



Comhshaol, Oidhreacht agus Rialtas Áitiúil
Environment, Heritage and Local Government



Quarterly Housing Statistics Quarter 2 2008

20 October 2008

Total Housing Completions

27,736 units were completed nationally in the first six months of 2008, of which 6,290 units were completed in Dublin and 8,988 units in Greater Dublin Area. These figures are based on the number of electricity meters installed by ESB Networks.

(Tables 1 and 2)

[The most recent data available to end of September 2008 reveal that 39,986 housing units have been completed. Further breakdown of these figures is available on the Department's website]

Affordable Housing Provision

2,059 units (including 203 units delivered on State/Local authority lands element of the Affordable Housing Initiative and sales of 180 houses purchased directly by the Affordable Homes Partnership) were provided under the various affordable housing schemes in the first six months of 2008. This represents a 73% increase in output on the same period in 2007. 39% of affordable units were provided in Dublin.

(Tables 3 and 4)

Part V Social and Affordable Housing Provision

Part V of the Planning and Development Acts 2000 – 2006 continued to gather momentum, with 1,706 units of social and affordable housing provided in the first six months of 2008, up 83% on the same period in 2007. A further 6,098 units were in progress at the end of June 2008, some 19% up on the position at the end of June 2007.

(Table 4)

Social Rented Housing Provision

Total output of social houses newly completed or acquired in the first six months of 2008 amounted to 3,566 units (2,679 Local Authority; 887 Voluntary & Co-operative housing) with a further 371 new units were acquired under the Rental Accommodation Scheme. This represents an increase of 9% in the overall number of social housing units completed over the same period in 2007.

A total of 2,872 (includes 371 RAS units) social housing dwellings were started or acquired in the first six months of 2008, with a further 8,913 social housing units in progress at the end of June 2008.

(Tables 5 to 7)

House Prices

Loan approval data, returned by the mortgage lending institutions, indicates that the average price of a new house (including apartments) in Quarter 2 2008 was €313,678, down -5.5% on the average price reported in the same quarter in 2007.

The average price for a second-hand house (including apartments) nationally in Quarter 2 2008 was €356,638, down -7.8% on the average price reported in the same quarter in 2007.

In Dublin, the average price for a new house (including apartments) in Quarter 2 2008 was €390,544, down -8.5% on the average price reported in the same quarter in 2007.

The average price for a second-hand house (including apartments) in Dublin was €455,142, down -10.3% on the average price reported in the same quarter in 2007.

(Tables 8 and 9)

Methodological Note

Average House prices are derived from data supplied by the mortgage lending agencies on loans approved by them. In comparing house price figures from one period to another, account should be taken of the fact that changes in the mix of houses (including apartments) will affect the average figures.

The Department with the assistance of the mortgage lending agencies and the CSO, is currently developing a mix-adjusted house price index which will take account of different property, location and purchaser characteristics.

Other features of this release:

- **Housing Loans**

- Loan approvals – 19,823 loans, with a total value of €5529.5 million, were approved for house purchases in Quarter 2 2008. These represented decreases of -21.4% in volumes and -18.6% in value, compared to Quarter 2 2007.

(Table 10)

- Loan payments – 16,713 loans, with a total value of €4658.4 million, were paid for house purchases in Quarter 2 2008. These represented decreases of -24.4% in volumes and -19.7% in value, compared to Quarter 2 2007.

(Table 11)

- **New House Registrations**

- Nationally, the number of new houses registered under guarantee schemes for the first six months of 2008 was 8,822 units, down -64% when compared with the same period in 2007. (Table 12)

- **Residential Commencements**

- 15,438 new housing units were started nationally in the first six months of 2008, of which 3,228 units were in Dublin and 4,637 units in Greater Dublin Area. This is a decrease of -51% on the number started in the first six months of 2007.

