adopted a lower rate of 5% mainly because interest rates never reached the 6% level and also because of international currency changes, including the adoption of the Euro. In preparing this strategy the best advice for interest rate scenario analysis from the Central Bank estimated a range of between 4% and 6% for the strategy period. With this in mind and based on the last strategy, the **5%** interest rates were examined in further detail.

***(D) Length of Mortgage and Loan to Value Ratio***

4.19 The mortgage repayments were calculated using a loan to value ratio of **0:9** for a period of **25** years. It was acknowledged that the strategy would not be encouraging longer mortgage repayment periods.

***Affordability Model Conclusion***

**4.20 Based on the analysis and inputs outlined in the previous sections, the affordability threshold is estimated to be in the region of 14% for Cork City and County (including the Town Councils).**

**Summary of Key Points**

- ✦ The strategy proposes a 58% peak to trough drop for 8 years with an overall average new house price figure for the period of the strategy at **€164,415**.
- ✦ The Financial Measures Programme (published by the Central Bank in March 2011) yielded a base and an adverse projection of income increase at 18% and 5% respectively. Due to this large range a mean of these two Central Bank projections was calculated at **11.5%**.
- ✦ The mortgage repayments were calculated using a loan to value ratio of **0:9** for a period of **25** years and an interest rate of **5%**.
- ✦ The affordability threshold is estimated to be in the region of **14%** for Cork City and County (including the Town Councils).
- ✦ **This report has been prepared with care and is sufficient as a means of estimating future requirements for social housing but the data and conclusions reached should not be used for other purposes.**

## 5 Social Housing

### Social Housing Provision

- 5.1 This section provides information on social housing policy and legislation which is important for projecting the requirements over the strategy period. An important resource in this analysis is the publication of the *Housing Needs Assessment (March 2011)* which breaks down the socio-economic characteristics of the households on the housing lists for all of the planning authorities. In addition, this section also outlines the requirements of those with specialised housing needs.
- 5.2 The provision of housing for all has long been a fundamental requirement of public policy, as can be seen from the range of policy documents from the Plan for Social Housing (1991) to the most recent policy statement issued by the Government in June 2011. And while the central aim has not changed, the emphasis of the policies has had to move with the economic and social climate of the times. An example of this is that while the Planning Acts (2000-2010) require the Strategy to provide for the need for both social and affordable housing, in June 2011 the Government published their *Statement on Housing Policy* which included a number of measures, amongst them the standing down of all affordable housing schemes. This, coupled with a formal commencement of the review of Part V<sup>8</sup> may have significant serious implications for the preparation of this strategy.
- 5.3 There are other elements of this document which are worth outlining. The overall strategic objective will be to enable all households access to good quality housing appropriate to household circumstances and in their particular community of choice.
- 5.4 A list of some of the measures outlined in the document are:
- ✦ more equitable treatment of housing tenure,
  - ✦ maximising the delivery of social housing supports within the resources available,
  - ✦ transfer of responsibility for long term recipients of rent supplement to local authorities,
  - ✦ new mechanisms for the delivery of permanent social housing,
  - ✦ the standing down of all affordable housing schemes,
  - ✦ formal review of Part V,
  - ✦ publication of Housing Strategy for People with Disabilities, and
  - ✦ delivery of housing supports for households with special needs
  - ✦ homelessness
- 5.5 For the purposes of this Strategy social housing is defined as rented housing provided either by the Local Authority or a voluntary or cooperative housing body or provided through the *Rental Accommodation Scheme*. During the negotiations on 'Towards 2016' it was agreed that it would be appropriate to include units procured under the *Rental Accommodation Scheme (RAS)* as part of the social housing stock.

### **The Housing (Miscellaneous Provision) Act, 2009**

- 5.6 It is particularly important to highlight some of the salient provisions contained within this Act which amends the Housing Acts 1966-2004 to facilitate local authorities with a more strategic approach to housing services delivery and management. The adoption of housing services plans, homelessness action plans and anti-social behaviour strategies are largely provided for in the Act, while more

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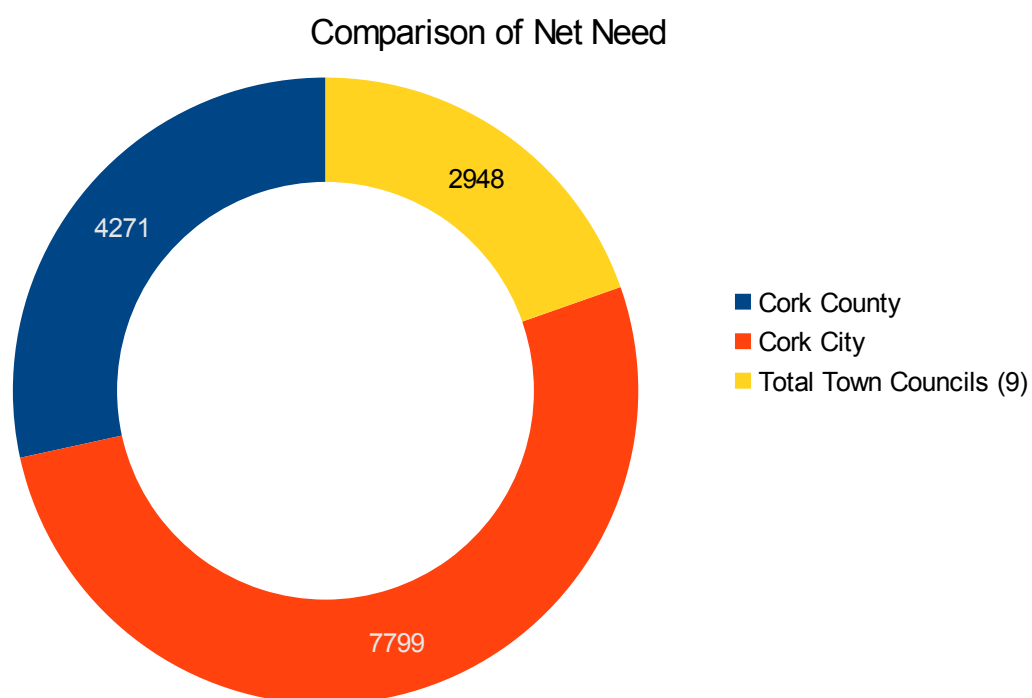
<sup>8</sup> Part V of the Planning and Development Acts (2000-2010) as amended.

objective housing provision allocation and needs assessment are set out, together with management and control mechanisms for tenancies and rents etc. Rented social housing (through leasing or contracts with private accommodation providers, including RAS) is afforded a more significant legislative basis alongside provision for an incremental purchase scheme (opportunity for home ownership by lower-income households) and a tenant purchase scheme. The Act establishes an equity-based approach for recovery of discounts granted by housing authorities to affordable housing purchasers, however as noted in the opening paragraph this part of the Strategy is no longer operational. Finally, it also obliges each housing authority to make a housing services plan although to date, this part of the act has not had a commencement order issued.

### **The Assessment of Housing Need**

5.7 Every three years, 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 *Assessment of Housing Need* was completed by Cork County Council, including individual returns for each of the Town Councils and Cork City Council in March 2011, to determine the number of households in need of housing support. The assessment report allows further analysis of these households according to a number of socio economic factors.

5.8 The net social housing need in Cork Local Authorities is in the region of 15,018 households. The following graph indicates the break down for the county, city and town councils.

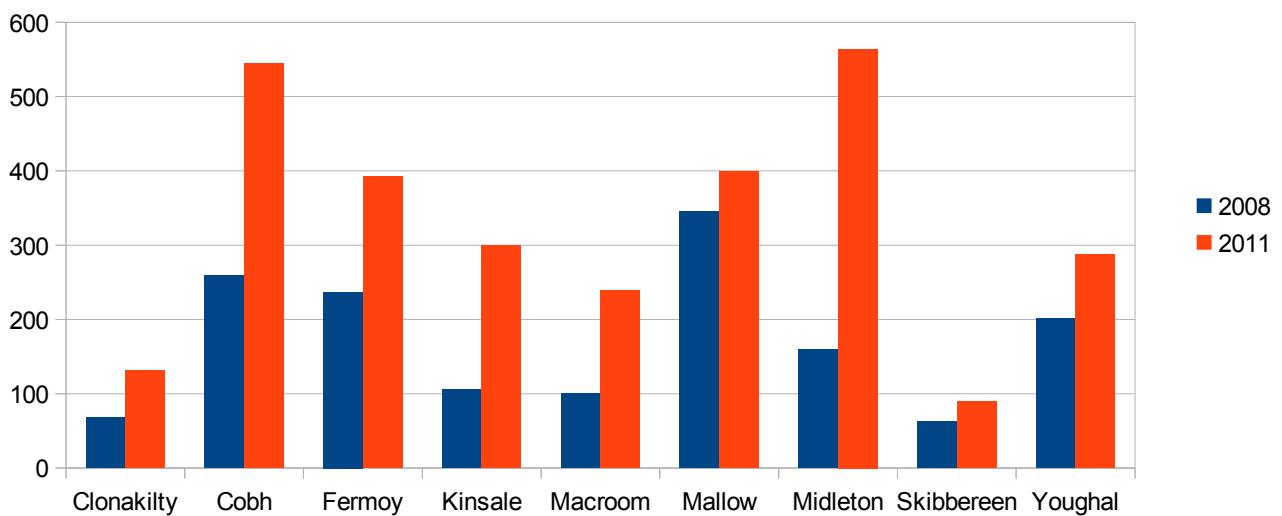


**Figure 10: Comparison of Net Need**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

5.9 Within the town councils, there has been a marked increase in the requirement for social housing support since the last assessment in 2008, which is evident from the following graph particularly in Midleton, Cobh and Kinsale. It should be noted however that in previous years authorities confirmed prior to end of March deadline that those on list were still seeking and in need of social rented housing – this may explain some of the increase between 2008 and 2011. The figures are based on net need – that is the number of households in need of social housing support who are currently not receiving same.

Town Councils Needs Assessment

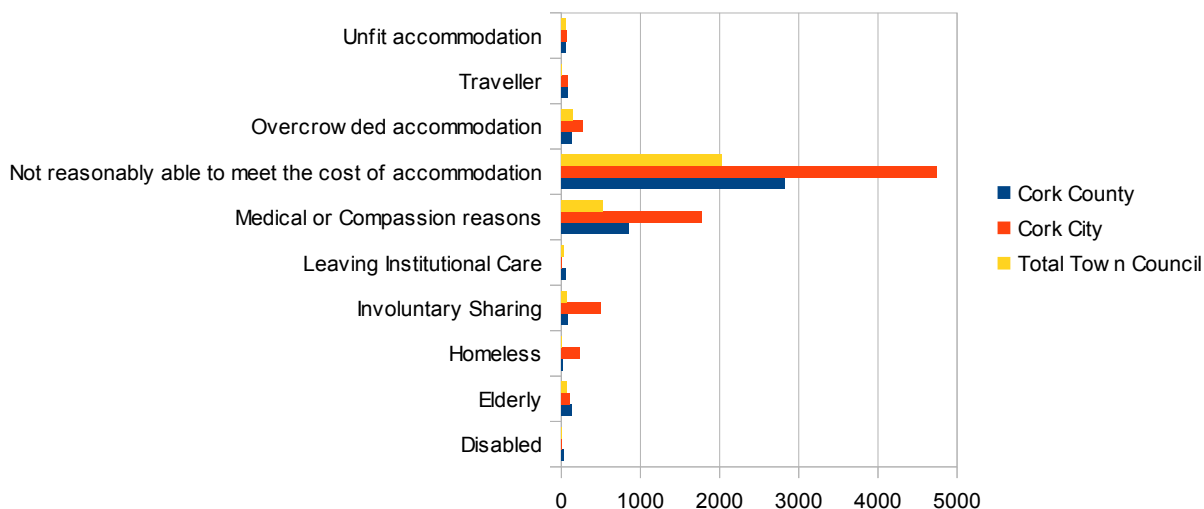


**Figure 11: Town Council's Needs Assessment**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

5.10 Another important factor measured by the Assessment is the Breakdown of Households by category of need. The reasons why people are on the waiting list are varied but by far the biggest reason at nearly 80% (combined authorities figure) of the total is financial, where an applicant is not reasonably able to meet the cost of accommodation. This figure is significantly higher than the previous strategy (at 58%).

