

## ANALYSIS OF LOAN APPROVALS \*

## RANGES OF INCOME OF BORROWERS - DUBLIN AREA

Year	Not exceeding €30,000	€30,001 to €40,000	€40,001 to €50,000	€50,001 to €60,000	€60,001 to €70,000	€70,001 to €80,000	Exceeding €80,000
Percentages	%	%	%	%	%	%	%
<b>NEW HOUSES</b>							
<b>Based on Principal Income only</b>							
1999	20.5	26.1	18.3	13.8	6.2	3.4	11.8
2000	19.3	16.2	17.5	18.1	10.3	6.1	12.6
2001	13.9	18.5	16.8	20.7	8.7	7.9	13.5
2002	13.7	18.3	18.1	18.8	10.1	6.2	14.7
<b>2003</b>	<b>14.2</b>	<b>20.6</b>	<b>22.2</b>	<b>13.5</b>	<b>10.5</b>	<b>6.0</b>	<b>13.0</b>
<b>Based on Combined Incomes of Borrowers</b>							
1999	1.7	6.0	15.7	22.7	20.8	15.5	17.6
2000	0.9	3.5	12.3	18.5	21.9	18.6	24.3
2001	0.7	3.3	9.9	19.7	22.5	17.9	25.9
2002	1.3	1.8	9.3	18.0	21.2	15.8	32.6
<b>2003</b>	<b>2.1</b>	<b>3.6</b>	<b>11.8</b>	<b>21.2</b>	<b>21.0</b>	<b>14.0</b>	<b>26.3</b>
<b>SECOND - HAND HOUSES</b>							
<b>Based on Principal Income only</b>							
1999	31.2	23.5	15.1	11.5	5.7	3.5	9.4
2000	25.1	21.9	16.6	13.0	7.5	4.4	11.6
2001	19.3	20.5	18.3	15.3	10.2	4.6	11.7
2002	21.7	18.2	17.0	13.0	9.7	5.3	15.2
<b>2003</b>	<b>24.7</b>	<b>20.2</b>	<b>17.1</b>	<b>12.1</b>	<b>7.8</b>	<b>3.9</b>	<b>14.3</b>
<b>Based on Combined Incomes of Borrowers</b>							
1999	6.6	14.3	17.2	18.2	14.0	9.0	20.6
2000	3.7	10.9	17.4	18.0	14.8	10.7	24.6
2001	2.4	8.5	16.4	19.1	17.2	11.7	24.6
2002	4.3	4.7	12.0	16.4	16.4	12.4	33.8
<b>2003</b>	<b>7.3</b>	<b>7.3</b>	<b>14.0</b>	<b>17.1</b>	<b>14.1</b>	<b>10.9</b>	<b>29.3</b>
<b>ALL HOUSES</b>							
<b>Based on Principal Income only</b>							
1999	29.3	24.0	15.6	11.9	5.8	3.5	9.8
2000	24.1	20.9	16.7	13.9	7.9	4.7	11.8
2001	18.3	20.1	18.1	16.3	9.9	5.2	12.1
2002	20.2	18.2	17.2	14.1	9.7	5.5	15.1
<b>2003</b>	<b>22.2</b>	<b>20.3</b>	<b>18.3</b>	<b>12.4</b>	<b>8.4</b>	<b>4.4</b>	<b>14.0</b>
<b>Based on Combined Incomes of Borrowers</b>							
1999	5.6	12.5	16.9	19.2	15.5	10.4	20.0
2000	3.1	9.5	16.4	18.1	16.2	12.3	24.5
2001	2.1	7.5	15.2	19.2	18.2	12.9	24.9
2002	3.6	4.1	11.4	16.8	17.5	13.2	33.5
<b>2003</b>	<b>5.9</b>	<b>6.3</b>	<b>13.4</b>	<b>18.2</b>	<b>15.9</b>	<b>11.7</b>	<b>28.5</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

## RANGES OF INCOME OF BORROWERS - WHOLE COUNTRY

Year	Not exceeding €30,000	€30,001 to €40,000	€40,001 to €50,000	€50,001 to €60,000	€60,001 to €70,000	€70,001 to €80,000	Exceeding €80,000
Percentages	%	%	%	%	%	%	%
<b>NEW HOUSES</b>							
<b>Based on Principal Income only</b>							
1999	32.4	29.7	15.0	9.3	4.2	2.4	7.0
2000	33.0	24.2	17.2	10.2	5.2	2.7	7.5
2001	20.6	26.9	21.6	13.4	6.0	3.7	7.9
2002	25.2	26.7	19.7	12.1	6.3	3.0	7.0
<b>2003</b>	<b>27.5</b>	<b>28.5</b>	<b>19.1</b>	<b>10.0</b>	<b>5.6</b>	<b>2.7</b>	<b>6.6</b>
<b>Based on Combined Incomes of Borrowers</b>							
1999	6.6	19.2	22.8	20.3	14.2	7.7	9.2
2000	4.1	15.7	24.2	20.4	14.7	8.9	11.9
2001	1.9	12.9	23.4	22.6	16.6	9.9	12.6
2002	3.3	9.8	21.1	22.4	17.4	10.3	15.6
<b>2003</b>	<b>4.5</b>	<b>11.5</b>	<b>20.4</b>	<b>21.4</b>	<b>15.9</b>	<b>10.4</b>	<b>15.7</b>
<b>SECOND - HAND HOUSES</b>							
<b>Based on Principal Income only</b>							
1999	39.2	24.9	14.1	8.9	4.3	2.2	6.4
2000	36.7	22.7	14.7	9.5	5.8	2.9	7.7
2001	25.2	24.7	19.0	12.3	7.1	3.3	8.3
2002	28.5	22.4	18.1	11.0	6.9	3.8	9.3
<b>2003</b>	<b>34.0</b>	<b>22.8</b>	<b>16.7</b>	<b>9.9</b>	<b>5.2</b>	<b>3.1</b>	<b>8.2</b>
<b>Based on Combined Incomes of Borrowers</b>							
1999	11.7	19.6	19.7	16.6	11.9	6.9	13.6
2000	7.6	17.1	20.7	17.4	12.5	8.4	16.3
2001	4.0	14.4	21.5	20.1	14.8	9.1	16.0
2002	6.3	10.1	17.8	19.3	14.7	10.4	21.3
<b>2003</b>	<b>10.0</b>	<b>11.2</b>	<b>17.5</b>	<b>17.9</b>	<b>13.5</b>	<b>9.5</b>	<b>20.3</b>
<b>ALL HOUSES</b>							
<b>Based on Principal Income only</b>							
1999	37.2	26.3	14.4	9.0	4.2	2.3	6.6
2000	35.5	23.2	15.5	9.7	5.6	2.9	7.6
2001	23.8	25.4	19.8	12.6	6.8	3.4	8.2
2002	27.4	23.8	18.6	11.4	6.7	3.5	8.6
<b>2003</b>	<b>31.6</b>	<b>24.9</b>	<b>17.6</b>	<b>9.9</b>	<b>5.3</b>	<b>3.0</b>	<b>7.6</b>
<b>Based on Combined Incomes of Borrowers</b>							
1999	9.8	19.4	20.8	18.0	12.8	7.2	12.0
2000	6.3	16.6	22.0	18.5	13.3	8.6	14.7
2001	3.2	13.9	22.3	21.0	15.5	9.4	14.7
2002	5.1	10.0	19.2	20.6	15.8	10.4	19.0
<b>2003</b>	<b>7.6</b>	<b>11.4</b>	<b>18.8</b>	<b>19.5</b>	<b>14.6</b>	<b>9.9</b>	<b>18.3</b>

\* See note on page 9.

