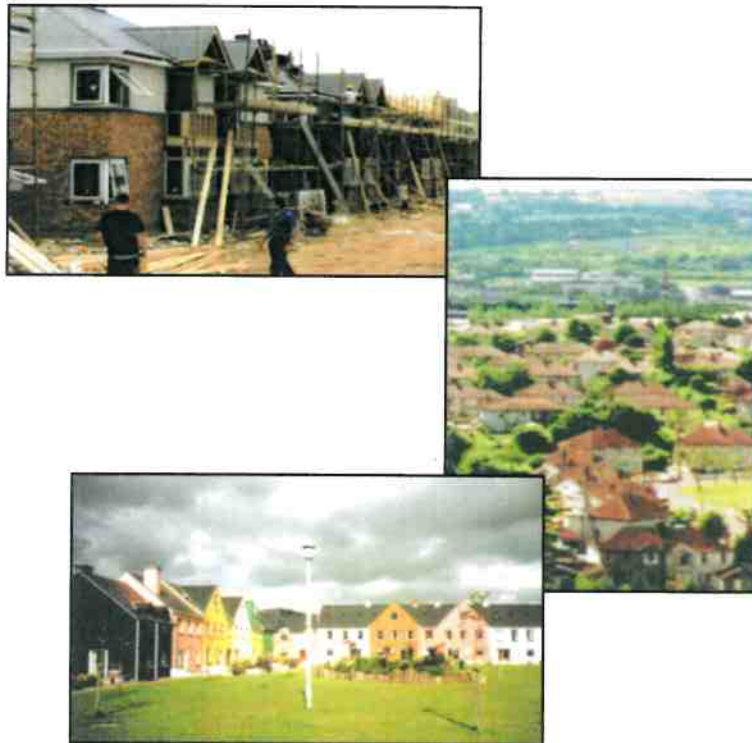

Cork Planning Authorities

Joint Housing Strategy



Volume 2: Appendices

November 2001

Cork Planning Authorities Joint Housing Strategy

Planning and Development Act 2000: Part V

Volume 2: Appendices

1. MARKET AREA PROFILES	1
2. CONSULTATION PROCESS	7
3. UDC PPLANS	11
4. POPULATION & AFFORDABILITY PROJECTIONS	15
5. MODEL HOUSING STRATEGY APPROACH	21
6. LOCAL AUTHORITY HOUSING DATA & ACTIVITY	27
7. GUIDELINES ON STUDENT HOUSING (EXTRACTS)	33
8. EXTENT OF HOUSING MARKET AREAS	37

Appendix 1: Market Area Profiles

1 Market Area Profiles

1.1 As part of the Housing Strategy for Cork, it is necessary to establish a number of market areas at sub-county level. The aim and purpose of these areas is to acknowledge that various market environments exist at sub-county level, and accommodate alternative strategies to tackle these differences. A comprehensive list of District Electoral Divisions (DED's) / Wards in each Market Area is given in Appendix 8.

1.2 A number of important criteria were used to establish these areas:

- *Strategic Plans – Both the Cork Strategic Plan and, North and West Strategic Study demarcate a number of areas within their respective studies. To optimise the work and information contained within these studies, the market areas share boundaries at all feasible locations with the Strategic Plans.*
- *House Price Survey – The Housing Market Survey¹ results were used to identify sub-areas and consolidate market areas already defined.*
- *Demographic & Socio-economic Analysis - Demographic and socio-economic data was used to establish the profile of each area and further consolidate area differences. Important factors include population and household change/densities and employment statistics.*
- *Other Factors – Regard was also had to other relevant factors such as distribution of social housing, significant infrastructure and development plans.*

Metropolitan Area

1.3 The Metropolitan Area includes Cork City, Suburbs and the Satellite Towns of Blarney/Tower, Carrigaline, Ballincollig, Midleton, Passage West and Ringaskiddy. The area is co-terminus with Metropolitan Cork as defined in the Cork Strategic Plan². This macro-area is further divided into North, South and East Metropolitan Areas.

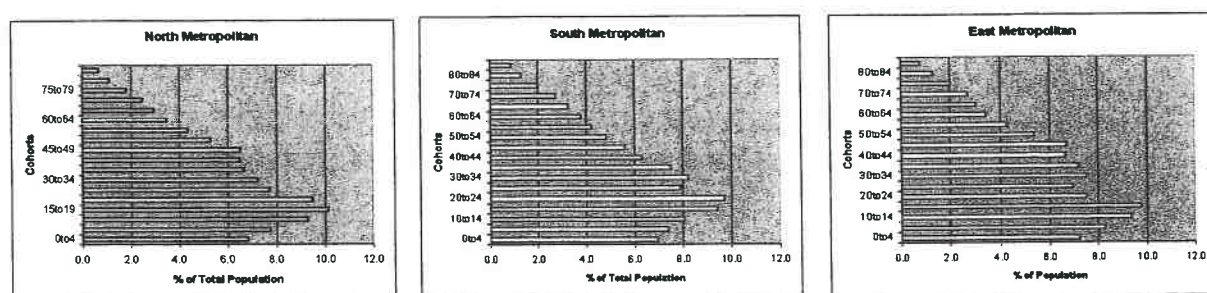
1.4 The 1996 population of the Macro Area was 240,588, representing an increase of 4% over 1991. Most of the growth was concentrated in the South (6.1% increase) and East (4.5% increase) Metropolitan Sub-Areas. In contrast the North Metropolitan Sub-Area experienced a marginal decline

¹ The purpose of the House Price Survey was to determine housing markets and issues related to affordability in the region. A postal survey was sent to 175 auctioneers, which resulted in a 27% response rate. Data used for the purposes of these profiles are based on three bedroom houses.

² Atkins, McCarthy Cork Strategic Plan – Interim Report, Appendix XI.

in population, over the same period. The 2001 population is estimated at 253,600 and is expected to increase to 291,000 by 2011. During this period households are expected to increase by 23,000.

Figure 1: Population Structure 1996 - Metropolitan Area



1.5 There is a significant level of in-migration to the area, particularly amongst the young adult population. The South Metropolitan area in particular has experienced notable increases, and as a result 25 per cent of its population is aged between 20-35 years.

Table 1: 1996 Market Area Population and Household Statistics

Housing Market Area	Total Populations	Total Households	Household Rate
Metropolitan	240,588	74,364	3.23
North	75,240	23,046	3.26
South	131,800	41,466	3.18
East	33,548	9,852	3.41
Ring	74,297	22,382	3.33
Charleville/Mitchelstown	20,940	6,610	3.17
North & West Rural	34,789	10,756	3.23
South Coast	49,896	16,273	3.07
County Total	420,510	130,385	3.23

1.6 The Area is an important employment hub, and generates significant inward commuting. Significant employment areas include the City Centre, which has high concentrations of office and retail employment. Cork Airport and Harbour, including Ringaskiddy and Cobh, is a major employer in port related industries, with Ringaskiddy in particular containing a number of chemical industries. Cork Airport and associated business park is a substantial employer and is growing rapidly. Little Island located in the East Metropolitan Area is a significant employment centre including manufacturing, warehousing, engineering and office related activities. The North Metropolitan Area has large concentrations of unemployment.

1.7 Average new three bedroom house prices vary from IR£140,000 in the South Metropolitan Area to IR£130,000 and IR£125,000 in the North and East Metropolitan Areas respectively.

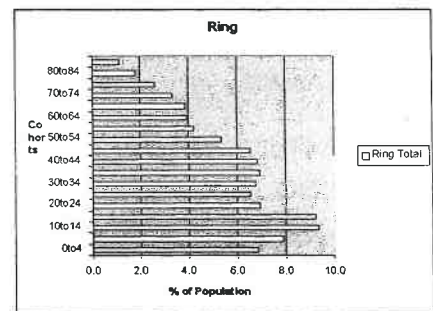
Significant concentrations of social housing are prevalent in the North Metropolitan Area, particularly within the Cork Corporation area.

Ring Area

1.8 The Ring Area skirts the Metropolitan Area and includes the Towns of Youghal, Fermoy, Mallow and Macroom. The Metropolitan Area exerts a strong influence on this Area particularly with regard to employment. Youghal and hinterland is sub-divided based mainly on a weaker housing market.

1.9 In 1996 the area had a population of 72,600, representing a marginal increase of 0.7% over 1991. Between 2001 and 2011 the area is expected to experience significant growth in population (10%) and households (25%). The population is concentrated in and around the ring towns of Mallow, Fermoy, Youghal, Bandon and Macroom. These towns along with their respective corridors have also experienced significant growth in populations.

Figure 2: 1996 Population Structure – Ring



1.10 A considerable amount of commuting takes place to the Metropolitan Area, however there are a number of important employment areas within the Ring area also. Mallow has strong agricultural and freight related industries, while Bandon and hinterland has a number of retail and agriculturally based industries.