### Breakdown of Households by Category of Need

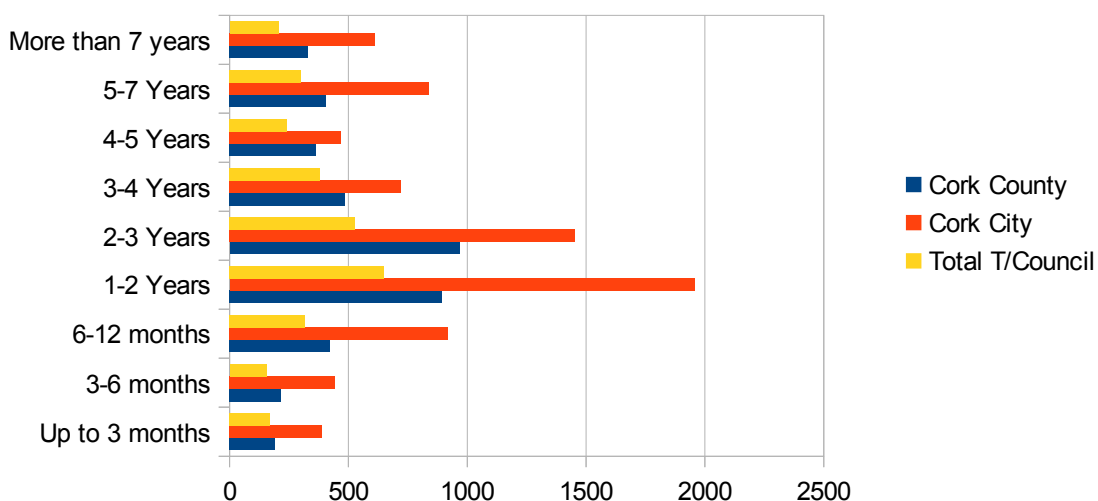


**Figure 12: Age of Applicant on Waiting Lists**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

5.11 The length of time which prospective applicants find themselves on the waiting list is varied – however the trend for all of the authorities suggests that, the peak is during the 1-2 and 2-3 year period.

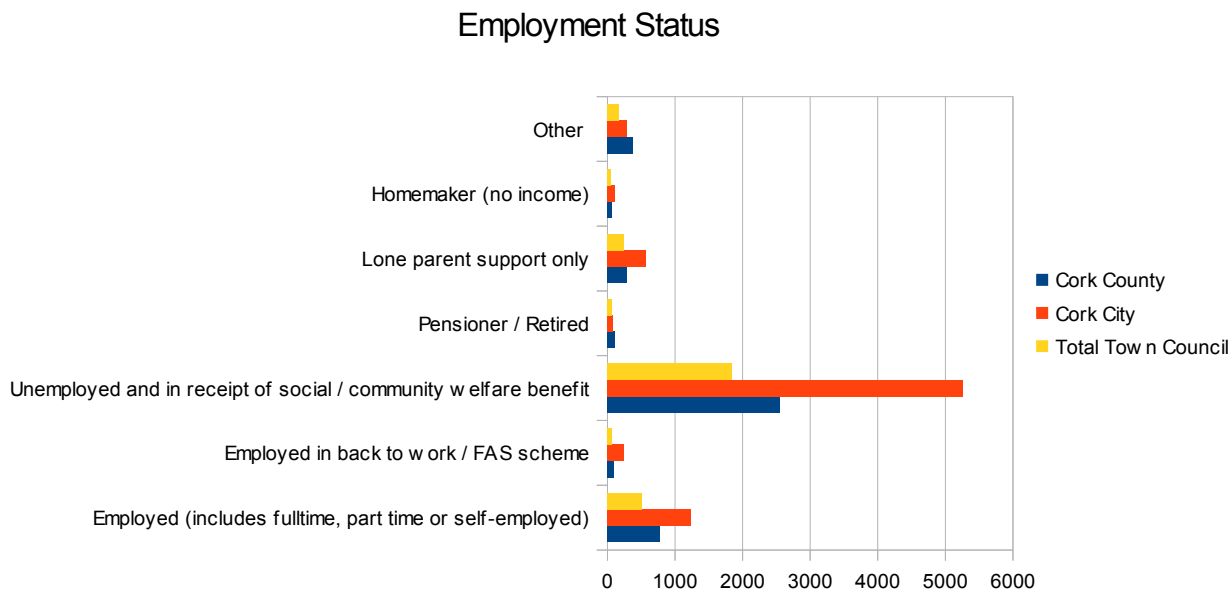
### Length of Time on the Waiting List



**Figure 13: Length of Time on the Waiting List**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

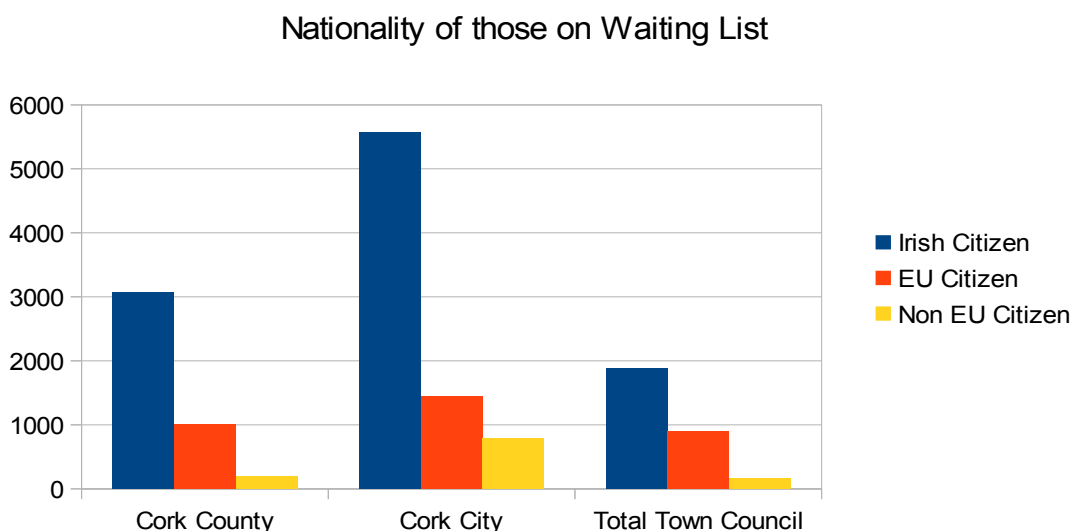
5.12 For the most part, those on the list are unemployed and are seeking social or community welfare benefit in one form or another, earning an average income of between €10,000 - €15,000.



**Figure 14: Employment Status**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

5.13 Another criteria tracked in this document is the nationality of the applicants. The graph below indicates that most applicants are Irish Nationals.

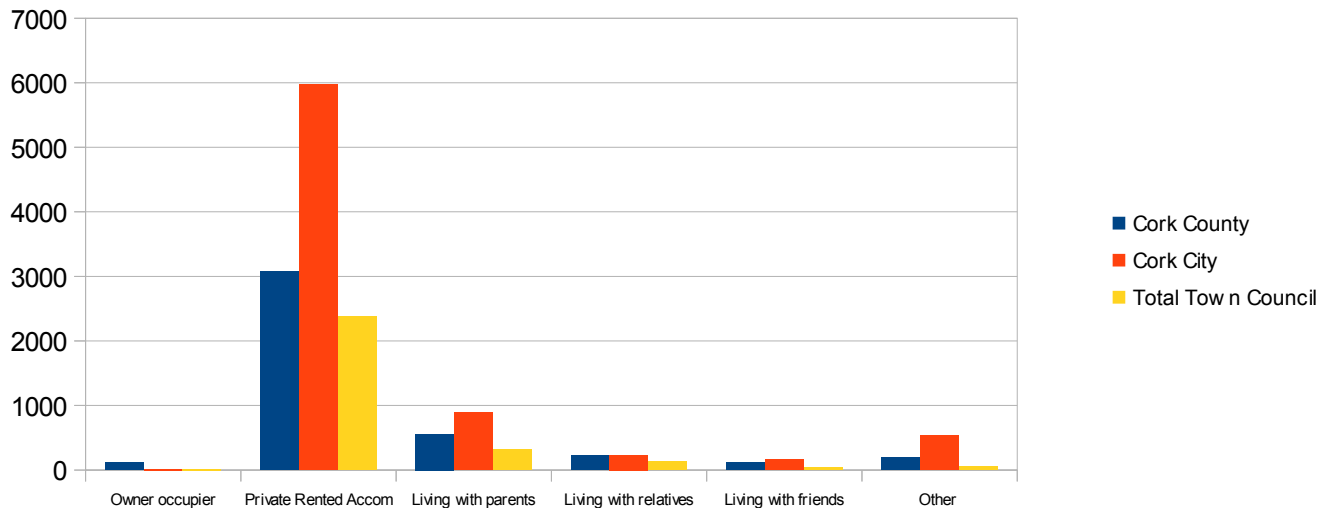


**Figure 15: Nationality of those on the Waiting List**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

5.14 As noted previously in the strategy, about 76% of the 15,018 households on the local authorities housing lists for Cork City and County are currently in private rented accommodation. A smaller proportion (about 18%) of those on the list are living with parents, relatives or friends.

### Tenure



**Figure 16: Tenure of current accommodation**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

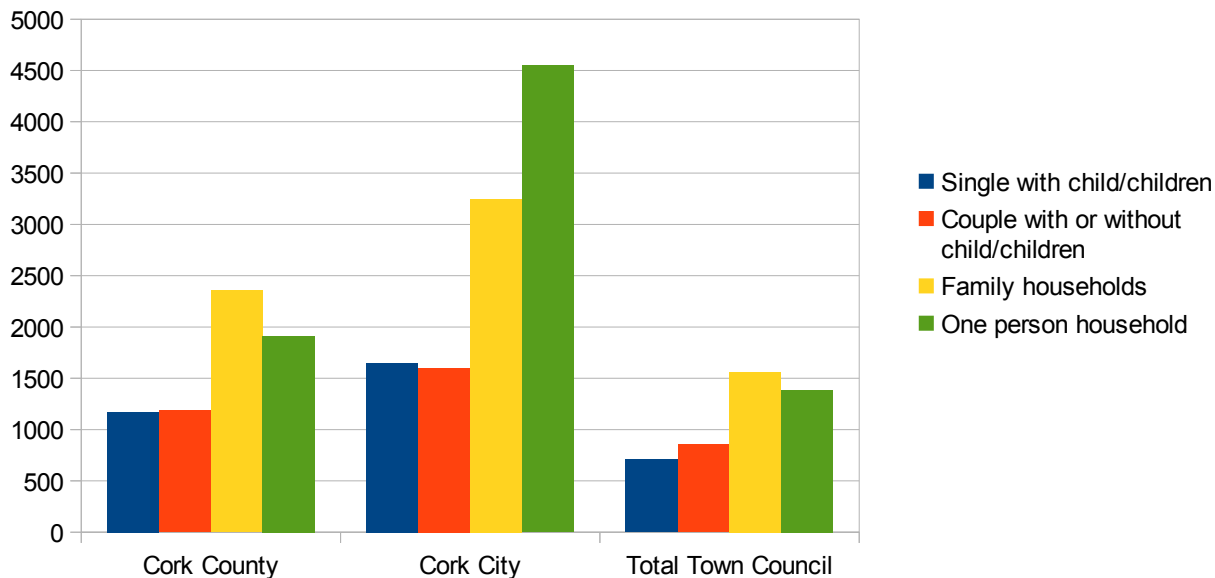
5.15 The household structure of the applicants highlights the main difference between the city and county (including the town councils), as there is a significantly higher proportion of single person households in the city – with more families in the county and towns

5.16 This would suggest that overall, a greater number of small units is needed. Notwithstanding this, within the City the aim is to ensure that apartment developments include an acceptable proportion of larger units and provide a suitable long-term option for families. Apartments are currently required by the Cork City Development Plan to comply with higher standards than those recommended by the DoEHLG in their *Design Standards for New Apartments* published in September 2007.