## ANALYSIS OF LOAN APPROVALS \*

### OCCUPATION OF BORROWERS

#### CATEGORIES OF OCCUPATION

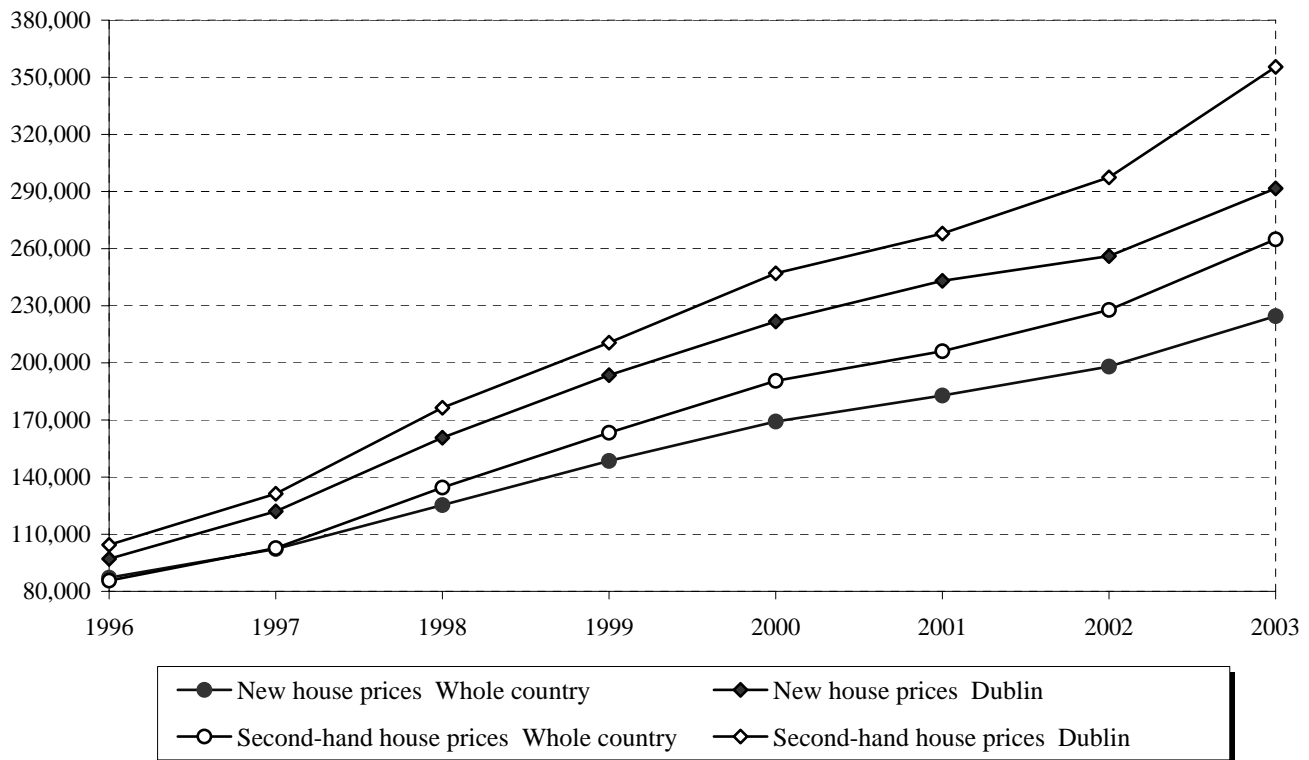
#### NEW AND SECOND-HAND HOUSES

Year	Professional; Managerial; Employer	Salaried; Non-manual	Skilled; Semi-skilled Manual	Unskilled; Manual	Farmer; Fisherman
Percentages	%	%	%	%	%
1999	48.5	15.4	26.2	9.4	0.6
2000	48.3	13.0	28.8	9.2	0.6
2001	46.8	13.0	30.7	9.2	0.4
2002	43.3	22.6	22.7	10.5	0.9
<b>2003</b>	<b>41.1</b>	<b>24.7</b>	<b>21.2</b>	<b>12.4</b>	<b>0.7</b>

\* See note on page 9.

# SECTION IV - HOUSE PRICES

## HOUSE PRICES - WHOLE COUNTRY AND DUBLIN



## % CHANGE IN HOUSE PRICES - YEAR OVER PREVIOUS YEAR



## NEW HOUSE PRICES

Average price of new houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>WHOLE COUNTRY</b>	1999	153,862	147,392	93,719	148,521	
	2000	179,027	166,902	112,950	169,191	
	2001	185,586	182,926	125,615	182,863	
	2002	201,779	198,052	133,421	198,087	
	<b>2003</b>	<b>229,726</b>	<b>224,721</b>	<b>143,400</b>	<b>224,567</b>	
	2002	I	194,625	188,918	126,558	189,931
		II	199,576	197,263	134,183	196,905
		III	205,092	199,029	131,942	199,220
		IV	210,211	207,017	139,571	206,879
	<b>2003</b>	I	216,319	214,496	128,736	213,904
		II	227,682	222,162	149,983	222,532
		III	231,789	225,845	148,429	225,356
		IV	<b>243,738</b>	<b>235,455</b>	<b>140,771</b>	<b>235,688</b>
	<b>CORK</b>	1999	147,001	139,388	90,267	141,007
		2000	174,664	163,997	129,484	166,557
		2001	165,906	177,863	133,397	174,550
2002		180,562	186,423	133,149	184,369	
<b>2003</b>		<b>208,849</b>	<b>214,416</b>	<b>139,817</b>	<b>211,980</b>	
<b>2003</b>		I	199,770	203,277	145,138	201,094
		II	204,613	202,034	141,178	202,298
		III	209,997	213,040	134,979	211,549
		IV	<b>223,816</b>	<b>239,456</b>	<b>137,684</b>	<b>233,465</b>
<b>DUBLIN</b>		1999	196,262	193,437	115,853	193,526
		2000	228,445	222,679	126,357	221,724
		2001	240,866	246,740	144,210	243,095
	2002	251,023	260,821	170,543	256,109	
	<b>2003</b>	<b>288,054</b>	<b>298,203</b>	<b>161,563</b>	<b>291,646</b>	
	<b>2003</b>	I	270,542	282,932	170,028	278,819
		II	281,102	295,093	170,742	289,345
		III	296,175	309,812	157,767	295,158
		IV	<b>307,602</b>	<b>305,840</b>	<b>162,671</b>	<b>303,193</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

**NEW HOUSE PRICES**

Average price of new houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>GALWAY</b>	1999	143,879	137,994	76,184	138,928	
	2000	189,893	156,917	67,029	163,824	
	2001	167,712	172,773	108,167	171,161	
	2002	175,893	190,029	117,709	187,607	
	<b>2003</b>	<b>213,964</b>	<b>224,975</b>	<b>117,737</b>	<b>223,388</b>	
	<b>2003</b>	I	209,961	216,952	99,265	215,724
		II	197,383	222,338	130,000	219,970
		III	221,493	227,937	98,000	226,706
		<b>IV</b>	<b>225,096</b>	<b>233,098</b>	<b>128,000</b>	<b>231,657</b>
	<b>LIMERICK</b>	1999	114,487	124,211	71,105	121,880
2000		133,166	150,017	119,355	145,834	
2001		141,858	155,591	107,134	152,205	
2002		166,544	169,780	122,293	168,574	
<b>2003</b>		<b>194,863</b>	<b>198,814</b>	<b>118,644</b>	<b>197,672</b>	
<b>2003</b>		I	182,324	187,563	111,000	185,769
		II	195,212	196,978	124,800	196,580
		III	209,211	203,094	130,000	203,765
		<b>IV</b>	<b>192,952</b>	<b>204,821</b>	<b>120,000</b>	<b>201,615</b>
<b>WATERFORD</b>		1999	124,483	134,519	90,151	132,050
	2000	126,943	155,058	111,058	145,713	
	2001	135,034	163,223	126,783	155,488	
	2002	154,102	173,637	129,051	167,272	
	<b>2003</b>	<b>188,425</b>	<b>198,792</b>	<b>139,470</b>	<b>195,173</b>	
	<b>2003</b>	I	183,935	189,466	134,655	186,132
		II	179,266	191,178	137,895	187,848
		III	185,504	211,006	142,394	204,896
		<b>IV</b>	<b>207,135</b>	<b>207,044</b>	<b>146,648</b>	<b>205,703</b>
	<b>OTHER AREAS</b>	1999	140,816	136,339	78,964	136,970
2000		162,462	152,356	87,082	154,050	
2001		168,477	167,142	116,060	166,834	
2002		180,200	181,149	122,438	179,936	
<b>2003</b>		<b>206,812</b>	<b>203,147</b>	<b>126,076</b>	<b>203,125</b>	
<b>2003</b>		I	191,752	193,275	118,052	192,065
		II	206,694	199,476	135,482	200,300
		III	211,335	204,797	125,832	205,464
		<b>IV</b>	<b>216,883</b>	<b>213,830</b>	<b>125,199</b>	<b>213,494</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

## SECOND-HAND HOUSE PRICES

Average price of second-hand houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>WHOLE COUNTRY</b>	1999	175,427	161,970	104,785	163,316	
	2000	201,754	189,658	119,452	190,550	
	2001	222,466	205,015	136,591	206,117	
	2002	239,480	227,940	141,369	227,799	
	<b>2003</b>	<b>277,578</b>	<b>263,876</b>	<b>149,428</b>	<b>264,898</b>	
	2002	I	222,031	213,878	136,331	213,390
		II	234,225	228,188	146,282	227,063
		III	246,682	228,703	141,334	229,412
		IV	259,149	239,885	139,707	241,054
	<b>2003</b>	I	256,111	242,704	142,498	243,604
		II	283,782	265,691	142,902	267,646
		III	279,943	265,221	154,609	266,444
		<b>IV</b>	<b>286,680</b>	<b>277,719</b>	<b>155,720</b>	<b>277,818</b>
	<b>CORK</b>	1999	138,613	140,863	77,627	139,473
		2000	170,555	170,412	111,950	169,064
		2001	191,252	179,154	119,458	179,687
2002		196,434	202,778	123,401	200,155	
<b>2003</b>		<b>236,553</b>	<b>241,743</b>	<b>138,092</b>	<b>240,444</b>	
<b>2003</b>		I	205,530	218,036	126,216	215,719
		II	242,027	232,265	180,000	233,328
		III	240,248	262,910	142,078	258,832
		<b>IV</b>	<b>251,747</b>	<b>249,675</b>	<b>134,545</b>	<b>249,138</b>
<b>DUBLIN</b>		1999	218,041	213,696	118,804	210,610
	2000	247,214	252,815	132,860	247,039	
	2001	272,031	274,446	160,411	267,939	
	2002	298,595	303,637	170,533	297,424	
	<b>2003</b>	<b>341,358</b>	<b>362,728</b>	<b>188,973</b>	<b>355,451</b>	
	<b>2003</b>	I	313,659	329,550	179,173	323,087
		II	349,145	375,036	181,820	367,314
		III	344,646	355,836	192,906	350,603
		<b>IV</b>	<b>352,942</b>	<b>381,353</b>	<b>199,102</b>	<b>372,910</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

