
Cork Planning Authorities
Joint Housing Strategy



Volume 1: Main Report

November 2001

Cork Planning Authorities

Joint Housing Strategy

Planning and Development Act 2000: Part V

Volume 1: Main Report

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Joint Housing Strategy for the Cork Planning Authorities

1. Introduction

Cork's First Housing Strategy

1.1 This is the first Housing Strategy for Cork. It has been developed by the eleven Planning Authorities in Cork: Cork County Council, Cork Corporation and the Urban District Councils of Clonakilty, Cobh, Fermoy, Macroom, Mallow, Middleton, Skibbereen, Youghal and Kinsale, in order to address the existing and future housing needs of the area.

Shared Vision

1.2 The Strategy is based on a shared vision which sees having a suitable place to live at an affordable price as a basic right. The reality however, is that not everyone in Cork City and County can exercise this right and a substantial portion of our population:

- a) Cannot afford a house, or
- b) Live in housing unsuitable to their needs

Aim

1.3 The aim of the Strategy therefore is to address these issues and:

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

What is the Joint Housing Strategy?

Addressing Housing Needs to 2011

1.4 The Strategy sets out measures to address the housing needs of the existing and future population of Cork to 2011.¹ The Strategy has been developed in accordance with the Planning & Development Act 2000, which requires every Planning Authority to develop a Strategy for their area as an integrated part of the Development Plan.

Joint Strategy

1.5 The Act also makes provision for adjoining authorities to prepare joint strategies.

Four Objectives

1.6 The Planning and Development Act requires each Housing Strategy to address the following four objectives:

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

¹ Due to the way various external data are gathered, all data sets do not project to 2011. However due to the expansive nature of Ireland's current economic and demographic climates and the outdated nature of many sources (e.g. 1996 Census, 1995 Household Budget Survey etc.), monitoring and review will be an integral part of the Strategy.

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

- b) To ensure there is a mixture of house types and sizes to meet the needs of various households.
- c) To ensure that housing is available for people on different income levels.
- d) To provide for the need for both social and affordable housing.

How to use the Strategy

1.7 Sections One to Four of the Strategy outline the main trends and issues affecting the provision of housing in Cork. These sections contain an assessment of the housing needs and supply likely to affect Cork for the period to 2011. This analysis is based on housing market areas, which includes geographic areas of broadly similar price characteristics. These sections contain an analysis of overall population projections, analysis of special needs etc. Under each heading the key points are summarised.

*Assessment of
Housing Needs and
Supply*

1.8 Section 5 examines the requirements for social and affordable housing. Building on the analysis presented, Section 6 then sets out a series of policies and programmes to address the future housing needs of Cork. Section 7 looks at the requirements for implementation and monitoring.

*Policies and
Programmes Set Out*

1.9 The text in this main report is backed up by a set of Appendices in volume two which provides supplementary information.

*Supplementary
Information in
Appendices*

How the Strategy was Developed

1.10 The strategy has been developed largely in accordance with the approach identified in the Model Housing Strategy². Given the size and diversity of Cork County, additional analysis was carried out at a sub-county level to allow, if necessary, for alternative strategies within these areas.

*Model Housing
Strategy*

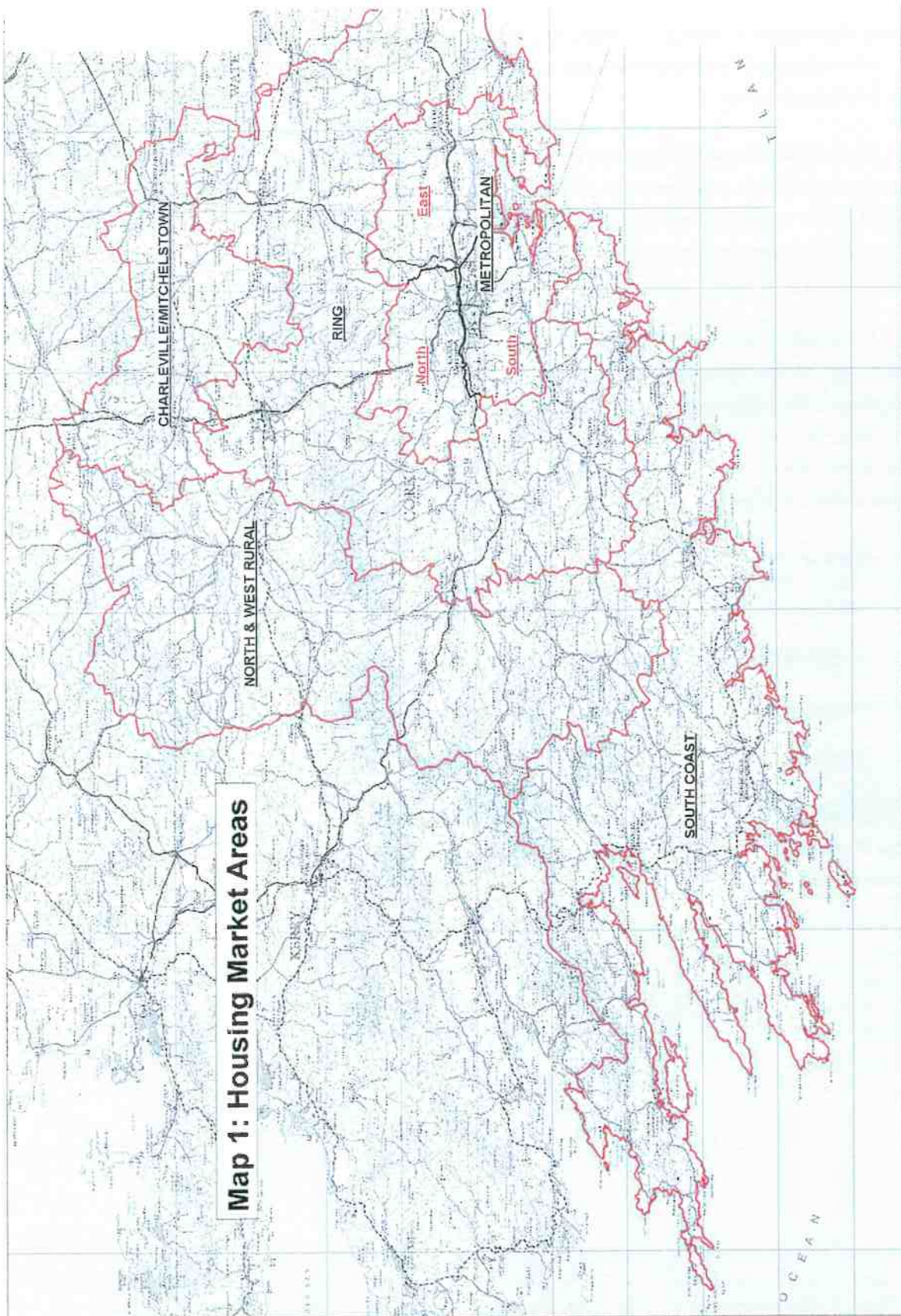
1.11 To facilitate this a number of housing market areas were identified³. These areas are shown on Map 1 (overleaf) and are set out in more detail in Appendix 8. They are as follows:

Housing Market Areas

- *Metropolitan Cork (sub-divided into North, East and South)*
- *Ring Area*
- *South Coast*
- *North and West Rural, and*
- *Charleville / Mitchelstown*

² *Model Housing Strategy and Step-by-Step Guide, Department of Environment & Local Government, December 2000.*

³ *A profile of the housing market areas is provided in Appendix 1.*



Map 1: Housing Market Areas

“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 they can afford “

1.12 The areas were established based on the criteria that they showed similar characteristics in terms of population change, house prices and distribution of social housing. Wherever possible, to allow for comparison and monitoring, the market areas share boundaries with those identified in the draft Strategic Plans ⁴.

*Housing Markets
Based on Similar
Characteristics*

1.13 The Housing Strategy is also set within the context of existing strategic guidelines at a national and local level. Research has been carried out on house prices, land availability, local authority stock, building programmes, waiting lists and voluntary housing sector activity. In addition research was commissioned to determine the need for social and affordable housing at a sub-county level.

Strategic Context

1.14 Consultation has been carried out with a number of interest groups, including the Construction Industry Federation, Auctioneers, Voluntary Housing Bodies, the Southern Health Board and the City and County Development Boards. All interested parties were invited to make a submission on the housing strategy. In addition a seminar was held in June 2001 to discuss the issues arising from the draft Strategy. Appendix 2 provides further details of the consultation process and summarises the issues raised during consultation.

Consultation

1.15 After a review of the strategic documents, the following four key principles were identified:

Key Principles

Principle 1: *To Provide for a Diverse Range of Housing Needs.*

Principle 2: *To Promote Balanced Communities.*

Principle 3: *To Promote Sustainable Development of the Urban & Rural Environment*

Principle 4: *To Promote a High Quality Living Environment*

1.16 Following data analysis and a review of issues raised through the consultation process, a number of policies and implementation programmes were then identified and these are presented in Sections 6 and 7.

*Policies &
Implementation
Programmes in
Sections 6 & 7*

⁴ Cork Strategic Plan currently near completion (July 2001) and North West Strategic Study June 2001 currently near completion (July 2001).

2. Housing Strategy in Context

Strategic Context

2.1 The Strategy is set within the context of a range of other documents and plans that have particular relevance to housing provision.

National Plans/Guidance

National Development Plan Public Policy Priorities

2.2 The National Development Plan (2000-2006) is a specific Programme for investment and competitiveness that aims to combat the consequences of hitherto unbalanced economic growth. There are four public policy priorities specifically related to Housing:

- a) Long-term strategic planning framework.
- b) Increased resources for servicing residential lands.
- c) Increased resources for public transport.
- d) Increased level of social housing provision.