[The most recent data available to end August 2008 indicate that some 18,850 housing units have been started so far this year. Further breakdown is available on the Department's website.] (Table 13)

A historical housing statistics series is also available on the Department website at www.environ.ie

Table 1: House Completions by Sector

Period	Social Housing		Private Houses	Total
	Local Authority Houses	Voluntary & Co-Operative Houses		
2006	3,968	1,240	88,211	93,419
2007	4,986	1,685	71,356	78,027
2006				
Q1	570	184	21,140	21,894
Q2	956	416	20,633	22,005
Q3	870	333	21,368	22,571
Q4	1,572	307	25,070	26,949
2007				
Q1	869	283	18,866	20,018
Q2	1,022	237	17,701	18,960
Q3	1,251	541	15,635	17,427
Q4	1,844	624	19,154	21,622
2008				
Q1	996	335	12,679	14,010
Q2	1,356	552	11,818	13,726
Annual percentage change				
2007	25.7%	35.9%	-19.1%	-16.5%
2007				
Q1	52.5%	53.8%	-10.8%	-8.6%
Q2	6.9%	-43.0%	-14.2%	-13.8%
Q3	43.8%	62.5%	-26.8%	-22.8%
Q4	17.3%	103.3%	-23.6%	-19.8%
2008				
Q1	14.6%	18.4%	-32.8%	-30.0%
Q2	32.7%	132.9%	-33.2%	-27.6%
Notes:-	<p>(a) Total house completions are based on the number of ESB domestic connections. These figures do not take account of work in progress in housing construction. Due to circumstances beyond the Department's control it has not been possible to obtain a separate set of figures for the first two quarters of 2005.</p> <p>(b) Local authority house completions do not include second-hand houses acquired by them. New units acquired under Part V of the Planning & Development Acts 2000-2006 for local authority rental purposes are included.</p> <p>(c) Voluntary & co-operative housing consists of housing provided under the capital loan & subsidy and capital assistance schemes.</p>			

**Table 2: Total and Private House Completions by County
1 January to 30 June 2008**

County Councils (including Borough & Town Councils)	Total House Completions	Private House Completions
Carlow	327	317
Cavan	554	477
Clare	666	553
Cork County	2,635	2,363
Cork City	535	444
Cork Total	3,170	2,807
Donegal	1,403	1,322
D/L.-Rathdown	1,333	1,196
Fingal	1,001	858
South Dublin	1,138	974
Dublin City	2,818	2,207
Dublin Total	6,290	5,235
Galway County	1,079	1,046
Galway City	235	210
Galway Total	1,314	1,256
Kerry	890	847
Kildare	917	756
Kilkenny	636	523
Laois	707	607
Leitrim	366	321
Limerick County	832	794
Limerick City	306	271
Limerick Total	1,138	1,065
Longford	349	323
Louth	626	524
Mayo	941	853
Meath	1,105	1,004
Monaghan	401	350
North Tipperary	477	461
Offaly	502	475
Roscommon	609	599
Sligo	531	512
South Tipperary	478	399
Waterford County	583	532
Waterford City	186	123
Waterford Total	769	655
Westmeath	649	625
Wexford	1,045	867
Wicklow	676	564
Conversions	200	200
TOTALS	27,736	24,497
<p>Note:- Total house completions are based on the number of new dwellings connected by ESB Networks to the electricity supply and may not accord precisely with local authority boundaries.</p>		

Table 3:

Affordable Housing Schemes
1 January to 30 June 2008

County Councils (including Borough & Town Councils)	Shared Ownership		Affordable Housing (1999) Scheme		
	No. of transations completed	No. of approvals in principle issued but transactions not yet completed	No. of houses provided	No. of houses in progress	Houses proposed
Carlow	0	0	0	0	0
Cavan	1	4	0	0	0
Clare	1	7	28	0	0
Cork County	6	6	57	211	49
Cork City	0	13	0	0	0
Cork Total	6	19	57	211	49
Donegal	7	8	3	16	11
D/L-Rathdown	0	0	0	10	56
Fingal	0	283	35	93	0
South Dublin	0	0	0	0	0
Dublin City	20	103	0	320	227
Dublin Total	20	386	35	423	283
Galway County	1	1	0	13	0
Galway City	0	2	0	30	25
Galway Total	1	3	0	43	25
Kerry	2	2	17	23	8
Kildare	3	37	0	16	33
Kilkenny	0	0	0	0	11
Laois	3	2	16	48	0
Leitrim	0	4	0	0	0
Limerick County	0	5	0	0	10
Limerick City	0	0	16	0	0
Limerick Total	0	5	16	0	10
Longford	0	0	0	0	0
Louth	0	0	27	58	14
Mayo	0	0	8	34	6
Meath	1	19	0	18	0
Monaghan	0	0	1	0	0
North Tipperary	1	10	0	23	0
Offaly	1	0	22	0	0
Roscommon	1	0	0	0	0
Sligo	0	3	0	2	0
South Tipperary	0	0	0	0	0
Waterford County	0	0	0	32	0
Waterford City	2	4	0	0	0
Waterford Total	2	4	0	32	0
Westmeath	0	0	0	45	4
Wexford	0	0	44	0	0
Wicklow	0	0	7	35	14
TOTALS	50	513	281	1,027	468

Table 4:

Part V Planning and Development Acts 2000 - 2006
1 January to 30 June 2008

County Councils (including Borough & Town Councils)	Affordable Housing			Social Housing (included in total completions):						TOTAL OUTPUT UNDER PART V		
	No. of units:			No. of units:			No. of units:			No. of units:		
	acquired	in progress	*proposed	acquired	in progress	*proposed	acquired	in progress	*proposed	acquired	in progress	*proposed
Carlow	8	6	51	5	9	11	0	59	14	13	74	76
Cavan	10	8	14	22	17	16	0	0	0	32	25	30
Clare	30	28	4	0	2	0	0	0	12	30	30	16
Cork County	108	529	77	36	118	20	10	27	11	154	674	108
Cork City	0	0	0	0	6	6	0	0	0	0	6	6
Cork Total	108	529	77	36	124	26	10	27	11	154	680	114
Donegal	47	10	10	0	4	0	0	0	0	47	14	10
D/L.-Rathdown	170	297	115	17	15	0	0	291	85	187	603	200
Fingal	192	188	688	8	7	0	0	12	0	200	207	688
South Dublin	112	678	80	0	77	40	0	88	241	112	843	361
Dublin City	124	420	178	3	121	147	45	173	7	172	714	332
Dublin Total	598	1,583	1,061	28	220	187	62	547	333	688	2,350	1,581
Galway County	8	65	14	5	63	9	0	17	0	13	145	23
Galway City	0	162	250	0	162	250	0	22	0	0	346	500
Galway Total	8	227	264	5	225	259	0	39	0	13	491	523
Kerry	28	56	20	2	95	2	0	13	0	30	164	22
Kildare	82	51	46	10	20	20	0	36	0	92	107	66
Kilkenny	15	74	18	13	124	90	0	4	0	28	202	108
Laois	49	111	13	33	119	21	0	0	0	82	230	34
Leitrim	0	2	0	0	0	0	0	0	0	0	2	0
Limerick County	11	1	17	0	0	0	0	5	0	11	6	17
Limerick City	0	3	48	0	0	7	0	0	0	0	3	55
Limerick Total	11	4	65	0	0	7	0	5	0	11	9	72
Longford	17	6	41	0	0	0	0	0	0	17	6	41
Louth	15	370	50	2	223	0	0	43	0	17	636	50
Mayo	17	43	47	0	0	0	0	0	0	17	43	47
Meath	122	244	250	12	23	31	0	34	0	134	301	281
Monaghan	0	3	15	9	29	67	24	10	0	33	42	82
North Tipperary	6	25	12	4	19	31	0	60	0	10	104	43
Offaly	7	18	42	3	31	47	0	0	12	10	49	101
Roscommon	14	5	0	2	16	77	0	8	7	16	29	84
Sligo	15	25	0	8	32	10	0	14	0	23	71	10
South Tipperary	26	39	14	31	49	37	0	6	22	57	94	73
Waterford County	0	51	104	10	37	39	0	0	0	10	88	143
Waterford City	49	18	57	5	13	14	0	0	9	54	31	80
Waterford Total	49	69	161	15	50	53	0	0	9	64	119	223
Westmeath	35	33	6	11	16	20	0	0	2	46	49	28
Wexford	21	4	0	20	52	3	0	0	0	41	56	3
Wicklow	7	16	11	11	81	50	0	7	0	18	104	61
TOTALS	1,345	3,589	2,292	282	1,580	1,065	79	929	422	1,706	6,098	3,779