**SECOND-HAND HOUSE PRICES**

Average price of second-hand houses for which loans were approved by:-

Area	Year and Quarter	Building Societies	* Banks and Other Agencies	Local Authorities	All Agencies	
		€	€	€	€	
<b>GALWAY</b>	1999	131,810	150,574	79,712	147,152	
	2000	148,022	171,252	77,771	166,145	
	2001	198,095	188,496	111,204	189,713	
	2002	195,217	208,699	104,315	206,571	
	<b>2003</b>	<b>258,700</b>	<b>249,276</b>	<b>97,585</b>	<b>249,404</b>	
	<b>2003</b>	I	224,538	232,905	64,340	231,973
		II	268,265	252,600	-	253,456
		III	253,318	241,561	111,000	241,651
		<b>IV</b>	<b>281,859</b>	<b>268,035</b>	<b>104,000</b>	<b>268,334</b>
	<b>LIMERICK</b>	1999	123,836	119,249	55,336	119,072
2000		145,244	142,505	75,896	142,188	
2001		163,657	157,840	100,988	157,176	
2002		167,371	174,530	106,739	172,273	
<b>2003</b>		<b>188,837</b>	<b>203,817</b>	<b>110,222</b>	<b>201,477</b>	
<b>2003</b>		I	198,129	186,072	102,250	186,748
		II	188,565	196,793	113,833	195,105
		III	181,043	213,543	112,400	209,017
		<b>IV</b>	<b>190,549</b>	<b>213,709</b>	<b>110,000</b>	<b>211,090</b>
<b>WATERFORD</b>		1999	119,118	116,914	78,523	115,768
	2000	129,986	148,374	93,463	141,662	
	2001	144,168	162,188	116,692	155,242	
	2002	158,127	174,854	117,556	170,342	
	<b>2003</b>	<b>203,290</b>	<b>203,057</b>	<b>126,883</b>	<b>201,871</b>	
	<b>2003</b>	I	181,101	190,580	124,891	186,837
		II	189,194	203,157	138,250	200,859
		III	208,652	208,061	125,286	206,736
		<b>IV</b>	<b>224,346</b>	<b>207,856</b>	<b>123,786</b>	<b>210,181</b>
	<b>OTHER AREAS</b>	1999	145,021	133,775	78,659	135,096
2000		170,613	156,954	102,257	158,442	
2001		182,719	170,814	107,539	171,203	
2002		192,314	194,252	110,179	192,301	
<b>2003</b>		<b>227,230</b>	<b>217,657</b>	<b>114,664</b>	<b>218,061</b>	
<b>2003</b>		I	214,652	205,995	112,095	206,241
		II	226,187	214,546	110,196	215,319
		III	228,820	221,356	118,139	221,510
		<b>IV</b>	<b>237,423</b>	<b>226,825</b>	<b>117,585</b>	<b>227,260</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

**NEW HOUSE PRICES (EXCLUDING APARTMENTS)**

Average price of new houses for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €
<b>WHOLE COUNTRY</b>	1999	152,625	145,899	91,657	147,043
	2000	174,396	164,526	112,791	166,155
	2001	184,594	181,124	122,163	181,146
	2002	198,620	194,846	127,215	194,835
	<b>2003</b>	<b>224,471</b>	<b>220,890</b>	<b>135,615</b>	<b>220,573</b>
<b>2003</b>	I	209,142	211,095	125,369	209,666
	II	222,326	218,294	136,836	218,405
	III	226,254	223,019	141,503	222,556
	<b>IV</b>	<b>241,712</b>	<b>230,910</b>	<b>136,844</b>	<b>231,504</b>
<b>CORK</b>	1999	145,129	139,821	90,267	140,797
	2000	165,569	164,388	129,911	164,535
	2001	167,760	178,225	132,899	175,372
	2002	181,774	186,645	133,414	184,884
	<b>2003</b>	<b>206,742</b>	<b>213,507</b>	<b>139,817</b>	<b>210,733</b>
<b>2003</b>	I	196,545	202,580	145,138	199,754
	II	202,470	202,197	141,178	201,918
	III	209,618	213,348	134,979	211,638
	<b>IV</b>	<b>221,576</b>	<b>236,781</b>	<b>137,684</b>	<b>230,682</b>
<b>DUBLIN</b>	1999	196,936	191,102	113,819	191,942
	2000	221,586	218,686	126,195	216,433
	2001	249,301	256,789	134,535	252,192
	2002	251,116	264,754	168,771	259,381
	<b>2003</b>	<b>296,808</b>	<b>307,369</b>	<b>158,345</b>	<b>302,270</b>
<b>2003</b>	I	266,979	288,355	-	282,551
	II	288,373	302,038	148,282	297,738
	III	298,882	325,338	160,236	312,303
	<b>IV</b>	<b>340,727</b>	<b>319,450</b>	<b>160,000</b>	<b>321,320</b>
<b>GALWAY</b>	1999	139,676	137,177	76,184	137,510
	2000	187,898	155,208	67,029	160,972
	2001	172,921	171,991	107,912	171,578
	2002	179,703	188,976	115,110	187,194
	<b>2003</b>	<b>212,461</b>	<b>224,288</b>	<b>117,737</b>	<b>222,578</b>
<b>2003</b>	I	207,869	216,428	99,265	215,015
	II	193,250	221,691	130,000	218,958
	III	224,046	227,840	98,000	226,822
	<b>IV</b>	<b>223,286</b>	<b>231,691</b>	<b>128,000</b>	<b>230,124</b>
<b>LIMERICK</b>	1999	114,213	124,537	71,105	122,146
	2000	134,030	150,338	118,086	146,838
	2001	149,948	155,807	109,197	154,515
	2002	169,430	170,210	124,131	169,577
	<b>2003</b>	<b>192,101</b>	<b>194,893</b>	<b>118,644</b>	<b>193,854</b>
<b>2003</b>	I	178,958	186,670	111,000	184,415
	II	194,151	192,291	124,800	192,312
	III	206,489	197,503	130,000	198,702
	<b>IV</b>	<b>189,624</b>	<b>202,220</b>	<b>120,000</b>	<b>198,651</b>
<b>WATERFORD</b>	1999	124,166	134,938	90,151	132,510
	2000	120,157	155,252	111,058	145,087
	2001	139,638	163,601	126,783	157,767
	2002	159,151	174,820	129,051	169,681
	<b>2003</b>	<b>188,396</b>	<b>196,710</b>	<b>141,299</b>	<b>193,642</b>
<b>2003</b>	I	183,918	189,429	138,259	186,555
	II	178,451	187,963	137,895	185,175
	III	185,504	211,255	142,394	204,662
	<b>IV</b>	<b>209,735</b>	<b>202,978</b>	<b>146,648</b>	<b>203,199</b>
<b>OTHER AREAS</b>	1999	141,175	136,342	78,964	137,031
	2000	163,202	152,323	85,150	154,141
	2001	170,576	167,431	116,074	167,493
	2002	181,993	180,703	122,569	179,988
	<b>2003</b>	<b>207,522</b>	<b>203,410</b>	<b>125,668</b>	<b>203,421</b>
<b>2003</b>	I	192,497	193,229	118,052	192,147
	II	207,915	199,601	134,212	200,591
	III	212,012	205,078	125,832	205,760
	<b>IV</b>	<b>217,390</b>	<b>214,822</b>	<b>125,199</b>	<b>214,315</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