£6 Billion Allocated to Social & Affordable Sector

2.3 Under the National Development Plan IR£6 billion (IR£4,765 million in the Southern & Eastern Region), has been specifically allocated to the social and affordable housing sector.¹ The main objectives regarding housing supply include:

- Provision of infrastructure to facilitate the level of housing output required;
- Increased social housing output;
- Improvement in physical condition of social housing stock;
- Maximise potential of higher densities.

National Spatial Strategy – Framework for Sustainable Regional Development

2.4 The Department of the Environment and Local Government (DoELG) is currently preparing a National Spatial Strategy, the aim of which is to provide a framework for achieving a sustainable balanced form of regional development in Ireland to 2020. It is likely that the Strategy will result in additional growth in Cork, and it may be necessary to review the Housing Strategy at an early stage once the National Spatial Strategy has been agreed.

Aim of Public Housing Policy

2.5 The main influences on current housing policy are the Plan for Social Housing (1991), Social Housing – The Way Ahead (May 1995) and Action on Housing (June 2000). The overall aim of public housing policy is “to enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment and, as far as possible, of a tenure of its choice.” The general strategy in the government’s documents is that those people who can afford to provide housing for themselves should do so, with the aid of fiscal incentives

¹ National Development Plan 2000-2006 (Stationery Office, Dublin; 2000), pp.69-71

available. Those unable to access housing from their own resources would have access to social housing, or income support to rent private housing.

2.6 The Residential Density Guidelines for Planning Authorities published in 1999, promote higher residential densities in appropriate areas such as close to town centres, 'brownfield sites', or areas close to public transport corridors. Both Cork Corporation and County Council have adopted policy responses incorporating the objectives of the Guidelines.

Promotion of Higher Residential Densities

2.7 Under the Local Agenda 21 Guidelines issued by the DoELG in 1995, each local authority is obliged to apply the principles of sustainable development to all policies and programmes (including housing) in their own organisation.

Local Authorities Obligated to Apply the Principles of Sustainable Development

Strategic Plans

2.8 There are two ongoing Strategic Studies for Cork, the Cork Strategic Plan and the North and West Strategic Study.²

Strategic Studies

2.9 The Cork Strategic Plan seeks to promote a clear sub-regional settlement pattern. The aim of the strategy is to deliver a change in approach to meeting Cork's aspirations, an approach that has a strong emphasis on socio-economic and environmental sustainability and which makes the best possible use of Cork's natural advantages. In order to achieve this goal and offset current trends a change in development pattern is required; specifically a rise in housing densities and concentrated rather than dispersed development. The Key Concepts of the Draft Strategy are:

Sub-regional Settlement Pattern

- a) Revitalization of Cork City – focus on the inner city.
- b) The Greater City – integration of Cork City and its satellite towns.
- c) Ring towns & rural strategy – ring towns as focus for growth in rural areas; housing in rural hinterland directed to villages; single houses in the countryside restricted to local inhabitants and agricultural/rural employment needs.
- d) Integrated transport system.
- e) High quality environment.

2.10 The main task of the North and West Strategic Study 2001-2020 is to define a sustainable development strategy for North and West Cork. The following eight themes are emerging from the study:

Sustainable Development Strategy for North & West Cork

- a) A culture of partnership.

² These Strategic Plans are non-statutory, and are currently nearing completion (July 2001). They have not yet been adopted by any Authority.

- b) A strong and effective network of access and communication.
- c) A diverse and innovative economy in a pristine environment.
- d) A polycentric and co-operative network of thriving towns, villages and agricultural areas.
- e) Enabling the towns and villages of North and West Cork to develop to their potential.
- f) Achieving quality standards in environmental management.
- g) Quality facilities used by residents and visitors.
- h) Rapid response to opportunities.

Local Plans and Policies

Eleven Planning Authorities in Cork County Council

2.11 There are eleven Planning Authorities in Cork, all of which produce statutory Development Plans. Some of the key housing provisions of these plans are summarised in the following paragraphs.

Key Goal of Cork City Development Plan is to Achieve Social Balance

2.12 A key goal of Cork City Development Plan 1998 is to achieve social balance, largely through provision for family-type housing, and reduction of population loss from areas of the City. The principal housing objectives of the Development Plan include:

- *To allow for a dwelling of good standard for every household at a reasonable cost.*
- *To provide a choice in housing to permit maintenance of family and social ties and convenience in relation to workplaces and social centres.*
- *To ensure a good balance in the distribution of housing for the elderly and young from different income groups.*
- *To provide safe and pleasant housing environments, particularly for children, elderly people and the disabled.*
- *To ensure availability of a good supply of housing in different categories.*

County Development under Review

2.13 A stated aim of the Cork County Development Plan 1996 is to stimulate growth of the satellite towns, ring towns and villages, and gradually slow down edge of City development. The 1996 Plan also seeks to control the growth of one-off rural housing in the environs of the City and main county towns. This Plan is currently being reviewed.

Urban District Council Plans

2.14 The main objectives of the Urban District Council Plans are summarised in Appendix 3.

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Cork City and County Strategies

2.15 The Cork City and County Development Boards (CDBs) are currently preparing Strategies which aim to co ordinate the economic and social development of the City and County respectively.

Development Board Strategies

2.16 To formulate the Draft City Strategy a series of strategic issues were identified in consultation with community and voluntary organisations, from which the CDB's goals and objectives were developed. Strategic issues identified in relation to housing include:

Strategic Housing Issues Identified in the Draft City Strategy

- *social mix in housing stock;*
- *maintenance of housing stock and surrounding land – 'estate management';*
- *lack of amenities/services and community facilities in new housing estates;*
- *homelessness.*

2.17 The Cork County Development Board is preparing the Cork County Strategy on the Economic, Social and Cultural Development of Cork County for the ten year period 2002 – 2012. In the initial stages of the process strategic issues were inputted by the Board Members and by the Community & Voluntary Sectors. The issues identified in relation to housing are as follows: -

Strategic Housing Issues Identified by the County Development Board

- *Balance of Housing in Towns and Rural areas.*
- *Provision of Social/Affordable Housing*
- *Develop alternatives to ribbon development*
- *Provision of serviced affordable sites for housing.*
- *Housing for the elderly at local community level.*
- *Housing allocation methods*
- *Tax on Holiday Homes.*
- *Adequate Amenity Facilities*

2.18 The Social Strategy Working Group of the Board developed and adopted a paper setting out "Key Principles relating to Provision of Housing" in January 2001, which was approved by the County Development Board in April 2001.³ The Cork County Development Board is currently setting Goals and Objectives and future actions, which will include housing issues.

County Development Board Developing Goals & Objectives

³ This paper was submitted for consideration in the preparation of the Joint Housing Strategy.

3. Housing Demand

Population Projections and Dwelling Output

3.1 The purpose of this section is to provide a profile of the population projections and expected dwelling output in Cork up until 2011. Social and affordable housing needs are considered in section five below.

Population Projections ¹

Population in 2001 is 434,600

3.2 The population of Cork City and County in 2001 is estimated to be 434,600 consisting approximately of 143,500 households.

38,000 New Households by 2011

3.3 Over the next 10 years (to 2011), around 38,000 new households are expected to form in Cork.² Within the next 5-year period it is expected that there will be a growth of 19,000 households. This is around 3,800 households per annum, or an overall annual growth rate of 2.5%. The growth in household numbers will not be evenly distributed throughout Cork due to existing concentrations of population and market forces. The future distribution of households will be directed by strategic spatial planning policy.

Distribution of New Households

3.4 Table 1 provides a projection of the distribution of new households from 2001 to 2006. This takes into account the strategic spatial policy of the Draft Cork Strategic Plan and the Draft North West Strategy Study.

Table 1: Projected Population and Household Growth

Housing Market Area	2001		2006		New Households	
	Population	Number of Households	Population	Number of Households	Number	% Distribution on Total
South Metropolitan (City Element)	142,500 (73,000)	47,500 (26,000)	153,500 (76,000)	54,000 (28,000)	6,500 (1,800)	34% (9.5%)
North Metropolitan (City Element)	75,500 (50,600)	25,300 (17,400)	80,000 (52,600)	28,000 (18,500)	2,700 (1,150)	14% (6%)
East Metropolitan	35,000	11,600	40,500	14,600	3,000	16%
Total Metropolitan	253,000	84,400	274,000	96,600	12,200	64%
Ring Towns	76,000	24,700	81,000	27,500	2,800	15%
South Coast	51,300	16,700	54,700	18,900	2,200	11%
North & West	34,000	11,100	35,500	12,200	1,100	6%
Charleville /Mitchelstown	20,300	6,600	21,200	7,300	700	4%
TOTAL CORK	434,600	143,500	466,400	162,500	19,000	100%

(Figures given in brackets represent the element of growth projected for the city. These figures are included in the overall figures for each metropolitan area).

¹ The population projections given are taken from work done by Peter Bacon & Associates specifically for the Housing Strategy. The projections concur with both draft Strategic Plans. The methodology for the population projections is provided in Appendix 4.

² The Cork Strategic Plan (CSP) notes that the National Spatial Strategy may propose a policy in favour of shifting development away from Dublin, towards regional centres, including Cork. If this occurs, the CSP suggests that there could be a higher rate of growth in population than currently expected. On publication of the National Spatial Strategy a review of the Housing Strategy will be undertaken to incorporate any additional needs arising from the Spatial Strategy's policies.

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Expected Dwelling Output

3.5 During the period 2001 to 2006, it is estimated that there will be an output of around 5,000 new dwellings³ every year. This will be in response, mainly to the 3,800 expected new households and people moving out of uninhabitable housing. Also a proportion of new dwellings may remain unoccupied for some time, or may not be used as a primary residential dwelling.

*5,000 New Dwellings
Every Year*

3.6 From 2006 to 2011 the draft Cork Strategic Plan estimates that there will be a downturn in the number of new households and correspondingly in the output of new dwellings. Population and construction output trends will be monitored on an ongoing basis and any significant changes taken account of in future reviews of the Housing Strategy.