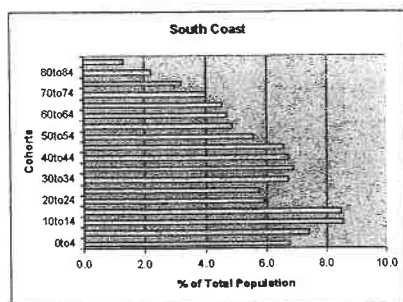
1.11 The average new three bedroom house price is estimated to be IRE118,000.

South Coast

1.12 The South Coast Area covers the entire coastline west of Cork Harbour.

1.13 The area has experienced significant population growth, generally concentrated in the towns of Kinsale, Clonakilty and Skibbereen, and in coastal villages. A high proportion of the population are elderly. This is due in part, to the in-migration of retirement couples and the out-migration of young adults. Population densities are low in the more peripheral areas, such as the Beara and Sheeps Head peninsulas.

Figure 3: 1996 Population Structure – South Coast



1.14 Traditionally tourism has been a major employer in the area, but in recent years there has been growth in alternative industries such as high-tech industries in Clonakilty. Unemployment blackspots are particularly prevalent in the Bantry/Castletown area.

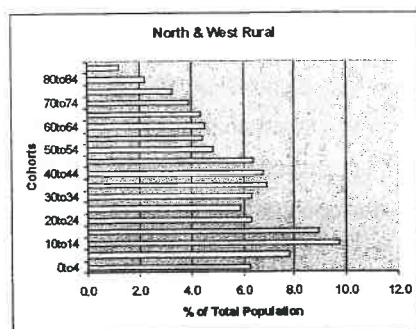
1.15 The Area has a strong housing market, due in part to the proliferation of second and retirement homes, with average new three bedroom house prices estimated at IR£126,000.

North & West Rural

1.16 The North and West Rural Area extends westerly from Macroom, and stretches Northwards from Dunmanway to the County Boundary. The area is characterised by an absence of substantial settlements, declining population (particularly amongst young adults), high unemployment, and a strong agricultural base.

1.17 In 1996 the North and West Rural area had a population of 34,789, representing a 2.6% decrease over the 1991 figure (highest of all market areas). The Dunmanway and Rockchapel (Northwest corner) areas have experienced substantial population losses. The area has a low population density and lacks major settlements. There is a high proportion of elderly and a large out-migration of young adults, particularly females, giving the area an unbalanced demographic structure. It is estimated that the 2001 population has experienced a further decrease to 34,100, however the North and West Strategic Study projects a growth of 6.5% between 2001 to 2011.

Figure 4: Population Structure – North & West Rural



APPENDIX

1.18 Unemployment levels are high, with noticeable concentrations in the extreme North and Southwest areas. Farming and agriculturally related industries are the main sources of employment. There are few significant growth industries in the area.

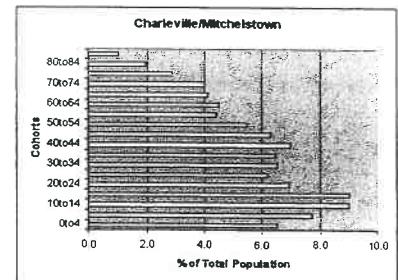
1.19 The area has the weakest housing market in the County with average new three bedroom house prices estimated at IR£100,000. Average income rates are also the lowest in the County.

Charleville/Mitchelstown

1.20 This Area approximately covers the towns of Mitchelstown and Charleville and their respective hinterlands. The Area is differentiated from the North & West Rural area by the existence of two main arterial routes (N8 and N20), higher population densities, stronger employment and housing markets.

1.21 In 1996 Charleville/Mitchelstown had a population of 20,940, which represents a 1.4% decrease over 1991. Population losses have been concentrated in the rural areas most detached either from the two major routeways and/or settlements of Mitchelstown and Charleville themselves. The current population is estimated at 20,300 and is expected to increase marginally to 21,850 by 2011.

Figure 5: Population Structure – Charleville/Mitchelstown



1.22 Unemployment rates are high, with a noticeable concentration in the remoter central rural area. Farming and in particular agriculturally related industries such as dairy products, are the main sources of employment.

1.23 House prices were found to differ significantly from the North and West Rural area, with average new three bedroom prices estimated at IR£112,000. The market was found to be particularly strong in and around the towns of Mitchelstown and Charleville.

Appendix 2: Consultation Process

2 Consultation Process

2.1 Internal and external consultation has been integral to the overall development of the Strategy. The consultation process may be summarised as follows:

Initial consultation on the Housing Strategy

2.2 In early 2001, in order to raise awareness of the preparation of the Housing Strategy, Cork Corporation and County Council made contact with a number of groups and organisations who were considered to be representative of sections of the population with a specific need for housing or who were involved in housing provision or housing related issues. These groups were invited to give comments and submissions on the Housing Strategy. Organisations consulted included Cork Simon Community, U.C.C. and C.I.T. Students' Unions, VEC college accommodation officers, the Southern Health Board, Dept. of Justice, Voluntary Housing Associations, the Construction Industry Federation, Southern Health Board and Cork Centre for Independent Living.

2.3 Cork Corporation and County Council met with sub-committees of the City and County Development Boards and a representative of Cork Corporation met with the Cork City Community Forum.

2.4 In March 2001 Cork Corporation and County Council advertised in a national newspaper seeking submissions on the Housing Strategy. In order to reach a wider section of the population this advert was also displayed on Cork Corporation's website. A number of written submissions were received following a submission period of approximately one-month, while further submissions were received in May and June 2001.

Written submissions were received from the following agencies and bodies:

- *Cork City Development Board*
- *Cork Centre for Independent Living Ltd.*
- *Mallow Road Residents Association*
- *Threshold*
- *Irish Wheelchair Association*
- *Cork Alliance for Justice and Social Care*
- *Catholic Sick Poor Nursing Sisters, Holy Spirit Convent, Mallow*

- *IHBA (Irish Home Builders Association)*
- *Cork Environmental Forum*
- *Cork Association for the Deaf*
- *Charleville Care Project Ltd. & Charleville Community Care and Enterprise Ltd.*
- *Tir an Droichead Teo., Bantry.*
- *Irish Council for Social Housing [ICSH]*
- *Millstreet & District Housing Association*
- *National Association of Building Co-operatives (NABCO)*

Consultation on the Draft Housing Strategy

2.5 Following the preparation of a Draft version of the Cork Housing Strategy, two consultation seminars were held in June 2001. One seminar was directed at Local Authority staff members, while the second seminar catered specifically for external stakeholders and interest groups.

2.6 In order to provide Local Authority staff members with the opportunity to comment on the content of the Housing Strategy and on its future implementation, officials of Cork County Council, Cork Corporation and the Cork Urban District Councils were invited to attend a one-day seminar on 25th June 2001. A draft summary paper on the housing strategy was circulated to attendees in advance of the seminar. Following a presentation on the draft strategy the group split into a number of workshops to discuss the draft proposals and consequent implementation issues. All feedback from the workshops was reported on the day and recorded.

2.7 A one-day consultation seminar aimed at external stakeholders was held on 26th June 2001. As with the staff consultation seminar, a draft summary paper on the housing strategy was circulated to invitees in advance of the seminar. Each representative was assigned to a specific working group and following a presentation on the Draft Housing Strategy each group discussed a particular principle of the strategy and associated policies and programmes of action. The afternoon session was devoted to discussing measures to secure implementation of the Strategy. The presence of a neutral facilitator in each working group ensured that discussions remained focussed on the key issues at hand. A nominee from each group reported back on the outcome of discussions and all feedback was recorded.

Significance of Consultation in formulating Corks Housing Strategy:

2.8 All of the written submissions received were assessed to determine the key issues. These issues, along with the feedback recorded at the consultation seminars held in June, have informed revisions to the original Draft Housing Strategy.

Key Issues arising from consultation on the Housing Strategy

2.9 A number of key issues arose directly from the consultation on the Draft Strategy. These are summarised below.

General Issues

- *It was felt that the Housing Strategy should contain measurable objectives and targets to facilitate any future review, monitoring and revision of the Strategy.*
- *It was thought that public debate on the strategy had been quite negative to date and there was a need for more positive coverage on the benefits of social integration. A model or example scheme to be fast tracked through the system was put forward as a possible vehicle for such coverage.*
- *It was felt that there needs to be increased communication and collaboration between the Local Authorities, Housing Associations and Developers and that a forum should be put in place to facilitate this.*

Implementation:

- *It was felt that there was much uncertainty surrounding the housing strategy and there was a need to develop clear criteria for application of the 20% Affordable Housing measure and to provide certainty.*
- *It was considered that an implementation plan should be drawn up, identifying the necessary resources required to implement the Strategy.*
- *The idea of a dedicated unit or at the very least a liaison person was put forward as a way of implementing this complex policy instrument.*
- *It was felt that social integration should be viewed in a broader way and consideration should be given to shared ownership schemes, student housing and schemes for the elderly as contributing to some of the social housing needs of authorities for the purposes of Part V.*
- *It was considered that the use of public private partnerships in providing social/ affordable housing should be investigated.*

Social and Physical Integration:

- *Detailed Action Area Plans, giving detail on services, social and community facilities, should be produced to give some overall area context for social and affordable housing proposals.*
- *Design guidelines should be produced which give guidance with respect to layouts and housing mix.*

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

- *It was felt that there is a need for the promotion and support of innovative estate management practices in mixed tenure developments.*

Development of the Voluntary and Co-operative Housing Sector:

- *It was considered that the Voluntary Housing Sector needs to be developed (possibly to allow the creation of an Umbrella organisation) so as to allow it to become more mainstream in the provision of social and affordable housing.*
- *There is a need for better funding mechanisms to be developed for Housing Associations.*
- *It was felt that there was a need to refer explicitly to the potential of the co-operative housing movement in addressing housing needs.*

Special Needs Housing:

- *The special needs organisations represented put forward various detailed proposals. A general policy put forward was to 'Promote semi-supported / 'assisted living' housing for older persons and people with disabilities and assist households to live independently where possible'.*
- *It was also strongly felt that the Local Authorities should consider setting up a forum to address the housing needs of disability groups.*

Sustainable Housing Design & Layout:

- *Emphasis was placed on the importance of environmentally sensitive housing design, siting and layout.*
- *Emphasis was placed on energy efficient design.*
- *Emphasis was also placed on the importance of accessibility both to public transport links and other services and the development of pedestrian routes and cycle ways.*

Appendix 3: UDC Plans

3 Urban District Council Development Plans

3.1 Each of the following Cork county towns has an Urban District Council (UDC): Clonakilty, Cobh, Fermoy, Macroom, Mallow, Midleton, Skibbereen, Youghal, Kinsale. The Development Plans of each UDC contain objectives in relation to housing.

Clonakilty Development Plan (1997)

3.2 In the past 10 years Clonakilty UDC has overseen the construction of a number of housing developments aimed at strengthening the town's urban context. Housing schemes have been designed to form enclosures and spaces while maximising proximity to the central core of the town. The UDC has constructed mixed housing developments to promote social integration, for example housing for older people and the settled travelling community. The quality of private sector housing development in Clonakilty has improved considerably in the past decade. The UDC is currently undertaking an assessment of housing needs in order to determine future public housing requirements.

Cobh Development Plan (1998)

3.3 In the Cobh 1998 Development Plan, Cobh UDC acknowledged that a substantial waiting list exists within their area and plan to tackle this through a significant social housing and land acquisition programme. To facilitate private schemes the District Council aim to streamline the planning process within the area.

Fermoy Development Plan (1998)

3.4 It is the objective of Fermoy UDC to:

- *Continue the policy of encouraging the development of small infill housing sites in the town, and to acquire derelict sites where necessary for the provision of housing.*
- *Acquire land for local authority housing in the town.*
- *Co-operate with Cork County Council to develop a joint Local Authority housing scheme in the immediate environs of Fermoy.*
- *Co-operate with Cork County Council to encourage private development in the environs of Fermoy.*

Kinsale Development Plan (1998)

3.5 During the course of the last Development Plan Kinsale UDC constructed 21 dwelling units in the town, refurbished 16 units and co-operated with a voluntary housing group to provide 12 units for elderly persons.

3.6 Upon completion of all planning permissions granted between 1990 and 1995, the UDC estimates that about 260 new privately developed dwelling units will have been constructed.

3.7 To halt the proliferation of ribbon rural housing in the environs of Kinsale, the UDC will continue their policy of promoting residential development within the town centre and of providing public sector housing on infill rather than green field sites.

3.8 Kinsale UDC currently has no land available for housing development and is actively seeking suitable sites. The Council's policy on private sector housing is targeted at encouraging infill/urban renewal development in the town centre. In this regard the UDC intends consulting with Cork County Council in relation to future housing development in the environs of Kinsale.

Mallow Development Plan (1998)

3.9 It is the objective of Mallow UDC to encourage the development of infill housing sites in the town and to acquire derelict sites where necessary for the provision of housing. A further objective of the UDC is to proceed with the development of Local Authority Housing on a newly acquired site at Gould's Hill, and to encourage private housing development within the urban area.

3.10 In recent years Mallow UDC has constructed dwellings on behalf of voluntary housing agencies. The Council is involved in an on-going programme of refurbishment and upgrading of older housing units. The UDC considers that there is currently land available for further housing development within the Urban Boundary. However, a major expansion of Mallow sewerage treatment works and water supply system will be essential in order to cater for the projected level of housing development within the next few years.

Middleton Development Plan (1998)

3.11 It is the objective of Middleton UDC to:

- *Provide adequate serviced land to meet private and public housing needs.*
- *Encourage residential development within the urban area and to secure the co-operation of Cork County Council in discouraging ribbon development on the approach roads to the town.*
- *Provide sufficient public housing to meet future demand.*
- *Minimise the creation of disproportionately large single class housing areas.*
- *Protect and improve existing residential amenities.*

Macroom Development Plan (1996)

3.12 It is the objective of Macroom UDC to:

- *Encourage residential development within the urban area and to discourage ribbon development outside serviced areas.*
- *Provide sufficient public housing to meet future demands and to encourage infill housing wherever possible.*

Skibbereen Development Plan (1998)

3.13 Skibbereen Development Plan contains several objectives in relation to housing:

- *To discourage ribbon development in unserviced areas.*
- *To promote urban re-generation by providing suitable sites for housing, particularly in the town centre area, rather than on the outskirts or surrounding hills.*
- *To promote private sector development in Skibbereen town.*
- *Housing should meet modern requirements in terms of access, privacy and open space.*
- *Housing developments should be of a suitable size and should comply with social housing policy under guidelines for mixed development.*
- *Where higher density development is desirable lower densities will not be considered acceptable. (High density implies densities over 7 units per acre.)*
- *In all holiday home developments comprising four or more units, a minimum of 25% of the total number of units must be available for purchase by persons or families resident in the town. This applies to each phase of a multi-phase development.*
- *To impose restrictions on the subdivision of houses to flats.*
- *Encourage 'Living over the Shop' type developments, i.e. residential uses above commercial premises.*

Youghal Development Plan

3.14 Youghal Development Plan contains the same housing objectives as Midleton. However, an additional stated objective is to acquire derelict and under-utilised sites in the town for infill Council Housing.

Appendix 4: Population and Affordability Projections

4 Population and Affordability Projections

4.1 This section provides details of population projections to the year 2006, by housing market area. It also provides projections of the percentage of households falling below the affordability threshold over the period 2001 to 2006. The projections given in table 6 are inclusive of social and affordable housing needs. Social housing needs have been estimated in Volume 1 of the report (section 5.11 to 5.28.)

4.2 The analysis provides information to comply with Section 94(3)(b) of the Planning and Development Act 2000, which requires planning authorities to ensure that housing is available for persons who have different levels of income. Section 94(4)(c) of the Act also requires planning authorities to provide for social and affordable housing by reserving a percentage of land zoned for residential use, or for a mixture of residential and other use. Elsewhere, in Section 93(1), the Act defines housing affordability in relation to the capacity of eligible persons to service a mortgage based on a defined level of income and loan to value ratio.

4.3 In order to comply with these and other provisions of Part V, an analysis of population, household formations, income trends, and house prices in Cork has been undertaken³.

4.4 Cork is divided into five Macro-Areas for this analysis: Ring, South Coast, North & West Rural, Charleville/Mitchelstown and Metropolitan Area which is further divided into South, North and East Metropolitan Areas. Census data at DED level have been aggregated to these regions. House price data was supplied from a survey of auctioneers.

4.5 The approach used in the analysis is as follows:

- The number of household formations in the county is projected for the period 2001 to 2006 (Table 2). This involved an analysis of population growth (both natural increase and migration inflows to the county) and trends in household size.
- Average house price is given, by housing market area (Table 3).
- The levels and distribution of disposable incomes across households over the period to 2006 are calculated (Table 4). This involves the application of available data to each housing market area of Cork and the characterisation of different income grouping across households within the county. The data are only available for households with an earned income (which accounts for 92% of total households).
- The number of new households (with an earned income) falling into particular income brackets is estimated for each housing market area (Table 5)

³ Peter Bacon & Associates were commissioned to provide the data for this work.

- The income levels were then compared with house prices within each housing market area and the percentage of households unable to meet the minimum affordability cut-off point was calculated. This was done using the annuity formula identified in the Model Housing Strategy.
- These calculations were based on households with an earned income (92%). It was assumed that the 8% of households with an unearned income (unemployed or unable to work) would also fall below the affordability cut –off point. These households were therefore added to the total.
- Table 6 provides the conclusion of the calculations, estimating the percentage of households that will fall below the affordability threshold during 2001 to 2006, by housing market area.