## NEW APARTMENT PRICES

Average price of new apartments for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €	
<b>WHOLE COUNTRY</b>	1999	166,009	169,048	126,474	168,033	
	2000	207,931	204,876	116,420	205,682	
	2001	189,941	201,519	164,142	196,386	
	2002	216,694	224,044	165,434	220,298	
	<b>2003</b>	<b>255,595</b>	<b>252,064</b>	<b>162,911</b>	<b>250,235</b>	
	<b>2003</b>	I	255,590	246,324	159,710	248,351
		II	253,658	250,385	179,119	249,522
		III	262,846	247,589	156,532	244,141
		<b>IV</b>	<b>251,881</b>	<b>259,983</b>	<b>166,606</b>	<b>256,955</b>
	<b>CORK</b>	1999	163,222	128,335	-	144,711
2000		218,521	154,970	124,371	191,725	
2001		149,957	168,465	142,846	159,741	
2002		169,387	181,300	122,000	175,674	
<b>2003</b>		<b>242,051</b>	<b>226,943</b>	-	<b>229,976</b>	
<b>2003</b>		I	240,558	218,902	-	226,905
		II	252,727	199,700	-	208,278
		III	221,428	208,704	-	210,117
		<b>IV</b>	<b>244,803</b>	<b>265,401</b>	-	<b>261,147</b>
<b>DUBLIN</b>		1999	193,024	205,842	126,474	201,714
	2000	248,820	240,684	135,862	243,338	
	2001	227,596	223,475	176,861	224,485	
	2002	250,845	251,864	171,366	249,250	
	<b>2003</b>	<b>275,796</b>	<b>281,668</b>	<b>163,391</b>	<b>274,347</b>	
	<b>2003</b>	I	276,364	270,161	170,028	271,068
		II	271,247	280,468	179,726	274,096
		III	292,184	281,417	156,532	268,251
		<b>IV</b>	<b>268,029</b>	<b>289,758</b>	<b>166,606</b>	<b>281,611</b>
	<b>GALWAY</b>	1999	162,834	147,648	-	152,428
2000		196,484	184,041	-	190,509	
2001		154,318	181,857	111,737	168,145	
2002		161,321	197,268	145,000	190,217	
<b>2003</b>		<b>226,658</b>	<b>231,509</b>	-	<b>231,084</b>	
<b>2003</b>		I	238,548	223,195	-	224,318
		II	239,750	227,287	-	227,910
		III	207,128	229,291	-	225,262
		<b>IV</b>	<b>240,300</b>	<b>243,866</b>	-	<b>243,583</b>
<b>LIMERICK</b>		1999	116,525	120,144	-	118,980
	2000	130,193	145,597	120,625	137,457	
	2001	115,761	151,401	100,944	129,876	
	2002	148,597	165,297	98,405	159,457	
	<b>2003</b>	<b>223,211</b>	<b>221,549</b>	-	<b>221,717</b>	
	<b>2003</b>	I	221,034	203,109	-	207,590
		II	216,437	224,703	-	224,366
		III	234,800	224,758	-	225,486
		<b>IV</b>	<b>218,750</b>	<b>218,672</b>	-	<b>218,684</b>
	<b>WATERFORD</b>	1999	126,354	124,333	-	125,421
2000		153,584	148,336	-	152,424	
2001		117,101	151,099	-	127,174	
2002		121,868	152,947	-	137,604	
<b>2003</b>		<b>189,238</b>	<b>234,262</b>	<b>118,441</b>	<b>223,468</b>	
<b>2003</b>		I	185,000	192,024	118,441	166,326
		II	213,071	253,250	-	247,893
		III	-	208,234	-	208,234
		<b>IV</b>	<b>182,000</b>	<b>252,781</b>	-	<b>233,477</b>
<b>OTHER AREAS</b>		1999	131,495	136,264	-	135,331
	2000	147,269	153,723	107,610	150,911	
	2001	145,908	159,259	115,123	153,404	
	2002	160,624	189,248	115,872	179,112	
	<b>2003</b>	<b>197,348</b>	<b>198,547</b>	<b>168,500</b>	<b>198,214</b>	
	<b>2003</b>	I	178,964	194,376	-	190,215
		II	189,447	197,195	168,500	195,232
		III	202,706	199,757	-	200,515
		<b>IV</b>	<b>211,471</b>	<b>200,701</b>	-	<b>202,969</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

**SECOND-HAND HOUSE PRICES (EXCLUDING APARTMENTS)**

Average price of second-hand houses for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €	
<b>WHOLE COUNTRY</b>	1999	177,940	161,297	104,562	163,142	
	2000	204,308	188,757	118,916	190,165	
	2001	229,305	204,356	135,683	206,490	
	2002	244,007	226,659	140,609	227,329	
	<b>2003</b>	<b>278,692</b>	<b>263,983</b>	<b>147,131</b>	<b>265,110</b>	
	<b>2003</b>	I	256,086	241,728	140,601	242,723
		II	285,790	265,972	141,228	268,140
		III	281,352	265,608	152,243	266,973
		<b>IV</b>	<b>287,502</b>	<b>278,238</b>	<b>152,894</b>	<b>278,309</b>
	<b>CORK</b>	1999	141,941	140,789	77,627	140,015
2000		175,621	169,944	111,950	169,491	
2001		195,616	179,439	119,458	180,467	
2002		199,424	202,834	123,401	200,633	
<b>2003</b>		<b>236,214</b>	<b>242,507</b>	<b>138,092</b>	<b>241,032</b>	
<b>2003</b>		I	205,405	217,570	126,216	215,227
		II	242,987	232,262	180,000	233,436
		III	240,980	264,452	142,078	260,295
		<b>IV</b>	<b>249,515</b>	<b>251,139</b>	<b>134,545</b>	<b>250,066</b>
<b>DUBLIN</b>		1999	223,090	214,921	118,742	212,383
	2000	250,028	254,052	132,563	248,451	
	2001	277,692	277,733	160,492	271,421	
	2002	305,682	308,466	170,472	302,053	
	<b>2003</b>	<b>348,599</b>	<b>373,058</b>	<b>188,929</b>	<b>364,738</b>	
	<b>2003</b>	I	317,505	337,186	178,692	329,300
		II	359,739	388,508	181,867	379,768
		III	352,148	365,099	194,029	359,316
		<b>IV</b>	<b>358,852</b>	<b>390,840</b>	<b>198,697</b>	<b>381,345</b>
	<b>GALWAY</b>	1999	136,689	150,626	79,712	148,177
2000		155,453	170,935	77,771	168,121	
2001		219,242	188,989	111,204	192,652	
2002		204,898	208,971	104,805	207,757	
<b>2003</b>		<b>255,390</b>	<b>250,790</b>	<b>97,585</b>	<b>250,600</b>	
<b>2003</b>		I	225,652	234,564	64,340	233,511
		II	267,956	255,502	-	256,177
		III	254,456	243,063	111,000	243,091
		<b>IV</b>	<b>267,928</b>	<b>267,444</b>	<b>104,000</b>	<b>266,968</b>
<b>LIMERICK</b>		1999	126,146	118,723	55,336	118,943
	2000	135,726	142,429	75,896	140,397	
	2001	172,619	158,491	100,988	158,600	
	2002	173,974	173,980	105,197	172,731	
	<b>2003</b>	<b>188,325</b>	<b>204,401</b>	<b>107,882</b>	<b>201,881</b>	
	<b>2003</b>	I	199,180	187,433	102,250	188,046
		II	189,798	194,849	113,833	193,456
		III	178,704	214,648	103,000	209,914
		<b>IV</b>	<b>188,121</b>	<b>216,033</b>	<b>110,000</b>	<b>212,827</b>
	<b>WATERFORD</b>	1999	119,843	116,944	78,523	115,884
2000		126,880	148,961	93,463	141,922	
2001		150,673	163,298	116,692	157,830	
2002		166,008	175,708	117,556	172,521	
<b>2003</b>		<b>204,148</b>	<b>203,589</b>	<b>126,883</b>	<b>202,371</b>	
<b>2003</b>		I	181,268	189,210	124,891	185,525
		II	189,194	205,264	138,250	202,552
		III	211,526	208,850	125,286	207,782
		<b>IV</b>	<b>226,813</b>	<b>207,412</b>	<b>123,786</b>	<b>210,076</b>
<b>OTHER AREAS</b>		1999	146,298	133,780	78,603	135,266
	2000	172,203	157,020	102,257	158,679	
	2001	188,444	170,991	107,509	171,958	
	2002	195,690	194,366	110,179	192,805	
	<b>2003</b>	<b>228,748</b>	<b>218,449</b>	<b>114,664</b>	<b>218,910</b>	
	<b>2003</b>	I	216,147	206,827	112,095	207,105
		II	227,477	215,221	110,196	216,044
		III	230,019	221,919	118,139	222,135
		<b>IV</b>	<b>239,533</b>	<b>228,143</b>	<b>117,585</b>	<b>228,624</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

## SECOND-HAND APARTMENT PRICES

Average price of second-hand apartments for which loans were approved by:-

Area	Year and Quarter	Building Societies €	* Banks and Other Agencies €	Local Authorities €	All Agencies €	
<b>WHOLE COUNTRY</b>	1999	147,626	176,276	120,009	166,492	
	2000	179,424	208,655	138,846	196,949	
	2001	179,977	217,214	158,695	201,014	
	2002	204,279	243,445	167,772	233,080	
	<b>2003</b>	<b>264,792</b>	<b>262,654</b>	<b>188,134</b>	<b>262,459</b>	
	<b>2003</b>	I	256,398	253,465	183,437	253,444
		II	261,792	262,537	181,400	262,108
		III	261,803	260,127	183,731	259,520
		<b>IV</b>	<b>277,856</b>	<b>272,210</b>	<b>201,889</b>	<b>272,582</b>
	<b>CORK</b>	1999	103,161	143,659	-	125,514
2000		133,488	186,090	-	160,047	
2001		139,245	169,421	-	158,691	
2002		162,916	201,422	-	190,166	
<b>2003</b>		<b>242,120</b>	<b>227,839</b>	-	<b>229,819</b>	
<b>2003</b>		I	209,532	226,506	-	225,239
		II	226,438	232,310	-	231,639
		III	230,471	225,554	-	226,640
		<b>IV</b>	<b>284,363</b>	<b>225,292</b>	-	<b>233,824</b>
<b>DUBLIN</b>		1999	174,745	199,712	121,796	191,235
	2000	223,029	239,382	138,846	232,431	
	2001	233,599	245,973	159,387	239,238	
	2002	251,779	276,576	171,642	269,651	
	<b>2003</b>	<b>290,640</b>	<b>305,077</b>	<b>189,290</b>	<b>300,906</b>	
	<b>2003</b>	I	287,123	292,940	183,437	290,602
		II	280,813	301,741	181,400	296,722
		III	286,826	298,031	186,542	293,746
		<b>IV</b>	<b>311,221</b>	<b>326,172</b>	<b>201,889</b>	<b>321,882</b>
	<b>GALWAY</b>	1999	110,131	149,858	-	136,211
2000		129,104	177,473	-	147,914	
2001		145,228	181,783	-	164,763	
2002		159,417	206,087	95,000	196,515	
<b>2003</b>		<b>298,427</b>	<b>235,410</b>	-	<b>238,265</b>	
<b>2003</b>		I	190,000	218,110	-	217,664
		II	270,426	230,670	-	232,986
		III	226,000	227,040	-	227,008
		<b>IV</b>	<b>403,750</b>	<b>275,021</b>	-	<b>284,216</b>
<b>LIMERICK</b>		1999	108,678	136,672	-	121,574
	2000	178,182	144,188	-	163,216	
	2001	140,316	136,100	-	138,977	
	2002	137,199	182,045	134,500	167,312	
	<b>2003</b>	<b>197,584</b>	<b>196,287</b>	<b>150,000</b>	<b>196,116</b>	
	<b>2003</b>	I	171,335	166,085	-	166,474
		II	146,000	222,258	-	218,626
		III	207,167	190,931	150,000	192,643
		<b>IV</b>	<b>222,125</b>	<b>193,796</b>	-	<b>195,624</b>
	<b>WATERFORD</b>	1999	110,847	115,765	-	112,981
2000		141,105	134,395	-	138,869	
2001		120,114	117,602	-	119,477	
2002		124,632	159,830	-	144,187	
<b>2003</b>		<b>187,192</b>	<b>194,908</b>	-	<b>193,852</b>	
<b>2003</b>		I	176,250	203,647	-	201,690
		II	-	169,536	-	169,536
		III	121,000	186,567	-	177,200
		<b>IV</b>	<b>204,333</b>	<b>214,500</b>	-	<b>211,549</b>
<b>OTHER AREAS</b>		1999	116,953	133,557	91,421	128,647
	2000	139,943	153,821	-	149,350	
	2001	143,798	162,855	120,625	152,440	
	2002	154,619	191,185	-	180,778	
	<b>2003</b>	<b>189,685</b>	<b>199,298</b>	-	<b>197,998</b>	
	<b>2003</b>	I	185,133	183,806	-	184,054
		II	190,046	196,937	-	196,036
		III	186,286	207,514	-	205,305
		<b>IV</b>	<b>195,471</b>	<b>203,310</b>	-	<b>202,275</b>