*Population &
Construction Trends
to be Monitored*

3.7 In the interim, the Cork Planning Authorities will ensure that sufficient land is zoned to facilitate the development of the expected output of 5,000 dwellings per annum. The Cork County Development Plan is currently under review and will not come into force until 2003.

*Sufficient Land will be
Zoned to Maintain
Output of 5,000
Dwellings per Year*

3.8 Table 2 provides a breakdown of the estimated annual housing output by market area, for the period 2001 to 2006.

*Estimated Annual
Housing Output By
Market Area*

Table 2: Estimated Annual Housing Output by Housing Market Area (2001 to 2006)

Housing Market Area	Projected Completions 2001 to 2006	Projected Completions Per annum
South Metropolitan (City Element)	8,500 (2,350)	1,700 (470)
North Metropolitan (City Element)	3,500 (1,500)	700 (300)
East Metropolitan	4,000	800
Total Metropolitan (City Element)	16,000 (3,850)	3,200 (770)
Ring Towns	3,750	750
South Coast	2,900	580
North & West	1,450	290
Charleville / Mitchelstown	900	180
Total Cork	25,000	5,000

(The figures given in brackets are estimates for the City element of each metropolitan area. These figures are included in the overall figure for each metropolitan area.)

³ The methodology used to estimate this is as given in the draft Cork Strategic Plan. This provides allowances of 5% of new dwellings for vacancy rate, 1% of new dwellings not being used as main residences and 0.5% of total stock for obsolescence.

Housing Demand – Key Points

- *Over the next 10 years, around 38,000 new households are expected to form in Cork City and County*
- *The distribution of households will be directed by strategic spatial planning policy*
- *An estimated 5,000 residential units will have to be provided each year to 2006.*

4. Housing Supply

Housing Supply
Analysis

4.1 This section of the strategy considers housing supply. An analysis is provided of house completions, type of housing developed, house prices and land availability.

House Completions

Upward Trend in
House Completions

4.2 Since 1996, despite a drop in construction rates in 1999, there has been a general upward trend in the number of house completions, in both the Borough & Environs¹ and County areas. As shown in Table 3, house completions in the Cork area in 2000 were 5,732. This was a 19% increase on the previous year and a 73% increase on 1996.

Support for the
Construction

4.3 The construction industry in Cork has responded well to the increase in housing demand, in terms of increasing overall output. The Cork Planning Authorities will support the construction industry by ensuring that sufficient land is zoned to meet future housing demand.

Table 3: House Completions 1996 to 2000

Area	1996	1997	1998	1999	2000
County Area (% change on previous year)	2461	3222 (24%)	3903 (16%)	3702 (-10%)	4546 (18%)
Borough & Environs Area (% change on previous year)	859	1132 (24%)	1266 (11%)	1006 (-26%)	1186 (15%)
TOTAL CORK AREA (% change on previous year)	3320	4354 (24%)	5169 (17%)	4708 (-5%)	5732 (19%)

Type of House Completions

Households are
Getting Smaller

4.4 Households nationally and in Cork are getting smaller. There is a need for units appropriate to the size of households. Information on the size of houses completed is not available, although the type of house completed gives an indication of house sizes. Semi-detached, detached or bungalows are assumed to be at least 3 bed units. Terraced houses and apartments are assumed to have a high proportion of 2 bed units, and include some 1-bed units.

Most Houses Built
During 2000 were
Detached or Semi-
detached

4.5 The entire Cork Area (Cork County and Cork Borough) saw increases in semi-detached housing from 1996 to 2000 (8.1%) and an 11.6% decrease in bungalows. Detached houses and

¹ The housing statistics shown here are all taken from Housing Statistics Bulletin published quarterly by the DoELG. These figures are collated from the ESB (through electrical connection figures). The ESB's definition of Cork Borough is larger than the administrative Borough and therefore the figures refer to Borough & Environs.

terraced houses showed little change, whereas flats and apartments had a slight increase of 5.5%. In 1996 the greatest proportion of house-types was bungalows (27.1%) and detached houses (29.2%). In 2000 the greatest proportion of house-types were semi-detached (30.6%) and Detached houses (28%).

4.6 For the total Cork area it is clear that, despite a slight increase in terraced housing and apartments, the majority of units being developed are traditional larger family units. The market is not responding to the current and predicted growth in smaller households. Within Cork Borough and environs there is a higher proportion of terraced housing and apartments. Nonetheless larger housing units still account for around 40% of total construction.

The market is not providing for the Growth in Smaller Households

4.7 To meet the changing needs and sizes of households, it is a policy of the Housing Strategy to ensure the development of a greater mix of house type and an increase in the delivery of smaller units.

Greater Mix of House Types & Sizes

4.8 Table 4 shows the estimated household size distribution (over the next 20 years) and the associated targets for housing unit size. These targets are as proposed in the draft Cork Strategic Plan, more localised targets will be given in future Development Plans and Local Area Plans.

20 Year Target for Housing Unit Size

Table 4: Targets for Housing Size and Distribution

Household size distribution		Urban housing size distribution		Suburban housing size distribution	
1 person	27%	1 bed	15%	1 bed	5%
2 person	34%	2 bed	35%	2 bed	20%
3 person	16%	3 bed	35%	3 bed	40%
4 person	16%	4 bed	10%	4 bed	25%
5+ person	8%	5+ bed	5%	5+ bed	10%
TOTAL	100%		100%		100%

4.9 Implementation of the targets will be achieved through the development control process. The Cork Local Authorities will establish a system to monitor the type and size of housing units being developed to facilitate implementation.

Implementation Through Development Control

House Prices

4.10 Cork, like the rest of Ireland, has seen significant rises in house prices in recent years. Between 1996 and 2000 the average price of a new house has increased by 110%, from £62,219 in 1996, to £131,174 in 2000. There are indications that the rate of increase in house prices is beginning to slow down. The extent of the price increase has, however, resulted in a significant

Significant Rise in House Prices

increase in the number of households unable to achieve owner occupation. This is discussed in more detail in section 5 (Social and Affordable Housing Demand).

Table 5: Average price of new houses 1996 – 2000

Year	1996	1997	1998	1999	2000
	£	£	£	£	£
Cork	62,219	75,642	88,312	111,052	131,174
(% Increase on Previous Year)		(22%)	(17%)	(26%)	(18%)
National	68,677	80,506	98,683	116,970	133,249
(% Increase on Previous Year)		(17%)	(23%)	(19%)	(14%)

*House Price
Variations by Market
Area*

4.11 A house price survey was carried out in January 2001 to determine the variation in prices in different areas of Cork². Table 6 outlines the variation in prices, for a new 3-bed house, between different housing market areas. The variation between housing market areas has an effect on levels of housing affordability within the areas. Again, this is discussed in more detail in Section 5 (Social and Affordable Housing).

Table 6: Average Price of a New 3 Bed Homes in each Housing Market areas

Housing Market Area	2001 average price (£)
Metropolitan	
South Metropolitan	140,000
North Metropolitan	130,000
East Metropolitan	125,000
Ring Area	
Ring (Excl. Youghal)	121,000
Youghal & Hinterland	105,000
South Coast	
Kinsale	142,000
Clonakilty/Skibbereen	125,000
Bantry/Castletownbere	115,000
North West Rural	100,000
Charleville / Mitchelstown	112,000

² Details of the house price survey are provided in the Appendix 4.

Private Rented Sector

4.12 In contrast to most European Countries, housing in Ireland is characterised by a high level of owner occupation. At present it is estimated that just nine per cent of houses in Ireland are privately rented in comparison to over eighty per cent under owner occupation.

Only 9% of Houses Privately Rented

4.13 There are a number reasons for the low proportion of rental accommodation. The sector is regarded as uncompetitive with regard to two main factors:

Reasons for Small Privately Rented Sector

- *Security of tenure – rental accommodation is regarded as insecure in comparison to owner occupation;*
- *Accommodation cost – rent is regarded as “lost revenue”, whereas a mortgage is seen as an investment.*

4.14 There are currently just over 3,000 registered rented properties³ in Cork City and County as illustrated in Table 7.

3,000 Registered Rented Properties

Table 7: Register of Houses & Landlords - Cork, June 2001

Rental Area	No. of Houses	No. of Landlords
County - South Housing Division	640	535
County - North Housing Division	125	100
County - West Housing Division	210	185
Cork Corporation	1,205	560
Cork UDC's	850	500
Total	3,030	1,880

4.15 Due to the recent escalation in house prices, home ownership has become less attainable and many are seeking alternative rental options. At the launch of the Commission on the Private Rented Residential Sector in July 2000, the Minister for Housing and Urban Renewal called for recommendations which would enable the private rental sector develop as “an option of choice rather than a tenure of transition before home ownership or social housing”.

Recommendations to Develop Privately rented Sector

4.16 The future role of the private rental sector depends greatly on its ability to offer an attractive and competitive alternative to home ownership, particularly with regard to security, affordability, availability and standard of accommodation.

Future Role

³ It is estimated nationally that up to and over fifty per cent of landlords are unregistered.

Rental Option can be More Appropriate than Owner Occupation

4.17 There are a number of areas where a rental option can offer a more appropriate form of accommodation than owner occupation:

- *To allow new households, or immigrants, time to climatise to the housing market or to allow time to bridge the affordability gap to home ownership;*
- *As a transitory option prior to longer term commitments for those seeking either private and public housing;*
- *For those seeking location specific temporary accommodation e.g. students seeking accommodation close to third level education, temporary employees or holiday-makers;*
- *For those wishing to divest in accommodation no longer suited to their needs.*
- *More generally, for households who have a preference for rented accommodation.*

Expansion & Enhancement of the Private Rental Sector

4.18 The Cork Local Authorities intend to continue and develop work done by Central Government and accommodate the expansion and enhancement of the private rental sector through:

- a) Actively encouraging registration of rental accommodation;
- b) Investigating other ways in which the Local Authority can support the development of private rental sector at a local level.