Projections of Population and Housing Demand

4.6 Projections of population growth and household demand are contained in Table 2 for each Area. The 2001 projections are based on the population growth in the period 1991 to 1996. The projections, are based on a combination of existing trends and CSO population projections⁴. Existing trends are factored into the projections to 2006. The CSO projections used consist of moderate fertility and high immigration. A declining mortality rate and decreasing household rate are also applied.⁵

Table 2: Population Projections by Market Area 2001-2006

Housing Market Area	2001		2006	
	Persons	H'holds	Persons	H'holds
Metropolitan	253,000	84,400	274,000	96,600
<i>South</i>	142,500	47,500	153,500	54,000
<i>North</i>	75,500	25,300	80,000	28,000
<i>East</i>	35,000	11,600	40,500	14,600
Ring Area	76,000	24,700	81,000	27,500
South Coast	51,300	16,700	54,700	18,900
North West Rural	34,000	11,100	35,500	12,200
Charleville / Mitchelstown	20,300	6,600	21,200	7,300

Housing Costs and Affordability

4.7 While the variation in house prices within the Cork area is not as great as for the country as a whole, it is appropriate to reflect sub-county differences. Table 3 shows estimated three-bedroom house prices, based on a postal and telephone survey of auctioneers for each market area. The postal survey was distributed to 175 auctioneers and resulted in a 27% response rate, from which

⁴ Central Statistics Office (1999), *Population and Labour Force Projections 2001-2031*, (Dublin, 1999).

⁵ Bacon, Peter (2001), *Housing Strategy for Co. Cork: Data and Calculations*, (Unpublished; June, 2001), pp.2-3.

APPENDIX

over 1,000 price data returns were received. A follow up telephone survey of 20 auctioneers was completed to further substantiate returns.

Table 3: Average House Prices by Area

*County Average
2001
IR£ 137,720*

Housing Market Area	Price (£)
South Metropolitan	140,000
North Metropolitan	130,000
East Metropolitan	125,000
Ring	118,000
South Coast	126,000
North West Rural	100,000
Charleville/Mitchelstown	112,000

4.8 The key criterion under the provisions of the 2000 Act is that mortgage repayments should not exceed 35% of net household income. The calculations used in the strategy are based on a 90% mortgage over 25 years at 5.5% interest for the prices shown in Table 3.

Household Incomes

4.9 The following approach is based on current earnings data and the distribution of occupations, at DED level from the Census of Population 1996. The assumption is that the growth in employment will have retained the relative importance of the various occupations. From this estimates of average income and household decile distribution across different income groups can be constructed.

4.10 The Census data identify 10 different occupations⁶. Average gross incomes for each DED in the county in March 2000 were calculated on the basis of these assumptions. The data were updated to 2001 and aggregated to regional level for the next stage of the analysis.

Table 4 shows average household incomes for each occupation and number of earners. It shows that that the range of household incomes in Cork in 2001, excluding households that are totally dependent on welfare, is £7,112 for a part-time farmer with no other income to £57,244 for professional couple. The projections to 2006 are based, as recommended by the Department of the Environment and Local Government, on the ESRI *Medium Term Review* 1999-2005.

⁶ These are: Agriculture, Mining, Manufacturing, Construction, Utilities, Commerce, Transport, Public Administration, Professional and Others. The annual Teagasc farm income survey provided the data for agriculture and mining. CSO data were used for Manufacturing, Construction, Commerce, Public Sector and Others. (Transport was assumed to be 50% Public and 50% Industrial). Data from the IMI survey of management salaries was used for professionals. The figure used was the median salary for a middle manager in a firm with up to 100 employees and £10 million annual revenues.

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

Table 4: Net Household Incomes by Sector and Number of Earners (IR£)

	Gross Individual	Net Household Income					
	2001	2001	2002	2003	2004	2005	2006
1 earner							
Agriculture	14224	13017	14032	15127	16292	17595	18862
Manufacturing	18100	15886	17125	18461	19882	21473	23019
Construction	23066	18954	20432	22026	23722	25620	27465
Utilities	25992	20532	22133	23860	25697	27753	29751
Commerce	25019	20007	21568	23250	25040	27043	28990
Transport	22057	18410	19846	21394	23041	24885	26676
Public Admin	25992	20532	22133	23860	25697	27753	29751
Professional	40989	28622	30855	33261	35822	38688	41474
Other	18624	16276	17546	18914	20370	22000	23584
2 earners per household							
Agriculture	14224	26034	28065	30254	32583	35190	37724
Manufacturing	18100	31772	34250	36922	39765	42946	46038
Construction	23066	37908	40865	44052	47444	51240	54929
Utilities	25992	41064	44267	47720	51394	55506	59502
Commerce	25019	40014	43135	46500	50080	54087	57981
Transport	22057	36820	39692	42788	46083	49769	53353
Public Admin	25992	41064	44267	47720	51394	55506	59502
Professional	40989	57244	61709	66522	71645	77376	82947
Other	18624	32552	35091	37828	40741	44000	47168
1.5 earners per household							
Agriculture	14224	20129	21699	23392	25193	27208	29167
Manufacturing	18100	24863	26802	28893	31118	33607	36027
Construction	23066	29933	32268	34785	37463	40460	43373
Utilities	25992	32579	35120	37860	40775	44037	47207
Commerce	25019	31699	34172	36837	39673	42847	45932
Transport	22057	29021	31285	33725	36322	39227	42052
Public Admin	25992	32579	35120	37860	40775	44037	47207
Professional	40989	43943	47371	51065	54997	59397	63674
Other	18624	25496	27485	29628	31910	34463	36944
0.5 earners per household							
Agriculture	14224	7112	7667	8265	8901	9613	10305
Manufacturing	18100	8977	9677	10432	11235	12134	13008
Construction	23066	11286	12166	13115	14125	15255	16354
Utilities	25992	12646	13632	14696	15827	17093	18324
Commerce	25019	12194	13145	14170	15262	16483	17669
Transport	22057	10817	11661	12570	13538	14621	15674
Public Admin	25992	12646	13632	14696	15827	17093	18324
Professional	40989	18621	20073	21639	23305	25170	26982
Other	18624	9220	9939	10714	11539	12463	13360

APPENDIX

4.11 The results of these calculations are shown in Table 5 and the percentage of new households whose incomes fall into particular income bands is estimated. Table 5 includes households with an earned income only. This accounts for 92% of total households.

Table 5: Household Income by Market Area

Income	South Metropolitan		North Metropolitan		East Metropolitan		Ring		South Coast		North West Rural		Charleville/Mitchelstown	
	Hholds	%	Hholds	%	Hholds	%	Hholds	%	Hholds	%	Hholds	%	Hholds	%
7112	2	0.1	2	0.4	2	0.6	10	1.8	10	2.4	5	2.4	3	2.3
8977	25	1.9	12	3.0	7	2.9	10	3.5	6	3.8	4	4.4	3	4.6
9220	14	2.9	8	4.7	4	4.2	4	4.2	4	4.8	1	4.8	1	5.3
10817	7	3.4	4	5.5	2	4.8	2	4.6	1	5.3	1	5.3	0	5.3
11286	8	4.0	5	6.6	2	5.4	4	5.3	3	5.7	1	5.8	1	6.1
12194	29	6.1	12	9.2	5	7.0	8	6.8	6	7.2	2	6.8	2	7.6
12646	9	6.7	4	10.0	4	8.3	2	7.3	1	7.7	1	7.3	0	7.6
13017	5	7.1	3	10.7	4	9.6	23	11.5	27	14.8	14	14.0	7	12.9
15886	59	11.3	22	15.4	13	13.7	23	15.2	14	18.2	11	19.3	8	18.9
16276	31	13.5	15	18.6	7	16.0	10	17.0	12	20.6	3	20.8	2	20.5
18410	17	14.7	7	20.0	3	16.9	5	17.9	4	21.5	2	21.7	1	21.2
18621	30	16.9	10	22.2	5	18.5	8	19.4	5	23.0	2	22.7	2	22.7
18954	18	18.1	8	23.9	3	19.5	8	20.8	8	24.9	4	24.6	2	24.2
20007	68	23.0	21	28.4	10	22.7	20	24.3	17	29.2	6	27.5	6	28.8
20129	10	23.7	6	29.6	9	25.6	50	33.3	37	39.2	24	39.1	11	37.1
20532	22	25.3	7	31.1	6	27.5	6	34.4	3	40.2	1	39.6	1	37.9
24863	115	33.5	43	40.3	33	38.0	50	42.8	20	45.0	19	48.8	13	47.7
25496	61	37.9	29	46.5	18	43.8	22	46.6	17	48.3	5	51.2	4	50.8
26034	8	38.4	4	47.3	6	45.7	32	52.3	35	57.9	18	59.9	8	56.8
28622	70	43.4	17	51.0	9	48.6	19	55.6	15	61.7	6	62.8	4	59.9
29021	32	45.7	13	53.7	8	51.1	11	57.6	5	62.7	3	64.3	2	61.4
29933	35	48.2	16	57.1	9	54.0	16	60.5	12	65.6	6	67.2	3	63.6
31699	133	57.7	41	65.9	25	62.0	43	68.4	24	71.3	11	72.5	10	71.2
31772	85	63.8	25	71.2	21	68.7	32	73.7	14	76.1	15	79.7	10	78.8
32552	46	67.1	17	74.8	11	72.2	14	76.2	14	79.0	4	81.6	3	81.1
32579	43	70.1	14	77.8	15	77.0	12	78.6	4	79.9	3	83.1	2	82.6
36820	24	71.9	8	79.5	5	78.6	7	79.9	5	80.9	2	84.1	1	83.3
37908	26	73.7	10	81.7	5	80.2	10	81.7	11	83.3	5	86.5	2	84.9
40014	99	80.8	24	86.8	16	85.3	28	86.8	23	89.0	8	90.3	7	90.2
41064	32	83.1	8	88.5	10	88.5	8	88.3	4	90.0	2	91.3	1	90.9
43943	136	92.8	34	95.7	22	95.5	39	95.4	22	95.2	10	96.1	7	96.2
57244	101	100.0	20	100.0	14	100.0	26	100.0	19	100.0	8	100.0	5	100.0

2001 1400 469 513.700 562 402 202 132
 2006 1194 444 855.2490 1070 592 254 204
 Average (2006 = 4)

4.12 Using the income data (summaries in table 5) and house price information (detailed in table 6) the percentage of households unable to meet the minimum affordability cut-off point was calculated.

