

Cork

Cork County and Cork City Councils Joint Housing Strategy 2022-2028



Contents

1	Introduction	1
1.1	Overview.....	1
1.2	Housing Need Demand Assessment (HNDA).....	2
1.3	Methodology.....	5
1.4	Housing Supply Target Methodology.....	6
2	Strategic, Legislative and Policy Landscape	8
2.1	National Legislation and Policy.....	8
2.1.1	Planning and Development Act 2000 (as amended).....	8
2.1.2	Rebuilding Ireland – Action Plan for Housing and Homelessness, 2016.....	9
2.1.3	Housing For All (2021) / Programme for Government: Our Shared Future (2020).....	9
2.1.4	Affordable Housing Act 2021.....	10
2.1.5	The Housing (Miscellaneous Provisions) Act 2009.....	11
2.1.6	Project Ireland 2040 – National Planning Framework (2018).....	11
2.1.7	Implementation Roadmap for the National Planning Framework (2018).....	13
2.1.8	Project Ireland 2040 – National Development Plan 2018-2027.....	13
2.1.9	Housing Supply Target Methodology for Development Planning (December 2020) 14	
2.1.10	Social Housing Strategy 2020: Support, Supply and Reform.....	15
2.1.11	National Student Accommodation Strategy (2017).....	16
2.2	Regional Policy.....	17
2.2.1	Regional Spatial and Economic Strategy (RSES) for the Southern Region (2020) 17	
2.2.2	Cork Metropolitan Area Transport Strategy 2040 (2019).....	18
2.3	Local Policy.....	18
2.3.1	Cork Planning Authorities Joint Housing Strategy (2014).....	18
2.3.2	Cork County Development Plan 2014.....	19
2.3.3	Cork City Development Plan 2015-2021.....	19
2.3.4	Cork County Local Economic and Community Plan (2016).....	20
2.3.5	Cork City Local Economic and Community Plan 2016-2021: Pure Cork – An Action Plan for the City.....	20
2.3.6	Cork County Local Area Plans (2017).....	21
2.3.7	Monard Strategic Development Zone Planning Scheme (as amended) (2018).....	21
2.3.8	Cork County Council Strategic Plan for Housing Persons with Disabilities (2018).....	21
2.3.9	Cork City Council Traveller Accommodation Programme 2019-2024.....	22
2.3.10	Cork County Council Draft Traveller Accommodation Programme 2019-2024.....	22
2.4	Conclusion.....	22
3	Current Cork Housing Context	23
3.1	Introduction.....	23
3.2	Housing Market Areas and current housing market.....	23
3.2.1	North Cork HMA.....	25
3.2.2	West Cork HMA.....	26
3.2.3	Greater Cork Ring HMA (North East and South West).....	26
3.2.4	Metropolitan HMA and Cork City.....	27
3.2.5	Current Cork Housing Market Context.....	31
3.3	Existing Demography and Socio-economic Profile.....	39
3.4	Existing Disposable Incomes.....	44

3.5	Existing Housing Profile	46
3.5.1	Housing Stock and Vacancy	46
3.5.2	Household Composition	47
3.5.3	Household Tenure	48
3.5.4	Social Housing Stock	49
3.5.5	Housing Land Supply	50
4	Future Housing: Projected Housing Need and Supply	52
4.1	Introduction	52
4.1.1	Overview	52
4.1.2	Approach	53
4.2	Key Inputs: Affordability Assessment and HNDA	56
4.2.1	Future Population	56
4.2.2	Housing Demand	58
4.2.3	Income Analysis	62
4.2.4	Economic Outlook	63
4.2.5	Central Bank Rules	64
4.2.6	Ownership Analysis	65
4.2.7	Rental Analysis	68
4.3	Affordability Assessment	70
4.3.1	Housing Affordability	70
4.3.2	Private Rental	72
4.3.3	Summary of Projected Social Housing Needs	76
4.4	HNDA Components	77
4.4.1	Household Composition	77
4.4.2	Household Tenure	80
4.4.3	Dwelling Type	81
4.4.4	Single Housing in the Countryside	84
4.4.5	Specialist Provision	96
5	Analysis of Housing Requirements in Cork	99
5.1	Introduction	99
5.2	Existing Requirements	99
5.2.1	Social Housing Needs Assessment	99
5.2.2	Meeting social and affordable housing demand	100
5.2.3	Delivery Methods and Targets	107
5.3	Meeting future requirements	108
5.4	Cork City Sub-City Analysis	111
5.4.1	Introduction	111
5.4.2	City Centre	112
5.4.3	City Docklands	113
5.4.4	City Suburbs	114
5.4.5	Urban Towns	117
5.4.6	City Hinterlands	119
6	Policy Objectives to Deliver Housing Strategy	121
6.1	Principles to guide the Joint Housing Strategy policy objectives	121
6.2	Policy Objectives for the Cork Joint Housing Strategy 2022-2028	122

1 Introduction

1.1 Overview

This Housing Strategy has been prepared by KPMG Future Analytics and Lisney on the behalf of Cork County Council and Cork City Council. The purpose of this Joint Housing Strategy is to outline existing and future housing requirements across both local authority areas and to set out measures for the authorities to plan for and address these needs.

The Housing Strategy will inform the policies and objectives of the next City and County Development Plans, playing a key role in translating national and regional housing policies to the local level. Since the previous Joint Housing Strategy was prepared there have been significant changes in planning legislation and policy, particularly the introduction of the National Planning Framework (NPF) and the Regional Spatial and Economic Strategy (RSES) for the Southern Regional Assembly. The boundary between the two authorities has also changed, with Cork City's boundaries expanding considerably in 2019.

The NPF requires each local authority to develop a Housing Need Demand Assessment (HNDA) which must underpin and support the preparation of housing strategies and housing policy. At the time of writing the Department of Housing, Local Government and Heritage (DHLGH) is yet to formally publish guidance outlining the expected requirements of the HNDA. However, KPMG Future Analytics (KPMG FA) have developed a robust methodology and evidence base to inform decision-making around the current and future housing supply and investment in housing related infrastructure and services in Cork City and County in accordance with the HNDA requirements as set out in the NPF and all other relevant statutory requirements.

This Joint Housing Strategy and HNDA has also been prepared with the unique requirements of Cork City and County at the forefront. This Strategy recognises that housing needs and housing markets cross local authority boundaries, particularly across the wider Cork city region, and this Joint Strategy assesses needs and markets accordingly.

1.2 Housing Need Demand Assessment (HNDA)

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

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

The HNDA incorporates socio-economic and demographic data in relation to current demand and supply in Cork City and County and projects future need over the lifetime of the Development Plan. As such, the analysis examines population growth, housing supply targets, incomes, mortgage capacity and rental affordability, social housing and housing needs as well as tenure, type, and dwelling size using evidence-based assumptions relating to population and household growth, income levels, and affordability in the housing market.

The NPF notes that HNDAs are designed to give broad, long-run estimates of potential future housing need, rather than precision estimates. Additionally, a logical, sequential framework will allow for updating, monitoring and evaluation. The HNDA assesses three core areas: Population, Housing and Economy to assess the current and future outlook as set out in Figure 1.1. The sequential steps are presented in further detail in Section 1.3.

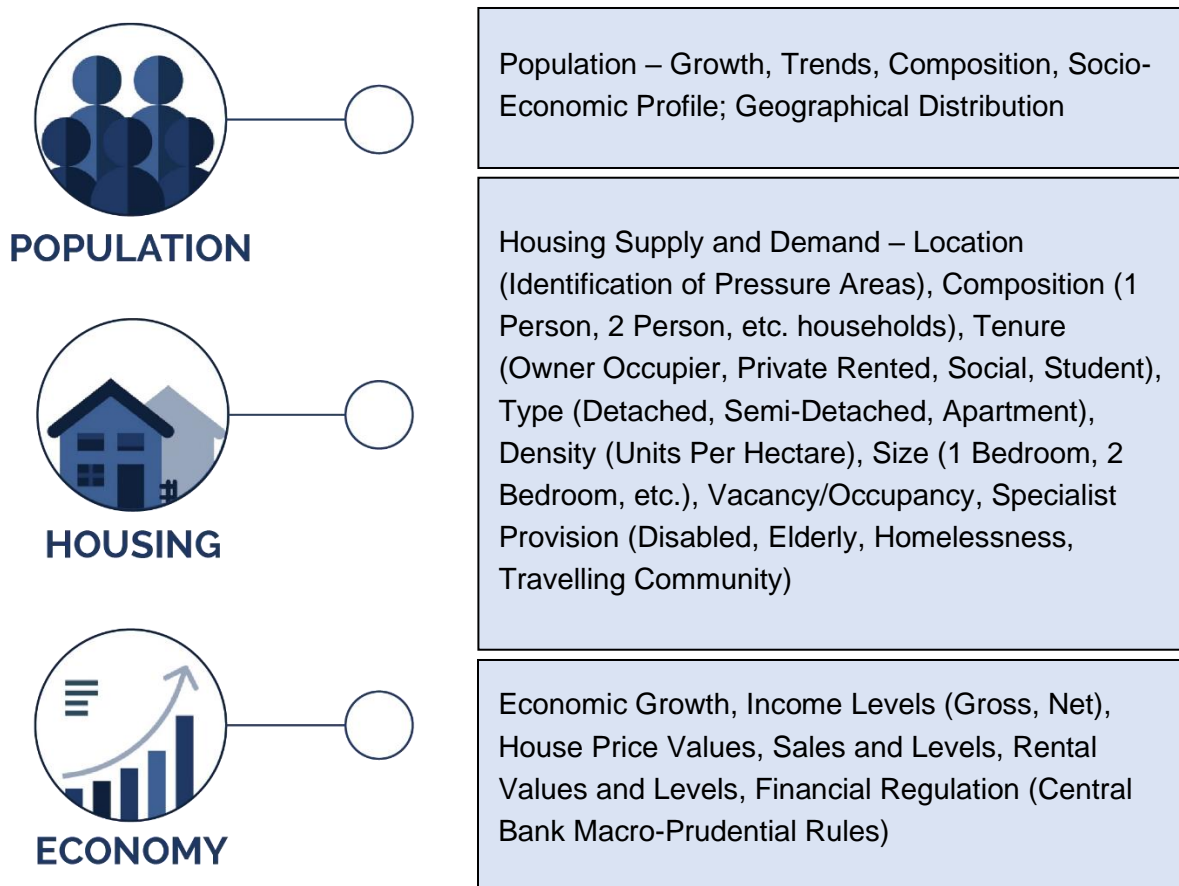


Figure 1.1: HNDA Assessment Areas (Source: KPMG Future Analytics)

The methodological approach provides a robust assessment of regional and localised influences on the housing sector, such as population, migration, household income and market forces such as demand and supply, in order to quantify needs. The key evidence inputs which drive this are:

- Demographic, affordability and wider economic trends** - The use of economic forecasting or econometric work underpins this section. Data requirements include household composition, Housing Supply Targets, house prices, rents, and loan to value (LTV) mortgage rates, economic activity and employment rates etc.

- **Housing Stock Profile Pressures (and existing need) and management issues** - This involves undertaking a detailed profile of local housing stock, including local authority housing, to identify the main issues relating to supply and demand, vacancy and occupation, ineffective stock and overall condition as well as priorities for future stock management. Information is required on dwelling size, dwelling type, dwelling condition and stock pressures (occupancy/under occupancy stock turnover, etc.).
- **Estimating Future Housing Need and Demand** - This is broken down into: owner occupation, private sector market rent and social rent. Specialist housing requirements are also examined.

1.3 Methodology

This Section sets out the sequential steps involved in the development and application of the HNDA model that is required by the NPF. There are three components to the modelling that has been undertaken by KPMG Future Analytics on behalf of the Councils as shown in Figure 1.1 and this has been supported by the baseline analysis that is presented in Section 3. Further information in relation to the different spatial levels that have been analysed during the modelling is provided in Section 4.



Figure 1.1 Overview of the HNDA Modelling

The first component of the modelling explores projected population scenarios for Cork County and Cork City to the end of the strategy period. Population analysis has been conducted for the four Strategic Planning Areas of Cork County as well as Cork City. The National Planning Framework (NPF) sets out projected population targets to 2040 as well key intermediary years 2026 and 2031 which enable identification of population figures for the plan period 2022-2028 through interpolation.

In conjunction with population projections is the determination of Housing Supply Targets as required by recent Departmental Guidelines. This is established through the calculation of the Housing Supply Targets for the strategy period for Cork County Council and Cork City Council in accordance with the 'Housing Supply Target Methodology for Development Planning' DHLGH guidelines (December 2020), as described in Section 4.2.2 and further detailed in Appendix 4.1 and 4.2. This provides strategy period targets and annualised figures for housing demand that have been analysed in the HNDA.

The second component relates to an assessment of housing and rental affordability. This assessment supports the identification of social housing needs for the local authority during the strategy period with the relevant information presented in Sections 4.2 and 4.3.

Following this, analysis has been undertaken in relation to specific requirements of the housing demand as set out in the Section 28 Guidelines in relation to the existing market forces, composition, tenure, dwelling type as well as single rural dwellings and specialist provision. This information is presented in Section 4.4. While information has been presented on dwelling type mix (apartments/flats) and households composition (number of persons per households), a dwelling size mix has not been presented due to a lack of suitable data (as the Census does not record sufficient data on dwelling sizes or bedrooms to provide an accurate forecast).

Furthermore, Section 5 summarises and synthesises the analysis outputs and considers the implications across spatial scales for both Cork County and Cork City (including consideration at sub-City level), while Section 6.2 sets out the policy objectives for delivery of this Housing Strategy.

1.4 Housing Supply Target Methodology

As part of the development plan process, planning authorities must demonstrate the manner in which their plan is consistent with the NPF and established NPF Implementation Roadmap population projections for their local authority area. In December 2020, the DHLGH issued guidelines to assist planning authorities to incorporate these projections into the preparation of development plans and housing strategies in a consistent and coherent approach.

These Guidelines build on research undertaken by the Economic and Social Research Institute (ESRI) into regional demographics and structural housing demand at county level. The ESRI's research applies a projection model to four different development scenarios, including the 'NPF 50:50 City Scenario.' The Section 28 Guidelines state that "the NPF 50:50 City scenario is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF 'Roadmap' document". As such, the Section 28 Guidelines indicate that this is the recommended housing demand scenario to be used by local authorities to plan for the provision of housing to meet projected levels of demand.

Thus, planning authorities must now demonstrate the manner in which their core strategy and other elements of the plan are consistent with the established NPF Roadmap population projections for their local authority area and accordingly, with the related NPF 50:50 City housing demand projection scenario identified by the ESRI.

The Guidelines set a methodology for the application of population and housing projections into Local Authority plan processes. Cork County Council and Cork City Council have accordingly provided calculations of Housing Supply Targets to be applied by KPMG FA in this Joint Housing Strategy and HNDA. The calculations of the housing supply targets for Cork County and Cork City are set out in Section 4.2.2 and further detailed in Appendix 4.1 and 4.2.

2 Strategic, Legislative and Policy Landscape

This section sets out an overview of the policy and legislation relevant to the preparation of this Joint Housing Strategy. It provides an overview of the statutory role of housing strategies and their role within city and county development plans. It also provides a concise overview of the main policy guiding housing and planning policy at national, regional, and local level. These provide the principles underpinning housing and planning in Cork, including sustainable development, compact growth, affordable homes in the right places, and vibrant cities, towns, and villages.

2.1 National Legislation and Policy

2.1.1 *Planning and Development Act 2000 (as amended)*

Under Part V of this Act, local authorities are required to prepare and incorporate a Housing Strategy into their Development Plan, the purpose of which is to ensure that the housing needs of the existing and future population are met. Section 94 of the Act states that:

“Each planning authority shall include in any development plan it makes... a strategy for the purpose of ensuring that the proper planning and sustainable development of the area of the development plan provides for the housing of the existing and future population of the area in the manner set out in the strategy.”

The Act specifies that Housing Strategies must consider:

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

Under the Act, one of the key purposes of a Housing Strategy is to provide that 20% of land in respect of which permission for the development of housing (of more than four units) is granted, should be reserved for social and affordable housing provision.

2.1.2 Rebuilding Ireland – Action Plan for Housing and Homelessness, 2016

Rebuilding Ireland is a Government action plan for tackling the housing crisis and homelessness. It provides a multi-stranded approach to achieving key housing objectives, including to significantly increase the supply of social housing and all homes generally and to tackle homelessness. The plan sets out five pillars for which a series of actions are planned to address the challenges presented by Ireland's disjointed housing sector:

1. Address homelessness
2. Accelerate social housing
3. Build more homes
4. Improve the rental sector, and
5. Utilise existing housing

Under the Action Plan, social housing supply targets increased to 47,000 units with delivery targets assigned to individual local authorities. The Action Plan provides for an enhanced role for existing initiatives for social housing delivery and also introduced a number of initiatives and schemes, including **Local Authority Construction & Acquisition**, the **Capital Assistance Scheme (CAS)**, the **Vacant Housing Repair and Leasing Initiative** and further resources to increase **Part V Delivery**. Increased funding has been provided for Rebuilding Ireland programmes in Budget 2021 to meet a revised target of 9,500 new social homes in 2021.

2.1.3 Housing For All (2021) / Programme for Government: Our Shared Future (2020)

The 'Programme for Government: Our Shared Future' was published in June 2020 and sets out key goals the Government will pursue over its term. This Programme places emphasis on housing policy through the 'Housing for All' mission. 'Housing for All' is based on eight pillars setting a five-year vision for housing policy:

- Put affordability at the heart of the housing system.
- Prioritise the increased supply of public, social and affordable homes.
- Progress a State-backed affordable home purchase scheme to promote home ownership.
- Increase the social housing stock by more than 50,000, with an emphasis on new builds.
- Tackle homelessness.

- Ensure local authorities are central to delivering housing.
- Work with the private sector to ensure an appropriate mix and type of housing is provided nationally.
- Improve the supply and affordability of rental accommodation and the security of tenure for renters.

'Housing for All: A New Housing Plan for Ireland' was published in 2021. It represents the Government's housing plan to 2030, replacing Rebuilding Ireland. It reiterates a national target of building an average of 33,000 new homes every year from 2021 to 2030, including approximately 10,000 social homes and 6,000 affordable homes for purchase or rent. It provides a comprehensive strategy and action plan across all tenures and elements of the Irish housing system, guided by four main 'pathways' to improving the housing system:

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

Local Authorities will play a key role (in partnership with Approved Housing Bodies) in delivering new social and affordable homes under Housing for All. Each Local Authority will produce a Housing Delivery Action Plan by December 2021 to translate national targets into clear local targets and actions, underpinned by an evidence-based assessment of local housing need. The strategy also supports the role of the Land Development Agency (LDA) in delivering new social and affordable homes on major publicly-owned sites, with State land planned to be transferred to the LDA in Limerick Docks and around Colbert Station in Limerick City.

2.1.4 Affordable Housing Act 2021

The Affordable Housing Act has introduced several important changes to Irish housing. It establishes a legislative basis for new forms of affordable housing for households who cannot afford private market housing but are above eligibility thresholds for social housing. These new tenures are affordable purchase dwellings (sold by local authorities and other bodies at below-market costs) and cost rental, a new form of below-market rent with rents tied to delivery costs and subject to a minimum discount compared to market rents. The Act also amends Part V of

the Planning and Development Act 2000 to introduce a requirement for Local Authority housing strategies to assess the need for affordable housing including cost rental over the course of a statutory development plan. The Act amends 'Part V' housing requirements to include a requirement for up to 20% social and affordable housing in developments in excess of four units (intended by Government to comprise 10% social and 10% cost rental and/or affordable purchase where justified).

2.1.5 *The Housing (Miscellaneous Provisions) Act 2009*

The Housing (Miscellaneous Provisions) Act 2009 makes amendments and extensions to provisions under the Housing Acts 1966 to 2004 to provide Local Authorities with a strategic framework for the delivery and management of housing services. This requires Local Authorities to adopt housing services plans to cover the delivery and management of housing services within the Local Authorities' areas, as well as homelessness action plans and anti-social behaviour strategies. It provides a legislative basis for objective methods to assess need and allocating social housing support which incorporate household size, household income and house and rental prices within a Local Authority's administrative area. The Act also extends the legislative basis for the provision of rented social housing through leasing or contract arrangements with private landlords.

2.1.6 *Project Ireland 2040 – National Planning Framework (2018)*

The National Planning Framework (NPF) is the high-level strategy that will shape growth and development in Ireland to the year 2040. The NPF provides a framework for the sustainable development of Ireland's existing settlements, as an alternative to an uncoordinated "business as usual" approach to development. It is underpinned by ten National Strategic Outcomes which set the overarching goals for national development and include 'Compact Growth,' 'Enhanced Regional Accessibility,' 'Sustainable Mobility,' 'Enhanced Amenity and Heritage,' 'Transition to a Low Carbon and Climate Resilient Society,' and 'Access to Quality Childcare, Education and Health Services.' To deliver on these, the NPF sets out National Policy Objectives that support the delivery of new homes in suitable places to achieve an overall target of 550,000 additional households nationwide by 2040.

The achievement of National Policy Objectives at a County level will be underpinned by the development of a Housing Need Demand Assessment (HNDA) by each local authority, to provide a robust evidence base for decisions about housing and planning. A HNDA is defined

as “a database which allows local authorities to run a number of different scenarios to inform key decisions on housing need and supply.” They will provide long-term estimates of future housing needs to support the preparation of Housing Strategies and inform housing policy outputs.

The NPF supports providing new homes including new social housing in locations that can support sustainable development, with adequate services and easier access to work, childcare, education and healthcare. It emphasises compact growth in cities, towns and villages, with 50% of new housing in Cork City and other cities and 30% of all new housing elsewhere to be within existing urban footprints.

The NPF places great importance on the role of Cork City and County as a major driver of growth and innovation in Ireland. Cork City and its metropolitan area is recognised as the key urban centre of the south with significant growth potential and is envisaged to grow by at least 50% by 2040. Building connectivity within Cork County and between Cork, Limerick, and Galway will help to support this growth. Within the Cork Metropolitan Area the NPF identifies a focus on more balanced and compact, connected growth, where housing development should be based on employment growth, higher densities, access to amenities and sustainable transport modes. A range of growth enablers and infrastructure improvements in Cork Metropolitan Area are identified, including the Lower Lee Flood Relief Scheme, regeneration projects in the Cork Docklands, development of science and innovation facilities and third-level institutions, and public transport improvements.

The NPF also emphasises the development of Ireland’s towns, villages and rural areas. Larger towns are recognised as centres for growth and services, building on their existing role. The NPF notes the more rural nature of other parts of Cork County including North and West Cork, with policy seeking to capitalise on quality of life and sectoral strengths such as agri-food, energy, tourism and the marine. The NPF aims for strengthened rural economies and communities through investment in rural transport, infrastructure, broadband, and town and village renewal. In planning for future growth and development of rural areas, special emphasis is placed on the renewal and development of smaller towns and villages.

2.1.7 Implementation Roadmap for the National Planning Framework (2018)

The Implementation Roadmap for the National Planning Framework highlights the Government's focus on achieving alignment between national, regional and local planning policy and practice. It addresses issues around the legal status of the NPF and provides transitional population projections for the period up to 2031 for all regions and counties. The Implementation Roadmap provides for population growth of 280,000-343,000 across the Southern Region between 2016 and 2031, over 40% of which is projected to be in Cork City and County. It projects that Cork City and County will have a combined population of 623,000-639,000 by 2026 and of 656,500-684,000 by 2031, as shown in Table 2.1 below. It also sets out mechanisms to ensure that Development Plans will broadly align with the NPF and RSES's to address the six-year period up to 2026/2027.

Table 2.1: Projected population throughout the strategy period

Year	Projected Population			Increase from 2016	
	2016	2026	2031	2026	2031
Cork (City and County)	543,000	623,000-639,000	656,500-684,000	80,000-96,000	113,500-141,000
Southern Region	1,585,000	1,781,000-1,820,500	1,865,000-1,928,500	196,000-235,500	280,000-343,500

2.1.8 Project Ireland 2040 – National Development Plan 2018-2027

The National Development Plan sets out investment priorities to deliver on the goals of the National Planning Framework, with a total investment of approximately €165 billion. A range of major infrastructure projects are identified to support the NPF's strategic aims for Cork City and County. These include the N/M20 Cork to Limerick, N28 Cork to Ringaskiddy, BusConnects Cork, the Cork City Flood Relief Scheme, investment in and development of the Port of Cork, Cork Commuter Rail Programme, and line speed upgrades to the Cork-Dublin railway. The NDP also will support and fund the implementation of the Cork Metropolitan Area Transport Strategy.

In terms of housing, the National Development Plan (NDP) provides medium-term funding to deliver the national Housing for All strategy, with approximately €4 billion in State capital funding made available for housing annual from 2021 to 2025. This will support the delivery of the national targets in Housing for All of approximately 9,500 new-build social homes, 4,000 Affordable Purchase homes and 2,000 Cost Rental homes per year up to 2030. Local

Authorities and Approved Housing Bodies will play a key role in delivering new homes, while the NDP also provides funding for the Land Development Agency to help deliver social and affordable housing on major public sites, including in Limerick. The NDP identifies critical infrastructure to support population and housing growth, with almost €6 billion of investment to be undertaken by Irish Water over 2021-25 (of which over €4.5 billion will be Exchequer funded), as well as other water infrastructure investment including 175 million in the Rural Water Programme. The NDP also supports the retrofitting of approximately 36,500 Local Authority-owned homes to promote energy efficiency and climate resilience.

2.1.9 Housing Supply Target Methodology for Development Planning (December 2020)

The NPF is based on demographic and econometric projections undertaken by the Economic and Social Research Institute (ESRI) in 2017. Following publication of the NPF in 2018, the NPF 'Roadmap' circular was issued to all planning authorities, setting out projected county population ranges for 2026 and 2031. As part of the development plan process, planning authorities must demonstrate the manner in which their core strategy and other elements of the plan are consistent with the established NPF Roadmap population projections for their local authority area.

In order to strengthen the relationship between national and regional population projections and their integration into the development planning process at local authority level, the Department commissioned the ESRI to further develop work previously undertaken for the NPF. The findings of the ESRI work were published as a research paper on Structural Housing Demand at County Level in December 2020. Following publication of this, the 'Housing Supply Target Methodology for Development Planning: Guidelines for Planning Authorities issued under Section 28 of the Planning and Development Act, 2000 (as amended)' was published.

This ESRI research applies the projection model to four different development scenarios:

- Baseline – projecting a 'business as usual' scenario which is based on current trends and medium-term projections for the Irish economy;
- NPF 50:50 City – consistent with the NPF strategy;
- High Migration – incorporating assumptions around high international migration flows into Ireland based on higher economic growth than the baseline; and
- Low Migration – incorporating assumptions around lower international migration flows into Ireland based on lower economic growth than the baseline.

The ESRI research model is intended to enable structural household demand levels for each local authority area to be set out under the four different scenarios for each year to 2040. The Section 28 Guidelines state that “The NPF 50:50 City scenario is broadly consistent with the National Planning Framework strategy and consequently, the 2018 NPF ‘Roadmap’ document”.

As such, the Section 28 Guidelines further indicate that this is the recommended housing demand scenario to be used by planning authorities in their planning functions in order to plan for the provision of housing to meet projected levels of demand in their administrative area, in accordance with the NPF strategy.

Thus, planning authorities must now demonstrate the manner in which their core strategy and other elements of the plan are consistent with the NPF 50:50 City housing demand projection scenario identified by the ESRI. Deviation from this scenario, the Guidelines state, must be evidence-based and consistent with these guidelines.

The Guidelines set a methodology for the application of population and housing projections into Local Authority plan processes. The calculation of the housing supply targets for Cork County and Cork City is detailed in Section 4.2.2.

2.1.10 Social Housing Strategy 2020: Support, Supply and Reform

The Social Housing Strategy 2020: Support, Supply and Reform was adopted in November 2014 and sets out the framework for the delivery of new social housing and for social housing assessment, delivery and financing. The vision set out in the Strategy is that:

“every household in Ireland will have access to secure, good quality housing suited to their needs at affordable prices in a sustainable community”

This is also an overarching ambition of this Housing Strategy. The national Social Housing Strategy is based on three pillars:

- **Pillar 1:** Provide for 35,000 new social housing units, over a six-year period, to meet the additional social housing supply requirements as determined by the Housing Agency¹;
- **Pillar 2:** Support up to 75,000 households through an enhanced private rental sector; and
- **Pillar 3:** Reform social housing supports to create a more flexible and responsive system.

The strategy aims to meet the diverse needs of all those requiring support, including specialist needs such as those of the elderly and people with disabilities. This includes through provision of schemes to adapt housing to the needs of these groups. The strategy also supports the aims and ambitions of the *National Housing Strategy for People with a Disability 2011-2016* to support people with disabilities to live independently in their own homes where possible and to provide sufficient housing adapted to the needs of people with disabilities.

2.1.11 National Student Accommodation Strategy (2017)

The National Student Accommodation Strategy is the national Government strategy for meeting student housing demand to 2024 and beyond. It states that in recent years there has been a significant increase in demand for higher education places and for student accommodation, an increase that is likely to continue. Demand for student accommodation is strongest in Ireland's major cities including Cork City. The strategy supports the construction of new purpose-built student accommodation (PBSA) as an appropriate response to student needs, delivered by higher education institutes directly and by private operators. The strategy projects that by 2024 demand in Cork for student accommodation will comprise 7,391 students, with an estimated supply of only 5,490 bed spaces to meet this. The strategy targets include delivery of a significant increase in new PBSA bed spaces (an additional 21,000 nationally by 2024) as well as increasing the number of students taking up 'digs' accommodation (a room in an existing family home). The strategy also welcomes and supports the specific references to the development of student accommodation in the Cork City Development Plan 2015-2020.

¹ This increased to 47,000 units in Rebuilding Ireland – Action Plan for Housing and Homelessness, 2016

2.2 Regional Policy

2.2.1 Regional Spatial and Economic Strategy (RSES) for the Southern Region (2020)

The Regional Spatial and Economic Strategy (RSES) provides a long-term strategic framework for the spatial, economic and social development of the Southern Region, including Cork City and County. Among its main goals are promoting economic prosperity, accommodating growth and sustainable development in suitable places, protecting and enhancing the environment, combatting climate change, improving towns and cities, supporting rural development and identifying priorities for infrastructure development.

The RSES sets strategic aims for cities and towns across the Southern Region through a settlement framework. Cork City and Metropolitan Area is a key centre for growth with the RSES aiming to develop its national and international connectivity, strong business core, and its role as a centre for innovation, education, retail, health, and culture. The RSES also identifies Key Towns as 'self-sustaining regional drivers' with important roles in providing services and driving growth sub-regional level, including the two Key Towns of Mallow and Clonakilty.

2.2.1.1 Cork Metropolitan Area Strategic Plan

As well as setting policy for the overall Southern Region, the RSES incorporates Metropolitan Area Strategic Plans (MASPs) for Cork, Limerick/Shannon and Waterford. These recognise the emphasis the NPF places on Ireland's cities and metropolitan areas as significant growth centres. The Cork MASP sets a high level and long-term strategic vision for Cork and its surrounding metropolitan area.

The Cork MASP also identifies strategic housing and regeneration locations with the Cork Metropolitan Area (CMA), with the intent of identifying growth areas which can contribute to meeting the targets and ambitions set out in the NPF. Within Cork City, the established city centre and suburbs are identified as having capacity for growth for over 5,000 homes while preserving their existing functions. The Cork City Docks and Tivoli areas are major opportunities for regeneration and growth and together are identified as having capacity for over 13,000 homes, although significant infrastructure investment and other works are needed. Metropolitan towns such as Mahon, Ballincollig, Midleton, Cobh, Carrigaline, Passage West, Carrigtwohill, Blarney, Glanmire and the Strategic Development Zone at Monard are also identified as growth areas with capacity for over 33,600 homes, provided infrastructure requirements are met.