Land Supply

Cork City may Experience Land Availability Problems in 4 – 5 Years

4.19 Land Availability Surveys were carried out independently for the Department of Environment by each of the separate Local Authorities in County Cork in 2000. The land supply situation varies substantially between Urban District Councils, largely depending on the size of the UDC and whether there is an active housing market. Each UDC shall ensure that a scarcity of zoned residential land does not occur at any time during the period of its Development Plan. The City may encounter availability problems within four to five years given the tightness of the administrative boundary and the developed nature of the urban fabric.

Ample Residential Land Supply until Next County Development Plan

4.20 In the County Council area, surveys of residential land availability were carried out in April and November 2000. These indicate that there is ample zoned residential land to cater for demand until the next County Plan is adopted around January 2003. The quantity of undeveloped, zoned residential land in Cork's main settlements by Housing Market Area (excluding Cork City and Urban District Councils) is indicated below in Table 8.

Table 8: Land Availability (undeveloped land specifically zoned residential)

Housing Market Area	June 2000 (Acres)	Estimated August 2001 (Acres)	Estimated Annual Demand based on 2001-2006 figures (Acres)	Land required by Jan. 2003 Based on 1.5 years demand (Acres)	Estimated supply January 2003 (Acres)
East Metropolitan	775	660	100	150	510
North Metropolitan	200	170	50	75	95
South Metropolitan	890	715	150	225	490
Charleville\ M'town	250	220	25	38	182
North and West	350	310	35	53	257
Ring Area	520	410	95	143	267
South Coast	560	480	70	105	375

4.21 While the overall quantity of undeveloped, zoned land is sufficient to meet housing needs until the Plan is adopted, some consideration should be given to the rate at which land is coming on stream for development at different locations. While it is estimated that in any settlement approximately half of undeveloped, zoned lands could be developed at relatively short notice, the market demand for housing in certain areas may exceed the immediate supply in a limited number of cases.

Market Demand for Housing Land May Exceed Supply in a Limited Number of Settlements

4.22 In order to reduce the risk of any scarcity emerging, a limited variation to the 1996 County Development Plan, which focuses on releasing lands that can be developed in the short term, may be considered.

Reducing the Risk of Land Shortage

Housing Supply – Key Points

- *There is a need to ensure the development of a greater mix of house type and an increase in the delivery of smaller units*
- *House Prices in Cork have increased by 110% since 1996*
- *There is a need to support the development of the Private Rented Sector*
- *Each Development Plan should ensure that a scarcity of zoned residential land does not occur during the period of the Plan*

5. Social and Affordable Housing

Definitions

Definition of Social & Affordable Housing

5.1 The Planning Act requires Housing Strategies to provide for the need for both social and affordable housing. For the purpose of this Strategy, social housing is defined as rented housing provided either by the Local Authority, or a Voluntary or Co-operative Housing Body. Affordable housing is defined as owner-occupier, or shared ownership housing, provided at a price below market value¹. Home-ownership co-operatives may also provide an opportunity for the development of affordable housing.

Growing Need for Long-term Rented Housing

5.2 The provision of affordable housing (such as shared ownership) or subsidised owner occupied housing may address some social housing needs, by reducing numbers on the waiting list for Local Authority housing. There is, however, a growing need for long-term rented housing.

Affordability

Ability to Pay for Housing an Increasing Problem

5.3 One of the major difficulties facing an increasing number of households is their ability to pay for housing – whether buying or renting privately. An essential aspect of the strategy is to ensure that provision is made for people who cannot gain access to housing on the open market. In assessing the extent to which lack of affordability is an issue in Cork, the following analysis was carried out.

Overall, up to 37% of New Households will be Unable to Afford a House

5.4 The model housing strategy provides a methodology for estimating the total requirement for social and affordable housing at county level. Using this approach, it is estimated that between 34% and 37% of new households will be unable to afford to purchase a house on the open market during the period 2001 to 2006 (Appendix 5).

Assessment of Affordability Problems in Individual Housing Market Areas

5.5 Peter Bacon & Associates were commissioned to undertake a complementary approach to assess potential variations at sub-county level for the period 2001 to 2011. Appendix 4 provides details of the methodology used. In summary the research included four main stages:

- a) Estimate of household formations;
- b) Projection of house prices;
- c) Estimated levels and distribution of household disposable incomes and subsequent house price comparison;
- d) Assessment of housing affordability by housing market area.

¹ In calculating the demand for social and affordable housing in Cork, the definition of affordability used is that given in the Planning & Development Act 2000. This states that mortgage repayments, on a house to meet a household's accommodation needs, should not exceed 35% of net household income (assuming a 90%

5.6 The research found that between 29% and 48% of households would not meet the affordability threshold² during the period 2001 to 2006. Table 9 shows a breakdown, by housing market area, of the percentage of new households expected to experience affordability difficulties. Bacon's work suggests that, over this period, house prices and income levels will rise at roughly equal levels. It is expected, therefore, that the percentage of households falling below the affordability thresholds will remain constant during the period 2001 to 2006.

Affordability Difficulties in Individual Housing Market Areas Vary from 29% to 48%

5.7 While estimates are provided of the households that will not meet the affordability threshold, information is not available regarding age groups or sizes of household. It is reasonable to assume that the majority of them will be young people in the early stages of household formation. This would imply the need for high proportion of 'starter units' in the delivery of social and affordable housing.

Need for High Proportion of Starter Units

Table 9: Percentage of Households below affordability threshold

Housing Market Area	% of Households below Affordability Threshold
Cork City	40
South Metropolitan	39
North Metropolitan	42
East Metropolitan	37
Ring Towns	41
South Coast	48
North & West rural	29
Charleville / Mitchelstown	32

5.8 In assessing the affordability issues within each market area, it was considered unrealistic that a significant number of household formations with below average disposable incomes would compete at average or above average house price level.

New Households Unlikely to seek housing at Average or Above Prices

5.9 Due to financial constraints, it is assumed that households forming near or below the affordability threshold would consequently target purchases below average house prices (as shown in Table 6). This has been factored into the affordability assessments in Table 9, by assuming that these households will target prices at ninety per cent of average house prices.³

Assumed that New Household will Seek Housing at about 90% of Average House Price

5.10 As can be seen from the affordability results in Table 9, all areas are above twenty per cent and in the case of the South Coast and Metropolitan Areas, significantly above twenty per cent. From this approach (which is conservative in comparison to using direct average house

Necessary to Reserve 20% of Land for Social and Affordable Housing

mortgage). Affordable housing schemes provided directly by the local authority are governed by different legislation and define affordability based on a maximum income of £25,000 (for a single-income household).

² Under the definition used in the Planning & Development Act 2000.

prices) it is deemed necessary that all areas reserve the maximum provision of twenty per cent for social and affordable housing, as allowed for under part V of the Planning and Development Act 2000.

Social Housing Need

Households that will be Unable to Purchase a House Even at a Subsidised Level

5.11 The above analysis provides an assessment of the total number of households unable to purchase a house on the open market. This assessment includes, therefore, households in need of social housing who will be unable to purchase a house even at a subsidised level (whether through shared ownership or affordable units). In assessing the requirement for social housing needs, it is assumed that the total need is made up of those applying to the Local Authority for housing.

Local Authority Waiting Lists – Best Available Estimate of Social Housing Need

5.12 This approach may underestimate the total need for social housing, as some households may not apply to the Local Authority for housing, yet are still unable to purchase a house on the open market. On the other hand, a number of households applying to the Local Authority do so to avail of the private sector Rental Subsidy Scheme⁴ and do not wish to access social housing. On balance, the Local Authority waiting lists provide the best available estimate of total numbers in need of social housing.

About 7,500 Households Currently on Local Authority Waiting Lists

5.13 In March 1999, the total number of households on the Local Authority waiting lists in the City and County amounted to around 4,500⁵. This figure does not include people who had applied for council housing, but had yet to be assessed. There has been a significant increase in the number of households applying for social housing. It is estimated that, at December 2000, there were around 7,500 households⁶ on Local Authority housing waiting lists in the City and County.

13,500 Households will Require Social Housing 2001 – 2006

5.14 The current rate of applications to Local Authorities suggests that there will be a growth in applications of around 3,000 households per annum. It is unlikely that this rate of applications will be sustained, in view of the overall total projections of 3,800 new household formations each year. It is predicted that over the 5 year period 2001 to 2006 applications to the local authorities will average 1,200 per annum (a total additional demand of 6,000). This assumes that the rate of applications will decrease significantly over the next 5 years, as some increased stability comes into the housing market. This gives a total social housing demand from 2001 to 2006 of 13,500 households.

Demand for Social Housing Mainly in Metropolitan Area

5.15 Analysis of the waiting lists is not available at housing market level. However, over 70% of the county's social housing stock are within the Metropolitan area. It is safe to assume that the

³ The affordability assessments of each market area are based on a 5.5% APR, which is considered an accurate reflection of current interest rates.

⁴ This scheme is operated by the Southern Health Board and provides a rent subsidy to households below a specified income.

⁵ A breakdown of this by housing authority is provided in Appendix 6.

⁶ This accounts for an assumed 10% double counting between various waiting lists.

majority of social housing applicants have applied for housing within the Metropolitan area. Cork Corporation accounts for the highest proportion of social housing applicants, at 30% of all applicants, with the Council's South Division accounting for a further 18% (see Appendix 6).

5.16 The majority of applicants on the waiting lists are small households. 76% of applicants are in households of 3 people or less. Single person household's account for 31% of applicants and lone parents for 42% of applicants.

76% of Applicants are Small Households

5.17 The income levels of social housing applicants are very low. In March 1999, 28% of applicants had an income of less than £4,000 per annum and 94% had an income of £12,000 or less. Very few applicants on the waiting list for social housing would be able to afford to purchase a house, even at a reduced 'affordable' rate.