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

This calculation was done using the annuity formula identify in the Model Housing Strategy⁷. This assumed a 90% mortgage, with an interest rate of 5.5%. The calculations were carried out on households with an earned income. All other households (8%), who are either unemployed or unable to work, were assumed to fall below the affordability cut off point and added to the calculations.

4.13 Bacon's work suggests that, over the period 2001 –2206, house prices and disposable income will rise at roughly equal levels. It is expected, therefore, that the percentage of households falling below the affordability threshold will remain constant during this period. Table 6, below summarises this analysis by housing market area.

Table 6: 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

⁷ Annuity Formula :

$$PV = Pt \left[\frac{1 - (1+i)^{-n}}{i} \right]$$

PV = total loan size (no greater than 90% of market value)
Pt = monthly repayment amount
i = monthly interest rate
n = number of months over which the loan is to be paid

Appendix 5: Model Housing Strategy Approach

5 Model Housing Strategy Approach

5.1 The Model Housing Strategy approach, which was prepared on behalf of the Department of the Environment and Local Government, is based on household and income analysis and projections to 2006, from which the number of households which fall under the affordability criteria (as defined in the Act),⁸ is estimated.

5.2 Cork County Council has adopted a joint strategy approach with Cork Corporation, and the nine UDC's of Youghal, Midleton, Cobh, Kinsale, Clonakilty, Skibbereen, Macroom, Mallow and Fermoy. The following methodology includes data for all these areas.

Household Projections

5.3 Population projections for Cork are based on CSO methodology i.e. high immigration and a declining fertility rate⁹. From these figures it is estimated that total household numbers will increase from 143,500 in 2001 to 162,500 in 2006. An incremental average is taken for the intermediary years between 2001 and 2006 and the annual increase in households (3,800) calculated.

Income Analysis

5.4 Average national household incomes (divided into 10 groups, or deciles) are taken from the 1994/5 Household Budget Survey. These national figures are then adjusted based on assumptions between National and Cork Household incomes. In 1995, it was found that the average income in Co. Cork was 98.3% of the national figure. The national figure was then deflated to 98.3 % to give estimated figures for Co. Cork for the year 1995. This figure was then projected to the year 2006 using ESRI estimates. These findings are presented in Table 7.

House Price Analysis

5.5 House prices for Cork are taken from the DoELG's data system and are divided into ten price bands. These figures are also inflated to 2006 using forecasts from "*The Housing Market in Ireland: An Economic Evaluation of Trends and Prospects*". The number of new units within each price band is then estimated to 2006, based on a percentage of household formations. These findings are presented in Table 8.

⁸ Section 93(1) of the Planning and Development Act, 2000 defines an eligible person as someone "who is in need of accommodation and whose income would not be adequate to meet the payments on 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 persons annual income net of income tax and PRSI".

⁹ Bacon, Peter. *Housing Strategy for County Cork, Data and Calculations (June, 2001)*, p.4.

House Price Affordability

5.6 To determine the house price affordability of a household an annuity formula to establish the loan size achievable by a household, was established by the DoELG. This formula is a factor of mortgage repayments (35% of monthly disposable income), interest rates (6%APR) and length of time within which the loan is to be paid (fixed at 25 years or 300 months). It is taken that the loan size will equal 90% of the house price. These findings are presented in Table 9.

Conclusions

5.7 The calculation of the percentage of new household that will not meet the 'affordability' definition is done by comparing the data presented in Tables 8 and 9, based on the following method:

- The number of housing units available within the first price band is give (which is 266 for each year as detailed in table 8).
- The number of households likely to have an upper affordability threshold within the first house price band is calculated (from table 9).
- The number of housing units available (in the first price band) is subtracted from the number of households with a price limit within this band. This gives the number of households unable to access a house within this band (as the houses will not be available).
- These households are then presented as a percentage of overall household formations within the relevant year. This gives an annual estimated percentage of new households that will not meet the affordability definition of the Planning & Development Act 2000.

5.8 The following is a summary of a year-by-year analysis of the calculations.

Year 2001: From Table 8, we can see that 266 houses are estimated to be available up to a price of IR£82,128. From Table 9, we can calculate that 1,555 households are likely to have an upper affordability threshold price of IR£82,128 (i.e. $440 + 400 + 360 + 355^{10}$). This implies that 1,289 households (33.9% of total new households) will not meet the "affordability" definition. For higher income households, it is expected that sufficient provision is available at prices within affordability thresholds.

Year 2002: 266 houses are estimated to be available up to a price of IR£92,805. 1632 households are likely to have an upper affordability threshold price of IR£92,805 (i.e. $440 + 400 + 360 + 365 + 67$). This implies that 1366 households (35.9%) will not meet the "affordability" definition.

10 $440 + 400 + 360 + 355$ households could afford houses of IR£29,838, IR£46,718, IR£63,641 and IR£82,605. To estimate the number of households, which could afford a house between IR£63,641 and IR£82,128 (i.e. the lowest price band), it is assumed that there is an even distribution of households within the IR£82,605 price band. This implies that 355 additional households could afford a house up to £82,128.

APPENDIX

Year 2003: 266 houses are estimated to be available up to a price of IR£102,085. 1661 households are likely to have an upper affordability threshold price of IR£102,085 (i.e. 440 + 400 + 360 + 365 + 96). This implies that 1395 households (36.7%) will not meet the “affordability” definition.

Year 2004: 266 houses are estimated to be available up to a price of IR£110,762. 1676 households are likely to have an upper affordability threshold price of (i.e. 440 + 400 + 360 + 365 + 111). This assumes that 1410 households (37.1%) will not meet the “affordability” definition.

Year 2005: 266 houses are estimated to be available up to a price of IR£119,070. 1669 households are likely to have an upper affordability threshold price of (i.e. 440 + 400 + 360 + 365 + 104). This assumes that 1403 households (36.9%) will not meet the “affordability” definition.

Table 7: Additional Households, by Annual Household Disposable Income, 2001-2006.

Income Category	% Of Households	Increase of Households in Each Category 2001-2006	Annual Disposable Income 2001	Annual Disposable Income 2002	Annual Disposable Income 2003	Annual Disposable Income 2004	Annual Disposable Income 2005
1	11.57	440	5,932	6,395	6,894	7,425	8,019
2	10.54	400	9,289	10,013	10,794	11,625	12,555
3	9.48	360	12,653	13,640	14,704	15,836	17,103
4	9.6	365	16,424	17,705	19,086	20,555	22,200
5	9.74	370	20,341	21,928	23,638	25,459	27,495
6	9.56	363	24,962	26,910	29,009	31,242	33,742
7	9.81	373	30,404	32,776	35,332	38,053	41,097
8	9.58	364	36,342	39,177	42,233	45,485	49,124
9	9.78	372	44,427	47,892	51,627	55,603	60,051
10	10.34	393	65,735	70,862	76,390	82,272	88,853
		3,800					

Table 7 is based on national household incomes, adjusted to give estimates relevant to Cork. The projections to end 2005 are done using ESRI estimates, which provide for an increase in disposable incomes of 7.7% to 8% each year.

Table 8: Price Bands – Co. Cork, 1999 to 2006.