2.2.2 Cork Metropolitan Area Transport Strategy 2040 (2019)

The Cork Metropolitan Area Draft Transport Strategy aims to plan for transport infrastructure improvements in the Cork Metropolitan Area (CMA) to meet increased demand in the coming decades and to deliver the growth envisaged for the CMA in the NPF. It aims to create a coordinated land use and transport strategy for the CMA up to 2040, with a focus on providing sustainable transport improvements and reducing car dependency. A key part of this involves planning for the transport needs of existing and new growth centres in the CMA, enabling greater density in some areas and ensuring that future development is located and designed in a fashion that prioritises walking, cycling and public transport. Along with the Cork draft MASP it envisages housing growth to 2040 in areas within the City including the Docklands and Tivoli Docs as well as in Metropolitan towns including Cobh, Ringaskiddy, Midleton, Blarney, and the proposed town at Monard. It proposes bus, rail, light rail, walking, and cycling infrastructure improvements to support these including BusConnects Cork, an expanded suburban rail corridor, and a new light rail route.

2.3 Local Policy

2.3.1 Cork Planning Authorities Joint Housing Strategy (2014)

The Joint Housing Strategy for the Cork Planning Authorities is the previous housing strategy for Cork County and Cork City. Its overall aim is 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.” This is underpinned by four key principles:

- To provide for a diverse range of housing needs to suit varying income levels and social circumstance;
- To promote a socially balanced and inclusive society in all housing areas within Cork City and County;
- 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; and
- To monitor the Housing Strategy and to allow for consultation with those who are central to the implementation of the policies of the strategy.

The Joint Housing Strategy assesses the existing housing market and existing and future housing need across both Cork City and County, including at the level of Housing Market Areas.

It further assesses social housing delivery mechanisms which could meet identified housing need and sets out a series of policy objectives under each of the four key principles to deliver the Housing Strategy across both local authorities.

2.3.2 *Cork County Development Plan 2014*

The Cork County Development Plan 2014 is the current development plan for Cork County, providing the framework for sustainable development and planning in Cork County in accordance with national and regional objectives. It identifies seven key aims for the county as a whole, which underpin the policies within the plan:

- Enhanced quality of life for all
- Sustainable patterns of growth in urban and rural areas, balanced throughout the county
- Sustainable and balanced economic investment
- An effective physical and community infrastructure
- A quality built environment
- A network of enhanced natural resources, and
- Responsible guardianship of the County for future generations

In terms of housing and population growth, the Plan aims to distribute growth across the county through a network of settlements. Significant housing and employment growth is targeted at Metropolitan Cork, with further growth locations identified in other existing settlements in order to sustain their sub-regional functions. It identifies different development priorities for different areas of the county, with a focus on managing balanced growth and investment in Metropolitan Cork and the Greater Cork Ring, and a focus on supporting towns and rural areas and delivering employment and investment in North Cork and West Cork.

2.3.3 *Cork City Development Plan 2015-2021*

The Cork City Development Plan sets the framework for planning and sustainable development in Cork City up to 2021. It sets an overall strategic vision for Cork City over the strategy period and beyond as “a successful, sustainable regional capital” which will “achieve a high-quality of life for its citizens and a robust local economy, by balancing the relationship between community, economic development and environmental quality.” It sets seven strategic goals for the City:

- Increase population and households to create a compact sustainable city;

- Achieve a higher quality of life, promote social inclusion and make the city an attractive and healthy place to live, work, visit and invest in;
- Support the revitalisation of the economy;
- Promote sustainable modes of transport and integration of land use and transportation;
- Maintain and capitalise on Cork's unique form and character;
- Tackle climate change through reducing energy usage, reducing emissions, adapt to climate change and mitigate against flood risk; and,
- Protect and expand the green infrastructure of the city.

The plan supports targeted residential development in established areas including the city centre and suburbs like Mahon and Blackpool, but also in new and emerging regeneration areas including the Docklands, the North West Regeneration Area and the Tivoli area (although a Local Area Plan will be needed to prepare Tivoli for development). The plan pre-dates the expansion of Cork City's boundaries in 2019 and does not cover new parts of the City such as Ballincollig or Glanmire.

2.3.4 Cork County Local Economic and Community Plan (2016)

The Cork County Local Economic and Community Plan sets out Cork County Council's vision for local community, economic and social development throughout the county. It aims to make Cork a high-quality place to live, provide opportunities to residents and set a long-term sustainable strategy for Cork's continued success. It outlines Cork County's key social and economic assets that make Cork distinctive and that residents value such as community networks and the natural environment, sets an overall approach to managing and enhancing these assets provides a high-level SWOT (Strengths, Weaknesses, Opportunities, Threats) analysis for Cork, and sets high-level goals for economic and community development. These goals centre on providing employment and building the economic base; promoting research, development, and innovation; tackling climate change and harnessing Cork's energy potential; promoting education and skills; tackling poverty and social exclusion; and promoting environmental improvements.

2.3.5 Cork City Local Economic and Community Plan 2016-2021: Pure Cork – An Action Plan for the City

'Pure Cork - An Action Plan for the City' sets out Cork City Council's vision for local community, economic and social development in the city to 2021 and beyond. It provides a profile of the city,

identifies the strengths, challenges, opportunities and threats in planning for community and economic development in the city, and sets out a series of high-level goals, strategic objectives and local actions. It is underpinned by the aim of delivering sustainable development (guided by the United Nations Sustainable Development Goals for 2030) and by guiding principles including the promotion of equality, social inclusion, accessibility, participation, and harnessing existing local and community development infrastructure.

2.3.6 *Cork County Local Area Plans (2017)*

Local Area Plans (LAPs) set out the land use planning strategy for the development of the towns and villages of the county. In Cork County, these cover the eight Municipal Districts of the County – Ballinacollig/Carrigaline, Bandon/Kinsale, Barney/Macroom, Cobh, East Cork, Fermoy, Kanturk/Mallow, and West Cork. These were adopted in 2017 under the existing County Development Plan, although they do not include the former Town Council functional areas as the nine former Town Development Plans adopted by the former Town Councils remain in force until December 2020. Each LAP sets out detailed local policies for development in the Municipal Districts, including detailed land-use zoning at settlement level. The LAPs will remain in force until the new Cork County Development Plan 2022-2028 is adopted in April 2022 and comes into effect in June 2022.

2.3.7 *Monard Strategic Development Zone Planning Scheme (as amended) (2018)*

Monard is a proposed new town and designated Strategic Development Zone to the north-west of Cork City. This development would in time consist of up to 5,000 homes. It has been proposed and supported in strategic frameworks including the NPF and RSES, previous Regional Planning Guidelines and current local development plans. Monard was designated as a Strategic Development Zone (SDZ) by the Government in 2012, a draft Planning Scheme to set the framework for development at Monard was approved by An Bord Pleanála in 2016 and finalised by Cork County Council in 2018.

2.3.8 *Cork County Council Strategic Plan for Housing Persons with Disabilities (2018)*

The Cork County Strategic Plan for Housing Persons with Disabilities provides a framework for social housing provision for people with disabilities in Cork County and for interagency co-operation in delivering appropriate housing. Its vision (based on the National Housing Strategy for People with a Disability 2011-2016) is to “facilitate access, for people with disabilities, to the

appropriate range of housing and related support services, delivered in an integrated and sustainable manner, which promotes equality of opportunity, individual choice and independent living.” The Strategy gives an overview of supply and demand for housing for people with disabilities including potential emerging need, sets out a broad range of delivery mechanisms for meeting needs across different sectors and agencies, and sets out the challenges, opportunities, and key actions in meeting the Strategy’s vision. It emphasises the complex challenges facing many people with disabilities and the importance of cooperation between different bodies and agencies in meeting overlapping health and housing needs.

2.3.9 Cork City Council Traveller Accommodation Programme 2019-2024

The Cork City Traveller Accommodation Programme (TAP) is designed to meet the accommodation needs of the Travelling Community of Cork City, including new areas of the City following the 2019 boundary change. It reviews progress under previous TAPs, assesses current and future accommodation needs for Traveller families and sets out actions that will be pursued on a site-by-site basis, including improvements to existing accommodation sites and delivery of new accommodation.

2.3.10 Cork County Council Draft Traveller Accommodation Programme 2019-2024

The Cork County Draft TAP is Cork County Council’s most recent strategy for meeting the accommodation needs of the Travelling Community in Cork. Drawing on an assessment of Traveller accommodation needs, the Draft TAP sets out accommodation targets for Cork County amounting to 68 units between 2019 and 2024, including 31 standard social housing units.

2.4 Conclusion

This section has set out the key legislative and policy underpinnings of this Housing Strategy and HNDA. From this survey, it is clear that not only will this Joint Housing Strategy and HNDA support the City and County Development Plans in meeting obligations under legislation and the NPF, but it must also support the Councils in delivering on key policy objectives. These include delivering new homes and meeting diverse forms of housing need, identifying and addressing joint needs across Cork, delivering compact growth and sustainable development, supporting vibrant communities, and strengthening existing settlement networks and roles. This Joint Housing Strategy therefore is driven by these principles and will support the City and County Development Plans in delivering these goals for Cork.

3 Current Cork Housing Context

3.1 Introduction

This section presents a concise overview of the existing context of housing in Cork City and County. This includes the current demographic and socio-economic baseline across the two authorities as well as a profile of housing in both authorities and an overview of current housing markets. This is examined at several scales, including through the use of Housing Market Areas (HMAs) which examine housing conditions and markets across the whole of the two authorities.

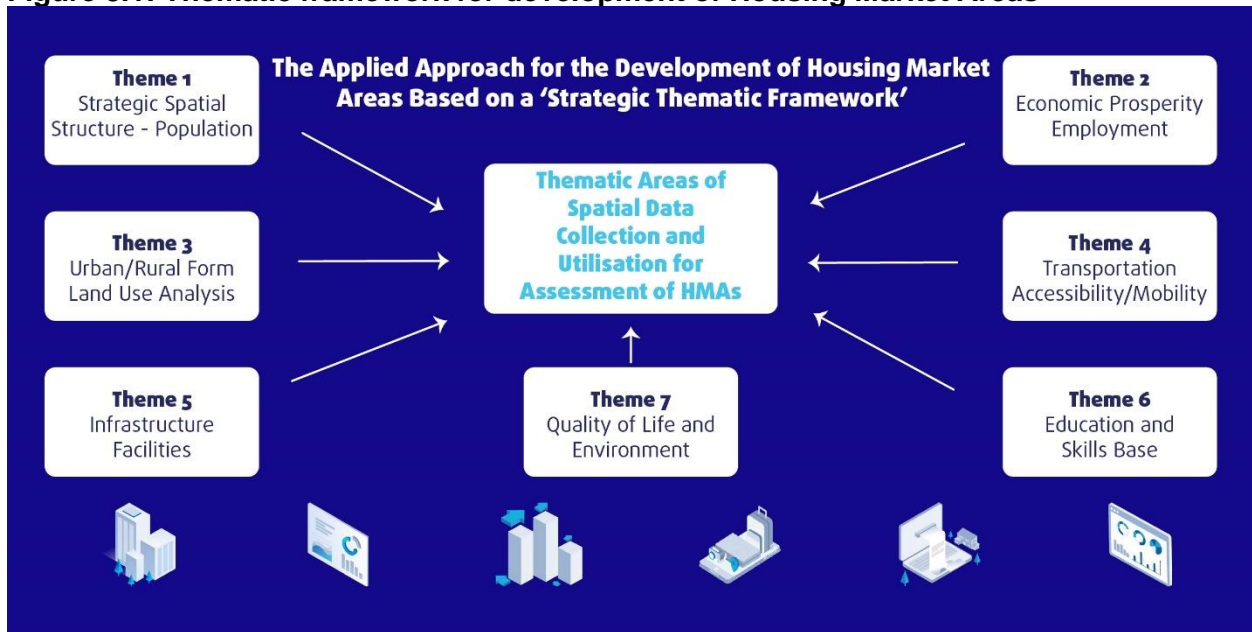
In all cases except where clearly stated otherwise, data presented for both Cork City and Cork County is for the current (post-2019) local authority boundaries. This includes data collected before the 2019 boundary changes, such as the 2016 Census. KPMG Future Analytics have applied a methodology for this data to divide Census small areas and aggregate Small Area Population Statistics (SAPS) to account for the boundary change; some figures may not tally due to rounding and average household size assumptions. Unless otherwise indicated, data for Cork City and Cork County are presented separately and exclusive of each other.

3.2 Housing Market Areas and current housing market

This Joint Housing Strategy has defined several Housing Market Areas (HMAs) across Cork County and City. The purpose of these HMAs is to provide additional sub-county analysis, to analyse housing need and housing markets that cross the authority boundaries, and to ensure the HNDA and Housing Strategy reflect existing market conditions. HMAs have been used in the three previous Cork Joint Housing Strategies. For this Strategy, it is the view of both authorities that the previous HMA boundaries need re-examining. Therefore, a thorough review was undertaken by Lisney and KPMG Future Analytics of the Cork housing market and of housing market areas, outlined in full in Appendix 3.1.

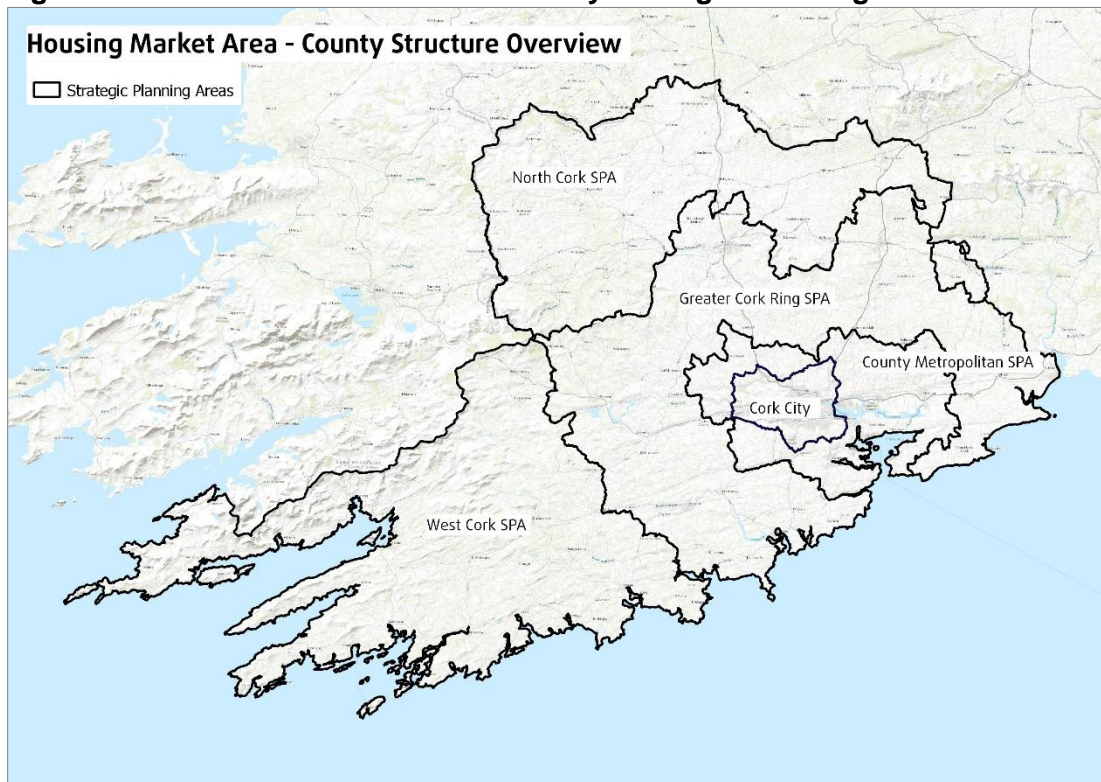
The review of the Cork HMAs considered evidence on the Cork housing context under seven themes - Strategic Spatial Structure, Economic Prosperity, Dynamic Urban / Rural Form, Transportation, Infrastructural Facilities, Education and Skills Base, and Quality of Life and Environment as outlined below. Datasets representing the first four themes in particular were used to review the Cork housing market and HMAs, analysing and mapping data on socio-economics, the property market, planning, and transport.

Figure 3.1: Thematic framework for development of Housing Market Areas



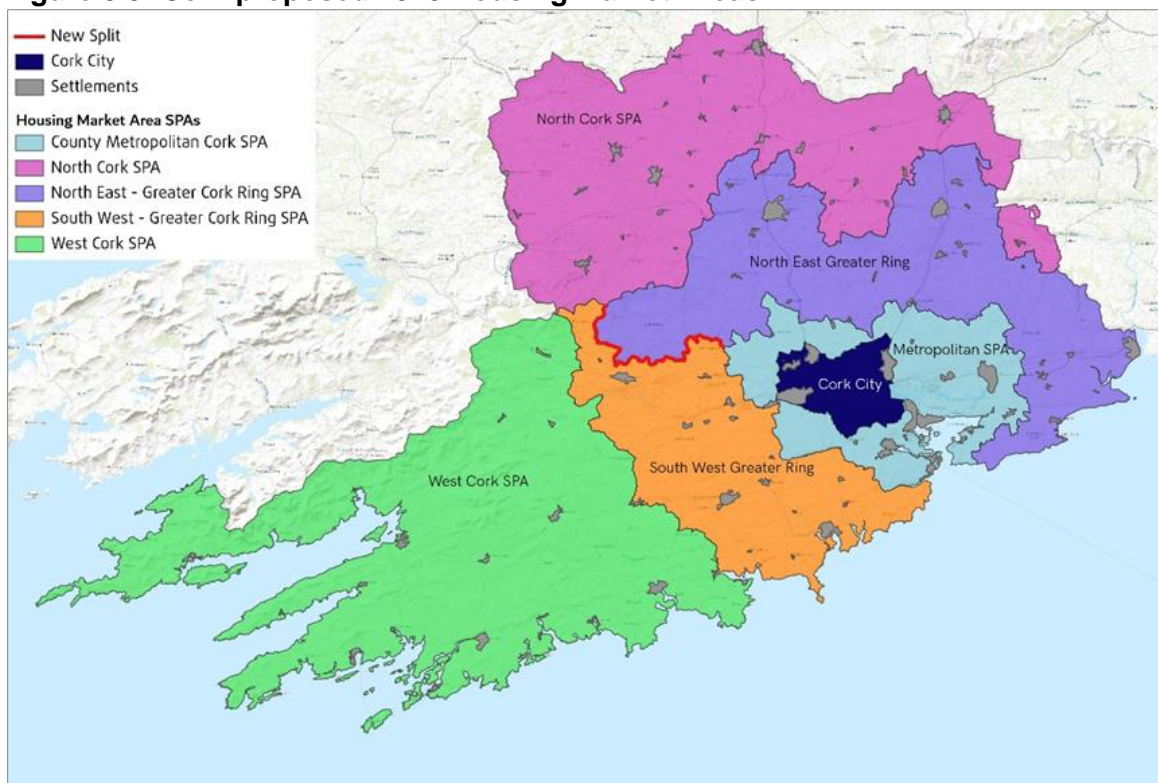
The HMAs used in the 2015 Joint Housing Strategy (corresponding to the Cork County Strategic Planning Areas plus Cork City) were taken as a starting point and are outlined below.

Figure 3.2: Cork Councils and Cork County Strategic Planning Areas



The review found that there was significant variation in local housing markets, with average prices highest in the County Metropolitan area and lowest in North Cork. The review found that the overall structure of the 2015 HMAs was still substantially sound. Significant differences between HMAs in terms of housing market indicators such as prices were such that North Cork and West Cork HMAs remained unchanged. The overall boundaries of the Greater Cork Ring and Metropolitan HMAs remain the same, but with subdivisions proposed. The overall recommended HMAs are shown in Figure 3.3 below. A succinct outline of the main housing market character of these areas is presented below.

Figure 3.3: Cork proposed 2020 Housing Market Areas



3.2.1 North Cork HMA

The North Cork HMA comprises several Cork county towns and smaller settlements along with more rural areas. Prices are significantly lower than in other HMAs, as shown in Table 3.1 below.

Table 3.1: North Cork HMA average price comparison

HMA	AVERAGE PRICE	DIFFERENCE OF NORTH HMA TO OTHER HMA
North	€120,778	
Metro	€229,907	-47%
Ring	€194,306	-38%
West	€175,518	-31%

Source: RPPR, Lisney analysis.

Within the HMA itself there are also variations in the average price across settlements, ranging from €84,000 to €171,000. There is little difference between urban and rural areas, with the average price in towns just 0.1% less than outside of towns. The HMA is under less commuting influence of Cork City than the Greater Cork Ring, and the local housing market driven by the influence of Charleville, Kanturk and Mitchelstown. Employment levels are slightly lower in parts of the HMA than other areas, while many of the Electoral Divisions within the HMA, particularly those along the north and west border with Co. Limerick and Co. Kerry, suffered population declines between the 2011 and 2016 Census. There is also lower construction activity in the North HMA with only one new housing scheme currently recorded as under construction.

3.2.2 West Cork HMA

The West Cork HMA is comprised of several county towns along with county villages and rural and coastal areas subject to one-off housing. Average prices are higher than in North Cork but lower than in other areas. The HMA is also under less influence of the Cork Metropolitan Area than other areas. Few commuters travel from West Cork to Metropolitan Cork and Cork City, and Clonakilty and Skibbereen are the drivers of the local residential market. Employment levels are slightly lower in parts of the HMA than other areas, while many of the Electoral Divisions within the HMA suffered population declines between the 2011 and 2016 Census. Construction activity is higher than in North Cork with seven new housing schemes under construction in the West Cork HMA as of September 2020 and 11 schemes with planning permission.

3.2.3 Greater Cork Ring HMA (North East and South West)

The Greater Cork Ring is comprised of several major county towns including Mallow, smaller settlements and rural areas within an approximate 45-minute drive time of Cork City centre. It is more strongly under the influence of Cork Metropolitan Area with strong commuting to Cork City from most parts of the HMA, which are likely to be strengthened by future transportation infrastructure upgrades such as the future provision of park and ride facilities at Dunkettle. Employment levels are relatively high across the HMA and deprivation levels as measured by

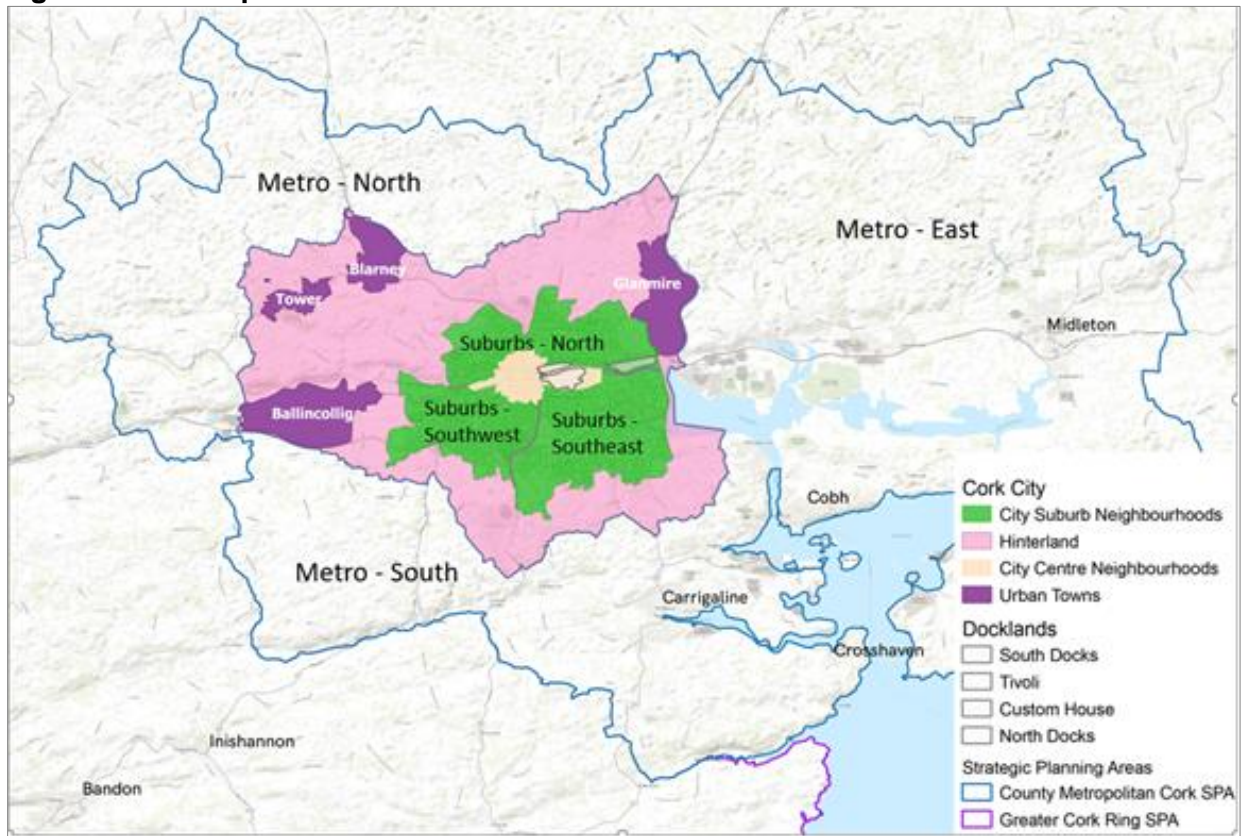
the Pobal Index are relatively low. Construction activity is relatively strong with 18 new housing schemes under construction in September 2020 with a further 28 with planning permission. However, there are some differences in key characteristics such as prices, demand, supply, new stock and categories of buyers across the major settlements of the Greater Cork Ring. These were most notable between south/west and north/east of the region, and therefore the HMA has been split as shown in Figure 3.3. Average prices are higher in the south-west (with an average of €228,457) compared to the north-east (with an average of €167,269).

3.2.4 Metropolitan HMA and Cork City

The Cork Metropolitan Area and HMA covers all of the Cork City administrative area and parts of Cork County, including major settlements such as Midleton, Cobh and Carrigaline. It is a strategically important spatial planning area in the NPF, the Southern RSES, and County and City planning policy, and is the subject of the Cork Metropolitan Area Strategic Plan (MASP) within the RSES. It is also the subject of the Cork Metropolitan Area Transport Strategy 2040 which aims to deliver a range of infrastructure improvements that will strengthen linkages and commuting patterns across the whole Metropolitan Area. The importance placed on the Cork Metropolitan Area by the NPF and its relationship to key national planning goals including the delivery of compact growth in sustainable cities is a strong argument for continuing to consider it as an overall HMA. Within the overall area, there are significant differences in housing market characteristics which have been considered through sub-divisions as set out in Figure 3.4 below. These are based on administrative areas and the City subdivisions considered in the 2020 Cork City Socio-Economic Summary Profile.²

² As prepared for the Cork City Development Plan 2022-2028 Pre-Plan Issues Paper Consultation, 2020. Online: <https://www.corkcity.ie/en/media-folder/cork-city-development-plan/socio-economic-summary-profile.pdf>

Figure 3.4: Metropolitan Cork HMA and subdivisions



Source: Cork Councils; KPMG FA, Lisney analysis.

The averages house price within the overall HMA is higher than other HMAs at €229,907. Within the HMA itself there are variations in the average price across the settlements, ranging from €131,182 to €337,500. Given how large this range is, set out below is the average price in various clusters. In terms of the County areas, those closest to the Ring and those closer to the City Centre are considered separately. The City Hinterlands achieved the largest average price over the period, followed by the City Suburbs. The County area to the south was next and then the urban towns.

Table 3.2: Metropolitan Cork HMA subdivisions – average prices

Area	Average Price
Metropolitan HMA (overall)	€229,907
Metro Cork – City Centre Neighbourhoods	€250,039
Metro Cork – City Suburb Neighbourhoods	€268,515
Metro Cork – City Hinterland	€287,683

Area	Average Price
Metro Cork – City Urban Towns	€259,832
Metro Cork – County South	€226,296
Metro Cork – County South (Ring Border)	€263,238
Metro Cork – County North	€215,814
Metro Cork – County North (Ring Border)	€257,803
Metro Cork – County East	€203,374
Metro Cork – County East (Ring Border)	€151,503

Source: RPPR, KPMG FA, Lisney analysis.

In terms of the rental market, there are currently 25,032 residential tenancies registered within the Cork Metropolitan Area HMA. This accounts for approximately 70.9% of the overall Cork rental market. The City area accounts for 81% of the total with the County area accounting for 19%. A further breakdown is set out below.

Table 3.3: Metropolitan Cork HMA rental stock analysis

Property Size	Cork City Centre		Cork Suburbs		Cork Hinterlands		Cork City Urban Towns		County Metro Area	
1-Bed	2,076	32%	1,581	14%	20	6%	184	9%	548	11%
2-Bed	2,843	44%	3,671	33%	106	30%	711	34%	1,447	30%
3-Bed	922	14%	4,184	37%	140	40%	884	42%	2,196	45%
4+ Bed	617	10%	1,803	16%	88	25%	335	16%	676	14%
Total	6,458		11,239		354		2,114		4,867	

Source: RPPR, KPMG FA, Lisney analysis.

An analysis of the average rent from 2010 to 2019 was undertaken to provide a like-for-like analysis of each. The average rent of the Cork Metropolitan locations over the period was €886 per month. This compares to Cork overall at €839, a 6% premium.

