

SECTION 5

HOUSING SUPPLY

The purpose of this section of the housing strategy is to look in detail at the extent and nature of Housing in North Tipperary. We will examine trends in house completions, the principal providers of housing in the county and the types and distribution of new houses.

In doing so we will review house completion statistics compiled by the Department of the Environment, planning permissions and the housing reports of the Local Authorities.

5.1 House Completions

A review of the number of house constructions in the county over the past five years reveals that there has been a continual high level of growth. The data for house completions is summarised in Table 5.1.

5.1.1 Growth in House Completions

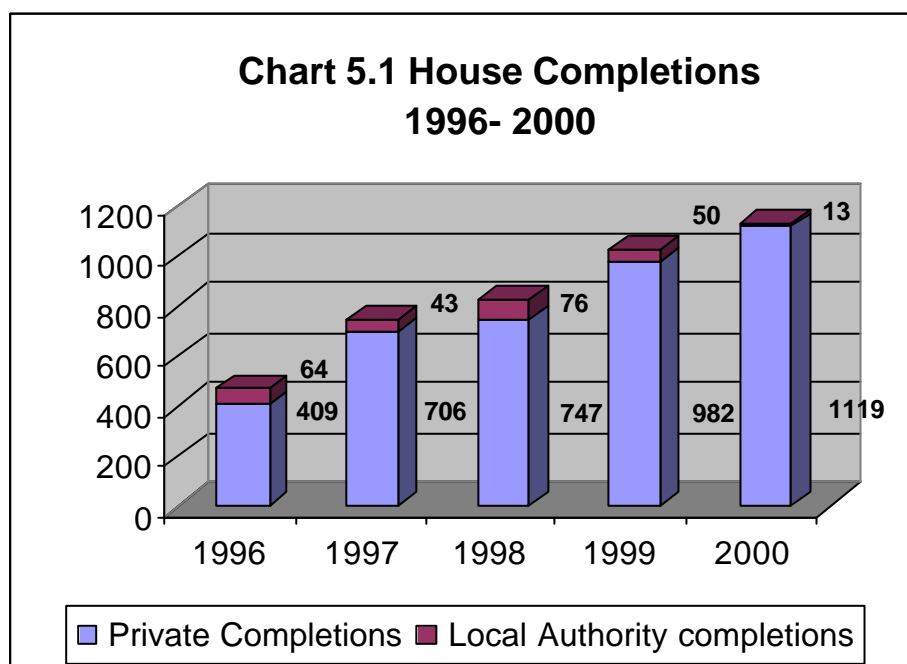
This table shows that there have been more houses built in North Tipperary between 1996 and 2000 than any of the three comparable counties evaluated. In comparing the two Tipperary administrative areas, North Tipperary has out performed South Tipperary by 66% in terms of house building while the population of South Tipperary was 30% more than the North in 1996. Offaly, which had a population of 59,117 in 1996, compared with 58,021 in North Tipperary, had almost 50% less houses constructed over the past five years.

An examination of the growth in house construction for each of the counties over the same time period, we find that North Tipperary is only outperformed by Offaly with annual growth rates of 22.25% and 29.81% respectively. North Tipperary has over twice the nation average house construction rate of growth and is experiencing a continual increase in it's annual percentage of the national residential build.

Table 5.1 House Completions

	1996	1997	1998	1999	2000	Total	Rate of Growth
North Tipperary (NT)	520	749	823	1032	1132	4256	22.25
South Tipperary	407	478	557	606	521	2569	7.19
Laois	404	399	452	660	839	2754	21.30
Offaly	347	382	624	604	900	2857	29.81
State	33,725	38,842	42,349	46,512	49,812	21,1240	10.28
Annual Rate of Growth in NT		44.04	9.88	25.39	9.69		
NT as % of the State	1.5	1.9	1.9	2.2	2.3	2.0	

It can be seen that the rate of growth in North Tipperary has fluctuated on an annual basis, peaking in 1996-1997 at 44.04% and falling to 9.69% in 2000. This shows the cyclical nature of house construction, even in the short term, and highlights the need to base projections on long term trends rather than responding to quarterly, or even yearly statistics.