Year	Average Price Increase (%)	Price Band (IR£)									
		Up to 60000	60000 to 75000	75000 to 90000	90000 to 105000	105000 to 120000	120000 to 135000	135000 to 150000	150000 to 170000	170000 to 190000	Greater than 190000
1999		Up to 60000	60000 to 75000	75000 to 90000	90000 to 105000	105000 to 120000	120000 to 135000	135000 to 150000	150000 to 170000	170000 to 190000	Greater than 190000
2000	18	Up to 70800	70800 to 88500	88500 to 106200	106200 to 123900	123900 to 141600	141600 to 159300	159300 to 177000	177000 to 200600	200600 to 224200	Greater than 224200
2001	16	Up to 82128	82128 to 102660	102660 to 123192	123192 to 143724	143724 to 164256	164256 to 184788	184788 to 205320	To 232696	232696 to 260072	Greater than 260072
2002	13	Up to 92805	92805 to 116006	116006 to 139207	139207 to 162408	162408 to 185609	185609 to 208810	208810 to 232012	232012 to 262946	262946 to 293881	Greater than 293881
2003	10	Up to 102085	102085 to 127606	127606 to 153128	153128 to 178649	178649 to 204170	To 229691	to 255213	to 289241	to 323269	Greater than 323269
2004	8.5	Up to 110762	110762 to 138453	138453 to 166144	166144 to 193834	193834 to 221525	221525 to 249215	249215 to 276906	276906 to 313827	313827 to 350747	Greater than 350747
2005	7.5	Up to 119070	119070 to 148837	148837 to 178604	178604 to 208372	208372 to 238139	238139 to 267906	267906 to 297674	297674 to 337364	337364 to 377053	Greater than 377053
% Of Cork Units within each band.		7%	11%	18%	20%	14%	11%	6%	5%	3%	5%
No of new units within each band – 2001 to 2006		266	418	684	760	532	418	228	190	114	190

Table 8 details the estimated number of new units falling within 10 price bands (assuming an output of 3,800 units, which is equal to the estimated number of household formations). The price bands are based on 1999 data and inflated by the projected annual house price increase (given in column 2) Table 9: House Price Affordability by Number of Households 2001 to 2006.

Table 9: House Price Affordability by Number of Households 2001 – 2006.

Income Category	Increase of Households in Each Category 2001 to 2006	Affordable House 2001	Affordable House 2002	Affordable House 2003	Affordable - House 2004	Affordable House 2005	Affordable House 2006
1	440	29,838	32,165	34,674	37,344	40,332	43,235
2	400	46,718	50,362	54,291	58,471	63,149	67,695
3	360	63,641	68,606	73,957	79,651	86,024	92,217
4	365	82,605	89,048	95,993	103,385	111,656	119,695
5	370	102,309	110,290	118,892	128,047	138,291	148,248
6	363	125,552	135,345	145,902	157,137	169,707	181,926
7	373	152,922	164,850	177,708	191,392	206,703	221,586
8	364	182,789	197,046	212,416	228,772	247,073	264,863
9	372	223,449	240,878	259,666	279,661	302,034	323,780
10	393	330,623	356,411	384,211	413,796	446,899	479,076
	3,800						

In Table 9 the first column refers to the income category as detailed in table 7.
 The second column details the number of households falling into each income category over the period 2001 to 2006.
 The remaining columns detail the maximum price affordable to households within the relevant income category.

Appendix 6: Local Authority Housing Data & Activity

6 Local Authority Housing Data & Activity

6.1 Local Authorities in Cork provide a significant supply of social housing, which contribute greatly to the overall housing supply. The existing housing stock and future housing supply programmes will form an integral part of strategic housing provision in Cork.

6.2 This Appendix refers to analysis on existing Local Authority stock, waiting lists and future Local Authority developments. This data and analysis is then used to inform and guide strategic options with regard to social housing provision. Where possible, data is aggregated at market area level. Where this could not be achieved Housing Department Areas are used.

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

Housing Market Area	Households in 96	LA Housing Stock	LA Stock as % of 1996 Households
South	41,466	3,035 (25% of all stock)	7%
North	23,046	5,337 (43% of all Stock)	23%
East	9,852	696 (6% of all stock)	7%
Total Metropolitan	74,364	9,068 (74% of all stock)	12%
Ring Towns	22,382	1,428 (12% of all stock)	5%
South Coast	16,363	741 (6% of all stock)	4%
North West Rural	10,756	506 (4% of all stock)	5%
Charleville / Michelstown	6,610	498 (4% of all stock)	8%
Total	130,475	12,241	9%

Table 10 shows the amount of local authority housing stock as a percentage of 1996 households, by housing market area. It is assumed that the number of households broadly equates to the number of housing units. The percentage shown in column 4 is, therefore, indicative of the proportion of social housing stock to all available housing stock. It is clear from the table that the North area has a very high proportion (23%) of social housing stock. The percentage given in brackets, in the 3rd column, indicates the percentage of all Local Authority housing stock located in a particular housing market area. The table shows that 74% of all Local Authority stock is located in the Metropolitan area and that 43% is located in the North Metropolitan area.

Table 11: Size of existing LA Housing Stock

Housing Market Area	1 Bed	2 Bed	3 Bed	4 + Beds
South Metropolitan	4%	16%	67%	13%
North Metropolitan	6%	13%	69%	11%
East Metropolitan	6%	24%	65%	5%
Total Metropolitan	6%	15%	68%	11%
Ring Towns	4%	20%	72%	4%
South Coast	2%	40%	55%	3%
North West Rural	19%	18%	57%	6%
Charleville / Michelstown	8%	17%	63%	12%
Total	6%	16%	68%	10%

Table 11 shows the size of existing Local Authority housing stock in terms of the number of bedrooms. It shows that 68% of all Local Authority stock is of 3 bedroomed houses. Only 22% of stock is of 1 or 2 bedrooms.

Table 12: Proposed Social Housing Building Programme by Housing Authority 2000 – 2003

Housing Authority	Four Year Total Build Programme
Cork Corporation	1,000
South Housing Division	500
North Housing Division	412
West Housing Division	310
Clonakilty UDC	50
Cobh UDC	70
Fermoy UDC	40
Kinsale UDC	50
Macroom UDC	70
Mallow UDC	100
Midleton UDC	70
Skibbereen UDC	67
Youghal UDC	80
Total	2,819

Table 12 shows the 4-year social housing provision programme by Housing Authority. This is the allocation as approved by the Department of Environment and Local Government. It is inclusive of new build, acquisitions and provision by voluntary housing bodies. Table 13 provides details of the breakdown of this provision by all the Housing Authority in Cork. Table 14 provides this breakdown by each Housing Authority.

Table 13: Method of Social Housing Provision 2000-2003

Method of Provision	Estimated Percentage
• Construction on Existing Landbanks	34%
• Construction on Land to be Acquired	25%
• Acquisitions	23%
• Provision by Voluntary Housing Sector	17%
• Rural Cottages	1%

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

Table 14: Method of Social Housing Provision 2000-2003 by Housing Department

Housing Department	Construction on landbank	Land to be acquired	No. of acquisitions	Provision of voluntary sector	No. of rural cottages
Corporation	28%	31%	23%	18%	-
South Housing Division	29%	24%	25%	23%	-
North Housing Division	63%	10%	9%	14%	4%
West Housing Division	76%	-	7%	13%	4%
Cobh	76%	-	13%	11%	-
Fermoy	56%	9%	18%	17%	-
Kinsale	20%	60%	20%	-	-
Macroom	21%	47%	11%	21%	-
Mallow	10%	45%	45%	-	-
Midleton	-	-	83%	17%	-
Skibbereen	52%	-	48%	-	-
Youghal	-	75%	25%	-	-

Table 15: Waiting List and Rented Stock

Housing Authority	Waiting List Rented Stock					
	As at March '99		Estimated Total as at Dec. 2000		Potential growth in applications per annum 2001-06 ¹¹	
	Number	% Of Total	Number	% Of Total	Number	% Of Total
Corporation	1303	29%	3,008	37%	1,080	35%
South	810	18%	1,189	15%	700	23%
North	522	12%	1,100	13%	400	13%
West	513	11%	947	12%	350	11%
Clonakilty	100	2%	150	2%	50	2%
Cobh	207	5%	286	4%	50	2%
Fermoy	54	1%	120	1%	50	2%
Kinsale	87	2%	114	1%	80	3%
Macroom	122	3%	180	2%	60	2%
Mallow	347	8%	292	4%	100	3%
Midleton	173	4%	408	5%	50	2%
Skibbereen	121	3%	175	2%	50	2%
Youghal	165	4%	200	2%	50	2%
Total	4,524		8,169¹²		3,070	

Table 15 provides details of the number of households on Local Authority waiting lists in March 1999 and as estimated in December 2000. It also provides details of the potential growth in applications based on the current rate of applications. This is likely to be significantly overestimated over the 5-year period as it is assumed the rate of applications will decrease as more stability comes into the market.

¹¹ Based on current rate of applications. It is predicted that, as some stability comes into the housing market, the rate of applications will decrease significantly. It is assumed that over the 5 year period, average applications will be approximately 1,200 per annum.

¹² Assuming approximately 10% for double counting, the estimated true total for Dec 2000 is 7,500

Table16: Household Size by Housing Authority

Housing Department	Combined total-Lone parents & 2 parent h'holds						Overall Total
	1 Person H'holds	No child	1 child	2 childs	3 childs	4+ childs	
Cork Corporation	414	88	512	175	63	51	1303
South Division	184	46	293	155	85	47	810
West Division	151	71	137	86	37	31	513
Cobh UDC	66	14	81	27	11	8	207
Fermoy UDC	21	9	20	3	1	0	54
Kinsale UDC	27	0	34	15	11	0	87
Macroon UDC	45	7	47	18	4	1	122
Mallow UDC	124	118	72	20	6	7	347
Midleton UDC	46	14	71	28	11	3	173
Skibbereen UDC	57	12	36	10	6	0	121
Youghal UDC	88	8	41	21	7	0	165
Total	1223 (31%)	387 (10%)	1344 (34%)	558 (14%)	242 (6%)	148 (4%)	3902

No Returns were available from North Division or Clonakilty UDC.