Table 3.4: Metropolitan Cork HMA rental price analysis (2010-2019)

Area	Subdivision	Average Rent	Difference to Cork Overall
Cork City	City	€926	+10%
Tivoli, Cork	City	€879	+5%
Bishopstown, Cork	Suburbs	€1,135	+35%
Rochestown, Cork	Suburbs	€1,039	+24%
Frankfield, Cork	Suburbs	€1,029	+23%

Area	Subdivision	Average Rent	Difference to Cork Overall
Douglas, Cork	Suburbs	€1,010	+20%
Blackrock, Cork	Suburbs	€1,000	+19%
Ballintemple, Cork	Suburbs	€978	+17%
Wilton, Cork	Suburbs	€932	+11%
Montenotte, Cork	Suburbs	€849	+1%
Blackpool, Cork	Suburbs	€836	0%
Ballincollig, Cork	Urban Town	€961	+15%
Tower, Cork	Urban Town	€896	+7%
Glanmire, Cork	Urban Town	€882	+5%
Blarney, Cork	Urban Town	€826	-2%
Carrigtwohill, Cork	County East	€817	-3%
Midleton, Cork	County East	€764	-9%
Cobh, Cork	County East	€719	-14%
Cloyne, Cork	County East	€698	-17%
Whitegate, Cork	County East	€639	-24%
Carrigaline, Cork	County South	€869	+4%
Crosshaven, Cork	County South	€847	+1%
Ringaskiddy, Cork	County South	€1,104	+32%
Passage West, Cork	County South	€819	-2%
Overall Cork		€839	

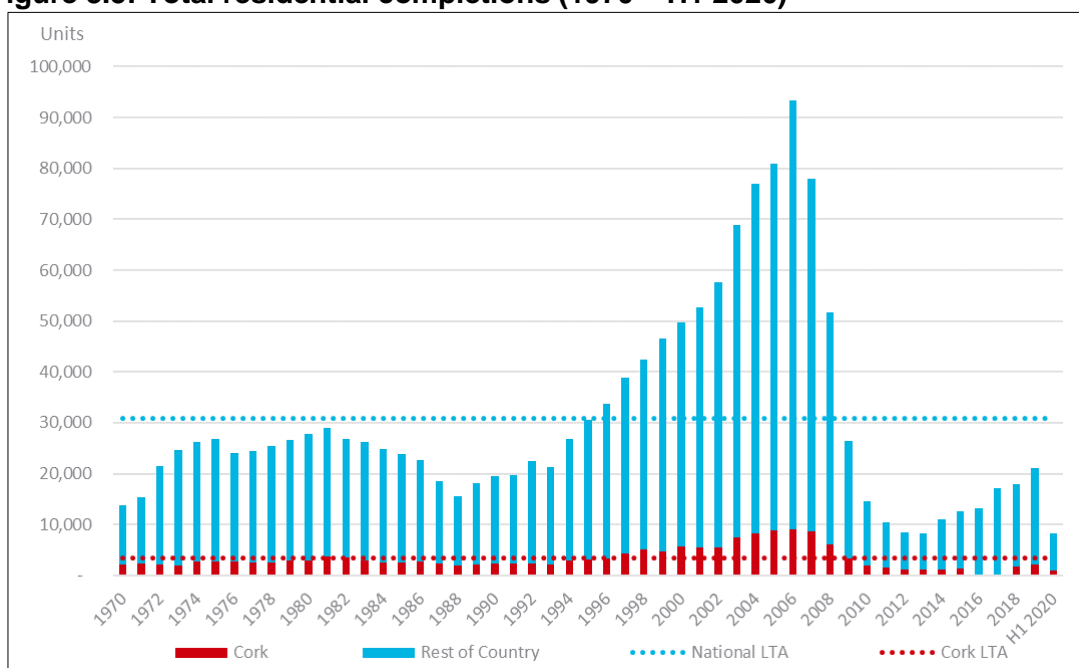
Source: RTB, Lisney analysis

Overall, the Metropolitan HMA tends to have high prices but with strong housing market and demographic variation across subdivisions. Employment is generally high, but there are pockets of deprivation in some northern and southwestern suburbs of Cork City. There is strong property market activity and Metropolitan Cork HMA had the largest volume of property sales in all of Cork over the period, at 59.5% of the market or 23,740 sales. The Metropolitan HMA also has significant planned growth, with a number of key areas and sites identified in the Cork MASP as suitable for long term development. These include the Cork City Docks, a nationally significant regeneration project given its scale at 146 ha. of developable lands adjacent to the city centre, and the Tivoli Docks area where more medium density residential development is envisaged in the medium-term, across a range of tenure types. The City Centre and Suburbs are identified by the MASP as having capacity for over 5,000 units, while other major development opportunities in the Metropolitan HMA include Ballincollig (identified as having potential for over 4,500 homes), Mahon (over 1,000 homes), Monard SDZ (capacity for 5,000 homes), Midleton (over 5,000 homes), Carrigaline (over 2,300 homes), Blarney (over 3,500 homes) and Carrigtwohill (over 3,200 homes).

3.2.5 Current Cork Housing Market Context

The Cork housing market (and the Irish housing market more generally) has been characterised by considerable change over recent decades. Broadly, from the 1990s to approximately 2006 the housing market was characterised by both the expansion of the housing stock and rapidly growing prices. Towards the end of that cycle, the rate of new home building was almost twice the rate suggested by the size of the population. This contributed to an oversupply of properties as the recession commenced, especially in areas of limited demand. This was followed by a sharp downturn from 2007 to c. 2012. When the property market began to stabilise in 2012 and recover in the subsequent years, the market began to move in the opposite direction. The current property market cycle has been marked by a supply/demand mismatch. Under-supply has become a serious issue, particularly in key urban areas. This has remained the case over much of the period since 2014 with new home construction remaining well below the long-term average and even below that achieved in the 1970s as shown in Figure 3.5 below. Since 1970, Cork has accounted for between 10% and 15% of national new-build homes, averaging 10.7% more recently. Housing completions in Cork have increased steadily since 2011 as shown in Table 3.5 below, from a total of 877 new homes built in both Cork City and Cork County in 2011 to 11,219 in 2020.

Figure 3.5: Total residential completions (1970 – H1 2020)³



Source: DHPLG, CSO, Lisney analysis

Table 3.5: Annual Housing Completions, 2011-2020

Year	Cork County	Cork City	Cork Total
2011	726	151	877
2012	514	95	609
2013	411	158	569
2014	472	89	561
2015	586	192	778
2016	672	296	968
2017	978	415	1,393
2018	1,150	592	1,742
2019	1,410	730	2,140
2020	1,427	1,032	2,459
Total	7,620	3,599	11,219

³ Historically, residential completions were tracked by way of ESB connections. This was not an accurate measure and in 2018, the CSO began tracking completions. However, this CSO data only dates from 2011 and as such, to provide an long-term trend, we have used ESB data from 1970 to 2017 and CSO data from 2018 to H1 2020.

Source: CSO (post-2019 boundary).

The Cork residential sales market has been strong in recent years and up to the onset of COVID-19, remained active with approximately 4,700 units transacting annually.⁴ In Cork County Council’s administrative area, between 2.0% and 2.2% of dwelling stock transacted each year between 2016 and 2019 (on average, 3,700 units). In Cork City Council’s administration area, between 1.6% and 1.8% of stock was transacted annually (on average, 1,000 units).

Table 3.6: Dwelling Stock Turnover Annually

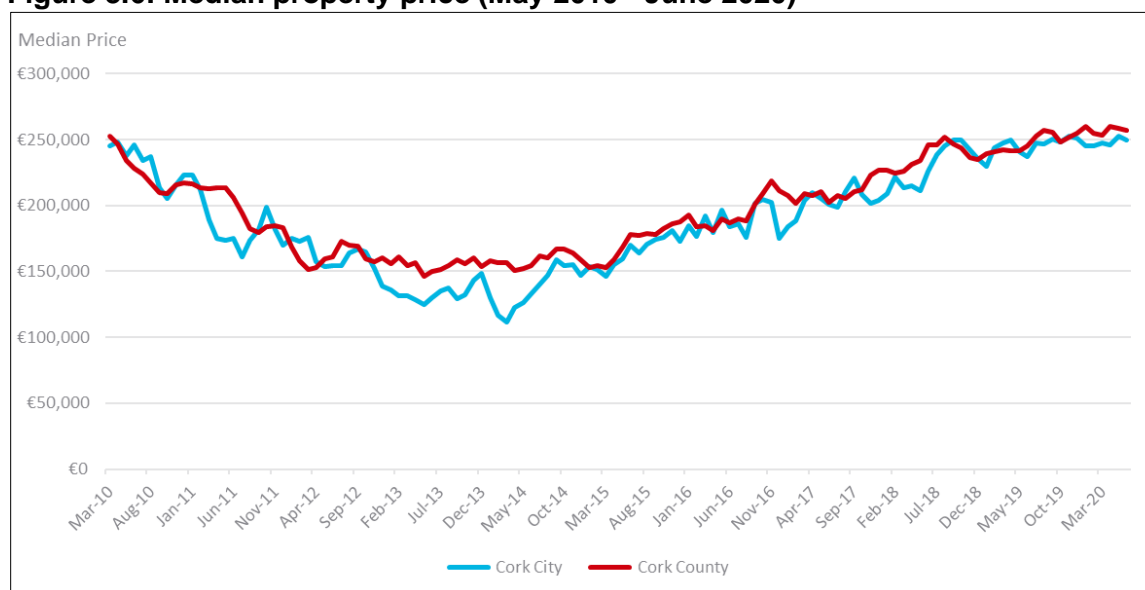
	2016	2017	2018	2019
Cork County	2.0%	2.1%	2.1%	2.2%
Cork City	1.6%	1.8%	1.8%	1.7%
Co Cork (City & County)	1.9%	2.0%	2.1%	2.1%

Source: CSO, Lisney analysis (post-2019 boundary).

The median price paid for a property has increased significantly since most recent property market cycle in Cork began in 2014. In Cork City, it has gone from €131,000 at the end of 2013 to €249,000 by the end of 2019; an increase of 90% in the median price paid. Similarly, in Cork County, the median price has moved from €152,750 to €250,000; a 64% increase. The pace of growth began to slow / stabilise in the second half of 2018, potentially reflecting the Central Bank of Ireland’s macroprudential policies on lending limits.

⁴ This figure relates to household buyers purchasing properties at market rates.

Figure 3.6: Median property price (May 2010 - June 2020)



Please note: the data included in the chart above comprises the three-month rolling average median price achieved for all property types and involving all buyer types.
Source: CSO, Lisney analysis

The purchaser profile (the type of buyers) varies across Co Cork (City and County), as does the type of property required. In the last decade, movers have, on average, been the most active across all of Co Cork (City and County), accounting for 49% of sales. This is followed by first-time-buyers (FTB) at 28% and investors at 24% as set out in the table below.

Table 3.7: All property sales, Cork (average 2010-2019)

	First-Time-Buyers	Movers	Investors
Co. Cork (City and County)	28%	49%	24%
Cork City	30%	41%	29%
Cork County	34%	48%	18%

Source: CSO, Lisney analysis

In recent years, the new homes market has become more active as residential construction has gained some momentum. This is particularly the case in the County where new home sales average 17.7% of the market in the past decade but has moved from 15.5% of the market in 2015 to 20% in both 2018 and 2019. In the city, the 10-year average is 4.8% but with 2018 and 2019 stronger at 7% and 10% respectively. For Cork overall (City and County), the long-term average is 12.6% but at 15% in 2018 and 2019. In the County area, 93% of all sales were houses and 7% apartments. In the City, the apartment figure was higher at 17% with houses at

83%. Sales of newly built apartments were low over the period, but apartments have nevertheless formed a growing share of units sold in both Councils since 2010 as shown below.

Figure 3.7: Cork City – apartment v. house sales (2010-2019)

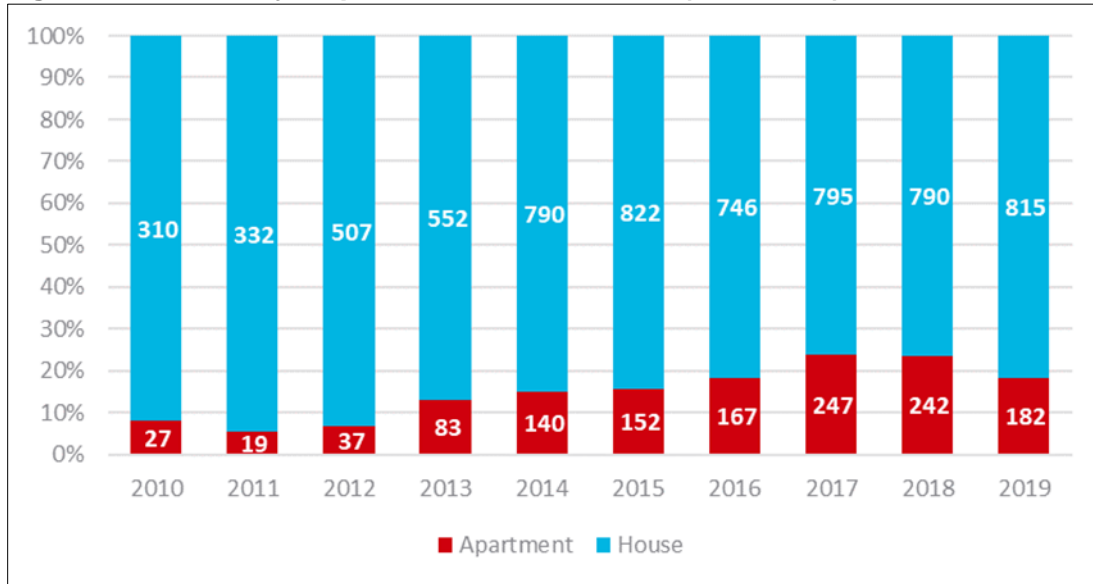
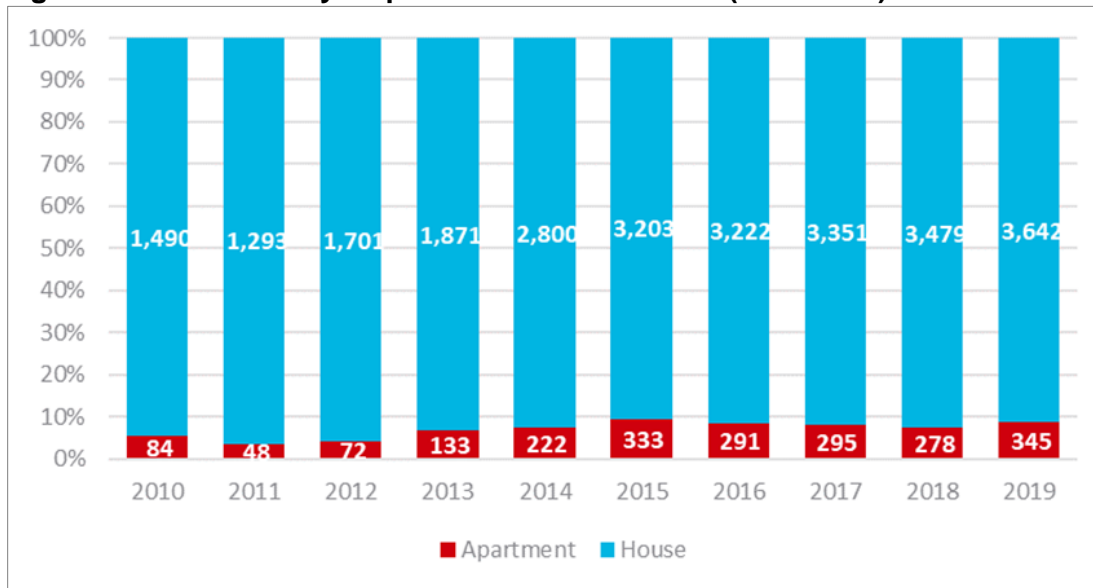


Figure 3.8: Cork County – apartment v. house sales (2010-2019)

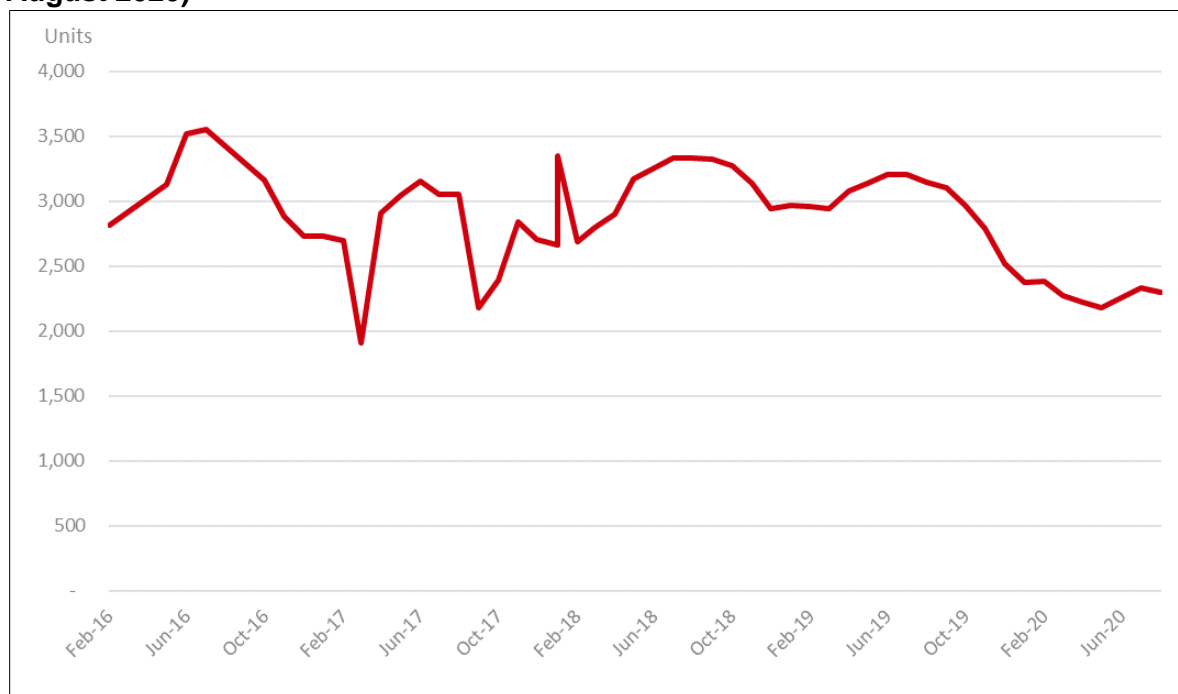


Source: CSO, Lisney analysis

The supply of available properties for sale remains an issue in the Cork market, as it does in most residential markets nationwide. As at the end of August 2020, there were approximately 2,300 properties available in Co Cork (City and County) overall. There were 140 properties

available in the City Centre, 300 in the suburbs and 1,860 in the remainder of the county. While overall Co Cork (City and County) supply has been reasonably steady in recent months, it is about 35% less than in August 2016.

Figure 3.9: Co Cork (City and County) Residential Properties For Sale (February 2016 – August 2020)



Source: Daft.ie, Lisney analysis

The rental market also suffers from a lack of supply and rising rents in recent years. According to property portal Daft.ie, there is just 262 properties available to rent in all of Co Cork (City and County) currently (Sep. 2020), 79 of which are in the city centre and a further 67 in the suburbs.

Based on RTB data, there are currently just over 35,300 rental properties registered. Almost 71% of these are in the Metropolitan Cork area (6,500 in the city centre, 11,200 in the suburbs, 2,100 in the urban towns and the remainder in the City hinterlands and County area). According to the RTB, the average rent in Cork (City and County) in Q1 2020 (for all property types and bedrooms) was €1,064. The corresponding figure for Cork City was €1,189. However, there were variations across property types and sizes, as set out below.

Table 3.8: Cork rental market, Q1 2020

	One bed	Two bed	Three bed	Four plus bed	All bedrooms
Co Cork:					
Detached house	€736	€830	€942	€1,231	€1,032
Semi-detached house	€671	€956	€1,082	€1,272	€1,107
Terrace house	€853	€1,026	€1,075	€1,366	€1,084
Apartment	€866	€1,117	€1,274	€1,585	€1,062
All property types	€830	€1,064	€1,079	€1,280	€1,064
Cork City:					
Detached house	-	€1,042	€1,155	€1,591	€1,304
Semi-detached house	-	€1,109	€1,240	€1,455	€1,275
Terrace house	€906	€1,123	€1,197	€1,512	€1,200
Apartment	€935	€1,237	€1,391	€1,760	€1,161
All property types	€907	€1,198	€1,247	€1,516	€1,189

Source: RTB, Lisney analysis

In 2015, temporary measures were introduced by the Government whereby a landlord could only review rent every two years (traditionally reviews occurred annually), which have now been extended until the end of 2021. Rent Pressure Zones came into effect at the end of 2016 for a three-year period (with areas added over time) and have also been extended to the end of 2021. In Cork, these include Cork City Council's administrative area, Ballincollig – Carrigaline LEA, Cobh LEA, Fermoy LEA, Midleton LEA, Macroom LEA, Mallow LEA, and Bandon – Kinsale LEA. The aim of this is to provide rent predictability, whereby rental increases in the designated areas are capped at 4% per annum. Despite the 4% cap across much of Cork, certain areas have exceeded this growth in recent years including the City and certain towns. This is due to exemptions and the fact that properties rented for the first time have no limit. T

Table 3.9: Annual rental change – Cork, all properties/bedrooms (2008 – 2019)

Year	Average Rent	Annual Change
2008	€902	
2009	€833	-7.7%
2010	€763	-8.4%
2011	€729	-4.5%
2012	€730	0.1%
2013	€751	2.9%
2014	€777	3.5%
2015	€806	3.8%
2016	€872	8.2%
2017	€934	7.0%

Year	Average Rent	Annual Change
2018	€986	5.6%
2019	€1,045	6.0%

Source: RTB, Lisney analysis

In summary, the Cork housing market remains active despite the COVID-19 pandemic and other issues. Most demand rests at the €250,000 to €400,000 price point and new home sales continue to perform well, particularly among FTBs. However, residential completions will be significantly less than expected in 2020, with perhaps about 40% fewer properties being built due to the closure of sites for a minimum of seven weeks because of COVID-19. This will affect supply levels in 2021.

Viability remains an issue across most large-scale apartment schemes, particularly those that have greater densities. Recent research by EY in Cork City⁵ suggests that viability issues including high construction and development costs are negatively affecting apartment delivery, with delivery rates relatively low when compared to Dublin. New apartments in Cork City tend to sell or rent at higher prices as a result, while the build-to-rent sector is currently under-delivering in Cork. This means that the market is not providing a mix of property types to meet purchaser and renter demand. Research by the Society of Chartered Surveyors of Ireland⁶ also suggests that the costs of apartment delivery remain high nationwide, with costs increasing between 2017 and 2020 and construction costs accounting for 47% of the overall delivery costs of apartments.

In Lisney's view based on market observations, there is no one key issue affecting apartment viability, but rather a range of factors. In terms of value, residential values are strong and have increased significantly in recent years. However, many of the costs associated with development can remain an issue, particularly development levies and connection charges, finance costs, construction costs, labour, land cost, developers' profit and taxation.

⁵ EY/Construction Industry Federation and Cork Chamber, 'Viability and Affordability of Apartment Building in Cork City', July 2019 [<https://www.corkchamber.ie/wp-content/uploads/2019/09/Viability-and-Affordability-of-Apartment-Building-in-Cork-City.pdf>]. See also Appendix 3.1 for further discussion.

⁶ SCSi, 'The Real Costs of New Apartment Delivery,' January 2021 [<https://scsi.ie/real-cost-of-new-apartment-delivery/>]

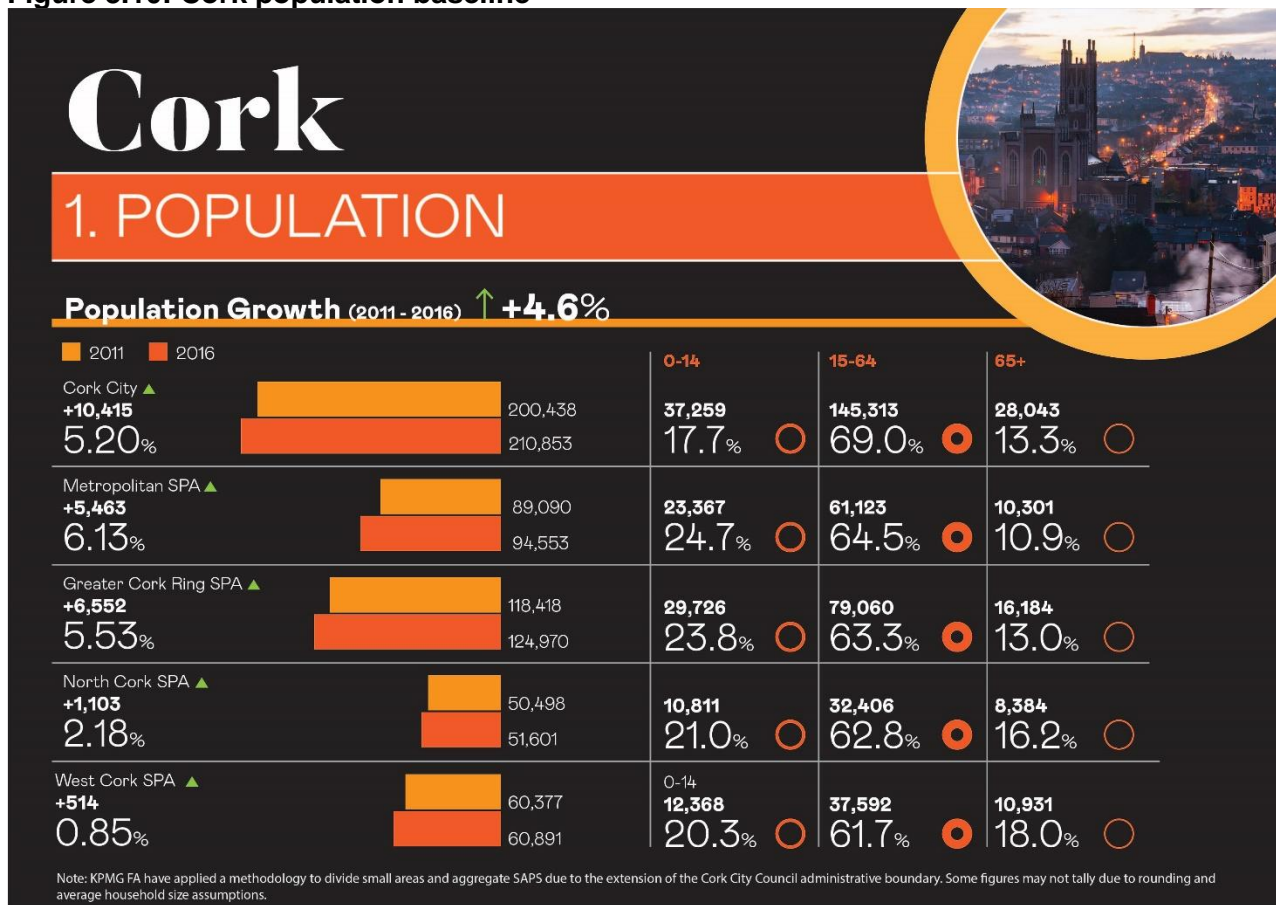
3.3 Existing Demography and Socio-economic Profile

Census 2016 results show that Ireland's population stood at 4,761,865 in April 2016, an increase of 173,613 (3.8%) since April 2011. There were 200 urban settlements across the country, which together accommodated 63% of Ireland's population. The population of Cork County was 332,254 and the population of Cork City was 210,614.⁷

There are significant differences in age profiles across Cork, as shown in Figure 3.10. Cork City has a relatively low proportion of children and a high proportion of working-age people. Within Cork County, the County Metropolitan SPA has the highest proportion of young people (25%) and the lowest proportion of older people (11%), while North Cork and West Cork lower proportions of children and high proportions of older people (16% in North Cork and 18% in West Cork).

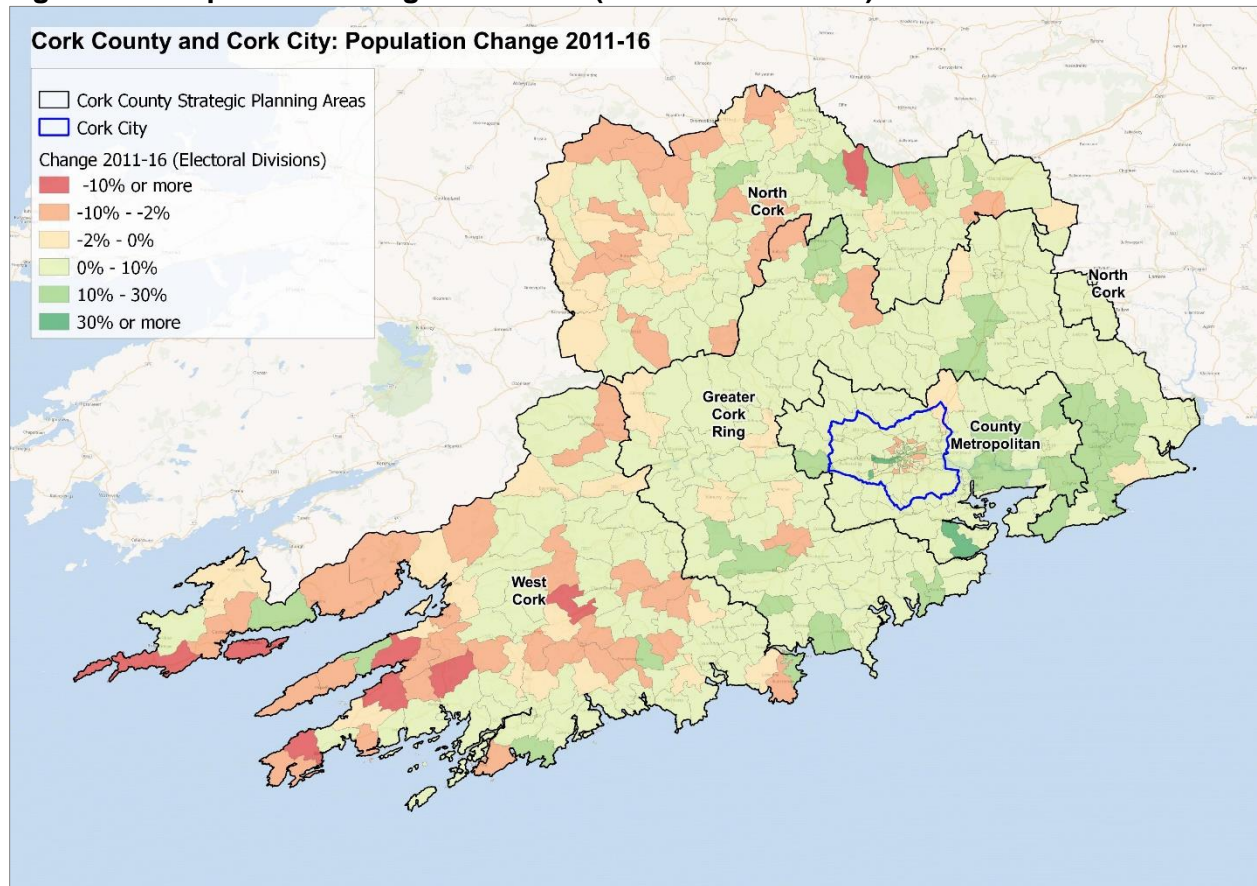
⁷ As the 2019 Cork City boundary change cut across areas used by the CSO for data disaggregation purposes, data presented for the City and adjoining parts of the County may be subject to small margins of error due to rounding and assumptions applied during data disaggregation analysis.

Figure 3.10: Cork population baseline



In terms of population change, the population of both Cork City and Cork County grew between 2011 and 2016, with the population growing by 5.1% (10,176) in Cork City and by 4.4% (13,871) in Cork County. Growth was strongest in the County Metropolitan SPA (6.4% or 5,702) and lowest in West Cork (0.9% or 514). However, there was considerable variation at local level as shown in Figure 3.11 below. Relative population growth was strongest in parts of Cork City centre and suburbs (principally Ballincollig) and in parts of the County Metropolitan and Greater Cork Ring SPAs, while parts of Cork City (such as Knocknaheeny and parts of Togher) and more rural areas in North and West Cork in particular saw population declines.