5.17 To meet the changing needs and sizes of households, it is a policy of the Housing Strategy to ensure the development of a greater mix of house type and sizes reflecting local circumstances and the requirements as highlighted by the Housing Needs Assessment.



Household Structure as set out in the HNA



**Figure 17: Household Structure as set out in the Housing Needs Assessment**

Source: Housing Needs Assessment 2011 [www.housing.ie](http://www.housing.ie)

### Specialised Housing Requirements

5.18 The Assessment of Housing Needs 2011 sets out the different categories for households seeking accommodation from the Council. The housing needs of the following categories require special attention.

#### Student Accommodation

5.19 There are currently approximately 24,820 full time students attending the two largest third level educational institutions in Cork City - 18,820 in University College Cork (UCC) and 6,000 in Cork Institute of Technology (CIT).

5.20 In addition to the 1571 student houses, UCC manages about 859 beds comprising; Victoria Lodge (335 beds), University Hall (175 beds), Castlewhite (298 beds), and Dennehy's Cross (51 Post Graduate beds).

5.21 Student numbers in Ireland are growing and are likely to continue to grow in the future, fuelled by an increasing policy focus on attracting international students to Ireland. The demand for student accommodation is therefore likely to maintain its demand in the future and may even increase creating extra demand for reasonably priced accommodation especially within close proximity to institutional settings.

5.22 Student bodies have identified student accommodation as an on-going concern for students in terms of supply, cost and quality. However, available research indicates that places for students in specialist accommodation have increased, mainly due to the Section 50 tax breaks as part of the

Finance Act 1999. Despite such growth in college-based and other specialist accommodation Irish students will also continue to depend on the private sector. Available research indicates that standards of accommodation in this sector may be relatively poor but that such accommodation may become less costly and is likely to be of a higher standard in the future (PRTB, 2009).

- 5.23 Cost will continue to be a critical factor in determining demand for accommodation, especially in the current economic climate where it is more cost efficient for students to return to commuting rather than to stay on/near campus. However, the student market is still considered to be quite lucrative, with high demand for good quality purpose built accommodation.
- 5.24 Student accommodation is exempt from the reserved land policy so allowing a change of use to standard residential apartments could see the Councils lose out on Part V obligations. Accordingly, it would be prudent for Development Plans to include a policy, similar to that contained in the current City Development Plan, indicating that, in general, applications for a change of use from student accommodation to any other type of accommodation shall be resisted unless it can be adequately shown that an over provision of student accommodation exists in Cork.

#### Accommodation for the Elderly

- 5.25 It is estimated that the number of old persons will almost double in all regions of Ireland over the period 2006-26, and the very old population (aged 80 and over) is expected to more than double (CSO 2008). In 2006 the *Long Term Care Report* indicated that population projections suggest that the numbers over 65 will increase to 1,105,000 by 2036, (thereby increasing the number of people over 65 as a percentage of working age population from 17.4% to 39%). These trends reflect the current situation across Europe, where the old dependency ratio in 2011 has already reached 25% in countries such as Denmark, Spain and the UK, while Germany and Italy are already over 30%.
- 5.26 Latest figures from the CSO show that population trends in Cork mirror ageing trends nationally and internationally. In Cork, the older person population (65+) increased from 54,658 in 2006 to 62,380 in 2011 which equates to a 14% increase. Persons 65+ increased from 11.3% of the County's population in 2006 to 12% in 2011. The ODP (old dependency ratio) for Cork increased from 16.5% in 2006 to 17.9% in 2011.
- 5.27 In response to this trend government policy has started to shift from supports for residential care for the elderly to supports for persons to live independently. To this end the Department of Health and Children intends to provide home and community based services aimed at allowing older people to stay in their own homes, particularly for those older people who fall into the low to medium dependency categories, through home care packages and private care grants.
- 5.28 Many older persons own their own home and wish to remain at home in their own community for as long as they are able. For those who wish to live independently, it is important that they are facilitated and supported in that aim. Policy supports can range from encouraging the provision of adaptable and lifecycle housing as well as encouraging housing mix in new developments which allow the opportunity to trade down or downsize. When preparing proposals for new developments an assessment of housing mix, estate design, house design and location all need to be considered.
- 5.29 It seems appropriate that more specific and targeted policies and objectives be set out in this housing strategy to cater for the needs of older people. These policies should be monitored over time and adjustments made where any problems in implementation arise. The key objective must be to build houses which can last a lifetime in communities which can cater to all stages of life and to facilitate

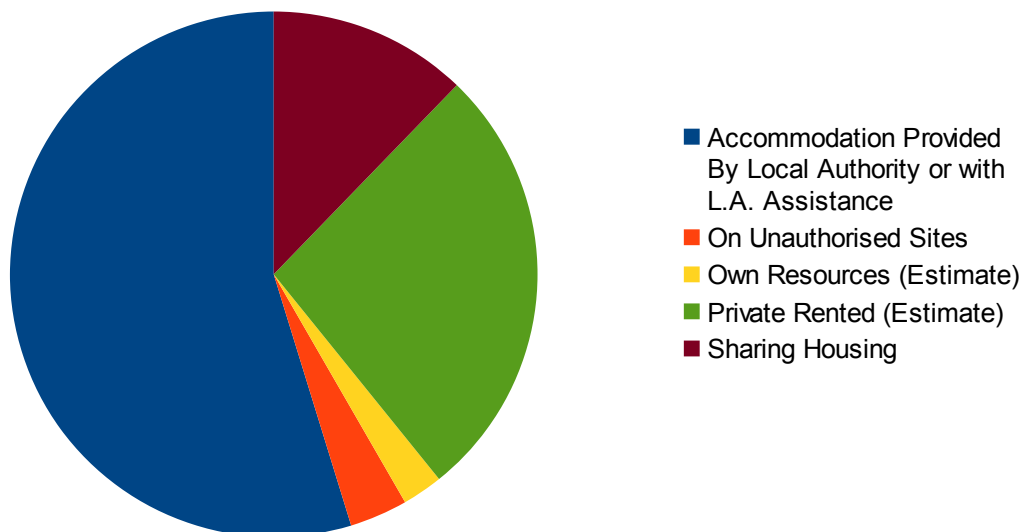
changes to existing houses to allow older people stay within those communities.

- 5.30 Older persons currently play and will continue to play a large role in the future housing market. This needs to be recognised by implementing policies which will help provide choice in the market. Building new homes suitable for older persons provides choice and will open up new opportunities for younger people by freeing up the existing housing stock, which is in many cases more suitable to the requirements of younger families.
- 5.31 The needs of older persons can change over time and some older people may have specific housing needs relating to access, medical care, security and personal safety. Housing location is extremely important and dwellings and other residential facilities for older persons should be located in close proximity to convenience shops, public transport nodes and community facilities.
- 5.32 A multi-agency group is being established which will determine a framework and targets in relation to the provision of residential care, sheltered housing and other issues arising in relation to accommodating an increasingly older population. The group includes representatives of Cork Local Authorities, Health Authorities, Gardaí, and private and voluntary housing associations. The work of the group will be guided by the *National Positive Ageing Strategy* as well as taking into consideration current population trends and targets, existing structures and existing policies within the various agencies. The multi agency structure of the group is central to the work that it will carry out. The role of the group is to co-ordinate work relating to issues arising from an ageing population in a cohesive manner.

#### Accommodation for Travellers

- 5.33 Under the Housing Acts 1966-1997, Local Authorities are responsible for the provision of accommodation, including serviced caravan sites, for travellers. Since the enactment of the Housing (Traveller Accommodation) Act 1998, each local authority has adopted three Traveller Accommodation programmes for their functional areas which specifically address the accommodation needs of the travelling community. The current programme is from 2009 to 2013 and puts forward programmes for the provision of permanent accommodation for the indigenous Traveller Community.
- 5.34 A Traveller Accommodation Consultative Committee was established in the City and County (with sub-committees at divisional level in North, South and West Cork). Among its purposes is to advise in relation to the preparation and implementation of the Traveller Programme and to advise during the review of progress in implementing the programme.
- 5.35 The Department of the Environment, Community and Local Government record the following information on an annual basis. Over 55% of Travellers are (as of 2011) living in accommodation provided by the local authority or with local authority assistance. It is interesting to note also that over 25% are living in private rented accommodation a phenomenon that has emerged and grown over the past few years and noted in previous strategies – however as indicated on the graph below these figures are best estimates.

Traveller Accommodation - Cork City and County 2011



**Figure 18: Traveller Accommodation – Cork City and County 2011**

Source: [www.environ.ie](http://www.environ.ie)

5.36 Assessments of traveller specific accommodation needs in Cork were carried out recently for the current Traveller Accommodation Programmes for the City and County. A survey carried out for the current City Council’s Traveller Accommodation Programme estimated that approximately 85-90 of families required accommodation or a change in the accommodation provided.

5.37 Allowing for new family formation as indicated by the numbers of young adults in the 12-18 year age bracket, the overall traveller accommodation requirement for the City between 2009 and 2013 is estimated to be 100-110 families. 58% of the survey respondents requiring housing indicated a preference for standard housing. This indicates a standard housing requirement of 58-64 units over the programme period.

5.38 The County’s Traveller Accommodation Programme 2009-2013 estimates that a total of 122 families (60 in South, 22 in West and 40 in North) will require permanent accommodation over the programme period. Again, the preference is largely for standard housing options rather than for traveller specific accommodation.

<b>Table 12: Traveller Accommodation Programme 2009-2013</b>		
	Cork County Council	Cork City Council
Accommodation Required	122 units	85-90 units

Source: Traveller Accommodation Programmes 2009-2013 Cork City and Cork County

Accommodation for People with Disabilities

5.39 The National Housing Strategy for People with a Disability published in 2010, is the new Government strategy to address the housing needs of people with disabilities over the period 2011 to 2016. The commitment to the development of the housing strategy was set out in the social partnership agreement, *Towards 2016*, and underpinned in the 2007 housing policy statement. The Government's new *Housing Policy Statement*, published in June 2011, supports the National Housing Strategy for People with a Disability as part of a framework of initiatives to provide for the housing needs of vulnerable and disadvantaged households.

5.40 The strategy uses the term "disability" in reference to four categories of disability, i.e. sensory disability, mental health disability, physical disability and intellectual disability and sets out a 9 strategic aims with a number of actions from promoting equality of access for people with a disability, supporting independent living, moving from congregated settings to living within the community depending on the level of supports required in line with good practice. It also covers areas like promoting good practice in design, provision of advice and information, improving the collection of data and monitoring/review of the actions.

5.41 More recently, the *National Implementation Framework for the National Housing Strategy for People with a Disability* (NHSPWD) was published (July 2012). This Framework supports the Government's National Housing Strategy for People with a Disability, 2011–2016. The Implementation Framework develops the key actions from the Strategy and assigns responsibilities to stakeholders, within relevant time lines, and provides key performance indicators, as appropriate. The following paragraphs indicate some of key supports included in the implementation framework.

*Tenancy Support Services*

5.42 It is recognised that many of the support services currently being provided by the HSE or HSE service providers are key to supporting and strengthening capacity for more independent living. In this context, the HSE has agreed, in principle, to engage with congregated settings service providers in relation to the provision of tenancy support services and has also agreed, in principle, to developing a protocol with local authorities.

*Low and Medium Support Community Residences*

5.43 In relation to those people currently residing in low and medium support community residences, they are likely to be in accommodation that can itself be transferred to the ownership and management of relevant local authorities without movement of the occupants, who will become local authority tenants. However, the final position regarding the proposed transfer of these community residences to local authorities cannot be determined until the status of the properties is known, particularly in terms of the standard of the properties and what actions, if any, are required in order to ensure they meet accessibility provisions and comply with appropriate social housing energy efficiency provisions and general standards. This information will be gathered as part of a conditions survey to be carried out by the Housing Agency and which will be commenced shortly.