Table 16 shows a breakdown of households on Local Authority waiting lists, by size of household. It shows that 31% of all applicants are 1 person households. Only 24% of applicants have 2 or more children.

Table 17: Income Categories by Housing Authority as at March 1999

Housing Department	Below £4,000	£4k to £6k	£6k to £8k	£8k to £10k	£10k to £12k	£12k to £14k	£14k to £16k	£16k +	Total
Cork Corporation	347	541	177	119	62	40	17	0	1303
South Division	222	273	137	75	49	30	16	8	810
West Division	99	158	97	68	46	26	8	11	513
Fermoy UDC	5	10	14	9	5	2	8	1	54
Kinsale UDC	26	31	15	7	3	3	1	1	87
Macroon UDC	24	39	31	28	0	0	0	0	122
Mallow UDC	159	88	50	32	15	0	3	0	347
Midleton UDC	49	54	29	11	16	3	9	2	173
Skibbereen UDC	31	33	20	10	14	6	3	4	121
Youghal UDC	72	47	16	14	11	4	1	0	165
TOTAL	1,034 (28%)	1,274 (34%)	586 (16%)	373 (10%)	221 (6%)	114 (3%)	66 (2%)	27 (1%)	3695

No returns were available from North Division, Clonakilty UDC or Cobh UDC.

Table 17 shows a breakdown of households on Local Authority waiting lists (March 1999) by income levels. It shows that only 3% of households have an income of £14,000 or more.

Table 18: Age of Existing Housing Stock by Housing Market Area

Housing Market Area	Pre 1930s	1930s	1940s	1950s	1960s	1970s	1980s	1990s	Post 2000
Metropolitan									
South	5%	3%	7%	28%	19%	21%	11%	5%	1%
North	6%	15%	5%	18%	11%	29%	13%	2%	1%
East	1%	1%	2%	1%	2%	40%	34%	18%	1%
Ring Area	2%	5%	1%	5%	6%	20%	31%	27%	4%
North West Rural	-	-	-	3%	3%	21%	34%	39%	
South Coast	12%	-	-	3%	2%	21%	26%	35%	2%
Charleville / Mitchelstown	1%	-	-	2%	2%	24%	42%	28%	1%

Table 18 shows the decade in which the existing Local Authority housing stock was built, by housing market area.

Appendix 7: Extracts from the Guidelines on Student Residential Developments

7 Extracts from the Guidelines on Student Residential Developments

7.1 The "Guidelines on Residential Developments for Third Level Students"¹³ was published by the Department of Education and Science in May 1999. For the purpose of the Cork Housing Strategy, this Appendix includes the relevant extracts, particularly with regard to location and design criteria. There are three relevant third level institutions in Cork to which the Guidelines apply: University College Cork (UCC), Cork Institute of Technology and Skerry's Business College Cork.

Extracts from the Guidelines on Residential Developments for 3rd Level Students (Section 50 Finance Act 1999)

Qualifying Developments

A "qualifying development" means a development of at least 20 bedspaces which complies with the requirements of the Guidelines, and in respect of which a letter has been certified by an educational institution.

Qualifying Areas

Properties qualifying for relief under the scheme should be located within qualifying areas. For the purposes the scheme qualifying areas are:

- (1) Campus areas of the educational institutions, or
- (2) Areas, within an 8 km radius of the main campus, which are approved by the certifying educational institution as being an area within which a qualifying development may take place.

Consultation

In order to ensure orderly development there should be early consultation with and approval by, an educational institution for any proposed development.

¹³ Department of Education and Science, "Guidelines on Residential Developments for Third Level Students", (Stationary Office, Dublin; 1999).

Qualifying Leases

A lease under the scheme shall comply with the following requirements:

Where the lease is for the whole of an academic year

(a) The lease, in writing, governed by the provisions of the Landlord and Tenant code, of a unit in a qualifying development shall be granted to students of the certifying educational institution,

or

(b) the lease shall be granted to the certifying educational institution which subsequently on-lets the units in the qualifying development to students in accordance with the institution's normal policy for letting residential accommodation.

The academic year means the academic year of a course, including any examinations in connection with a course being pursued by the student by whom the unit is occupied.

Owners of qualifying developments should be in a position to provide evidence of letting to students. This evidence will be requested where any claim for relief is subject to a Revenue audit.

Such owners may let the units to non-students for periods outside of the academic year of the certifying institution.

These requirements apply for ten years from the date the property is first let to students.

Total Floor Areas of Qualifying Premises

Accommodation under the scheme shall be provided by groupings of study bedrooms in "house" units. Each unit shall consist of a minimum of 3 bed spaces and an overall minimum gross floor area of 55 sq. metres, up to a maximum of 8 bed spaces and a maximum of 160 sq. metres.

Study bedrooms shall be arranged in units sharing a common entrance hall and kitchen/living room. Rooms shall have reasonable shapes and proportions and have adequate space for normal living purposes. Accurate adult sized furniture shall be indicated on layout plans.

Units shall in turn share common entrances, access stairs and corridors, and ancillary facilities.

Kitchen/Living room

The provision of shared kitchen/dining/living room space shall be based on a minimum of 4 sq. m per bedspace in the unit. This shall be in addition to any shared circulation. At a minimum, basic kitchen units, with sink, cooker and fridge shall be installed.

Bedrooms

These will be used as study bedrooms requiring desk space, and storage. Therefore, one of the following minimum areas shall apply depending on provision of bathroom facilities:-

Single study bedroom **8** sq. metres

Single study bedroom with ensuite shower, toilet and basin **12** sq. metres

Twin study bedroom **15** sq. metres

Twin study bedroom with ensuite shower, toilet and basin **18** sq. metres

Single Disabled study bedroom,

with ensuite disabled shower, toilet and basin **15** sq. metres

Bathrooms

These shall be either ensuite with the study bedrooms or separately provided to serve a maximum of 3 bedspaces. Bathrooms shall have adult sized sanitary fittings, consisting of wash hand basin, water closet, and shower/bath, with sufficient room to ensure ergonomically adequate spacing in the layout.

Circulation and Storage

In addition to the above minimum requirements an adequate entrance hallway and circulation space shall be provided within each unit. A hot press/store should also be provided to facilitate use of the unit.

Site Planning

The planning and design of developments should take account of the nature and character of the area in which they are located. The completed development should make a positive contribution to the built environment and develop the integration of students into the wider community where located off campus. Necessary security arrangements should be planned in a way which avoids isolating developments from the surrounding community.

The disposition of blocks of residential accommodation on the site and the layout of accommodation within each block should be designed to give optimum orientation in terms of daylight and sunlight to habitable rooms. Regard should be had to the likely level of noise from adjoining sources in determining the optimum location and detailed design of, in particular, study bedrooms within units.

Where not located on campus, adequate open space should be provided within developments for the amenity of students. Where the limitations of sites do not allow for small parks or gardens, alternative provisions should be incorporated in developments through a combination of terraced open space/roof gardens, and/or balconies with good landscaping where appropriate.

Densities should be in line with the draft residential density guidelines with due regard to type of location and to the safeguards set out in the guidelines.

Communal Facilities and Amenities

Communal facilities to service the needs of student residents should be provided for. The definition of qualifying developments includes "house" units and ancillary spaces including:- caretaker/security office and apartment; centralised storage; laundry facilities; drying rooms and utility rooms; and a seminar room. The floor area of these facilities shall not exceed 12% of the total area of the development, and their cost shall not exceed 12% of the total qualifying expenditure.

Due consideration should be given to the needs of disabled students in the location, layout and design of any communal facilities.

Developments should include reasonable provision for secure bicycle storage within the site.

Facilities for the handling, storage and collection of refuse should be provided with access for frequent collection. Such facilities should be conveniently located, well

ventilated and comply with all fire safety and public health requirements. As a general guide in determining storage capacity required, an output of 0.1 cubic metres of refuse per unit per week may be assumed.

Internal Design and Layout

Entrance hallways and corridors in developments should be well designed with good lighting and ventilation. Vertical and horizontal circulation should be arranged so that corridors do not extend more than 15 metres from a widened "landing" area which should include natural lighting where possible. Corridors should be widened at entrances to apartments.

Service ducts serving two or more apartments should as far as practicable be accessible from common circulation areas for maintenance purposes.

The number of apartment units per lift/core in a development should not exceed a maximum of 30.

Disabled Access and Provision of Accessible Bedrooms

Developments should provide a minimum of one out of every fifty, or part thereof, of the total number of bedspaces in a development designed for students with disabilities. These study bedrooms shall be fully wheelchair accessible complete with ensuite bathroom facilities.