\* Includes Permanent tsb and First Active plc. - See note on page 9.

**ANALYSIS OF LOAN APPROVALS \***

**RANGES OF HOUSE PRICES - DUBLIN AREA**

<b>Year</b>	<b>Not exceeding €150,000</b>	<b>€150,001to €200,000</b>	<b>€200,001to €250,000</b>	<b>€250,001to €300,000</b>	<b>€300,001to €350,000</b>	<b>Exceeding €350,000</b>
<b>Percentages</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
<b>NEW HOUSES</b>						
1999	39.6	36.1	11.0	5.8	3.3	4.2
2000	8.7	50.4	20.2	7.1	4.8	8.8
2001	3.5	34.0	36.5	12.2	4.9	8.9
2002	2.7	31.2	33.3	12.8	6.7	13.3
<b>2003</b>	<b>1.3</b>	<b>17.9</b>	<b>39.5</b>	<b>18.0</b>	<b>8.6</b>	<b>14.7</b>
<b>SECOND - HAND HOUSES</b>						
1999	37.7	29.3	12.9	7.0	4.4	8.7
2000	17.3	34.6	19.0	9.6	6.2	13.3
2001	7.6	35.5	26.3	11.6	6.2	12.8
2002	3.7	25.2	27.8	13.4	9.0	20.8
<b>2003</b>	<b>1.6</b>	<b>10.3</b>	<b>24.3</b>	<b>23.1</b>	<b>12.8</b>	<b>27.8</b>
<b>ALL HOUSES</b>						
1999	38.1	30.6	12.5	6.8	4.2	7.8
2000	15.7	37.5	19.2	9.2	5.9	12.4
2001	6.8	35.2	28.2	11.7	6.0	12.1
2002	3.5	26.5	28.9	13.3	8.5	19.2
<b>2003</b>	<b>1.6</b>	<b>12.2</b>	<b>28.1</b>	<b>21.8</b>	<b>11.8</b>	<b>24.5</b>

\* See note on page 9.

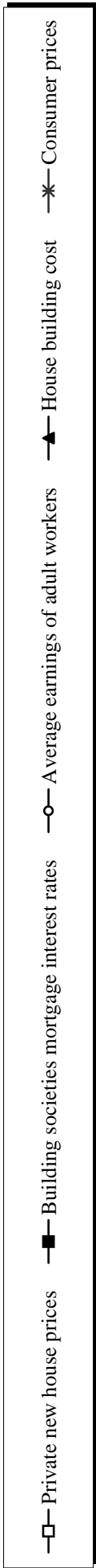
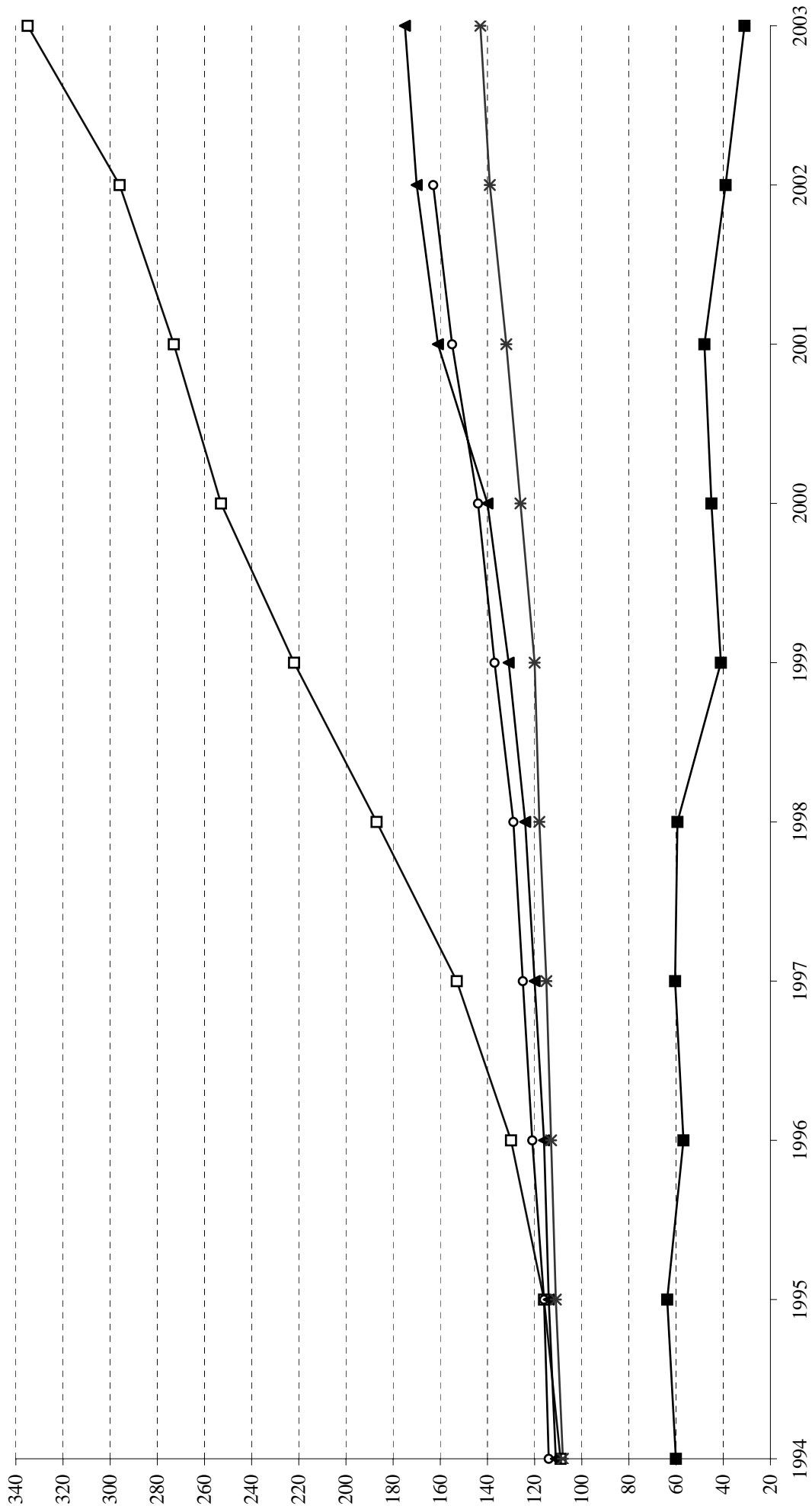
## ANALYSIS OF LOAN APPROVALS \*

## RANGES OF HOUSE PRICES - WHOLE COUNTRY

Year	Not exceeding €150,000	€150,001to €200,000	€200,001to €250,000	€250,001to €300,000	€300,001to €350,000	Exceeding €350,000
Percentages	%	%	%	%	%	%
<b>NEW HOUSES</b>						
1999	67.1	19.9	6.6	3.0	1.7	1.7
2000	49.6	30.5	10.6	4.4	2.0	2.9
2001	34.9	36.2	15.8	6.3	3.1	3.8
2002	27.1	38.1	17.8	7.6	3.8	5.5
<b>2003</b>	<b>19.7</b>	<b>35.1</b>	<b>21.9</b>	<b>11.1</b>	<b>5.0</b>	<b>7.2</b>
<b>SECOND - HAND HOUSES</b>						
1999	58.4	21.4	8.6	4.4	2.6	4.6
2000	43.1	27.9	12.4	6.2	3.7	6.8
2001	32.4	32.1	16.6	7.6	4.2	7.1
2002	24.7	30.5	19.2	8.8	5.5	11.2
<b>2003</b>	<b>16.8</b>	<b>24.4</b>	<b>20.7</b>	<b>15.0</b>	<b>7.9</b>	<b>15.2</b>
<b>ALL HOUSES</b>						
1999	61.3	20.9	7.9	4.0	2.3	3.6
2000	45.3	28.8	11.8	5.6	3.1	5.4
2001	33.3	33.5	16.3	7.1	3.8	6.0
2002	25.6	33.4	18.7	8.4	4.9	9.1
<b>2003</b>	<b>18.0</b>	<b>28.8</b>	<b>21.2</b>	<b>13.4</b>	<b>6.7</b>	<b>12.0</b>

\* See note on page 9.