Notes:- In addition, 203 units were also delivered directly under AHI in the first 6 months 2008 (Cork County -18; Cork City -103; Fingal - 30; Kildare - 38 and Wexford - 14).
A further 180 units were delivered through the Affordable Homes Partnership in the first 6 months 2008 (Fingal - 52; South Dublin - 57; Dublin City - 20; Kildare - 14; Meath - 17 and Wicklow - 20).
* No. of units proposed on foot of agreements that have been entered into at 30 June 2008 but not yet started.

**Table 5: Total Output of Social Rented Housing by Local Authority Area
1 January to 30 June 2008**

County Councils (including Borough & Town Councils)	Local Authority Housing			Voluntary & Co-operative Housing#		TOTAL OUTPUT			
	completions	acquisitions	in	completions	in	completions	acquisitions	total	in
	**	*	progress		progress	(A)	(B)	(A)+(B)	Progress
Carlow	7	7	16	3	91	10	7	17	107
Cavan	77	9	159	0	0	77	9	86	159
Clare	109	6	242	4	54	113	6	119	296
Cork County	132	14	447	140	185	272	14	286	632
Cork City	66	41	349	25	58	91	41	132	407
Cork Total	198	55	796	165	243	363	55	418	1,039
Donegal	14	13	298	67	143	81	13	94	441
D/L.-Rathdown	1	4	224	136	128	137	4	141	352
Fingal	67	6	237	76	240	143	6	149	477
South Dublin	132	7	352	32	162	164	7	171	514
Dublin City	495	56	844	116	369	611	56	667	1,213
Dublin Total	695	73	1,657	360	899	1,055	73	1,128	2,556
Galway County	28	5	118	5	5	33	5	38	123
Galway City	0	14	109	25	65	25	14	39	174
Galway Total	28	19	227	30	70	58	19	77	297
Kerry	30	4	245	13	135	43	4	47	380
Kildare	124	3	217	37	113	161	3	164	330
Kilkenny	113	12	59	0	44	113	12	125	103
Laois	83	2	113	17	135	100	2	102	248
Leitrim	45	0	30	0	0	45	0	45	30
Limerick County	22	1	130	16	41	38	1	39	171
Limerick City	27	23	25	8	25	35	23	58	50
Limerick Total	49	24	155	24	66	73	24	97	221
Longford	19	30	192	7	99	26	30	56	291
Louth	102	0	175	0	215	102	0	102	390
Mayo	62	3	55	26	59	88	3	91	114
Meath	79	0	65	22	22	101	0	101	87
Monaghan	17	5	39	34	7	51	5	56	46
North Tipperary	16	11	47	0	20	16	11	27	67
Offaly	27	11	166	0	105	27	11	38	271
Roscommon	10	2	72	0	26	10	2	12	98
Sligo	19	7	98	0	8	19	7	26	106
South Tipperary	35	1	181	44	18	79	1	80	199
Waterford County	42	1	98	9	39	51	1	52	137
Waterford City	55	3	264	8	125	63	3	66	389
Waterford Total	97	4	362	17	164	114	4	118	526
Westmeath	24	4	109	0	12	24	4	28	121
Wexford	178	18	25	0	28	178	18	196	53
Wicklow	95	4	313	17	24	112	4	116	337
TOTALS	2,352	327	6,113	887	2,800	3,239	327	3,566	8,913

Notes:- # Voluntary & co-operative housing consists of housing provided under the capital loan & subsidy and capital assistance schemes.
 ** includes units acquired under Part V, Planning and Development Acts 2000-2006 for rental purposes.
 * acquisitions by local authorities of second-hand houses
In addition a further 371 new units have been acquired on long-term lease under the Rental Accommodation Scheme in the first 6 months 2008.