Figure 3.11 Population Change 2011-2016 (Electoral Divisions)



Source: Census 2016

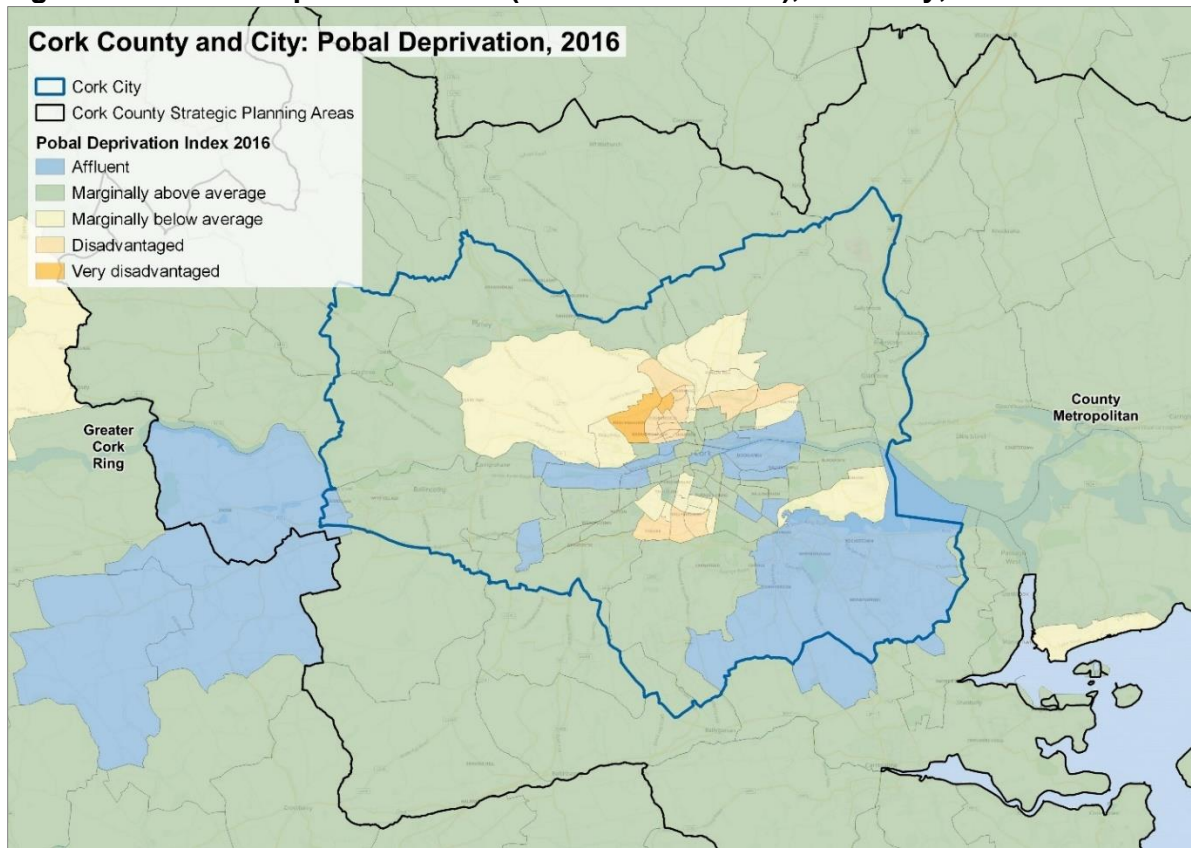
The Pobal HP Deprivation Index⁸ is a measure of relative deprivation of geographical areas using data across a range of measures covering demographics, social class, and the labour market compiled from the Census. IT assigns scores to areas based on a national average of zero and ranging from -40 (most disadvantaged) to +40 (most affluent).

Analysis at Electoral Division level for Cork County and City as shown in Figure 3.13 and Figure 3.12 below show divergence and spatial inequalities within Cork City in particular, with more disadvantaged areas found in the northern and southern suburbs in areas such as Togher and Ballyphehane in the south and Knocknaheeny and Faranree in the north. This contrasts with

⁸ Haase and Prasthchke on behalf of Pobal (2017) 2016 HP Deprivation Indices by Small Area. Available from: <https://maps.pobal.ie/WebApps/DeprivationIndices/index.html>

more affluent areas in parts of the city centre and in some suburbs such as Rochestown to the south-east.

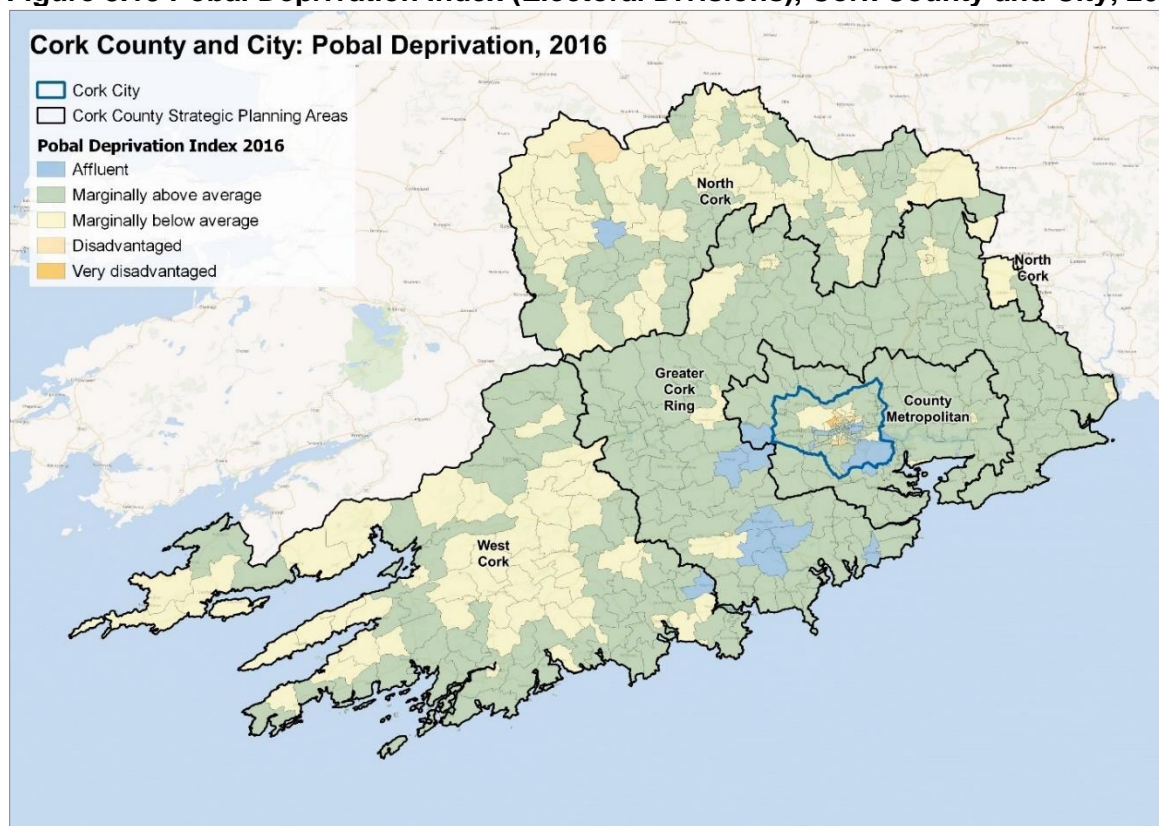
Figure 3.12 Pobal Deprivation Index (Electoral Divisions), Cork City, 2016



Source: Pobal HP Deprivation Index, 2016

Within Cork County, many more rural areas of North Cork and West Cork are classed as disadvantaged or slightly below average in contrast to more affluent or slightly above average areas in the County Metropolitan and Greater Cork Ring SPAs.

Figure 3.13 Pobal Deprivation Index (Electoral Divisions), Cork County and City, 2016



Source: Pobal HP Deprivation Index, 2016

Students are an increasingly important part of the housing landscape in Cork, particularly in Cork City. According to Census 2016, 12,338 residents of Cork City reported their principle economic status as students (14.2% of all those aged 15 and over) as did 13,691 residents of Cork County (10.8%); this includes some secondary-level students. The two largest third level institutions in Cork are University College Cork (UCC) and Munster Technological University (MTU, formerly Cork Institute of Technology). These two institutions have seen a continuous increase in student numbers in recent years. UCC and MTU had a combined intake of 32,032 students in the 2018/2019 academic year, compared to 29,371 in 2014/2015.⁹ This is likely to increase further over the Strategy period with both institutions expanding. UCC currently plans

⁹ Source: Higher Education Authority, <https://hea.ie/statistics/data-for-download-and-visualisations/enrolments/enrolments-detailed-5yeartrend-dashboard/>

to increase student numbers by 2,000 by 2022 (with further expansion in line with demand thereafter),¹⁰ while MTU project an additional 1,661 students between 2019 and 2030.¹¹

Increasing student numbers in Cork have led to an increase in demand for student housing, and a corresponding increase in the delivery of new purpose-built student accommodation (PBSA) in Cork, primarily in Cork City. According to data for Q3 2019,¹² between 2016 and 2019 1,181 PBSA bed-spaces were constructed in Cork (adding to 3,788 existing bed-spaces, giving a total of 4,969 PBSA bed-spaces in Cork), while a further 1,436 bed-spaces were granted planning permission.

UCC and MTU have provided Cork County Council with estimates of PBSA targets over the Strategy period. UCC have set a target of delivering 1,500 bed-spaces over the period 2022-2028 (250 per annum), while MTU have set a target of 1,400 bed-spaces over the same period (230 per annum). Furthermore, Cork County Council an additional 100 private PBSA bed-spaces will be delivered over the course of the Strategy period. It should be noted that future students are accounted for in the NPF Implementation Roadmap future population projections, and as a result are also incorporated in the HNDA modelling outputs set out in Section 4.

3.4 Existing Disposable Incomes

Disposable income is the amount of income, after tax is deducted, that is available for spending and saving. It functions as an important measure of housing affordability in an area i.e. the ability of a household to purchase their own home. The CSO's latest preliminary data relating to County Incomes and Regional GDP for 2018 (published in February 2020¹³) outlines the average annual disposable income at State, Regional and County Levels. The average annual disposable income in Cork County and City was €20,787. In comparison, the average annual disposable income across the State was €21,495.

¹⁰ University College Cork Strategic Plan 2017-2022,

<https://www.ucc.ie/en/media/support/strategicplanning/UCCStrategicPlan2017-2022.pdf>

¹¹ Munster Technological University, 'Report to the Minister for Education and Skills for Designation of the Munster Technological University', p. 25. <https://hea.ie/assets/uploads/2020/05/MTU-Report-to-Minister-20-March.pdf>

¹² Higher Education Authority, 'Quarter 3 2019 Progress Report on the National Student Accommodation Strategy', <https://assets.gov.ie/42542/1327d875a3754e54b0f966d72ecb94c5.pdf>

¹³ <https://www.cso.ie/en/releasesandpublications/er/cirgdp/countyincomesandregionalgdp2017/>

Analysis undertaken by KPMG Future Analytics at sub-county level (see Section 4.2.3) indicates that income levels vary across Cork City and County. This analysis estimates that average annual disposable income is highest in the County Metropolitan SPA and lowest in West Cork (see Table 3.10). In general, incomes tend to be lowest in the more rural northern and western portions of Cork County.

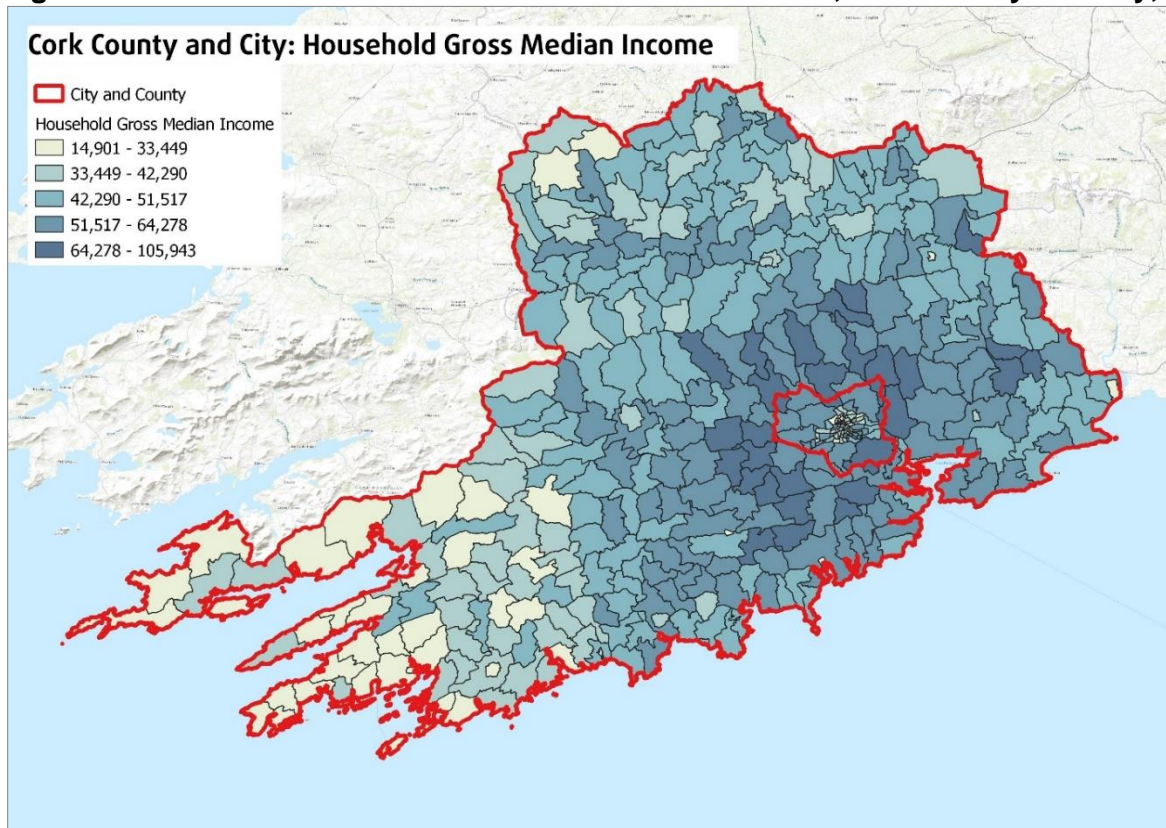
Table 3.10: Disposable income per person, 2018 (KPMG Future Analytics analysis)

	State	West Cork	North Cork	Greater Cork Ring	County Metro.	Cork City
Disposable Income Per Person (2018 Provisional)	€21,495	€16,651	€ 18,159	€21,608	€23,040	€21,214

Source: CSO, KPMG Future Analytics

Figure 3.14 below shows gross household income at a local level within Cork County and City. Similar to measures of deprivation and affluence discussed above, this indicates that household incomes are highest in parts of the County Metropolitan and Greater Cork Ring SPAs plus more affluent parts of the City, and lower in rural areas in North and West Cork and in more deprived parts of Cork City.

Figure 3.14 Gross Median Income at Electoral Division level, Cork County and City, 2016



Source: CSO, KPMG Future Analytics

3.5 Existing Housing Profile

3.5.1 Housing Stock and Vacancy

Census 2016 results record a total housing stock of 142,519 in Cork County and 86,976 in Cork City. Vacancy was lower in the City compared to the County (at 6.7%, compared to 9.9% in the County), with vacancy rates highest in North Cork (12.9%) and West Cork (13.1%). Cork County has a much higher level of holiday homes unoccupied on Census night, with 7,159 in the County compared to only 113 in the City. These unoccupied holiday homes are mostly located in West Cork (with 5,159 holiday homes), where they make up 15.6% of all dwellings, possibly reflecting the tourism base of coastal west Cork.

Table 3.11: Housing stock and vacancy, 2016

	Total Dwellings	Occupied	Temporarily absent	Holiday homes	Other vacant	Vacancy rate ¹⁴
State	2,003,645	1,707,453	50,732	62,148	183,312	9.1%
Cork City	86,976	78,611	2,385	113	5,867	6.7%
Cork County	142,519	118,064	3,226	7,159	14,070	9.9%
County Metro SPA	36,092	32,363	1,014	532	2,183	6.0%
Greater Cork Ring	50,480	43,544	1,138	1,218	4,580	9.1%
North Cork	22,802	19,169	432	250	2,951	12.9%
West Cork	33,145	22,988	642	5,159	4,356	13.1%

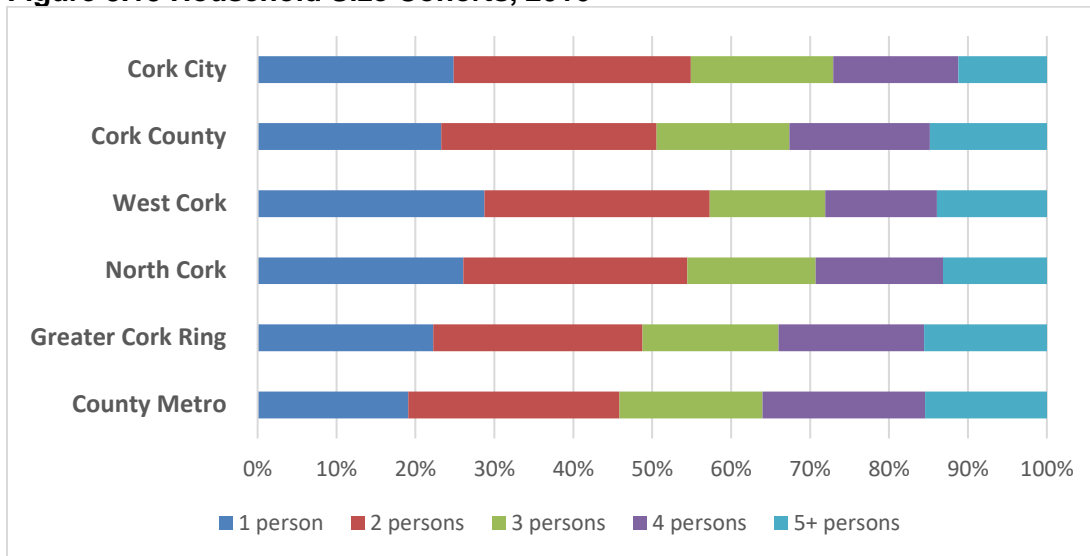
Source: Census 2016

3.5.2 Household Composition

Census 2016 states that there are 78,110 private households in Cork City and 117,743 in Cork County. In terms of household size cohorts (the number of people per households), 51% of households in Cork County and 55% of households in Cork City are composed of either one or two persons. However, as shown in Figure 3.15 below, household size varies across Cork. West Cork and North Cork have high proportions of one-person households (29% and 26% of all households respectively) while the County Metropolitan SPA has the lowest proportion (19%). The average household size of Cork City was 2.63, while the average for Cork County was 2.80.

¹⁴ The percentage vacancy rate provided is based on 'Other Vacancy' category as a percentage of total housing stock and excludes vacant holiday homes and those temporarily absent.

Figure 3.15 Household Size Cohorts, 2016



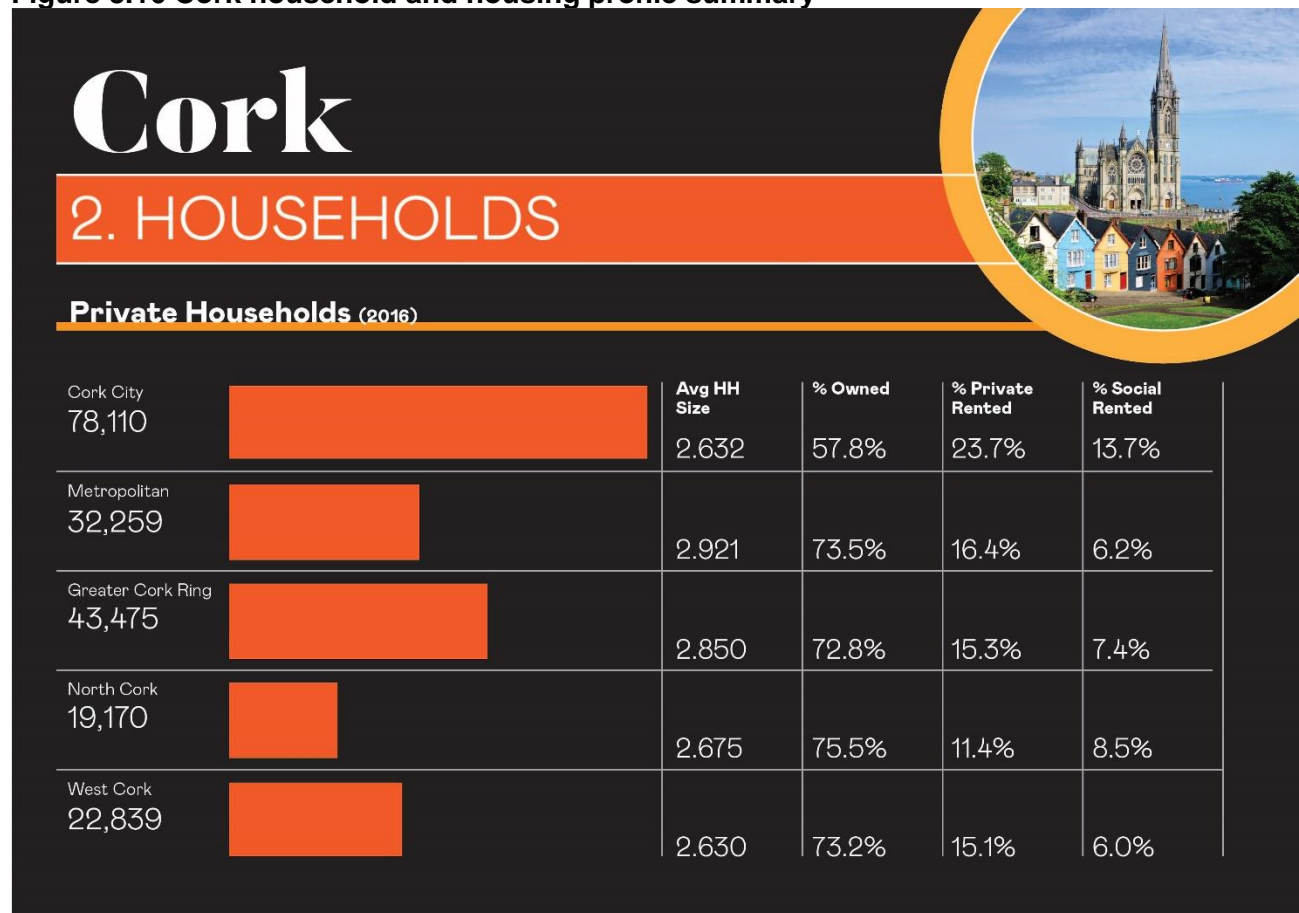
Source: Census 2016

At a national level, 12% of all occupied households in Ireland lived in apartments in 2016. This varies greatly within Cork and between urban and rural areas, with 15% of households in Cork City and only 4.5% of households in Cork County living in apartments. The NPF notes that while the overall proportion of households living in apartments is growing, Ireland remains considerably behind European averages. As such, the NPF states that apartments will need to become a more prevalent form of housing, particularly in Ireland’s cities in order to more effectively address the challenge of meeting the housing needs of a growing population and smaller households in urban areas.

3.5.3 Household Tenure

Home ownership remains the dominant tenure within Cork City and County as it does within the State as a whole. However, home ownership is relatively high in Cork County (comprising 73.5% of households in 2016) and relatively low in Cork City (57.8% of households) compared to the State average (67.6%). The proportions of households in Cork City in both private rented housing (23.7%) and social rented housing (14.9%) are relatively high compared to the State overall, while both sectors are relatively lower in Cork County, as summarised in Figure 3.16.

Figure 3.16 Cork household and housing profile summary



While home ownership is still the dominant tenure in Ireland, it has nevertheless declined as a proportion of all households nationally in recent years, falling from 69.7% in 2011 to 67.6% in 2016. This relative fall is reflected in Cork, with the proportion of owner-occupiers falling by 2.4 percentage points in Cork City and 2.1 points in Cork County between 2011 and 2016. Social rented accommodation rose as a proportion in both Cork County (by 1 point) and Cork City (by 1.1 points) over this period.

3.5.4 Social Housing Stock

Data for June 2020 indicates that Cork City Council directly owns 8,438 social housing units and Cork County Council owns over 6,600 social housing units.

Table 3.12: Permanent Current Social Housing Stock directly owned by Cork Councils (June 2020)

	Occupied	Vacant ¹⁵	Total
Cork City	8,077	361	8,438
Cork County	6,662	196	6,858

Source: Cork Councils

The vast majority of council-owned homes in Cork County and City are occupied (or allocated and awaiting occupation), with a vacancy rate of 4.2% in Cork City and 2.9% in Cork County. Furthermore, vacant social homes include those in various stages of being re-let, including homes undergoing maintenance and under offer. Social housing vacancy rates in Cork have declined in recent years. Data from the National Oversight and Audit Commission indicates that the vacancy rate for local authority-owned dwellings fell from 5.03% in Cork City and 4.56% in Cork County in 2015 to 3.51% in Cork City and 1.98% in Cork County in 2018.¹⁶

3.5.5 Housing Land Supply

Cork County and City Councils have undertaken reviews of housing land as part of drafting development plans for the two authorities. These reviews provide an indication of how the forthcoming development plans through their Core Strategies can deliver housing to meet current and future demand.

According to provisional data for Cork County from December 2019, there are approximately 350 residential-zoned sites totalling approximately 2000 ha. in the County Council area, with an estimated capacity for about 43,000 units. This indicates that housing land availability is strongest in the County Metropolitan SPA and in the Greater Cork Ring SPA. This data represents a snapshot in time and relies on assumptions of deliverability which may change as the Cork County Development Plan progresses.

¹⁵ Includes units temporarily vacant and in the process of being allocated.

¹⁶ NOAC Performance Indicators Reports, 2015 and 2018 [<http://noac.ie/publications/>]. Data is for year-end in both cases. Data does not account for 2019 boundary changes.

Table 3.13: Cork County provisional housing land availability, December 2019

Area	No. of zoned sites	Net Area (ha)	Estimated Potential Yield	No. of Units with Planning Permission	No. of Units with Pending Permission
County Metro. SPA	100	723	18,835	1,765	165
Greater Ring SPA	116	623	13,007	1,407	190
North Cork SPA	49	254	4,584	118	41
West Cork SPA	85	341	6,372	445	237
Cork County	350	1,941	42,798	3,735	633

Source: Cork Councils

Within Cork City, the forthcoming Cork City Capacity Study has identified over 1,200 ha. of zoned lands within Cork City considered underutilised or underdeveloped and with capacity for residential development. This is estimated to have a potential yield of c. 60,000 units based on an average density of 50 units per ha.¹⁷ The largest amount of land (c. 500 ha.) is spread across the four urban towns of Ballincollig, Glanmire, Blarney and Tower, with another c. 300 ha. in the City Hinterland, c. 360 ha. in the City Suburbs and c. 100 ha. in the City Centre. The latter includes strategically important brownfield sites such as the City Docks and Tivoli Docks. However, much of this land is only deliverable on longer term timescales beyond the period of this strategy. The Cork City Development Plan 2022-2028 identifies approximately 490 ha. of land with capacity in the short to medium term for delivery of new homes over to 2028.

¹⁷ Summary figures and estimates as reported in ‘Our City, Our Future: Cork City Development Plan 2022 – 2028, Pre-plan Consultation Issues Paper’, p. 52

4 Future Housing: Projected Housing Need and Supply

4.1 Introduction

4.1.1 Overview

This chapter summarises the Housing Need Demand Assessment (HNDA) that has been undertaken for this Joint Housing Strategy for Cork County and Cork City Councils. This chapter describes the relevant demographic, economic and social inputs along with estimates for the projected population, housing demand and associated needs relating to housing during the strategy period.

This chapter sets out the consideration and application of the demographic and market factors as part of the assessment of the future needs and demands for housing across Cork. This analysis has been undertaken for the entirety of the administrative area of Cork City and for each of the four Strategic Planning Areas (SPAs) within Cork County. This has been undertaken to ascertain the housing needs for both local authorities and to align with the County and City Development Plans for 2022-2028. All analysis in this chapter is therefore presented as follows:

- Cork County including the four Strategic Planning Areas within Cork County which are:
 - County Metropolitan SPA
 - Greater Ring SPA
 - North Cork SPA
 - West Cork SPA
- Cork City

The analysis presented covers the period for the Joint Housing Strategy which is 2022 H2-2028 H1. Appropriate information for additional years has also been identified in the relevant appendices to detail the progression from the baseline (i.e. 2016) and to account for headroom (i.e. to 2031) at each relevant spatial level in accordance with the NPF Implementation Roadmap.

Given that the Section 28 Guidelines as identified in Section 1.4 require calculation of housing demand for the specific plan period quarters as set out in Section 1, where 2022 and 2028 are referred to herein this relates to the second half of 2022 and the first half of 2028 only (rather than the full calendar years and this has been indicated by an Asterisk (*) throughout this chapter).

4.1.2 Approach

An overview of the process for the HNDA modelling and relevant sections within this chapter is provided in Table 4.1.

Table 4.1: Approach to the HNDA Modelling and Affordability Assessment

Step	Objective	Method	Relevant subsection
1	Determination of Annual Population Projections	Determination of annual population during the strategy period based on established projection targets.	Section 4.2.1
2	Determination of Housing Supply Targets and Household Demand	Determination of pre-plan total households based on latest CSO completions data and estimation of housing completions prior to plan period.	Section 4.2.2
		Determination of plan period housing supply targets (HST) and resulting annual housing demand based on Section 28 Guidelines.	
3	Calculation of Estimated Distribution of Household Disposable Incomes	Calculation of estimated distribution of household disposable incomes for the established deciles (by the CSO) based on the weekly and annualised disposable incomes at national level and adjusted for the local authorities based on application of an “inflater” or “deflator” rate.	Section 4.2.3 and Section 4.2.4
4	Calculation of Average Annual Household Disposable Income Distribution	Calculation of estimated distribution of annual disposable household incomes per decile during the strategy period based on the preceding step and application of a forecast GDP growth rate (as detailed in Appendix 4.6).	
5	Calculation of Average Monthly Household Disposable Income Distribution	Calculation of estimated distribution of monthly disposable household incomes per decile during the strategy period based on the preceding step and application of a forecast GDP growth rate.	
6	Determination of Distribution of Household Demand	Calculation of the estimated distribution of household units for each decile throughout the strategy period via application of the distribution of	

Step	Objective	Method	Relevant subsection
		housing units in the State from the Household Budget Survey (by the CSO).	
7	Determination of Distribution of Additional Anticipated Households	Calculation of the estimated distribution of additional anticipated households annually during the strategy period as well as the distribution of housing units in the State from the Household Budget Survey (by the CSO).	
8	Calculation of Projected House Price Bands	Calculation of projected house price bands based on the percentage split of the established (by the DHLGH) eight price bands and a projected annual price increase or decrease.	Section 4.2.6
9	Calculation of Mortgage Capacity of Households	Calculation of the approximate affordable house price per decile per year based on the application of the “Annuity Formula”. This is based on the determination of an “Affordability Threshold”, a “Loan to Value Ratio”, an “Annual Percentage Rate (APR) - Interest Rate”, a “Monthly Percentage Rate (MPR) - Interest Rate”, and the determination of a “Loan Term (Years/Months)”.	Section 4.2.5
10	Calculation of Projected Needs for Ownership	Based on the application of the “Annuity Formula”, calculate the housing affordability for each of the 10 household deciles.	
11	Calculation of Projected Needs for Private Rental	Calculation of the households that will not meet the affordability criteria to privately rent a home during the plan period with respect to the number of households that cannot qualify for a mortgage.	Section 4.2.7 and 4.3.2
12	Calculation of Projected Social Housing Need	Based on the determination of additional households required, the projected house price bands and the housing affordability, calculate the number of households not meeting the “Affordability Criteria”. This informs the necessary provision of social housing units within both Local Authorities.	Section 4.3.1

Step	Objective	Method	Relevant subsection
13	Historic Data Analysis and Approximate Projection of: <ul style="list-style-type: none"> — Tenure — Size Cohort — Dwelling Type 	Calculation of historic intercensal change for private household tenure, cohort sizes and dwelling type to determine annualised change. This informs the basis of an annual rate of change for which additional anticipated households can be roughly forecasted for household tenure, cohort sizes and dwelling type.	Sections 4.4.1, 4.4.2, and 4.4.3
14	Analysis of Single Rural Dwellings	Analysis of CSO Granted Permissions data to determine distribution of rural one-off dwellings. Supplementary analysis of distribution of rural residences using Geodirectory data and residential commencements data.	Section 4.4.4
15	Analysis of Specialist Provision	Analysis of specialist provision using current and historic waiting lists by 'basis of need' to highlight the change in trends within the categories of financial need, disability, homeless or other need within each Local Authority.	Section 4.4.5

4.2 Key Inputs: Affordability Assessment and HNDA

4.2.1 Future Population

The future population for both Cork County and Cork City has been derived with regards to targets set out under the NPF Implementation Roadmap (July 2018) and the Southern Regional Assembly RSES (January 2020).