Part M of the Building Regulations, 1997, sets out the legal requirements in relation to access to and use of building facilities by disabled persons. Part M of the regulations applies to public buildings and the common areas of apartment blocks. It is proposed to extend Part M to require new dwellings commencing on or after the 1st July, 2000 to be visitable by the disabled. The design of residential accommodation for students should take this pending development of Part M into account.

Data Connection

Internet services shall be made available to each student study bedspace, as a standard Ethernet connection (10 BASET). A minimum bandwidth of 64kb/s shall be provided by an Internet Service Provider (ISP) per each 30 student bedspaces.

Appendix 8: DED / Ward's by Housing Market Area

8 DED / Ward's by Housing Market Area

8.1 Market Areas are an amalgamation of individual District Electoral Divisions (DED's). Appendix 8 lists DED's by market areas, and thus enables the identification of specific locations by the relevant market area. This is particularly relevant where reserved land policy varies between market areas (i.e. between Metropolitan and other market areas), or within the Metropolitan Area where the reservation of land for social housing varies (Refer to Policies 2.1 a) and b)).

Table 19: DED / Wards - Metropolitan Area

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

Corporation Wards in Italics

COUNCIL DED'S IN BLOCK CAPITALS

Table 20: DED's - Ring Area

Ring Area		
KNOCKMOURNE DED	KILSHANNIG DED	BALLYCOTTON DED
LEITRIM DED	MALLOW NORTH URBAN DED	YOUGHAL RURAL DED
COOLE DED	GLENVILLE DED	ARDAGH DED
CURRAGLASS DED	KNOCKANTOTA DED	YOUGHAL URBAN DED
CARRIGNAVAR DED	BLACKPOOL DED	GARRYVOE DED
CASTLELYONS DED	MOUNTRIVERS DED	BALLINTEMPLE DED
CASTLEHYDE DED	KILCULLEN DED	INCH DED
MACLOONEIGH DED	CLONMOYLE DED	KILLEAGH DED
AGHINAGH DED	AGLISH DED	DUNGOURNEY DED
KILBERRIHERT DED	MASHANAGLASS DED	TEMPLEBODAN DED
MACROOM URBAN DED	BALLYGORMAN DED	CLONMILT DED
LEIGHMONEY DED	WARRENSCOURT DED	DANGAN DED
KNOCKROE DED	MOVIDDY DED	MOGEELY DED
BRINNY DED	BALLYMURPHY DED	CASTLEMARTYR DED
KILBONANE DED	MURRAGH DED	IGHTERMURRAGH DED
TEMPLEMARTIN DED	GREENVILLE DED	KILCRONAT DED
KNOCKAVILLY DED	TEMPLEMICHAEL DED	CLONPRIEST DED
MALLOW RURAL DED	INISHANNON DED	KILMACDONAGH DED
CAHERDUGGAN DED	BENGOUR DED	
KILMACLENINE DED	KILBROGAN DED	
DROMORE DED	BALLYMARTLE DED	
MALLOW SOUTH URBAN DED	TEADIES DED	
FIRMOUNT DED	BANDON DED	
BALLYNAMONA DED	BALLYMODAN DED	
KILLATHY DED	BOULTEEN DED	
KILDINAN DED	CASHEL DED	
WATERGRASSHILL DED	BAURLEIGH DED	
GORTROE DED	KILWORTH DED	
RATHCORMACK DED	GLANWORTH EAST DED	
AGHERN DED	FERMOY URBAN DED	
FERMOY RURAL DED	CARRIG DED	
CANNAWAY DED	KILCOR DED	
MAGOURNEY DED	BALLYNOE DED	
GOWLANE DED	BALLYNAGLOGH DED	
RAHAN DED	KILLEAGH DED	
BALLYCLOGH DED		

Table 21: DED's - South Coast

South Coast			
BALLINSPIITTE DED	CROOKHAVEN DED	KNOCKS DED	GLANLOUGH DED
KILMONOGE DED	CLONAKILTY URBAN DED	ROSSMORE DED	DURRUS EAST DED
KINURE DED	MYROSS DED	DRINAGH DED	DURRUS WEST DED
FARRANBRIEN DED	TULLAGH DED	GARRANES DED	GLENGARRIFF DED
RATHCLARIN DED	ABBEYMAHON DED	ARGIDEEN DED	CURRYGLASS DED
BALLYFOYLE DED	LOWERTOWN DED	CASTLEVENTRY DED	SEEFIN DED
KINSALE URBAN DED	TOORMORE DED	CAHERMORE DED	BEAR DED
NOHAVAL DED	ROSSCARBERY DED	BREDAGH DED	AHIL DED
KILBRITAIN DED	DUNMANUS DED	CAHERAGH DED	BANTRY URBAN DED
COOLMAIN DED	BUTLERSTOWN DED	TIMOLEAGUE DED	SHEEPSHEAD DED
LAHERNE DED	GOLEEN DED	CLOONKEEN DED	DOUCE DED
BALLYMACKEAN DED	CLONAKILTY RURAL DED	CARRIGBAUN DED	KEALKILL DED
BALLINADEE DED	KILKERRANMORE DED	COOLCRAHEEN DED	MEALAGH DED
CULLEN DED	DUNBEACON DED	CLOGHDONNELL DED	SCART DED
BALLYFEARD DED	COURTMACSHERRY DED	WOODFORT DED	BANTRY RURAL DED
KINSALE RURAL DED	KNOCKSKAGH DED	SHREELANE DED	KILCATHERINE DED
KILMOYLERANE DED	CASTLEHAVEN NORTH DED	COOLAGH DED	KILNAMANAGH DED
KILNAGROSS DED	ARDFIELD DED	AGHADOWN NORTH DED	KILLACONENAGH DED
DROMDALEAGUE NORTH DED	KILFAUGHNABEG DED	SKIBBEREEN RURAL DED	ADRIGOLE DED
DROMDALAEGUE SOUTH DED	RATHBARRY DED	SKIBBEREEN URBAN DED	KILCASKAN DED
KILMALODA WEST DED	KILLEENLEAGH DED	TEMPLEOMALUS DED	COULAGH
KILMALODA EAST DED	GORTNASCREENY DED	CASTLEHAVEN SOUTH DED	AGHADOWN SOUTH DED
BALLYDEHOB DED	BALLYBANE DED	DERRY DED	CAPE CLEAR DED
SKULL DED	KILCOE DED		

Table 22: DED's - North & West Rural

North West Rural			
BARLEYHILL DED	COOLCLOGH DED	MANCH DED	COOLMOUNTAIN DED
BEALANAGEARY DED	NAD DED	KILBRIN DED	DRINAGH DED
BEALANAGEARY DED	KILCORNEY DED	BARNACURRA DED	DUNMANWAY SOUTH DED
CAHERBARNAGH DED	BANTEER DED	DROMINA DED	KINNEIGH DED
CLONDROHID DED	DERRYFINEEN DED	KILMEEN DED	KEALE DED
CLONFERT WEST DED	DOONASLEEN DED	BALLINGURTEEN DED	CASTLETOWN DED
COOMLOGANE DED	CULLEN DED	ALLOW DED	AULTAGH DED
GORTNATUBBRID DED	CRINNALOO DED	GLENLARA DED	MILANE DED
KNOCKATOOAN DED	ROSKEEN DED	DERRAGH DED	TEERELTON DED
KNOCKNAGREE DED	MEENS DED	CLONMEEN DED	CANDROMA DED
MILFORD DED	BOHERBOY DED	CASTLEMAGNER DED	INCHIGEELAGH DED
NEWTOWN DED	NEWMARKET DED	GORTMORE DED	CLEANRATH DED
RAHALISK DED	KILNAMARTERY DED	CASTLECOR DED	TINCOORA DED
ROWLS DED	BALLYHOO LAHAN DED	GREENANE DED	BEALOCK DED
SLIEVEREAGH DED	DRISHANE DED	KNOCKTEMPLE DED	BALLYMONEY DED
TULLYLEASE DED	KANTURK DED	BAWNCROSS DED	CARRIGBOY DED
ULLANES DED	RATHCOOL DED	CLONFERT EAST DED	DUNMANWAY NORTH DED
WILLIAMSTOWN DED	SKAGH DED	ROSNALÉE DED	GARROWN DED

Table 23: DED's - Charleville / Mitchelstown

Charleville/Mitchelstown	
BALLYARTHUR DED	LISCARROLL DED
BUTTEVANT DED	BALLYHOO LY DED
CHARLEVILLE DED	WALLSTOWN DED
CLENOR DED	SHANBALLYMORE DED
FARAHY DED	TEMPLEMARY DED
IMPHRICK DED	CHURCHTOWN DED
KILDORRERY DED	GLANWORTH WEST DED
KILGULLANE DED	CASTLETOWN ROCHE DED
MARSHALSTOWN DED	MITCHELSTOWN DED
MILLTOWN DED	KILCUMMER DED
MONANIMY DED	KILPHELAN DED
SKAHANAGH DED	ARDSKEAGH DED
SPRINGFORT DED	DERRYVILLANE DED
STREAMHILL DED	DONERAILE DED
TEMPLEMOLAGA DED	