Table 6:

**Voluntary and Co-operative Housing Output
1 January to 30 June 2008**

County Councils (including Borough & Town Councils)	Capital Loan and Subsidy Scheme*			Capital Assistance Scheme		
	No. of houses:			No. of houses:		
	completed or acquired	in progress	commenced	completed or acquired	in progress	commenced
Carlow	0	0	0	3	91	84
Cavan	0	0	0	0	0	0
Clare	0	0	0	4	54	44
Cork County	110	71	0	30	114	28
Cork City	25	0	0	0	58	0
Cork Total	135	71	0	30	172	28
Donegal	29	0	0	38	143	7
D/L-Rathdown	62	126	126	74	2	74
Fingal	45	196	178	31	44	5
South Dublin	32	43	0	0	119	58
Dublin City	40	170	111	76	199	19
Dublin Total	179	535	415	181	364	156
Galway County	0	0	0	5	5	0
Galway City	7	23	15	18	42	20
Galway Total	7	23	15	23	47	20
Kerry	9	45	25	4	90	19
Kildare	30	95	1	7	18	7
Kilkenny	0	0	0	0	44	6
Laois	17	121	0	0	14	0
Leitrim	0	0	0	0	0	0
Limerick County	0	7	7	16	34	34
Limerick City	0	0	0	8	25	4
Limerick Total	0	7	7	24	59	38
Longford	0	73	0	7	26	6
Louth	0	178	56	0	37	12
Mayo	0	0	0	26	59	18
Meath	0	0	0	22	22	8
Monaghan	0	0	0	34	7	9
North Tipperary	0	0	27	0	20	20
Offaly	0	46	0	0	59	0
Roscommon	0	0	0	0	26	8
Sligo	0	0	0	0	8	8
South Tipperary	40	0	0	4	18	18
Waterford County	0	18	0	9	21	0
Waterford City	0	11	0	8	114	0
Waterford Total	0	29	0	17	135	0
Westmeath	0	0	0	0	12	0
Wexford	0	8	8	0	20	20
Wicklow	8	0	0	9	24	17
TOTALS	454	1,231	554	433	1,569	553

Note:- * formerly known as Rental Subsidy scheme.
includes units acquired under Part V, Planning and Development Acts 2000-2006 for rental purposes.

**Table 7: Local Authority Housing Output
1 January to 30 June 2008**

County Councils (including Borough &Town Councils)	** Completed	*Acquired	**Commenced	In Progress at 30 June 2008
Carlow	7	7	14	16
Cavan	77	9	44	159
Clare	109	6	147	242
Cork County	132	14	109	447
Cork City #	66	41	0	349
Cork Total	198	55	109	796
Donegal	14	13	30	298
D/L.-Rathdown #	1	4	71	224
Fingal	67	6	7	237
South Dublin	132	7	0	352
Dublin City #	495	56	0	844
Dublin Total	695	73	78	1,657
Galway County	28	5	18	118
Galway City	0	14	0	109
Galway Total	28	19	18	227
Kerry	30	4	3	245
Kildare	124	3	64	217
Kilkenny	113	12	7	59
Laois	83	2	82	113
Leitrim	45	0	27	30
Limerick County	22	1	50	130
Limerick City	27	23	27	25
Limerick Total	49	24	77	155
Longford	19	30	65	192
Louth	102	0	2	175
Mayo	62	3	0	55
Meath	79	0	79	65
Monaghan	17	5	7	39
North Tipperary	16	11	10	47
Offaly	27	11	50	166
Roscommon	10	2	1	72
Sligo	19	7	38	98
South Tipperary	35	1	18	181
Waterford County	42	1	13	98
Waterford City	55	3	57	264
Waterford Total	97	4	70	362
Westmeath	24	4	9	109
Wexford	178	18	14	25
Wicklow	95	4	4	313
TOTALS	2,352	327	1,067	6,113
Notes:-	#	includes new build under regeneration projects.		
	*	acquisitions by local authorities of second-hand houses.		
	**	includes units acquired under Part V, Planning and Development Acts 2000-2006 for local authority rental purposes.		
		In the first 6 months 2008 a further 371 new units have been acquired on long-term lease under the Rental Accommodation Scheme.		