Specifically, the upper range targets to 2031 have been considered, with the exception of Cork City and Cork County Metropolitan SPA availing of an additional uplift of 25% (15,150 additional persons in Cork City and 11,250 additional persons in the Metropolitan SPA), to account for the NPF Roadmap's permissible increase in assumed headroom, as described further in the respective Core Strategies.

The targets have been interpolated to produce annualised estimates for both areas and have also been localised to Strategic Planning Area (SPA) in order to enhance the granularity¹⁸ of the assessment. This was achieved using an allocation-based approach by both Cork County Council and Cork City Council; as described further in the Core Strategies. The derived SPA level population figures are presented in Table 4.2¹⁹.

Table 4.2: Projected population throughout the strategy period

Year	2022	2023	2024	2025	2026	2027	2028
County Metro. SPA	113,303	116,428	119,553	122,678	125,803	127,621	129,439
Greater Ring SPA	133,451	134,864	136,278	137,691	139,105	140,344	141,584
North Cork SPA	55,285	55,899	56,514	57,128	57,742	58,237	58,733
West Cork SPA	63,726	64,198	64,671	65,143	65,616	66,194	66,772
Cork County	365,765	371,389	377,016	382,640	388,266	392,396	396,528
Cork City	241,453	246,553	251,653	256,753	261,853	266,718	271,583

¹⁸ It should be noted that all figures presented in this chapter have been rounded from the outset to remove any decimalisation of people and/or households.

¹⁹ Throughout this chapter where values are set out for Cork County these are the sum of values from across all SPA's. These sum figures were only applied in the cases of population and households.

The population change per annum within each area over the strategy period is presented in Table 4.3 which indicates that the population increase (in absolute terms) will be greatest in Cork City and County Metropolitan SPA, while it will be lowest in West Cork SPA.

Table 4.3: Annual population change throughout the strategy period

Year	2022*	2023	2024	2025	2026	2027	2028*
County Metro. SPA	1,563	3,125	3,125	3,125	3,125	1,818	909
Greater Ring SPA	707	1,413	1,414	1,413	1,414	1,239	620
North Cork SPA	307	614	615	614	614	495	248
West Cork SPA	237	472	473	472	473	578	289
Cork County	2,813	5,624	5,627	5,624	5,626	4,130	2,066
Cork City	2,550	5,100	5,100	5,100	5,100	4,865	2,433

4.2.2 Housing Demand

This section demonstrates how the Section 28 Guidelines provided by the DHLGH as described in Sections 1.4 and 2.1.9 have been considered as part of the assessment of future housing needs and demands. The guidelines provide a methodology to calculate housing supply targets for the strategy period. This calculation involves converging housing targets from the NPF 50:50 City and ESRI Baseline scenarios. Cork County Council and Cork City Council have accordingly provided calculations of these targets for their respective administrative areas to be applied in the HNDA by KPMG FA.

Using historically recorded completions data the total requirement from 2016 to the end of the strategy period is reduced to the specific strategy period. Following convergence, Planning Authorities may pursue additional adjustments where justified ('E' and 'F'). These have not been pursued in this case

4.2.2.1 Cork County Council Housing Demand

The household demand during the plan period has been considered during the implementation period of the Cork County Development Plan 2022-2028.

The Section 28 Guidelines explore the Housing Supply Target in order to establish household demand during the plan period. This has been modified to reflect the plan period specifically as presented the tables below. The full calculation of the Housing Supply Target for Cork County Council is set out in Cork County Council's 'Cork County Development Plan Review: Section 12(4) Chief Executive's Report (Volume One Part One),' published 24th September 2021.²⁰

Table 4.4 sets out the housing demand that has been determined for Cork County Council from 2022 H2 to 2028 H1 as outlined in the Chief Executive's Report. The total housing demand over the six year plan period is determined to be 22,611 households or 3,769 households per annum.

²⁰ Available online: <https://www.corkcoco.ie/en/cork-county-development-plan-2022-2028/stage-three>; see pages 18-20.

Table 4.4: Summary of Housing Demand in Cork County during the plan period

	Demand	Period Duration	Total Households	Annual Households
D	Plan Housing Demand = Total (A-B+C) (Projected ESRI NPF demand - new completions) = Unmet demand	6 Years	18,293	3,049
D1	25% Population Allocation to 2026	-	4,318	-
	Total	6 Years	22,611	3,769

Furthermore, household demand has been disaggregated for Cork County to identify demand at SPA level. Cork County Council have allocated this demand to SPA level based on planning policy considerations and current and future population and household characteristics as detailed in the Chief Executive’s Report (Volume Two Part One – p. 23).

Table 4.5 Summary of Housing Demand in Cork County Strategic Planning Areas during the plan period

Strategic Planning Area	Total Household Demand	Annual Household Demand
Metropolitan SPA	10,514	1,752
Greater Ring SPA	6,835	1,139
North Cork SPA	2,577	430
West Cork SPA	2,685	448
Total	22,611	3,769

The total and annual housing demand in Cork County and each respective SPA as established in the Section 28 calculation and disaggregated is set out in Table 4.6. As stated at the outset, the figures in 2022* and 2028* represent their respective half years given the plan period dates (2022 H2 – 2028 H1).

Table 4.6 Overview of Total and Annual Housing Demand in Cork County throughout the Plan Period

Strategic Planning Area	2022*	2023	2024	2025	2026	2027	2028*
Metropolitan SPA	876	1,752	1,752	1,752	1,752	1,752	876
Greater Ring SPA	570	1,139	1,139	1,139	1,139	1,139	570
North Cork SPA	215	430	430	430	430	430	215
West Cork SPA	224	448	448	448	448	448	224
Total County	1,885	3,769	3,769	3,769	3,769	3,769	1,885

4.2.2.2 Cork City Council Housing Demand

As set out in Section 1, this chapter has considered the Section 28 Guidelines provided by the DHLGH. Specifically, the household demand during the plan period has been considered during the implementation period of the Strategy for Cork City. The Section 28 Guidelines explore the Housing Supply Target in order to establish household demand during the plan period. This has been modified to reflect the Strategy period and the various applied adjustments are summarised in Table 4.7 respectively.

Item D in Table 4.7 sets out the housing demand that has been determined for Cork City over the six year plan period and as such, the total housing demand over the plan period is determined to be 16,238 households or 2,706 households per annum.

Table 4.7: Summary of Housing Demand in Cork City during the plan period

	Demand	No. of Years	Total Households	Annual Households
A	ESRI NPF scenario projected new household demand 2017 to end Q2 2028	11.5	15,967	2,661
B	Actual new housing supply 2017 to end Q2 2022 (actual to Q2 2021 and estimated remainder 2021 and H1 2022 based on pro rata of H1 2021)	5.5	3,832	697
C	Homeless households, and unmet demand as at Census 2016	N/A	498	N/A
D	Plan Housing Demand = Total (A-B+C), (Projected ESRI NPF demand - new completions) = Total demand	6 Years	16,238	2,706

Cork City Council are not pursuing the optional adjustment 'E' set out in the Section 28 Guidelines to facilitate convergence to NPF strategy to 2026. This adjustment is optional and exists to enable planning authorities to more gradually transition from the baseline or 'business as usual' scenario to the NPF '50:50 City' scenario where necessary and justified. It is the position of Cork City Council that the Draft Cork City Development Plan 2022-2028 aligns fully

with the NPF and its associated population and household scenarios, and that no such adjustment is necessary. Adjustment F is not considered applicable as recent supply (row B) is not close to or exceeding demand (row D).

The total and annual housing demand in Cork City as established in the Section 28 calculation and is set out in Table 4.8. As stated at the outset, the figures in 2022* and 2028* represent their respective half years given the plan period dates (2022 H2 – 2028 H1).

Table 4.8 Overview of Total and Annual Housing Demand in Cork City throughout the Plan Period

	2022*	2023	2024	2025	2026	2027	2028H*
Cork City	1,353	2,706	2,706	2,706	2,706	2,706	1,353

4.2.3 Income Analysis

Disposable (or net) income is the amount of income, after tax is deducted, that is available for spending and saving. It functions as an important measure of the ability of a household to purchase their own home (i.e. housing affordability). The weekly, monthly and annual disposable incomes at national level from the CSO's Household Budget Survey²¹ have been adjusted to local authority and SPA level (for county) based on application of "inflator/deflator" rate. The SPA incomes were derived using relative weighted incomes from the county average, by using Electoral Division based income analysis outlined in Appendix 4.3

Gross (or total) income is the amount of income prior to tax deductions earned by an individual or household. The calculation of gross (or total) and disposable incomes has been undertaken for each relevant spatial level as set out in Table 4.9.

To estimated income per decile, CSO published gross incomes²² (2017) and disposable income²² (2018 provisional) have been applied. In both cases these have been adapted over time using applied GDP rates for relevant years. The income figures have been further disaggregated into ten roughly equal income segments or 'deciles' by application of proportion of households from the CSO Household Budget Survey. This has been undertaken to represent income distribution by households per decile. A full breakdown of derived incomes by decile for each area is given in Appendix 4.4.

Table 4.9: Derived gross and disposable incomes at each relevant spatial level

Income	Gross income per person (2017)	Gross Adaptor applied	Disposable income per person (2018*)	Disposable Adaptor applied
County Metro. SPA	€31,625	1.082	€23,040	1.072
Greater Ring SPA	€29,658	1.014	€21,608	1.005
North Cork SPA	€24,925	0.852	€18,159	0.845
West Cork SPA	€22,855	0.782	€16,651	0.775
Cork City	€29,119	0.996	€21,214	0.987
State	€29,239	1.000	€21,495	1.000

*Provisional

²¹ CSO Household Budget Survey 2015-2016 to align with 2016 Census.

<https://www.cso.ie/en/methods/housingandhouseholds/householdbudgetsurvey/>

²² CSO Gross Income 2017 and Disposable Income 2018 (provisional):

<https://www.cso.ie/en/releasesandpublications/er/cirgdp/countyincomesandregionalgdp2017/>

4.2.4 Economic Outlook

The local and regional economy is a key aspect of the housing market. Specifically, economic conditions can impact on housing needs and household incomes which can affect demand and supply within the market. In order to reflect the longer-term economic outlook for Cork County and City growth rates have been forecasted for Gross Domestic Product to assess household income change over time.

This Joint Strategy has been prepared during the COVID-19 pandemic, which is ongoing at the time of preparation and publication. This has created considerable uncertainty in economic forecasts with little reporting by governments and industry bodies on forecasts beyond the immediate future. The economic forecast that has been applied has considered several data sources that reflect the latest available evidence considering the COVID-19 pandemic as presented in Appendix 4.6.

A review of historic GDP growth was undertaken to establish growth rates from the baseline (i.e. 2017 for gross income and 2018 for disposable income). Data published by the sources used indicate that national GDP growth was 8.1% in 2017, 8.2% in 2018 and 5.5% in 2019 respectively and hence these rates of GDP growth have been applied in the HNDA.

For those reasons as set out in detail in Appendix 4.6, the following GDP growth rates have been applied in the HNDA to reflect projected growth in household income:

- **2020:** -3.7% GDP growth (i.e. contraction of the economy);
- **2021:** 3.4% GDP growth;
- **2022:** 4.5% GDP growth;
- **2023:** 3.5% GDP growth;
- **2024:** 2.8% GDP growth; and
- **2025 onwards:** 2.6% GDP growth.

The key inputs that reflect this analysis are shown in Appendix 4.4 and 4.5 which set out the estimated annual average household disposable incomes per decile and corresponding monthly average household income breakdowns by decile in each area.

4.2.5 Central Bank Rules

The Central Bank of Ireland have implemented measures on mortgages to manage the amount that consumers can borrow to purchase a home in order to strengthen the resilience and stability of the housing market. These measures are enforced via the loan-to-value (LTV)²³ and loan-to-income (LTI)²⁴ limits for mortgages. This HNDA has therefore been analysed whether households could qualify for a mortgage that would enable them to purchase a house in the lowest price band under these rules.

The key variables used to determine whether households in a decile can qualify for a mortgage to purchase a house within a given year are:

- Loan-to-Value (LTV) ratio of 0.90;
- a maximum Loan-to-Income (LTI) ratio of 3.5; and
- the upper value of the first house price band for that year (as set out in detail in Section 4.2.5).

As such if a household does not have sufficient income to meet the Central Bank rules (i.e. 3.5 times their gross income is less than 90% of the value of purchase a house in the lowest projected price band for that year), they will not qualify for a mortgage that would enable them to purchase a home in their relevant area.

The following summarises the general qualification for additional anticipated households at decile level over the strategy period based at the relevant spatial levels for mortgages, while Appendix 4.7 (Tables 4.15 to 4.19) sets out the specific mortgage capacity per decile and the calculation of affordability at the relevant spatial levels.

²³ The LTV limit requires you to have a minimum deposit before you can get a mortgage. First-time buyers are allowed up to 90% LTV, meaning they're required to provide a minimum deposit of 10% upfront for any property.

²⁴ The LTI limit restricts the amount of money you can borrow to a maximum of 3.5 times your gross income.

Mortgage qualification varies across the deciles in each SPA and Cork City with a general range of the 1st to 4th deciles failing to qualify on average. The following deciles fail to qualify for a mortgage throughout the strategy period (2022-2028):

- In Cork City the 1st and 2nd deciles fail to qualify throughout the strategy period.
- In County Metropolitan SPA the 1st and 2nd deciles fail to qualify throughout the strategy period.
- In Greater Ring SPA the 1st and 2nd deciles fail in 2022-2023, and the 1st, 2nd and 3rd deciles fail in 2024-2028.
- In North Cork the 1st, 2nd and 3rd deciles fail to qualify in 2022-2025, and the 1st to 4th deciles fail in 2024-2028.
- In West Cork the 1st, 2nd and 3rd deciles fail to qualify throughout the strategy period.

4.2.6 Ownership Analysis

This section sets out background information on house price trends in the current market at the relevant spatial levels. To ensure the most up to date market context, 2019 and the first half of 2020²⁵ have been selected to form the baseline analysis and property transactions as recorded on the Residential Property Price Register (PPR) during that period have been used to understand house prices and the distribution of housing units per price band.

Data on transactions from 2010 to 2020 has thus been analysed to understand the breakdown of properties sold by price bands across the Cork local authorities and the SPAs as presented in Table 4.10.

²⁵ 2019 and latest available data at the time of analysis (first half of 2020) were combined to form the baseline of ownership analysis. Data from 2020 enabled an evaluation of Covid-19 impacts on price distribution. This was combined with 2019 to stabilise the baseline given slowdown in the number of transactions observed and uncertainty.

Table 4.10: Distribution of property sales²⁶ in Cork, 2019-2020 (Source: RPPR, 2020²⁷)

Price band (€)	Cork City	County	Greater Ring	North Cork	West Cork
		Metro. SPA	SPA	SPA	SPA
€0-100,000	3.30%	5.06%	12.80%	30.90%	16.79%
€100,000-150,000	7.43%	6.35%	13.49%	26.08%	15.94%
€150,000-200,000	13.86%	15.01%	20.73%	17.94%	20.44%
€200,000-250,000	17.31%	21.78%	18.88%	12.96%	19.34%
€250,000-300,000	21.75%	23.79%	13.20%	6.31%	10.83%
€300,000-350,000	14.41%	10.80%	8.92%	2.49%	6.20%
€350,000-400,000	7.56%	5.13%	5.56%	1.33%	4.14%
€400000+	14.38%	12.08%	6.43%	1.99%	6.33%
Total	100.00%	100.00%	100.00%	100.00%	100.00%

It is important to consider how house prices may change over time, particularly fluctuations during the strategy period. For this reason, historic house prices have been investigated in each area through analysis of the Residential Property Price Register from 2010 onwards to analyse general trends and the influence on the market.

Given the context of the recent recession and subsequent periods of growth, the average house price change over the past five years has been used as a basis for future changes in average house price from 2021 onwards (i.e. the future baseline). This is to reflect an expected general improvement to economic conditions, housing supply and an associated positive influence on the housing market. Further, analysis of the impacts of COVID-19 was conducted throughout 2020 with significant variance recorded by industry reports and forecasts as restrictions were implemented, eased and modified during the year. Given the significant uncertainty and the relatively stable²⁸ continuation of the baseline trends in the market in both Cork County and Cork City at the time of writing, forecasts were conducted using an extension of the historic baseline derived from a five-year average of annual price change per area (Cork City and County SPA's).

²⁶ House sale prices presented are inclusive of VAT.

²⁷ Residential Property Price Register (2020) All Records as downloaded on 31 July 2020. Available from: <https://propertypriceregister.ie/Website/NPSRA/pprweb.nsf/page/ppr-home-en>

²⁸ <https://www.daft.ie/report/2020-Q3-houseprice-daftreport.pdf>

It is anticipated therefore that the average house prices may change over time as described in Table 4.11. Further information in relation to the projected house price bands per year at the relevant spatial levels is provided in Appendix 4.8 (Tables 4.20 to 4.24). It should be noted that the changes from 2011 – 2020 are actual change as recorded on the Residential Property Price Register at each relevant spatial level.

Table 4.11: Historic and anticipated change in average prices in the housing market

	Cork City	County Metro. SPA	Greater Ring SPA	North Cork SPA	West Cork SPA
2011	-7.79%	-5.65%	-14.37%	5.10%	-13.23%
2012	-11.97%	-14.54%	-8.71%	-9.89%	-16.73%
2013	-8.32%	-1.65%	-10.42%	-13.51%	1.53%
2014	9.15%	-1.67%	2.97%	2.32%	-3.52%
2015	13.65%	8.77%	8.36%	5.27%	3.61%
2016	10.41%	9.24%	14.18%	-0.01%	13.25%
2017	3.14%	9.22%	5.62%	16.83%	4.11%
2018	8.14%	6.78%	4.93%	7.70%	3.92%
2019	3.06%	4.08%	4.53%	5.18%	6.35%
2020	-2.86%	-2.50%	1.93%	5.15%	-6.51%
2021	4.38%	5.37%	6.24%	6.97%	4.22%
2022	4.00%	5.00%	6.00%	6.50%	4.00%
2023	3.50%	4.50%	5.50%	6.00%	3.50%
2024	3.00%	4.00%	5.00%	5.50%	3.00%
2025	2.50%	3.50%	4.50%	4.50%	2.50%
2026	2.00%	3.00%	4.00%	4.00%	2.00%
2027	2.00%	2.50%	3.50%	3.50%	2.00%
2028	2.00%	2.00%	3.00%	3.00%	2.00%
2029	2.00%	2.00%	2.50%	2.50%	2.00%
2030	2.00%	2.00%	2.00%	2.00%	2.00%
2031	2.00%	2.00%	2.00%	2.00%	2.00%

4.2.7 Rental Analysis

This section sets out background information on rental price and demand by unit type in the current market. Demand by unit type is published by the Residential Tenancies Board and has been analysed at the relevant spatial levels to understand demand by unit type in the private rental market over time. Table 4.12 sets out the varying demand for individual unit types according to present registered tenancies and is considered reflective of the overall demand per unit type within the relevant spatial levels. As such, this information has been used to understand future demand per unit type.

Table 4.12: Demand per unit type as recorded by the RTB

Unit Type	1 bed unit	2 bed unit	3 bed unit	4+ bed unit
County Metro. SPA	10.85%	28.38%	46.25%	14.39%
Greater Ring SPA	10.82%	26.94%	47.19%	15.05%
North Cork SPA	10.82%	21.21%	50.11%	17.86%
West Cork SPA	16.20%	27.58%	37.96%	18.15%
Cork City	19.47%	35.63%	30.71%	14.19%

In order to ensure a robust comprehension of the rental market baseline, historic trends in rents as recorded by the Residential Tenancies Board (RTB, hosted by CSO) have been examined from 2015 to 2020²⁹ (the most recent data available). Table 4.13 shows the historic average rental prices for Cork City and Cork County SPAs for all units (all bedrooms), while Table 4.14 shows the average year-on-year change for all units over the period examined. Further projected price information per unit type in each County SPA and Cork City can be found in Tables 4.25 through 4.29 in Appendix 4.9.

29

[https://statbank.cso.ie/px/pxeirestat/Database/eirestat/Residential%20Tenancies%20Board%20\(RTB\)/Residential%20Tenancies%20Board%20\(RTB\)_statbank.asp?sp=Residential%20Tenancies%20Board%20\(RTB\)&Planguage=0&ProductID=DB_RI](https://statbank.cso.ie/px/pxeirestat/Database/eirestat/Residential%20Tenancies%20Board%20(RTB)/Residential%20Tenancies%20Board%20(RTB)_statbank.asp?sp=Residential%20Tenancies%20Board%20(RTB)&Planguage=0&ProductID=DB_RI). At the time of analysis, Q1 2020 RTB data was the latest available data.

Table 4.13: Historic market rent prices as recorded on the RTB during 2015-2020²⁹ (all bedrooms, €)

Historic Rents	Cork City	County Metro. SPA	Greater Ring SPA	North Cork SPA	West Cork SPA
2020 Q1	€1,193	€1,010	€891	€763	€720
2019	€1,182	€991	€866	€725	€709
2018	€1,138	€935	€814	€672	€680
2017	€1,066	€861	€758	€617	€625
2016	€1,008	€805	€699	€582	€583
Average	€1,117	€921	€805	€672	€664

Table 4.14: Year-on-year change in historic market rent prices as recorded on the RTB during 2015-2020²⁹ (all bedrooms, % change)

Historic Change	Cork City	County Metro. SPA	Greater Ring SPA	North Cork SPA	West Cork SPA
2020 Q1	0.87%	1.91%	2.93%	5.20%	1.63%
2019	3.89%	5.98%	6.32%	7.87%	4.20%
2018	6.72%	8.56%	7.39%	8.84%	8.80%
2017	5.85%	6.94%	8.50%	6.00%	7.22%
2016	10.87%	6.99%	7.96%	5.89%	4.53%
Average	5.64%	6.08%	6.62%	6.76%	5.28%

Comparable to the property prices analysis, historic information has been considered to forecast future changes in market rents by unit type. Analysis of the change in average rental price for all bedroom units over the period 2015-2020 has been used in the absence of any statistically robust scenarios for accounting for the impact of COVID-19 and thus the same assumptions as those for house prices in the ownership analysis have been applied for forecasting market rents. Table 4.15 shows the forecast annual change in market prices for private rental across Cork. The breakdown of forecast prices by unit type for each area are presented in Appendix 4.9.

Table 4.15: Forecasted year-on-year market rental change (all bedrooms, % change)

	Cork City	County Metro. SPA	Greater Ring SPA	North Cork SPA	West Cork SPA
2020	0.87%	1.91%	2.93%	5.20%	1.63%
2021	5.64%	6.08%	6.62%	6.76%	5.28%
2022	5.50%	6.00%	6.50%	6.50%	5.00%
2023	5.00%	5.50%	6.00%	6.00%	4.50%

2024	4.50%	5.00%	5.50%	5.50%	4.00%
2025	4.00%	4.50%	5.00%	5.00%	3.50%
2026	3.50%	4.00%	4.50%	4.50%	3.00%
2027	3.00%	3.50%	4.00%	4.00%	2.50%
2028	2.50%	3.00%	3.50%	3.50%	2.00%

4.3 Affordability Assessment

4.3.1 Housing Affordability

Housing affordability is connected with disposable household income which has been determined for Cork City and Cork County SPAs as described in detail in Section 4.2.3.

Section 93 of the Planning and Development Act 2000, defines affordability by setting the parameters for an 'eligible person' as:

"A person who is in need of accommodation and whose income would not be adequate to meet the payments of a mortgage for the purchase of a house to meet his or her accommodation needs because the payments calculated over the course of a year would exceed 35% of that person's annual income net of income tax and pay related social insurance..."

It therefore is generally accepted that if housing costs exceed 35 per cent of a household's disposable income, housing is considered to be unaffordable as housing costs consume a disproportionately high amount of income. Based on this information, we have calculated the number of households not meeting the 'Affordability Criteria' (i.e. those households where household costs would be greater than 35 per cent of disposable household income).

The projections for household income during the strategy period described above are applied to the DoECLG Model Housing Strategy annuity formula for Cork City and the County SPAs in the following tables. This formula determines the maximum affordable house price for each of the ten income deciles based on several evidence-based variables that have been established through analysis of historic mortgage data from the Central Bank of Ireland³⁰. The key variables

³⁰ Central Bank Reports <https://www.centralbank.ie/financial-system/financial-stability/macro-prudential-policy/mortgage-measures/new-mortgage-lending-data-and-commentary>

used in the annuity formula include an affordability threshold of a maximum of 35% expenditure of household income on mortgage costs, a loan to value ratio of 0.90, an annual interest rate (APR) of 3%, and a loan term of 29 years³¹.

Based on the determination of additional households required, the projected house price bands and the calculation of housing affordability; the number of households that can qualify for a mortgage, and the housing surplus/deficit³² per price band has been set out for each area in Appendix 4.10.

Analysis of ownership potential evaluated via the above variables (of which variables per SPA are unique due to varying affordability dynamics such as income and costs) enabled determination of affordability and housing surplus and deficit per price band. Within this analysis, decile affordability thresholds were benchmarked against price bands (refer to Appendix 4.8) to determine the theoretical demand and compare projected delivery within each price band.

This analysis was prepared in the following steps:

- Step 1: Determine the house price affordability under each decile for the year of analysis
- Step 2: Determine the household band position (i.e. 1st band, 2nd band, etc.)
- Step 3: Determine the house price band for the year of analysis
- Step 4: Calculate the number of houses required within each band
- Step 5: Determine the percentage of housing units projected to be provided within each band
- Step 6: Calculate the number of housing units projected to be provided within each band
- Step 7: Determine the housing surplus/deficit (difference between Step 4 and Step 6)

Where delivery (based on historic market distribution) was higher than demand within a given price band a surplus was identified and therefore if anticipated demand exceeded projected

³¹ LTV, APR and term reflect reported averages from the Central Bank Reports average of 2018, 2019 and 2020H1

³² A surplus within a price band exists where the number of housing units anticipated is greater than the number of households that qualify for a mortgage and have the ability to purchase a home at the upper value of that house price band. A deficit exists where there are fewer households anticipated compared to the number of households that qualify for a mortgage and have the ability to purchase a home at the upper value of that house price band.

supply a deficit was identified. Throughout this assessment an overriding logic was applied whereby cases in which a decile had no financial capacity within a price band, the proceeding decile would apply downward pressure and purchase a unit within this band (e.g. if the 5th decile had no capacity to afford a house in the 3rd price band, it is assumed that the 6th decile households would purchase within this band). This was applied throughout the relationship between decile income and price bands in all years in each SPA and Cork City.

In summary of the ownership analysis, across all areas a surplus of housing is forecasted in the lowest price band as is to be expected with no mortgage qualification in such deciles.

In West Cork, a generally stable balance between surplus in the lowest deciles (1st to 4th) and deficit in the upper deciles (5th +) was determined across the strategy period.

In North Cork a similar finding was determined with slightly less capacity in the lower deciles and a gradual decline in the lower band surplus by the end of the strategy period.

In Greater Cork Ring the highest surplus in the lowest deciles was determined by comparison to the other Cork County SPA's. The analysis has yielded a generally stable outline of distribution throughout the strategy period with increasing affordability from 2024 onward following likely economic growth.

The evaluation of the County Metropolitan SPA determined that for a vast majority of the plan there is a significant surplus in the lower deciles and even further up to the 5th deciles in cases up to 2023.

In Cork City, there is a trend of surplus in the lowest price band leading to an immediate minor deficit in the second price band and ultimately causing a significant surplus primarily in the third, fourth and fifth bands throughout the strategy period.

4.3.2 Private Rental

Analysis of affordability in relation to private rental market has been undertaken in order to ensure a comprehensive understanding of the housing market in accordance with the requirements of the NPF. Only households that fail to qualify for a mortgage are considered in

this analysis. The key variables used to determine whether households in a decile can qualify for a private rental for a specific unit are:

- Disposable income per decile per year (monthly) as described in Section 4.2.3;
- Projected market rents per unit type per year as set out in Section 4.2.7;
- Additionally, the demand for a specific unit type (as set out in Section 4.2.7) has been factored to estimate what type of unit the additional anticipated households are likely to prefer to rent.

Analysis of the above factors indicates that if a household has sufficient income to meet the private rental rates for a unit in a given year (i.e. the average market rent is less than 35% of their monthly disposable income), they can sustainability afford the rent. An overview of those that cannot afford private rental at the relevant spatial levels is provided in Table 4.16 through Table 4.22. It should also be noted that it is just those additional anticipated households that do not qualify for a mortgage are considered as part of the assessment for private rental.

Table 4.16: Number of additional anticipated households that do not qualify for a mortgage and cannot afford private rental during the strategy period

	2022*	2023	2024	2025	2026	2027	2028*	Total
County Metro. SPA	179	357	357	357	357	357	179	2,144
Greater Ring SPA	116	232	339	339	339	339	169	1,873
North Cork SPA	66	133	133	133	163	163	82	873
West Cork SPA	65	131	131	131	131	131	65	784
Cork County*	427	853	959	959	990	990	495	5,674
Cork City	276	552	552	552	552	552	276	3,312

*Sum of anticipated additional households unable to afford private rental in SPAs

Table 4.17 Number of additional anticipated households that do not qualify for a mortgage and cannot afford private rental (based on RTB demand allocation by unit type) in Cork City

Year	2022*	2023	2024	2025	2026	2027	2028*
1 Bed	54	107	107	107	107	107	54
2 Bed	98	197	197	197	197	197	98
3 Bed	85	170	170	170	170	170	85
4+ Bed	39	78	78	78	78	78	39

Total	276	552	552	552	552	552	276
-------	-----	-----	-----	-----	-----	-----	-----

Table 4.18 Number of additional anticipated households that do not qualify for a mortgage and cannot afford private rental (based on RTB demand allocation by unit type) -Metropolitan SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1 Bed	19	39	39	39	39	39	19
2 Bed	51	102	102	102	102	102	51
3 Bed	83	165	165	165	165	165	83
4+ Bed	26	51	51	51	51	51	26
Total	179	357	357	357	357	357	179

Table 4.19 Number of additional anticipated households that do not qualify for a mortgage and cannot afford private rental (based on RTB demand allocation by unit type) in Greater Ring SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1 Bed	13	25	25	25	25	25	13
2 Bed	31	63	95	95	95	95	47
3 Bed	55	110	166	166	166	166	83
4+ Bed	17	35	53	53	53	53	26
Total	116	232	339	339	339	339	169

Table 4.20 Number of additional anticipated households that do not qualify for a mortgage and cannot afford private rental (based on RTB demand allocation by unit type) in North Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1 Bed	7	14	14	14	14	14	7
2 Bed	14	28	28	28	28	28	14
3 Bed	33	67	67	67	89	89	45
4+ Bed	12	24	24	24	32	32	16
Total	66	133	133	133	163	163	82

Table 4.21 Number of additional anticipated households that do not qualify for a mortgage and cannot afford private rental (based on RTB demand allocation by unit type) in West Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1 Bed	7	15	15	15	15	15	7
2 Bed	19	38	38	38	38	38	19

3 Bed	26	53	53	53	53	53	26
4+ Bed	13	25	25	25	25	25	13
Total	65	131	131	131	131	131	65

Table 4.22 Number of additional anticipated households that do not qualify for a mortgage and cannot afford private rental (based on RTB demand allocation by unit type) in Cork County

Year	2022*	2023	2024	2025	2026	2027	2028*
1 Bed	47	93	93	93	93	93	47
2 Bed	115	230	263	263	263	263	131
3 Bed	197	394	450	450	473	473	237
4+ Bed	68	135	153	153	161	161	81
Total	427	853	959	959	990	990	495

4.3.3 Summary of Projected Social Housing Needs

Based on the application of the HNDA model to the Cork County SPA's and Cork City, the summary of Social Housing Requirements is provided in Table 4.23 and Table 4.24.