**TRENDS IN HOUSE PRICES, BUILDING SOCIETIES MORTGAGE INTEREST RATES, EARNINGS, COST INDICES**  
 (Base 1st. Quarter 1991 = 100)



## Trends in private new house prices, building societies mortgage interest rates, earnings, house building costs and consumer prices

Base: 1st Quarter 1991 = 100

	Column 1	Column 2	Column 3	Column 4	Column 5
Year and Quarter	Private new house prices	Building societies mortgage interest rates	Average earnings of adult workers	House Building Cost	Consumer Prices
1994	109	60	114	111	108
1995	116	64	116	114	111
1996	130	57	121	116	113
1997	153	60	125	120	115
1998	187	59	129	124	118
1999	222	41	137	131	120
2000	253	45	144	140	126
2001	273	48	155	161	132
2002	296	39	163	170	139
<b>2003</b>	<b>335</b>	<b>31</b>	<b>n/a</b>	<b>175</b>	<b>143</b>
2002					
QI	284	39	157	168	136
QII	294	39	160	168	138
QIII	297	39	165	173	139
QIV	309	38	169	173	141
<b>2003</b>					
QI	319	35	166	173	142
QII	332	32	172	176	144
QIII	336	29	171	176	143
<b>QIV</b>	<b>352</b>	<b>29</b>	<b>n/a</b>	<b>176</b>	<b>144</b>

1. The figures in Column 1 are based on the average price of new houses for which loans were approved by the main lending agencies as given on pages 34-35.
2. Column 2 is based on building societies mortgage loans, published by Central Statistics Office.
3. Column 3 relates to the figures for average weekly earnings of adult workers in manufacturing industries, published by the Central Statistics Office. The series has been updated since 1996 using a new methodology and therefore, it is not directly comparable with those for earlier years.
4. The figures in Column 4 are based on the House Building Cost Index on the 1st day of the third month in each quarter.
5. Column 5 is based on the Consumer Price Index, published by the Central Statistics Office.

## NATIONAL HOUSE BUILDING COST INDEX

Base: January 1991 = 100

Month	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
January	105.3	109.2	113.5	115.9	118.0	122.9	126.3	135.8	154.3	169.9	174.2
February	105.1	109.3	114.1	115.7	118.5	123.1	126.4	136.1	154.7	170.0	174.5
March	105.1	109.4	114.1	115.9	118.8	123.8	126.5	136.4	155.6	~169.5	174.5
April	107.6	110.3	114.1	115.9	119.8	123.8	130.5	136.5	157.4	169.5	177.3
May	107.7	110.1	114.1	115.9	119.8	124.5	130.5	136.8	157.6	169.5	177.3
June	107.7	110.6	114.1	116.0	119.9	124.5	130.5	136.9	157.7	169.7	177.4
July	107.8	110.7	114.5	116.0	120.8	125.7	131.5	137.2	161.1	173.8	177.1
August	107.8	110.9	114.5	116.0	121.0	125.7	131.5	137.2	165.9	173.9	177.2
September	108.2	112.2	115.7	116.9	121.5	126.0	134.1	137.7	166.0	173.9	177.2
October	108.4	112.7	115.8	117.1	122.0	126.2	134.7	153.8	169.3	173.9	177.2
November	108.4	112.9	115.9	117.2	122.6	126.2	134.8	153.8	169.4	174.0	177.2
December	108.7	113.1	115.9	117.2	122.6	126.1	134.9	153.9	169.3	174.1	177.2
<b>Yearly average</b>	107.3	111.0	114.7	116.3	120.4	124.9	131.0	141.0	161.5	171.8	176.5
<b>Increase on previous year</b>	2.5%	3.4%	3.3%	1.4%	3.5%	3.7%	4.9%	7.6%	14.5%	6.4%	2.7%

1. The index relates to costs ruling on the first day of each month.

2. The index relates solely to labour and material costs which should normally not exceed 65% of the total price of a house. It does not include items such as overheads, profit, interest charges, land development etc.

~ The drop in the March 2002 figure is due to a decrease in the rate of PRSI from 12% to 10¾% with effect from 1st March, 2002.

# SECTION V - LOCAL AUTHORITY VOLUNTARY AND CO-OPERATIVE HOUSING

## TOTAL OUTPUT OF SOCIAL RENTED HOUSING BY LOCAL AUTHORITY AREA - SUMMARY 2003 (p)

County Councils	Local Authority housing			Voluntary & Co-operative housing#		TOTAL OUTPUT			
	completions	acquisitions	in progress	completions	in progress	completions	acquisitions	total	in progress
	**	*				(A)	(B)	(A) + (B)	
Carlow	111	6	82	4	0	115	6	121	82
Cavan	100	2	201	50	1	150	2	152	202
Clare	84	19	154	24	25	108	19	127	179
Cork	270	60	316	75	58	345	60	405	374
Donegal	181	5	363	91	161	272	5	277	524
D/L.-Rathdown	180	4	92	29	78	209	4	213	170
Fingal	248	0	160	27	179	275	0	275	339
Galway	85	14	103	43	109	128	14	142	212
Kerry	253	1	183	11	33	264	1	265	216
Kildare	107	27	133	40	53	147	27	174	186
Kilkenny	40	9	90	41	14	81	9	90	104
Laois	54	3	215	74	135	128	3	131	350
Leitrim	25	0	96	5	35	30	0	30	131
Limerick	155	4	86	33	89	188	4	192	175
Longford	64	12	84	95	0	159	12	171	84
Louth	172	2	147	105	89	277	2	279	236
Mayo	64	1	154	16	86	80	1	81	240
Meath	160	5	147	8	11	168	5	173	158
Monaghan	40	13	170	32	100	72	13	85	270
North Tipperary	65	2	166	38	3	103	2	105	169
Offaly	127	3	87	80	47	207	3	210	134
Roscommon	105	4	75	12	13	117	4	121	88
Sligo	94	15	123	18	42	112	15	127	165
South Dublin	61	3	821	31	0	92	3	95	821
South Tipperary	123	0	182	41	69	164	0	164	251
Waterford	74	0	51	18	0	92	0	92	51
Westmeath	100	1	132	5	0	105	1	106	132
Wexford	151	9	222	68	92	219	9	228	314
Wicklow	130	4	326	0	30	130	4	134	356
<b>City Councils</b>									
Cork	62	53	344	77	115	139	53	192	459
Dublin	531	157	956	321	421	852	157	1,009	1,377
Galway	320	0	24	58	4	378	0	378	28
Limerick	16	17	112	3	13	19	17	36	125
Waterford	164	1	42	44	18	208	1	209	60
<b>TOTALS</b>	<b>4,516</b>	<b>456</b>	<b>6,639</b>	<b>1,617</b>	<b>2,123</b>	<b>6,133</b>	<b>456</b>	<b>6,589</b>	<b>8,762</b>

Footnotes:- County Council areas include Borough and Town Councils.

# Voluntary & co-operative housing consists of housing provided under the capital loan & subsidy and capital assistance schemes as shown on page 50.

\*\* includes units acquired under Part V, Planning and Development Acts 2000-2002 for local authority rental purposes.

\* acquisitions by local authorities of second-hand houses.