Table 8: New House Prices at Loan Approval Stage by Area

Period	Whole Country	Dublin	Cork	Galway	Limerick	Waterford	Other Areas
	€	€	€	€	€	€	€
2006	305,637	405,957	305,015	286,176	275,411	271,521	276,570
2007	322,634	416,225	325,453	300,750	288,202	292,057	296,605
2006							
Q1	294,580	390,629	285,610	284,052	250,330	250,630	269,128
Q2	308,302	397,337	314,696	279,059	298,878	271,284	277,465
Q3	309,206	425,925	317,283	289,497	267,873	281,705	280,568
Q4	313,087	419,330	303,925	294,602	284,078	290,626	281,086
2007							
Q1	320,969	417,800	322,364	304,215	276,361	285,823	293,826
Q2	331,947	426,900	334,160	325,147	290,135	305,560	306,712
Q3	319,214	412,324	332,265	281,270	285,534	293,174	293,265
Q4	314,333	402,346	310,160	275,796	311,956	278,517	288,500
2008							
Q1	311,113	397,697	316,232	296,367	280,934	302,604	285,794
Q2	313,678	390,544	316,561	308,225	278,881	293,175	288,087
Annual percentage change							
2007	5.6%	2.5%	6.7%	5.1%	4.6%	7.6%	7.2%
2007							
Q1	9.0%	7.0%	12.9%	7.1%	10.4%	14.0%	9.2%
Q2	7.7%	7.4%	6.2%	16.5%	-2.9%	12.6%	10.5%
Q3	3.2%	-3.2%	4.7%	-2.8%	6.6%	4.1%	4.5%
Q4	0.4%	-4.1%	2.1%	-6.4%	9.8%	-4.2%	2.6%
2008							
Q1	-3.1%	-4.8%	-1.9%	-2.6%	1.7%	5.9%	-2.7%
Q2	-5.5%	-8.5%	-5.3%	-5.2%	-3.9%	-4.1%	-6.1%
Methodological Note							
<p><i>Average House prices are derived from data supplied by the mortgage lending agencies on loans approved by them. In comparing house price figures from one period to another, account should be taken of the fact that changes in the mix of houses (including apartments) will affect the average figures.</i></p> <p><i>The Department with assistance of the mortgage lending agencies and the CSO is currently developing a mix-adjusted house price index which will take account of different property, location and purchaser characteristics.</i></p>							

Table 9: Second-hand House Prices at Loan Approval Stage by Area

Period	Whole Country	Dublin	Cork	Galway	Limerick	Waterford	Other Areas
	€	€	€	€	€	€	€
2006	371,447	512,461	353,104	336,948	257,958	282,998	294,021
2007	377,850	495,576	368,523	344,958	273,640	287,483	313,487
2006							
Q1	348,597	472,996	322,076	332,005	256,243	272,033	279,062
Q2	379,011	516,589	368,016	329,369	255,352	284,724	291,376
Q3	389,871	549,330	371,018	343,892	268,457	289,221	306,244
Q4	375,577	517,865	355,370	343,916	251,420	290,203	303,732
2007							
Q1	379,874	516,211	374,714	340,756	267,257	294,777	301,850
Q2	386,989	507,544	357,379	342,397	260,796	285,151	331,315
Q3	374,392	489,749	372,774	368,864	291,091	284,476	308,733
Q4	366,912	462,806	372,293	324,968	279,348	284,782	308,339
2008							
Q1	359,277	462,475	346,955	356,430	261,842	291,960	296,165
Q2	356,638	455,142	344,408	338,313	259,623	288,430	306,896
Annual percentage change							
2007	1.7%	-3.3%	4.4%	2.4%	6.1%	1.6%	6.6%
2007							
Q1	9.0%	9.1%	16.3%	2.6%	4.3%	8.4%	8.2%
Q2	2.1%	-1.8%	-2.9%	4.0%	2.1%	0.1%	13.7%
Q3	-4.0%	-10.8%	0.5%	7.3%	8.4%	-1.6%	0.8%
Q4	-2.3%	-10.6%	4.8%	-5.5%	11.1%	-1.9%	1.5%
2008							
Q1	-5.4%	-10.4%	-7.4%	4.6%	-2.0%	-1.0%	-1.9%
Q2	-7.8%	-10.3%	-3.6%	-1.2%	-0.4%	1.1%	-7.4%
Methodological Note							
<p><i>Average House prices are derived from data supplied by the mortgage lending agencies on loans approved by them. In comparing house price figures from one period to another, account should be taken of the fact that changes in the mix of houses (including apartments) will affect the average figures.</i></p> <p><i>The Department with assistance of the mortgage lending agencies and the CSO is currently developing a mix-adjusted house price index which will take account of different property, location and purchaser characteristics.</i></p>							