5.44 Furthermore, funding currently deployed in the context of general maintenance and upkeep of these properties should be identified and transferred to housing authorities, who will assume responsibility for ongoing care and maintenance works. This will be determined once the number and type of properties to be transferred to the local authority sector has been identified. The residents

involved, however, will first have to be given the opportunity to choose whether they wish to stay in their current accommodation or even in their current area of preference.

*Additional Housing and Support Costs arising for the Local Government Sector*

5.45 Over the period 2013 to 2019, some 2,300 people with disabilities are estimated to require new social housing provision, which is expected to be primarily delivered through leasing arrangements. Therefore, the estimated additional current funding requirements for the local government sector would range from €2.8 million in year 1 to €15.1 million in year 7 and this would be a recurring annual cost thereafter. It is anticipated that year 1 costs will not be required until 2013.

5.46 Initial funding of €1 million will be made available in 2013 to support the commencement of the transitioning programme. The funding, which will be ring fenced to meet the housing needs of people leaving institutions in 2013, will enable housing authorities to provide up to 150 new homes in the community for people with disabilities. These units will be additional to the overall social housing supports which are expected to be delivered through all supply mechanisms in 2013.

5.47 The housing needs assessment 2011 states that about 1.3% of households on the waiting lists are classified as having a disability. The most recent Census (2011) published the numbers of people with a disability as a percentage of the overall population in the city and county on the 1<sup>st</sup> of November 2012 as set out in the following table.

<b>Table 13: Population of Cork City and County with a Disability</b>			
<b>Local Authority</b>	<b>Population (2011 Census)</b>	<b>Population with a Disability</b>	<b>% of Population with a Disability</b>
<b>Cork City</b>	119,230	21,098	17.7%
<b>Cork County</b>	399,802	47,274	11.8%

Source: [www.cso.ie](http://www.cso.ie)

5.48 In considering housing for people with disabilities, location is critical, particularly to those with a mobility related disability. The importance of access to public transport, local community services, and facilities is a significant factor for a mobility-impaired person in improving quality of life. In terms of house design, compliance with Part M of the Building Regulations (as amended in 2010) expands options available to people with a disability.

5.49 These Regulations require that all new buildings other than dwellings should be designed and constructed so that people with a range of disabilities can safely and independently approach and gain access to a building, circulate within it, use the relevant facilities, including sanitary conveniences.

5.50 Support is needed for the concept of independent living for people with a disability. When designing adapted housing units consideration should be given to the fact that some people require live in care. In addition to considering the needs of mobility related people there is a need to address specific housing requirements of deaf and blind and people with psychiatric conditions.

5.51 To effectively address these needs, consultation and liaison between health boards and/or associations which represent people with particular disabilities and local authorities is required. Where a specific special housing need is identified within an area, meeting this need should be considered during the pre-planning negotiation involving reserved land under Part V so the need can be provided

for during the design stage of the development.

5.52 The Housing Adaptation Grant Scheme for People with a Disability and the Mobility Aids Grant Scheme, both administered by local authorities, provide a social housing option for people with disabilities through providing grants to eligible applicants to adapt a dwelling house to cater for their needs.

5.53 As already stated, the voluntary and co-operative housing sector has a particular role to play in meeting special housing needs, including those of persons with a disability.

Accommodation for People of Diverse Cultures

5.54 The previous two Housing Strategies acknowledged the need to develop a long term housing policy recognising cultural diversity and the diversity of housing need. The authorities will work with the Health Service Executive and the voluntary sector in planning and implementing programmes to support refugees. Applicants for refugee status that have a reasonable prospect of success are likely to require social housing in the future and are included in the overall estimations of social housing need.

5.55 Responsibility for providing for the needs of asylum seekers lies with the Department of Justice and Equality. Current national policy regarding housing asylum seekers is direct provision accommodation in hotels, hostels and apartment complexes.

Accommodation for the Homeless

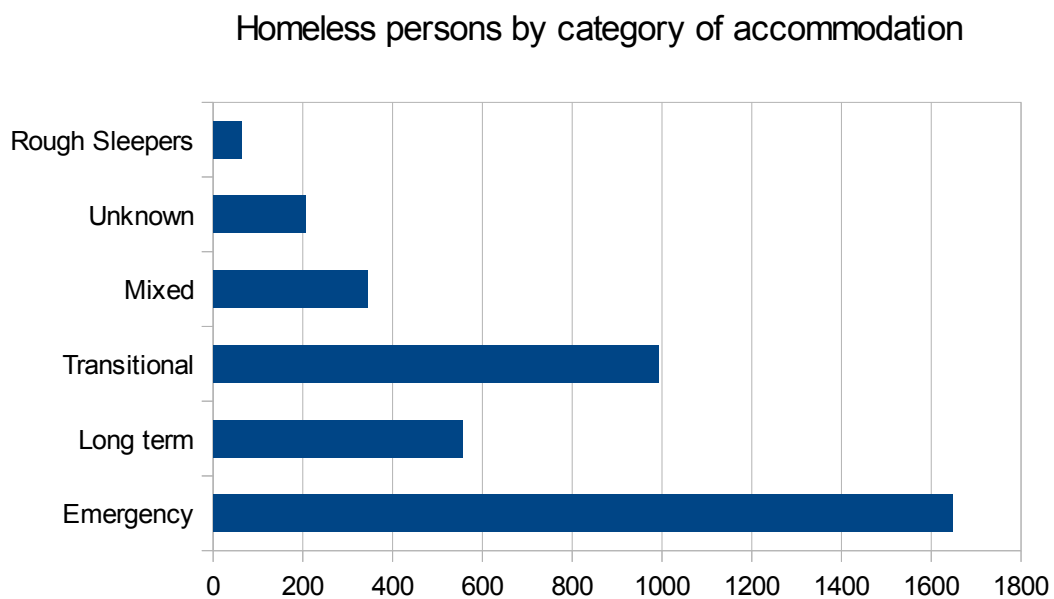
5.56 The Department of Environment, Community and Local Government has introduced measures designed to provide a working framework including guidelines for the implementation of the National Homeless Strategy. The measures which have been enshrined in legislation the Housing (Miscellaneous Provisions) Act 2009, places all aspects of the national and local approach to addressing homelessness on a statutory footing, and are designed to achieve uniform approaches and outcomes which are client-focused, efficient and structured.

5.57 For the first time, the recent Census 2011 recorded the extent of homelessness persons in Ireland. This included people who were in accommodation providing shelter for homeless persons or were identified sleeping rough. A total of 3,808 people were recorded and the following table gives a breakdown of these by gender and type of homelessness.

<b>Table 14: Persons enumerated in accommodation for the Homeless and Sleeping rough by Gender</b>			
<b>Category</b>	<b>Male</b>	<b>Female</b>	<b>Total</b>
<b>Persons in accommodation</b>	2,481	1,263	3,744
<b>Persons sleeping rough</b>	58	6	64
<b>Total</b>	<b>2,539</b>	<b>1,269</b>	<b>3,808</b>

Source: Homeless persons in Ireland – A special Census report (September 2012) CSO [www.cso.ie](http://www.cso.ie)

5.58 It is noteworthy that Dublin accounted for 59 of the 64 rough sleepers enumerated as such in the census. Over 40% of the homeless population were enumerated in accommodation which was categorised as Emergency. The following graph gives an indication of the amount of homeless persons in each category of accommodation on census night. The majority were single, in the 20-59 age group category, unemployed, with a lower secondary education, and just over 60% considered themselves to be in 'very good' or 'good' health. It is estimated that about 8% of the total homeless population on Census night were located in the South West region<sup>9</sup> (301 persons).



**Figure 19: Homeless persons by category of accommodation**

Source: [www.cso.ie](http://www.cso.ie)

5.59 According to the DoEHLG 2011 Housing Needs Assessment there are 269 homeless people in the City, County and Town Councils areas.<sup>10</sup> This is a decrease over the total level recorded in the previous return which was 341, although it must be acknowledged that this data is difficult to measure as not all homeless people declare themselves to be homeless. It is likely that short term homelessness at least will continue to increase due to difficulties in securing private rented accommodation, however the extension of the Rental Assistance Scheme and the introduction of the Supported Living Initiative (SLI) may help in this regard.

5.60 In 2010, the Management group of the South West Joint Homeless Consultative Forum was established in accordance with the prescribed housing legislation with the primary responsibility for the

<sup>9</sup> South West Region includes Cork City, Cork County and Kerry

<sup>10</sup> Breakdown is 238 in the City, 25 in the County and 6 in the Town Councils.



preparation of the *South West Homeless Framework Plan* to make recommendations to relevant statutory bodies in relation to the services and on the ongoing operation of the Homeless Framework Plan and subsequent blueprint for Homeless Services. The make up of the forum includes reference to the South West Local Authorities (Cork City, County and Kerry County), the HSE, Prison Service, Probation Services, VEC, FÁS and other representatives as required.

5.61 The South West Homeless framework Plan mirrors the six strategic aims as outlined in *The Way Home*:

- To reduce the number of households who become homeless through the further development and enhancement of preventative measures – preventing homelessness;
- To eliminate the need for people to sleep rough;
- To eliminate long-term homelessness and to reduce the length of time people spend homeless;
- To meet the long-term housing needs through an increase in housing options;
- To ensure effective services for homeless people;
- To ensure better co-ordinated funding arrangements and re-orientate spending on homeless services, away from emergency responses to the provision of long-term independent housing and support services.

5.62 In addition, the authorities are committed to supporting the implementation of Homeless Action Plans and to supporting the work of the Cork Homeless Fora. Homeless Action Plans are in place for the north and west divisions of the County and for the City. The southern division is a joint stakeholder with Cork City Council and other statutory agencies in the City's Homeless Action Plan.

Accommodation on the West Cork Islands:

5.63 In terms of providing further social and affordable housing on the islands, there is no zoned land or development boundaries and local authorities therefore cannot avail of the provisions of Part V of the Planning and Development Acts to facilitate such needs on the islands.

5.64 Given the ageing population profile of the islands, small-scale provision of sheltered housing for the elderly should be considered. There are a small number of local authority owned housing properties on the islands, with the largest provision comprising a six-unit development on Sherkin Island. Cork County Council operates island-specific housing policies and there is merit in retaining these policies, which recognise the special circumstances of the islands.

5.65 Other opportunities and mechanisms to provide social and affordable housing on the islands should therefore be explored such as a voluntary housing association for the islands, or the local authority using its powers under the Derelict Sites Act.

5.66 However Cork County Council's ability to assist by way of direct provision of housing is severely restricted due to cuts in Capital Funding. Indirect support in the application of policies and schemes introduced in recent times and assistance to groups who are working towards these goals are options which may be put forward as measures of assistance in the shorter term.

**Summary of Key Points**

- ✦ The most recently published Assessment of Housing Needs (March 2011) estimated a total of 15,018 households on the housing waiting lists for Cork City and County (including the Town Councils)
- ✦ The demand for student accommodation is likely to maintain its demand in the future and may even increase creating extra demand for reasonably priced accommodation especially within close proximity to institutional settings.
- ✦ The ODP (old dependency ratio) for Cork increased from 16.5% in 2006 to 17.9% in 2011.
- ✦ The overall traveller accommodation requirement for the City between 2009 and 2013 is estimated to be 100-110 families. The County's Traveller Accommodation Programme 2009-2013 estimates that a total of 122 families (60 in South, 22 in West and 40 in North) will require permanent accommodation over the programme period.
- ✦ Over the period 2013 to 2019, some 2,300 people with disabilities are estimated to require new social housing provision, which is expected to be primarily delivered through leasing arrangements.
- ✦ Applicants for refugee status that have a reasonable prospect of success are likely to require social housing in the future and are included in the overall estimations of social housing need.
- ✦ A regional approach to homelessness is also being undertaken in line with DoECLG regulations. To this end a Strategic Management Group has been set up with representatives from Cork City, Cork County, Kerry County Council and HSE to oversee the implementation of homelessness on a regional basis.
- ✦ Cork County Council operates island-specific housing policies and there is merit in retaining these policies, which recognise the special circumstances of the islands. Other opportunities and mechanisms should also be explored. Indirect support in the application of policies and schemes introduced in recent times and assistance to groups who are working towards these goals are options which may be put forward as measures of assistance in the shorter term.