The Social Requirements reflect the projected extent of 'housing need' during the strategy period. This relates to just the additional anticipated households during that time and thus it is in addition to the current extent of unmet need as per the social housing waiting list. These household units are the net annual increase projected for social housing and as such they have been illustrated in as a proportion of the total additional anticipated households at the relevant spatial levels.

Table 4.23: Overview of social housing requirements

Year	2022*	2023	2024	2025	2026	2027	2028*	Total
County Metro. SPA	179	357	357	357	357	357	179	2,144
Greater Ring SPA	116	232	339	339	339	339	169	1,873
North Cork SPA	66	133	133	133	163	163	82	873
West Cork SPA	65	131	131	131	131	131	65	784
Cork County	427	853	959	959	990	990	495	5,674
Cork City	276	552	552	552	552	552	276	3,312

Table 4.24 Overview of social housing requirements as a proportion of total additional anticipated households throughout the strategy period

Year	2022*	2023	2024	2025	2026	2027	2028*	Average
County Metro. SPA	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%
Greater Ring SPA	20.4%	20.4%	29.7%	29.7%	29.7%	29.7%	29.7%	27.4%
North Cork SPA	30.9%	30.9%	30.9%	30.9%	38.0%	38.0%	38.0%	33.7%
West Cork SPA	29.2%	29.2%	29.2%	29.2%	29.2%	29.2%	29.2%	29.2%
Cork County	21.9%	21.9%	23.9%	23.9%	24.5%	24.2%	24.2%	23.6%
Cork City	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%	20.4%

4.4 HNDA Components

In addition to the HNDA, as outlined in step 13 in Section 4.1.2, historic analysis of household composition, tenure and dwelling type has been conducted and forecasts informed by historic data have been performed. It is critical to understand that due to limitations on the availability of historic data (i.e. prior to 2011) due to the boundary adjustment for Cork City boundary, the only historic trend data available is for 2011-2016 which may fully reflect the future market trends for composition, dwelling and tenure type. In addition to this analysis of single rural dwellings and specialist provision was carried out as outlined in steps 14 and 15 in Section 4.1.2.

4.4.1 Household Composition

Analysis of the historic Census data (i.e. the 2011 and 2016 Censuses³³) in relation to the composition of households has been undertaken at the relevant spatial levels to understand these dynamics and estimate how they may change over time³⁴. Specifically, the intercensal average has been used to determine a trended annual average change in household composition at the relevant spatial levels as set out in Table 4.25.

While there is variation across each of the areas, the proportion of one-person households is forecast to increase in all areas except the County Metropolitan SPA. The proportion of three-person households is forecast to decrease whilst the proportion of four-person households is forecast to increase across all areas.

Table 4.25: Forecasted annual change in household size cohort

	1-person household	2-person household	3-person household	4-person household	5+ person household
County Metro. SPA	-0.07%	-0.15%	-0.12%	0.18%	0.16%
Greater Ring SPA	0.02%	-0.21%	-0.10%	0.22%	0.06%
North Cork SPA	0.10%	0.07%	-0.28%	0.15%	-0.04%
West Cork SPA	0.17%	0.07%	-0.09%	0.03%	-0.18%
Cork City	0.01%	-0.05%	-0.03%	0.09%	-0.01%

³³ Due to the new boundary of Cork City Local Authority (and reflected adjustment of the Cork County Local Authority boundary), it was not possible to evaluate 2006 Census information for the relevant spatial levels as no small area data is available for this period.

³⁴ It should be noted that all figures presented in this chapter have been rounded from the outset to remove any decimalisation of people and/or households.

An overview of the distribution of the household size cohorts for the additional anticipated households at each relevant spatial level is provided in Table 4.26 through to Table 4.31.

Table 4.26: Household size cohort for additional anticipated households in Cork City

Year	2022*	2023	2024	2025	2026	2027	2028*
1-person household	337	674	674	675	675	675	338
2-person household	402	803	801	800	798	797	398
3-person household	242	482	481	481	480	479	239
4-person household	221	445	447	450	452	454	228
5+person household	151	302	301	301	301	301	150
Total	1,353	2,706	2,706	2,706	2,706	2,706	1,353

Table 4.27 Household size cohort for additional anticipated households in County Metropolitan SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1-person household	164	326	325	323	322	321	160
2-person household	226	450	447	445	442	439	218
3-person household	153	304	302	300	298	295	147
4-person household	190	383	386	390	393	396	200
5+person household	143	290	293	295	298	301	152
Total	876	1,752	1,752	1,752	1,752	1,752	876

Table 4.28 Household size cohort for additional anticipated households in Greater Ring SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1-person household	128	255	256	256	256	256	128
2-person household	144	286	283	281	279	276	137
3-person household	95	188	187	186	185	184	91
4-person household	113	228	230	233	235	238	120
5+person household	91	182	182	183	184	185	93
Total	570	1,139	1,139	1,139	1,139	1,139	570

Table 4.29 Household size cohort for additional anticipated households in North Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1-person household	57	115	116	116	116	117	59
2-person household	62	124	124	125	125	125	63
3-person household	31	61	60	59	58	57	28
4-person household	37	74	75	75	76	77	39
5+person household	28	55	55	55	55	54	27
Total	215	430	430	430	430	430	215

Table 4.30 Household size cohort for additional anticipated households in West Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
1-person household	67	134	135	136	136	137	69
2-person household	65	130	130	130	131	131	66
3-person household	32	63	62	62	62	61	30
4-person household	32	65	65	65	65	65	33
5+person household	29	57	56	55	54	54	26
Total	224	448	448	448	448	448	224

Table 4.31 Household size cohort for additional anticipated households in Cork County

Year	2022*	2023	2024	2025	2026	2027	2028*
1-person household	415	830	830	831	831	831	416
2-person household	497	990	985	981	976	972	484
3-person household	311	616	611	607	602	597	296
4-person household	372	750	756	763	769	776	391
5+person household	291	584	586	589	591	594	298
Total	1,885	3,769	3,769	3,769	3,769	3,769	1,885

Note: Totals may not sum due to rounding

4.4.2 Household Tenure

Analysis of historic information (i.e. 2011 and 2016 Censuses) in relation to the household tenure has been undertaken at the relevant spatial levels to understand these dynamics and estimate how they may change over time. Specifically, the intercensal average has been used to determine a trended annual average change in household tenure at the various spatial levels. This forecasts a continuation of the trend towards falling owner-occupation levels across all areas as set out in Table 4.32.

Table 4.32: Forecast change in tenure composition of households over the strategy period

	Owner Occupied	Private Rental	Social Rental
County Metro. SPA	-0.21%	-0.08%	0.29%
Greater Ring SPA	-0.29%	0.04%	0.25%
North Cork SPA	-0.37%	0.14%	0.22%
West Cork SPA	-0.19%	0.11%	0.08%
Cork City	-0.24%	-0.08%	0.31%

An overview of the distribution of the household tenure for the additional anticipated households at each relevant spatial level is provided in Table 4.33 through to Table 4.38.

Table 4.33 Tenure of additional anticipated households in Cork City

Year	2022*	2023	2024	2025	2026	2027	2028*
Owner occupied	793	1,579	1,573	1,567	1,560	1,554	774
Private Rental	327	651	649	647	645	643	320
Other Rental	234	476	484	492	501	509	259
Total	1,353	2,706	2,706	2,706	2,706	2,706	1,353

Table 4.34 Tenure of additional anticipated households in County Metropolitan SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
Owner occupied	649	1,294	1,290	1,287	1,283	1,279	638
Private Rental	143	285	284	282	281	279	139
Other Rental	84	173	179	184	189	194	99
Total	876	1,752	1,752	1,752	1,752	1,752	876

Table 4.35 Tenure of additional anticipated households in Greater Cork Ring SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
Owner occupied	416	827	824	821	817	814	406
Private Rental	91	181	182	182	183	183	92
Other Rental	64	130	133	136	139	142	72
Total	570	1,139	1,139	1,139	1,139	1,139	570

Table 4.36 Tenure of additional anticipated households in North Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
Owner occupied	208	417	416	416	416	416	208
Private Rental	6	12	13	13	13	13	7
Other Rental	1	1	1	1	1	1	0
Total	215	430	430	430	430	430	215

Table 4.37 Tenure of additional anticipated households in West Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
Owner occupied	166	331	330	329	328	327	163
Private Rental	36	73	74	74	75	75	38
Other Rental	22	44	44	45	45	45	23
Total	224	448	448	448	448	448	224

Table 4.38 Tenure of additional anticipated households in Cork County

Year	2022*	2023	2024	2025	2026	2027	2028*
Owner occupied	1,439	2,869	2,861	2,853	2,845	2,837	1,415
Private Rental	276	552	552	551	551	551	275
Other Rental	170	349	357	365	373	381	195
Total	1,885	3,769	3,769	3,769	3,769	3,769	1,885

4.4.3 Dwelling Type

Examination of historic data (i.e. 2011 and 2016 Census) in relation to the dwelling type has been undertaken at the relevant spatial levels to understand unit-mix dynamics and estimate how they may change over time. Specifically, the intercensal average has been used to determine a trended annual average change in household tenure at the various spatial levels. It should be noted that estimated trends do not account for 'bed-sits' nor 'not stated' dwelling

types as categorised by the Census. Therefore, forecasts for house/bungalow, flat/apartment and caravan/mobile homes are set out from 2022 to 2028 with the intercensal average used to determine a trended annual average change at the relevant spatial levels as set out in Table 4.39.

Table 4.39 Forecast change in dwelling type per annum over the strategy period

Annual Change	House/Bungalow	Flat/Apartment	Caravan/Mobile Home
County Metro. SPA	-0.09%	0.09%	0.00%
Greater Ring SPA	-0.06%	0.07%	-0.01%
North Cork SPA	-0.02%	0.04%	-0.02%
West Cork SPA	0.05%	-0.03%	-0.02%
Cork City	-0.44%	0.43%	0.00%

An overview of the distribution of the dwelling types for the additional anticipated households at each relevant spatial level is provided in Table 4.40 through to Table 4.45.

Table 4.40 Dwelling composition of additional anticipated households in Cork City

Year	2022*	2023	2024	2025	2026	2027	2028*
House/Bungalow	1,109	2,207	2,195	2,184	2,172	2,160	1,074
Flat/Apartment	242	496	507	519	531	543	277
Caravan/Mobile Home	2	3	3	3	3	3	2
Total	1,353	2,706	2,706	2,706	2,706	2,706	1,353

Table 4.41 Dwelling composition of additional anticipated households in County Metropolitan SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
House/Bungalow	814	1,626	1,624	1,623	1,621	1,619	809
Flat/Apartment	61	124	125	127	128	130	66
Caravan/Mobile Home	1	3	3	3	3	3	1
Total	876	1,752	1,752	1,752	1,752	1,752	876

Table 4.42 Dwelling composition of additional anticipated households in Greater Ring SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
House/Bungalow	541	1,079	1,079	1,078	1,077	1,077	538
Flat/Apartment	28	58	58	59	60	61	31
Caravan/Mobile Home	1	2	2	2	2	2	1
Total	570	1,139	1,139	1,139	1,139	1,139	570

Table 4.43 Dwelling composition of additional anticipated households in North Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
House/Bungalow	208	417	416	416	416	416	208
Flat/Apartment	6	12	13	13	13	13	7
Caravan/Mobile Home	1	1	1	1	1	1	0
Total	215	430	430	430	430	430	215

Table 4.44 Dwelling composition of additional anticipated households in West Cork SPA

Year	2022*	2023	2024	2025	2026	2027	2028*
House/Bungalow	216	432	432	432	432	432	216
Flat/Apartment	7	15	14	14	14	14	7
Caravan/Mobile Home	1	2	2	2	2	1	1
Total	224	448	448	448	448	448	224

Table 4.45 Dwelling composition of additional anticipated households in Cork County

Year	2022*	2023	2024	2025	2026	2027	2028*
House/Bungalow	1,778	3,553	3,551	3,549	3,547	3,545	1,772
Flat/Apartment	103	208	211	213	215	218	110
Caravan/Mobile Home	4	8	7	7	7	7	3
Total	1,885	3,769	3,769	3,769	3,769	3,769	1,885

It should therefore be noted that this is an approximate continuation of observed trends as influenced by the market dynamics during that period and it is noted that external market factors can influence the future dynamics in relation to unit mix and dwelling type throughout the strategy period. Table 4.40 to Table 4.45 indicate a continuation of recent historic trends assigned to the additional anticipated households.

It is also important to note that the breakdown of unit mix and dwelling type for future housing stock is influenced by many factors in addition to demographic demand and population dynamics. Housing market factors play an important but fluid role in delivery of housing. As noted in Section 3, there is strong demand in Cork for apartments, while the proportion of households in apartments is relatively low by European standards and may be expected to rise.

However, apartment delivery is also constrained by market factors, particularly viability, as discussed in Section 3.2.5. As a result, unit type mix over the 2022-2028 period is difficult to

forecast with any degree of certainty as the type of new units that will be developed in the coming years will depend heavily on market conditions, development costs, economic conditions, and public policy including national measures to stimulate housing development. It will also be determined by local planning policy set by Cork County Council and Cork City Council. As a result, the Cork City Development Plan 2022-2028 considers that at least 1,000 new apartments will be delivered per annum over the strategy period, as a more realistic outcome based on market and planning conditions over this period.

4.4.4 *Single Housing in the Countryside*

The NPF requires the Core Strategy of a Development Plan, and the Housing Strategy / Housing Need Demand Assessment, to account for the demand for individual housing in the countryside.

The NPF also targets a new pattern of development for the country which is seeking to strengthen settlements and manage rural housing pressure in areas under urban influence by facilitating the provision of individual housing in the countryside based on the core consideration of demonstrable economic or social need to live in a rural area having regard to the viability of smaller towns and rural settlements and site suitability considerations.

Unlike housing in urban areas where future demand can be projected using demographic and other factors, demand for housing in rural areas is managed by rural housing policies set out in the City / County Development Plans which are reviewed every six years. Therefore, it is considered that rural housing trends over the period that current rural housing policies have been in place would be more applicable and relevant than historic trends governed by older plans / policies. In addition, trends in rural housing cannot be considered in isolation from what is happening in the wider housing market in terms of supply, demand and affordability, or the trends in the wider economy. Self-build opportunities in the countryside can often function as a release valve when there are constraints on the housing market within the settlement network.

Exact data on the number of houses granted planning permission or constructed in the open countryside, outside all formally designated settlement boundaries identified in adopted Plans is not available for Cork City / County administrative areas. Data is available from the CSO on 'one off houses' granted planning permission and 'new dwelling completions' (single houses), but this data includes a portion of individual houses permitted or constructed within designated

settlement boundaries and it is not therefore a true reflection of individual rural housing in the open countryside. In addition, none of this data is available at a sub county level.

Given the lack of certain data and, for the purposes of assessment of the need for housing in the open countryside as part of the HNDA/ Housing strategy, an analysis has been undertaken, in both Cork County and Cork City using CSO planning permissions granted / new dwellings completions data, commencement data from Cork County and City Councils and spatial analysis of GeoDirectory residential data, to examine the dynamics and interplay between the urban and rural housing markets within Cork County and City. These elements are set out as follows:

- GeoDirectory residential assessment (for Cork County)
- Cork County commencements analysis
- Cork City commencements analysis
- CSO granted planning applications analysis (for Cork County and Cork City).

GeoDirectory residential assessment in Cork County

Analysis of distribution of residential buildings was conducted using annualised GeoDirectory point data. Data (from the third quarter for all years with the exception of 2020 which is for Q2) from the intercensal years (2006, 2011 and 2016) and years since the latest Census (2017, 2018, 2019 and 2020) were linked spatially with urban and rural areas³⁵. This facilitated the determination of distribution over a time-series and indicated areas of transition to reflect the urban-rural dynamics at the relevant spatial levels.

Residential buildings were assigned to the four Cork County SPAs through spatial association. The analysis investigated not just residential buildings but also the number of residential postal delivery points which can be a more accurate representation of the number of households. The

³⁵ Where rural areas were determined by locations not in settlements greater than 1,500 population. This data therefore includes some development *within* the smaller settlements under 1,500 population.

distributions per annum of urban and rural for residential delivery points are indicated in Table 4.46 with the change of distribution over time indicated in Table 4.47.

The comparator tables for residential buildings are available in Table 4.26 and Table 4.27 in Appendix 4.1. The analysis of the GeoDirectory data suggests that rural housing as a proportion of total delivery has remained relatively stable across the SPAs for those years that were analysed.

Table 4.46 Residential Delivery Points: Urban and Rural Distribution

Strategic Planning Area	Area	2006	2011	2016	2017	2018	2019	2020
County Metro. SPA	Rural	33.7%	33.6%	33.9%	33.8%	34.0%	34.0%	34.0%
	Urban	66.3%	66.4%	66.1%	66.2%	66.0%	66.0%	66.0%
Greater Ring SPA	Rural	57.1%	56.2%	56.7%	56.6%	56.7%	56.9%	55.8%
	Urban	42.9%	43.8%	43.3%	43.4%	43.3%	43.1%	44.2%
North Cork SPA	Rural	74.9%	73.9%	74.0%	74.2%	74.2%	74.2%	74.2%
	Urban	25.1%	26.1%	26.0%	25.8%	25.8%	25.8%	25.8%
West Cork SPA	Rural	80.0%	78.8%	79.1%	79.1%	79.0%	79.0%	79.0%
	Urban	20.0%	21.2%	20.9%	20.9%	21.0%	21.0%	21.0%

Table 4.47 Residential Delivery Points: Urban and Rural Distribution Change over time

Strategic Planning Area	Area	Intercensal Change		Annual Change			
		2006-2011	2011-2016	-2017	-2018	-2019	-2020
County Metro. SPA	Rural	11.89%	2.78%	0.91%	1.48%	1.80%	0.94%
	Urban	12.23%	1.44%	1.27%	0.88%	1.57%	1.10%
Greater Ring SPA	Rural	22.93%	1.99%	0.65%	0.96%	1.24%	0.96%
	Urban	27.76%	-0.04%	0.89%	0.71%	0.59%	5.47%
North Cork SPA	Rural	18.11%	0.14%	0.22%	0.21%	0.74%	0.59%
	Urban	24.37%	-0.53%	-0.35%	0.23%	0.73%	0.35%
West Cork SPA	Rural	24.96%	2.04%	0.43%	0.36%	0.83%	0.49%
	Urban	34.83%	0.29%	0.64%	0.50%	0.82%	0.63%

Commencements Analysis - Cork County

Analysis of commencement data provided by Cork County Council over the period 2016 – 2020 (first half of 2020 only) is indicated in Table 4.48. The data identifies the total number of new

dwelling units associated with commencement notices (estate schemes and individual dwellings) and the proportion of those that relate to individual dwellings.

With respect to individual dwellings, the data identifies whether the development is inside or outside a settlement development boundary. The data is presented at Strategic Planning Area Level in Table 4.48.

As a proportion of all units, 39% of house construction activity is in the Greater Cork Ring, followed by the Metropolitan Area at 37%, West Cork at 17% and North Cork at just 7%. In terms of the construction of individual houses in the open countryside, outside a settlement development boundary, 47% of construction activity is taking place within the Greater Cork Ring; 22% of construction activity was in West Cork, 16% in North Cork and 14 % in Metropolitan Cork.

The Metropolitan SPA has the lowest proportion of single dwelling commencements outside of a development boundary, as is to be expected considering the quantum and spatial scale of urban development and the provisions of rural housing policy in that area.

Of those commencements determined to be single dwellings, only 63.6% are under construction outside a development boundary. Metropolitan Cork has a large greenbelt area with strong policies on managing individual housing in the open countryside so the lower number of units there likely reflects the impact of these policies.

The Greater Ring SPA aligns somewhat with West Cork in terms of single one-off dwellings outside of a development boundary. The overall proportion of total commenced units is 82.4% and 81.6% respectively. The Greater Cork Ring is an area under strong urban influence with controls on rural housing and a strong network of towns and villages. It is a large geographic area with good accessibility to Metropolitan Cork and there is strong demand for rural housing.

In contrast, the majority (89.3%) of single one-off commenced units in the North Cork SPA were recorded outside of development boundaries. North Cork has by far the highest total proportion of rural individual dwellings as a proportion of total commenced units at 72.7%. The higher proportion of individual houses in North Cork likely reflects the under performance of the settlement network to deliver housing units on an adequate scale.

The general trend indicated by the commencements data is that commencements are increasingly urban with proximity to Cork City. Specifically, the Metropolitan SPA had the largest proportion of commencements for individual dwellings within a development boundary (36.4%), followed by West Cork SPA (18.4%), Greater Cork Ring SPA (17.6%), and North Cork SPA (10.7%).

CSO data shows that planning permission for 2801 individual dwellings was granted from 2016 – Q2 2020, with data prior to 2018 being for the old Cork administrative boundaries and after 2018 for the new administrative boundaries. A planning permission lasts for five years so construction can commence at any time during the five-year period.

The commencement data for the same period for the new County area shows 1,828 units started. While the data is not directly comparable due to the boundary change and the potential time lag between a grant of permission and construction commencing, commencements were running at about 65 % of what was granted over the period.

This may be a reflection of people trying to secure planning permission for some time in the future or trying to establish the principle of development on land to increase its value / as an investment for the future or people not being in a position financially to proceed with development or choosing an alternative housing option.

Table 4.48 Cork County commencement analysis 2016 – 2020 (Q2)

SPA	Total number of units	Individual Dwelling Units					% Rural units outside boundary, of all units in SPA
		Individual Dwelling Units	Units outside settlement boundary	Units inside settlement boundary	% Outside settlement boundary	% Inside settlement boundary	
County Metro. SPA	1687	324	206	118	63.6%	36.4%	12.2%
Greater Ring SPA	1778	846	697	149	82.4%	17.6%	39.2%
North Cork SPA	322	262	234	28	89.3%	10.7%	72.7%

West Cork SPA	766	396	323	73	81.6%	18.4%	42.2%
Total	4553	1828	1460	368	79.9%	20.1%	32.1%

Commencements Analysis - Cork City

Analysis of commencement data provided by Cork City Council from June 2019 to November 2020 (i.e. since the Cork City boundary adjustment) indicates that of 72 total single dwellings commenced in the Cork City area, 8 (11.1%) of these were identified as rural one-off builds outside of a development boundary. Prior to the City boundary adjustment in 2019, Cork City administrative area was almost entirely urban and therefore no rural one-off dwellings were recorded by the City Council.

Cork City Council have also provided data from the CSO on new dwelling completions between 2011 and 2020 at Electoral Division and Small Area level in Cork. This data has been used to analyse new dwelling completions within the City Hinterlands. As this data includes scheme dwellings and dwellings within Cork County (as the post-2019 City/County boundary does not align to Small Area or Electoral Division boundaries), Small Areas were chosen for analysis which were wholly or mostly within the City Hinterlands and did not include sizeable new housing schemes. As shown below, new dwellings in these selected Small Areas were a small proportion of the overall City total, with 5.3% of dwellings completed between 2011 and 2020 built in these Small Areas. The absolute number of dwellings in these areas remained relatively stable over the period (between 10 and 44), but as with the County and the State overall rural dwellings comprised a higher proportion of total completions during years with low overall housing delivery such as 2012 or 2014.

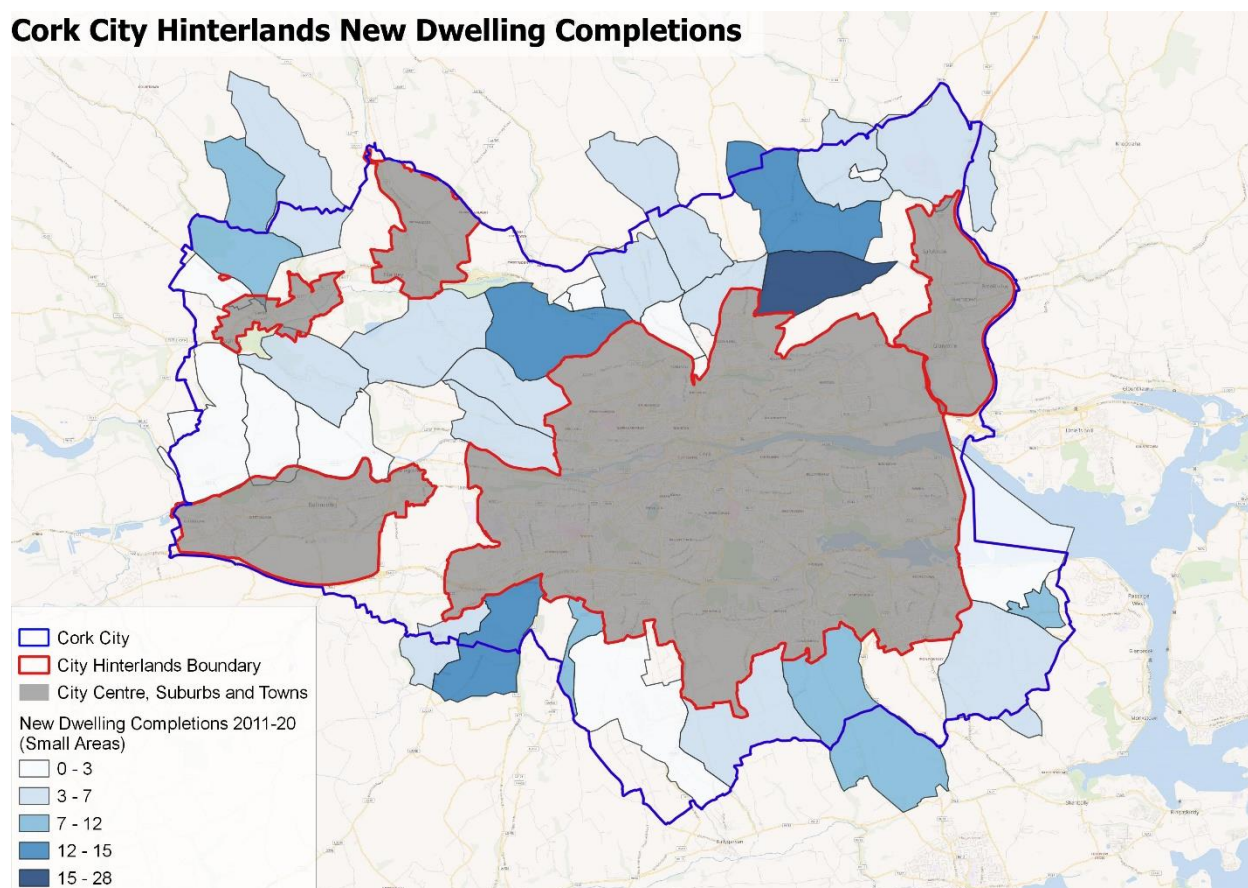
Table 4.49 Overview of Historic Basis of Need for Social Housing Support within Cork City

Basis of Need	Hinterlands SAs	Cork City Total	Hinterlands SAs % of Total
2011	14	151	9.3%
2012	17	95	17.9%
2013	10	158	6.3%
2014	12	89	13.5%
2015	13	192	6.8%

2016	19	296	6.4%
2017	30	415	7.2%
2018	21	592	3.5%
2019	20	730	2.7%
2020	44	1032	4.3%
Grand Total	200	3750	5.3%

Figure 4.1 New Dwelling Completions in Cork City Hinterlands SAs, 2011-2020

Cork City Hinterlands New Dwelling Completions



CSO Granted Applications Analysis

Analysis of historic planning application data (during the period 2001 – 2020 [Q2]) covering granted planning applications in both Cork County and Cork City has been undertaken. Analysis of the proportion of housing units identified as individual dwellings provides an indication of urban-rural housing market dynamics in both areas. However, it should be noted that the CSO

data prior to 2018 does not reflect the boundary change (i.e. all information prior to 2018 relates to the historic administrative boundaries).

As set out for Cork County in Appendix 4.13 (Table 4.44 and Table 4.45), approximately 27.1% of granted units during the analysis period 2001-2020 were for individual dwellings, totalling 23,205 units of 85,659. This amounts to an average of 36.4% per annum from 2001-2020Q2. However, there were significant fluctuations in permissions granted, likely owing to a reduced number of applications following the 2008 financial crisis, with a steady increase since 2013. Different rural housing policies were in force nationally and locally over this 20-year time frame and as the trend data shows individual rural houses have reduced significantly from over 2,000 units in 2001 to 673 in 2019.

The Cork County Development Plan 2014 came into effect in January 2015 and over the five full years to 2019 individual rural houses averaged 620 units pa, accounting for 26% of all units granted permission. Housing market conditions have entailed a significant deficit in delivery of multiple scheme housing developments in settlements across the County over this period, and the proportion of one-off house permissions as a proportion of overall housing has likely been elevated as a result.

As set out for Cork City in Appendix 4.13 (Table 4.46 and Table 4.47), approximately 5.0% of granted units during the analysis period were for one-off housing, totalling 704 units of 14,069. This is an average of 11.5% per annum. There was relative stability in granted permissions (with a decline following the 2008 recession mirroring the patterns observed in Cork County) prior to an inconsistent increase from 2016.

These year-on-year fluctuations may be associated with the macroeconomic context, associated demands for particular dwelling types and/or locational preferences within the housing market as well as variables such as land availability, resource availability and/or financial circumstances in any given year. As such, it should be noted and is recognised that a one-off housing is generally sized according to what the applicants can afford to build along with their actual spatial requirements.

Analysis of the average floor size for one-off housing from 2001 to 2020 has determined that in Cork County the average floor size for one-off housing is 223.4 m² as identified in Appendix

4.13 (Table 4.45). In the case of Cork City, the average floor size for one-off housing is determined to be 176.3 m² as identified in Appendix 4.13 (Table 4.47).