5.1.2 Provision of Housing by Sector

Chart 5.1 and Table 5.2 summarise the house completion statistics as they relate to the breakdown in private and Local Authority completed housing. As can be seen, the proportion of housing completed by the Local Authority has been almost continually

declining over the past five years. The private sector has gone from providing 78.65% of all new houses in 1995 to 98.85% in 2000.

Table 5.2 House Completions by Sector.

	1996	1997	1998	1999	2000
House Completions	520	749	823	1032	1132
Private Completions	409	706	747	982	1119
Local Authority completions	64	43	76	50	13
Private housing as a percentage of overall build	78.65	94.26	90.77	95.16	98.85

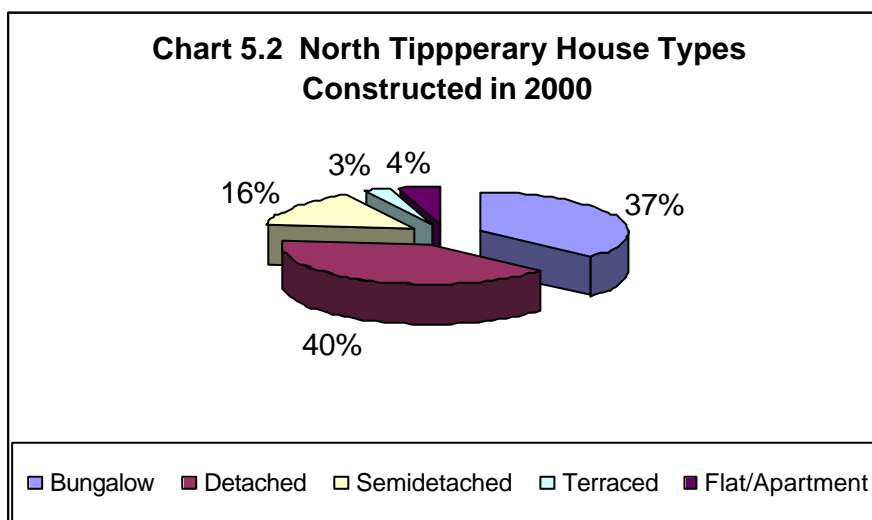
5.1.3 Type of Housing Development

In the year 2000 there were 870 bungalows and detached houses built in North Tipperary. As can be seen in Chart 5.2, this represented 40% and 37% of the overall house build in the county for that year. Table 5.3 outlines the house types built in North Tipperary and compares then to those built in South Tipperary, Laois and Offaly. North Tipperary has a similar profile in terms of house type distribution to Laois, while both Offaly and South Tipperary have proportionately more semi-detached, Terraced and Apartment/Flat developments.

Table 5.3 Comparison of House Type Construction 2000.

	Bungalow	Detached	Semi-Detached	Terraced	Apartment Flat	Total
North Tipperary	416	454	176	36	50	1132
Offaly	282	251	259	22	86	900
South Tipperary	114	193	140	41	33	521
Laois	313	287	119	2	18	739
North Tipperary %	37	40	16	3	4	
State %	18	30	29	4	18	

When compared with the state averages the high proportion of single buildings is more pronounced as is the small number of apartments and flats 94% in North Tipperary compared to the national average of 18%. This is a reflection on the rural nature of the majority of North Tipperary.



5.2 Analysis of Planning Permissions

An analysis of the planning applications in North Tipperary of 1996 and 2000 is summarised in Appendix G. This shows that the number of residential permissions granted has risen from 839 in 1996 to 1422 in 2000. This represents a 70% increase over that period and mirrors the increase in house completions outlined in Section 3.1. A profile of the scale of the permissions sought is shown in table 5.4.

Table 5.4 Scale of Planning Permissions Granted in 2000

Scale Of Development	Number of Dwellings	Percentage of Total
Single Dwellings	564	39.66
2-3 Dwellings	57	4.01
4-10 Dwellings	144	10.13
11-20 Dwellings	68	4.78
21-30 Dwellings	53	3.73
Greater than 30 Dwellings	536	37.69
TOTAL	1422	100.00

This table shows that the majority of applications were for single dwellings, however at 37.69% large-scale developments in excess of 30 units were a close second. In total developments in excess of three dwellings amounted to 56.33% of all permissions granted. A second factor of interest in reviewing the planning applications is their distribution on a countywide basis. It is particularly worthwhile to do this in respect to District Electoral Divisions where there has been permission granted for in excess of 10 units.