# LOCAL AUTHORITY HOUSING OUTPUT

## NEW BUILD AND ACQUISITIONS

County Councils	Completions				Acquisitions				*Acquired	**Completed	**Commenced	In progress
	1999	2000	2001	2002	1999	2000	2001	2002		2003 (p)		at 31 Dec'03
Carlow	39	34	99	12	5	5	19	18	6	111	75	82
Cavan	67	37	93	210	10	4	27	4	2	100	122	201
Clare	104	20	71	49	27	8	34	55	19	84	115	154
Cork	179	113	303	209	74	114	111	87	60	270	202	316
Donegal	210	176	181	549	8	15	28	11	5	181	362	363
D/L.-Rathdown	38	11	63	59	15	19	35	26	4	180	15	92
Fingal	51	26	107	132	15	11	30	5	0	248	66	160
Galway	81	83	113	103	1	6	13	22	14	85	89	103
Kerry	167	81	169	160	2	8	4	6	1	253	188	183
Kildare	118	61	179	148	7	25	13	7	27	107	70	133
Kilkenny	33	38	70	26	14	17	13	16	9	40	101	90
Laois	48	48	107	54	9	20	21	9	3	54	65	215
Leitrim	30	32	53	52	1	2	4	5	0	25	74	96
Limerick	57	36	58	134	21	21	30	14	4	155	87	86
Longford	58	36	102	107	19	31	44	20	12	64	97	84
Louth	103	72	90	156	1	21	25	6	2	172	119	147
Mayo	102	114	108	25	3	3	2	0	1	64	78	154
Meath	139	54	164	138	25	7	6	4	5	160	107	147
Monaghan	9	50	104	38	3	6	16	9	13	40	115	170
North Tipperary	50	13	71	97	6	10	17	4	2	65	11	166
Offaly	65	59	61	110	11	13	12	11	3	127	88	87
Roscommon	13	18	36	78	2	10	18	11	4	105	58	75
Sligo	25	50	68	66	33	20	40	22	15	94	21	123
South Dublin	147	86	140	93	52	61	55	15	3	61	468	821
South Tipperary	78	62	56	69	12	6	0	5	0	123	158	182
Waterford	65	48	50	152	1	9	22	0	0	74	59	51
Westmeath	4	100	39	54	20	22	40	10	1	100	39	132
Wexford	132	191	144	278	6	16	26	21	9	151	172	222
Wicklow	115	70	122	151	25	10	45	25	4	130	282	326
<b>City Councils</b>												
Cork #	154	102	69	148	80	106	95	24	53	62	140	344
Dublin #	202	143	311	500	280	361	505	180	157	531	753	956
Galway	125	56	47	77	5	4	5	0	0	320	14	24
Limerick	56	35	153	13	3	11	19	16	17	16	0	112
Waterford	45	49	21	156	8	1	26	3	1	164	30	42
<b>TOTALS</b>	<b>2,909</b>	<b>2,204</b>	<b>3,622</b>	<b>4,403</b>	<b>804</b>	<b>1,003</b>	<b>1,400</b>	<b>671</b>	<b>456</b>	<b>4,516</b>	<b>4,440</b>	<b>6,639</b>

Footnotes:- County Council areas include Borough and Town Councils.

# includes new build under regeneration projects for 2001, 2002 and 2003.

\* acquisitions by local authorities of second-hand houses.

\*\* includes units acquired under Part V, Planning and Development Acts 2000-2002 for local authority rental purposes.

**LOCAL AUTHORITY HOUSING OUTPUT**

**NEW BUILD AND ACQUISITIONS 2003 (p)**

<b>County Councils</b>	<b>*Acquired</b>	<b>**Completed</b>	<b>**Commenced</b>	<b>Town Councils</b>	<b>*Acquired</b>	<b>**Completed</b>	<b>**Commenced</b>
Carlow	0	15	75	Arklow	0	0	0
Cavan	2	100	109	Athlone	0	13	10
Clare	14	54	60	Athy	9	0	0
Cork(North)	9	63	102	Ballina	0	0	55
Cork(South)	41	83	6	Ballinasloe	0	0	25
Cork(West)	4	34	54	Birr	0	30	8
Donegal	3	141	362	Bray	2	39	0
D/Laoghaire-Rathdown	4	180	15	Buncrana	0	0	0
Fingal	0	248	66	Bundoran	0	22	0
Galway	14	85	64	Carlow	6	96	0
Kerry	0	143	114	Carrickmacross	1	0	10
Kildare	16	107	70	Carrick-on -Suir	0	0	0
Kilkenny	0	40	94	Cashel	0	0	17
Laois	3	54	65	Castlebar	0	44	0
Leitrim	0	25	74	Castleblayney	1	0	9
Limerick	4	155	87	Cavan	0	0	13
Longford	10	64	83	Clonakilty	0	16	0
Louth	0	43	63	Clones	0	0	0
Mayo	1	18	14	Cobh	0	0	0
Meath	5	113	90	Dundalk	0	54	0
Monaghan	11	40	96	Dungarvan	0	59	0
North Tipperary	1	65	11	Ennis	5	30	55
Offaly	3	72	80	Enniscorthy	0	17	17
Roscommon	4	105	58	Fermoy	0	30	0
Sligo	9	48	17	Kells	0	22	0
South Dublin	3	61	468	Killarney	0	66	0
South Tipperary	0	100	83	Kilrush	0	0	0
Waterford	0	15	59	Kinsale	0	0	10
Westmeath	1	87	29	Letterkenny	2	18	0
Wexford	6	115	130	Listowel	0	10	0
Wicklow	2	91	224	Longford	2	0	14
<b>Total (1)</b>	<b>170</b>	<b>2,564</b>	<b>2,922</b>	Macroom	1	0	11
<b>City Councils</b>				Mallow	2	0	0
Cork	53	62	140	Midleton	0	0	0
Dublin	157	531	753	Monaghan	0	0	0
Galway	0	320	14	Naas	2	0	0
Limerick	17	16	0	Navan	0	15	17
Waterford	1	164	30	Nenagh	0	0	0
<b>Total (2)</b>	<b>228</b>	<b>1,093</b>	<b>937</b>	New Ross	0	5	0
<b>Borough Councils</b>				Skibbereen	0	27	0
Clonmel	0	0	58	Templemore	0	0	0
Drogheda	2	75	56	Thurles	1	0	0
Kilkenny	9	0	7	Tipperary	0	23	0
Sligo	6	46	4	Tralee	1	34	74
Wexford	3	14	25	Trim	0	10	0
<b>Total (3)</b>	<b>20</b>	<b>135</b>	<b>150</b>	Tullamore	0	25	0
				Westport	0	2	9
				Wicklow	0	0	58
				Youghal	3	17	19
				<b>Total (4)</b>	<b>38</b>	<b>724</b>	<b>431</b>
				<b>TOTAL (1+2+3+4)</b>	<b>456</b>	<b>4,516</b>	<b>4,440</b>

## VOLUNTARY AND CO-OPERATIVE HOUSING OUTPUT

### CAPITAL LOAN & SUBSIDY SCHEME \*

### CAPITAL ASSISTANCE SCHEME

County Councils	No. of houses completed or acquired in 2003	No. of houses in progress at 31 Dec 2003	No. of houses commenced at 31 Dec 2003	No. of houses completed or acquired in 2003	No. of houses in progress at 31 Dec 2003	No. of houses commenced at 31 Dec 2003
Carlow	0	0	0	4	0	4
Cavan	10	0	10	40	1	1
Clare	1	1	2	23	24	12
Cork	0	27	0	75	31	41
Donegal	35	120	94	56	41	35
Dun Laoghaire-Rathdown	6	23	29	23	55	37
Fingal	0	179	131	27	0	8
Galway	31	44	0	12	65	13
Kerry	0	4	4	11	29	9
Kildare	14	44	44	26	9	9
Kilkenny	18	0	0	23	14	14
Laois	0	92	32	74	43	47
Leitrim	0	26	26	5	9	14
Limerick	0	0	0	33	89	50
Longford	82	0	0	13	0	13
Louth	91	51	8	14	38	17
Mayo	0	35	35	16	51	35
Meath	0	0	0	8	11	11
Monaghan	0	54	54	32	46	58
North Tipperary	0	3	3	38	0	4
Offaly	64	47	47	16	0	0
Roscommon	0	13	0	12	0	6
Sligo	0	21	0	18	21	0
South Dublin	4	0	0	27	0	27
South Tipperary	41	2	2	0	67	63
Waterford	18	0	0	0	0	0
Westmeath	0	0	0	5	0	5
Wexford	30	40	0	38	52	52
Wicklow	0	0	0	0	30	24
<b>City Councils</b>						
Cork	36	40	40	41	75	106
Dublin	55	258	39	266	163	81
Galway	25	0	0	33	4	31
Limerick	0	0	0	3	13	15
Waterford	38	0	11	6	18	24
<b>GRAND TOTAL</b>	<b>599</b>	<b>1,124</b>	<b>611</b>	<b>1,018</b>	<b>999</b>	<b>866</b>

Footnotes:- County Council areas include Borough and Town Councils.

\* formerly known as Rental Subsidy scheme.

**SALE OF LOCAL AUTHORITY HOUSES**

County Councils	Sales completed				Sales completed	Sales approved*	Applications received
	1999	2000	2001	2002			
Carlow	60	67	39	25	34	69	92
Cavan	21	23	29	28	30	69	89
Clare	29	34	42	9	32	33	70
Cork	121	129	66	70	63	122	171
Donegal	60	70	75	57	42	157	217
D/Laoghaire-Rathdown	34	7	9	7	30	48	89
Fingal	33	17	22	24	34	48	74
Galway	33	28	24	46	67	143	142
Kerry	128	135	142	112	115	194	304
Kildare	36	25	20	21	30	28	50
Kilkenny	61	70	32	42	72	116	149
Laois	31	30	14	8	22	17	102
Leitrim	24	13	12	10	13	2	37
Limerick	31	22	25	30	36	77	81
Longford	29	27	15	8	12	44	52
Louth	103	62	38	42	43	119	160
Mayo	45	63	61	57	107	142	187
Meath	31	16	30	18	37	81	99
Monaghan	49	38	19	16	16	25	39
North Tipperary	63	52	35	22	32	149	46
Offaly	64	52	46	21	26	53	58
Roscommon	12	16	5	13	16	45	66
Sligo	37	16	15	17	22	21	107
South Dublin	396	230	178	113	93	333	432
South Tipperary	87	96	72	59	69	37	92
Waterford	65	28	8	24	21	33	52
Westmeath	21	15	4	13	4	47	86
Wexford	101	126	69	48	103	217	159
Wicklow	45	41	22	27	50	136	201
<b>City Councils</b>							
Cork	102	80	69	49	56	86	121
Dublin	143	118	113	86	135	297	350
Galway	34	22	11	6	38	64	73
Limerick	47	21	31	24	13	57	40
Waterford	80	55	19	43	54	48	38
<b>TOTALS</b>	<b>2,256</b>	<b>1,844</b>	<b>1,411</b>	<b>1,195</b>	<b>1,567</b>	<b>3,157</b>	<b>4,125</b>

Footnotes:- County Council areas include Borough and Town Councils.