94% of Applicants have a Household Income Less than £12,000

Distribution of Existing Social Housing Stock

5.18 There is an existing social housing stock in Cork City and County of around 12,200 units. 18% of the housing stock was built before 1950 and a further 56% built between 1950 and 1980 (see Appendix 6).

12,200 Existing Social Housing Units

5.19 Sixty Two per cent of these units (or 7,600 units) are provided within the Corporation boundary. A total of 74% of the units are provided within the Cork Metropolitan area. Table 10 below, shows this information by housing market area.

74 % of Existing Social Housing Units in Metropolitan Area

5.20 The North Metropolitan area (particularly the North area of Cork Corporation) has a very high proportion of social housing stock. Other areas of the county, including the East Metropolitan area, have quite a low provision of social housing. In promoting balanced communities there is a need to ensure that future concentrations of single tenure houses are avoided.

Promoting Balanced Communities by Avoiding Concentrations of Single Tenure Housing

Table 10: LA Housing Stock as % of households in 1996.

Housing Market Area	Households in 1996	LA Housing Stock	LA Stock as % of 1996 Households
South Metropolitan	41,466	3,035	7%
North Metropolitan	23,046	5,337	23%
East Metropolitan	9,852	696	7%
Total Metropolitan	74,364	9,068	12%
Ring Towns	22,382	1,428	6%
South Coast	16,363	741	4%
North West Rural	10,756	506	5%
Charleville / Mitchelstown	6,610	498	8%
TOTAL	130,571	12,241	9%

"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 they can afford"

Size of Existing Social Housing Stock

78% of Existing Units
Have 3 or More
Bedrooms

5.21 The existing local authority housing stock is relatively large. 78% of the stock has 3 or more bedrooms (see Appendix 6).

Future Local Authority
Developments will
provide a Range of
House Sizes

5.22 There is a clear mismatch between the existing housing stock and the needs of those on the waiting list at present. As noted above, 76% of housing applicants are in households of 3 people or less and, in most cases, smaller housing units would be more appropriate for their needs. It is proposed that future local authority housing developments will provide a mix of housing sizes, more appropriate to the estimated current and future requirements of people in need of social housing.

Better Utilisation of
the Existing Stock

5.23 Further research will also be carried out on the utilisation of the existing housing stock. In this process the Local Authorities will assess the numbers of tenants willing to transfer to smaller units and identify under what conditions they may be willing to do so.

Future Social Housing Stock

4,500 additional
Social Housing Units
by 2006

5.24 It is estimated that from 2001 to 2006 a further 4,500 social housing units will be developed by the Cork Local Authorities, at an average of around 900 units per year. A further 1,675 units will be provided by existing affordable housing schemes⁷.

Social Housing Need
to 2006

5.25 These figures are based on the 2000 to 2003 proposed building programme of local authorities⁸, with an assumption that output will increase slightly in the years 2004 to 2005. It is estimated that around 14% of this provision will be provided by the voluntary housing sector. The remaining housing units will be provided directly by the local authorities, by construction or acquisitions, as summarised in Table 11 below.

Table 11: Housing Provision Programme.

Method of Provision	Estimated Percentage
Construction on Existing Landbanks	39%
Construction on Land to be Acquired	25%
Acquisitions	21%
Provision by Voluntary Housing Sector	14%
Rural Cottages	1%

Social Housing Requirement

4,500 additional
Social Housing Units
by 2006

5.26 Local authority housing output has been increasing and it is predicted that this growth in output will continue to 2006 and beyond. At the same time, however, the demand for social

⁷ Excluding any additional units to be provided under the reserved lands policy of this strategy

⁸ Appendix 6 provides details of the 2000 to 2003 building programme by housing authority.

housing is increasing significantly. Despite the increase in output, without further intervention, it is estimated that the demand for social housing in 2006 will be in the region of 6,400 households.

5.27 Table 12 provides an estimate of the social housing need, based on total demand and allocations of social and affordable housing provision by the Local Authorities.

*Without further
Intervention, 6,400
Households will be
seeking Social
Housing by 2006*

Table 12: Estimated Social Housing Need 2001 to 2006 ^(a)

Demand (households)		
<u>Social Housing Demand</u>		
Estimated Demand Jan. 2001	7,500	
Additional Demand (of average 1,200 households per year to 2006)	6,000	
Total Social Housing Demand 2001 to 2006		13,500
<u>LESS Current Social Housing Provision</u>		
Estimated Building Programme of Social housing to 2006	4,500	
Casual vacancies (average of 350 per annum)	1,750	
Total Allocation of Social Housing 2001 to 2006		6,250
<u>LESS Affordable Housing Provision by Local Authorities</u>		
Private Sites (70 per annum)	350	
Shared Ownership (110 per annum)	550	
Affordable Units (155 per annum)	775	
<u>Total Allocation of Affordable Housing Units</u>	1,675	
Estimated Allocation to social housing demand (around 50% based on experience to date)		850
<u>Projected Social Housing Demand 2006</u>		6,400

(a) This does not take account of any social or affordable housing that may become available under the provisions of the reserved land policy.

5.28 It is clear from the above table that there is a need to increase the level of housing output to address social housing needs and to avail, as much as is practicable, of the mechanisms provided under Part V of the Planning Act for the purposes of social housing needs. It is estimated that, by reserving 20% of zoned lands for social and affordable housing, a further 500 to 600 hundred houses would be available for social **and** affordable housing needs (2500 to 3000

*Need to Increase
Level of Social
Housing Output*

over a 5-year period). Even if all these houses were allocated to meet social housing needs the projected social housing demand in 2006 will still be in excess of 3,000 households⁹.

Special Needs Housing

Housing for Households with Special Needs

5.29 Certain social groups have particular housing requirements, or 'Special Needs'. Different types of housing are required to cater for the needs of this sector of the population. The housing requirements of various need categories are detailed below.

Homeless People

Homelessness – An Integrated Strategy for Cork

5.30 There are various types and causes of homelessness. The document "Homelessness – an integrated strategy for Cork" identifies the keys to successful delivery of homeless services in Cork: integration of services, sound preventative strategies, partnership amongst stakeholders, and formulation of a four year Integrated Strategy to tackle homelessness that incorporates a review mechanism. The Strategy identifies 6 high level goals from which 42 objectives are derived. The role of Cork Corporation encompasses direct provision of funding and accommodation, facilitation and chair of the Homeless Forum, administrative services and homeless related outreach services.

Travellers

National Strategy for Traveller Accommodation

5.31 Under the Housing Acts 1966 to 1997, Local Authorities are responsible for the provision of accommodation, including serviced caravan sites, for travellers. In March 1996, the Government launched the National Strategy for Traveller Accommodation, the main purpose of which was to provide the necessary legal, administrative and financial supports to meet the accommodation needs of travellers.

Preference for Standard and Group Housing Schemes

5.32 In Cork there are currently three main types of traveller accommodation: 'Houses', 'Halting sites' and 'Road-side Sites'.¹⁰ In a recent assessment of Traveller specific accommodation needs in Cork, it was shown that a preference exists among Travellers for standard and group housing schemes. Halting sites will still be required to meet the needs of families who choose this type of accommodation and for nomadic families.

Traveller Culture

5.33 Accommodation units should be appropriately designed to reflect Traveller culture, contain adequate amenities, encourage maximum integration between Traveller and Settled communities, and initiate estate management practices in Traveller settlement.

⁹ Accounting for the fact that that the initial development process will take around 18 months.

¹⁰ Draft Traveller Accommodation Plan 2000 – 2004, Cork Corporation.

People with Disabilities

5.34 There are various categories of disability which give rise to a range of housing needs. For a person with mobility related disability, necessitating the use of a wheelchair or walking frame, housing location is a very significant issue. Access to public transport, local community services and facilities can improve the quality of life for a mobility-impaired person. In design terms, housing must comply with Part M of the Building Regulations, while areas with steep gradients are not appropriate for wheelchair users. Support is also needed for the concept of independent living for people with a disability. Some people with disabilities require a live-in personal care assistant; a fact that should be considered when designing adapted housing units. There is also a need to address the housing requirements of deaf¹¹ and blind people. A specialist housing project for older deaf people would reduce the sense of isolation they experience when unable to communicate using Irish sign language. People with psychiatric problems also have specific residential needs, which could be provided for through liaison between health boards and local authorities.

Housing to Meet the Needs of the Disabled

Older People

5.35 Older people have specific housing needs that relate to access, medical care, security and personal safety, among other issues. Housing location is an important issue for older people, particularly those who live alone and are reliant on public transport and local services. Dwellings and other residential facilities catering specifically for older people should be located in close proximity to convenience shops, community facilities, and public transport nodes. The semi-supported or 'Assisted Living' housing concept is considered a suitable option for many older people as it enables them to live relatively independently in their own homes. The changing age profile of Ireland's population means that there now more older people per head of population than before. The implication of this trend is that considerably more housing for older people will be required in the future.

More Housing for Older People

Cultural Diversity

5.36 Cork prides itself on its ethnic, linguistic and cultural diversity. Cork offers a rich cultural heritage comprising many different ethnic groups. The need to develop a long-term housing policy, recognising cultural diversity and the diversity of housing need is acknowledged.

Cultural Diversity

5.37 There are currently approximately 546 asylum seekers housed under the direct provision scheme in County Cork¹², with a current capacity of 690. The majority of these applicants for asylum are housed in Cork City itself. The Department of Justice, Equality and Law Reform indicate that their current policy of housing asylum seekers in direct provision accommodation in hotels, hostels and apartment complexes will continue in the short term. The Department has no future alternative plans for housing asylum applicants.

Asylum – Seekers

¹¹ According to Cork Association for the Deaf there are 500 profoundly deaf people and 2,000 persons with severe hearing difficulties in Cork City and County.