Table 5.5 Breakdown of Permissions Granted by DED.

DED	External Factor	2000	1996	Change
Nenagh Urban	Limerick	300	252	48
Newport	Limerick/Lough Derg	245	109	136
Roscrea		146	42	104
Thurles Urban		109	104	5
Ballina	Limerick/Lough Derg	68	90	-22
Nenagh Rural	Limerick	40	23	17
Knigh	Nenagh and Limerick	32	13	19
Borrisoleigh		31	8	23
Thurles Rural		26	23	3
Castletown	Limerick/Lough Derg	25	9	16
Birdhill	Limerick	20	4	16
Holycross	Thurles	17	10	7
Carrigatogher	Nenagh/Limerick	16	5	11
Cloughjordan		16		16
Kilbarron	Lough Derg	16	13	3
Drom	T'more/Borrisoleigh	15	8	7
Moyne	Thurles	14	6	8
Ballymackey	Nenagh	13	8	5
Monsea	Limerick/Lough Derg	12	12	0
Youghlarra	Limerick/Nenagh	12		12
Borrisokane		11	9	2
Ardcrony	Nenagh	10		10
Ballinaclough	Nenagh	10		10
Kilkeary	Nenagh	10		10
Loughmore	Thurles	10		10
Templemore Urban		10	12	-2

The majority of these have been in the South West of the County. Much of this development would appear to be due to this part of the counties' proximity to Limerick and the high amenity value of Lough Derg.

This concurs with the conclusions of the population analysis in Section 3.1 that highlighted the high proportion of in-migration into the county and suggests that much of

that in-migration has occurred in those areas of the county subject to the influence of the Limerick area.

Table 5.5 also shows where the change in allocation has been and demonstrates the areas which have come under continued development pressure, for example Newport, Nenagh and Roscrea are under significant pressure while Ballina has seen a reversal in the trend and Thurles has seen a major falloff in planing permissions.

5.3 Zoned and Serviced Lands

The amount of zoned and serviced lands is outlined in Table 5.7. This shows that while the zoned area of land would appear to be sufficient for the housing projections forecast in section 3.1, its distribution may not adequately reflect the distribution of demand

Table 5.7 Zoned Lands

Town	Zoned Undeveloped
Roscrea	24 ha
Thurles	30ha
Nenagh	200 ha
Templemore	80 ha
Total	254 ha

At a residential density of 25 houses per hectare this would represent land availability for 6350 houses which would meet the needs of the county for the coming 5 years (total housing requirement will be 4224 units as outlined in Section 3.1.). While adequate lands are zoned, there is a severe shortage of serviced land in the towns particularly in Roscrea where there is minimal serviced land available and Templemore where the current sewage treatment plant is at capacity. The current level of serviced land lies at approximately 110 ha, 80 ha of which is in the Nenagh UDC area.

Many of the smaller towns and villages have sewage treatment facilities. There are schemes in Newport, Ballina, Borrisokane, Portroe, Cloughjordan, Newtown, Dromineer, Rathcabbin, Lorra, Pukane, Silvermines, Riverstown, Borrisoleigh, Holycross, Littleton Two-mile Borris, Rearcross, Toomevara and Templetuohy with a scheme planned for

Terryglass. Many of these however, are insufficient for future requirements and will need to be upgraded.

The County Development which aims to... *'Assist and determine the sustainable economic, social and environmental development of the county'*, identifies the need for the development of the small towns and villages as a complement to the main towns. This is proposed to be done by developing them as service, employment and residential centres. The lack of and inadequate capacity of existing sanitary facilities in towns and villages in the county is a serious obstacle to the provision of housing in these settlements. As a result of this there is an increase in one off housing in the countryside, which increases the potential for groundwater pollution and also undermines the long-term viability of these settlements.