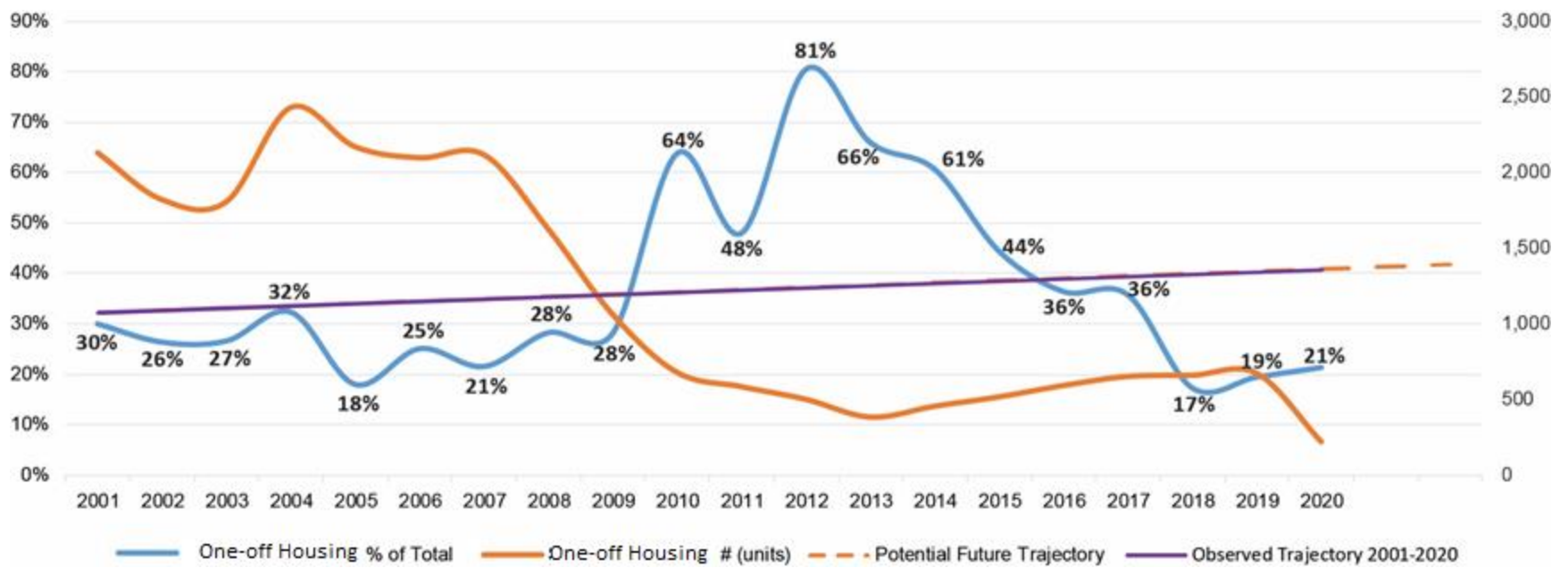


Figure 4.2 Analysis of historic granted planning applications (in units and proportion of total units) for one-off housing in County Cork

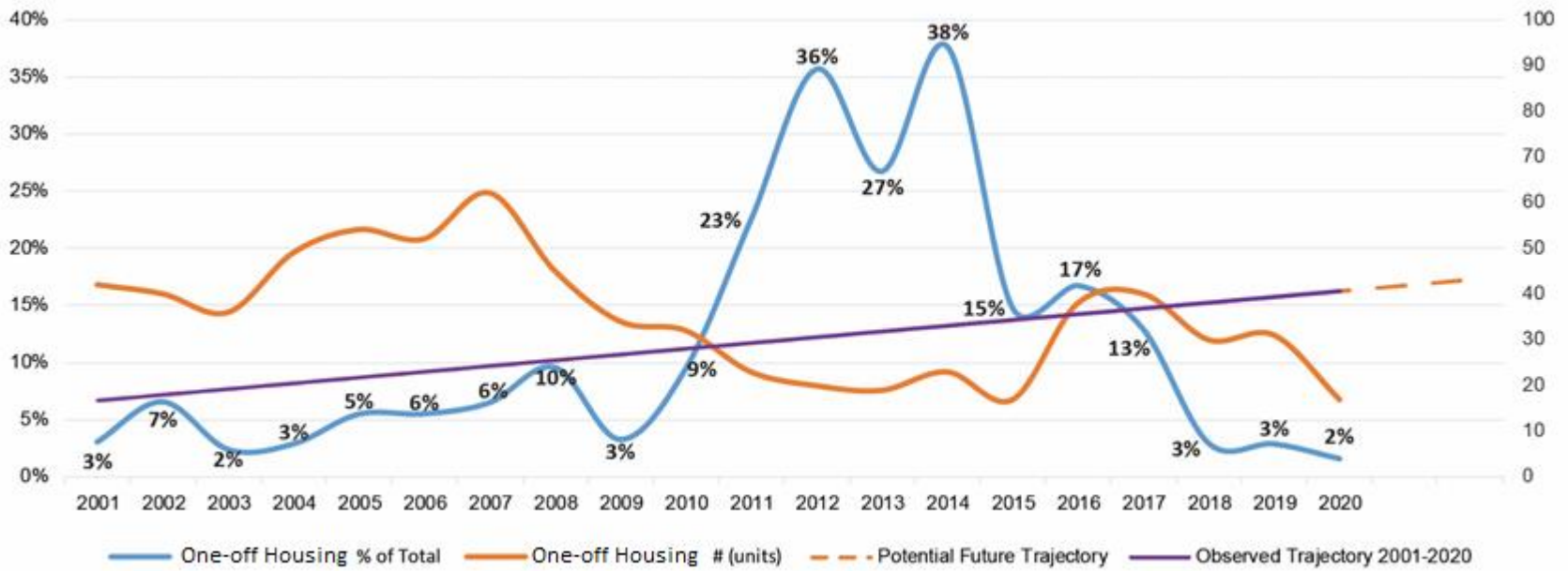


Figure 4.3 Analysis of historic granted planning applications (in units and proportion of total units) for one-off housing in Cork City

Conclusion of Single Rural Dwellings Analysis

Based on the historic and existing evidence and trends set out above, a projection of the potential need arising from additional projected households over the strategy period has been calculated.

It is noted that the Cork County Core Strategy Strategic Planning Area Tables of the Cork County Development Plan 2014, as set out in Appendix B in Tables B1, B2, B3 and B4, make provision for 7,827 rural houses over a 12 year period (2011-2022) or 652 per annum. Within Cork County, the data suggests an average of 620 individual houses have been granted annually in recent years (since 2015) under the current rural housing policy as set out in the Cork County Development Plan, 2014, as amended. This is broadly in line with the rural housing figures set out in the current Core Strategy. The delivery of individual rural housing over the next Strategy period to 2028 will continue to play a key role in supporting the delivery of sustainable rural communities whilst at the same time taking account of the need as set out in RPO 27 of the RSES to maintain and strengthen the viability of smaller towns and rural settlements, stating that sustainable provision of single housing in the countryside should have regard to the viability of rural settlements. The smaller towns and villages play a vital role in supporting sustainable rural communities. On the basis of recent trends, it is considered appropriate to take into account a potential estimated demand for approximately 600 individual housing units in the countryside annually or 4,800 units over the period 2020-2028 or 3,600 over the Plan period.

For Cork City, approximately 11% of new units have comprised one-off housing, although this includes some urban homes. 11.5% of single homes commenced between mid-2019 and November 2020 were constructed in a rural area outside of a settlement boundary. This provides an indication of potential demand for single housing in the countryside arising from new anticipated additional households in accordance with NPF National Policy Objective 20. However, it must be noted that this is an estimate based on current trends, current rural housing policies and the baseline conditions and factors that enable current individual rural dwelling delivery. The publication of Draft Development Plan Guidelines and in particular Draft Rural Housing Guidelines will impact on the approach taken to delivering future individual rural housing, supporting rural communities and maintaining and strengthening the viability of smaller towns and villages.

4.4.5 Specialist Provision

Analysis of historic information (i.e. during 2016-2019) in relation to specialist requirements of households in need of social housing support has been undertaken to understand the historic trends in relation to the needs of those on the waiting list for the city and county. This provides an indication of the historic specialist requirements within Cork City and County Councils. It must be noted that this data includes those accommodated in a Housing Assistance Payment (HAP) tenancy but who remain recorded on the Council's choice-based letting systems. Further, it should be noted that 2019 data has been presented prior to and following the change in the administrative boundary.

The following assumptions are noted in relation to the categories of specialist requirements that have been assumed as part of this analysis:

- Older persons relates to those that classify themselves as being 55 years or older during that year;
- Disability rates relate to those that self-declare their needs as having a disability in a sensory, physical, mental health, intellectual or other capacity;
- Financial rates to those that self-declare their needs as concluding their mortgage was unsustainable, that they are currently dependent on rent supplement and/or financial reasons;
- Homeless relates to those that self-declare their needs as homeless and/or homeless, institution or emergency accommodation;
- Traveller relates to those that self-declare as traveller; and
- Other relates to those that classify their need for any reason other than what has been set out above.

For Cork City Council, the change in needs during the 2015 to 2020 period is presented in Table 4.50 (based on end of year reports for each year). The social housing waiting list as was the highest in 2019 (following the boundary adjustment of the city) with approximately 8,000 persons. This has since declined to 7,776 in 2020 as of the latest available data indicated in Table 4.51. Comparing the months of April 2019 (pre-boundary change) and June 2019 (post-boundary adjustment) the waiting list increased by 1,524 persons or 24.3%. Historic data indicates generally static distribution of need across the various categories with a significant outlier in 2015 with 45.8% of the waiting list having need due to financial issues. Conversely in 2015 the 'Other' category had its lowest with 45.8% of persons. Following the change from 2015 to 2016, distribution has since remained relatively constant.

Table 4.50 Overview of Historic Basis of Need for Social Housing Support within Cork City

Basis of Need	Disability	Financial	Homeless	Other	Total
2015	3.8%	45.8%	4.3%	45.8%	6,022
2016	5.7%	21.5%	4.5%	67.9%	4,779
2017	5.6%	24.6%	4.4%	64.9%	6,320
2018	5.9%	17.7%	5.1%	71.0%	5,973
2019	6.3%	16.2%	5.6%	71.7%	7,993
Grand Total	5.5%	24.8%	4.8%	64.6%	31,087
Average	5.5%	25.2%	4.8%	64.3%	6,217

With regards to Cork County Council, the change in needs during 2015 to 2020 is presented in Table 4.51. Specifically, the waiting list was highest in 2019 (prior to the boundary change), 2018 and 2015 at approximately 7,500 persons and lowest in 2020. Further, the proportion of those with financial needs were higher during 2015 – 2017 whilst the proportion of those with a disability and homeless was highest following the boundary change in 2019 and 2020. Generally, those identifying as having other needs was the highest proportion of all categories and it was highest of all (proportionally) in 2020. It should be noted that year-on-year information in relation to travellers and the elderly was not available.

Table 4.51: Overview of Historic Basis of Need for Social Housing Support within County Cork

Basis of Need	Disability	Financial	Homeless	Other	Total
2015	7.96%	47.87%	1.15%	43.02%	7408
2016	9.13%	39.71%	1.12%	50.04%	6341
2017	9.25%	37.23%	1.27%	52.25%	7177
2018	9.64%	32.07%	1.26%	57.02%	7439
2019 (Prior to Boundary Change)	9.80%	31.66%	1.30%	57.25%	7550
2019 (Post Boundary Change)	10.16%	31.44%	1.92%	56.47%	6936
2020	10.19%	28.04%	1.26%	60.51%	6174
Average (2015 – 2020)	9.45%	35.43%	1.33%	53.79%	7004

An overview of the current requirements of those on the waiting list by their needs is presented in Table 5.1, including the breakdown of those currently housed in a HAP tenancy and the remaining unmet need.

Table 4.52: Overview of the Latest Basis of Need for Social Housing Support, end-June 2020

Basis of Need	Disability	Financial	Homeless	Other	Total HAP accommodated	Total unmet need	Total
County Metro. SPA	8.6%	27.9%	0.9%	62.7%	708	1,116	1,824
Greater Ring SPA	9.9%	28.4%	0.8%	60.9%	1,158	1,602	2,760
North Cork SPA	12.7%	24.6%	0.6%	62.1%	462	523	985
West Cork SPA	9.8%	25.9%	1.5%	62.9%	808	685	1,493
Cork County	9.9%	27.2%	0.9%	61.9%	3,136	3,926	7,062
Cork City*	6.7%	12.6%	6.1%	74.6%	2,386	5,390	7,776
External**	6.1%	10.4%	4.3%	79.1%	37	78	115

* travellers counted within 'other' category for Cork City (accounting for 0.7% of total).

**Those who have listed their residence as outside of Cork while on waiting list.

5 Analysis of Housing Requirements in Cork

5.1 Introduction

This chapter summarises the existing situation on how social housing support is administered by Cork County and City Councils, with the latest existing data, delivery methods and targets set out. This is followed by a summary of the future requirements for both local authorities at SPA and Cork City level, integrating the analysis that has been set out in Section 4.

This informs the development of policy objectives for this Joint Housing Strategy that have been presented in Section 6, integrating the existing situation in advance of the implementation of the policy objectives as well the overview of the projected future requirements in Cork County and Cork City.

5.2 Existing Requirements

5.2.1 Social Housing Needs Assessment

Both Councils regularly carry out assessments of social housing need within their administrative areas in accordance with statutory requirements. Data has been provided by both Councils for this Joint Housing Strategy on the existing social housing waiting list as of end-June 2020, to provide an up-to-date and consistent picture of current social housing need in Cork, broken down by number of bedrooms needed as set out in Table 5.1. This data includes those who have been accommodated in a Housing Assistance Payment (HAP) tenancy, but who remain recorded on the Councils' choice-based letting systems. Existing numbers of unmet need (i.e. those not accommodated in a HAP tenancy) are highest in Cork City at 5,390 and lowest in North Cork at 523. Overall, demand is greatest for two-bed units (5,750 households) followed by one-bed units (5,660), although within Cork City the largest proportion of demand is for one-bed units. This existing need does not account for the future needs assessed in Section 4, which would be in addition to any remaining need unmet at the beginning of the strategy period 2022-2028.

Table 5.1: Social Housing Support Needs (June 2020)

Area	1 Bed	2 Beds	3 Beds	4+ Beds	Total HAP accommodated	Total unmet need	Total
County Metro. SPA	531	738	477	1,824	708	1,116	1,824
Greater Ring SPA	859	1157	634	2,760	1,158	1,602	2,760
North Cork SPA	312	384	240	985	462	523	985
West Cork SPA	565	663	231	1,493	808	685	1,493
Cork County	2267	2942	1582	7,062	3,136	3,926	7,062

Area	1 Bed	2 Beds	3 Beds	4+ Beds	Total HAP accommodated	Total unmet need	Total
Cork City	3331	2771	1379	7,776	2,386	5,390	7,776
External*	62	37	15	115	37	78	115

*Those who have listed their residence as outside of Cork while on waiting list.

5.2.2 Meeting social and affordable housing demand

5.2.2.1 Overview

The Councils will continue to meet their identified social housing provision requirements via a combination of existing delivery schemes:

- A social rented tenancy in a property owned and managed by the local authority and a tenancy in a property the local authority is managing or has leased from a private owner.
- A social rented tenancy in property owned and managed by an approved housing body (AHB).
- Accommodation provided specifically for Travellers and for people with specific housing needs such as older persons, people with disabilities and the homeless etc.
- A tenancy where the local authority arranges short or long-term leases with private landlords for properties (people that are in receipt of rent supplement for 18 months or longer are eligible to apply for this type of accommodation).

5.2.2.2 Social rental tenancy from/via the Local Authorities

Cork County and Cork City Councils own and operate a significant stock of social housing, with over 15,000 homes under direct local authority ownership in Cork as detailed in Section 3.4.4. In addition, the Councils are also responsible for delivering social tenancies in properties the Councils manage or lease from a private property owner. As the housing policy landscape has changed in recent years, there is now a range of delivery mechanisms for social housing available to local authorities, including:

- Construction projects delivered directly by the Councils.
- Acquisitions – purchases by the Councils of second-hand homes on the open market.
- Portfolio acquisitions – the acquisition of suitable portfolios of vacant properties by the Councils from financial institutions and investors.
- Turnkeys – the purchase by the Councils of new homes from a developer.
- Provision of social housing under Part V of the Planning and Development Act 2000 (as amended) – following the Affordable Housing Act 2021, 'Part V' housing requires developers

to set aside up to 20% of land in respect of which permission for housing (greater than 4 units) has been granted for social and affordable housing use for local authorities. This requirement can be delivered through the transfer of lands to the local authorities, the transfer of ownership of completed social housing units on the lands, the transfer of ownership of completed homes on other land not subject to the planning permission but within the same administrative area, or through the long-term leasing of properties. The breakdown of this requirement between social and affordable dwellings for Cork City and Cork County is discussed in Section 5.2.2.4 below.

- Buy and Renew Scheme – under this scheme the Councils can buy sub-standard properties which have been vacant for over a year, refurbish them and bring them back into use as social housing.
- Repair and Leasing Scheme – this scheme enables the Councils to pay owners of sub-standard and vacant properties to repair their properties, which they then lease or make available to the local authority for social housing. This scheme complements the Buy and Renew Scheme in helping local authorities to tackle dereliction, regenerate urban areas and harness the potential of vacant homes.

All of these schemes will continue to be used by the Councils to deliver social housing to meet existing housing needs. While meeting housing need remains a considerable challenge, ambitious targets have been set through Rebuilding Ireland and Cork County and Cork City Councils have successfully increased local authority housing delivery in Cork in recent years (see Section 5.2.3 below).

5.2.2.3 Social rental tenancy from an AHB

Approved Housing Bodies (AHBs) have played an increasingly important role in meeting housing needs nationally and in Cork in recent decades. AHBs are not-for-profit organisations with the purpose of relieving housing need and the provision and management of social housing. They are established by a voluntary management board to benefit the community in which they are based and are approved and funded by the Department of Housing, Local Government and Heritage. There are currently over 50 AHBs providing housing in Cork, ranging from small-scale local charitable organisations to major national bodies such as Respond, Cluid, Peter McVerry Trust, and Tuath. Many of these bodies have ambitious plans to deliver new social and affordable housing throughout Cork City and County, and many of the delivery mechanisms outlined in Section 5.2.2.2 above are also available to AHBs.

5.2.2.4 'Part V' housing requirements

Under Part V of the Planning and Development Act 2000 (as amended), developers of residential or mixed-use schemes greater than 4 units are required to transfer 20% of the site to the local authority (or an AHB acting on their behalf) for social and affordable housing use, at a price based on delivery costs and limited profit.

The Affordable Housing Act 2021 defines new forms of affordable housing, comprising affordable purchase dwellings and Cost Rental housing. It also amends the legislative underpinnings and requirements of Local Authority Housing Strategies (under Part V of the Planning and Development Act 2000) in several ways, including:

- Introducing a requirement that a Housing Strategy makes an estimate of need for affordable purchase and cost rental housing; and
- Raising/restoring Part V housing requirements to 20% of land granted residential planning permission, at least half of which (i.e. at least 10%) must be reserved for social housing and up to half of which may comprise affordable housing. Where affordable housing is determined as not appropriate, the 20% requirement must be reserved for social housing.

This Housing Strategy and HNDA is required to make an assessment of need for these affordable housing tenures (in addition to social housing), and to determine the breakdown of Part V housing requirements between social and affordable over the period of the development plan.

As this Housing Strategy and HNDA was originally drafted before the passing of the Affordable Housing Act 2021, an additional and supplemental analysis of need for these new affordable tenures in the administrative areas of Cork County Council and Cork City Council has been undertaken and summarised in Appendix 5.1. The outputs of this assessment are summarised in Table 5.3 below. This analysis has only been conducted at Local Authority level due to limitations in data availability.

Table 5.2: Estimated affordable housing need, 2020-2028 (% of total)

Year	Cork County	Cork City
2020	0.0%	4.9%
2021	0.0%	6.9%
2022	2.0%	8.8%

Year	Cork County	Cork City
2023	4.0%	10.8%
2024	5.9%	11.8%
2025	7.9%	12.7%
2026	8.9%	14.7%
2027	10.9%	14.7%
2028	10.9%	15.7%
2022-2028	7.2%	12.7%

This analysis demonstrates that there is an average estimated need for affordable housing of approximately 12.7% in Cork City and 7.2% in Cork County over the Strategy period. In view of these requirements, and in view of the lack of existing housing in these new tenures, the need to ramp up delivery to meet need, and the lower 10% requirements pertaining to some lands up to 2026, an equal breakdown of Part V requirements of 10% social and 10% affordable housing is deemed appropriate within the areas of Cork County Council and Cork City Council over the Strategy period 2022-2028. However, this requirement is subject to several factors when applied to individual planning applications:

- A lower Part V requirement of 10% (for use as social housing only) will apply to land purchased between 1st September 2015 and 31st July 2021 and granted permission for residential or mixed-use development between 3rd September 2021 and 31st July 2026. This is intended to prevent the new requirements impacting on development viability.
- The delivery of affordable purchase or Cost Rental dwellings on individual sites will be subject to national guidance and local factors. The Councils will consider factors such as local need, local demand, finance, viability, and operational factors when drawing up a Part V agreement for individual planning applications.
- Alternative means of capturing Part V planning gain may be pursued where affordable housing is not considered appropriate, in line with national guidance.

Therefore, this Joint Housing Strategy has identified a requirement for both Cork City Council and Cork County Council under Part V of the Planning and Development Act 2000 for lands granted permission for housing development to comprise 10% social housing and 10% affordable housing, subject to national guidance and regulation and subject to the relevant Council's determination of the appropriateness of affordable housing delivery on individual sites.

5.2.2.5 Specialist provision support

The Councils provide accommodation specifically for individual groups such as travellers and for people with specific housing needs such as people with disabilities and the homeless. Existing and forecast need for housing provision on the basis of specialist need has been set out in Section 4.4.5 above.

In most cases, new social housing for persons with specific needs such as disability, age, homelessness, and other needs will be delivered through local authority or AHB housing delivery schemes as outlined above. Cork County and Cork City Councils own and operate housing catering to the needs of diverse groups of people, and work to allocate housing that is suitable for individual needs. Some AHBs also specialise in provision of housing for specific types of need, such as disability/long-term illness, the elderly, and the homeless. Additional supports for persons with disabilities are also provided by the Health Service Executive (HSE) to enable people to live in their own home as independently as possible, including personal assistance services, home support, day services, respite services, and full- and part-time residential services provided by the HSE or other disability organisations. For Cork County, delivery of specialist housing provision by the County Council will continue to be guided by the Cork County Strategic Plan for Housing Persons with Disabilities.

A range of housing options are also available for older people. This includes measures to enable older people to live independently in their own homes where possible. Cork County Council and Cork City Council both provide housing adaptation grants to enable older people to adapt their homes to their needs and allow them to continue living at homes, including the Housing Aid for Older People Grant. This enables recipients to carry out essential repairs. Both Councils also support social tenants in obtaining suitable accommodation, including through maintaining Local Authority social rented stock suitable and adapted to the needs of older people. Cork City Council also provides a Downsizing Scheme for the Elderly which supports older people who find their homes too large for their needs to access more suitable accommodation through arranging for the City Council to purchase their home in return for a lifelong social tenancy in a suitably adapted dwelling.

Traveller Accommodation

Under the provisions of the Housing (Traveller Accommodation) Act 1998 all local authorities are required to prepare, adopt and implement a Traveller Accommodation Programme (TAP) to

meet the accommodation needs of the indigenous Traveller community. The current TAP for Cork City and Draft TAP for Cork County cover the period 2019-2024 and set out strategies for providing Traveller accommodation and support. These include an assessment of accommodation need and propose means of delivering accommodation. For Cork County, the Draft TAP sets a delivery target of 68 units over the period 2019-2024, including 31 standard housing units, 2 group housing units, 9 residential caravan bays/existing bays, and 26 HAP tenancies.

The Cork City TAP sets out delivery measures on a site-by-site level, identifying individual projects for improving existing halting sites and providing new homes. The proposed projects in the Cork City TAP are:

- Carrigrohane Road Halting Site: relocation of this twelve-bay site, with a new site for a Group Housing Scheme to be identified and pursued by Cork City Council.
- Spring Lane Halting Site/Ellis's Yard: development of a Group Housing Scheme on Ellis's Yard site, along with upgrades and refurbishment to existing bays at Spring Lane.
- Meelagh Group Housing Scheme: refurbishment of this scheme with potential expansion to be considered on adjacent lands to alleviate overcrowding where necessary.
- Nash's Boreen: identification of a suitable site to construct a Group Housing Scheme for the family occupying this site.

5.2.2.6 Local Authority support through tenancies with private landlords

Local authorities can also meet housing needs through arranging short or long-term leases with private landlords for properties. Households can receive support by way of either the Housing Assistance Payment (HAP) or the Rental Accommodation Scheme (RAS).

HAP is a scheme introduced in 2014 for people who have a long-term housing need and who qualify for social housing support. It is administered by housing authorities and will eventually replace RAS. Under the HAP scheme, the applicant finds appropriate private rented accommodation (within specific caps) and the local authority then pays the landlord directly, with the tenant paying a rent to the local authority based on the differential rent scheme used for social housing.

The RAS caters for the accommodation needs of persons in receipt of rent supplement who are assessed as having a long-term housing need. Unlike for HAP, under RAS the tenancy is negotiated by the local authority.

RAS and HAP have formed an increasingly important part of the social and affordable housing landscape in recent years and are expected to meet the housing needs of a significant number of households in Cork, including under targets set by the Rebuilding Ireland initiative.

5.2.2.7 Regeneration, Land Development Agency, and emerging affordable tenures

Urban regeneration will play a crucial role in delivering new homes in Cork County and in Cork City. The NPF and RSES have set a target for 50% of all new homes targeted for Cork City and Suburbs 30% of all new homes elsewhere to be delivered within existing built-up settlements. This will require a new emphasis over the strategy period on delivering on brownfield and infill sites. Regeneration in Cork City has also been identified as a key priority in national, regional and local policy including the NPF and RSES. Given the significant number of new homes that will be delivered through regeneration and urban redevelopment, this will also be an important means of meeting need for social and affordable housing.

One important means of delivering social and affordable housing through regeneration will be through the Land Development Agency (LDA). The LDA is a State-sponsored body established to coordinate land within State control for more optimal uses where appropriate, with a focus on the provision of housing and providing a stronger supply of housing land in urban centres. Under the Land Development Agency Act 2021, the LDA has been placed on a stronger statutory footing. Among other powers, this legislation strengthens the LDA's goal of increasing the supply of social and affordable housing, with a set percentage of housing provided on relevant public land (80% in Cork City and Suburbs and 50% elsewhere) being reserved for social and affordable housing. This legislation also grants new powers to the LDA to acquire and assemble public land for development. The LDA and other regeneration agencies therefore will be a major contributor to delivering new social and affordable homes in Cork in areas such as the Cork City Docklands.

The Land Development Agency will also pursue new forms of affordable tenures such as Cost Rental housing. These forms of tenure will play a growing role in meeting demand for housing over the strategy period. Under the Affordable Housing Act 2021, this comprises below-market

Cost Rental and affordable purchase housing aimed at households which are not eligible for traditional social housing but may still suffer affordability issues. Cost Rental housing refers to new rented accommodation wherein rent levels are set according to the cost of delivering the homes.

5.2.3 Delivery Methods and Targets

Rebuilding Ireland is an initiative by the Government to tackle the housing crisis and to deliver new homes. Its five pillars include Pillar 2 'Accelerate Social Housing'. *Rebuilding Ireland* aims to increase social housing provision through a range of delivery mechanisms, including direct delivery of new homes by local authorities and Approved Housing Bodies, acquisition and leasing of new homes, and the use of the Housing Assistance Payment (HAP) Scheme and Rental Accommodation Scheme (RAS). *Rebuilding Ireland* sets out ambitious targets for each local authority, including Cork City and County Councils as outlined in Table below. The most recent year for which delivery against local authority targets is available is 2019. The Cork authorities had a combined *Rebuilding Ireland* target of 3,137 social units across all housing streams, including a target of 420 direct social housing builds for Cork City (both Council- and AHB-built) and 562 direct builds for Cork County.

Table 5.3: Social Housing Targets under Rebuilding Ireland

Local Authority	Targets for 2018-2021		Targets for 2019			All social housing streams
	Build, Acquisition and Leasing	Build	Acquisition	Leasing	HAP and RAS	
Cork City	2,067	420	49	90	714	1,273
Cork County	2,154	562	71	100	1,131	1,864

Delivery rates for 2019 indicate that the Cork councils together delivered 3,123 units under all *Rebuilding Ireland* streams – almost 100% delivery when considered together. Cork City Council delivered 1,273 units across all streams (120% of its target) while Cork County delivered 1,864 social units across all streams (86% of its target) including 433 new build units.

Table 5.4: Social Housing Delivery under Rebuilding Ireland, 2019

Local Authority	Build	Acquisition	Leasing	HAP and RAS	All Streams	% of 2019 Target Met
Cork City	503	158	36	825	1,273	120%
Cork County	433	157	29	982	1,864	86%

This represented an increase in social housing output for both councils compared to 2018, with particularly significant increases in the number of new build social housing delivery. Cork City Council delivered 503 new build social units in 2019 compared to 242 in 2018, while Cork County Council delivered 433 new build social units in 2019 compared to 269 in 2018. Much of this increase can be attributed to increased local authority new builds – direct local authority builds increased from 113 in Cork City and 122 in Cork County in 2018 to 269 in Cork City and 261 in Cork County in 2019. This indicates that both local authorities have significantly increased capacity for directly delivering new social homes.

The most recent data on ongoing social housing delivery under Rebuilding Ireland was published in October 2020.³⁶ It indicates that as of Q2 2020 1,412 new social homes have been delivered in Cork City and Cork County (including 688 in Cork County and 724 in Cork City) across 135 schemes under Rebuilding Ireland. A further 2,333 planned units are in the pipeline at various stages of the approval process from capital appraisal to construction (1,178 in Cork County and 1,155 in Cork City), including 1,027 recorded as currently under construction (716 in Cork County and 311 in Cork City).

5.3 Meeting future requirements

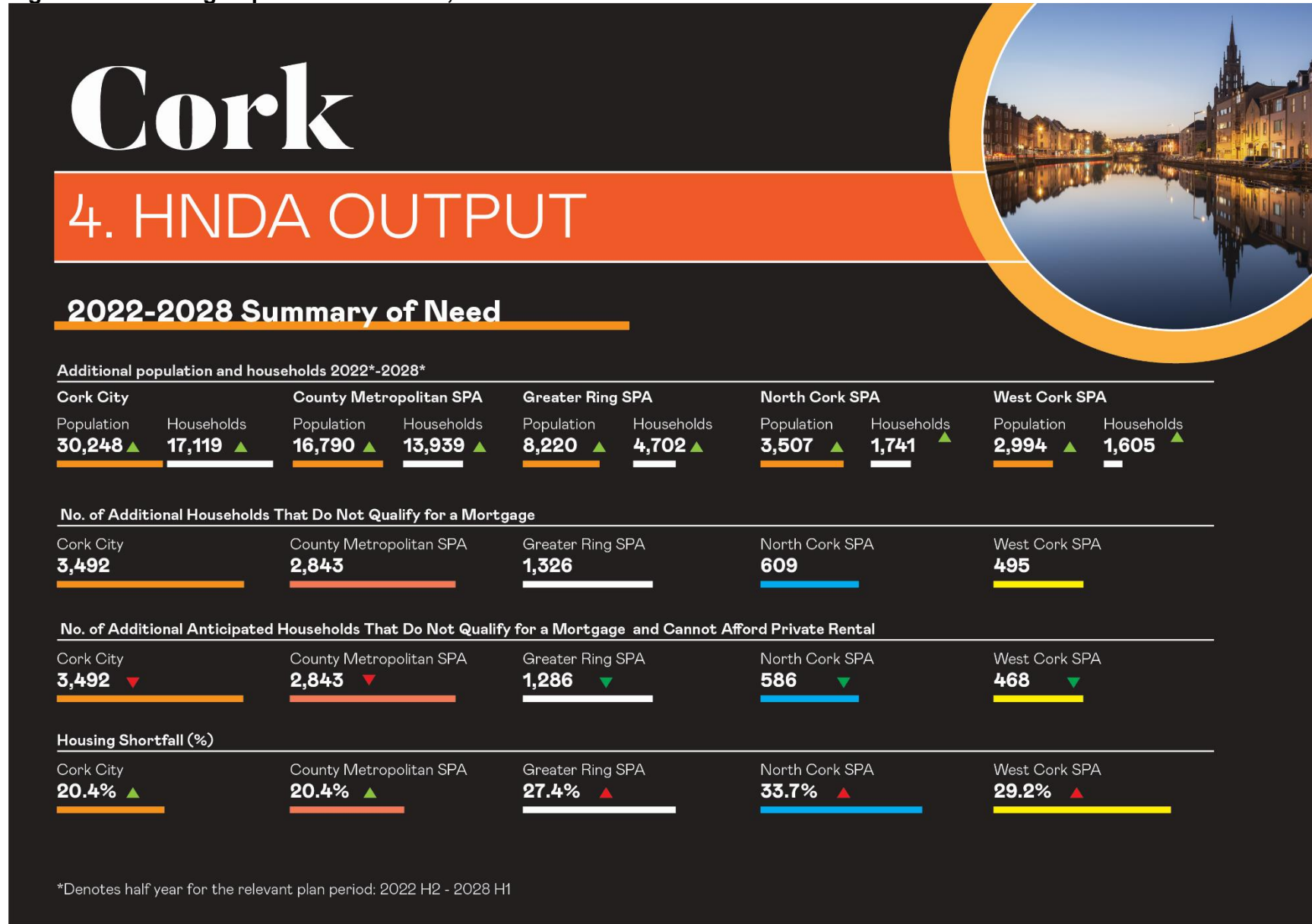
Section 4 set out the overall housing requirements for Cork City and Cork County over the strategy period based on the HNDA analysis undertaken at each spatial scale. These requirements are summarised in Figure 5.1 below. As set out in Table 4.23, the HNDA forecasts that there will be a total forecast social housing requirement of 5,674 for Cork County and 3,312 for Cork City over the strategy period 2022-2028 as a result of new household formation.