*Strategy for Housing
Needs of Long-term
Refugees*

5.38 The Southern Health Board took a strategic decision to allow certain categories of applicants to move out of direct provision and into private rented housing. These persons are eligible for rental subsidy and benefits from the Health Board and are also entitled to apply for local authority housing. There are indications that out of all the applications made for refugee status, approximately 20% have a reasonable prospect of success. This would mean that of the 546 asylum seekers currently housed in County Cork, about 110 refugees would require housing in the future. There is a need for the Cork Local Authorities to develop a strategy for appropriate long-term housing solutions for refugees.

Students

*Over 23,000 Full-time
Students in Cork*

5.39 There are two large universities in Cork City, U.C.C. and C.I.T., along with a number of VEC and privately operated colleges. As the number of students pursuing third level courses continues to increase, so too does the amount of students requiring housing in Cork City. In the academic year 2000/2001 there were at least 23,285 full-time students attending colleges in Cork City, half of which live in privately rented accommodation.

Student Accommodation Options

*Only 1470 spaces in
Purpose Built
Accommodation*

5.40 Accommodation options available to students include lodgings and self-catering units¹³. There are currently only 1,470 bedspaces available in student apartment complexes in Cork City. Most students live in privately rented houses¹⁴, the quality of which varies greatly depending on rental levels, location and facilities. Houses rented to students are often poorly maintained and frequently located in residential areas that are not ideally suited to student living, which causes problems for the general community and creates a nuisance for neighbouring private homes. Managed student apartment complexes are the preferred forms of student housing. Managed apartment developments are equipped with wardens who are responsible for the 24-hour supervision of the complex. Tax incentives are currently available for the construction of student accommodation. The Cork Local Authorities will encourage and facilitate such developments subject to the proper planning and sustainable development of the area.

Voluntary & Co-operative Housing

*Voluntary Housing
Sector Growing in
Importance*

5.41 Voluntary housing is a growing and increasingly important sector in the provision of rental accommodation in Ireland. Voluntary Housing Associations¹⁵ are non-profit organisations, which must be approved by the Department of Environment and Local Government (DoELG). Groups currently active in Cork consist of either National/International Charitable Organisations or locally formed groups responding to local needs. These groups decide the type of housing provision

¹² Department of Justice, Equality and Law Reform figures for June 2001.

¹³ Self-catering accommodation encompasses on-campus housing, student apartment complexes, hostels, houses, apartments and flats.

¹⁴ According to UCC's Accommodations Office, only 10% of the private rented houses occupied by students are registered with Cork Corporation.

¹⁵ These are non-profit organisations. Those currently active in Cork City include: Threshold, St. Pancras Housing Association, Respond, Cork Simon Community, St. Vincent de Paul and a host of local groups.

most suitable to local requirements and combined with the Local Authority have the responsibility of tenancy allocation. The Voluntary Housing Sector has been particularly important regarding the provision of special needs housing for groups such as the older, disabled and homeless people.

5.42 The Co-operative Housing movement also provides an opportunity for the provision of social and **affordable** housing. Housing co-operatives are a distinct form of not-for-profit mutual housing association, working to relieve housing needs for community benefit. The members are the users of the housing services provided by their co-operatives. The National Association of Building co-operatives is the representation, promotion, advice information, training and development organisation for the co-operative housing movement in Ireland. The co-operative movement may be able to contribute to the delivery of social or affordable housing through partnerships with either the Local Authorities or private builder/developer.

*Solutions Through
Housing Co-
operatives*

5.43 The development of these sectors has been largely aided by the availability of capital funding schemes from the DoELG. The Capital Assistance Scheme introduced in 1984 provides assistance to housing associations, through the local authorities towards capital costs for accommodation, generally for one or two bedroom units, to meet special housing needs. The Capital Loan and Rental Subsidy Scheme introduced in 1991, is financed by the Housing Finance Agency and provides funding for housing associations through the local authorities to provide housing, particularly to meet the needs of low-income families. Both these schemes are aided by the low costs site scheme administered by local authorities.

*Capital Loan & Rental
Subsidy Scheme*

5.44 Under the National Development Plan 2000-2006, it is planned to increase the national output of the voluntary housing sector to four thousand units per annum by 2006. In Cork between 1996 and 2000, 631 of voluntary housing units were completed, with a further 856 are projected for 2001-02.

*National Output of
Voluntary Sector to
Increase to 4000
Units Per Year by
2006*

Table 13: Existing & Projected Voluntary Housing Units¹⁶

Housing Market Area	Total number of Units (1996-00)	Projected number of Units (2001-02)
South Metropolitan	178	117
North Metropolitan	23	80
East Metropolitan	145	214
Ring Area	135	176
South Coast	23	177
North & West Rural	41	51
Charleville/Mitchelstown	86	40
TOTAL	631	856

¹⁶ Cobh, Fermoy, Kinsale, Macroom, Skibbereen, Youghal UDCs all made returns noting no support, and no projected support to the voluntary housing sector.

Enhanced Role for Voluntary and Co-operative Sector Integral to Future Housing Provision in Cork

5.45 A continued and enhanced role for the voluntary and co-operative sector will be integral to future provision of housing in Cork. Local Authorities can assist the voluntary and co-operative housing movement through a number of measures: the provision of sites; continued coordination with regard to funding mechanisms and allocation of tenancy; increased encouragement of community involvement and increased dissemination of information particularly with regard to availability of funding.

Partnership between Cork Corporation and Cork County Council

Cork Corporation and Cork County Council Working in Partnership

5.46 Land available for housing within the Cork Corporation boundary is very limited and in the next few years the majority of the available housing land will be developed. As a result, future-housing demand generated from within Cork City will largely have to be met within the County. Cork Corporation and Cork County Council are currently developing mechanisms for this and for jointly reviewing land use options in the city and county. The Corporation and County will also continue to meet on a regular basis to monitor and review the implementation of the Joint Housing Strategy.

Social and Affordable Housing – Key Points

- *The Percentage of households below the 'affordability' threshold ranges from 29%, in North and West Rural areas, to 48% in the South Coast area.*
- *If there is no increase in the output of housing to meet social needs, the projected social housing need in 2006 is around 6,400 households.*
- *It is estimated that, by reserving 20% of residential zoned lands for social and affordable housing, around 500 to 600 houses per year may become available for these combined needs.*
- *There is a need to ensure that housing is available for people with special housing needs, including homeless people, travellers, people with a disability, older people, refugees & asylum seekers, and students.*

6. Principles and Policies

Building on Analysis

6.1 This section of the strategy builds on preceding analysis of issues, needs and supply. It commences with a restatement of the aim of the strategy followed by the establishment of four key principles that underpin the Strategy. These Principles are then expanded into detailed policies and programmes of action.

Aim of the Strategy

Aim

6.2 The overall aim of the Cork Housing Strategy for 2001 to 2010 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.”

Key Principles

Four Key Principles

6.3 Four key principles guide the Housing Strategy.

Principle 1: *To Provide for a Diverse Range of Housing Needs.*

Principle 2: *To Promote Balanced Communities.*

Principle 3: *To Promote Sustainable Development of the Urban & Rural Environment*

Principle 4: *To Promote a High Quality Living Environment*

Policies and Programmes of Action

Policies & Programmes of Action Identified

6.4 Following directly on from analysis in earlier sections and a review of issues raised through the consultation process, a set of policies and programmes of action have been identified. The programmes of action identified are wide ranging: some are more general in nature and may already be contained in other policy documents of the Cork Local Authorities while others have been created to address specific issues, such as the reserved land policy. It is through the implementation of all of these actions together that we are likely to address existing and future housing needs in a comprehensive way.

6.5 The policies and programmes of action are presented on the following pages.

PRINCIPLE No. 1: To provide for a Diverse Range of Housing Needs

POLICY 1.1	<i>The Cork Local Authorities will ensure a mix of house types and sizes within communities and where appropriate within individual developments.</i>
	<p><i>PROPOSED ACTIONS:</i></p> <ul style="list-style-type: none"> <i>(a) Assess housing mix as a material consideration when considering individual planning applications for residential development.</i> <i>(b) When developing their own housing stock, the Local Authorities will aim to achieve a mix of housing types and sizes.</i> <i>(c) Seek to improve the quality of information exchanged between the local authorities, development industry and all other groups with an involvement or stake in the provision of social / affordable housing.</i>

Ensuring a Range of House Types & Sizes

POLICY 1.2	<i>The Cork Local Authorities will ensure the delivery of a range of housing to suit varying income levels.</i>
	<p><i>PROPOSED ACTIONS:</i></p> <ul style="list-style-type: none"> <i>(a) Ensure that sufficient land is zoned at appropriate densities to meet housing requirements during the lifetime of the relevant Development Plans.</i> <i>(b) Introduce suitable new development plan objectives and development control procedures, having specific regard to implementing policy 1.3 below.</i> <i>(c) Work with educational and training institutions to support the development of student accommodation.</i> <i>(d) In partnership with the DoELG, private developers, the voluntary & co-operative housing sector, and academic bodies, the Local Authorities will investigate other methods for providing housing which is affordable to low and middle income groups.</i> <i>(e) Continue to promote the local authority shared ownership scheme.</i> <i>(f) In partnership with the DoELG, continue to support & enhance the voluntary & co-operative housing sector in the development of general and special needs housing.</i> <i>(g) Facilitate and support the provision of a high quality and affordable private rented sector.</i>

Housing to Suit Various Income Levels

20% of All Residential Land Reserved for Social & Affordable Housing

POLICY 1.3	The Cork Local Authorities will require 20% of all land zoned for residential uses (or for a mix of residential and other uses) to be reserved for the purpose of social and affordable housing.
	<p>PROPOSED ACTIONS:</p> <ul style="list-style-type: none"> (a) Seek a suitable balance between social and affordable housing on the reserved lands in accordance with policy 2.1 below. (b) Where it is proposed that a site be developed for student accommodation, the portion of the site relating to this shall be exempt from the reserved land policy. The proposed development must comply with the location and design criteria set out in the Guidelines on Residential Developments for third level students (see extracts in appendix 7).