The main issue of concern in regard to the current situation is the uneven distribution of Zoned and serviced lands throughout the county. This is true with respect to the towns as well as the smaller centres of population. The likely effect of this situation being left unremedied will be a stifling of residential development in Roscrea, Templemore and many of the smaller towns, while there will be disproportionate pressure on residential development in Thurles and Nenagh.

5.4 Social Housing in North Tipperary

The house building programme by the local authorities in North Tipperary has almost continually decreased as a percentage of the overall residential build in the County since 1996.

Table 5.7 Local Authority House Completions

	UDC s	Other Towns and Villages	Rural	Acquisition	Total
1996	29	28	7	3	67
1997	13	23	2	2	40
1998	30	26	7	6	69
1999	19	28	3	6	56
2000	2	10	1	10	23
Total	93	115	20	27	255

Table 5.7 indicates that 59% of the houses built have been in the NT County Council area and that there has been a significant proportion of rural houses (9%) built since 1996. As with all of the areas, the rural house construction programme is outstripped by the need that currently stands at 19 persons seeking rural accommodation.

The fact that only 13 houses were completed in 2000 does not reflect that, as of December 2000 there were 146 local authority houses under construction. The future construction programme in North Tipperary County Council consists of a total of 196 houses to be built between 2000 and 2003 under the Multi-annual programme in both urban and rural locations.

The number of first time local authority lettings in the county has increased from 121 in 1999 to 80 in 2000. This is due to a fall off in both new house completions, as shown in Table 5.2 and a reduction in the number of casual vacancies, 63 in 1999 compared to 42 in 2000.

5.5 Shared Ownership Scheme

As outlined in the Department of the Environment circular on shared ownership the scheme facilitates access to full home ownership in two, or more stages by persons who could not afford ownership immediately. The applicant initially acquires a share (minimum of 40%) in a house and rents the remainder from the local authority, with an understanding that they will acquire the remainder within a 25-year period.

The shared ownership scheme has proved to be a popular option with many on the housing list. North Tipperary County Council received 38 applications for provisional approval in 2000, compared to 33 in 1999. There were a relatively small number of successful completions at 7 and 3 for the two years respectively. However, the scheme does provide the potential for much wider application than is currently the case.

Assuming that a £55,000 house could be purchased at a capital cost to the buyer of £22,000 (including legal fees etc.). This would leave a mortgage of approximately £1,848 per year and a rental from the County Council of £1,485 amounting to a total outgoing of £3,333 per annum. According to the affordability criteria, as outlined in chapter 3. This would then be affordable to those with a disposable income of greater than £9,523. This corresponds to the second decile of earners and approximately 50% of those who cannot currently afford housing. The shared ownership scheme therefore has the potential to meet the housing needs of half of the potential social housing candidates. While there are additional supports that candidates for shared ownership can receive (rental subsidies, new house grant, mortgage relief), it should be noted that many of the candidates for social housing will not be in a position to secure a mortgage, even in the price range envisaged in the shared ownership scheme.

5.6 Provision by Voluntary Housing Sector

There has not been a strong voluntary housing sector in North Tipperary in the past. To date there are Voluntary Housing schemes in Nenagh, Kilcommon, Upperchurch, Roscrea and Templemore.

5.6.1 Upperchurch Voluntary Housing Association

- *Scale and Client Group*

4 Housing Units for elderly people and 1 Family Unit - Drombane

4 Housing Units for elderly people and 1 Family Unit - Upperchurch

- *Age*

Both schemes built 3 / 4 years ago.

- Funding

Funded by Government Grants of 90% that do not have to be paid for except in the form of rent from the units that will be legally owned by the St Vincent De Paul in 20 years time.

- Management

The people that run the Voluntary Housing Association are all local community members, it is time consuming and difficult to get people to volunteer, most people involved are on other committees.

- Networking

They have had no other ties with other VHA's and only meet them at general meetings that take place in Dublin.

- Other Comments

Available land is a major drawback in the Upperchurch area, also there are no local Authority Schemes, but some isolated LA houses, in the last few years there has been little demand for a further scheme, but lately several inquiries have been made.