Meeting this assessed forecast need (in addition to any outstanding existing need) will be delivered by a combination of delivery methods as set out in this section. Cork County and City Councils will support the delivery of new social and affordable homes, both directly and through AHBs in Cork. New social and affordable homes will be delivered through direct builds (using a range of funding mechanisms including direct State supports), through acquisition

³⁶ Social Housing Construction Projects Status Report, Q2 2020, Department of Housing: <https://rebuildingireland.ie/news/minister-obrien-publishes-social-housing-construction-status-report-for-q2-2020/>

arrangements, and through leasing arrangements. Housing needs will also be met through the provision of HAP and RAS tenancies, enabling households in need to access accommodation in the private rental sector at a rent they can afford. Section 6 sets out policies that will support the delivery of social and affordable housing to meet assessed need in Cork over the strategy period, as well as supporting the broader delivery of sustainable planning and housing in Cork City and County.

Figure 5.1: Housing requirements in Cork, 2022-2028

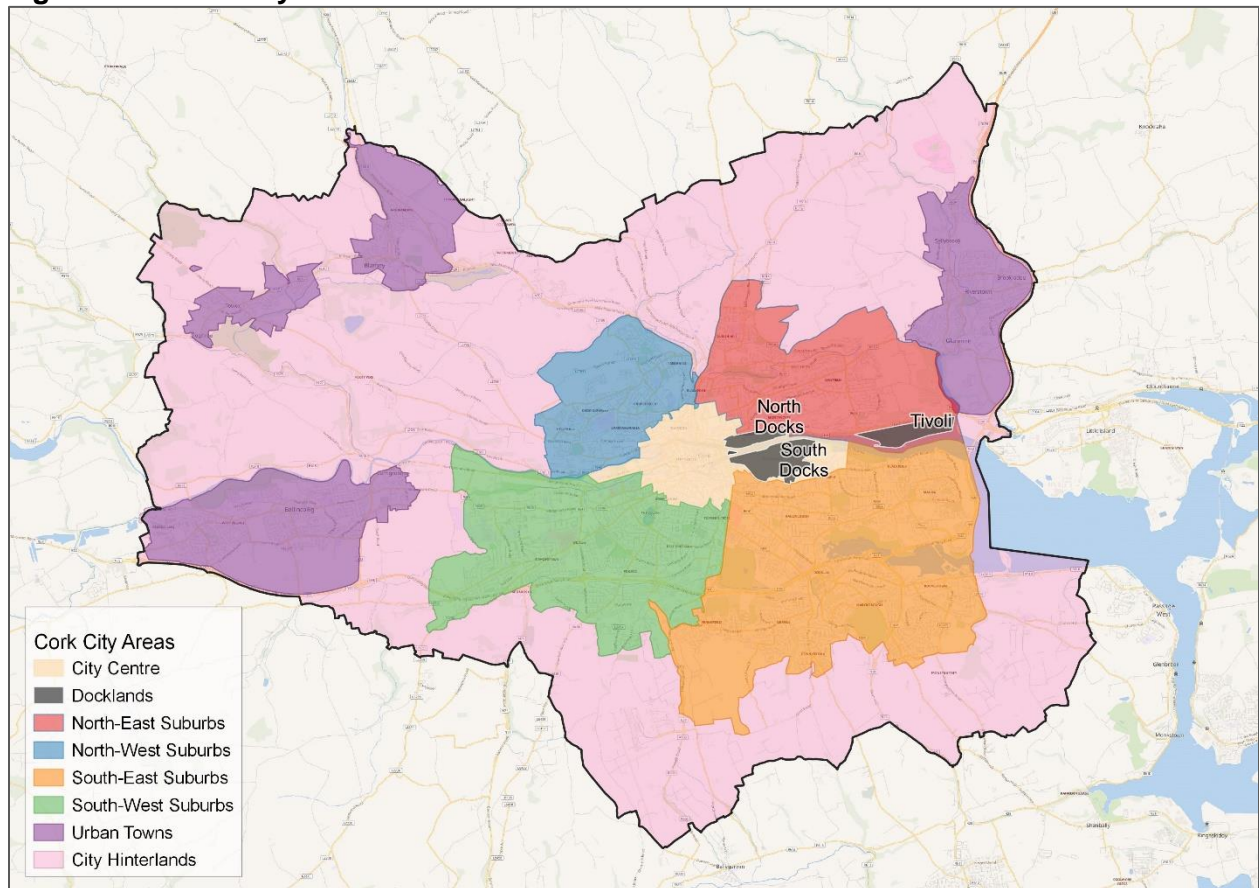


5.4 Cork City Sub-City Analysis

5.4.1 Introduction

This section sets out an overview of the implications of the housing need assessed for Cork City at a sub-City level. While need has been assessed at SPA level for Cork County, the highly integrated nature of the City's housing market entails a need to consider need at local authority level. However, where and how demand for housing of different types, tenures and sizes will be met over the strategy period depends considerably on local characteristics within the City. This includes elements such as the existing social and demographic baseline of the City's areas, the development capacity of different parts of the City, and the aspirations and visions for the future development of the City as set out in local, regional and national policy. This section analyses each area of Cork City (as identified in the Cork City Development Plan Issues Paper, 2020) and how they can contribute to meeting need identified in the HNDA.

Figure 5.2: Cork City Areas



5.4.2 City Centre

Cork City Centre plays a crucial role in the society and housing market of the City. It is the focal point for the City's economy and services. Its current housing market is marked by a high concentration of private rented accommodation, with 52% of households in this sector in 2016. A high proportion (43%) of the housing stock comprises flats or apartments. The existing population of the City Centre according to Census 2016 is 24,399, of which only 8.6% were aged 0-14, while 80.9% were aged 15-64, and 10.5% aged 65 and over. The average household size in the City Centre in 2016 was 2.09, with 38.8% of households comprising one person. RTB data for 2020 indicates that 32% of properties on the rental market are 1-bed units and 44% are 2-bed units.

The Cork City Development Plan 2022-2028 sets a population target of approximately 26,200 by 2028 for the City Centre (an increase of 3,486 or 15%). This would equate to 1,400 units by 2028. The City Centre is also the target for considerable investment in the Cork MASP and Cork Metropolitan Area Transport Strategy, including as the centre of future BusConnects and light rail networks.

The City Centre demonstrates the characteristics of a dense central urban area, with a strong housing market delivering a high proportion of apartments for private rent. This is likely to continue over the strategy period, with housing market analysis conducted by Lisney for this strategy indicating there remains strong demand for high-quality city-centre living. The City Centre is therefore likely to remain an attractive location for 1- and 2-person households over the strategy period, and a strong location for apartment development and the private rented sector. It will play a major contribution in delivering the over 4,000 households anticipated by the HNDA in this sector. In terms of meeting social and affordable need, there is high demand for social housing in the City Centre with 1,066 households listing the City Centre as their first area of choice on Cork City Council's social housing choice-based letting system.³⁷ Due to high land values and a strong property market Part V housing delivery will be a crucial mechanism for ensuring social mix and maximising delivery of social homes in this area. However, other opportunities for delivery of social homes by AHBs or through use of public land by the City

³⁷ As of end June 2020.

Council and other public bodies like the Land Development Agency may be encouraged as they arise.

5.4.3 City Docklands

The Cork City Docklands comprise the North Docks, the South Docks (both combined here into the City Docks), and Tivoli Docks. Cork City Docklands is Ireland's largest regeneration project. The Cork City Docklands are identified by the NPF and by the RSES/Cork MASP as areas for regeneration, consolidation and infrastructure-led growth. This will represent a significant step-change in the social and housing composition of these areas.

Globally, redeveloped docklands areas by their nature create a different type of mixed-use neighbourhoods and can have different underlying characteristics compared to other city centre locations. As they are large tracts of brownfield lands where generally development is starting from scratch under an overarching plan, higher density mixed-use schemes (particularly apartments) tend to prevail. As with the City Centre, the Docklands may also be expected to have a high proportion of private rental accommodation in apartment schemes. Thus, the Docklands will be particularly important in delivering on new demand for private rental accommodation and apartment living. They are also likely to be important in delivering one- and two-bed dwellings.

In terms of delivering need for social and affordable housing as defined by the HNDA, the nature of the Docklands property market will likely mean that Part V delivery will be crucial to delivering social mix and will need to be pursued actively along with other opportunities for collaboration with private developers that may be pursued by AHBs and the City Council. Furthermore, there are a number of large land banks in the ownership of state bodies which may be suitable for development by the Land Development Agency or other bodies, and these may provide further opportunities for increasing delivery of social and affordable homes.

5.4.3.1 City Docks (North and South)

The Cork City Docks is a nationally significant regeneration project, with large amounts of developable lands adjacent to the city centre. The existing population of the City Docks according to Census 2016 is 1,169. The Cork City Development Plan 2022-2028 sets a population target of approximately 9,169 by 2028 for the City Dock, an increase of 7,502 or 450%. This equates to a housing target of approximately 3,013 units. As a result, the area will

largely be defined by new development by the end of the strategy period. Cork City Council consider that approximately 85% of the new homes delivered in the City Docks will be apartments (approximately 426 per annum over the period 2022-2028).

5.4.3.2 Tivoli Docks

Tivoli is identified in the Cork MASP (Policy Objective 2) as an area for “infrastructure led brownfield regeneration of the Cork City Docklands and Tivoli as high-quality, mixed use sustainable waterfront urban quarters, transformative projects which set national and international good practice standards in innovation, green and quality design, exemplary urbanism and place making.” Tivoli currently contains a negligible population and so will effectively represent an entirely new residential and mixed-use area.

The redevelopment of Tivoli Docks is on a different timescale to that of the City Docks, with a population target of 498 (approximately 200 units) by 2028. However, it is anticipated to eventually contain a population of up to 12,000 over the medium to long term (contingent on delivery of infrastructure and the relocation of the Port of Cork). The development of Tivoli be determined by the vision, strategies, and plans set by the City Council. While these will be further defined through the Local Area Plan process, Tivoli will have a different offering to the City Docks area with more medium density residential development envisaged, across a range of tenure types. As such, there is scope for Tivoli to deliver housing across the dwelling and tenure types assessed in the HNDA, within the 200 initial units targeted under this strategy period.

5.4.4 City Suburbs

The Cork City Suburbs comprise two-thirds of the City’s total population and form a crucial part of the City’s social and housing picture. They are divided into four quadrants – North-East, North-West, South-East and South-West.

The Suburbs as a whole had a population of 140,738 in 2016. 86.6% of dwellings are houses or bungalows, with 11.9% flats or apartments. The City Suburbs are relatively mixed in tenure terms: 59.6% of households are owner-occupied, 20.2% are in the private rented sector and 15.9% are in the social rented sector. 17.6% of the population are aged 0-14 and 77.4% of households include children. The average household size is 2.65. The Cork City Development

Plan 2022-2028 sets a population target of 160,122 by 2028 for the City Suburbs (an increase of 18,314 or 13%). This amounts to 38.8% of the population increase for the City overall and a housing target of 7,355. As a result, the Suburbs will deliver a large amount of the new homes needed over the strategy period. While the majority of new homes in the City Suburbs are likely to be houses, Cork City Council consider that approximately 30% of the new homes delivered in the City Docks will be apartments (approximately 367 per annum over the period 2022-2028).

5.4.4.1 North East Suburbs

The North-East Suburbs include the areas of Blackpool, Mayfield and the Glen and had a population of 25,816 in 2016. The Cork City Development Plan 2022-2028 sets an ambitious population target of 35,394 by 2028 for the area, an increase of 8,553 or 32%. It sets a housing target of 3,435 units over this period. This will be supported by infrastructure improvements including upgrades to the bus network through BusConnects. The North-East Suburbs will thus play a major role in accommodating housing growth in Cork City. Due to the nature and location of development land, the North East Suburbs would accommodate relatively lower density and larger household sizes than the City Centre and Docklands and would be likely to accommodate demand for houses and in the owner-occupier sector, although with an emphasis on ensuring a suitable mix of housing types and tenures through planning policy.

The North-East Suburbs have a relatively high proportion of households in social rented accommodation, with 21.1% in this sector in 2016. Parts of the North-East Suburbs such as Mayfield and Blackpool also are classed as 'Disadvantaged' by the Pobal HP Deprivation Index 2016, with overall area scoring 6 points lower than Cork City as a whole on the Index. National housing and planning policy encourages tenure and social mix, and an avoidance of over-concentrations of social housing. However, given the current proportion of social homes and the large amount of land available this is unlikely to prevent the North-East Suburbs from delivering suitable sites for social housing both through Part V housing delivery and direct delivery by the City Council and AHBs, provided it is delivered in a manner sensitive to local considerations.

5.4.4.2 North West Suburbs

The North-West Suburbs include the areas of Farranferris, Knocknaheeny and Sundays Well and had a population of 23,125 in 2016. The Cork City Development Plan 2022-2028 sets a population target of 23,728 by 2028 for the area, an increase of 603 or 3%, and a housing target of 242 units. As with the Suburbs overall, the North-West Suburbs have a relatively high

proportion of children and families with children and may be suitable for a broad mix of housing types and tenures including for larger household sizes. However, delivery on infill and brownfield sites would also favour denser development and compact growth, providing greater choice in terms of unit mix and size for the local area.

The North-West Suburbs have a high proportion of households in social rented accommodation, with 34.3% in this sector in 2016. Many parts of the North-West Suburbs such as Knocknaheeny and Farranferris also score poorly on the Pobal HP Deprivation Index 2016 and are classed as 'Disadvantaged' or 'Very Disadvantaged', with overall area scoring 15 points lower than Cork City as a whole on the Index. Planning policy in this area will therefore be particularly focussed on social and economic development. The constrained amount of development land means that opportunities to deliver social housing are likely to be limited in the North-West. However, the scale of need for social and affordable housing in Cork City likely entails that opportunities should be pursued where possible through Part V and other means, provided they are delivered in a manner sensitive to local considerations.

5.4.4.3 South-East Suburbs

The South-East Suburbs include the areas of Mahon, Douglas, Turner's Cross, Ballinlough. and Rochestown and had a population of 51,605 in 2016 (24.5% of the total City population). The Cork City Development Plan 2022-2028 sets a population target of 58,457 by 2028 for the area, an increase of 6,852 or 13%, and a housing target of 2,752 units. The area would also benefit from proposed investment in BusConnects, the road network and a proposed light rail line to Mahon Point.

The South-East Suburbs are likely to deliver a mix of greenfield and brownfield or infill sites. Given the scale of land available, the area will be critical for delivering on all forms of housing need for Cork City across housing tenure, type and size. This would include development catering to families and larger household types, according to infrastructure availability. The South-East Suburbs currently have a mixed social profile including in terms of tenure, with owner-occupation predominant in areas like Frankfield and Turner's Cross but higher concentrations of social housing in Mahon. The availability of development land entails that the South-East Suburbs will be important for delivering social and affordable housing for the City

across all streams including Part V delivery and direct delivery, ensuring a continued social mix in the area overall.

5.4.4.4 South-West Suburbs

The South-West Suburbs include the areas of Togher, Ballyphehane, Bishopstown, and Wilton and had a population of 40,237 in 2016 (19% of the total City population). The Cork City Development Plan 2022-2028 sets a population target of 42,543 by 2028 for the area, an increase of 2,316 or 6%, and a housing target of approximately 926 units. The South-West Suburbs are also targeted for significant transport investment, particularly the proposed light rail line to Ballincollig.

The South-West Suburbs also contain a broad social mix. Given the amount of land available, the area will be important in delivering a range of housing types and tenures to meet overall demand in the City, including social housing delivered through Part V and direct delivery. The South-West Suburbs contain both of Cork's major third-level institutions, UCC and MTU, as well as other major public institutions such as Cork University Hospital. There will therefore likely be continued demand for private rented accommodation in particular in the area as well as for purpose-built student accommodation. Delivery of this housing will be important to meet this demand, provided it is delivered in accordance with the policies of the Cork City Development Plan to ensure appropriate housing quality and tenure mix.

5.4.5 Urban Towns

The four Urban Towns of Tower, Glanmire, Ballincollig and Blarney form distinct communities, separated by open country from the Cork City and Suburbs built-up area but within Cork City Council's expanded boundary. Together, they had a population of 33,886 in 2016. The Urban Towns overall have a high proportion of children and young people, with 29.9% of the population aged under 18 in 2016 (compared to 21.1% for the City overall). Only 9.4% of residents were aged 65 or over, while the proportions of households classed by family cycle as 'pre-school', 'early school', 'pre-adolescent' and 'adolescent' were all higher than the City average indicating a high proportion of families. 91% of dwellings comprised houses or apartments while 72% of households were owner-occupied. The Urban Towns overall are targeted for growth in the Cork City Development Plan 2022-2028, with a population target of 50,709 in 2016 (an increase of 16,823 or 50%). The majority of new homes in the Urban Towns

are likely to be houses. Cork City Council consider that approximately 20% of the new homes delivered in the City Docks will be apartments (approximately 225 per annum over the period 2022-2028).

5.4.5.1 Ballincollig

Ballincollig is the largest of the Urban Towns with a population of 18,159 in 2016. Ballincollig has a high proportion of children and families as with the Urban Towns as a whole, and a high average household size of approximately 2.88. The Cork City Development Plan 2022-2028 sets a population target of 27,489 by 2028 for the town, an increase of 9,330 or 51%, and a housing target of approximately 3,750 units. Ballincollig is well-located on the national road network and significant transport infrastructure is proposed for the town to support development, including the proposed light rail route from Ballincollig to Cork City.

Ballincollig will be significant for delivering housing for the City as a whole. The greenfield and edge-of-settlement nature of some major development sites in Ballincollig may entail lower densities than expected elsewhere in the City, with higher densities closer to public transport networks. While new development may deliver greater mix and choice in terms of unit types, sizes and tenure, given existing household makeup a relatively high proportion of larger unit types such as three- and four-bed houses and homes for owner-occupation may be appropriate. The significant development capacity of Ballincollig would also make it a suitable location for delivery of social housing across all delivery streams.

5.4.5.2 Blarney

Blarney is the smallest of the Urban Towns with a population of 2,550 in 2016. Blarney has a high proportion of children and families as with the Urban Towns as a whole, and a high average household size of approximately 2.78. The Cork City Development Plan 2022-2028 sets a population target of 4,146 by 2028 for the town, an increase of 1,596 or 63%, and a housing target of 641 units. Blarney is well-located on the national road network on the N20 and a new railway station is proposed for Blarney to serve an expanded suburban rail network into Cork City.

As with other urban towns, the greenfield nature of some sites and existing demographics may entail a greater proportion of larger unit sizes and houses, although denser development of apartments may be appropriate closer to public transport networks. Part V delivery will be

important in delivery a suitable tenure mix, although opportunities for direct social housing delivery will also be appropriate.

5.4.5.3 Glanmire

Glanmire had a population of 9,903 in 2016. Glanmire has a high proportion of children and families as for the Urban Towns as a whole, and a very high average household size of approximately 3.10. The Cork City Development Plan 2022-2028 sets a population target of 15,329 by 2028 for the town, an increase of 5,426 or 55%, and a housing target of 2,179 units. In terms of transport infrastructure, Glanmire will benefit from proximity to proposed new train stations and Park and Ride facilities at Tivoli and Dunkettle.

As with other urban towns, the greenfield nature of some sites and existing demographics may entail a greater proportion of larger unit sizes and houses. While new development may deliver greater mix and choice in terms of unit types, sizes and tenure, given existing household makeup a relatively high proportion of larger unit types such as three- and four-bed houses and homes for owner-occupation may be appropriate. Part V delivery will be important in delivery a suitable tenure mix..

5.4.5.4 Tower

Tower had a population of 3,274 in 2016. Tower has a high proportion of children and families as for the Urban Towns as a whole, and a high average household size of approximately 2.99. The Cork City Development Plan 2022-2028 sets a population target of 3,745 by 2028 for the town, an increase of 471 or 14%, and a housing target of approximately 189 units. Given this modest growth and development capacity, Tower will make a modest contribution to meeting housing demand over the strategy period. Assessed site capacity of 133 units on 8.8 ha. entails a relatively low unit density, and delivery of a larger proportion of 3-, 4-, and 5-bed houses may be appropriate as a result.

5.4.6 City Hinterlands

The City Hinterlands consists of the remaining area of Cork City Council's administrative area, made up of smaller outlying settlements, Cork Airport, and rural areas. It had a population of 11,546 in 2016, comprising only 5.5% of the total population of Cork City. While the City Hinterlands comprise large amounts of greenfield land, only limited amounts of this are likely to

be delivered over the strategy period as new housing development. Infill development in small settlements will also provide further opportunities for housing delivery in the hinterlands which will promote compact growth, albeit on a smaller scale. The City Hinterland will also provide for single homes in the countryside. Following on from the HNDA analysis, the City Hinterlands are assessed in the Cork City Capacity Study as accommodating 175 single dwellings over the period 2022-2028. Delivery of one-off rural houses will be controlled by planning policy in the Cork City Development Plan 2022-2028 in accordance with the NPF and the need to deliver compact growth and sustainable development.

6 Policy Objectives to Deliver Housing Strategy

This Joint Housing Strategy and HNDA has reviewed existing and future housing needs in Cork City and County, setting out an evidence base for both local authorities to plan for sustainable and affordable housing over the strategy period.

This section sets out policy principles and objectives to support both authorities to plan for and deliver new housing through the forthcoming City and County Development Plans and related strategies. This section draws on the robust evidence base provided by the HNDA as well as on the policy principles for sustainable development reviewed in Section 2.

6.1 Principles to guide the Joint Housing Strategy policy objectives

Robust long-term policy objectives for Cork City and County need to be grounded in the right principles. Housing delivery in Cork over the strategy period and beyond will take place in the context of national challenges of delivering enough homes for a growing population, tackling climate change, and improving the social and economic wellbeing of communities. Housing policy must help to deliver sustainable development and the NPF's National Strategic Outcomes. Therefore, in order to reflect these wider challenges, the policy objectives of this Joint Housing Strategy are guided by the following broad principles:

- To deliver sustainable development through the provision of new homes in the right places, promoting compact growth, environmental and climate resilience, and strong cities, towns, and villages with good access to amenities, jobs, and services.
- To provide high-quality housing that meets the needs of Cork's diverse people, whatever their background, circumstances, or income, and that promotes strong and socially mixed communities.
- To promote strong, attractive, vibrant, and socially inclusive communities in Cork.
- To provide flexibility to meet needs and new circumstances that arise over the strategy period and beyond.
- To support the democratic role of Cork City and County Councils and of local communities of Cork to decide the future of housing in Cork.

The following policy objectives have been drafted in accordance with these principles to guide and support sustainable housing delivery through effective spatial planning by Cork City and County Councils.

6.2 Policy Objectives for the Cork Joint Housing Strategy 2022-2028

No.	Objective
PO1	<p>It is the objective of Cork County Council and Cork City Council to aim for housing to be available to meet the needs of people of all needs and incomes in Cork, with an appropriate mix of housing sizes, types, and tenures in suitable locations. This will include the provision of new social and affordable housing of a high quality and appropriate to the specific needs of households.</p> <p>In support of this objective, and to ensure a suitable housing mix is provided within individual developments and within communities, 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 in meeting the needs of an area.</p>
PO2	<p>The Councils will ensure that an adequate amount of land for housing in suitable locations is zoned for in their respective Development Plans, to meet the likely future housing demands and needs identified in this Housing Strategy.</p>
PO3	<p>The Councils will aim to provide for existing unmet housing need as identified by the County and City social housing assessments through the provision of social and affordable housing. The Councils will pursue a range of delivery mechanisms including direct delivery by the Councils, delivery through Approved Housing Bodies, and through short- and long-term leasing arrangements organised by the Councils with private landlords.</p> <p>The Councils will continue to seek to safeguard the enjoyment of any house, building or land provided by the Councils, and the enjoyment of any neighbouring properties, through the continued promotion of good estate management and will work with local communities and other stakeholders in this regard.</p>
PO4	<p>The Councils will provide social and affordable housing specifically to meet the forecast housing needs of new additional households over the strategy period as identified by the Cork County and City HNDA. The following targets for social and affordable housing delivery will be pursued for the years 2022-2028 (in addition to housing delivery pursued under PO3):</p> <ul style="list-style-type: none"> - Cork City: 3,312 - Cork County: 5,674, comprising: <ul style="list-style-type: none"> o County Metropolitan SPA: 2,144 o Greater Cork Ring SPA: 1,873 o North Cork SPA: 873 o West Cork SPA: 784

No.	Objective
	<p>New social and affordable housing units will be delivered having regard to the wider aims and policies of the County and City Development Plans and in line with regional policy and government objectives and targets, including the need to deliver sustainable and compact growth across Cork. Social and affordable housing will be delivered through a range of mechanisms including provision directly by the Councils, by Approved Housing Bodies, the Land Development Agency, and through short- and long-term tenancies arranged by the Councils with private landlords.</p>
PO5	<p>The Councils will require that 20% of lands in respect of which permission for the development of houses is granted, be reserved for social and affordable housing in accordance with Affordable Housing Act 2021 and Part V of the Planning and Development Act 2000 (as amended). This requirement shall comprise 10% social housing and 10% affordable housing (including affordable purchase and/or Cost Rental), subject to factors including the demand for and viability of affordable housing on individual sites. The Councils reserve the right to determine the appropriateness of 'Part V' Cost Rental and/or affordable purchase delivery on individual sites on a case-by-case basis. Delivery of 'Part V' housing shall be in accordance with relevant legislation and national guidelines. Any subsequent amendments to the legal requirement to deliver this housing during the lifetime of this Strategy will be complied with.</p>
PO6	<p>It is the objective of the Councils that new housing delivery over the strategy period will support and consolidate the settlement typologies and hierarchies identified in the Southern Regional Spatial and Economic Strategy and in the County and City Development Plans. Housing delivery in the Cork Metropolitan Area will be guided by the nationally strategic role of Cork City/Cork County Metropolitan Strategic Planning Area and the aims and policies of the Cork Metropolitan Area Strategic Plan.</p>
PO7	<p>It is the objective of the Councils that new housing delivery over the strategy period will deliver compact and sustainable growth in Cork City and Cork Metropolitan, Key, Ring and County Towns and Villages, to ensure the achievement compact growth and regeneration under the NPF, RSES and Cork MASP area, including the requirement that at least 50% of all new homes in Cork City and suburbs and at least 30% of all new homes in other settlements be delivered within the existing built-up footprint.</p>
PO8	<p>It is the objective of the Councils that new housing delivery over the strategy period will support urban renewal and urban regeneration and will strengthen the roles and viability of Cork City and of Metropolitan, Key, Ring and County Towns and Villages in Cork County. The Councils through the City and County Development Plans will support the delivery of housing on brownfield / built footprint land and in major urban regeneration areas such as the Cork Docklands, as well as infill sites in smaller towns and villages.</p>
PO9	<p>The Councils will maximise the effective use of local authority housing stock and minimise local authority housing stock vacancy, including through effective refurbishment and retrofitting of older stock where appropriate.</p>

No.	Objective
PO10	The Councils will plan for the sustainable provision of single housing in the countryside in accordance with the NPF through the County and City Development Plans, having regard for potential need for single housing in the Countryside as set out in the HNDA as well as existing and forthcoming national and regional policy and guidance and the viability of smaller towns and rural settlements.
PO11	Cork County Council will support the provision of housing suitable to the needs of the West Cork Islands and will work with the West Cork Islands Interagency Group and community representatives to address the particular housing challenges faced by island communities, including through the delivery of social and affordable homes through appropriate and cost-effective mechanisms.
PO12	The Councils will support the creation of attractive and vibrant places through the renovation and re-use of obsolete, vacant and derelict homes. The Councils will incentivise bringing empty homes into use through various means including the application of a vacant site levy in accordance with the Urban Regeneration and Housing Act 2015 (or any measures that shall replace it). The Councils will also promote the conversion of vacant properties into new social and affordable homes through schemes including the Repair and Leasing Scheme, the Buy and Renew Scheme, and long-term leasing. The Councils will endeavour to promote these schemes and encourage owners of vacant properties to avail of these schemes, directly or in co-operation with Approved Housing Bodies.
PO13	The Councils will support high-quality design in new housing and will promote housing that is attractive, safe, and adaptable to needs of existing and future households including future household sizes. The Councils will also support innovative constructions methods to deliver sustainable and flexible housing.
PO14	The Councils will promote the design and delivery of environmentally sustainable and energy efficient housing, including through the refurbishment and upgrading of existing stock. The Councils will support housing design that contributes to climate resilience and climate mitigation, including innovative low-carbon construction methods and the reduction of embodied energy in newly built homes.
PO15	The Councils will support the delivery of housing options to meet the needs of older people and support older people to live independently where possible. The Councils will support the adaptation of existing homes to meet the needs of older people, including through provision of housing grant schemes, and will also support those who wish to downsize to more appropriate accommodation. The Councils will support and promote the delivery of Lifetime Homes and will support the provision of housing that is adaptable for an ageing population. The Councils will also support and promote the delivery of specialist accommodation appropriate to the needs of older people in co-operation with the voluntary sector, AHBs, the HSE, and other relevant bodies.
PO16	The Councils will support and provide housing that meets the diverse needs of people with disabilities and will implement the Cork County Council Strategic Plan for Housing Persons with Disabilities and any

No.	Objective
	subsequent reviews and plans. The Councils will support and promote the principles of Universal Design in new and refurbished housing and in community buildings in Cork.
PO17	The Councils will support the provision of purpose-built student accommodation in appropriate locations and of appropriate design (including adequate communal facilities and external communal space) as set out in the County and City Development Plans, to meet demand for student housing in accordance with the National Student Accommodation Strategy. Where sites are developed for student accommodation, the portion of the site relating to this will be exempt from the social housing requirements of PO5. Applications for change of use from student housing to any other form of housing will be resisted without adequate demonstration that an over-provision of student housing exists.
PO18	The Councils will have regard to Government designations of Rent Pressure Zones in Cork City and Cork County when considering large commercial and residential planning applications, such that development proposals should support delivery of new homes and diversity of tenure.
PO19	The Councils will continue to support means of preventing homelessness and providing pathways out of homelessness for households, working in co-operation with public and voluntary bodies including through the Cork Homeless Forums.
PO20	The Councils will support the provision of accommodation suited to the needs of the Travelling community and will oversee the implementation of the Cork County and Cork City Traveller Accommodation Plans and subsequent updates.
PO21	The Councils will continue to work with Central Government and relevant State Agencies to support the provision of housing for asylum seekers and refugees in Cork.
PO22	The Councils will closely co-operate with each other and with the Southern Regional Assembly in planning for new homes and meeting housing needs for the Cork Metropolitan Area through the implementation of the Cork Metropolitan Area Strategic Plan.
PO23	The Councils will support the on-going monitoring and review of the HNDA as appropriate in accordance with any forthcoming guidance on HNDA methodology issued by the Department of Housing, Local Government and Heritage.