Housing for People with Special Needs

POLICY 1.4	The Cork Local Authorities will support the development of housing for people with special housing needs.
	<p>PROPOSED ACTIONS:</p> <ul style="list-style-type: none"> (a) Support the voluntary sector to develop housing for special needs. (b) Work with the Homeless Forum in finding ways to prevent homelessness and finding housing solutions for homeless households. (c) Provide appropriate accommodation for Travellers and / or halting site facilities through the implementation of the Traveller accommodation programmes. (d) Work with the various Disability Organisations to ensure that wherever possible, housing (including Local Authority Housing) is built to barrier-free standards. (e) Liase with the Department of Justice to develop policy for the provision of short-term accommodation for refugees / asylum seekers in Cork and to develop policy on long-term provision for refugees. (f) Liase with representative organisations, the Southern Health Board and other stakeholders in undertaking a review of the need for accommodation for older people and people with a disability. (g) Support the concept of independent living for older people and people with a disability and ensure where possible that housing for such groups is integrated with mainstream housing.

Principle No. 2: To **Support the Development of
Balanced Communities**

POLICY 2.1	The Cork Local Authorities will ensure that there is an appropriate balance between social, affordable and mainstream housing provision within communities.
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Within the Cork Metropolitan area, there will be a requirement that one-quarter of the reserved land be for social housing and the remainder for affordable housing, subject to the exceptions in b) below. This will be subject to review in future Development Plans.</i></p> <p>(b) <i>In certain specified areas within the Cork Metropolitan area, where there is an existing high concentration of social housing, there will be no requirement for social housing on reserved lands. In Cork City this exception applies to the selected City wards specified in attached map no. 2. In the County, such areas will be specified in future development plan objectives or local area plan objectives where appropriate.</i></p> <p>(c) <i>In all other areas, the appropriate proportion of social housing on reserved lands will be agreed with the relevant planning authority, or specified in future development plan objectives or local plan objectives, based on the existing housing profile and needs of the area. This proportion is subject to a maximum of one-quarter of the reserved lands. This will be subject to review in future development plans.</i></p> <p>(d) <i>The above actions do not preclude all of the reserved land from being used for social housing, if a developer wishes to make such an agreement.</i></p> <p>(e) <i>The Local Authorities will investigate ways of developing multi-tenure developments on their own land.</i></p>

*Balanced Housing
Provision Within
Communities*

POLICY 2.2	The Cork Local Authorities will ensure that multi-tenure developments are developed as cohesive developments.
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Planning applications, subject to the reserved land policy, will be required to demonstrate how the overall development will be perceived as a cohesive unit.</i></p> <p>(b) <i>Promotion of integration through a high standard of property management for Local Authority properties and promotion and support of good estate management practices.</i></p>

*Cohesive Multi-tenure
Developments*

Enhancement of Existing Residential Areas

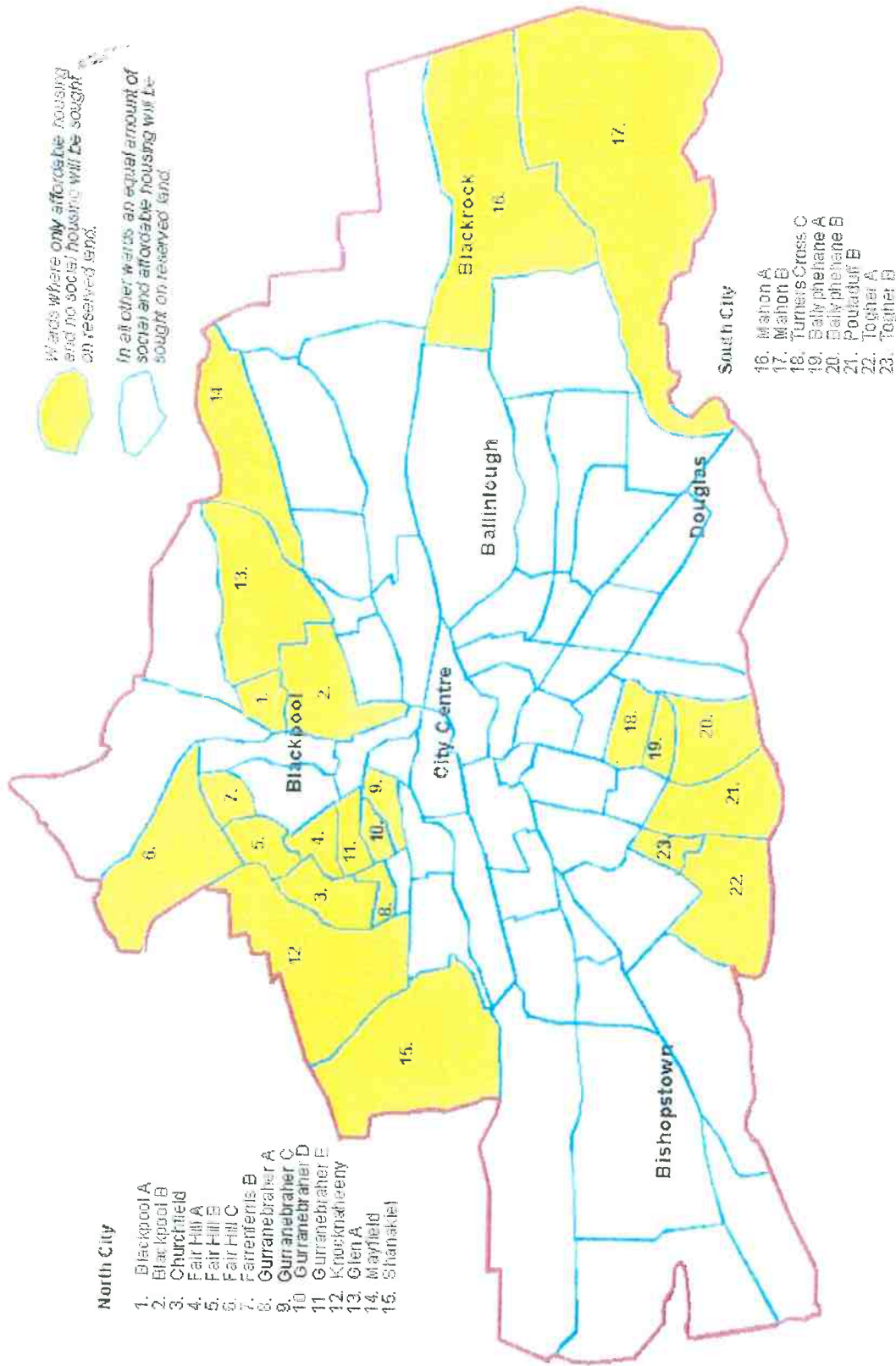
POLICY 2.3	The Cork Local Authorities will maintain and enhance existing residential areas.
	<p>PROPOSED ACTIONS:</p> <ul style="list-style-type: none"> (a) Support the development of high quality, higher-density residential units and 'living over the shop' within the city. (b) Identify opportunities for infill residential developments in the city centre, towns and villages. (c) Implement Urban / Village Renewal schemes to help upgrade the environment of city and town centres. (d) Prioritise the development of towns and villages with existing services, through land zoning policies. (e) Where appropriate, make use of powers under the Derelict Sites Act to acquire and secure the redevelopment of derelict sites.

Support Private Rented Sector

POLICY 2.4	The Cork Local Authorities will facilitate and support the development of a high quality private rented sector.
	<p>PROPOSED ACTIONS:</p> <ul style="list-style-type: none"> (a) Actively encourage registration of rental accommodation. (b) Investigate other ways in which the Local Authority can support the development of the private rented sector at local level.

Impact of Holiday Homes on Mainstream Housing Development

POLICY 2.5	The Cork Local Authorities will ensure that development of second / holiday homes does not have a detrimental effect on provision of mainstream housing development.
	<p>PROPOSED ACTIONS:</p> <ul style="list-style-type: none"> (a) Prioritise local demand in provision of housing in each area over provision of holiday/second homes. (b) Monitor the impact of second / holiday homes in Cork's rural areas. (c) Identify ways in which local housing needs can be met in areas of existing high second / holiday home pressure.