5.6.2 *Nenagh Voluntary Housing Association*

- Scale

They have built 11 units in the past and planning permission has been granted for 12 more. All in the Nenagh area.

- Client Group

The VHA usually give priority to the homeless, then the elderly and finally to single mothers. 75% of the people they house are people that the local authority cannot house because of a shortage of accommodation, the other 25% can be decided at committee level.

- Networking

They have no contact with other Voluntary Housing Associations, they have no salaried employees, and they rely on volunteers

- Comments

Land availability is a major drawback, local authorities in general are very co-operative but not enough is done by other bodies. The VHA has helped to house people who are mentally disadvantaged for the Mid Western Health Board, but has been disappointed with their lack of response to the request for available land, they would sell but at market prices.

5.6.3 Kilcommon Voluntary Housing Association

- Scale, Age and Funding

In 1995 the VHA applied for 90% funding through the Capital Systems Scheme on 4 units for the Elderly this was granted. Since then there have been other schemes.

4 Units for the Elderly - Kilcommon

4 Family Units - Kilcommon

2 Units for the Elderly - Hollyford (South Tipperary)

After that the Capital Systems Scheme was changed to the 100% Rental Purchase scheme.

2 Units for the Elderly - Hollyford (South Tipperary)

4 Undergoing Const, Hollyford (South Tipperary)

3 Undergoing Const, Kilcommon

3 Planned for the future to be built before 2005

It was felt that the current system of Rental Purchase is the best because it provides 100% funding. Some of the current units under construction will be for single parents, the old rules would not have allowed them to be eligible, but society is changing and the needs are changing with them.

- Comment

Land is a problem because there is no sewage scheme in the villages so Puralow systems have to be installed and this adds 4 -5 thousand extra to the cost of construction.

Kilcommon were the first group to build VHA houses in the County under the auspices of the Vincent de Paul.

5.6.4 Sue Ryder Foundation Holycross

The Sue Ryder Foundation provides 36 housing units for the Elderly in Holycross. The Trust is overseen by voluntary committees and fundraising s carried out on a national basis. The residents in the Sue Ryder houses pay rent to the Foundation.

5.6.5 Future community Based Voluntary Housing Proposals

There are currently 4 community based voluntary housing schemes in various stages of planning. These schemes are summarised in table 5.8.

Table 5.8 Voluntary Housing Proposals

Project Name/Location	No Units	Status 27th April 2001
Moyne, Thurles	4-6	Plans Being Prepared
Cloughjordan	6	Planning Permission Expected
Lorrha	6	Loan Application Awaited
Nenagh	10	At Preliminary Stage

It should be noted that other than the Scheme in Nenagh, the other three proposals are in areas where there are no existing voluntary housing schemes.

5.6.6 Nationally Based Voluntary Housing Proposals

In all there are five proposals for housing from national Voluntary Housing Associations these include three separate submissions from St Pancras for a total of 92 units in Nenagh, while Respond are in negotiations relating to proposals for Thurles and Roscrea.

Conclusion

The growth in house construction North Tipperary over the past five years has been unprecedented. The number of houses built is significantly greater than in South Tipperary and other surrounding counties. At an average of 22.25% annual growth rate it is outstripping most other comparable counties and is over twice the national average.

Private house completions make up the bulk of new in 2000 (98.85%) and the houses are predominantly single detached dwellings.

Analysis of planning permissions shows a 70% increase in permissions granted between 1996 and 2000, with the majority of these being granted in the South West of the County. This reflects the development pressure exerted by the Counties proximity to Limerick City and high amenity value of Lough Derg. A review of Zoned land shows there to be enough land for housing requirements. However, servicing is a problem in many areas and this has lead to a slowdown in certain areas as well as the possibility of disproportionate growth in others.

The number Local Authority Houses which are planned and in progress will reflect an increase in the proportion of such housing with respect to housing provided by the private sector, this is as a result of funding allocation under the multi-annual programme 2000-2003. The option of shared ownership is also on the increase in the county, however, at 7 completions in 2000, it is not currently at a level to have a major impact on social housing needs. The role of Voluntary housing associations is undoubtedly increasing as seen by the success of those existing projects and the large number of proposals currently under consideration.