## **6 Social Housing Delivery**

6.1 This section sets out the social housing delivery mechanisms and gives an indication of where recent changes have occurred. The delivery of social housing is challenging in the current economic climate as the Capital Allocation for the Social Housing Investment Programme (SHIP) has been cut from €74.3 million in 2009 to €16.6 million in 2011 and in the City Council it has been cut from €54 million in 2009 to €5 million in 2011.

6.2 Earlier this year the Department of Environment produced a circular<sup>11</sup> indicating that in light of market conditions, the financial position of local authorities and the Exchequer, the extent to which an oversupply of affordable housing emerged over the course of 2008-9 and the extent to which local authorities delivered very substantially on the social integration aspects of Part V, contributing to the creation of sustainable communities through a clear focus on the delivery of units that pending the outcome of the review in negotiating agreements under section 96, Part V obligations should be discharged through mechanisms that place no additional funding pressures on authorities. Such options include:

- Financial contribution
- Reduced number of units or
- Lands in lieu.

### ***Options for delivery of Social Housing***

6.3 There are a number of options available to Local Authorities to deal with the delivery of social housing. These options are listed as follows:

- Provision of Social Housing Under Part V of the Planning and Development Acts 2000-2011
- Rental Accommodation Scheme (RAS), Leasing Initiatives and Housing Assistance Payment
- Provision of Social Housing in partnership with Voluntary Housing Associations (including Housing Co-operatives)
- Casual Vacancies
- Purchase of New or Second Hand Dwellings
- Construction of New Accommodation

### **Provision of Social Housing Under Part V**

6.4 The provision of social housing under Part V is limited in the present economic climate. In addition, the availability of funding to purchase social housing units will be curtailed in the short to medium term as was noted at the beginning of this section. It is acknowledged that the review of Part V which is currently under way recognises the continued need for capturing planning gain for residential

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<sup>11</sup> Circular Housing 11 / 2012 (dated 29<sup>th</sup> February 2012)

development through resourcing of social housing supports.

Rental Accommodation Scheme (RAS), Leasing Initiatives and Housing Assistance Payment

- 6.5 The **Rental Accommodation Scheme (RAS)** is a nationwide scheme for people who are receiving rent supplement for 18 months or more and who have a long-term housing need. The scheme has been administered by Cork County Council since 2007 and Cork City Council since (2005/'06) and is intended to provide an additional source of good quality rented accommodation for eligible persons to enhance the response of local authorities in meeting long-term housing need.
- 6.6 As noted previously, through the enactment of the Housing (Miscellaneous Provisions) Act 2009, the RAS scheme is now formally recognised as a housing option in meeting housing need. The Council enters into contractual arrangements with landlords to secure the medium to long-term availability of private rented accommodation for the RAS. To date, there are a total of 1,063<sup>12</sup> RAS recipients in the County and 870 in the City.
- 6.7 The Government propose to transfer the payment of Rental Subsidy to Local Authorities. The payment will be restructured as a Housing Access Payment (HAP) and persons in receipt of this payment will be deemed to have their housing need met. Accordingly it is considered that existing need will be met by allowing people to remain in the property in which they currently reside.
- 6.8 More recently the **Social Housing Leasing Initiative** was introduced by the Department of Environment in 2009. The scheme enables local authorities to enter into long-term leasing arrangements with private property owners for 10 to 20 years. In some instances voluntary housing associations would be responsible for management of the properties. Households on local authority waiting lists would be allocated the tenancies. The local authority would pay the property owners at a discount of the market rent and take over all management and maintenance functions or fund a housing association to provide these services. The tenant would pay the local authority or housing association a differential rent.
- 6.9 There are a number of Social Housing Initiatives under which social housing demand will be met. These include the following:
- 6.10 **Payment and Availability Agreements:** Approved Housing Bodies can enter into a lease with a Landlord/Developer in relation to single or multiple properties. Properties will only be considered where the local authority has established that a social housing need can be met by leasing the proposed unit(s).
- 6.11 **Long Term Leasing/Availability Agreements:** Local Authorities can Lease properties directly from landlords to meet need in areas where there is little prospect of future supply or the local authority does not have housing stock that would be adequate to meet the housing requirement of identified applicants for social housing support.
- 6.12 **Build To Lease:** Where Local Authorities may invite developers to bid on local authority land on the basis that the properties built would be leased to the local authority for a minimum period of 20 years. Developers could propose to acquire the land by way of transferring a number of the completed units over to the local authority as opposed to paying for the land. It is envisaged that projects under this scheme would generally provide in the range of 20 – 30 units.

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<sup>12</sup> This figure is a combined total of 'Private' and 'Voluntary Housing Body' RAS provision.

Provision of Social Housing in partnership with Voluntary Housing Associations (including Housing Co-operatives)

- 6.13 Voluntary Housing Associations make a significant contribution to social housing needs across the city and county with responsibility for an estimated 1,851 units. Generally housing is delivered either by the **Capital Assistance Scheme (CAS)** which provides accommodation to meet the needs of those with special housing requirements including the elderly, disabled and homeless. The *Strategic Review of Capital Funding Schemes for Voluntary and Co-operative Housing* (published in 2009) suggests that the 100% capital funding by the Exchequer is no longer sustainable and that emphasis should be moved from financing new build through capital funding to a revenue funding model, largely built around the long-term leasing of properties as per the leasing initiative. This is further quantified in the *Comparative Financial Appraisal of Projected Long-term Costs of Social Housing Delivery Mechanisms* (January 2011) which acknowledges that revenue based options (such as RAS and leasing) are more cost effective at this point in time. However, it does also note that a range of housing options are necessary to ensure a supply of accommodation to meet different types of housing need.
- 6.14 These leasing initiatives have been extended to include the voluntary and co-operative housing sectors. Approved housing bodies are being encouraged to source and lease properties from developers subject to agreed conditions. As discussed, CAS acquisitions should remain on the basis that due to the current economic position any such funding that may become available would be targeted to meet specific prioritised and identified need. However this may increase again when the economic position improves.
- 6.15 In addition, the **Capital Advanced Leasing Facility (CALF)** is available to assist Approved Housing Bodies (AHBs) to access private or Housing Finance Agency (HFA) loan finance for the purchase, or, in some cases construction, of units, that will then be made available for social housing purposes under the leasing initiative. It is anticipated that priority, in the first instance, will be given to acquisitions and while construction projects will be considered, they will need to demonstrate the need for additional supply in the area proposed.
- 6.16 It is anticipated that over the period of this strategy the role of the Voluntary Housing Bodies will increase further. This strategy recognises the importance of close coordination and cooperation between the Local Authorities and the Voluntary Housing sector which will be critical in the delivery of social housing.

Casual Vacancies

- 6.17 In recent years the number of casual vacancies has reduced significantly. In 2010 the National Service Indicators estimated that there were 502 casual vacancies filled in the county and 191 in the city. In 2011, this figure dropped to 330 for the county while the city increased to 259. It is suggested that an increasingly smaller number of housing stock will become available as new lettings annually.

Purchase of New or Second Hand Dwellings

- 6.18 This particular option has not been available due to the decrease in the Capital Allocation in recent years.

Construction of New Accommodation

- 6.19 Similar to the purchase option, the construction of units has not been available due to the decrease

in the Capital Allocation in recent years.

### **Meeting the Demand**

6.20 It is anticipated that the participating Cork Housing Authorities will meet their housing provisions from a combination of all of the options set out above having regard to any national guidance which may emerge over the life time of the strategy. It is likely that the schemes which have been introduced in recent years will become increasingly more popular in the coming years, including social leasing. It is clear that the authorities will look at all sources of supply from vacant and unfinished estates, unsold affordable units, the occupation of remaining own-build units and the turnaround on casual vacancies and long-term voids as key areas to focus on in the absence of new build or unit acquisition.

### ***Partnership between City and County Councils***

6.21 Land available for housing within the Cork City Council boundary and some of the Town Council boundaries is limited. In the future therefore housing demand generated from within the City or Town Council areas will have to be met to a large extent within the County. Considering that a significant amount of the land availability in the City is in the docklands it is likely that there will still be types of City generated housing needed that docklands developments will not meet and that will need to be addressed by the County.

### ***Summary of Key Points***

- ✦ In the County Council, the Capital Allocation for the Social Housing Investment Programme (SHIP) has been cut from €74.3 million in 2009 to €16.6 million in 2011 and in the City Council it has been cut from €54 million in 2009 to €5 million in 2011.
- ✦ The participating Cork Planning Authorities will meet their housing provisions from a combination of all of the options set out in this section having regard to the national guidance on this issue as it emerges over the life time of the strategy.
- ✦ It is likely that the schemes which have been introduced in recent years will become increasingly more popular in the coming years, including the various social leasing schemes.
- ✦ It is clear that the authorities will have to look at all sources of supply from vacant and unfinished estates, unsold affordable units, the occupation of remaining own-build units and the turnaround on casual vacancies and long-term voids as key areas to focus on in the absence of new build or unit acquisition.

## **7 Implementation and Monitoring**

7.1 The Cork Planning Authorities Joint Housing Strategy will become operational when it has been adopted into the relevant Development Plan following the completion of procedures to make or vary the Plan as set out under the Planning and Development Act 2000 (as amended).

7.2 Achieving the aims of the strategy, restated below, requires successful implementation of strategies policies and actions.

a) To ensure that sufficient land is zoned to meet the housing requirements in the region for the lifetime of the development plan.

b) To ensure there is a mixture of house types and sizes to meet the needs of various households.

c) To ensure that housing is available for people on different income levels.

d) To provide for the need for social housing.

7.3 Implementation of these policies can only be realised through integration with all the relevant bodies. There is a need in particular for:

- ✦ Closer inter-departmental working within Local Authorities including, in particular, consultation between planning and housing departments prior to and during the preparation of future housing plans;
- ✦ Closer liaison between the Local Authorities within Cork;
- ✦ Enhanced consultation and co-operation between Local Authorities, Developers, Voluntary & Co-operative Housing Sector and other relevant agencies in the implementation of the strategy;
- ✦ The development of Partnerships to deliver multi-tenure developments; · the development of imaginative design solutions to deliver multi-tenure developments;
- ✦ Closer liaison with City & County Development Boards, Community and Special Needs Forums: and
- ✦ The facilitation of the establishment of a Joint Housing Strategy Stakeholders' Forum as the need arises, to include representatives of the main stakeholder groups dealing with housing issues in Cork.

7.4 Key issues arising from the process of reviewing the Strategy to date include the following:

- ✦ The need for a Joint Housing Strategy Stakeholders' Forum as required, to include representatives of the main stakeholder groups dealing with housing issues in Cork. It is intended that this group would be set up when required to discuss and formulate policies on particular areas of local or national importance. It is proposed that the first of these Stakeholder Groups will focus on our aging population.
- ✦ The importance of estate management and of continuing to resource and expand the remit of the Estate Management Units to improve the quality of estate management services provided. Through estate management the Cork Local Authorities will seek to safeguard the enjoyment of any house,

building or land provided by the Local Authority, and the enjoyment of any neighbouring private properties, through the promotion of good estate management. This is also important in the Unfinished Housing Estates in Cork where the planning authorities will prioritise measures to address public safety and environmental improvements for people living in these estates and surrounding areas.