Table 10: Housing Loans Approved

Period	New Houses		Second-hand Houses		Totals	
	Number	Value	Number	Value	Number	Value
		€m		€m		€m
2006	53,895	13994.7	60,698	17387.5	114,593	31382.2
2007	40,497	10560.4	48,250	13503.7	88,747	24064.1
2006						
Q1	14,604	3457.4	16,899	4254.0	31,503	7711.5
Q2	16,814	4187.0	18,404	4904.6	35,218	9091.6
Q3	11,148	3142.9	13,691	4418.5	24,839	7561.5
Q4	11,329	3207.4	11,704	3810.3	23,033	7017.7
2007						
Q1	12,132	3065.0	12,466	3382.2	24,598	6447.2
Q2	11,219	2964.1	13,996	3828.0	25,215	6792.1
Q3	8,949	2358.8	11,345	3244.7	20,294	5603.5
Q4	8,197	2172.5	10,443	3048.8	18,640	5221.3
2008						
Q1	6,682	1807.9	8,676	2610.9	15,358	4418.8
Q2	9,123	2356.3	10,700	3173.2	19,823	5529.5
Annual percentage change						
2007	-24.9%	-24.5%	-20.5%	-22.3%	-22.6%	-23.3%
2007						
Q1	-16.9%	-11.3%	-26.2%	-20.5%	-21.9%	-16.4%
Q2	-33.3%	-29.2%	-24.0%	-22.0%	-28.4%	-25.3%
Q3	-19.7%	-24.9%	-17.1%	-26.6%	-18.3%	-25.9%
Q4	-27.6%	-32.3%	-10.8%	-20.0%	-19.1%	-25.6%
2008						
Q1	-44.9%	-41.0%	-30.4%	-22.8%	-37.6%	-31.5%
Q2	-18.7%	-20.5%	-23.5%	-17.1%	-21.4%	-18.6%
Percentage change on previous quarter						
2007						
Q1	7.1%	-4.4%	6.5%	-11.2%	6.8%	-8.1%
Q2	-7.5%	-3.3%	12.3%	13.2%	2.5%	5.3%
Q3	-20.2%	-20.4%	-18.9%	-15.2%	-19.5%	-17.5%
Q4	-8.4%	-7.9%	-8.0%	-6.0%	-8.2%	-6.8%
2008						
Q1	-18.5%	-16.8%	-16.9%	-14.4%	-17.6%	-15.4%
Q2	36.5%	30.3%	23.3%	21.5%	29.1%	25.1%