Map 2: Special requirements in Cork City area for social / affordable housing balance on reserved lands

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**Principle No. 3: To Promote Sustainable Development of the
Urban & Rural Environment**

*Housing Development
to Take Maximum
Advantage of Existing
and Planned
Infrastructure &
Transport Links*

POLICY 3.1	The Cork Local Authorities will ensure that future residential development takes maximum advantage of existing and future services and transportation links.
	<p><i>PROPOSED ACTIONS:</i></p> <ul style="list-style-type: none"> <i>(a) Require higher density residential development in proximity to town centres.</i> <i>(b) Require higher density residential development within a walking catchment area of public transport facilities, i.e. at points of access.</i> <i>(c) Zone land for residential development, with other compatible uses, near existing or new railway stations in future development plans where appropriate.</i> <i>(d) Promote enhanced accessibility in all new residential developments including provision of pedestrian routes and cycleways.</i>

*Encouragement of
Mixed-use
Developments*

POLICY 3.2	The Cork Local Authorities will encourage mixed-use developments.
	<p><i>PROPOSED ACTIONS:</i></p> <ul style="list-style-type: none"> <i>(a) Adopt land-zoning policies in future development plans for appropriate mixed-use developments (thereby reducing demands for commuting to work / education and social facilities).</i> <i>(b) Look favourably on applications for home based economic activities where, by virtue of their nature and scale, they can be accommodated without detriment to the amenities of residential areas.</i>

*Sustainable Design
Solutions*

POLICY 3.3	The Cork Local Authorities will promote the development of sustainable design solutions for future residential development.
	<p><i>PROPOSED ACTIONS:</i></p> <ul style="list-style-type: none"> <i>(a) Encourage sensitive refurbishment of under-utilised or obsolete buildings.</i> <i>(b) Issue design guidelines to promote skilful design at a range of appropriate densities and designs for adaptable housing units.</i> <i>(c) Consider promoting architectural competitions for the design of residential developments, to encourage more sustainable designs for houses and residential neighbourhoods.</i> <i>(d) Promote the concept of 'Lifetime Housing', i.e. that housing is adaptable for people's needs as they change over their lifetime.</i>

*"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 they can afford"*

POLICY 3.4	The Cork Local Authorities will maximise the use of existing local authority housing stock.	<i>Maximise Use of Local Authority Housing Stock</i>
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Review the utilisation of the existing housing stock and assess the numbers of tenants willing to transfer to smaller units and under what conditions.</i></p> <p>(b) <i>Consider regeneration programmes involving the re-design of existing Local Authority housing units and housing estate layouts such as those already pioneered by Cork Corporation.</i></p>	
POLICY 3.5	The Cork Local Authorities will ensure clear demarcation between urban and rural land uses.	<i>Demarcation Between Urban and Rural Land Uses</i>
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Promote housing development in existing towns and villages, at appropriate densities.</i></p> <p>(b) <i>Make optimum use of existing infrastructure and serviced land, by requiring appropriate density levels.</i></p>	
POLICY 3.6	The Cork Local Authorities will protect and enhance the Natural Environment.	<i>Protection & Enhancement of the Natural Environment</i>
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Require applications for new developments to demonstrate that they are sensitive to the surrounding environment.</i></p> <p>(b) <i>Require new developments to maintain vegetation and existing environmental features.</i></p> <p>(c) <i>Promote the use of environmentally friendly / energy efficient construction materials and techniques.</i></p> <p>(d) <i>Require the incorporation of parks into the overall design of new developments.</i></p> <p>(e) <i>Promote Local Agenda 21 initiatives in new and existing residential developments.</i></p>	

Principle No. 4: To Promote a High Quality Living Environment

Public Safety

POLICY 4.1	The Cork Local Authorities will seek to ensure a safe residential environment.
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Liase with the Garda Crime Prevention Unit in the design of new local authority estates and in developing design guidelines for new public and private housing developments.</i></p> <p>(b) <i>Require applications for new developments to incorporate traffic calming methods within the development.</i></p> <p>(c) <i>Promote residents' participation in estate management programmes targeted at enhancing the safety of housing areas.</i></p>

Design & layout of New Housing Developments

POLICY 4.2	The Cork Local Authorities will ensure the attractive design and layout of residential developments.
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Require applications for new residential developments to ensure adequate provision of well-designed public and private open space, including provision of family-oriented recreation facilities.</i></p> <p>(b) <i>Require applications for higher-density residential developments to provide appropriate laundry facilities and adequate storage space for domestic waste, including provision of 'user friendly' recycling facilities as part of the scheme.</i></p>

Social Infrastructure & Community Facilities

POLICY 4.3	The Cork Local Authorities will seek to maximise the provision of social infrastructure for residential areas.
	<p><i>PROPOSED ACTIONS:</i></p> <p>(a) <i>Require future land zoning policies to make adequate provision for community facilities and essential services such as schools, shops, health centres and childcare services.</i></p> <p>(b) <i>Optimise use of existing facilities and services.</i></p> <p>(c) <i>Require applications for residential development to make provision for childcare facilities, as outlined in appropriate guidelines.</i></p>

7. Implementation and Monitoring

Introduction

Development Plan Variation

7.1 The Joint Housing Strategy will become operational when it has been adopted into the relevant Development Plan, following the completion of procedures to vary the Plan, as set out under Section 13 of the Planning & Development Act 2000.

Opportunity to Deliver Quality Housing

7.2 This is the first Housing Strategy for Cork. Its implementation will present challenges to all those involved, including the Local Authorities, Developers, Voluntary Housing Agencies and future housing residents. The strategy presents an opportunity to deliver quality housing to the people of Cork.

Closer Relationships Between Agencies

7.3 The Housing Strategy is a new approach towards the planning and development of housing. In particular there is a need for:

- *closer inter-departmental working within Local Authorities;*
- *closer liaison between the Local Authorities within Cork;*
- *enhanced consultation and co-operation between Local Authorities, Developers, Voluntary & Co-operative Housing Sector and other relevant agencies;*
- *the development of Partnerships to deliver multi-tenure developments;*
- *the development of imaginative design solutions to deliver multi-tenure developments; and*
- *closer liaison with City & County Development Boards, Community and special needs Forums.*

Role of Cork Local Authorities

Key Roles for Local Authorities

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

- **- An Integrated Planning Role:** *setting broad policy directions, and land use development strategies and policies; and where appropriate directly implementing these policies.*
- **- A Regulatory Role:** *regulating land use development, building quality, the private rented sector and environmental health, in accordance with national and local planning frameworks.*

- – **A Promoting Role:** promoting development and working with community agencies and other levels of government for housing outcomes that best address the social, cultural and economic needs of residents.
- – **An Amenity Role:** developing, maintaining and preserving open space, parklands, recreational areas and physical infrastructure, so that the residential amenity of local areas is improved.
- – **A Facilitating Role:** assisting in the leverage of funds and facilitating development opportunities that create affordable and social housing opportunities.
- – **A Landowner Role:** using the Local Authorities' role as landowner to directly influence the market for housing to achieve established objectives.

Overall Strategy

7.5 The effective implementation of the Joint Housing Strategy will primarily be achieved through its adoption in the relevant Development Plans and, where applicable, subsequently into Local Area Plans. This will ensure that housing development is integrated with essential services, such as transport, social and community facilities and employment opportunities.

*Implementation
Through Development
Plans*

7.6 In addition to the translation of the Housing Strategy into the appropriate plans there may be a need to establish internal working groups or external consultation Forums, to ensure the effective implementation of all aspects of the strategy, including the reserved land policy. There will be a need for an on-going liaison group between the City and County Councils to monitor the implementation of the joint strategy. Regular liaison should also be held between the County and Urban District Councils.

*Liaison Between
Agencies*

Reserved Land Policy

7.7 All aspects of the Housing Strategy will require specific implementation procedures to ensure that the policies are achieved. The policy of reserving zoned land for social and affordable housing requires particular attention, especially with regard to social integration and achieving attractive designs.

*Monitoring Operation
of Reserved Land
Policy*

Exempted Developments

7.8 The principles of the Housing Strategy apply to all residential developments. The following categories of development are, however, exempt from the reserved land policy:

*Exempted
Developments*

- 1) Conversion of an existing structure (subject to the retention of 50% of the external fabric).

- 2) Works to an existing house.
- 3) Developments of 4 houses or less.
- 4) Developments on 0.2 hectares (1/2 acre), or less.

*Exemption
Certificates*

7.9 Planning applications for developments, on land zoned for residential (or a mix of residential or other uses), and which fall within categories 3) & 4), must apply to the relevant Planning Authority for an 'exemption certificate'. The applicant must provide all relevant information and declare that the application is exempt from the reserved land policy of the Housing Strategy. The Planning Authority must provide the certificate within 4 weeks of receiving all the required information.

Transfer of Reserved Land

*Reserved Land
Procedures*

7.10 For residential developments that will be affected by the reserved land policy the following procedures apply:

*Applicants Proposals
for the Provision of
Land*

7.11 In making an application to the Planning Authority the applicant must make a proposal, which states how the provisions of the reserved land policy will be met.

*Importance of
Meetings &
Discussions*

7.12 It will often be necessary for the applicant to meet with the Local Authority in advance of making an application, to discuss proposals regarding the reserved land. The Planning Authorities will provide broad guidelines on the type and size of social and affordable housing required, for the various local planning control areas.

*General Preference
for the Transfer of
Completed Units*

7.13 The final decision of whether to transfer land or housing units is that of the applicant. In an attempt to maximise the cohesion of developments and the speed at which developments are completed, the Cork Planning Authorities will normally seek agreements for the transfer of completed units. In appropriate areas the transfer of serviced sites may be deemed to be more suitable.

*Social & Affordable
Units to be seen as
an Integrated Part of
the Overall
Development*

7.14 Regardless of whether it is land or houses that are transferred, the social and affordable units must ultimately be seen as an integrated part of the overall development. Imaginative and flexible design options, which provide for an overall sense of cohesion to the development, are encouraged.

Timescale

7.15 Agreements on transfers under the reserved land policy must be complete within 8 weeks of planning permission. Normal planning procedures will apply to permissions and the design, layout and number of units proposed must be finalised at permission stage.

Disputes & Appeals

7.16 If agreement cannot be reached between the developer and the Planning Authority, either party can refer to an Bórd Pleanála. In the case of a dispute over the price to be paid for transferred lands, referral can be made to the Property Arbitrator.

Estate Management

7.17 The Cork Local Authorities are committed to raising the quality of estate management on all their housing estates. It is recognised that the development of multi-tenure estates may present particular challenges in terms of estate management. The Local Authorities will work with developers and residents associations to ensure that a high standard of property management is maintained in multi-tenure estates.

*Raising the Quality of
Estate Management*

Monitoring

7.18 The Housing Strategy is to be reviewed every two years or more quickly if there is a significant change in the housing market or in National Spatial Planning Policy. To facilitate this review and to assess if the policies of the housing strategy are being achieved, monitoring of the strategy will be essential. Systems will be put in place to monitor the following:

Monitoring & Review

- *The housing market, including housing starts and completions, house prices and the prevailing interest rate.*
- *The general outputs of the housing strategy policies, such as ensuring a mix of housing types and sizes.*
- *Implementation of agreements under the reserved land policy.*

Notes

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Notes