### ***Role of Cork Local Authorities***

7.5 Cork Local Authorities play an important role in influencing housing outcomes in our City and County. The key roles of the Local Authority include: -

- *An Integrated Planning Role:* setting broad policy directions, and land use development strategies and policies; and where appropriate directly implementing these policies.
- *A Regulatory Role:* regulating land use development, building quality, the private rented sector and environmental health, in accordance with national and local planning frameworks.
- *A Promoting Role:* promoting development and working with community agencies and other levels of government for housing outcomes that best address the social, cultural and economic needs of residents.
- *An Amenity Role:* developing, maintaining and preserving open space, parklands, recreational areas and physical infrastructure, so that the residential amenity of local areas is improved.
- *A Facilitating Role:* assisting in the leverage of funds and facilitating development opportunities that create social housing opportunities.
- *A Landowner Role:* using the Local Authorities' role as landowner to directly influence the market for housing to achieve established objectives.

7.6 It is a requirement of the Planning and Development Act that the Housing Strategy is reviewed every two years or sooner if there is a significant change in the housing market or in National Spatial Planning Policy. To facilitate this review and to assess if policies of the strategy are being achieved monitoring of the strategy will be essential. In this regard, the CASP Monitoring Sub-committee may also have a role regarding their monitoring of settlement pattern data in the CASP area. In addition, it is important that trends in house prices and incomes are kept under review.

7.7 Systems have been put in place to ensure that the necessary data is recorded on an ongoing basis in a usable and consistent manner by all of the authorities. The authorities also have a range of national indicators which allows for key performance analysis. More recently the production of a Strategic Plan for the further use of ICT facilities in the Housing Functional Area is being examined at a national level. One of the items could involve the provision of online services for the citizen.



## 8 Principles and Policies

8.1 This section has evolved from an analysis of housing issues that have emerged during the preparation of the strategy. A restatement of the aim of the strategy sets the context for the four key principles that underpin the strategy. These principles are then expanded into more detailed policies.

### **Aim of the Strategy:**

*‘To help enable the people of Cork, now and in the future, to have a place to live, suited to their needs, at a price that they can afford’*

### **Key Principles:**

8.2 The four key principles that guide the Housing Strategy are as follows:

**Principle 1:** *To provide for a diverse range of housing needs to suit varying income levels and social circumstance.*

**Principle 2:** *To promote a socially balanced and inclusive society in all housing areas within Cork City and County.*

**Principle 3:** *To promote high quality and sustainable communities in the Urban and Rural Environment, through the implementation of the Guidelines for Planning Authorities on Sustainable Residential Development in Urban Areas published in May 2000.*

**Principle 4:** *To monitor the Housing Strategy and to allow for consultation with those who are central to the implementation of the policies of the strategy.*

### **Housing Strategy Policies:**

8.3 Following directly on from analysis in earlier sections and a review of issues raised during the preparation of the document a set of policies have been identified.

Policy No:	Proposed Policy Objective:
<b>Principle 1:</b> <b>To provide for a diverse range of housing needs to suit varying income levels and social circumstances</b>	
1.1	The Requirement for Social Housing under Part V will reflect the conclusions of this study in each housing market area. Each application will be considered on an individual basis and the actual mechanism used to satisfy the Part V requirement will be the one that best facilitates the development of strong, vibrant, mixed tenure communities. <ul style="list-style-type: none"> <li>⤴ The options for the discharge of Part V obligations include:</li> <li>⤴ The transfer of land which is subject to the application for permission as is or specified by the agreement as being required to be reserved for the provision of housing</li> <li>⤴ Payment of a financial contribution where the authorities will be open to the principle of phased payments to be agreed with the authority.</li> <li>⤴ Transfer of a reduced number of units or lands in lieu, at no cost to the Council. Units</li> </ul>

Policy No:	Proposed Policy Objective:
	<p>will only be accepted in areas where there is a recognized housing need.</p> <ul style="list-style-type: none"> <li>⤴ Transfer of a reduced number of units that are adapted for disabled persons or persons with a specialized housing requirement at no cost to the Council</li> <li>⤴ A combination of two or more of the above.</li> </ul> <p>Each Local Authority in its development plan may give a further indication of preference for discharge of development under Part V.</p>
1.2	<p>The Councils will have a requirement that 14% of units on all land zoned for residential uses (or for a mix of residential and other uses) to be reserved for the purpose of social housing and specialised housing needs as follows:</p> <ul style="list-style-type: none"> <li>• North Metro Housing Market Area (14%)</li> <li>• South Metro Housing Market Area (14%)</li> <li>• East Metro Housing Market Area (14%)</li> <li>• Greater Cork Ring Housing Market Area (14%)</li> <li>• North Housing Market Area (14%)</li> <li>• West Housing Market Area (14%)</li> </ul>
1.3	<p>Where appropriate, the Cork Planning Authorities shall include an objective that all land within a development boundary that is not subject to a specific objective (including land that is subject to a general zoning objective) is deemed to be zoned for residential or mixed uses (including residential) for the purposes of Part V of the Planning and Development Act 2000 (as amended).</p>
1.4	<p>In areas identified in Development Plans and Local Area Plans, where there is an existing high concentration of social housing or where there is no immediate evidence of social housing demand, the preference of the local authorities will be to invite developers to discharge their obligations by financial contribution.</p>
1.5	<p>The Cork Local Authorities will take into consideration the Department of Environment's register on Unfinished Housing Estates in the preparation of development plans and local area plans in the interests of proper planning and sustainable development.</p>
1.6	<p>Where it is proposed that a site be developed for student accommodation, the portion of the site relating to this shall be exempt from the reserved land policy. The proposed development must comply with the location and design criteria set out in the Government's Guidelines on Residential Developments for Third Level Students (1999). Applications for a change of use from student accommodation to any other type of accommodation shall be resisted unless it can be adequately shown that an over provision of student accommodation exists in the city and county. Where such applications are given favourable consideration, Part V obligations will apply.</p>
1.7	<p>The Cork Local Authorities will support the development of 'Lifecycle Housing' i.e. that housing is adaptable for people's needs as they change over their lifetime including design for life and the universal building principles.</p>

Policy No:	Proposed Policy Objective:
1.8	The Cork Local Authorities will continue to recognise and support the central role that the voluntary and co-operative sector will play in the coming years.
1.9	The Cork Local Authorities will continue to support and facilitate best practice in the development of a Rental Accommodation Scheme (RAS) to achieve the transfer of long term rent supplement recipients to RAS and investigate other ways in which the Local Authority can support the development of the private rented sector at a local level.
<p><b>Principle 2:</b> <b>To promote a socially balanced and inclusive society in all housing areas within Cork City and County.</b></p>	
2.1	<p>The Cork Local Authorities will ensure a mix of house types and sizes within individual developments and within communities to promote a socially balanced and inclusive society. Planning Applications for multiple housing units will be required to submit a Statement of Housing Mix detailing the proposed housing mix and why it is considered appropriate. The statement should set out the established mix in the area, design, location, market considerations and recent societal trends. The needs of special groups such as the elderly and disabled should be considered as part of this process.</p> <p>Development Plans and / or Local Area Plans will be required to include specific policies to secure housing mix.</p>
2.2	The Cork Local Authorities will seek to safeguard the enjoyment of any house, building or land provided by the Local Authority, and the enjoyment of any neighbouring properties, through the promotion of good estate management.
2.3	The Cork Local Authorities will maximise the use of existing local authority housing stock by efficient use of the existing stock and through remedial works and retrofitting programmes.
2.4	The Cork Local Authorities will support the voluntary sector to develop housing for special needs, including the concept of independent living for older people and people with a disability and ensure where possible that housing for such groups is integrated with mainstream housing.
2.5	The Cork Local Authorities will continue to work with the Cork Homeless Forum in finding ways to prevent homelessness and finding solutions for homeless households.
2.6	The Cork Local Authorities will seek to provide appropriate accommodation for Travellers and / or halting site and / or transient site facilities through the continued implementation of the Traveller accommodation programmes.
2.7	The Cork Local Authorities will work with the various Disability Organisations to ensure that wherever possible, housing (including Local Authority Housing) is built to barrier-free standards.

Policy No:	Proposed Policy Objective:
2.8	The Cork Local Authorities will liaise with the Department of Justice and Equality for the provision of short-term accommodation for refugees / asylum seekers in Cork and to develop policy on long-term provision for refugees.
2.9	To provide housing for permanent occupation in a sustainable manner appropriate to the islands and to recognize and address the differing circumstances between island and mainland housing needs through the work of the West Cork Islands Interagency Group.
<b>Principle 3:</b> <b>To promote high quality and sustainable communities in the Urban and Rural Environment, through the implementation of the Guidelines for Planning Authorities on Sustainable Residential Development in Urban Areas published in May 2009</b>	
3.1	The Cork Local Authorities Housing Development will protect and enhance the Natural and Built Environment and promote the use of sustainable building material and practices.
3.2	The Cork Local Authorities will seek to ensure a safe residential environment through the implementation of Anti-Social Behavior Strategies prepared under Section 35 of the Housing Act 2009.
3.3	The Cork Local Authorities will ensure the attractive design and layout of all residential developments.
3.4	The Cork Local Authorities will seek to optimise the provision of social infrastructure for residential areas.
3.5	Where particular estates are recorded on the Department of Environment's register of Unfinished Housing Estates, the planning authorities will prioritise measures to address public safety and environmental improvements for people living in these estates and surrounding areas.
<b>Principle 4:</b> <b>To monitor the Housing Strategy and to allow for consultation with those who are central to the implementation of the policies of the strategy.</b>	
4.1	The Cork Local Authorities shall carry out a review of the progress achieved in implementing the Joint Housing Strategy within two years having particular regard to whether it is considered that significant changes have emerged in the key factors underpinning the Strategy. Data from other sources including the CASP Monitoring Sub-committee may also have a role to play in reviewing the progress of the strategy, particularly with regard to the monitoring of settlement patterns in the CASP study area.

<b>Policy No:</b>	<b>Proposed Policy Objective:</b>
4.2	The Cork Local Authorities will facilitate the establishment of a Joint Housing Strategy Stakeholders' Forum as required, to include representatives of the main stakeholder groups dealing with housing issues in Cork. It is intended that this group would be set up when required to discuss and formulate policies on particular areas of local or national importance. It is proposed that the first of these Stakeholder Groups will focus on our aging population.

# **Appendices**

## **Appendix A: Policy Context, Statutory Background and Some Recent Schemes**

### ***Policy Context***

#### **National Plans and Strategies**

**National Spatial Strategy 2002 – 2020** The National Spatial Strategy (NSS) is a twenty- year strategic planning framework whose aim is to achieve more balanced social, economic and physical development and population growth between the regions. The NSS introduced the concepts of gateways and hubs; Cork City being a gateway and Mallow identified as a hub.

**Atlantic Gateways Initiative** derived from the NSS, which signalled that Ireland’s best prospects for developing a critical mass to complement and counterbalance that achieved in Dublin was to combine the strengths and potential of some of the other Gateways, namely, Cork, Galway, Limerick and Waterford (including the areas in between) to achieve more balanced regional development.

**National Development Plan 2007 – 2013** The prioritisation of regional development and enhanced social inclusion are some of the strategic policy goals of the National Development Plan (NDP). Over €21 billion is allocated to investment in Housing in the NDP as part of the Social Infrastructure Priority, to give assistance to 140,000 households through social, affordable and voluntary housing schemes.

#### **Towards 2016 – Ten Year Framework Social Partnership Agreement 2006-2015**

The document sets out the rationale for the longer-term perspective being adopted in the agreement to realise its vision of Ireland in the future, and outlines other key national and sectoral policy instruments and strategies in place to meet the challenges ahead. It considers the wider policy framework, including macroeconomic policy, and building a new social policy perspective, founded on the lifecycle approach. Government investment in housing is outlined.

The adoption of the lifecycle framework is a key innovative feature of the Agreement. The agreement, seeking to ensure that all housing is seen as being on an equal footing whether provided fully by the State or supported in some way, sets out the main area of focus to achieve the objectives of creating sustainable communities as follows:

- Continuing improvements in the quality of houses and neighbourhoods, including improvement of consumer information in relation to housing;
- Providing tailored housing services to those who cannot afford to meet their own housing needs, and in this way responding to the broad spectrum of housing need;
- Developing inter-agency cooperation where there is a care dimension;
- Maintaining the impetus for the delivery of housing at affordable prices to the market, including through State supported schemes, and other appropriate innovations, such as measures to support first time buyers;
- Progressing the social housing reform agenda set out in the Housing Policy Framework.