\* i.e. Letter issued by housing authority to tenant offering sale of dwelling.

**FIRST TIME LETTINGS BY LOCAL AUTHORITIES**

County Councils	2002			2003		
	Completions	Casual Vacancies	Total Lettings	Completions	Casual Vacancies	Total Lettings
Carlow	26	14	40	20	24	44
Cavan	137	12	149	115	14	129
Clare	39	58	97	65	35	100
Cork (North)	62	59	121	52	51	103
Cork (South)	115	73	188	136	77	213
Cork (West)	70	23	93	71	28	99
Donegal	330	108	438	295	77	372
Dun Laoghaire-Rathdown	84	67	151	170	118	288
Fingal	134	75	209	256	91	347
Galway	93	41	134	103	53	156
Kerry	76	26	102	141	116	257
Kildare	169	42	211	110	58	168
Kilkenny	30	45	75	36	33	69
Laois	84	60	144	55	69	124
Leitrim	68	46	114	20	73	93
Limerick	155	30	185	174	46	220
Longford	89	51	140	95	42	137
Louth	64	9	73	43	18	61
Mayo	48	61	109	16	51	67
Meath	107	32	139	187	62	249
Monaghan	33	22	55	49	34	83
North Tipperary	55	27	82	88	30	118
Offaly	56	16	72	72	21	93
Roscommon	86	41	127	87	33	120
Sligo	74	14	88	68	19	87
South Dublin	223	166	389	63	152	215
South Tipperary	81	48	129	108	49	157
Waterford	62	36	98	65	45	110
Westmeath	32	28	60	97	35	132
Wexford	107	51	158	90	57	147
Wicklow	104	24	128	117	34	151
<b>Total (1)</b>	<b>2,893</b>	<b>1,405</b>	<b>4,298</b>	<b>3,064</b>	<b>1,645</b>	<b>4,709</b>
<b>City Councils</b>						
Cork	134	178	312	107	224	331
Dublin	602	661	1,263	296	952	1,248
Galway	85	69	154	293	52	345
Limerick	17	193	210	43	231	274
Waterford	145	97	242	165	113	278
<b>Total (2)</b>	<b>983</b>	<b>1,198</b>	<b>2,181</b>	<b>904</b>	<b>1,572</b>	<b>2,476</b>
<b>Borough Councils</b>						
Clonmel	21	28	49	0	27	27
Drogheda	52	16	68	67	14	81
Kilkenny	3	11	14	2	12	14
Sligo	17	23	40	104	63	167
Wexford	58	20	78	17	25	42
<b>Total (3)</b>	<b>151</b>	<b>98</b>	<b>249</b>	<b>190</b>	<b>141</b>	<b>331</b>

**FIRST TIME LETTINGS BY LOCAL AUTHORITIES**

Town Councils	2002			2003		
	Completions	Casual Vacancies	Total Lettings	Completions	Casual Vacancies	Total Lettings
Arklow	0	8	8	n/a	n/a	n/a
Athlone	21	15	36	14	20	34
Athy	0	6	6	7	12	19
Ballina	n/a	n/a	n/a	0	11	11
Ballinasloe	24	16	40	0	13	13
Birr	3	1	4	51	11	62
Bray	61	27	88	n/a	n/a	n/a
Buncrana	39	1	40	n/a	n/a	n/a
Bundoran	0	2	2	22	1	23
Carlow	10	10	20	99	12	111
Carrickmacross	1	2	3	0	7	7
Carrick-on -Suir	0	11	11	n/a	n/a	n/a
Cashel	0	7	7	0	1	1
Castlebar	0	1	1	32	10	42
Castleblayney	0	5	5	1	7	8
Cavan	79	16	95	0	20	20
Clonakilty	0	2	2	16	10	26
Clones	0	5	5	0	0	0
Cobh	15	11	26	3	6	9
Dundalk	50	46	96	56	46	102
Dungarvan	49	8	57	56	25	81
Ennis	17	21	38	34	37	71
Enniscorthy	29	9	38	37	6	43
Fermoy	n/a	n/a	n/a	30	8	38
Kells	n/a	n/a	n/a	n/a	n/a	n/a
Killarney	19	4	23	64	34	98
Kilrush	8	14	22	12	0	12
Kinsale	n/a	n/a	n/a	n/a	n/a	n/a
Letterkenny	20	1	21	20	16	36
Listowel	10	10	20	11	6	17
Longford	6	0	6	31	0	31
Macroom	34	2	36	1	8	9
Mallow	7	15	22	0	20	20
Midleton	n/a	n/a	n/a	0	5	5
Monaghan	0	14	14	34	12	46
Naas	0	7	7	0	4	4
Navan	4	6	10	n/a	n/a	n/a
Nenagh	1	6	7	n/a	n/a	n/a
New Ross	38	8	46	6	8	14
Skibbereen	0	3	3	17	1	18
Templemore	7	3	10	2	2	4
Thurles	33	16	49	n/a	n/a	n/a
Tipperary	0	25	25	n/a	n/a	n/a
Tralee	16	31	47	34	21	55
Trim	0	6	6	10	12	22
Tullamore	54	7	61	22	3	25
Westport	0	6	6	2	4	6
Wicklow	16	1	22	2	9	11
Youghal	6	6	12	12	9	21
Total (4)	677	421	1,103	738	437	1,175
<b>TOTAL (1+2+3+4)</b>	<b>4,704</b>	<b>3,122</b>	<b>7,831</b>	<b>4,896</b>	<b>3,795</b>	<b>8,691</b>

**SECTION VI - AFFORDABLE AND OTHER SOCIAL HOUSING**

	<b>SHARED OWNERSHIP</b>			<b>AFFORDABLE HOUSING</b>		
	No. of transactions completed	No. of approvals in principle issued but transactions not yet completed	No. of applications received	No. of houses provided	No. of houses in progress at end of year	Houses proposed at end of year
1999	1,314	1,502	3,551	40	96	784
2000	1,190	1,520	4,049	86	381	2,227
2001	1,611	1,910	5,079	272	1,177	4,168
2002	1,686	3,597	5,866	882	1,907	2,524
<b>2003</b>	<b>998</b>	<b>1,576</b>	<b>3,064</b>	<b>1,524</b>	<b>1,209</b>	<b>1,481</b>

**PART V, PLANNING & DEVELOPMENT ACTS 2000 - 2002**

House Type	acquired	in progress	proposed
<b>Social Housing:-</b>			
(a) Local Authority	75	180	396
(b) Voluntary & Co-Operative	0	59	121
Affordable Housing	88	484	697
<b>2003 Total number of units under Part V</b>	<b>163</b>	<b>723</b>	<b>1,214</b>

**EXTENSIONS TO LOCAL AUTHORITY HOUSES**

No. of extensions completed	No. of extensions in progress at end of year	No. of extensions commenced at end of year	Extensions approved but not commenced	
1999	122	71	129	182
2000	153	85	177	159
2001	187	177	210	296
2002	199	115	241	176
<b>2003</b>	<b>203</b>	<b>107</b>	<b>239</b>	<b>167</b>

**IMPROVEMENT WORKS IN LIEU OF RE-HOUSING**

No. of houses completed	No. of houses in progress at end of year	No. of houses commenced at end of year	Houses approved but not commenced	
1999	196	94	147	258
2000	123	107	128	228
2001	108	150	142	171
2002	164	116	136	150
<b>2003</b>	<b>151</b>	<b>114</b>	<b>145</b>	<b>136</b>

**MORTGAGE ALLOWANCE**

No. of houses surrendered	No. of final approvals issued but houses not yet surrendered	No. of applications received	
1999	122	53	131
2000	93	38	103
2001	132	56	186
2002	188	74	241
<b>2003</b>	<b>229</b>	<b>91</b>	<b>307</b>

**SITES**

No. of sites sold	No. of sites approved for sale but not sold at end of year	No. of sites identified for sale at end of year	No. of sites for which applications were received	
1999	339	405	489	568
2000	98	156	431	530
2001	188	166	361	495
2002	141	137	239	374
<b>2003</b>	<b>112</b>	<b>195</b>	<b>193</b>	<b>510</b>

**CAPITAL LOAN & SUBSIDY SCHEME**

No. of houses completed or acquired	No. of houses in progress at end of year	No. of houses commenced at end of year	
1999	265	533	n/a
2000	467	952	797
2001	699	966	713
2002	661	1,282	974
<b>2003</b>	<b>599</b>	<b>1,124</b>	<b>611</b>

**CAPITAL ASSISTANCE SCHEME**

No. of houses completed or acquired	No. of houses in progress at end of year	No. of houses commenced at end of year	
1999	314	n/a	n/a
2000	484	713	542
2001	554	918	783
2002	699	1,259	1,139
<b>2003</b>	<b>1,018</b>	<b>999</b>	<b>866</b>

Footnote:- Affordable Housing introduced in March, 1999; Extensions to Local Authority Houses introduced in May, 1995.