Table 11: Housing Loans Paid

Period	New Houses		Second-hand Houses		Totals	
	Number	Value	Number	Value	Number	Value
		€m		€m		€m
2007	46,588	11649.5	37,698	10807.4	84,286	22456.8
2007						
Q1	9,925	2279.5	11,074	3054.5	20,999	5333.9
Q2	12,579	3115.5	9,528	2684.2	22,107	5799.7
Q3	12,663	3252.1	9,244	2761.5	21,907	6013.6
Q4	11,421	3002.4	7,852	2307.2	19,273	5309.6
2008						
Q1	8,089	2222.4	5,231	1549.3	13,320	3771.7
Q2	6,670	1748.7	10,043	2909.7	16,713	4658.4
<i>Annual percentage change</i>						
2008						
Q1	-18.5%	-2.5%	-52.8%	-49.3%	-36.6%	-29.3%
Q2	-47.0%	-43.9%	5.4%	8.4%	-24.4%	-19.7%
<i>Percentage change on previous quarter</i>						
2008						
Q1	-29.2%	-26.0%	-33.4%	-32.8%	-30.9%	-29.0%
Q2	-17.5%	-21.3%	92.0%	87.8%	25.5%	23.5%
Source: From 2007 the source of data for loans paid is mainly from IBF/PwC Mortgage Market Profile and is not directly comparable with previous years data.						

**Table 12: New House Guarantee Registrations
1 January to 30 June 2008**

County Councils (including City, Borough and Town Councils)	No of Registrations
Carlow	154
Cavan	137
Clare	97
Cork	1,102
Donegal	317
Dublin	3,081
Galway	559
Kerry	183
Kildare	342
Kilkenny	129
Laois	190
Leitrim	22
Limerick	291
Longford	5
Louth	223
Mayo	165
Meath	444
Monaghan	43
Offaly	174
Roscommon	49
Sligo	135
Tipperary	346
Waterford	209
Westmeath	58
Wexford	214
Wicklow	153
TOTAL	8,822
Source: HomeBond and Premier Guarantee Registrations.	

**Table 13: Commencement Notices Data
1 January to 30 June 2008**

Building Control Authorities	Number of Notices Received		Total Number of Residential Units Commenced		Of which, includes Single Houses	
	6 mths 2008	6 mths 2007	6 mths 2008	6 mths 2007	6 mths 2008	6 mths 2007
Carlow	99	177	134	630	95	150
Cavan	192	277	436	790	174	239
Clare	261	291	392	546	239	265
Cork County	781	1,187	1,807	3,475	710	1,032
Cork City	34	57	167	317	27	39
Cork Total	815	1,244	1,974	3,792	737	1,071
Donegal	681	952	1,737	1,784	589	849
D/L.Rathdown	91	104	650	2,221	61	69
Fingal	103	188	745	1,429	82	135
South Dublin	81	117	652	663	60	83
Dublin City	165	231	1,181	1,946	98	127
Dublin Total	440	640	3,228	6,259	301	414
Galway County	742	1,169	586	1,479	493	803
Galway City	24	50	272	512	13	18
Galway Total	766	1,219	858	1,991	506	821
Kerry	356	529	527	1,316	332	462
Kildare	390	396	601	1,510	242	248
Kilkenny	213	263	275	719	194	235
Laois	201	231	327	769	187	211
Leitrim	96	132	96	164	96	122
Limerick County	330	412	496	1,207	308	352
Limerick City	20	13	113	24	2	6
Limerick Total	350	425	609	1,231	310	358
Longford	76	107	76	154	70	99
Drogheda	4	12	21	55	0	4
Dundalk	4	15	35	152	1	1
Louth	196	209	335	496	185	182
Louth Total	204	236	391	703	186	187
Mayo	471	659	523	890	458	657
Meath	270	283	400	1,808	241	245
Monaghan	156	231	231	388	148	212
North Tipperary	157	286	255	673	143	252
Offaly	149	278	203	579	139	245
Roscommon	225	329	215	629	194	256
Sligo	118	188	180	404	108	180
South Tipperary	150	197	170	623	145	174
Waterford County	178	243	241	503	169	222
Waterford City	12	19	92	153	6	8
Waterford Total	190	262	333	656	175	230
Athlone	9	12	12	214	8	2
Westmeath	229	273	266	742	224	259
Westmeath Total	238	285	278	956	232	261
Wexford	355	479	581	1,071	314	391
Wicklow	189	228	408	712	175	195
TOTALS	7,808	10,824	15,438	31,747	6,730	9,029
Notes:-	Data has been collected on a monthly basis from Residential Commencement Notices, received by all of the 37 Building Control Authorities. This series started in January 2004					