#### **Regional Policy**

**Regional Planning Guidelines for the South West Region, 2010-2022** formulates public policy for the region covering Cork and Kerry integrating land-use, transport, economic growth and investment and the environment. They are set within the context and framework of the NSS, and critically set out the population and housing targets for each planning area in the region, to be incorporated by local authorities into their Development Plans through the Cork Settlement Strategy.

#### **Strategic Plans**

**Cork Area Strategic Plan 2001 – 2020 and Update (2008)** was jointly commissioned by Cork City and Cork County Councils and provides a vision and a strategy for the development of the Cork City Region up to

2020. The NSS endorses the CASP as the basis for guiding development in Cork and surrounding areas. The strategy provides general guidance on the direction and scale of growth so the potential of the sub region can be maximised and critical mass attained.

The CASP Update (2008) sets the updated strategy for economic and population growth and transportation within the context of the other key CASP 2011 goals of social inclusion, urban renewal and high quality environment.

**North and West Cork Strategic Plan 2002 – 2020 (NWCSP)** focuses on areas outside of the CASP area and recognises that the core development issue facing north and west Cork is that of continuous decline in population. One of the principle recommendations of the study is to optimise spatial development patterns as an essential requirement for infrastructural development and it also considers that providing good infrastructure and supporting services, and easy access to them, is essential for maintaining vibrant rural communities.

### **County and City Plans**

**Cork County Development Plan 2009 (as varied)** was adopted in January 2009 and provides the framework for development and planning in the County for the next six years. The County Development Plan took its guidance from the 20-year strategy provided in CASP and the N&WCSP (for the remainder of the County outside the CASP area). The local area plans were informed by the County Development Plan, which sets out policies and objectives for the planning of local areas.

### **Cork City Development Plan 2009 - 2015**

The Cork City Development Plan 2009-2015 was adopted by Cork City Council on Monday, 27th April 2009 and became effective on Monday, 25th May 2009 and has been subsequently amended by seven Variations. The overall vision is for Cork to be an attractive, accessible and unique city. The three fundamental goals which underline all policies of the plan are:

1. To promote and provide for the sustainable development of Cork City enabling it to fulfil its role as a National Gateway City
2. To promote social inclusion and to facilitate equality of access to employment, education, transport, suitable housing and social and cultural activities, whether in direct provision (e.g. social housing) or by facilitating others to provide the service (e.g. education).
3. To provide for a high quality natural and built environment and improved quality of life for those living and working in Cork City also for those visiting the city.

### **Town Council Plans**

There are nine Town Councils within Cork County who prepare statutory development plans; Clonakilty, Cobh, Fermoy, Kinsale, Macroom, Mallow, Midleton, Skibbereen and Youghal. As required under The Planning and Development Acts 2000-2010 these plans are reviewed every 6 years.

### **Local Area Plans**

In July 2011, the County Council adopted 10 electoral area local area plans for Bandon, Bantry, Blarney, Carrigaline, Fermoy, Kanturk, Macroom, Mallow, Midleton and Skibbereen electoral areas. They represent the final step in achieving countywide coverage of plans from the strategic to the detailed local level. These plans bring forward the development plan policies at the local level and address the planning issues faced in the villages and rural areas for the County, including the establishment of the settlement hierarchy for the electoral area and the detailed planning policy and zoning maps for the settlements.

The County Council, together with Mallow Town Council have also adopted a Special Local Area Plan for Mallow that takes account of the towns 'hub' status arising from the National Spatial Strategy - this plan



was adopted on 25th June 2007.

The South Docks Local Area Plan was adopted in February 2008 with the vision to create a new identity for the docklands. The Plan envisages a resident population of 20,000 and a working population of 25,000 persons.

Farranferris Local Area Plan was adopted by Cork City Council, July 13th 2009, and subsequently amended 28th June 2010. The plan aims to promote the social, economic, cultural and physical development of the plan area and create an integrated, vibrant and sustainable living, working and recreational environment.

North Blackpool Local Area Plan was adopted by Cork City Council, 26<sup>th</sup> September 2011. The over-riding objective for Blackpool is to create a vibrant, high quality retail, residential and employment location served by an integrated public transport system. The plan area has the capacity to accommodate approximately 500 residential units.

Non-statutory Area Action Plans (AAPs) have been adopted for the South Parish and Blackpool Village.

### **Housing, Planning and Design Policy**

#### **Housing Refugees: Good Practice in Housing Management: Guidelines for Planning Authorities**

This document, produced by the Housing Unit in 2003 in conjunction with the DoEHLG and the City and County Managers Association, gives guidance on the steps that Local Authorities should implement in order to achieve good practice in the various aspects of their housing management function.

**Statement on Housing Policy 2011**, published by the DoEHLG National housing policy is set out in the housing policy statement that was launched in June 2011. This document outlines a vision for the future of the housing sector in Ireland “based on choice, fairness, and equity across tenures and on delivering quality outcomes for the resources invested”.

The overall strategic objective will be to enable all households’ access good quality housing appropriate to household circumstances and in their particular community of choice.

A summary of measures outlined in the document are:

- ⤴ more equitable treatment of housing tenure
- ⤴ maximising the delivery of social housing supports within the resources available
- ⤴ transfer of responsibility for long term recipients of rent supplement to local authorities
- ⤴ new mechanisms for the delivery of permanent social housing
- ⤴ the standing down of all affordable housing schemes
- ⤴ formal review of Part V
- ⤴ publication of Housing Strategy for People with Disabilities
- ⤴ delivery of housing supports for households with special needs
- ⤴ creating an enabling regulatory framework to support the increasingly prominent role of the voluntary and cooperative sector in housing delivery and the implementation of measures to tackle anti-social behaviour across all housing tenures.

**National Housing Strategy for People with a Disability 2011-2016** is the new Government strategy to address the housing needs of people with disabilities over the period 2011 to 2016. The Government’s new Housing Policy Statement, published in June 2011, supports the National Housing Strategy for People with a Disability as part of a framework of initiatives to provide for the housing needs of vulnerable and disadvantaged households. The strategy has been developed with the assistance of a National Advisory Group. The strategy uses the term “disability” in reference to four categories of disability, i.e. sensory

disability, mental health disability, physical disability and intellectual disability.

**Sustainable Residential Development in Urban Areas** revises and updates the Residential Density Guidelines for Planning Authorities published in 1999 setting out a range of policy recommendations.

**Urban Design Manual, A Best Practice Guide, February 2008** complements the above document focusing largely on the issues presented in housing schemes in the 30-50 unit per hectare density range. The guide provides best practice advice on the practical implementation of the policies contained in the guidelines.

**Sustainable Rural Housing – Guidelines for Planning Authorities, April 2005** These guidelines, published by the Department of Environment, Heritage & Local Government in April 2005, differentiate between urban and rural generated housing and the variety of different areas in any county that both types impact upon. The document reinforces the main principles of the National Spatial Strategy in this regard.

**Sustainable Urban Housing: Design Standards for New Apartments** were issued by the DoEHLG in September 2007 and are intended to replace the 'Guidelines on Residential Developments in Urban Renewal Designated Tax incentive Areas'. They provide minimum standards for floor areas for different types of apartments, storage spaces, sizes for apartment balconies / patios, and room dimensions for certain rooms.

### ***Statutory Background***

**Planning and Development (Amendment) Acts 2000-2010**, amends Part V of the Planning and Development Act 2000 in order to ensure a more timely delivery of social and affordable housing units. The Amendment Act gives developers more choice in the means by which they can choose to comply with the requirements of Part V, including the options of land off-site and a cash payment. When any option other than the transfer of land on-site is being considered, the Act sets out the matters that must be considered by the Planning Authority, being; whether such an agreement will contribute effectively and efficiently to the achievement of the objectives of the housing strategy; whether it constitutes the best use of the resources of the housing authority to ensure an adequate supply of housing; the need to counteract undue social segregation; whether it is in accordance with the provisions of the development plan and, the time within which housing is likely to be provided as a consequence of the agreement.

The Act also amended Part V of the Principal Act that related to the withering of certain permissions so as to restore the normal limit for the duration of planning permission. The payment of a levy to the local authority for houses/ apartments not completed to wall plate level was introduced on those permissions that would have otherwise been subject to the withering rule.

The Amendment Act also reduced the size of a site for which an exemption certificate can be obtained from 0.2 hectares to 0.1 hectares.

### **Circular AHS 4/06 - Guidelines on Part V of the Planning and Development Acts**

**2002 – 2006: Implementation Issues** Guidelines were issued by the Minister in November 2006 covering two main areas: i) the planning application process and the need to ensure Part V compliance, and ii) a standardised approach for the sale of affordable homes directly by developers/ builders to applicants nominated by the local authority.

**Housing (Miscellaneous Provisions) Act 2009** seeks to improve housing services and their delivery by giving effect to the programme of social housing reform measures outlined in the Delivering Homes, Sustaining Communities policy document published in February 2007. Among the key provisions of the bill are the

introduction of a new incremental purchase scheme, the introduction of new powers in relation to anti-social behaviour and the removal of the clawback anomaly.

***Schemes and Initiatives***

**Rental Accommodation Scheme (RAS)** was introduced in 2005. The scheme is for people who are receiving rent supplement, usually for more than 18 months, and who need long-term housing. The objective of the scheme is that rent supplement recipients will have their long-term housing need catered for by local authorities using accommodation based solutions.

**Rent Supplement Scheme (RSS)** for short-term accommodation emergencies. The Rent Supplement is paid to people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources and is subject to certain eligibility requirements. Nationally the number on RSS have increased by around 30,000 over the last two years.

**Social Housing Leasing Initiative** was introduced in 2009. The scheme enables local authorities to enter into long-term leasing arrangements with private property owners for 10 to 20 years. In some instances voluntary housing associations would be responsible for management of the properties. Households on local authority waiting lists would be allocated the tenancies. The local authority would pay the property owners at a discount of the market rent and take over all management and maintenance functions or fund a housing association to provide these services. The tenant would pay the local authority or housing association a differential rent.

***Other Documents and Schemes of Note***

**The National Climate Change Strategy 2007-2012**

Sets out how Ireland can meet its targets under the Kyoto Protocol

**Sustainable Development: A Strategy for Ireland 2007**

Provides a framework for the achievement of sustainable development at a local level.

**2011 National Housing Development Survey** was a new survey of unfinished housing developments in Ireland conducted over summer 2011 in line with comments in the Departments response to the report of the Advisory Group on Unfinished Housing Developments.

Appendix B: The Housing Strategy Model

Income 2013 €	Income inflated for Strategy Period (11.5%)	Monthly income	33% of Monthly income	Metropolitan Areas Undrained									Realigned Housing Market Areas									Average total new households for a year of the Strategy Period	Total New Households
				South Metropolitan			North Metropolitan			East Metropolitan			CASP RING			WEST			NORTH				
				Households	Total %	%	Households	Total %	%	Households	Total %	%	Households	Total %	%	Households	Total %	%	Households	Total %	%		
12563	14008	1167	40.9	2		0.1	7		0.4	11		0.6	25		1.9	15		2.4	9		2.3		
15858	17682	1473	51.6	37		1.8	44		2.6	40		2.3	22		1.7	8		1.5	9		2.2		
16287	18160	1513	53.0	21		1	29		1.7	23		1.3	10		0.7	5		0.9	2		0.6		
19108	21306	1775	62.1	10		0.5	14		0.8	11		0.6	5		0.4	3		0.5	1		0.2		
19937	22230	1852	64.8	12		0.6	19		1.1	11		0.6	9		0.7	2		0.4	3		0.7		
21541	24018	2001	70.1	43		2.1	44		2.6	28		1.6	20		1.5	8		1.4	5		1.3		
22339	24908	2076	72.6	12		0.6	14		0.8	23		1.3	7		0.5	3		0.5	1		0.2		
22993	25639	2137	74.8	8		0.4	12		0.7	23		1.3	39		4.4	38		7.0	24		5.9		
28063	31290	2607	91.3	87		4.2	79		4.7	72		4.1	49		3.7	20		3.7	23		5.7		
28752	32058	2672	93.5	45		2.2	54		3.2	40		2.3	24		1.8	12		2.3	6		1.6		
32521	36261	3022	105.8	25		1.2	34		1.4	16		0.9	12		0.9	5		0.9	3		0.8		
32894	36677	3056	107.0	45		2.2	37		2.2	28		1.6	20		1.5	8		1.4	5		1.3		
33482	37333	3111	108.9	25		1.2	29		1.7	18		1	19		1.4	10		1.9	7		1.7		
33342	37407	3124	114.9	101		4.9	76		4.5	56		3.2	47		3.5	23		4.1	15		3.8		
33538	37647	3194	115.6	14		0.7	20		1.2	51		2.9	121		9.1	56		10.2	39		9.7		
36270	40441	3370	118.0	33		1.6	25		1.5	33		1.9	14		1.1	5		0.9	3		0.7		
43921	48971	4061	142.8	169		8.2	156		9.2	185		10.5	10.8		8.2	30		5.4	38		9.5		
45039	50218	4185	146.5	91		4.4	105		6.2	102		5.8	50		3.7	17		3.2	11		2.8		
45989	51278	4273	149.6	10		0.5	14		0.8	33		1.9	80		6.0	52		9.4	29		7.2		
50561	56375	4698	164.4	103		5	63		3.7	51		2.9	44		3.3	20		3.7	12		3.0		
51266	57161	4763	166.7	47		2.3	46		2.7	44		2.5	26		1.9	6		1.1	6		1.5		
52877	58958	4913	172.0	52		2.5	57		3.4	51		2.9	38		2.9	16		2.9	10		2.5		
55996	62436	5203	182.1	196		9.5	149		8.8	141		8	102		7.7	31		5.7	27		8.6		
56125	62580	5215	182.5	126		6.1	90		5.3	118		6.7	70		5.3	28		5.1	30		7.4		
57503	64116	5343	187.0	68		3.3	61		3.6	62		3.5	33		2.5	15		2.8	9		2.1		
57551	64169	5347	187.2	62		3	51		3	84		4.8	30		2.3	5		1.0	6		1.5		
65043	72523	6044	211.5	37		1.8	29		1.7	28		1.6	17		1.3	6		1.0	3		0.8		
68965	74666	6222	217.8	37		1.8	37		2.2	28		1.6	25		1.9	13		2.4	8		1.9		
70685	78614	6568	229.9	146		7.1	86		5.1	90		5.1	68		5.1	30		5.4	19		4.6		
72540	80882	6740	233.9	47		2.3	29		1.7	56		3.2	19		1.5	6		1.0	3		0.8		
77626	86552	7213	252.4	200		9.7	122		7.2	123		7	92		6.9	28		5.2	21		5.1		
101122	112751	9396	328.9	148		7.2	73		4.3	79		4.5	61		4.6	26		4.7	16		3.9		
Average total new households for a year of the Strategy Period				2062			1691			1758			1327			549			403			7790	Total New Households
5% Interest for 25 Years				Total Households	233		260			241			205			101			29			1069	
				As % of Total	11.3%		15.4%			13.7%			15.5%			18.3%			7.2%			13.57%	13.7%

**Appendix C: Housing Market Areas: DEDs / Wards**

Housing Market Areas are an amalgamation of individual District Electoral Divisions (DED's). This appendix lists DED's by market areas, and thus enables the identification of specific locations by the relevant market area.

<b>Metropolitan Cork Housing Market Areas comprising:</b>					
<b>South Metropolitan</b>			<b>North Metropolitan</b>		<b>East Metropolitan</b>
<i>Ballinlough A</i>	<i>Glasheen A</i>	<i>Tramore C</i>	<i>Blackpool A</i>	<i>St Patrick'S B</i>	CORKBEG DED
<i>Ballinlough B</i>	<i>Glasheen B</i>	<i>Turner'S Cross A</i>	<i>Blackpool B</i>	<i>St Patrick'S C</i>	ROSTELLAN DED
<i>Ballinlough C</i>	<i>Glasheen C</i>	<i>Turner'S Cross B</i>	<i>Churchfield</i>	<i>Shanakiel</i>	COBH URBAN DED
<i>Ballyphehane A</i>	<i>Greenmount</i>	<i>Turner'S Cross C</i>	<i>Commons</i>	<i>Shandon A</i>	KNOCKRAHA DED
<i>Ballyphehane B</i>	<i>Knockrea A</i>	<i>Turner'S Cross D</i>	<i>Fair Hill A</i>	<i>Shandon B</i>	CAHERLAG DED
<i>Bishopstown A</i>	<i>Knockrea B</i>	BALLINCOLLIG DED	<i>Fair Hill B</i>	<i>Sunday's Well A</i>	CARRIGTOHILL DED
<i>Bishopstown B</i>	<i>Mahon A</i>	BALLYGARVAN DED	<i>Fair Hill C</i>	<i>Sunday's Well B</i>	LISGOOLD DED
<i>Bishopstown C</i>	<i>Mahon B</i>	BISHOPSTOWN DED	<i>Farranferris A</i>	<i>The Glen A</i>	RIVERSTOWN DED
<i>Bishopstown D</i>	<i>Mahon C</i>	CARRIGALINE DED	<i>Farranferris B</i>	<i>The Glen B</i>	TEMPLINACARRIGA DED
<i>Bishopstown E</i>	<i>Mardyke</i>	DOUGLAS DED	<i>Farranferris C</i>	<i>Tivoli A</i>	BALLYSPILLANE DED
<i>Brownington</i>	<i>Pouladuff A</i>	DUNDERROW DED	<i>Gurranebraher A</i>	<i>Tivoli B</i>	MIDDLETON RURAL DED
<i>Centre A</i>	<i>Pouladuff B</i>	INISHKENNY DED	<i>Gurranebraher B</i>	BLARNEY DED	MIDDLETON URBAN DED
<i>Centre B</i>	<i>South Gate A</i>	LEHENAGH DED	<i>Gurranebraher C</i>	CARRIGROHANE BEG DED	CLOYNE DED
<i>City Hall A</i>	<i>South Gate B</i>	MONKSTOWN RURAL DED	<i>Gurranebraher D</i>	DRIPSEY DED	COBH RURAL DED
<i>City Hall B</i>	<i>The Lough</i>	MONKSTOWN URBAN DED	<i>Gurranebraher E</i>	GREENFORT DED	
<i>Evergreen</i>	<i>Togher A</i>	CARRIGALINE DED	<i>Knocknaheeny</i>	MATEHY DED	
<i>Gillabbey A</i>	<i>Togher B</i>	KILPATRICK DED	<i>Mayfield</i>	OVENS DED	
<i>Gillabbey B</i>	<i>Tramore A</i>	LISCLEARY DED	<i>Montenotte A</i>	RATHCOONEY DED	
<i>Gillabbey C</i>	<i>Tramore B</i>	TEMPLEBREEDY DED	<i>Montenotte B</i>	ST. MARY'S DED	
			<i>St Patrick'S A</i>	WHITECHURCH DED	

Note:

City Council Wards are in *Italics*, COUNTY COUNCIL DEDS IN BLOCK CAPITALS

<b>Greater Cork Ring Housing Market Area</b>		
Aghern	Coolmain	Knockavilly
Aghinagh	Cullen	Knockroe
Aglish	Dromore	Laherne
Ardagh	Dungourney	Leighmoney
Ballinadee	Farranbrien	Leitrim
Ballinspittle	Fermoy Rural	Macloneigh
Ballintemple	Fermoy Urban	Macroom Urban
Ballyclogh	Firmount	Magourney
Ballycottin	Garryvoe	Mallow North Urban
Ballyfeard	Glanworth East	Mallow Rural
Ballyfoyle	Glenville	Mallow South Urban
Ballygroman	Gortroe	Mashanaglass
Ballymackean	Gowlane	Mogeely
Ballymartle	Greenville	Mountrivers
Ballymodan	Ightermurragh	Movidy
Ballynaglogh	Inch	Murragh
Ballymurphy	Inishannon	Nohaval
Ballynamona	Kilberrihert	Rahalisk
Ballynoe	Kilbonane	Rahan
Baurleigh	Kilbrittain	Rathclarin
Bengour	Kilbrogan	Rathcormack
Blackpool	Kilcor	Teadies
Brinny	Kilcronat	Teerelton
Caherduggan	Kilcullen	Templebodan
Cannaway	Kildinan	Templemartin
Carrig	Killathy	Templemichael
Carrignavar	Killeagh	Warrencourt
Cashel	Kilmacdonogh	Watergrasshill
Castle Hyde	Kilmaclenine	Youghal Rural
Castlelyons	Kilmonoge	Youghal Urban
Castlemartyr	Kilnamartery	
Clondrohid	Kilshannig	
Clonmoyle	Kilworth	
Clonmult	Kinsale Rural	
Clonpriest	Kinure	
Coole	Knockantota	

<b>West Housing Market Area</b>		
Adrigole	Clonakilty Rural	Kilmaloda East
Aghadown North	Clonakilty Urban	Kilmaloda West
Aghadown South	Cloonkeen	Kilmoylerane
Ahil	Coolagh	Kilnagross
An Sliabh Riabhach	Coolcraheen	Kilnamanagh
Ardfield	Coolmountain	Kinneigh
Argideen	Coulagh	Knocks
Aultagh	Courtmacsherry	Knockskagh
Ballingurteen	Crookhaven	Lowertown
Ballybane	Curryglass	Manch
Ballydehob	Derry	Mealagh
Ballymoney	Doire Fhínín	Milane
Bantry Rural/Whiddy	Douce	Myross
Bantry Urban	Drinagh	Na hUláin
Béal Átha an Ghaorthaidh (Maigh Chromtha)	Dromdaleague North	Rathbarry
Bealanageary	Dromdaleague South	Rosscarbery
Bealock	Dunbeacon	Rossmore
Bear	Dunmanus	Scart
Boulteen	Dunmanway North	Seefin
Bredagh	Dunmanway South	Sheepshead
Butlerstown	Durrus East	Shreelane
Caheragh	Durrus West	Skibbereen Rural
Cahermore	Garranes	Skibbereen Urban
Cape Clear	Garrown	Skull
Carrigbaun	Glanlough	Templeomalus
Carrigboy	Glengarriff	Timoleague
Castlehaven North	Goleen	Toormore
Castlehaven South	Kilcoe	Tullagh
Castletown	Kilfaughnabeg	Woodfort
Ceann Droma	Kilkerranmore	
Cleanrath	Killaconenagh	
Cloghdonnell	Killeenleagh	

<b>North Housing Market Area</b>		
Allow	Derragh	Liscarroll
Ardskeagh	Derryvillane	Marshalstown
Ballyarthur	Doneraile	Meens
Ballyhoolahan	Doonasleen	Milford
Ballyhooly	Drishane	Milltown
Banteer	Dromina	Mitchelstown
Barleyhill	Farahy	Monanimy
Barnacurra	Glanworth West	Nad
Bawncross	Glenlara	Newmarket
Boherboy	Gortmore	Newtown
Buttevant	Gortnaskehy	Rathcool
Caherbarnagh	Greenane	Rathluirc
Castlecooke	Imphrick	Roskeen
Castlecor	Kanturk	Rosnalee
Castlemagner	Keale	Rowls
Castletownroche	Kilbrin	Shanballymore
Churchtown	Kilcorney	Skagh
Clenor	Kilcummer	Skahanagh
Clonfert East	Kildorrery	Springfort
Clonfert West	Kilgullane	Streamhill
Clonmeen	Kilmeen	Templemary
Coolclogh	Kilphelan	Templemolaga
Coomlogane	Knockatooan	Tincoora
Crinnaloo	Knockmourne	Tullylease
Cullen	Knocknagree	Wallstown
Curraglass	Knocktemple	Williamstown



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